

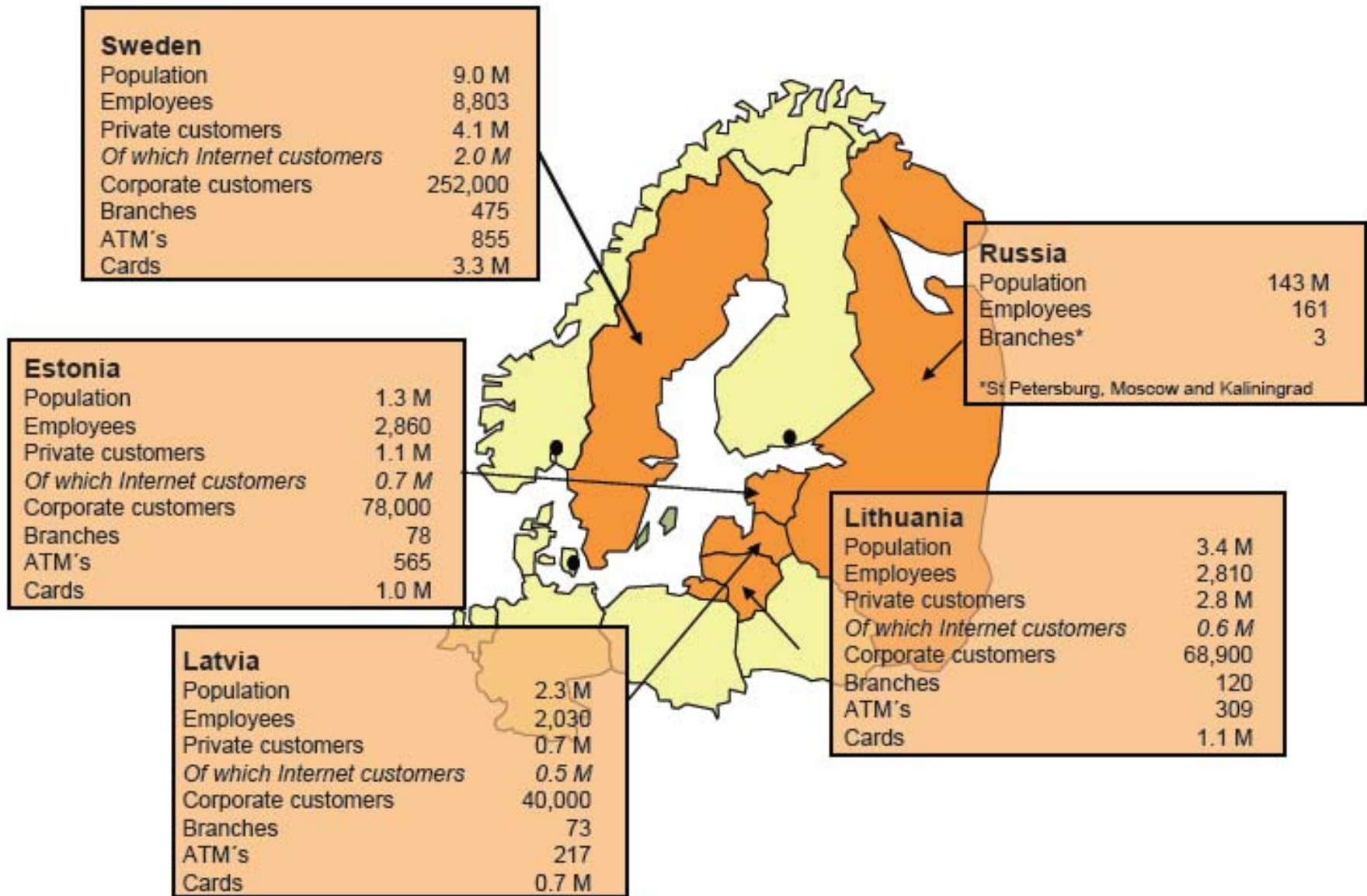


# Building up an environmental management and reporting system

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BML Sustainable Business,  
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# Geographic Reach

