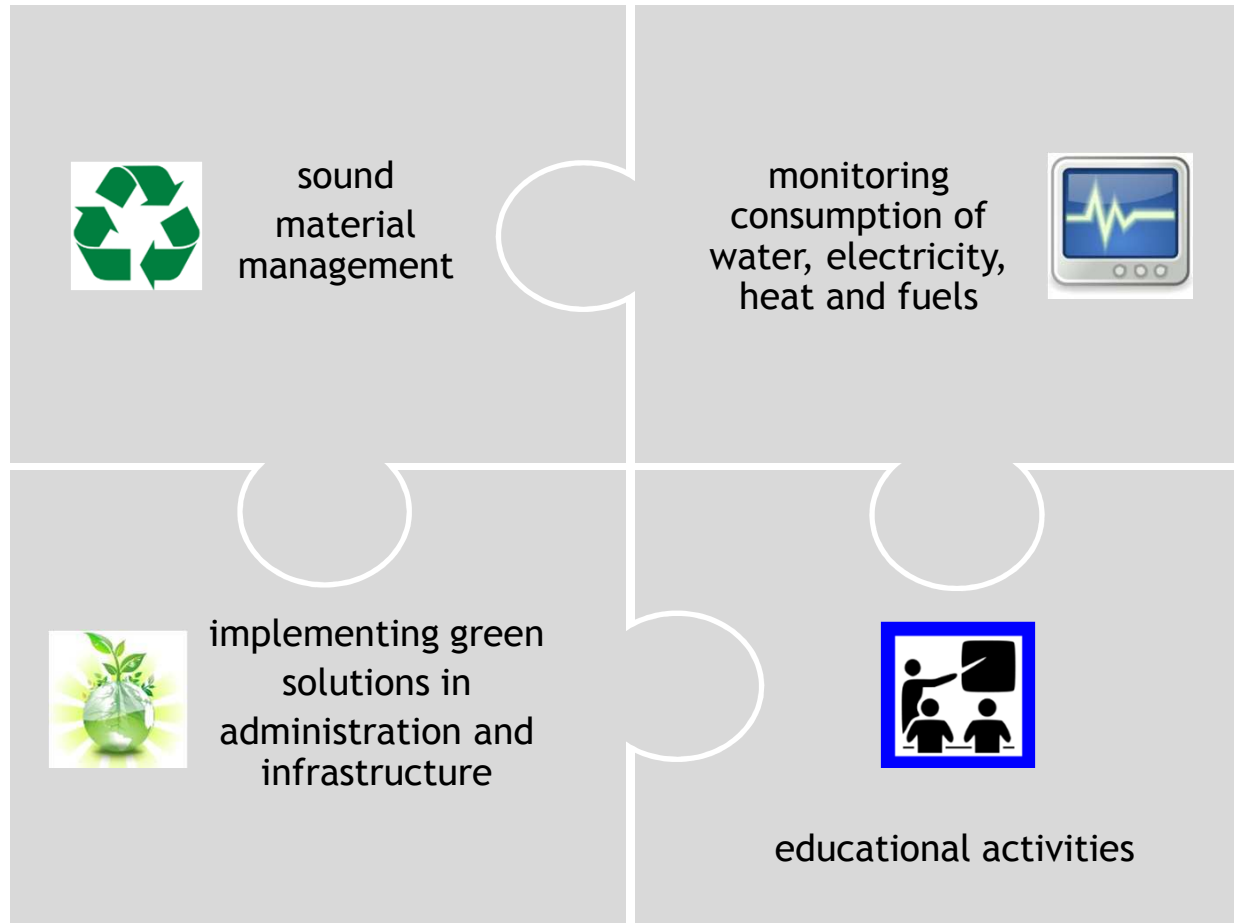


Environmental Impact Assessment 2010-2012






Bank Millennium Group


Aspects of environmental impact of Bank Millennium Group


Bank Millennium Group is caring for the natural environment through:





Consumption of purchased materials


Type of material	2012 consumption	2011 consumption	2010 consumption	unit	2012/2011 change
Paper	369 307	358 037	373 325	Kg	3,15% 
Envelopes	101 924	113 042	123 873	Kg	- 9,84% 
Plastic products	13 421	14 316	14 271	Kg	- 6,25% 
Printer consumables	1 708	1 846	1 479	Kg	- 7,49% 
Batteries	541	387	364	kg	39,87% 

 **Paper:** as a result of the implemented reduction measures (→ page 8), the consumption trend remains flat compared to 2011 even though the number of clients has increased by 5%.

 **Envelopes:** increase in the number of customers using online statements.


 **Plastic products:** consumption reduced due to the implemented reduction measures (→ page 7).

 **Printer consumables:** reduction in the consumption of tape, cassettes and ink-rollers.






 **Batteries:** possibility of ordering batteries directly in the Bank's procurement system. Previously, a battery replacement for some of the electronic devices was provided by external providers.


