

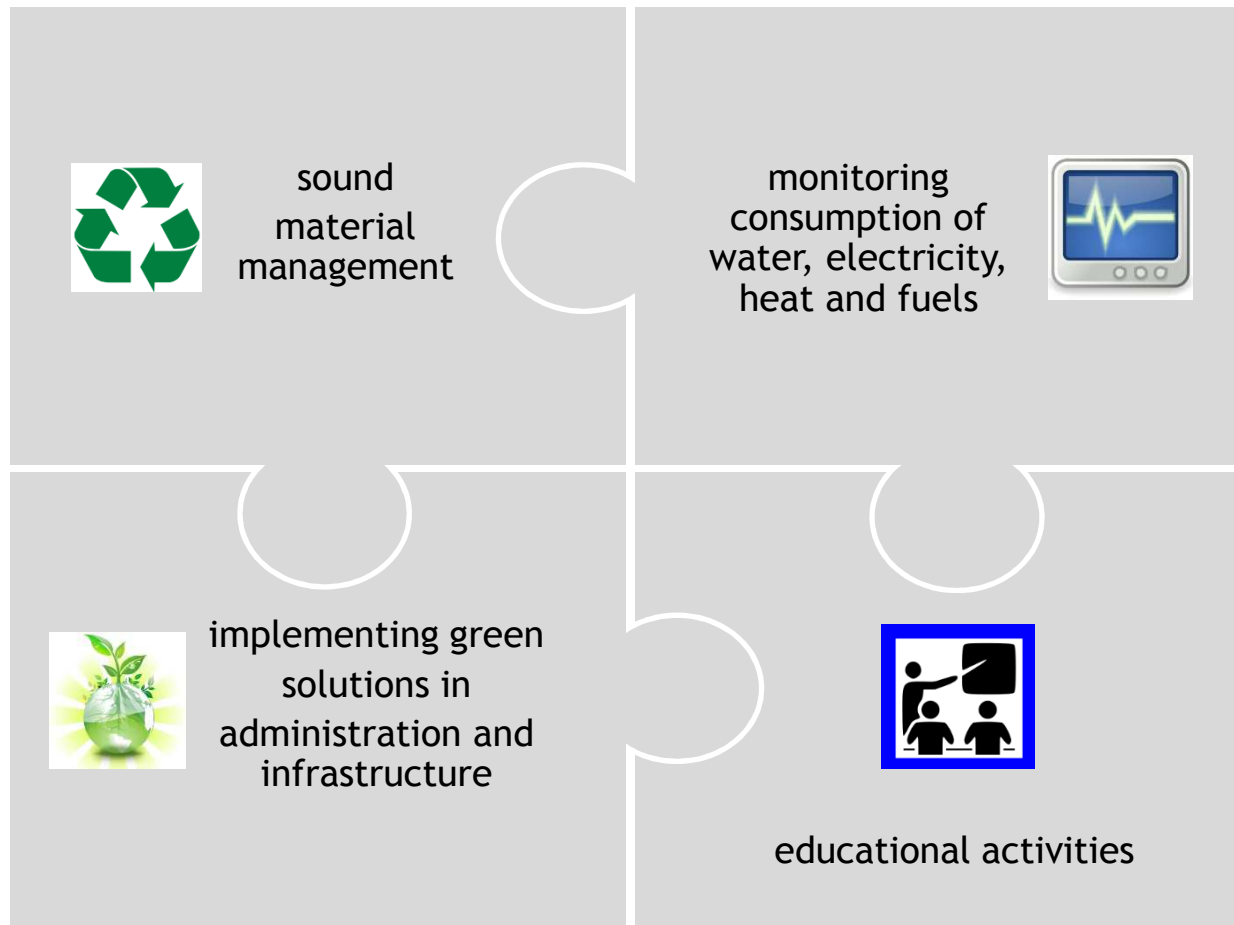
# Environmental Impact Assessment 2010-2014

