

# ENVIRONMENTAL IMPACT

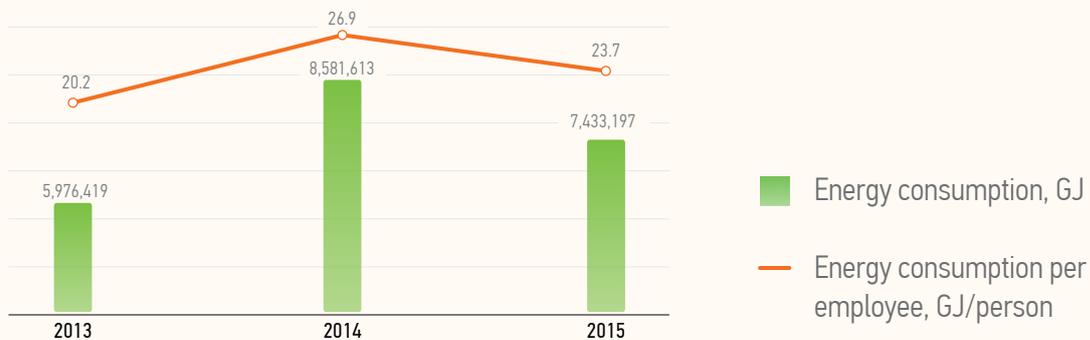
## EFFICIENT RESOURCE CONSUMPTION

Our approach to environmental impact management is based on a model that creates shared value while minimising negative environmental impact and reducing operational costs of the Group.

For these aims, we are working on reducing excessive resource consumption and improving energy efficiency in our offices and customer service outlets, including:

- ✓ Installing LED lamps, lighting and movement sensors;
- ✓ Installing energy-efficient office appliances;
- ✓ Introducing electronic document processing and archiving;
- ✓ Implementing double-sided printing as the default setting;
- ✓ Installing contactless sensors on faucets to reduce water consumption, etc.

| ENERGY CONSUMPTION IN THE GROUP

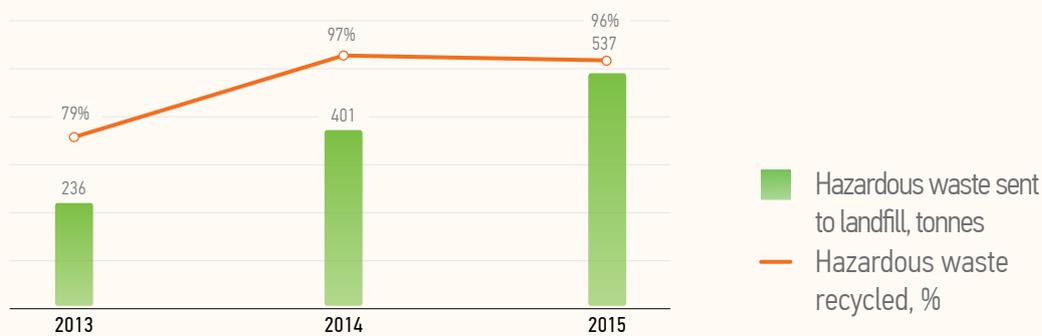


When constructing new buildings, we use up-to-date technologies, which results in minimisation of negative environmental impacts. For instance, in 2015 Sberbank completed the design of a new Data Processing Centre to be located in Skolkovo. Energy efficient technologies were applied during planning, thus helping to certify the building not lower than a Silver level LEED green construction.

## RESPONSIBLE WASTE HANDLING

The specifics of our operations define that the main types of waste for the Group are worn-out office equipment, batteries, cartridges, and luminescent lamps which are considered hazardous waste. Over the past three years, we have been improving the hazardous waste handling system, thereby achieving a rate of 96% in hazardous waste processing and treatment.

| HAZARDOUS WASTE GENERATION AND RECYCLING IN THE GROUP

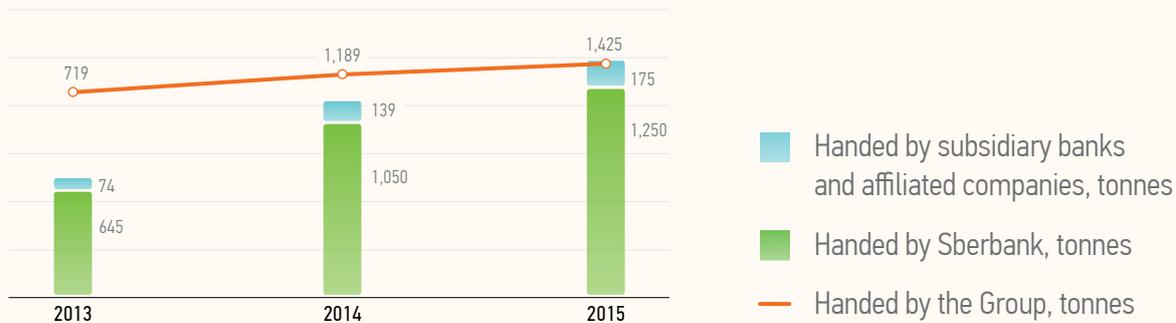


Office and utility waste (packaging, waste paper, etc.) of the Group is referred to as low-hazard waste. During the reporting period Sberbank sent 42 thousand tonnes of waste to landfill, which is a 2% decrease compared to 2014.

Interesting initiatives in utility waste handling were implemented by subsidiary banks of the Group. For instance, Sberbank Europe (Hungary) arranged collection of old office furniture and its transfer to municipal hospitals, while DenizBank recycles oil used for food preparation in the office canteen.

Furthermore, the reporting period saw an increased amount of paper collected for sending to recycling. In 2015, paper amount in the Group increased by almost 20% to 1.4 thousand tonnes.

## | WEIGHT OF PAPER HANDLED FOR RECYCLING IN THE GROUP



In 2015, subsidiary banks of the Group also had positive achievements in paper consumption and recycling compared to the previous reporting period. For example:

- ✓ Sberbank Europe reduced paper consumption by 17.6%;
- ✓ BPS-Sberbank delivered 66% more paper for recycling;
- ✓ DenizBank doubled the volume of recycled paper.

## **PROMOTING ENVIRONMENTAL PROTECTION**

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In 2015, Sberbank in cooperation with the largest Russian companies supported the initiative “Russian Partnership for Climate Protection.” Its key objective is to draw public attention to the problems of global warming. Under this agreement, Sberbank supported the 21st United Nations Climate Change Conference in Paris, and invited the international community to sign the legal instrument to prevent an increase of average temperature by more than two degrees Celsius. The new framework climate agreement was approved by 195 countries on 12 December, 2015 through a process of general voting.

In November 2015, the IV International Forum for Energy Efficiency and Energy Savings was held in Moscow. The Forum was devoted to development of energy industry and new energy saving technologies. The Forum included a session entitled “International Cooperation: Joint Efforts for Energy Efficiency in the Economy and Energy Industry Development”. Chairman of the Sberbank Management Board, German Gref, spoke at this session. The Forum was attended by 11 thousand people.

DenizBank participates in responsible financing initiatives. When entering into credit agreements with companies, DenizBank provides an environmental audit of borrowers. For these activities the bank has received three awards from the European Bank of Reconstruction and Development in the category “The Best Bank for Responsible Financing”.