Waste recycling and disposal

Type of material	2012	2011	2010	unit	2012/2011 change	
IT hardware	13 629	24 329	9 489	kg	-43,98%	↓
Metal waste	3 839	2 958	4 280	kg	29,78%	↑
Paper (waste)	203 657	607 666	72 168	kg	-66,49%	↓
Plastic products	552	1 646	566	kg	-66,46%	↓
Glass	230	1 598	0	kg	-85,61%	↓
Furniture	4 789	8 082	7 792	kg	-40,75%	↓
CCTV cassettes (for monitoring)	515	600	485	kg	-14,17%	↓
Recycled waste	92%	92%	89%			


 **Metal waste:** increase in the number of recycled waste due to the elimination of unnecessary equipment from Bank outlets.

Consumption of energy and water

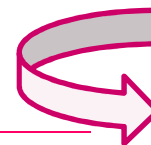
	2012 consumption	2011 consumption	2010 consumption	unit	2012/2011 change	
Purchased electricity	31 008 557	32 964 308	29 224 062	KWh	-5,93%	
Purchased heat	104 693	62 220	101 358	GJ	68,26%	
Natural gas	200 386	183 775	189 887	M3	9,04%	
Fuel oil	75 818	75 800	77 200	Litr	-0,08%	
Water	85 589	66 981	117 163	M3	27,78%	

 **Purchased electricity:** consumption reduced due to the implemented reduction measures (-> page 9).

 **Purchased heat:** increased consumption of heating associated with severe winter.

 **Water:** increased consumption due to the full occupation of Head Office.

Fuel consumption



REDUCTION MEASURES → PAGE 11

Car fleet

	2012 consumption		2011 consumption		2010 consumption		2012/2011 change		unit
	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel	Petrol	Diesel	
Kilometres travelled	6 509 213	3 833 091	6 453 934	3 519 961	6 741 120	3 564 074	0,86% ↑	8,90% ↑	km
Number of cars	347	150	348	152	370	150	-0,29% ↓	-1,32% ↓	szt.
Fuel consumption	520	210 820	516 315	193 597	533 930	196 024	0,86% ↑	8,90% ↑	litr

Business travel

	2012	2011	2010	2012/2011 change	unit
Airline	318 079	161 796	325 266	96,59% ↑	km
Railway	1 940 720	2 187 882	1 865 042	-11,30% ↓	km
Taxis	3 524	3 484	3 648	1,15% ↑	km
Bus	87 598	88 251	87 182	-0,74% ↓	km



Increase in the number of air travels due to decline in prices of air tickets

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.



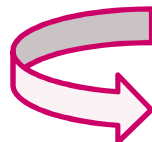
Efficient management of resources

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 and by scanning and mailing documents electronically.



Implementation of Equitrac

a system for reporting and controlling printing tasks. The system records details of all the printouts generated by employees which makes it possible to manage the structure of printouts.



Electronic circulation of documents

in the part pertaining to employee matters, the Intranet site is used for direct communication between employees and the HR Department. It virtually eliminated internal circulation of almost all hard copy documents in this area.



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

an electronic statement is assumed as the default option for every new customer opening a current account. Also, a special pop-up welcome page has been developed, which is activated periodically for customers who still receive hard copy statements (the page is displayed after the customer logs into the system and allows him/her to select the default option of electronic statements immediately).