Bank Millennium Group

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# Aspects of environmental impact of Bank Millennium Group

Bank Millennium Group is caring for the natural environment through:



# Consumption of purchased materials

Consumption of material (kg)	2014	2013	2012	2011	2010	2014/2013 change
Paper	300 750	322 822	369 307	358 037	373 325	-12,59% ↓
Envelopes	71 533	93 874	101 924	113 042	123 873	-7,90% ↓
Plastic products	11 793	12 689	13 421	14 316	14 271	-5,45% ↓
Printer consumables	1 469	1 677	1 708	1 846	1 479	-1,79% ↓
Batteries	420	434	541	387	364	-19,82% ↓

- ↓ **Paper and envelopes:** consumption reduced due to the implemented reduction measures (→ page 9).
- ↓ **Plastic products:** consumption reduced due to the implemented reduction measures (→ page 8).
- ↓ **Printer consumables and batteries:** effective management of resources and verification of each assortment item in the context of legitimacy of its purchase.

# Waste recycling and disposal

Type of material (kg)	2014	2013	2012	2011	2010	2014/2013 change
IT hardware	10 001	23 176	13 629	24 329	9 489	-56,8% ↓
Metal waste	3 060	6 197	3 839	2 958	4 280	-50,6% ↓
Paper	342 379	262 312	203 657	607 666	72 168	30,5% ↑
Plastic products	1 049	1 195	552	1 646	566	-12,2% ↓
Glass	1 354	240	230	1 598	0	464% ↑
Furniture	4 877	3 402	4 789	8 082	7 792	43,7% ↑
Magnetic and optical information carriers	0	25	515	600	485	
Recycled waste	92%	92%	92%	92%	89%	






↓ **IT hardware:** replacing the substantial part of old computers in 2013.


↑ **Paper:** shredding archive documents.

↓ **Metal waste and plastic products:** reduction measures (-> page 8).


↑ **Glass and furniture:** liquidation of glass screens in branches and of furniture equipment.

# Consumption of energy and water

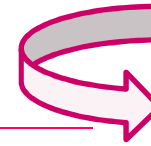
consumption	2014	2013	2012	2011	2010	unit	2014/2013 change
Purchased electricity	30 368 048	30 242 556	31 008 557	32 964 308	29 224 062	KWh	0,4% 
Purchased heat	98 684	105 841	104 693	62 220	101 358	GJ	-6,8% 
Natural gas	186 651	232 432	200 386	183 775	189 887	M3	-19,7% 
Fuel oil	37 459	69 279	75 818	75 800	77 200	Litr	-46% 
Water	71 307	73 811	85 589	66 981	117 163	M3	-3,4% 

 **Purchased electricity:** greater use connected with the air-conditioning devices.

 **Purchased heat and natural gas:** reduced consumption of heating in winter.

 **Water:** monitoring of water consumption.

# Fuel consumption



REDUCTION MEASURES → PAGE 12

## Car fleet

consumption	2014		2013		2012		2011		2010		2014/2013 change	
	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel
Number of cars	314	177	347	146	347	150	348	152	370	150	-10%	21%
Fuel consumption (litres)	502 748	233 555	491 393	228 200	520 737	210 820	516 315	193 597	533 930	196 024	2%	2%

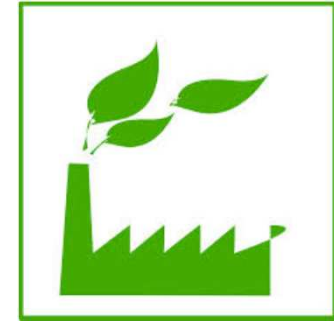
## Business travel

Number of km	2014	2013	2012	2011	2010	2014/2013 change
Airline	302 348	329 725	318 079	161 796	325 266	3,66%
Railway	1 587 130	1 229 645	1 940 720	2 187 882	1 865 042	-36,64%
Taxis	2 059	1 203	3 524	3 484	3 648	-65,86%
Bus	176 348	73 966	87 598	88 251	87 182	-15,56%




