EBA ENVIRONMENTAL STATEMENT 2026

(Data from 2025)




EMAS
VERIFIED
ENVIRONMENTAL
MANAGEMENT
FR-000098

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About this document

This consolidated environmental statement provides all relevant stakeholders and other interested parties with information concerning the environmental performance and activities of the European Banking Authority (EBA) for the period from 1 January 2025 to 31 December 2025.

This document has been set up in accordance with the Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS), repealing Regulation (EC) No 761/2001 and Commission Decisions 2001/681/EC and 2006/193/EC, as subsequently amended[1], as well as with sectoral reference document for the public administration sector (Commission Decision (EU) 2019/61)[2].

This environmental statement has been positively verified and validated by an external independent accredited auditor. Annex I provides the validation of the EMAS auditor.

On an annual basis, the EBA publishes the updated environmental statement on its website Sustainable EBA[3].

The EBA welcomes any suggestions for the improvement of its environmental performance. External requests should be addressed to: info@eba.europa.eu, where the Communications team will ensure proper distribution and follow-up in the Authority.

[1] OJ L 342, 22.12.2009, p.1. current consolidated text: ELI: http://data.europa.eu/eli/reg/2009/1221/2023-07-12.
[2] Commission Decision (EU) 2019/61 of 19 December 2018 on the sectoral reference document on best environmental management practices, sector environmental performance indicators and benchmarks of excellence for the public administration sector under Regulation (EC) No 1221/2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) (OJ L 17, 18/01/2019, p. 1).
[3] https://www.eba.europa.eu/about-us/sustainable-eba

Executive summary

In 2025, the EBA adopted a new Environmental policy and continues its green efforts:

- The EBA maintained its reduced levels of business travel and on-site meetings and revised its procedures on sustainable missions and meetings.
- The EBA increased the scope of green transport options for home-office commuting.
- The EBA trains its staff and in-house consultants on EMAS related matters.
- The EBA aims at setting environmental objectives to a wide number of staff.
- The EBA is publishing its first Circular Economy Report (Annex IV).
- The EBA evaluates the environmental impact of 100% of its procurement procedures and includes green procurement criteria in all the procurement procedures that have an environmental impact and continues to train its procurement officers and contract managers on green public procurement.
- The EBA introduced sustainable reporting in accounting as well as the digitalisation and automation of mission-related emissions.
- EBA's ESG mandates were delivered on time following broader product deadlines.
- The EBA complied with all its environmental obligations.

Furthermore, the EBA continues to be on track in relation to the reduction of energy in alignment with the 2030 targets and introduced a close monitoring of consumption by implementing an energy tracking system.

1. About the EBA

1.1 Mission and tasks

The EBA is an independent EU authority which works to ensure effective and consistent prudential regulation and supervision across the European banking sector. Its mission is to **contribute to the stability and effectiveness of the European financial system through simple, consistent, transparent, fair regulation and supervision that benefits all EU citizens**.

The EBA was established on 1 January 2011 as part of the European System of Financial Supervision (ESFS). The EBA is one of the three European supervisory authorities (ESAs), along with the European Securities and Markets Authority and the European Insurance and Occupational Pensions Authority. It works alongside the main EU institutions and Member States, providing them with evidence-based advice to help shape informed policies and laws at the EU and national level.

The main task of the EBA is to contribute to the creation of a single market for the EU banking sector. The Authority is in charge of developing the common regulatory framework which is applicable to institutions and investment firms across the EU: **the EU single rulebook on banking**. As the Authority tasked with ensuring the safety and efficiency of the EU banking sector, the EBA also has an important role in promoting pan-EU convergence of banking supervisory practices.

The EBA has an important role in supporting the European banking sector towards the objectives of transitioning to a more sustainable economy and mitigating risks stemming from climate change and broader environmental, social and governance factors. For more information, please refer to Sustainable Finance[4].

The EBA, as an EMAS registered organisation, is committed to continuously improving its environmental performance and reducing its carbon footprint. For more information, please refer to Sustainable EBA[5].

1.2 Location

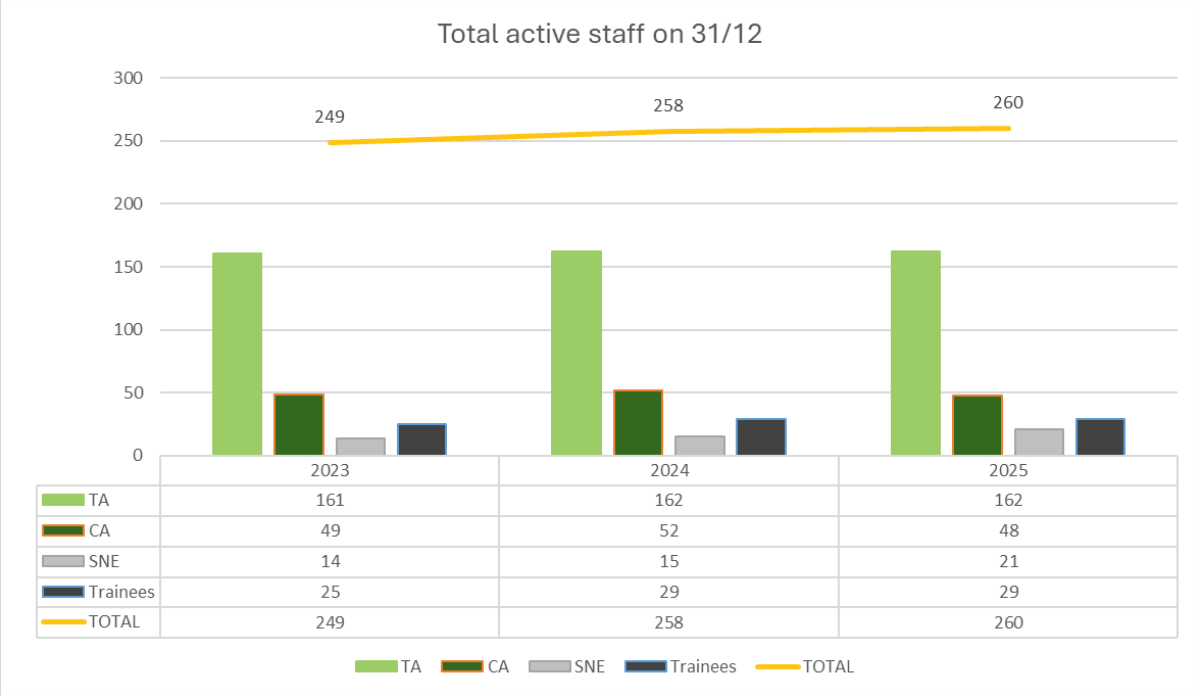
The EBA's premises are in the Paris-La Défense area. The Authority rents four floors in the Tour Europlaza building (5,403 sqm) and 20 parking spaces.

Tour Europlaza holds the following certifications covering the sustainable management of the building: HQE and BREEAM. The latest energy performance diagnosis rates the building at level B for greenhouse gas emissions and D for energy consumption.

1.3 Teams

At the end of 2025, the EBA employed 260 persons: temporary agents, contract agents, seconded national experts and trainees. The environmental management system applies equally to all.

[4] https://www.eba.europa.eu/financial-innovation-and-fintech/sustainable-finance
[5] https://www.eba.europa.eu/about-us/sustainable-eba



	2023	2024	2025
TA	161	162	162
CA	49	52	48
SNE	14	15	21
Trainees	25	29	29
TOTAL	249	258	260

Figure 1: Number of active staff on 31 December 2023-2025

1.4 Registration

The EBA is registered in France under the NACE code 99.00Z – *activités des organisations et organismes extra territoriaux*. Its EMAS certificate no. FR-000098 was renewed on 2 October 2025 and is valid until 2 October 2028.

2. EMAS at the EBA

2.1 Scope

The EBA implements the Eco-Management and Audit Scheme as part of its commitment to continuously improve its environmental performance and reduce its carbon footprint.

The scope of EMAS is applicable to all the EBA's activities and products. Its scope covers operational activities in Paris as well as core business activities and products carried out with a view to maintaining financial stability in the EU and safeguarding the integrity, efficiency, and orderly functioning of the European banking sector.

For more information about EMAS at the EBA, please refer to Sustainable EBA.

2.2 Environmental policy (version: September 2025)

The EBA has an important role in supporting the European banking sector towards the objectives of transitioning to a more sustainable economy and mitigating risks stemming from climate change and broader environmental, social and governance factors.

The EBA is committed to continuously improving its environmental performance and reducing its carbon footprint. To this end, the Authority implements the Eco-Management and Audit Scheme (EMAS).

This environmental policy is applicable to all the EBA's activities and products. The scope of EMAS covers operational activities in Paris as well as core business activities and products. carried out with a view to maintain financial stability in the EU and to safeguard the integrity, efficiency and orderly functioning of the European banking sector.

