



Environmental footprint a.s.r.

Carbon footprint a.s.r. head office

a.s.r. intends to be a good steward of nature and the environment by preventing waste and limiting negative impacts. a.s.r. puts special focus on its carbon footprint, which comes in two varieties::

- direct footprint, due to its own activities;
- indirect footprint, as a result of investment activities.

The direct carbon footprint of a.s.r. itself is limited and therefore not defined as a material theme by the management of a.s.r. and its stakeholders when it comes to impact on the environment and its business. However, a.s.r. thinks it is important to pay attention to its own footprint to set a good example as a responsible organisation and limit its negative impact on the environment. a.s.r. therefore sets the ambition to become 100% carbon-neutral by 2020.

Direct carbon footprint

The direct footprint of a.s.r. head office consists of waste, fuel, heat, electricity, cooling, commuter travel and business travel¹. In 2017, a.s.r. sought to reduce its direct footprint by 2% compared to 2016. This target is not achieved; the total footprint increased by 0.2%². When looking at the emissions per FTE, emissions remained more or less the same compared to 2016.

The scope 1 emissions decreased by 194 tonnes of CO2-equivalent, mainly due to the use of fewer and more economical lease cars and the reduced use of natural gas. However, the scope 3 emissions increased by 210 tonnes of CO2-equivalent. This is due to an increase in commuter traffic in kilometres, with car use increasing proportionally (compared to, for example, public transport use).

With a reduction of 6.8%, the target of achieving a 5% reduction in emissions from the a.s.r. fleet was achieved. As mentioned above, this is due to the use of fewer and more economical lease cars. Translated into kilometres, the reduction of carbon emissions is 21.9% per kilometre.

	Target 2017	Result 2017
Direct carbon footprint	2% reduction on 2016	+0.2%
Fossil fuel consumption (carbon emissions) with respect to mobility ³	5% reduction on 2016	-6.8%

¹ 87% of all lease cars are allocated to head office.

² In 2017, a new more accurate calculation method was used, resulting in an increase in the total footprint of 3.65% compared to 2016. In order to be able to compare results with

previous year, the results for 2016 have been recalculated in this overview on the basis of the new calculation method and adjusted emission factors for 2017 for waste and mobility.

³ This includes the fossil fuel consumption of all a.s.r. lease cars.

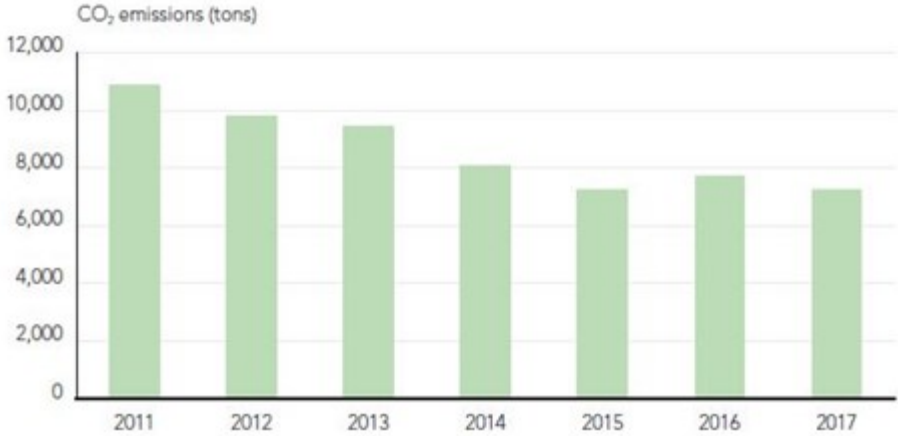
Environmental performance a.s.r. head office

a.s.r. strives for continuous improvement of energy performance and prevention of energy consumption. It has signed the "long-term energy efficiency agreement" (covenant between companies and national government (MYA3)). The ambition of a.s.r. is to reduce 30% energy consumption in the period 2005 - 2020 and reduce 30% CO2 emissions. This ambition has now been adjusted upwards to 60% in the period 2005 - 2020. a.s.r. has an Energy Efficiency Plan (EEP). The EEP provides insight into the EEP period 2017 - 2020 in the energetic situation and the saving options of a.s.r. The EEP is an instrument for planning measures and is an important part of the sustainability and strategic policy of a.s.r.