June 30, 2006



## A successful Group

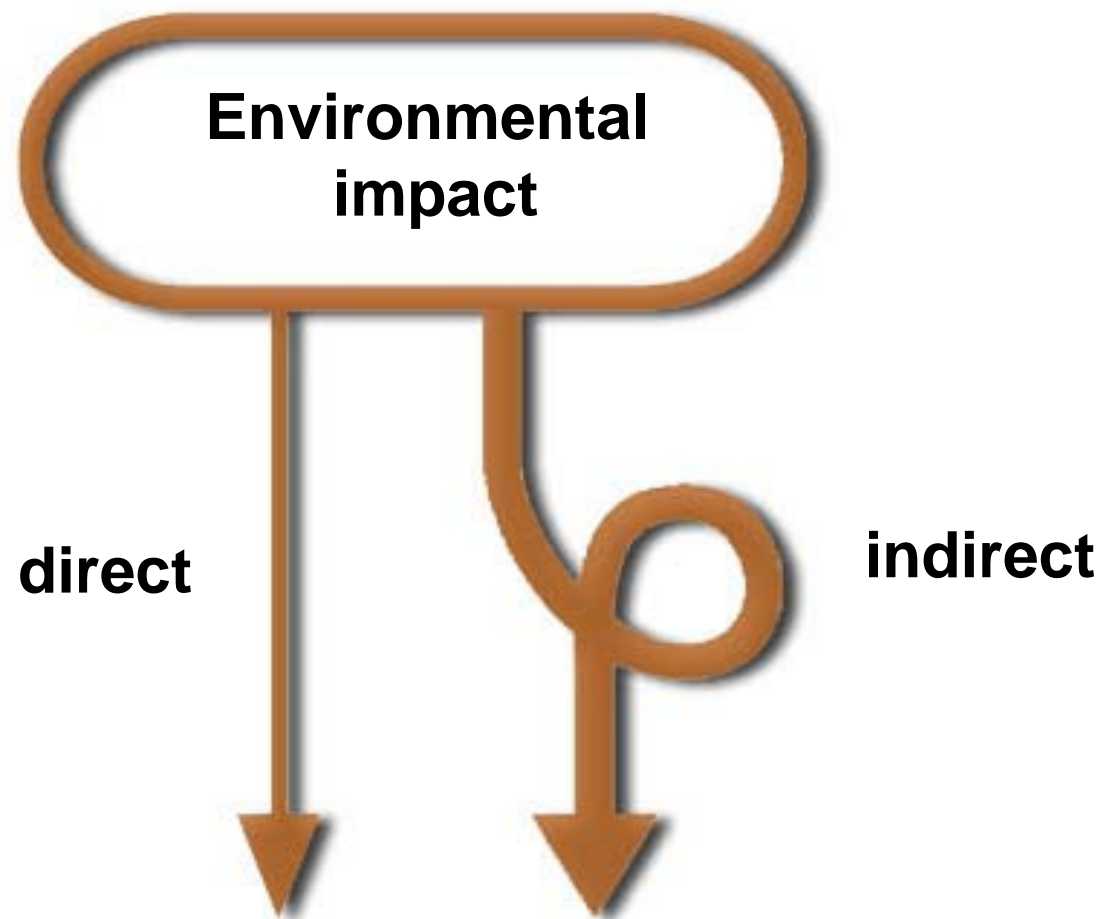
### Swedbank

- Corporate Bank of the Year in Sweden 2003 - 2005
- Sweden's Best Bank for Entrepreneurs for 3 consecutive years
- Voted Sweden's most attractive financial employer and top 8 overall

### Hansabank

- Best bank in Estonia for 6 consecutive years
- Bank of the year in Lithuania for the first time in 2005
- Most highly respected company in Latvia in 2005
- Winner of the Entrepreneurship Award 2005

## Environmental aspects



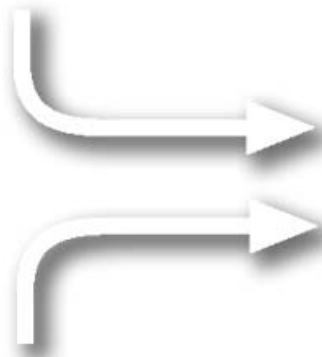
Bankens  
miljöpåverkan

indirekt

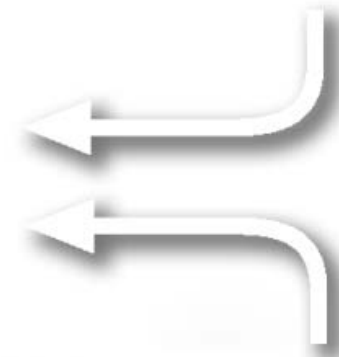


## Indirect env impact customers

How to save?