We hereby:

- Affirm our commitment to maintaining EMAS registration, taking responsibility for the prevention of environmental damage and continuous improvement of our environmental performance
- Undertake to ensure compliance with all applicable local and European Union environmental regulations
- Commit to
    - **Building capacity** by strengthening knowledge, identifying technical solutions and adapting organisational structures and behaviours
    - **Reducing** our **greenhouse gas emissions**, with a special focus on travel and energy
    - Limiting our material impact through the implementation of **circular economy** practices, the use of electronic solutions, and green public procurement
    - Implementing **environmental, social and governance (ESG)** considerations in our policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, the EBA's 2022 roadmap on **sustainable finance** and additional mandates received since that time
- Commit to setting up key environmental indicators with concrete objectives to demonstrate the efficiency of our environmental management system
- Stress that our improvement efforts are underpinned by our team spirit and management's engagement.

Our annual public environmental statement transparently reflects on our progress on these commitments.

The Environmental Policy is also accessible on the EBA website.

The EBA also contributed to the drafting of EU Agencies Network Charter on the reduction of greenhouse gas emissions and responsible environmental management, which was adopted by the Heads of Agencies in February 2024 and by the EBA in January 2025 (Annex II).

2.3 Significant stakeholders

Our environmental performance is impacted by several important stakeholders.

- **The European institutions** define the EBA's mandate. They expect the EBA to integrate environmental, social and governance, or ESG, risks and to consider specific aspects of sustainable finance. They also expect that the EBA is compliant with all relevant EU rules and regulations.
- **The Board of Supervisors** and **Management Board** as the main decision-making bodies, expect the EBA to comply with the EBA Regulation and the given mandates.
- **The Competent Authorities** are crucial stakeholders in the implementation of ESG considerations the EBA develops. Additionally, we need to keep them engaged while reducing our greenhouse gas emissions with less travel. **The building manager** is an important partner in waste and energy management.
- **The Greening Network** of the EU Agencies Network and the **Interinstitutional Group for Environmental Management, or GIME**, actively share best practices and tools for sustainability and environmental management. We cooperate with them, and we learn from each other.
- **The French government**, or more broadly the French authorities, with their decisions and regulations, have a substantial impact on the functioning of the EBA's environmental management system.
- Finally, **the EBA's staff** plays a vital role in achieving the environmental objectives, as every aspect of our work and daily life has an impact on the environment.

The needs and expectations of significant stakeholders are identified by established communication and reporting channels, regular dialogues, participation in professional forums and networks, benchmarking, and follow up on applicable legal requirements.

2.4 Legal compliance

EMAS requires organisations to be fully compliant with relevant environmental obligations.

Compliance obligations related to the implementation of the EBA's mandates are managed by core business departments, with the Legal and Compliance Unit providing support for compliance with the EU legislation and with the EBA Regulation. Information about legal and policy framework can be found on the EBA website.

French legal environmental obligations are identified by a third party, who integrates them in their legal database.

Following these updates, an annual analysis of environmental legal compliance is conducted. Should actions be needed to correct or prevent non-compliance, these are integrated into the environmental action plan and followed up until completion.

Since the beginning of the establishment of EMAS, the EBA has significantly improved in the implementation of and compliance with legal environmental provisions.

The applicable legal requirements concerned but were not limited to the following areas:

- waste management (*track déchets*)
- energy consumption (*décret tertiaire, sobriété énergétique, DPE*)
- GHG reporting (*bilan GES*)
- mobility and public transport contribution (*plan et forfait mobilité, stationnement des vélos*)
- building maintenance (*charte environnementale*)
- security, health and safety at work (e.g. evacuation exercise, security of cleaning products).

Consequently, following a legal audit, **the EBA complies with all its environmental obligations.** It also monitors the implementation of legal provisions for which the building landlord is responsible.

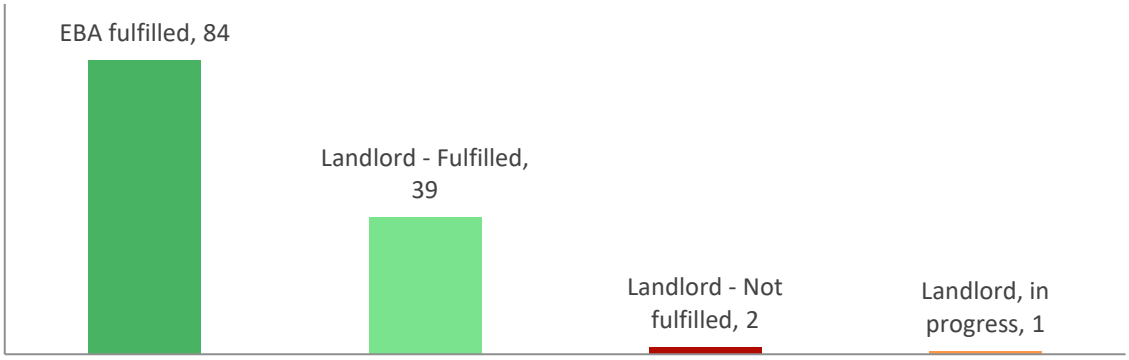


Figure 2: Status of legal compliance 2025

Finally, the EBA's environmental management system is subject to annual internal audits.

In the latest internal audit report of 9 April 2026, the auditors concluded that:

- *the EBA's Environmental Management System meets the requirements of the UNE-EN-ISO 14001:2015 Standard and European Regulation 1221/2009 (modified by European Regulations 1505/2017 and 2018/2026), and it is appropriate to the nature of its environmental aspects and coherent with its Policy.*
- *However, the result reflected in this report (6 strong points, 3 remarks and 6 improvement opportunities) indicates that the EMS has a high level of implementation but has not yet reached the optimal level of efficiency. The organization is encouraged to analyse the detected findings and to undertake the necessary actions for its improvement. No non-conformity was detected during the audit.*

2.5 Environmental impacts

The EBA activities have both direct and indirect impacts on the environment. While the direct impact of the EU institutions and bodies on the environment is limited; the indirect impact is large. This is because EU authorities have a key role in legislating and monitoring the environmental aspects of their activities.

On the one hand, there are the direct environmental aspects of the EBA's activities, which are defined as activities, products and services that affect the environment and over which the organisation has direct management control. For the EBA these are:

- business travel of EBA staff
- waste generation, segregation and disposal
- water and energy consumption in the EBA premises
- paper consumption.

On the other hand, indirect environmental aspects are those activities, products and services that can, to some degree, be influenced by the EBA but not fully controlled, including:

- core business (such as sustainable finance and ESG risks)
- procurement of supplies, services and works
- water and energy consumption in shared areas of the building
- emissions of greenhouse gases and pollutants to the air from visitors' travel.

In its comprehensive environmental review in 2020, the EBA identified the following significant aspects – travel, energy, waste, procurement, and core business. Since then, these have been reviewed and confirmed during management reviews. Specific objectives, key performance indicators and concrete actions are established for each one of them on an annual basis.

Significant environmental aspects are identified by the EMAS Team assisted by external consultant(s). Relevant EBA activities are evaluated in view of their impact on the environment, potential to improve and related risks & opportunities. Final scoring indicates those significant aspects that need to be primarily tackled and require improvement actions.

The significancy criteria can be found in Annex V.

2.6 Environmental objectives

Based on the EBA Environmental Policy and significant environmental aspects as well as strategic directions established by the European Commission[6] and the EBA[7], the following environmental objectives were set for 2025-2027.

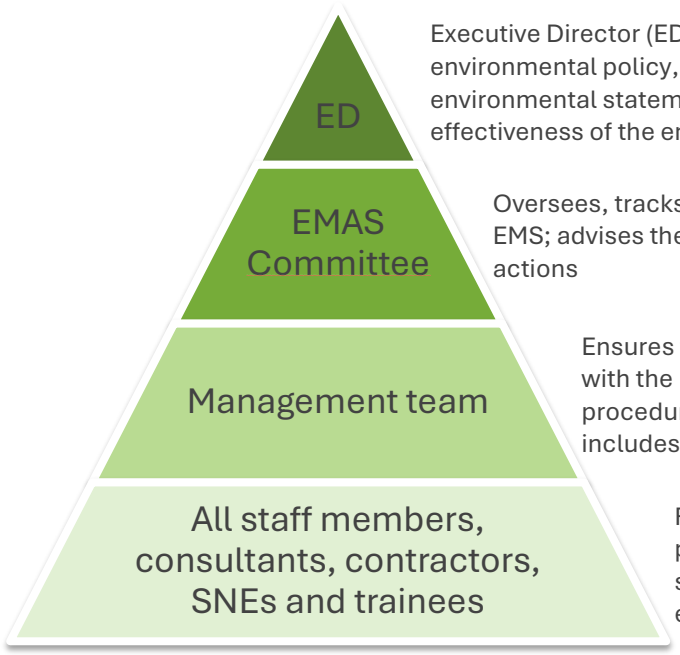
[6] Greening the Commission communication, People first – Greening the European Commission (europa.eu)
[7] EBA Programming documents | European Banking Authority (europa.eu)

