

# Environmental Management

Environmental friendliness is an integral part of Bank Vozrozhdenie sustainable development. Bank Vozrozhdenie makes every effort to minimize any negative effect of its business on the environment and reduce consumption of resources.

The current business has little environmental impact and does not generate emissions into the atmosphere. At the same time, the Bank recognizes that it influences the environment indirectly through its use of heat and electricity, vehicles, etc., and the management focuses closely on this.

Bank Vozrozhdenie has an automated system that measures utilities consumption, identifies any irrational use of energy and implements measures to avoid it. Every five years, the Bank conducts an energy audit with the help of the external contractor, and the last one was carried out in 2012.

We are switching to power-saving lighting. By the end of 2012, the Bank used low-energy (luminescent, metal-halide and light-emitting-diode) bulbs in its premises, incandescent lamps are now used only outside. We plan to replace luminescent bulbs with more advanced lightning facilities.

Each year, ahead of the autumn and winter season, the Bank takes measures to reduce thermal losses in its premises and repairs insulation of heat supply systems. The Bank does everything possible to minimize heat losses in its offices and branches and thus avoid the irrational use of natural resources.

In 2012, thanks taken, the Bank cut energy costs by 1.5% year-on-year.

In 2012, the Bank managed to reduce its paper consumption by 2.1% due to implementation of electronic document flow, adherence to advanced banking technologies and use of self-service equipment as well as other cost-saving measures. Paper documents are kept in the archive for a certain period, after which they are sent to special enterprises for recycling. Last year, the Bank recycled 2.2 tonnes of paper, cardboard and advertising materials.

Bank Vozrozhdenie pays particular attention to the environmental characteristics of its cars, striving both to reduce fuel consumption and use the most efficient vehicles. At present, more than 80% of its cars comply with Euro-4 standards.

The Bank follows the necessary procedures for disposing waste and equipment properly. Bulbs, outdated electronic equipment, and batteries are sent to specialized companies for due disposal, while tires and hubcaps are recycled for subsequent use in various industries.

## **Bank Vozrozhdenie electricity consumption, kW/hour**