Increase in training number organized for branch employees

# Greenhouse gas emissions

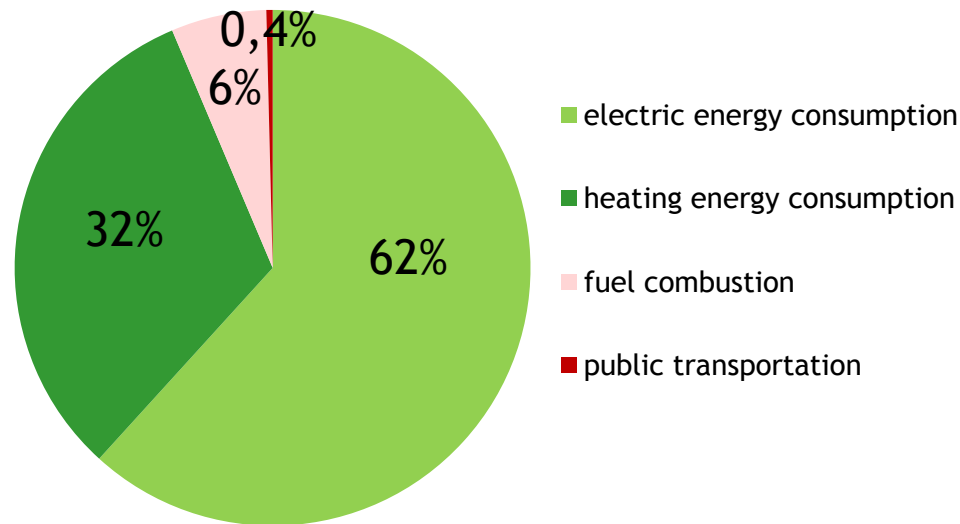


## CO2e\* emissions (tons)

2014	2013	2012	2011	2010	Change 2014/2013
42 388	43 346	43 879	39 659	41 854	-2% 

\*CO2 equivalent, which includes carbon dioxide (CO2) emissions resulting from direct emissions from combustion of fuel and indirect emissions resulting from electric and heating energy consumption and business travel plus emission of other greenhouse gases, that is methane (CH4) and dinitrogen monoxide (N2O) emitted in trace amounts in the above combustion processes.

## CO2e emissions sources



# Environmentally friendly solutions 1



## Optimising the consumption of materials purchased by the Bank - plastic



Verification of the need for plastic envelopes

based on the average number of shipment sent, a limit for secure envelopes was set for each of the Bank's organisational units.



Regeneration of stamp shells

The rubber parts of stamps are destroyed in the presence of a committee and empty stamp shells are delivered to a contractor for reuse.



Limitations in the use of plastic

For several years now, discipline has been implemented in ordering bottled mineral water, plastic cups and stirrers. Water treatment purifiers have been installed in the Bank's Head Office.



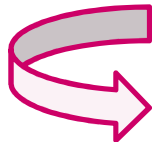
Efficient management of resources

Re-use of resources allows the Bank to reduce the purchased quantities of furnishings (desk chairs), own devices (shredders and bill counters) and consumable materials (e.g. toners, hangers, inking ribbons).



IT tools

is used to support the process of centralising purchases of materials necessary for the Bank's organisational units to carry out their ongoing activity. The tool makes it possible to use mechanisms limiting the use and impact of specific product groups on the natural environment, among others by defining quantity limits and verifying user needs.



CONSUMPTION OF PURCHASED MATERIALS → PAGE 3



# Environmentally friendly solutions 2



## Optimising the consumption of materials purchased by the Bank - paper



Reduced consumption of paper

by the Bank's organisational units through the use of print rooms and offering duplex printouts, scanning and mailing documents electronically and implementing the system for reporting and controlling printing tasks.