IMPROVEMENT AREA	ENVIRONMENTAL POLICY (2025)	NO.	STRATEGIC OBJECTIVE 3-year cycle 2025-2027
REDUCTION OF EMISSIONS (previously TRAVEL and ENERGY)	*Reducing our greenhouse gas emissions, with a special focus on travel and energy*	EM.1	Maintain the reduced levels of business travel (missions and travel of visitors)
		EM.2	Increase green transport options for home-office commuting
		EM.3	Reduce energy consumption
		EM.4	Improve reporting
CIRCULAR ECONOMY (previously PROCUREMENT and WASTE)	*Limiting our material impact through the implementation of circular economy practices, the use of electronic solutions, and green public procurement*	CE.1	Minimise purchases of physical items so as to limit our material impact
		CE.2	Buy to keep
		CE.3	Maximise the life cycle of products
		CE.4	Minimise the generation of waste
		CE.5	Dispose of items in an environmentally friendly manner
CAPACITY BUILDING (previously HORIZONTAL)	*Building capacity by strengthening knowledge, identifying technical solutions and adapting organisational structures and behaviours*	CB.1	Set up environmental objectives for the majority of staff
		CB.2	Train staff and in-house consultants on EMAS, sustainability, sustainable finance, climate-related and ESG risks
		CB.3	Introduce sustainability reporting
		CB.4	Digitalise and automate data collection
		CB.5	Engage and inform staff and stakeholders
ESG/SUSTAINABLE FINANCE	*Implement environmental, social and governance (ESG) considerations in our policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, the EBA's 2022 roadmap on sustainable finance and additional mandates received from that time.*	ESG.1	Deliver on all ESG-related tasks included in the EBA's annual work programmes

Figure 3: Environmental objectives 2025-2027

2.7 Governance

To implement and maintain an efficient environmental management system, the EBA adopted a governance structure which allows everyone to be involved.



Executive Director (ED) leads and takes strategic decisions on the environmental policy, objectives and targets; approves the environmental statement and the suitability, adequacy and the effectiveness of the environmental management system (EMS)

Oversees, tracks progress and ensures regular support to the EMS; advises the ED on changes to the EMS and improvement actions

Ensures their teams know, understand and comply with the EMS; informs staff of new EMAS initiatives and procedures; identifies staff training needs and includes environmental objectives among their tasks

Follow the EMAS rules and environmental best practices; identify solutions and make suggestions; contribute by good practice to the environmental performance

Environmental coordinator and management representative

Manages the EMS; ensures compliance with EMAS Regulation; reports on environmental performance

EMAS Correspondents

Responsible for key areas in the implementation of EMAS at the EBA; review documents and ensure that auditors, consultants or third parties receive appropriate information.

ESG Forum

Work on ESG-related matters, facilitate information exchange, keep each other up to date on developments in the ESG area

Figure 4: EMAS team roles and responsibilities

2.8 Communication

In addition to the dedicated webpage Sustainable EBA, the EBA continues to refer to EMAS in all its vacancy notices, procurement procedures and orientation packs for new joiners (i.e., staff, trainees, interns). Internally, the EBA continues to inform its staff through newsletters, trainings and the EBA's intranet.

3. Environmental performance

3.1 Methodology and data collection

The greenhouses gas emissions are calculated by external experts according to *Bilan Carbone*® methodology. Scope 1 and 2 emissions are fully reported. The reporting of scope 3 is based on the recommendations from the Interinstitutional Group on Environmental Management and includes, among others, the following indirect emissions: travel, waste, material.

Annex III explains which data the EBA collects and how it responds to its reporting obligations under Scope 1, 2 and 3, as well as EMAS core indicators.

The collection of data, monitoring of environmental performance and emissions have been performed since 2020. 2022 was the first year for which the environmental objectives and targets were established, and the effectiveness of applied measures could have been evaluated.

3.2 Emissions

In 2025, business travels by EBA staff accounted for 41% of total emissions. The next three largest sources - energy consumption, purchased assets, and materials - collectively contributed a comparable share, representing 45% of total emissions.

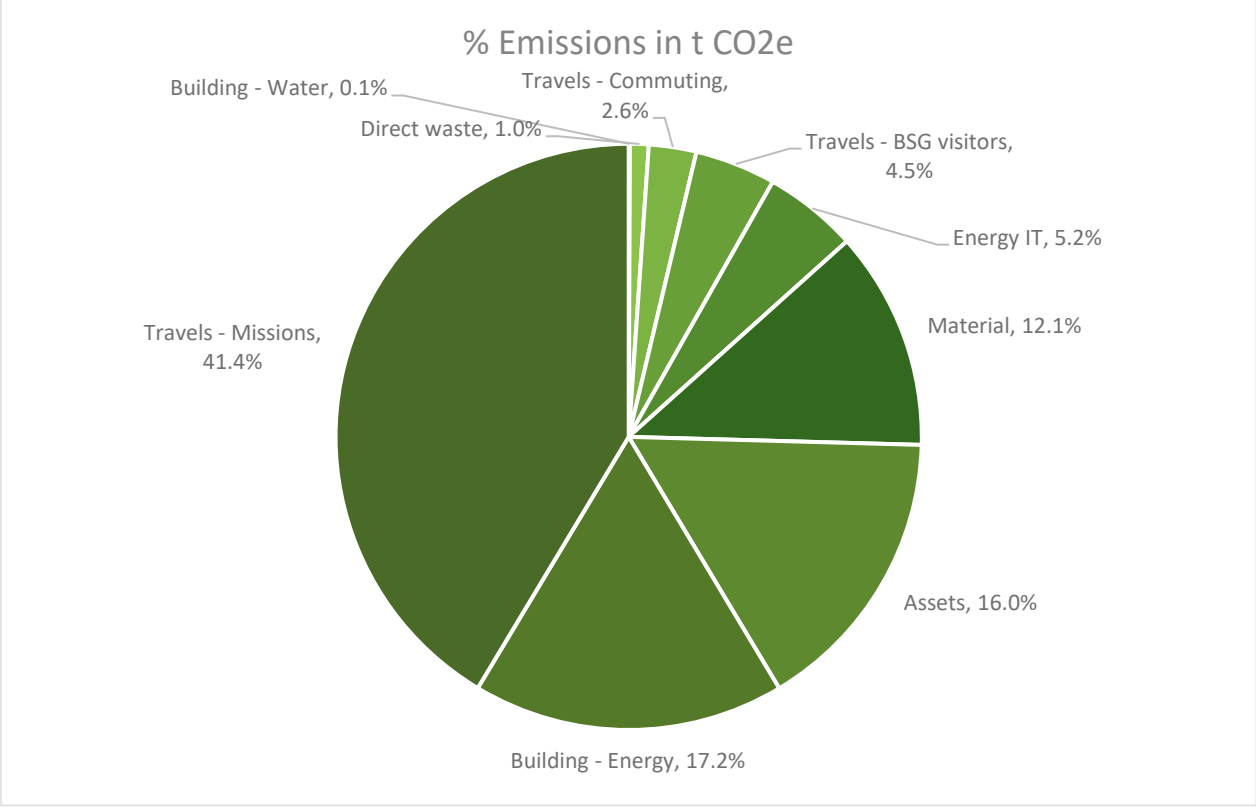


Figure 5: Sources of GHG emissions 2025 (%)

The following emissions have **decreased** in 2025:

- **IT emissions:** the EBA improved sustainable IT operations by optimising the use of Azure Virtual Desktop environments, including the implementation of automatic shutdown procedures for virtual machines during periods of inactivity. To reduce emissions from DORA activities, staff increasingly relies on remote desktop solutions, reducing the need for dedicated laptops and business travel. Additionally, EBA also extends the lifecycle of IT equipment through repair, reuse, donation, and recycling, supported by monitoring tools that optimise resource consumption.
- **Business travels:** in 2025 emissions from missions have decreased by 16%, driven by increased awareness and adoption of more sustainable modes of transport.
- **BSG Meetings:** in 2025 emissions from visitors has slightly decreased (0,05%) compared to 2024. However, these emissions can vary significantly from year to year, as they depend on factors such as the number of participants and their countries of residence, which are not within the EBA's control.
- **Water consumption:** reductions were achieved thanks to water saving measures implemented by the building.
- **Waste:** Despite the increase in EBA's staff, the volume of waste generated in 2025 was lower than in 2024, demonstrating the effectiveness of the EBA's environmental policies and awareness-raising initiatives.

The following emissions have **increased** in 2025:

- **Energy of the building**: the energy consumption in 2025 increased by 9% compared to 2024. This was due to a malfunction in the Building Management System (BMS), which allowed certain floors to operate at higher temperatures than intended. The issue was resolved in January 2025; hence a lower consumption is expected in 2026.
- **Assets:** the EBA's purchases of furniture, home-office equipment, and IT assets were lower in 2025 than in 2024, emissions associated with this source increased. This is because the calculation methodology reflects not only the initial emissions generated at the time of purchase but also the expected carbon impact over their lifetime (amortisation of 4 years for IT equipment, and 10 years for furniture). As a result, emissions from assets acquired in previous years continue to be accounted for, leading to higher CO2e emissions despite lower purchasing volumes in 2025.