20 % of hard copy statements less

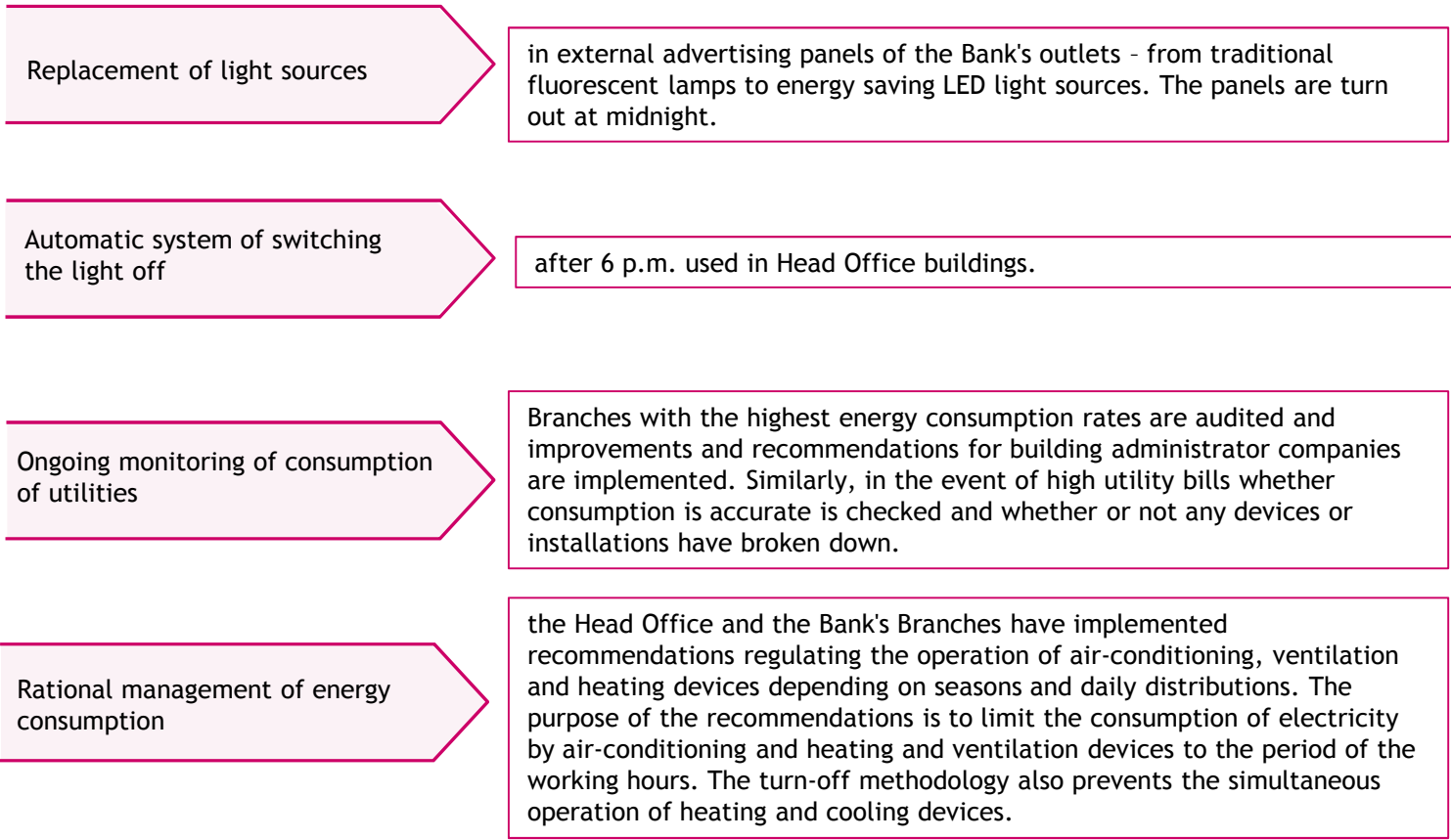


CONSUMPTION OF PURCHASED MATERIALS → PAGE 3



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



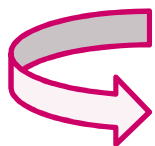
Optimising the consumption of fuel

Replacement of the car fleet

Company cars with the highest exhaust emissions are gradually replaced with ones that are less harmful to the environment (compliant with the Euro 4 and Euro 5 standards).

Limiting the need for training travels

by developing an e-learning training system.



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 - an electronic statement is assumed as the default option for every new customer opening a current account. Also, a special pop-up welcome page has been developed, which is activated periodically for customers who still receive hard copy statements (the page is displayed after the customer logs into the system and allows him/her to select the default option of electronic statements immediately).



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).



HSBC CLIMATE CHANGE FUND - invests in securities of companies, which operate in areas involved with climate change, such as energy generation from alternative sources, water and energy conservation, minimising the volume of waste and wastewater, production emitting low amounts of carbon compounds and upgrading industrial facilities.



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



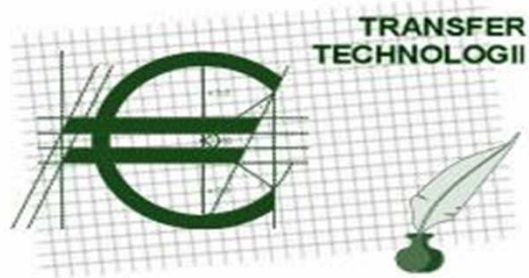
Bank's Environmentally Friendly Products and Services - Corporate Banking



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.



THERMAL UPGRADE LOAN - a special investment loan to support measures aimed at reducing losses of heat and energy essential to heat a building or refurbishment of old buildings.



TECHNOLOGY LOAN - may be granted for a technology investment, involving the purchase of a new technology or implementation of a proprietary technology, which has been in use around the world for not more than 5 years and thus starting to produce on this basis new or significantly improved products, processes or services. The loan may be partly repaid with EU funding in the form of a technology bonus.

Approach to climate change



Climate change is one of the factors, which are **monitored** as part of macroeconomic analyses, proportionately to their impact on the economy of the Bank's country of operation and the profile of its customers.



The Bank in its **regulations** for the corporate customers segment has introduced provisions requiring them not to use the loan in any way, which has to do with activities mentioned in the EBRD Environmental Exclusion List (including production or trade in substances, which destroy the ozone layer or trading in wild fauna and flora and their products).

Environmental education campaigns



PRO ECO E-LEARNING COURSE has been developed to promote environmentally friendly attitudes. It uses an accessible and interactive form to give much specific advice on how to care for the environment when performing daily tasks at home, in the office and when travelling. The course has been designed for all Bank Millennium employees. The second edition of the training course was held in 2012 - the first was carried out in 2009.

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



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.



MEETINGS FOR CORPORATE CUSTOMERS - 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 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