How to lend?



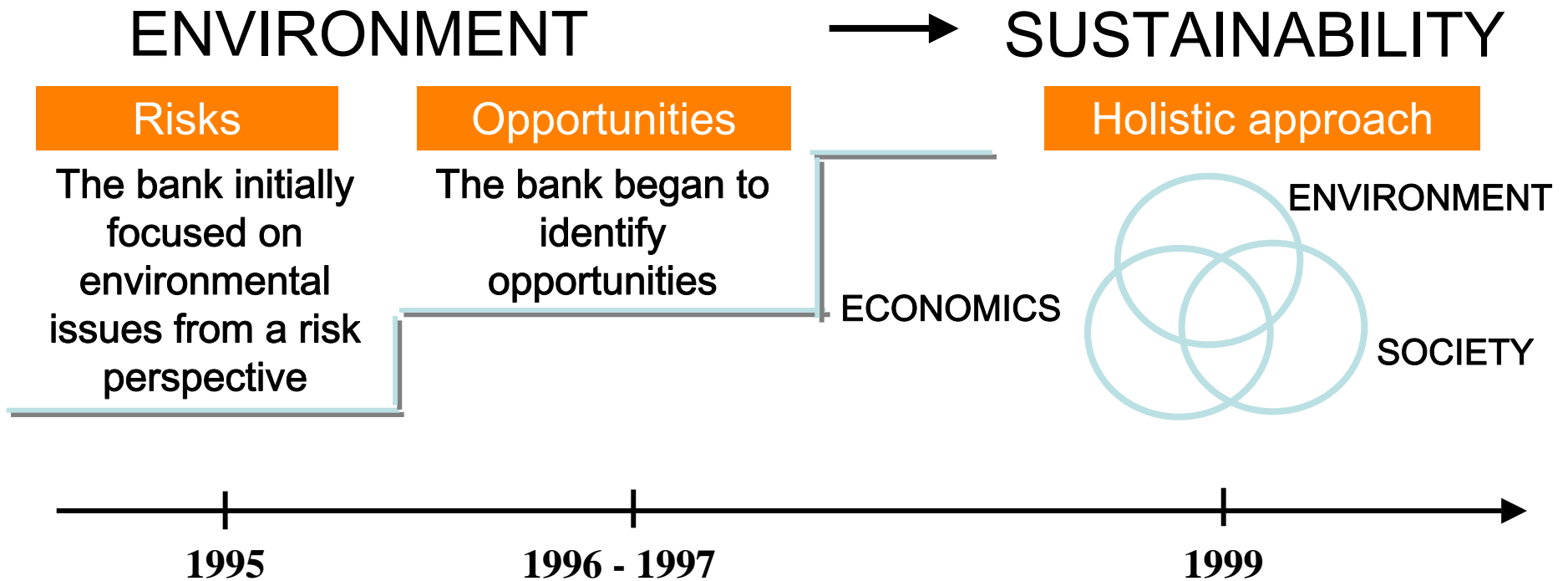
How to meet the  
bank?

- Bankoffice
- Bank in shops
- Telephonebank
- Internetbank

How to pay?



# From environment to sustainability – a step-by-step process



## Certification, ISO 14 001

The bank decided to go for a third party certification before the end of 2003.



