



# Abridged Environmental Statement 2006

BayernLB (Head Office in Munich)

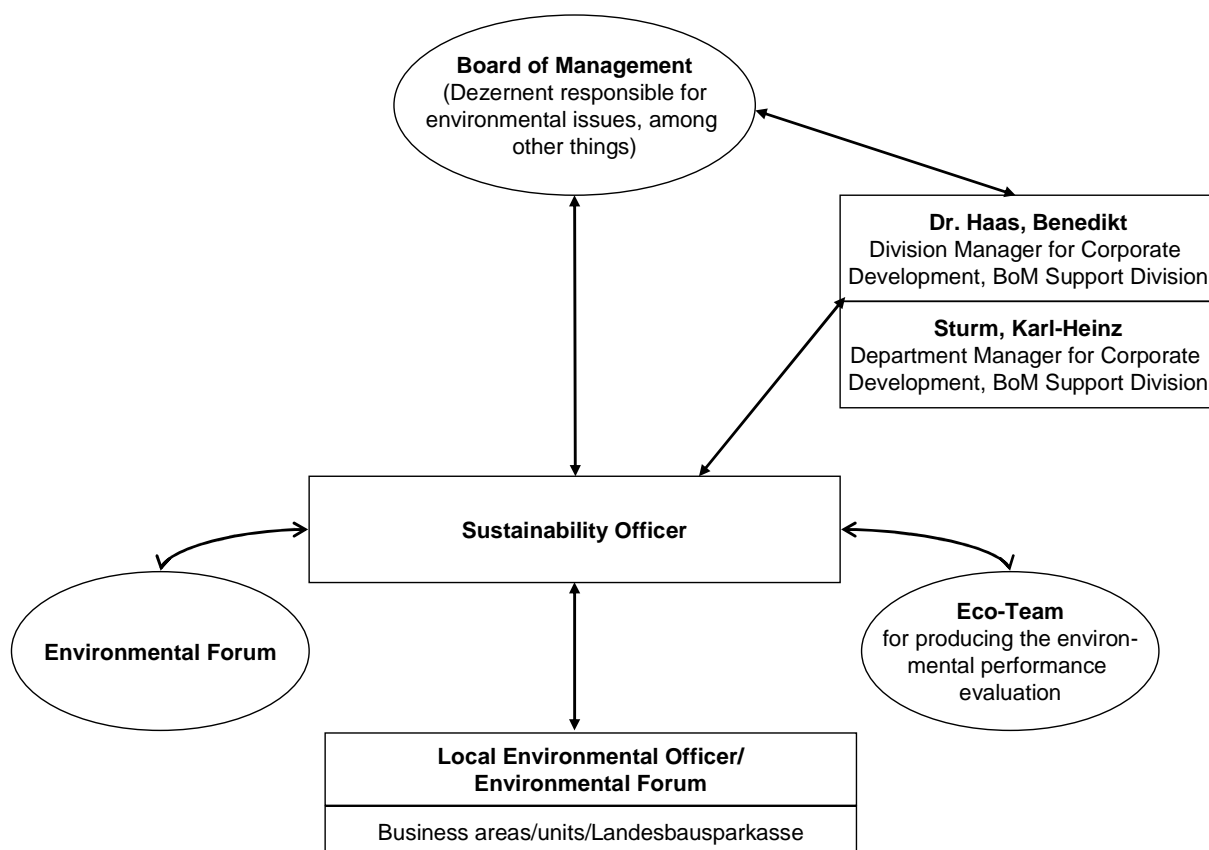
LBS Bayerische Landesbausparkasse

As of: July 2006

# 1. The Bayerische Landesbank (BayernLB) environmental management system

Since 1 January 2005 the BayernLB Environmental Protection Officer has been part of the Corporate Development department in the BoM Support Division (see the environmental management system graphic). Consequently strategic considerations are focussing more strongly on “environmental and sustainability management”, enabling greater emphasis to be placed on these tasks and potential for development to be realised.

**Organisational chart of the environmental management system at BayernLB and LBS**



The Environmental Protection Officer is still supported by a functional internal network when accomplishing tasks. The “Technical Building Management” team founded in 2001 has proven itself, particularly in terms of energy forms, by the fact that –

- the quality of data has continually improved,
- more detailed data have been generated and
- they have been presented in a high-quality energy report.

As a result, we can continue to identify potential improvements and implement the appropriate measures, despite the very high standards which have already been attained in terms of deploying resources efficiently.