Optimized distribution of marketing materials

Paper consumption is reduced through verification of the consistency of orders for marketing materials with the pre-agreed limits and through coordinated distribution of materials related to advertising campaigns.



Electronic workflow

By introducing IT systems for processing documents, the circulation of most paper documents has been eliminated in the Bank.



Limiting the number of printed documents delivered to clients

this is achieved by analysing the required documents, formatting the text and the printout format properly, introducing consolidated agreements (one agreement to a few products) and accessibility of on-line documents.



On-line statements and sale by remote channels

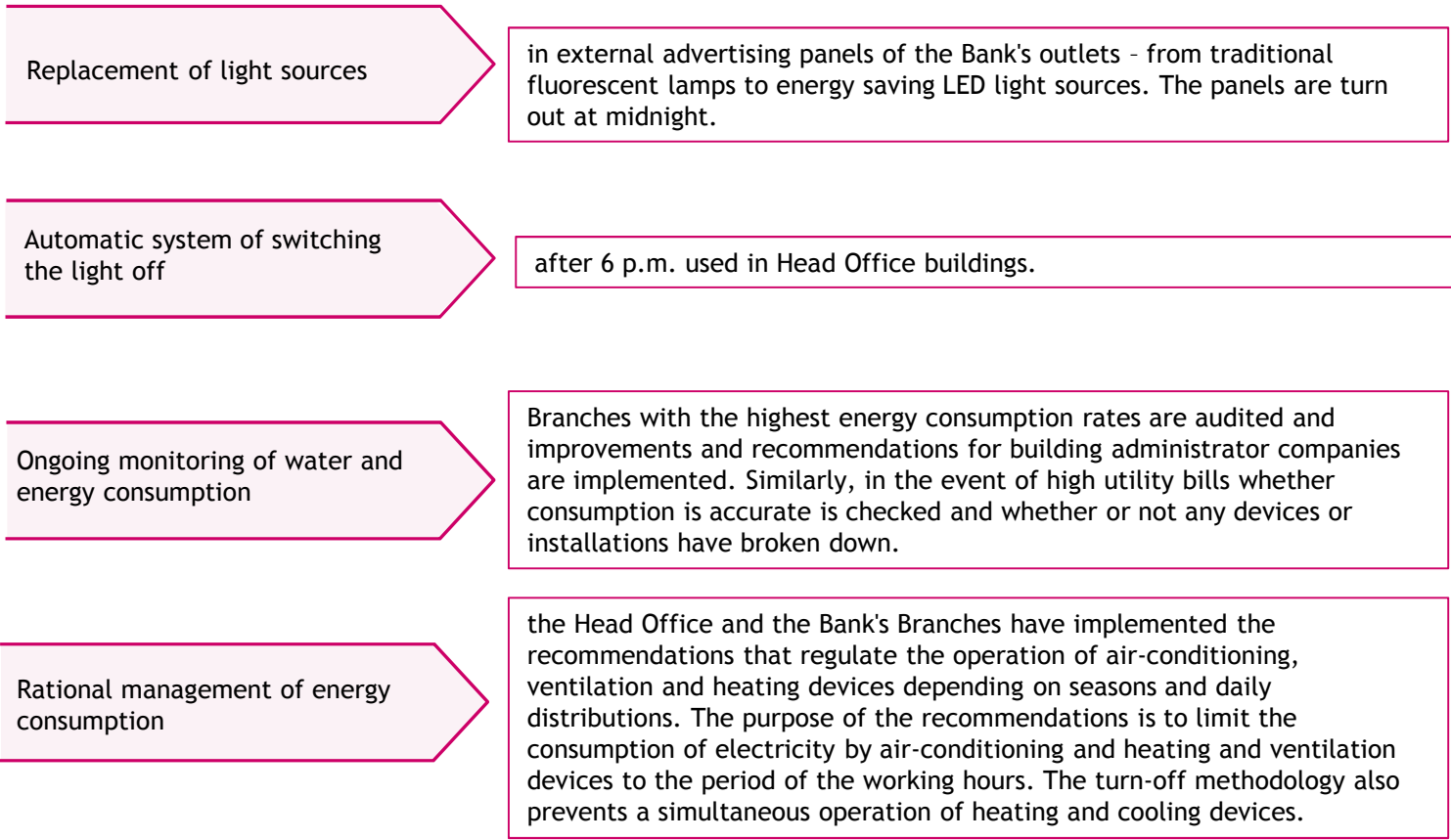
62% of clients use on-line statements. The sale of loans and savings products by remote channels is promoted.