## Why EMS/ISO 14 001 certification

- Longterm profitability
- Demand from customers
- Interest from investors
- Stronger brand
- Decreasing of risks
- Attractive employer
- Decreasing of costs

# The tangibility of the intangible

## Measurable

- Stronger brand X
- Enhanced reputation X
- Minimising risks X
- Improved quality X
- Increased productivity X
- New business opportunities X
- Customer loyalty and satisfaction X
- Employee satisfaction X

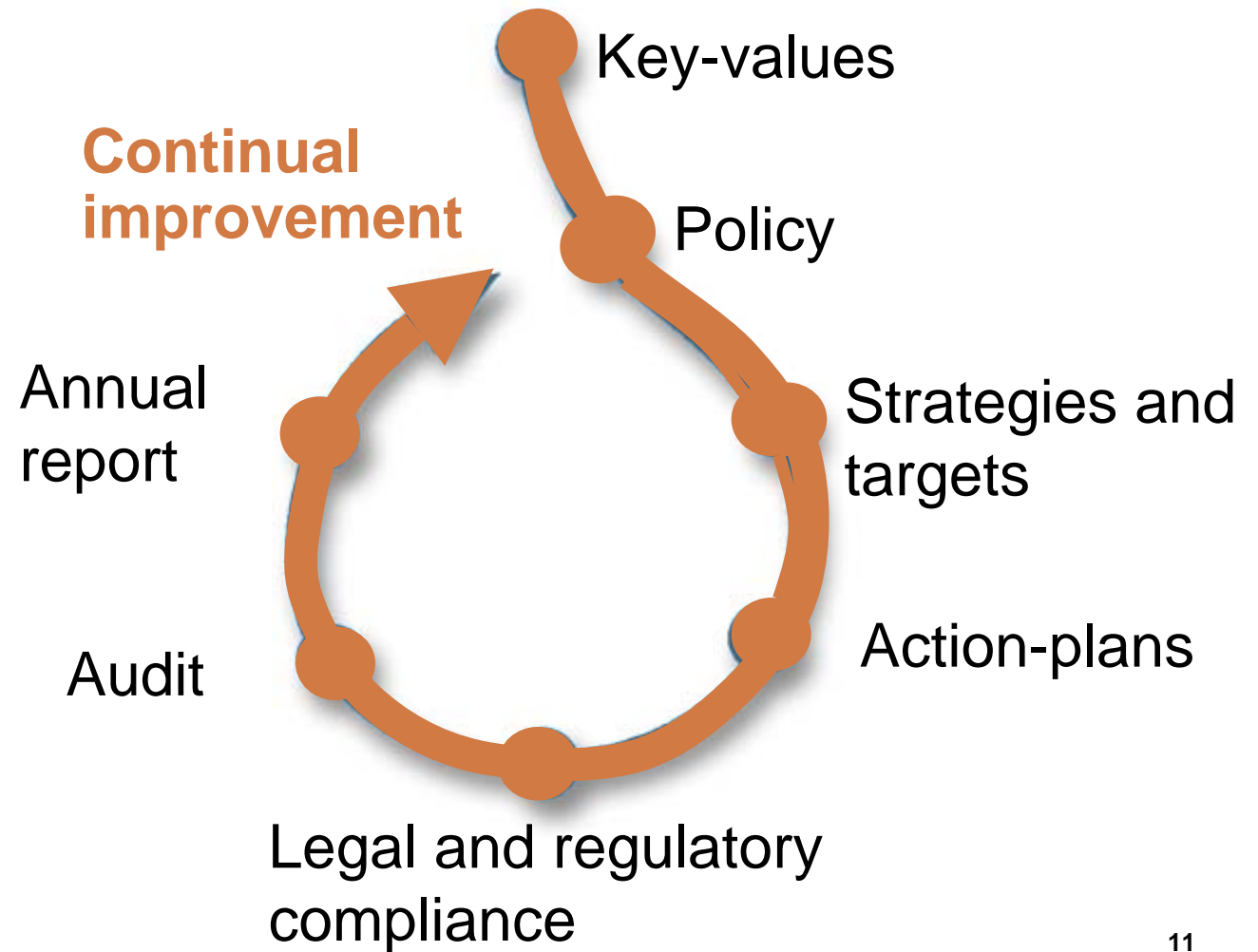
**What gets measured gets done!**  
**What is not measured is not relevant**