EMAS indicator: annual emission of greenhouse gases (incl. at least emissions of CO2, CH4, N2O, HFCs, PFCs and SF6) (expressed in tonnes of CO2 equivalent)

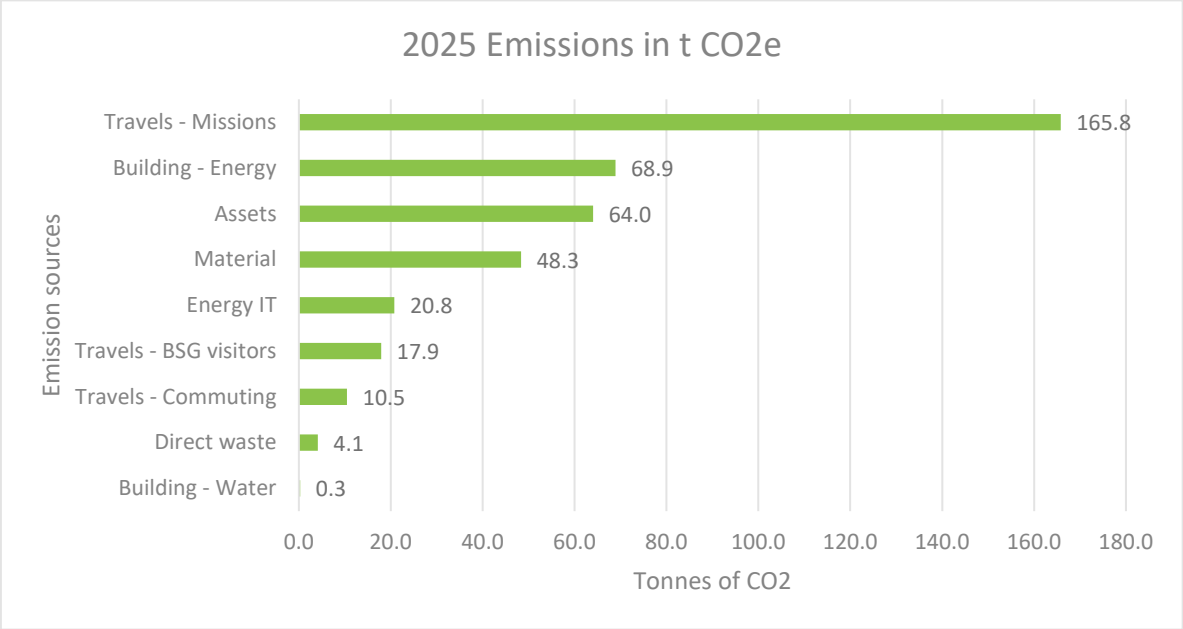


Figure 6: GHG emissions 2025 (tCO2e)

3.3 Performance indicators

3.3.1 Overview

IMPROVEMENT AREA	NO.	Strategic Objective 3y. cycle 2025-2027	ENVIRONMENTAL OBJECTIVES 2025	PERFORMANCE INDICATOR	STATUS (end 2025)	ACTIONS TO IMPROVE PERFORMANCE (implemented 2025)	ACTIONS TO IMPROVE PERFORMANCE (next steps 2026)
REDUCTION OF EMISSIONS (previously Travel and energy)	EM.1	Maintain the reduced levels of business travel (missions and travel of visitors)	Reduce business travel by the EBA's staff by 50% (baseline: 2019)	Not more than 491 missions per year	Achieved	Revision of procedures on sustainable missions and meetings	Reduce business travel by the EBA's staff by 50% (baseline: 2019), excluding new oversights and supervision tasks
			Offer efficient distance participation for visitors (with a reduction of meetings held on the EBA's premises by 50%)	Not more than 320 meetings per year	Achieved		
			EBA visitors and staff are informed about sustainable ways to travel	N/A	Achieved		
	EM.2	Increase the green transport options for home-office commuting	Review public transport contribution scheme	N/A	Achieved	Bigger scope of public transport contribution and mobility plan survey	Promote awareness of green transport options by raising awareness on the public transport contribution scheme
	EM.3	Reduce energy consumption	Reduction of energy aligned with the 2030 targets	Lower energy consumption than the previous year until target is met	Not Achieved – energy consumption of EBA's floors were higher in 2025 by 9% due to a malfunction in the BMS	Close monitoring of consu mption by implementing a tracking system.	1. Identify an action plan to reduce energy consumption by identifying the division between EBA/landlord energy usage 2. Explore offsetting options
			Automate the measurement of energy related data		Postponed		
	EM.4	Improve reporting	Review and update declarations on OPERAT, BEGES etc	Submission of declarations	Achieved	Declarations submitt ed on time	Cooperate with landlord for improved reporting of on OPERAT, BEGES etc

CIRCULAR ECONOMY (Previously Waste and Procurement)	CE.1	Minimize purchases of physical items so as to limit our material impact	N/A	N/A	Achieved	1st circular economy report published and adopted (donations of withdrawn IT equipment)	Publish 2nd report on the implementation of circular economy policy at the EBA
	CE.2	Buy to keep					
	CE.3	Maximise the life cycle of products					
	CE.4	Minimise the generation of waste					
	CE.5	Dispose of items in an environmentally friendly manner					
CAPACITY BUILDING (previously Horizontal)	CB.1	Set up environmental objectives for the majority of staff	Set up environmental objectives for 100% of managers and assistants	100%	Partially achieved	63%	Work to increase the percentage of environmental objectives for managers and assistants and EMAS correspondents
	CB.2	Train staff and in-house consultants and stakeholders on EMAS, sustainability, sustainable finance, climate-related and ESG risks	Revamp and relaunch EMAS e-learning course, train EMAS team on sectoral reference documents	N/A	Achieved	Launch of revamped EMAS e-learning + sectoral training done	Enforce mandatory attendance at EMAS e-learning course by all staff and in-house consultants
	CB.3	Introduce sustainability reporting	Kick off sustainability reporting project	N/A	Achieved	Sustainable Accounting Reporting	(other areas: on hold until corporate sustainability reporting is developed)
	CB.4	Digitalise and automate data collection	Automate the measurement of mission-related emissions (MIPS)	Launching of MIPS	Achieved	MIPS Launched	Timely data input by data owners
	CB.5	Engage and inform staff and stakeholders	Inform staff and visitors about sustainable ways of travel (new mission Guide, new FWC, MIPS)	N/A	Achieved	New Mission Guide	Inform staff and visitors about best environmental practices (sustainable ways of travel, waste management)
ESG/SUSTAINABLE FINANCE	ESG.1	Deliver on all ESG-related-tasks included in the EBA's annual work programmes	Deliver on all tasks included in the EBA's annual work programme for 2025 under Activity 7 – ESG in supervision and regulation	N/A	Achieved	Development EBA's ESG mandates according to established deadlines (e.g. following broader products deadlines)	Develop a climate stress test methodology

Figure 7: Overview of 2025 performance indicators

3.3.2 Reduction of emissions (Travel and Energy)

As an EMAS registered organisation, the EBA is committed to reducing its own environmental impact and carbon footprint.

In its updated Environmental Policy, the EBA committed to reducing its greenhouse gas emission with a special focus on travel.

By travel, we mean EBA staff on business trips (missions), the transportation of participants of the EBA meetings (visitor travel) and staff home-office commuting (within the Paris region).

Objective EM.1: maintain the reduced number of business travel (missions and travel of visitors)

Since 2019, the EBA has significantly decreased the amount of business travel in terms of number of meetings and Co2 emissions.

In 2025, the total number of missions remained below the target (reduction of 50% missions and emissions compared to 2019 figures) and decreased by 5% compared to 2024 levels.