CONSUMPTION OF PURCHASED MATERIALS → PAGE 3

# Environmentally friendly solutions 3

## Optimising the consumption of energy in the Head Office and the Bank's Branches



CONSUMPTION OF ENERGY AND WATER → PAGE 5

# Environmentally friendly solutions 4



## Optimising the consumption of energy - Green IT



Verdiem

a system for monitoring energy consumption for computer infrastructure - enables automatic disengagement and re-engagement of computers and monitors in the Head Office and in Branches.

**40 % of energy consumption less**



Virtualisation of the server infrastructure

reduced the number of physical machines on which the Bank's applications and services operate and decreased electricity consumption at the Computer Centre.

**20 % of energy consumption less**



Computer hardware modernisation plan

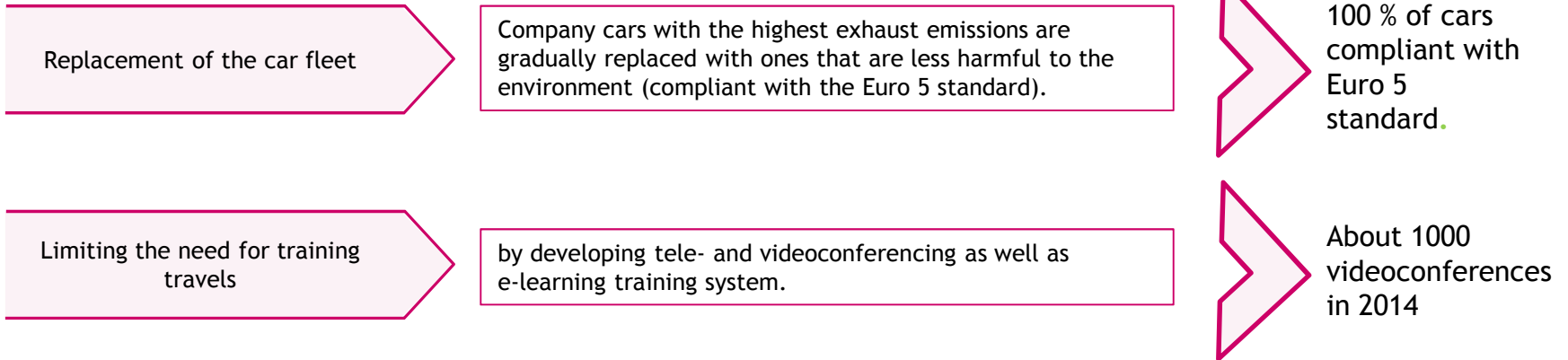
In continuation of the periodic computer hardware modernisation plan, the Bank replaced 700 of the oldest desktop computers with new ones.

**30 % of energy consumption less**

# Environmentally friendly solutions 5



## Optimising the consumption of fuel



 **FUEL CONSUMPTION → PAGE 6**

# Bank's environmentally friendly products and services - Retail Banking



**WWF MILLENNIUM MASTERCARD CREDIT CARD** - the first affinity card on the market associated with environmental protection. The Bank transfers to the account of WWF Polska half of the annual card fee as well as a specific percentage of the value of every non-cash transaction made with the card. Additionally, the card is made using an environmentally-friendly, recyclable PETG polyester.