Read the a.s.r. Energy Efficiency Plan

Carbon emissions

	2017	2016
Tons of carbon equivalents (scope 1,2 en 3)	7,724.61	7,708.2
Category of carbon emissions (%)		
Fuel and heat	1.1	1.5
Electricity	0.0	0.0
Cooling	0.7	0.7
Business Travel	33.2	35.2
Commuting	62.8	60.0
Waste	2.2	2.6
Total	100.00	100.00



Energy consumption

a.s.r. has undertaken the following measures to reduce its carbon emissions:

- MYA3: achieved 4.1% energy¹ savings in 2017, compared to 2016. A 30% energy efficiency improvement under the MYA3 covenant 2005-2020 was achieved back in 2014;
- a.s.r. achieved further savings, 4.9% kWh in 2017, by reducing the energy consumption of the in-house data centre. In 2018, energy consumption will be further reduced by replacing equipment of the Data Centre with more energy-efficient units;
- The building's energy efficiency label is A++ and the building was awarded a BREEAM Excellent rating;
- In 2017, electricity use was offset by the use of Swedish wind energy, using emission factor zero.

Emissions are compensated via 'Trees for all'² credits in 2017.

Energy consumption

Electricity Kwh					
	2017	2016	2015	2014	2013
Archimedeslaan	5,853,609	6,040,117	6,784,564	8,021,289	9,768,012
Stadsring	Closed	377,767	1,503,821	1,701,138	1,870,680
Pythagoraslaan	Closed	Closed	207,579	600,522	660,858
Corkstraat	72,857	75,808	58,334	68,615	61,647
Total	5,926,466	6,493,692	6,784,564	8,021,289	9,768,012

Gas consumption

Gas m ³					
	2017	2016	2015	2014	2013
Archimedeslaan	42,629	63,305	177,552	422,333	725,576
Stadsring	Closed	93,556	114,695	105,114	163,655
Pythagoraslaan	Closed	Closed	30,800	39,180	51,968
Corkstraat	37,115	41,517	34,883	37,629	40,711
Total	79,744	198,378	357,930	604,256	981,910

Water m ³					
	2017	2016	2015	2014	2013
Archimedeslaan	15,914	16,530	23,667	25,432	35,749
Stadsring	Closed	547	3,694	3,873	5,421
Pythagoraslaan	Closed	Closed	863	2,367	2,353
Corkstraat	115	140	95	218	548
Total	16,029	17,217	28,319	31,890	44,071

Waste

Types of waste	2017	2016	2015	2014	2013
Residual	139,527	206,473	241,235	272,865	253,280
Swill	10,267	11,261	11,371	8,501	26,730
Paper and cardboard	96,894	120,359	163,924	263,788	205,280
Other	8,975	14,037	13,405	38,923	28,120
Total	255,663	352,130	429,935	584,077	513,410

Thermal energy storage

To conserve energy in the Utrecht head office, a.s.r. uses Long-Term Energy Storage (Dutch acronym: LTEO). The advantages of this system are that it is energy-efficient, comes with low energy costs, is extremely environmentally friendly, has a long service life and is reliable (because of a small number of moving parts).

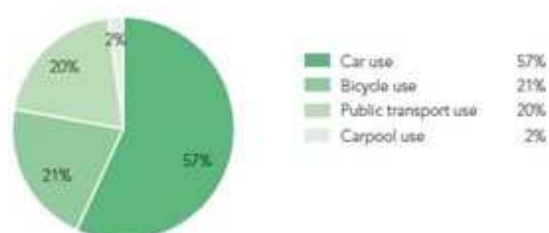
¹ Usage of electricity and gas

² Gold Standard Project Bolivia: Compensation via Gold Standard certificates stands for the amount of CO₂ that the forest holds. Trees are planted if necessary, but compensation also takes place by the conservation.

Mobility

Mobility (business travel and commuter travel) accounts for a major proportion of a.s.r.'s carbon footprint. In 2017, fossil fuel consumption made up 96% of a.s.r.'s total carbon footprint. De mobiliteit van a.s.r. in 2017 kan als volgt worden opgesplitst:

Mobility



Mileage clocked up by head office workers

(in kilometres)	2017	2016
Commuting mileage	27,789,115	27,413,478
Airplane mileage	861,256	1,008,660