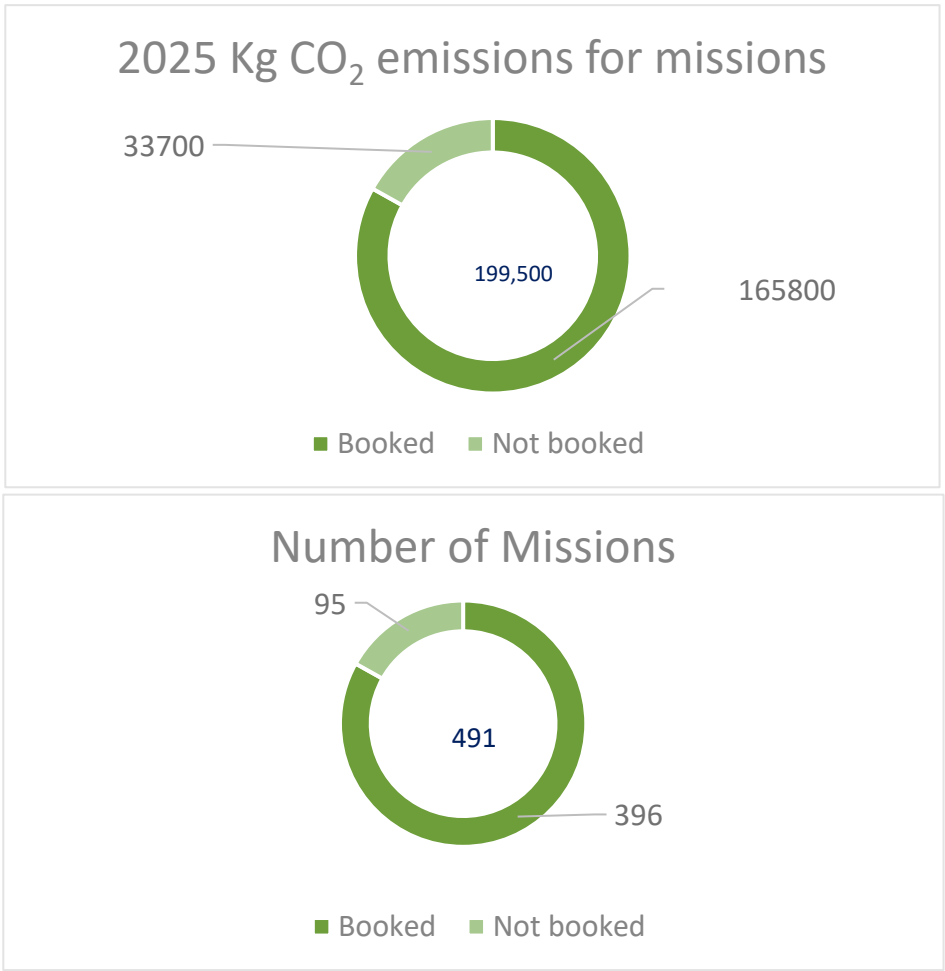


Figure 8: Total kgCO2 emissions and number of missions in 2025



Figure 9: Number of missions 2023-2025 and 2019 baseline

- **The EBA maintains a reduced number of meetings**

In 2025, the total number of meetings and external visitors slightly decreased in comparison to 2024, remained below the established threshold (50% less in 2025 than in 2019).

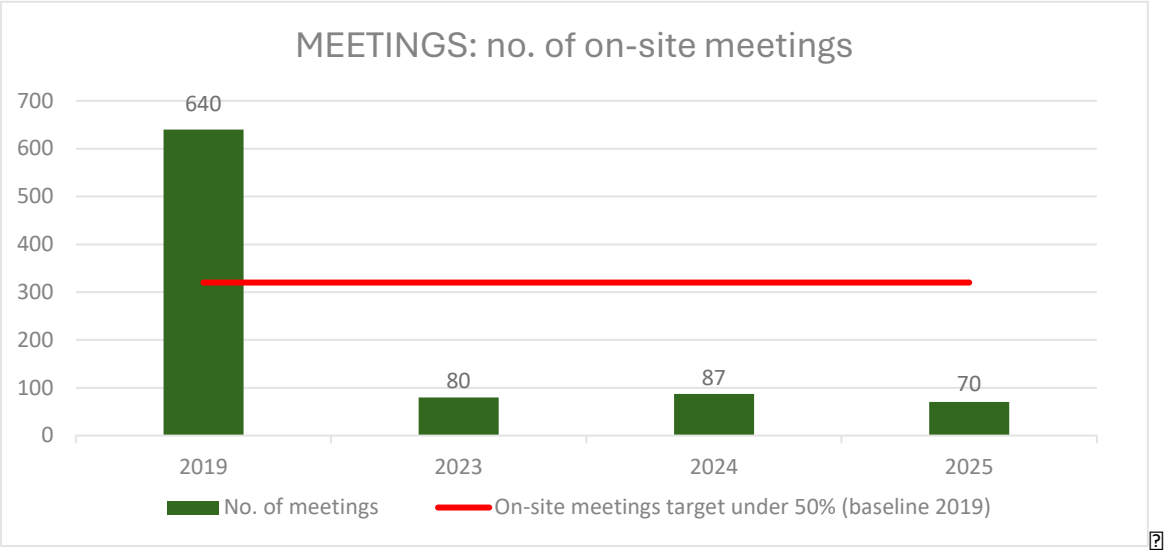


Figure 10: Number of on-site meetings 2023-2025 and 2019 baseline

Additionally, the EBA only reports emissions related to visitors attending Banking Stakeholder Group (BSG) meetings, as these are the only meetings for which the EBA covers visitors' travel costs. In 2025, emissions from this source decreased compared to the previous year. However, these emissions are influenced by factors beyond the EBA's control, such as the number and location of participants, and therefore can vary significantly from year to year.



- **EBA visitors and staff are informed about sustainable ways of travel**

In 2025, the EBA continued to raise awareness about sustainable ways of travel, mainly by its handbook for visitors, where it invites its guests to contribute to a greener EBA.

Objective EM.2: Review public transport contribution scheme

The EBA continues to actively promote green options for commuting in its discussions with the building and Paris La Défense authorities. In 2025, the EBA enlarged the scope of its public transport contribution to its employees, which increased by 59% the number of claims in comparison to 2024.

Objective EM.3: Reduce energy consumption

In its Environmental Policy, the EBA committed to building a strong relationship with its landlord to improve its energy consumption performance.

The EBA is working with the building management on the deployment of a new version of the BMS (Building Management System) which should allow the EBA to closely monitor its consumption and generate statistics.

The EBA continued to adopt energy saving measures, such as adjusting heating schedules and temperatures, decreasing light intensity, switching off hot water boilers and shutting down its audio video back-end infrastructure overnight.

EMAS indicator: total direct energy use (expressed in kWh, MWh or GJ)

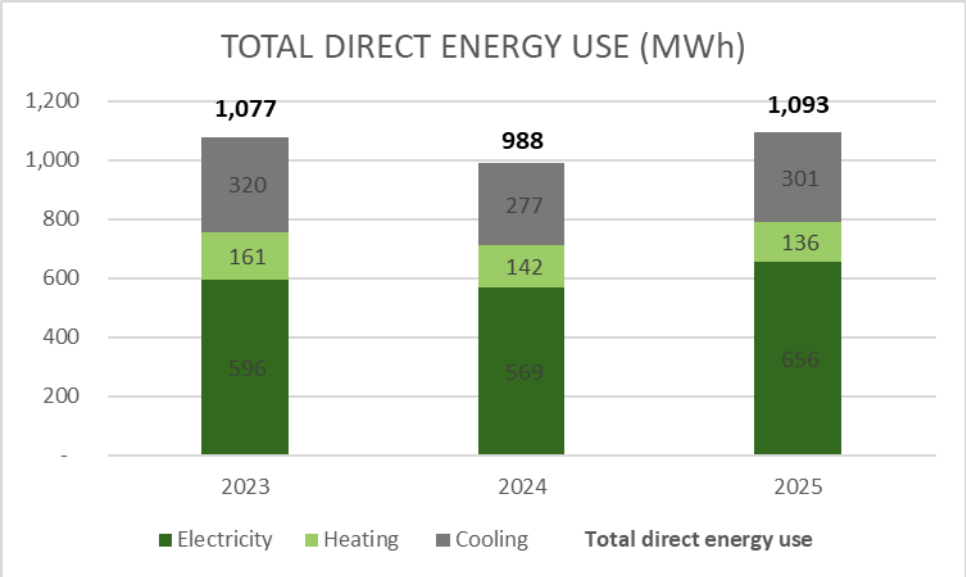


Figure 11: Energy use 2023-2025

EMAS indicator: total renewable energy use (percentage of total annual energy consumption (electricity and heat) from renewable energy sources)

Since June 2021, 100% of the EBA-procured electricity comes from renewable energy sources, confirmed by the certificates of origin. Since 2024, the Tour Europlaza has also produced electricity from green sources. Consequently, 63% of the total energy used by the EBA comes from renewable energy sources.

3.3.3 Circular Economy

In its updated environmental policy, the EBA committed to limiting its material impact through the implementation of circular economy practices, the use of electronic solutions, and green public procurement.

The actions done to achieve strategic objectives 2025-2027 are summarised in the Circular Economy Report (Annex IV)

Information Technology

In 2025, the EBA continued to implement comprehensive policies to optimize the usage of IT&C equipment, with a strong focus on sustainability, efficiency, and cost-effective operations.

Cost-effective and environmentally conscious measures were introduced across the **EBA Azure Virtual Desktop (AVD)** environments. These include enforcing automatic power-off of virtual machines during periods of inactivity, as well as scheduled shutdowns during night hours and weekends. Such configurations limit unnecessary compute consumption while maintaining an appropriate level of responsiveness for operational needs.

In the context of the **DORA Oversight Project**, the ESAs' Heads of Unit for IT agreed that staff involved in DORA oversight, comprising representatives from the ESAs and competent authorities (CAs) across the European Union, would not be equipped with individual laptops nor undertake extensive missions involving on-site activities. Instead, these staff members rely on remote working solutions, notably **Azure Virtual Desktop – JET (AVD-JET)**, which feature the same configurations as AVD in terms of compute consumption.