**ELECTRONIC STATEMENTS AND REMOTE SALE OF PRODUCTS** - an electronic statement is assumed as the default option for every new customer opening a current account. Also, a sale of loans and saving products is promoted by remote channels (telephone, internet and mobile banking).





## **LIMITING THE NUMBER OF PRINTED DOCUMENTS DELIVERED TO CLIENTS**

This is achieved by analysing the required documents, formatting the text and the printout format properly, introducing consolidated agreements (one agreement to a few products) and accessibility of on-line documents.

# Bank's environmentally friendly products and services - Prestige Customers and Private Banking

 **NEW ENERGY BLACK ROCK FUND** - invests in equities of companies from the new energy technology sectors. These are companies whose business is involved with energy generation from alternative sources as well as energy technologies, including renewable sources of energy, alternative fuels, generation of electricity for purposes of the automotive industry, material technologies, storage of energy as well as technologies supporting power generation.

 **INVESTORS CLIMATE CHANGE FUND** - investing in shares in DWS Invest Clean Tech, which in turn invests primarily in business areas dealing with mitigation of the environmental impact of climate change and elimination of their effects (clean technologies, renewable and alternative energy sources, natural disaster prevention and management, green transport of people and cargo).

 **PZU ENERGY MEDICINE ECOLOGY FUND** - concentrates on companies, which operate in the power sector, health care broadly understood as well as environmental protection.



## Bank's environmentally friendly products and services - Corporate Banking

Bank Millennium has inserted clauses in its rules and regulations for lending to Corporate Banking Clients on all clients having to meet **the requirements of environmental protection and respecting employment rules**. This means that all the projects debt-financed by the Bank and all credit products are also subject to these requirements.



**POLISH SUSTAINABLE ENERGY FINANCING FACILITY POLSEFF** - an initiative of Bank Millennium implemented together with the European Bank for Reconstruction and Development. PolSEFF aims to improve energy efficiency of the Polish SME sector. It provides Polish businesses with financing to implement new energy-efficient technologies as well as renewable energy sources.



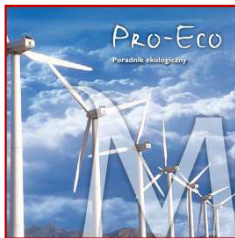
**LEASING EKO ENERGIA PROGRAM** - the purpose of this program is to support Polish businesses in financing energy efficient technologies by encouraging them to invest in energy efficient machinery and equipment. The Leasing Eko Energia Program offers the clients up to 5% of investment premium upon the end of the lease contract.

# Environmental education campaigns



**PRO ECO E-LEARNING COURSE** promoting environmentally friendly attitude.

Employees who completed the course	2nd edition (2012)	1st edition (2009)
Number and %	1924 (32%)	2479 (39%)



**ECOLOGICAL GUIDE** published in the intranet and the internet is available to all the employees and clients of the Bank. It concisely presents numerous specific pieces of advice on how to care for the natural environment, both in the office and at home. This brochure refers to segregating waste and electrical garbage as well as to the rational use of commodities, water and energy.



**EARTH HOUR** - Each year since 2009, the Bank has participated in the “Earth Hour” environmental campaign organised by the WWF Polska Foundation. As part of this campaign, the lighting and advertising panels in the Bank’s outlets and Head Office in Warsaw and Gdańsk are turned off for an hour. The purpose of this event is to draw attention to the selected aspect of human impact on the natural environment. It has been made possible thanks to our employees’ voluntary involvement.



**PROMOTING ENERGY-SAVING INVESTMENTS** - The Bank takes action to promote energy-saving investments within the framework of the PolSEFF programme supporting energy saving investments. Such actions take the form of press articles and meetings with customers during seminars or industry fairs.

	2012		2011	
	Number of informational meetings	Number of meeting participants	Number of informational meetings	Number of meeting participants
Seminars	24	275	25	325
Industry fairs	6	5000	13	4500