## What did we do?

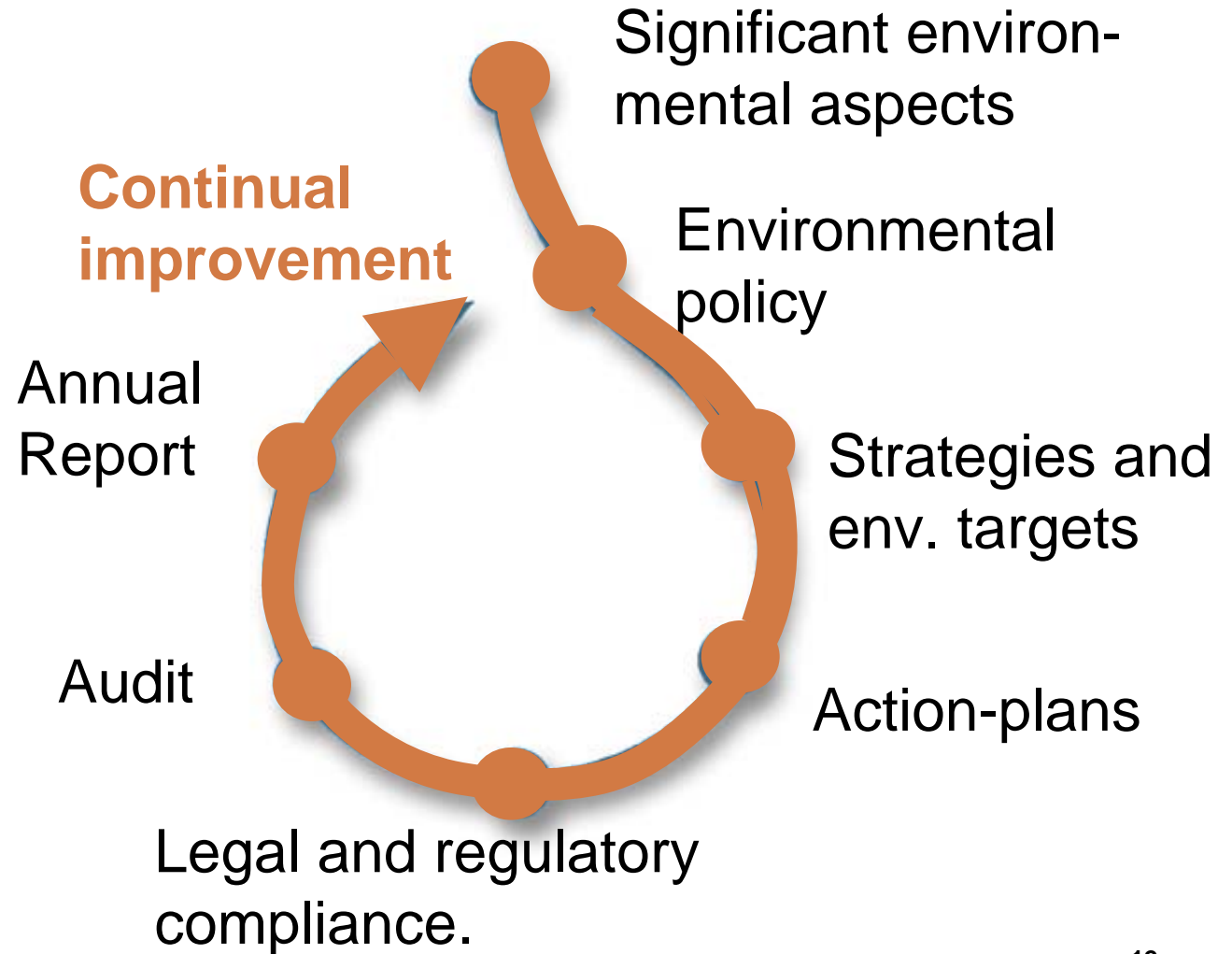
- Project-team was formed
- Steering-committee
- Identification of aspects
- Development of EMS
- Implement EMS in business
- Get management committed (workshops)
- Get employees committed – 10 000 employees got a three-hours training
- Build the auditing-system
  - IT-based
  - Integration internal audit

Celebration!