More broadly, EBA IT continues to apply a **lifecycle-maximisation approach** to IT equipment. Devices are used for as long as they remain serviceable and, where feasible, are repaired in the event of failure, unless repair costs are deemed prohibitive. When equipment becomes incompatible or obsolete, priority is given to donation for reuse; where reuse is not possible, assets are recycled through certified disposal companies in line with environmental and data-protection requirements.

To support these efforts, advanced monitoring tools were deployed to provide **full visibility of Azure resource consumption**, enabling IT&C to proactively manage capacity, maintain critical business processes, and ensure business continuity. Regular reviews of operational dashboards allow performance and consumption trends to be tracked over time, supporting continuous optimisation and a reduced environmental footprint.

Waste

- **All furniture and IT equipment is decommissioned in a sustainable manner (donation, disposal)**

In its Environmental Policy, the EBA committed to improving its waste production, segregation and recycling as expected by the EBA's staff.

To contribute to this objective, in 2023, the EBA adopted a circular economy policy, where it commits to: a) minimise purchases of physical items so as to limit our material impact, b) buy to keep, c) maximise the life cycle of products, d) minimise the generation of waste, e) dispose of items in an environmentally friendly manner and f) introduce and promote environmental best practices.

The EBA did not decommission any IT equipment and furniture in 2025. However, EBA is working on a call for tenders to donate obsolete IT equipment in 2026.

- **EMAS indicator: total annual generation of waste (broken down by type, expressed in tonnes or m^3)**

The EBA implemented new waste organisation and promoted the culture of recycling and waste reduction. These initiatives proved effective, resulting in a 23% decrease in total waste in 2025 compared to 2024.

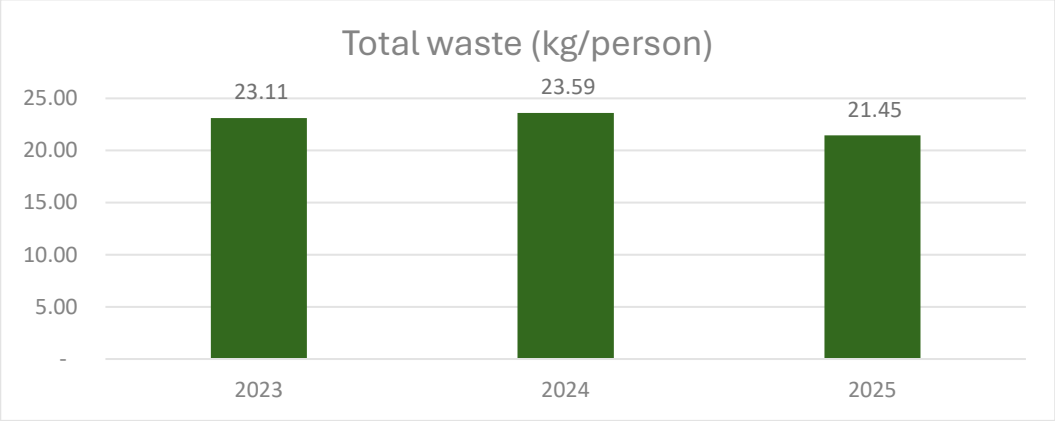


Figure 12: Waste generation 2023-2025

- **EMAS indicator: total annual generation of hazardous waste (expressed in kg, tonnes or m^3)**

The EBA generates minimal quantities of hazardous waste. These are batteries, toners, disinfectant gels and electrical & electronic equipment waste.

In 2025, the total amount of hazardous waste amounted to 162 kg, resulting in a 71% decrease compared to 2024. This is mostly due to the fact that in 2025 there was no WEEE waste.

Procurement

- **Environmental impact is considered for 100% of contracts procured by the EBA**

The EBA strives to minimise the environmental impacts of its procurement activity and of the services, supplies and works it procures. The EBA assesses whether its purchases have an environmental impact and, if they do, the EBA specifies green procurement criteria in its procurement procedures and chooses sustainable services and supplies.

Since 2022, the EBA has been evaluating the environmental impact of 100% of procurement procedures and including green procurement criteria in all the procurement procedures that had an environmental impact.

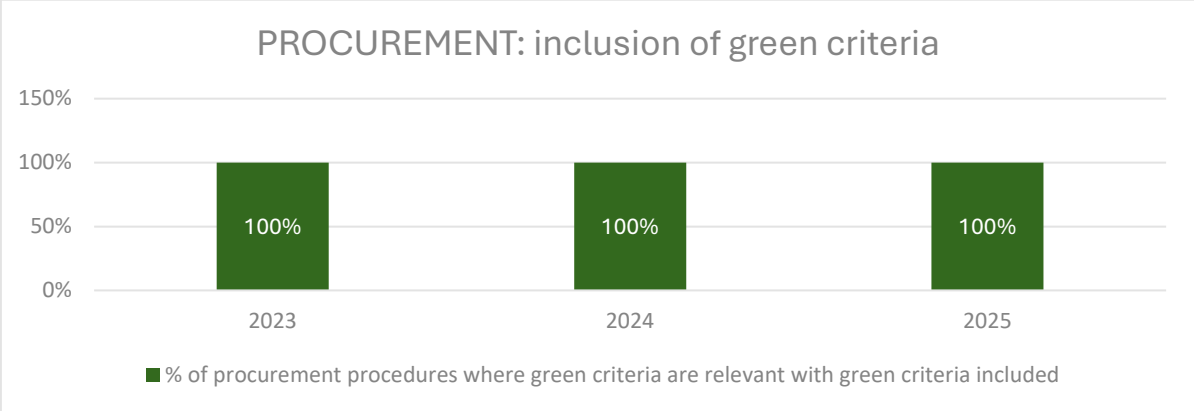


Figure 13: Green criteria in procurement procedures 2023-2025

- **Contract managers are trained on green public criteria**

To increase the understanding of sustainable procurement and green criteria among the key EBA staff involved in the procurement and purchasing activity, the EBA invested in the training of its personnel. Since 2020, the EBA's teams - both procurement offices and contract managers - have been attending dedicated learning and information sessions, provided by EU institutions and external experts.

3.3.4 Capacity Building

In its Environmental Policy, the EBA committed to building capacity by strengthening knowledge, identifying technical solutions and adapting organisational structures and behaviours.

Objective CB.1: Set up environmental objectives for the majority of staff

In 2025, the EBA strived to establish environmental objectives for all its managers and assistants. The level of implementation of this objective was 63%. To improve this implementation level, it was decided to include a specific "EMAS objective" field in the dedicated electronic tool used to set objectives.

Objective CB.2: Train staff and in-house consultants and stakeholders on EMAS, sustainability, sustainable finance, climate related and ESG risks.

Staff and in-house consultants are asked to complete their mandatory EMAS training.

EMAS e-learning was developed in-house and launched for all staff at the beginning of 2023. Temporary agents, contract agents, seconded national experts, trainees and consultants, are asked to complete the obligatory EMAS training. They learn: a) what EMAS is, how it works, why it was implemented and how it can be beneficial; b) the place of EMAS in the global and European context (UN SDP, Paris Agreement, European Green Deal, EMAS and ISO); c) how EMAS was implemented at the EBA.

Moreover, in 2025, the training was updated with the most relevant content and tailored to the learning needs of the European Commission. The training is now available on EU Learn for all staff of the EC as well as EU Agencies.

Additionally, in 2025, the EMAS team was trained on sectoral reference documents.

Lastly, in December 2025 the EBA held a workshop for supervisors on nature-related risks. This full-day workshop was co-organised by the EBA and Grantham Research Institute on Climate Change and the Environment under London School of Economics (CETEx) and provided participants with the overview of latest research in the area of environmental risk concepts, metrics, assessment approaches and developing practices.

CB.3: Sustainability reporting standards are introduced at the EBA

For the first time, the EBA implemented a sustainability reporting standard in its annual accounts related to climate-related disclosures on own operations.

3.3.5 ESG/Sustainable Finance

ESG. 1: Deliver on all ESG-related tasks included in the EBA's annual work programmes

For more information on the delivery of ESG-related tasks, please refer to the Annual Report 2025.

3.3.6 Other

(i) Material efficiency

EMAS indicator: annual mass-flow of different materials used (expressed in tonnes)

In its Environmental Policy, the EBA committed to limiting its material impact.

The purchases of furniture and IT equipment constitute the most significant material impact of the EBA. The Authority makes direct purchases for the office, but it also contributes to the purchases made by its staff as part of a home office contribution.

Finally, the EBA also monitors the consumption of paper and coffee, canteen and catering, and includes related emissions in its carbon footprint.

(ii) Biodiversity

EMAS indicator: land use (expressed in m^2 of built-up area)

The EBA does not report on land use, because as a tenant it has little direct impact on biodiversity. The Tour Europlaza has gardens and green spaces that are managed as per the HQE® certification of the building, limiting inputs and choosing the best available techniques to limit the impact on the environment.

(iii) Water

EMAS indicator: total annual water consumption (expressed in m^3)

In its Environmental Policy, the EBA committed to limiting its material impact.

