

Responsible Waste Management

MKB actively supports the idea of more environmentally friendly production and extends the scope of its application through the continuous implementation of the sustainable development strategy that is aimed, inter alia, at modifying technologies, products, and services to increase the overall cost-effectiveness and environmental and economic efficiency of business activities.

The Bank works actively to reduce the level of energy resources used in its activities in order to mitigate its adverse environmental impact. MKB implements the scope of measures reducing the consumption of energy resources:

- Monitoring and control of energy consumption
- Implementing the modern methods for control and recording of energy consumption
- Using energy-saving LED lamps
- Installing the equipment with low energy consumption
- Continuous control of equipment operation to ensure energy-saving use of the household appliances and AC units
- Reconstruction and modernization of utility systems
- Optimizing the number of business trips

The Bank limits its consumption of such fuel and energy resources as electricity, heat, diesel fuel, petrol, gas, and water.

In 2019, the consumption of resources and waste generation was affected significantly by an increase in the number of Bank divisions. Moreover, thanks to the adopted measures and despite the increase in the number of Bank divisions by more than 30% in 2019, a little increase in electricity consumption was recorded (+5% compared to 2018). At the same time, electricity consumption per employee decreased by 4% (1,429 kW·h in 2019 compared to 1,437 kW·h in 2018).

Gas consumption decreased significantly due to the diversification of vehicle fleet usage. Diesel fuel consumption declined by 34%.

Consumption of fuel and energy resources by CREDIT BANK OF MOSCOW

Year/Resource	Electricity		Heat energy		Diesel fuel		Gasoline		Gas	
	kW·h	RUB thousand	Gcal	RUB thousand	l	RUB thousand	l	RUB thousand	cubic meters	RUB thousand
2018	7,765,465	44,135	4,044	8,229	1,578,981	63,795	196,590	8,899	567,093	3,141
2019	8,076,083	48,107	3,922	7,980	461,105	20,749	157,686	7,095	623,802	3,455
2018/2019	2%	2%	-3%	-2%	-34%	-30%	-12%	-12%	10%	10%

The Bank is working on a regular basis to decline the level of waste and reduce environmental pollution:

- Application of the electronic document flow to decrease paper consumption
- Paper recycling
- Laboratory tests of quantitative chemical analysis (QCA) of waste and stormwater (four times a year). Execution of the annual plan and delivery of the annual report to State Unitary Enterprise Mosvodostok.
- Collection and delivery of hazardous waste involving specialized organizations

Drinking water spent by CREDIT BANK OF MOSCOW

Unit	2018	2019
cubic meters	39,316	37,350
RUB thousand	2,334	2,217

The total amount of paper spent in the Bank in 2019 increased by 1% as compared with the previous year. Furthermore, as a result of the adoption of the electronic document flow, the amount of paper used by one employee declines.

Paper spent by CREDIT BANK OF MOSCOW

Indicator	2018	2019
Paper, packs	96,610	96,698
Amount of paper per one employee, packs	17.1	16.8

MKB holds events to transfer waste paper for recycling.

Paper transferred for recycling by CREDIT BANK OF MOSCOW

Indicator	2018	2019
Mass, t	25.1	24.8

Despite the increase in the number of Bank divisions by more than 30%, the growth of hazardous waste in 2019 accounted for only 10%, while the volume of hazardous waste per one employee remained unchanged.

Hazardous waste generated and transferred for disposal and neutralization by CREDIT BANK OF MOSCOW

Description	2018	2019
Hazardous waste generated, t	0.693	0.762
Hazardous waste transferred for recycling and neutralization, t	0.693	0.762

Despite the increase in the number of Bank divisions by more than 30%, the growth of low-hazardous and virtually nonhazardous waste in 2019 accounted for only 12% and declined by 3% per one employee.

Low-hazardous and virtually non-hazardous waste generated and transferred for disposal by CREDIT BANK OF MOSCOW

Description	2018	2019
Garbage of office and amenity premises, cub. m	4,768	5,265
Other low-hazardous waste, cub. m	1,193	1,252
Total, cub. m	5,961	6,517