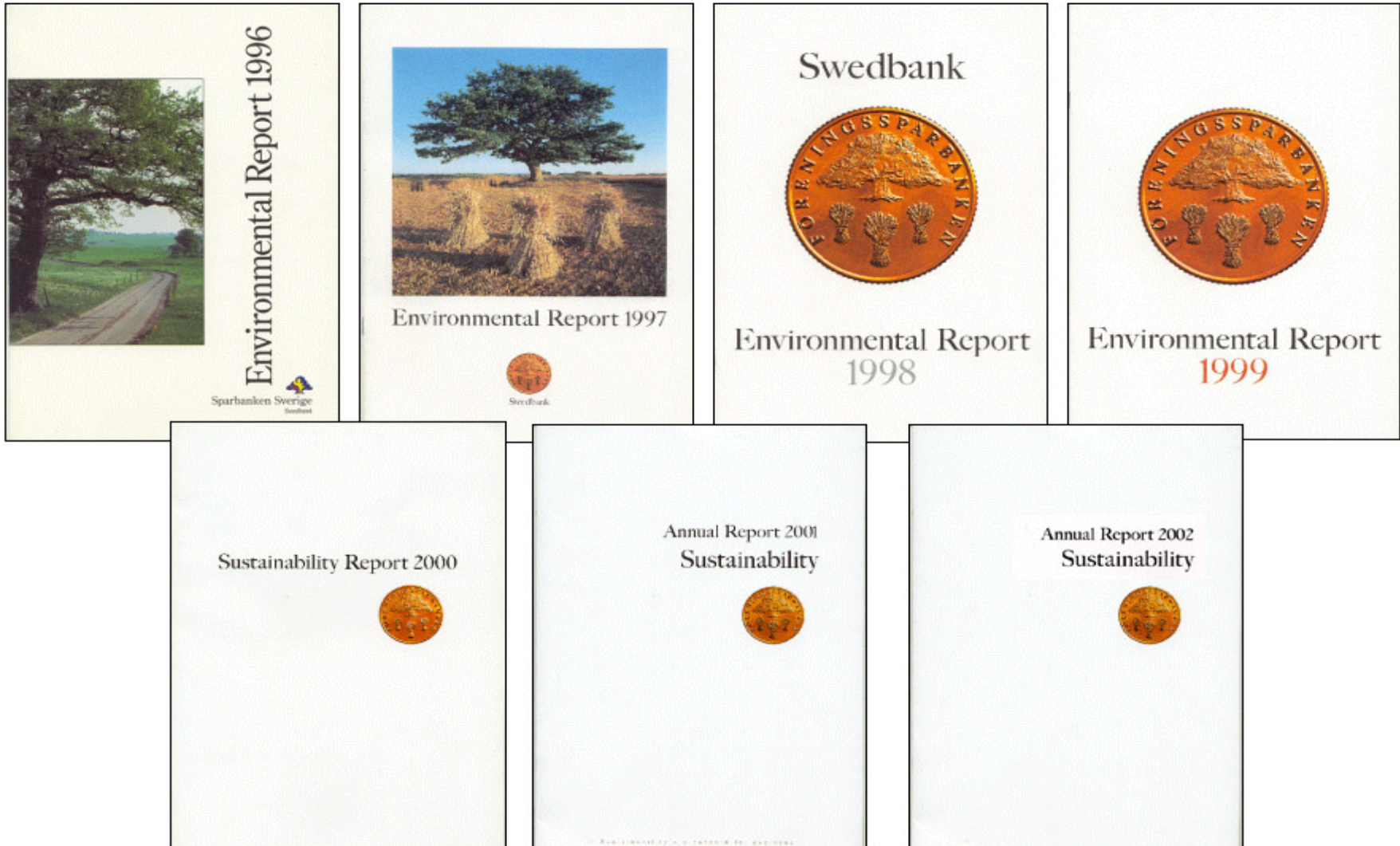
# Management system



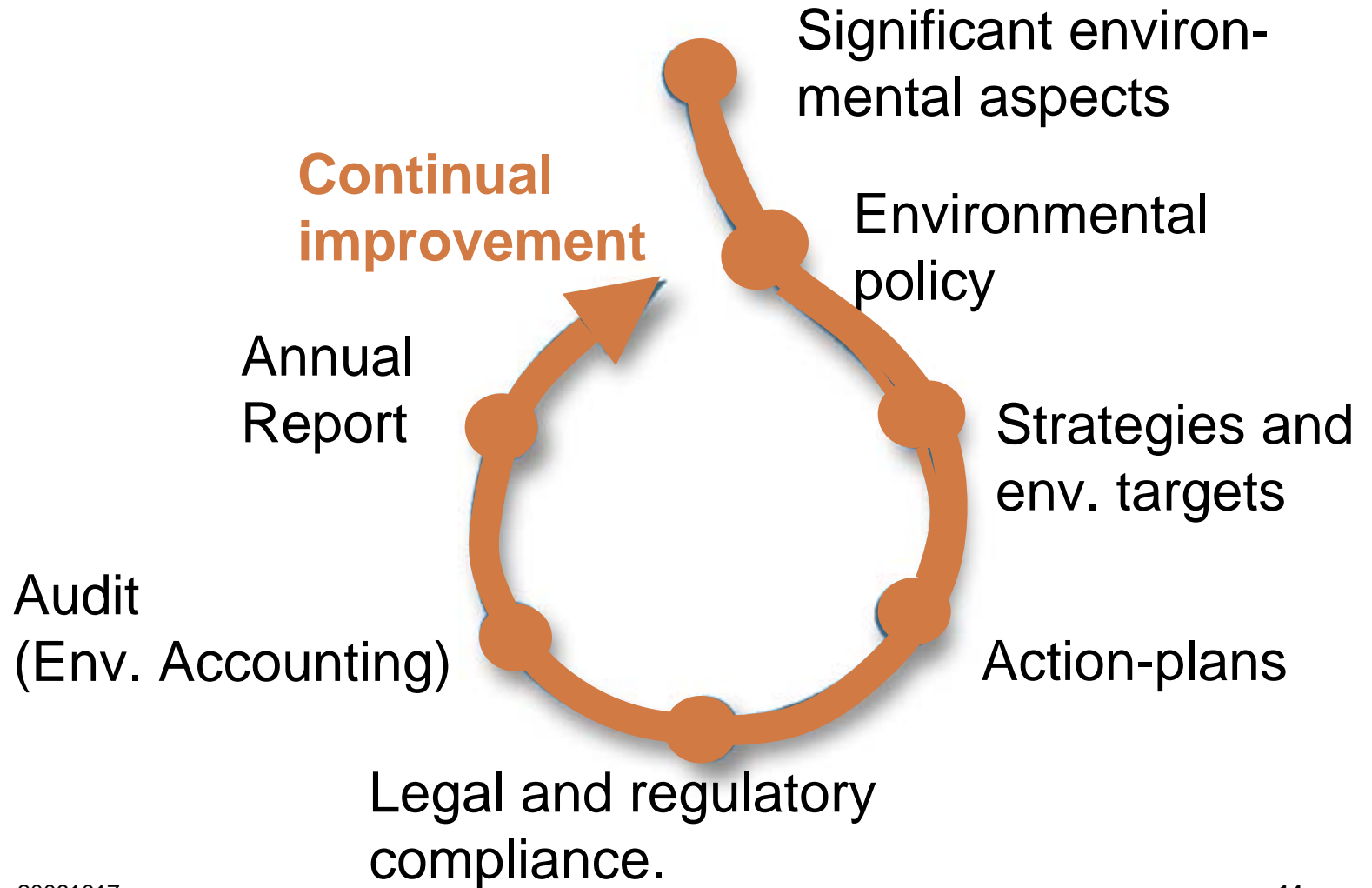
# Environmental management system



# Reporting



# Environmental management system



## The result

An environment management-system that covers  
8 pages in our regulations!!

Integration in risk-assessment, SRI, Purchasing,  
social due dilligence and so on.

## Summery

Integrate environment in business and  
**keep it** integrated.

A good tool is an ISO 14 001-certification which means  
management reviews and external audits twice a year.



## Direct impact

- Business-travel
- Resource-efficiency
  - Energy
  - Paper
  - Materials
  - Waste