

Environmental impact management

Sberbank's approach to environmental impact management is based on the principle of mitigating adverse environmental impacts while at the same time reducing the Group's operating costs.

For this purpose, we implement measures to reduce resource consumption and increase the energy efficiency of our main facilities – offices and service outlets. By decreasing resource consumption, we can also reduce the quantity of waste, which is a key area of environmental protection of the Group.

Efficient consumption

Conservation measures enable us to implement the green office concept and include:

- Installing LED lamps, lights and motion sensors;
- Installing energy-saving office appliances;
- Reducing the amount of paper used thanks to an electronic document flow and archiving system and the introduction of duplex printing as the default setting;
- Installation of contact-free sensors on faucets to reduce water consumption.

In 2017 Sberbank commissioned a new Data Processing Center DPC–2 and started building the Technopark Office Center in the Skolkovo Innovation Center. Both facilities comply with the Silver Level of LEED green standards.

Consumption of energy resources by type, Sberbank Group¹

Resource	2014	2015	2016	2017
Electricity consumption, GJ	3,866,662	3,797,996	3,645,526	3,728,050
Heat consumption, GJ	522,438	324,207	284,651	272,273
Fuel, GJ				
Diesel	1,754,882	1,386,792	1,698,557	1,332,383
Gasoline	1,771,817	1,104,175	1,084,541	321,981
Gas	591,078	799,402	691,504	823,078
Coal	49,473	21,867	24,986	33,384
Firewood	34,421	32,751	24,102	20,779
Total energy consumption, GJ	8,590,772	7,467,190	7,453,867	6,531,928

Fuel and energy consumption in physical and monetary terms, PJSC Sberbank

Resource	2015		2016		2017	
	Quantity	Cost, RUB thousand	Quantity	Cost, RUB thousand	Quantity	Cost, RUB thousand
Electricity, kWh	977,619,622	4,569,414	956,691,858	4,941,574	971,944,192	5,230,372
Heat, Gcal	1,297,926	1,519,063	988,219	1,501,644	898,430	1,473,409
Drinking water, cubic meters	5,902,326	145,586	3,436,591	116,021	3,218,813	108,079
Diesel fuel, liters ²	15,197,627	512,736	19,669,230	680,576	34,825,385	1,273,096
Gasoline, liters ³	13,189,924	440,389	14,390,268	520,502	8,720,265	302,844
Gas, cubic meters	17,826,941	104,175	14,879,667	100,544	20,329,969	129,866
Coal, tons	841	3,272	961	3,757	1,284	5,181
Firewood, cubic meters	2,099	1,743	1,545	1,314	1,332	1,410
Kerosene, liters	35,890	1,725	47,612	1,530	53,512	1,911

¹ The values of the indicators for 2014-2016 years were corrected due to the enhancement of the methodology for data collection

² The indicator for 2017 is shown with due account of the consumption of automobile diesel fuel. Previously the calculation methodology of this indicator had not factored in this component and had only included the fuel used for internal generating purposes.

³ The indicator for 2017 is shown with due account of the consumption of automobile gasoline. Previously the calculation methodology of this indicator had not factored in this component and had only included the fuel used for internal generating purposes.

The positive results from the deployment of green office principles are reflected in the increase in the mass of paper waste transferred for recycling.

Mass of paper waste transferred for recycling, Sberbank Group¹

	2014	2015	2016	2017
Weight of paper waste transferred for recycling, tons	1,264	1,553	2,623	3,404

Responsible waste management

In view of the operating specifics of the Bank, office waste, paper waste and out-of-service office appliances are the main types of waste formed. In addition, the Bank accumulates in its activity cartridges, storage batteries and fluorescent lamps.

The principle of separate waste collection is applied at Sberbank's offices. This enables us to decrease the weight of the waste transferred to landfill sites for burial. As a result, over 97% of 1–3 hazard class waste generated and out-of-service electronic and electrical equipment (hazard class 4) is transferred for recycling and treatment by specialized organizations.

Household waste is classified as low-hazard and practically non-hazardous class 4–5 waste generated as a result of the functioning of Sberbank's offices and sales outlets. All waste is transferred for burial to specially equipped municipal solid-waste landfill sites.

¹ The values of the indicators for 2014-2016 years were corrected due to the enhancement of the methodology for data collection

Quantity of hazardous waste generated and transferred for recycling and treatment, Sberbank Group¹

	2014	2015	2016	2017
Hazardous waste generated, tons	1,027	2,802	1,484	6,848
Hazardous waste transferred for recycling and treatment, tons	988	2,665	2,019	7,083

Quantity of low-hazard and virtually non-hazardous waste formed and transferred for recycling and treatment, Sberbank Group¹

	2014	2015	2016	2017
Waste from office and household premises, tons	44,560	44,004	55,375	40,926
Other low-hazard waste, tons	11,375	10,937	12,644	11,897
Overall, tons	55,935	54,941	68,020	52,822

¹ The values of the indicators for 2014-2016 years were corrected due to the enhancement of the methodology for data collection