

Challenges for 2020

The environmental challenges for 2020 include: the targets of the Eco-Efficiency and Climate Change Plan, including environmental certification of two new sites; extension of environmental training to employees who joined Bankia as a result of the latest merger and integration; and direct carbon footprint (scope 1 and 2) neutrality through reduction and offset (for unavoidable emissions). We shall continue to work on implementing our internal carbon pricing strategy and gaining a better understanding of our scope 3 emissions.

Environmental indicators

Consumption of materials ¹

	2019	2018	2017	2016
Recycled paper (DIN A4) (t) ²	627.52	869.97	736.92	651.39
White paper made from virgin pulp with a low environmental impact (DIN A4) (t) ³	1.59	1.83	1.66	1.55
% of consumption of paper produced using ECF-certified virgin pulp (DIN A4)	100%	100%	100%	100%
% of paper used that is recycled (DIN A4)	99.75%	99.79%	99.77%	99.76%
Consumption of printer cartridges (units)	14,417	20,084	13,871	15,057
Percentage of printer cartridges used that are recycled	6.98%	12.48%	24.34%	88.38%

1. Data for Bankia, S.A.

2. Recycled paper has the following guarantees: European Ecological Label, Ángel Azul and CradletoCradle (Silver).

3. Paper supplied by manufacturers with FSC and PEFC certifications, which guarantee materials used come from sustainably-managed forests.

Energy and water consumption ¹

	2019	2018	2017	2016
Total water consumption (cubic metres) ²	317,490.8	464,393.0	240,537.5	244,516.0
% of electricity acquired from renewable energy sources (green energy)	100%	94.27%	100%	100%
Total primary energy consumption (GJ)	13,181	19,566	15,580	15,550
Total natural gas consumption (GJ) ³	9,344	15,501	10,465	10,841
Total liquid fuel (diesel and petrol) consumption (GJ)	3,837	4,065	5,115	4,709
Total electricity consumption (GJ) ^{4 5}	357,357	381,152	312,950	26,127

1. Data for Bankia, S.A.

2. Total water supplied by mains networks. Actual consumption for the Las Rozas, P. Castellana, 189 buildings in Madrid, the Pintor Sorolla building in Valencia, Triana 20 in Las Palmas, Miguel Villanueva 9 in Logroño, the El Cubo building in Granada and the General Salzillo building in Murcia. Other facilities: Consumption estimated based on bills.

3. Figures for gas consumption in 2018 and 2019 include a new building (El Cubo in Granada) in Bankia's scope following the integration of BMN.

4. 100% of the electric energy acquired comes from renewable energy sources (green energy with guarantees of origin). The BMN offices were added to Bankia's green energy supply contract in April 2018.

5. The 2018 figure has been corrected: the information was originally published based on an estimate of consumption in the last quarter due to a change of supplier.

Emissions (tCO₂)¹

	2019	2018	2017	2016
Scope 1 emissions (Total) ^{2 3}	3,527.8	4,364.0	4,545.7	4,448.5
Direct CO ₂ e emissions from natural gas consumption	534.2	886.2	595.2	616.6
Direct CO ₂ e emissions from fuel consumption	246.8	265.1	354.3	316.8
Direct CO ₂ e emissions from refrigerant gas recharging	2,103.0	2,611.8	2,914.5	2,810.1
Direct CO ₂ e emissions from business travel ⁴	643.8	600.9	681.7	705.0

1. Data for Bankia, S.A. In 2018, Bankia integrated Banco Mare Nostrum. This resulted in a general increase in CO₂ emissions due to the larger number of offices and buildings managed, and in the total number of employees. However, Bankia is working on corrective measures to reverse this trend since the integration. The result of these efforts is shown in this table.
2. Sources of emissions factors used: GHG Inventory Report 1990-2017 (2019), DEFRA 2019, Carbon Footprint, Offset and Carbon Dioxide Absorption Project Register. MITECO 2019; GHG emissions calculation guide (2019) - Catalan Office for Climate Change, and *Carbon Impact Studies: Toner Refills at Cartridge World – Comparative Carbon Footprints* (2008).
3. Figures based on the 100-year global warming potentials published in the Fifth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC) (2013).
4. Includes emissions from employees' business travel in lease vehicles. In 2017, following the criteria laid by MITECO for the registration of Bankia's carbon footprint, these emissions were reclassified from Scope 3 to Scope 1.

	2019	2018	2017	2016
Scope 2 emissions (Total)	0.0	2,418.7	0.0	0.0
Indirect CO ₂ e emissions from electricity consumption ¹	0.0	2,418.7	0.0	0.0

1. In 2019, 100% of the electric energy acquired comes from renewable energy sources (green energy with guarantees of origin). Bankia has prevented the emission of 40,699 tonnes of CO₂. Source: Sistema de Garantía de Origen y Etiquetado de la Electricidad (Electricity Labelling and Source Guarantee System) (2018). National Markets and Competition Commission.

	2019	2018	2017	2016
Scope 3 emissions (Total)	3,717.0	5,326.0	4,001.2	3,866.5
Indirect CO ₂ e emissions from business travel ¹	2,689.8	3,353.7	2,352.0	2,366.5
Indirect CO ₂ e emissions from commutes (Ofibus shuttle service)	324.4	300.2	298.2	294.4
Indirect CO ₂ e emissions from commutes (shared transport)	7.5	8.1	7.9	8.2
Indirect CO ₂ e emissions from consumption of paper (DIN A4) and printer cartridges	559.9	1,481.8	1,236.5	1,087.1
Indirect CO ₂ e emissions from water consumption	116.1	159.7	82.7	84.1
Indirect CO ₂ e emissions from waste management	19.3	22.5	23.9	26.2

1. This includes emissions from employees' business trips by plane, train, coach and ship, and from employees' travel in their own vehicle for work purposes.

	2019	2018	2017	2016
Other emissions⁷				
CO emissions	0.16	0.24	0.19	0.19
NOx emissions	1.19	1.82	1.40	1.41

1. Source: CORINAIR 2007.

Waste management (Tn) ¹

Non-hazardous waste sent for reuse and/or recycling	2019	2018	2017	2016
Paper waste	454.56	596.80	613.93	688.99
Electronic waste	384.45	370.73	419.01	498.32
Toner waste	36.19	51.21	35.37	38.39
Battery waste	0.00	0.00	0.10	0.21
Packaging waste	29.95	33.17	26.91	19.75
Glass waste	0.88	0.89	0.86	0.46
Vegetable oil waste	0.03	0.05	0.06	0.05

NON-HAZARDOUS WASTE SENT TO LANDFILL	2019	2018	2017	2016
Portable electronic device waste	0.00	0.09	0.67	0.06

Hazardous waste generated	2019	2018	2017	2016
Hazardous waste handled by an authorised waste management company and recycled	0.703	0.10	0.53	0.65
Hazardous waste handled by an authorised waste management company and sent to a secure landfill	0.004	0.02	0.04	0.03

1. Data for Bankia, S.A.