As per EMAS requirements, the EBA monitors its water consumption. The numbers reported include the EBA individual consumption as well as the EBA share in the building consumption.

In 2025, the EBA decreased water consumption per person by 6% in comparison to 2024. Most of water is consumed in the shared areas of the building.

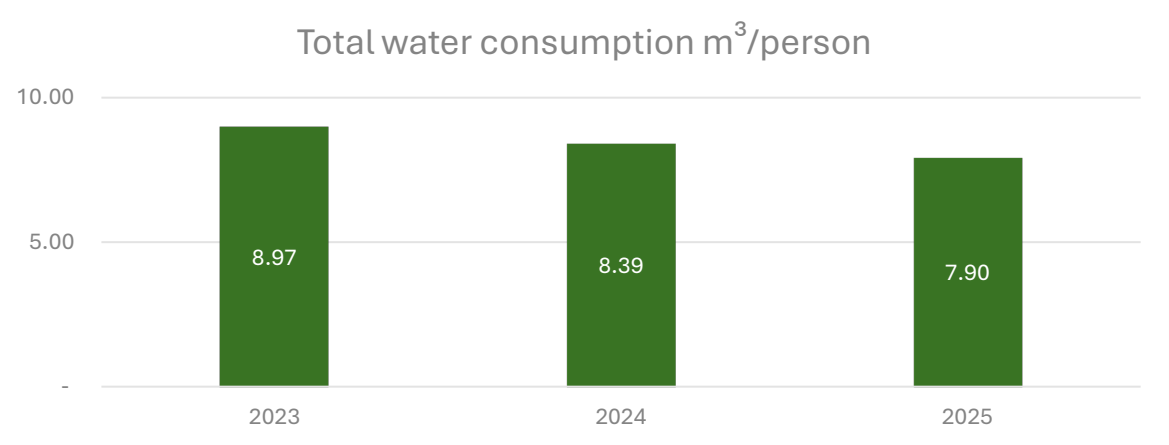


Figure 14: Water consumption 2023-2025

Annex I: Environmental verifier's declaration on verification and validation activities

European Bank Authority

Environmental Verifier's Declaration on Verification & Validation Activities

BSI Group France SARL, with EMAS environmental verifier registration number IT-V-0021, accredited for the scope NACE code 99.00Z, declares to have verified the whole organisation as indicated in the updated environmental statement of the organisation **European Banking Authority** with registration number **LU-000004** meet all requirements of Regulation (EC) N° 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) and subsequent amendments (Regulation (EC) N°1505/2017 and Regulation (EC) N°2026/2018).

By signing this declaration, I declare that:

- The verification and validation have been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009,
- The outcome of the verification and validation confirms that there is no evidence of noncompliance with applicable legal requirements relating to the environment,
- The data and information of the updated environmental statement of European Insurance and Occupational Pensions Authority reflect a reliable, credible and correct image of all the organisation activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under Regulation (EC) No 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Date: 30/09/2026

David Fardel

David Fardel

South Europe Managing Director

BSI Group FRANCE SARL Representative

Annex II: EU Agencies Network Charter on the reduction of greenhouse gas emissions and responsible environmental management (version: February 2024)

The EU Agencies Network is committed to promoting sustainability and responsible environmental management within the Agencies and Joint Undertakings (JUs) it represents. The Network recognises its responsibility for making a positive contribution to sustainable development and to lead by example in the transition towards a more sustainable economy in line with the goals of the EU Green Deal[8][9][10] and the objectives set by the European Commission[11] and the European Parliament.

The EUAN members commit to:

1. Taking the necessary steps towards achieving climate neutrality by 2030,
2. Engage and proactively act towards reducing their negative impact on the environment, through continuously improving their environmental performance,
3. Set, implement, and monitor an environmental policy, objectives, and targets,
4. Promote the careful use of resources in their day-to-day operations,
5. Systematically measure their greenhouse gas (GHG) emissions,
6. Prioritise actions to reduce emissions, with a special focus on travel-related emissions,
7. Maximise the use of sustainable electronic solutions and green public procurement to limit their material impact,
8. Ensure compliance with applicable environmental regulations and sustainability reporting,
9. Continually raise staff awareness and encourage the implementation and exchange of environmental best practices,
10. Secure adequate resources for the implementation of the provisions of this Charter,
11. Compensate their remaining unavoidable GHG emissions through certified carbon removal schemes, once common EU standards for certification of high-quality carbon removal standards are in place.

This Charter is thus a commitment to achieve climate neutrality among the EU Agencies Network by 2030, in line with the EU's aim of making Europe the first climate neutral continent by 2050.

[8] How do the EU institutions and bodies calculate, reduce and offset their greenhouse gas emissions?
[9] The European Parliament carbon footprint - Towards carbon neutrality
[10] Feasibility and scoping study for the commission to become climate neutral by 2030 - Publications Office of the EU
[11] People first – Greening the European Commission - European Commission

Annex III: EMAS indicators

Total per category	Unit	2023	2024	2025
Electricity	MWh	596	569	656
Heating	MWh	161	142	136
Cooling	MWh	320	277	301
TOTAL	**MWh**	**1077**	**988**	**1093**

Figure 15: Energy 2023-2025 (total)

Total per category	Unit	2023	2024	2025
Electricity	MWh/person	2.39	2.21	2.52
Heating	MWh/person	0.65	0.55	0.52
Cooling	MWh/person	1.28	1.07	1.16
TOTAL	**MWh/person**	**4.32**	**3.83**	**4.20**

Figure 16: Energy 2023-2025 (MWh/person)

Total per category	Unit	2023	2024	2025
Electricity	MWh/sqm	0.11	0.11	0.12
Heating	MWh/sqm	0.03	0.03	0.03
Cooling	MWh/sqm	0.06	0.05	0.05
TOTAL	**MWh/sqm**	**0.20**	**0.19**	**0.20**

Figure 17: Energy 2023-2025 (MWh/sqm)

SRD: Total water use in office buildings is lower than 6,4 m^3/full time equivalent employee/year

TOTAL	Unit	2023	2024	2025
Water consumption	m^3	2,234.6	2,163.8	2,053.2
	m^3/person	9.0	8.4	7.9
	m^3/sqm	0.4	0.4	0.4

Figure 18: Water 2023-2025

EMAS core indicator: total annual generation of waste (broken down by type, expressed in tonnes or m^3)
SRD: Total waste generation in office buildings is lower than 200 kg/full time equivalent employee/year

	Unit	2023	2024	2025
Batteries	kg	7.0	0.0	0.0
Bio-waste	kg	-	119.0	231.0
Cardboard	kg	1,089.0	1,196.0	948.0
Confidential paper	kg	800.3	1,031.0	876.0
Disinfectant gels	kg	127.0	0.0	162.0
Disinfectant gels (bottles)	kg	6.0	0.0	0.0
Domestic waste	kg	2,063.0	2,524.0	2,498.0
Furniture	kg	0.0	0.0	0.0
Glass	kg	196.0	85.0	125.0
Metal (cans)	kg	8.0	11.0	23.0
Paper	kg	962.0	744.0	602.0
Paper cups	kg	-	16.0	53.0
Plastic (PET bottles)	kg	43.0	53.0	40.0
Toners	kg	13.6	12.0	0.0
WEEE	kg	440.0	556.0	0.0
TOTAL waste generated	**kg**	**5,754.9**	**6,347.0**	**5,578.0**

Figure 19: Waste 2023-2025 (total)

	Unit	2023	2024	2025
Batteries	kg/person	0.03	-	-
Bio-waste	kg/person	-	0.46	0.89
Cardboard	kg/person	4.37	4.64	3.65
Confidential paper	kg/person	3.21	4.00	3.37
Disinfectant gels	kg/person	0.51	-	0.62
Disinfectant gels (bottles)	kg/person	0.02	-	-
Domestic waste	kg/person	8.29	9.78	9.61
Furniture	kg/person	-	-	-
Glass	kg/person	0.79	0.33	0.48
Metal (cans)	kg/person	0.03	0.04	0.09
Paper	kg/person	3.86	2.88	2.32
Paper cups	kg/person	-	0.06	0.20
Plastic (PET bottles)	kg/person	0.17	0.21	0.15
Toners	kg/person	0.05	0.05	-
WEEE	kg/person	1.77	1.15	-
TOTAL waste generated	**kg/person**	**23.11**	**23.59**	**21.45**

Figure 20: Waste 2023-2025 (kg/person)

	Unit	2023	2024	2025
Batteries	kg/sqm	0.00	-	0.0
Bio-waste	kg/sqm	-	0.02	0.04
Cardboard	kg/sqm	0.20	0.22	0.18
Confidential paper	kg/sqm	0.15	0.19	0.16
Disinfectant gels	kg/sqm	0.02	-	0.03
Disinfectant gels (bottles)	kg/sqm	0.00	-	-
Domestic waste	kg/sqm	0.39	0.47	0.47
Furniture	kg/sqm	-	-	-
Glass	kg/sqm	0.04	0.02	0.02
Metal (cans)	kg/sqm	0.00	0.00	0.00
Paper	kg/sqm	0.18	0.14	0.12
Paper cups	kg/sqm	-	0.00	0.01
Plastic (PET bottles)	kg/sqm	0.01	0.01	0.01
Toners	kg/sqm	0.00	0.00	0.00
WEEE	kg/sqm	0.08	0.06	0.00
TOTAL waste generated	**kg/sqm**	**1.08**	**1.14**	**1.05**

Figure 21: Waste 2023-2025 (kg/sqm)

	Unit	2023	2024	2025
GHG emissions	tCO2	396.03	375.23	400.58
	tCO2e/person	1.59	1.45	1.55
	tCO2e/sqm	0.07	0.07	0.07

Figure 22: GHG emissions 2023-2025

Annex IV Circular economy report

NO.	CIRCULAR ECONOMY POLICY	PERFORMANCE INDICATOR	EBA PERFORMANCE	Examples
CE.1	**Minimise purchases of physical items so as to limit our material impact**			
CE2	**Buy to keep:**			
2.1	Opt for high quality products with low environmental and social impact over their entire life cycle	Ecodesign		Organic and Fairtrade coffee Ecolabel for cleaning products
2.2	Enhance the use of green public procurement and green criteria throughout our tenders and contracts	Voluntary GPP criteria[12] for green procurement by European Commission.	100%	IT hardware contracts awarded by DIGIT or SCIC require ISO 14000 environmental certification. Additionally, almost all these contracts include green criteria, such as: • Energy efficiency, durability, long lifespan, and repairability; • Provisions for disposal, repair, extended warranties, and recovery; • Repair, reuse, recycle, and sustainable packaging. Furniture contracts awarded by the OIB are for furniture conceived in a sustainable and socially responsible manner. They foresee the availability of spare parts to repair the supplies purchased. All supplies and services procured by the EBA contain green public procurement criteria when they have an environmental impact.

[12] Voluntary GPP criteria, European Commission, 2023

2.3	Prioritise the purchase of sustainable and eco-labelled products	[SRD] Share of environmentally friendly certified office paper purchased in the total purchased office paper (%)	100% paper is certified	Since 2019, cleaning contracts require the exclusive use of eco-labelled cleaning products, ensuring reduced environmental impact and compliance with recognised environmental standards. The EBA purchases IT hardware through framework contracts (FWCs) negotiated by DIGIT. The products made available under these FWCs are pre-selected by DIGIT, with sustainability performance and recognised eco-labels forming a key part of the selection criteria. This approach ensures that environmental considerations are systematically integrated into IT procurement decisions.
2.4	Reduce the use of single-use items			Since 2022, the use of plastic products has been avoided in catering, meetings and conferences with reusable glass bottles and standard cutlery used instead. Promotional products are limited.
2.5	Lease whenever possible			Coffee machines, plants, and printers are leased
CE3	**Maximise the life cycle of products (maintain, repair, reuse):**			

3.1	Seek longer contractual guarantees and maintenance programmes (e.g. for the availability of replacement parts and the possibility of repairs)			The EBA has a maintenance contract in place for meeting-room IT equipment, such as microphones and projectors. For laptops, EBA opts for the maximum four-year warranty. If damage is not EBA's fault, they are repaired under warranty; if it is, EBA requests a repair quote and proceed only if the cost does not exceed the laptop's book value, to extend its lifespan where possible. This approach does not apply to phones, tablets, or screens. Phone and tablet warranties typically exclude screens, and separate screen insurance would be prohibitively expensive. Screens are also excluded, as EBA use them well beyond the four-year FWC period, e.g., the oldest still in use are 14 years old.
3.2	Optimize multipurpose re-use of equipment and furniture across its useful lifecycle (e.g. BYOD strategies)			During the summer 2024 renovation, doors, lights, carpets, and glass panels from old partitions were reused, conserving resources and reducing new material use.
3.3	Use recycled, reusable, and recyclable materials with low carbon footprint whenever possible			During the summer 2024 reconstruction works, SCS-certified materials with a high recycled content were incorporated.
CE4	**Minimise the generation of waste:**			

<table>
<tr>
<td>4.1</td>
<td>Reduce waste production</td>
<td>EMAS core indicator: total annual generation of waste (broken down by type)</td>
<td>
<table>
<tr><th>Type of waste</th><th>Unit</th><th>2023</th><th>2024</th><th>2025</th></tr>
<tr><td>Batteries</td><td>tonnes</td><td>0.01</td><td>0.00</td><td>0.00</td></tr>
<tr><td>Bio-waste</td><td>tonnes</td><td>0.00</td><td>0.12</td><td>0.23</td></tr>
<tr><td>Cardboard</td><td>tonnes</td><td>1.09</td><td>1.20</td><td>0.95</td></tr>
<tr><td>Confidential paper</td><td>tonnes</td><td>0.80</td><td>1.03</td><td>0.88</td></tr>
<tr><td>Disinfectant gels</td><td>tonnes</td><td>0.13</td><td>0.00</td><td>0.16</td></tr>
<tr><td>Disinfectant gels (bottles)</td><td>tonnes</td><td>0.01</td><td>0.00</td><td>0.00</td></tr>
<tr><td>Domestic waste</td><td>tonnes</td><td>2.06</td><td>2.52</td><td>2.50</td></tr>
<tr><td>Furniture</td><td>tonnes</td><td>0.00</td><td>0.00</td><td></td></tr>
<tr><td>Glass</td><td>tonnes</td><td>0.20</td><td>0.09</td><td>0.12</td></tr>
<tr><td>Metal (cans)</td><td>tonnes</td><td>0.01</td><td>0.01</td><td>0.02</td></tr>
<tr><td>Paper</td><td>tonnes</td><td>0.96</td><td>0.74</td><td>0.60</td></tr>
<tr><td>Paper cups</td><td>tonnes</td><td></td><td>0.02</td><td>0.05</td></tr>
<tr><td>Plastic (PET bottles)</td><td>tonnes</td><td>0.04</td><td>0.05</td><td>0.04</td></tr>
<tr><td>Toners</td><td>tonnes</td><td>0.01</td><td>0.01</td><td>0.00</td></tr>
<tr><td>WEEE</td><td>tonnes</td><td>0.44</td><td>0.56</td><td>0.00</td></tr>
<tr><td>Total waste generated</td><td>tonnes</td><td>5.75</td><td>6.35</td><td>5.58</td></tr>
</table>
</td>
<td>Since 2022, the EBA has adopted a paperless workflow by storing documents digitally
Single-use items avoided in catering, conferences, meetings and cafeteria areas.</td>
</tr>
<tr>
<td>4.2</td>
<td>Improve waste segregation</td>
<td></td>
<td></td>
<td>• Always comply with French regulations
• Ensure clear signage for waste segregation
• ICT equipment no longer used by EBA were donated in 2024.</td>
</tr>
<tr>
<td></td>
<td>Increase recycling</td>
<td>[SRD] Office waste sent for recycling as % of total waste by weight (%); [Eurostat] Overall recycling rate, recycling rates for specific waste streams;</td>
<td>Data from 2025: overall 49% of waste recycled</td>
<td>Since 2021, desk bins were removed.</td>
</tr>
</table>

CE.5	**Dispose of items in an environmentally friendly manner (decommission, donation, upcycle)**	[SRD] Total annual amount of furniture, equipment and stationery that is reused (kg/FTE/year, EUR of avoided purchase/FTE/year)		• The EBA has introduced contracts for furniture, printers, and waste disposal to ensure efficient management of resources. • ICT equipment no longer used by EBA were donated in 2024.
CE.6	**Introduce and promote environmental best practices**			• Waste information campaign (2025): FAQ for waste segregation on the intranet Sustainability section in the visitor's handbook Guidelines on sustainable meetings and missions

Annex V: Significancy Criteria

Criteria		
Things to consider	**Score**	**How to score ?**
Impact	**1 to 5**	**1 when there is no Y; 2 when 1 or 2 Y; 3 when 3Y and 4 for 4 Y**
(1) Potential positive impact on the environment	Y/N	N by default
(2) High sensitivity of the local environment	Y/N	This depends of local circumstances. Ex: > Water consumption may be a really big issue, if there are recurring water restriction localy. > Air emissions may be an issue if there are regular trafic restricition, or unhealthy levels of air pollution. > important GHG emissions are impactfull everywhere in the world.
(3) High consumption/emissions or tendency to worsen: size, number, frequency and reversibility of the aspect or impact	Y/N	To evaluate refer to the environmental indicators/data collection and look at the trend. Top Three activites emitting GHG are Y. If you don't have data it's a Y
(4) Failure to meet the expectations of interested parties, including the organisation's employees.	Y/N	Comes for the stakeholder's mapping.
Significant aspects are those with an impact score of 3 or 4.		





EUROPEAN BANKING AUTHORITY

Tour Europlaza, 20 avenue André Prothin CS 30154
92927 Paris La Défense CEDEX, FRANCE

Tel. +33 1 86 52 70 00

E-mail: info@eba.europa.eu

https://eba.europa.eu