## Selected key figures for BayernLB and LBS

					Year	Floor space in m <sup>2</sup>	Number of employees					
<b>Bayerische Landesbank Head Office Munich</b>					2003	113.092	3.726					
					2004	113.092	3.533					
					2005	113.092	3.568					
					<b>Absolute</b>			<b>Unit</b>	<b>Relative</b>			<b>Unit</b>
					<b>2003</b>	<b>2004</b>	<b>2005</b>		<b>2003</b>	<b>2004</b>	<b>2005</b>	
<b>Energy</b>	Electrical power	22.131.000	21.844.000	22.160.000	kWh	5,940	6,183	6,211	kWh/empl.*a			
	Heating	17.830.000	19.746.000	17.686.000	kWh	158	175	156	kWh/m <sup>2</sup> *a			
<b>Water</b>	Water	76.992	71.807	70.915	m <sup>3</sup>	83	81	80	Litre/empl.*d			
<b>IT</b>	PC	6.532	6.539	6641	Item	1,75	1,85	1,86	Item/empl.			
	Printer	3.078	3.123	2767	Item	0,83	0,88	0,78	Item/empl.			
	Monitors	7.247	7.417	7026	Item	1,94	2,10	1,97	Item/empl.			
<b>Office supplies</b>		1.211.396	1.511.540	1.312.939	Item	325	428	368	Item/empl.			
<b>Paper</b>		386.856	340.891	352.586	kg	104	96	99	kg/empl.			
<b>Waste</b>		938	954	910	Tonnes	252	270	255	kg/empl.			
<b>Vehicle fleet</b>	Amount of driving	2.365.840	1.966.727	1.845.813	km	635	557	517	km/empl.*a			
<b>Cafeteria</b>	Energy	3.624	3.385	3.411	MWh	4,5	4,6	4,4	kWh/meal			
	Water	14.528	14.600	14.696	m <sup>3</sup>	18,1	20,0	18,3	kWh/meal			

					Year	Floor space in m <sup>2</sup>	Number of employees					
<b>LBS Bayern Head Office Munich</b>					2003	16.950	683					
					2004	16.950	682					
					2005	16.950	652					
					<b>Absolute</b>			<b>Unit</b>	<b>Relative</b>			<b>Unit</b>
					<b>2003</b>	<b>2004</b>	<b>2005</b>		<b>2003</b>	<b>2004</b>	<b>2005</b>	
<b>Energy</b>	Electrical power	2.484.100	2.240.120	2.741.360	kWh	3,637	3,285	4,205	kWh/empl.*a			
	Heating	2.460.878	2.887.892	2.442.090	kWh	145	170	144	kWh/m <sup>2</sup> *a			
<b>Water</b>		10.425	9.961	10.843	m <sup>3</sup>	61	58	67	Litre/empl.*d			
<b>IT</b>	PC	946	864	822	Item	1,38	1,26	1,26	Item/empl.			
	Printer	560	524	506	Item	0,82	0,76	0,78	Item/empl.			
<b>Office supplies</b>		85.366	57.499	24.134	Item	125	84	37	Item/empl.			
<b>Paper</b>		33.645	34.453	34.640	kg	49	50,50	53	kg/empl.			
<b>Waste</b>		177	178	193	Tonnes	260	261	296	kg/empl.			
<b>Vehicle fleet</b>	Amount of driving	564.919	530.254	563.581	km	827	777,5	864,4	km/empl.*a			
<b>Cafeteria</b>		The data are included in the key figures of the Landesbank										

### Notes on the BayernLB key figures

With regard to paper consumption, 2005 was impacted by the BayernLB image change. As a consequence, new forms, letterheads, envelopes, etc. had to be ordered to provide a basic stock, which was ultimately reflected in increased paper consumption. In the coming years paper consumption will, however, stabilise to the level of previous years. Substantial cuts were achieved (43 tonnes) with regard to the amount of waste material. Furthermore, it was possible to almost completely recycle all types of waste material ecologically. The trend in the cafeteria consumption figures is particularly pleasing. We saw an improvement of all key figures with regard to the relative consumption (consumption per meal). With detergents and cleaning agents in particular a significant improvement was achieved by thoroughly controlling consumption and working closely with the manufacturer.

### Notes on the LBS key figures

Office ventilation was the primary cause of the rise in electrical power consumption in 2005. In previous years the ventilation was only partially in operation, as employees often complained about drafts. However, one of the conditions of its building permit stipulates that LBS must provide regular ventilation of the offices. Without the ventilation prescribed by the authorities, energy consumption at LBS would have remained constant.

It was possible to reduce heating energy consumption by 15% compared with the previous year, however, which can be attributed to the "intelligent night

reduction" as well as the conversion of the remote heat supply from steam to hot water.

## 2. Environmental programme

Fortunately, some of the target values set for 2008 had already been attained by the reporting date of 31 December 2005. The measures formulated in the Environmental Statement 2005 were initiated and implemented in order to boost achievement of the objectives as quickly as possible.

### Energy

Goal: Reduce electrical power consumption by 2% based on 2004 figures (Bank)

Reduce heating energy consumption by 2% (Bank)

Electrical power consumption did in fact rise somewhat compared with 2004, yet when viewed over a longer comparative period a positive trend can be ascertained. Thus, the level strived for in 2008 remains achievable.

Heating energy consumption was reduced by more than 10% in 2005 and, at 17,686,000 kWh, reached a historic low.

### Water

Goal: Reduce water consumption to 15,500 litres per employee each year (Bank)

Reduce water consumption to 14,500 litres per employee each year (LBS)

In 2005, water consumption per employee was again reduced by 2.2% compared with 2004. Additional measures will be developed and initiated in the next few years in order to achieve the ambitious objective for 2008. The higher water consumption at LBS is attributable to an increase in the number of events hosted, a three month test phase for an external espresso bar and hot water boilers in the kitchenettes.

### Waste material

Goal: Stabilise the amount of waste material based on 2004 figures (Bank)

Stabilise the amount of waste material at LBS to 260 kg per employee each year (LBS)

At 910 tonnes, BayernLB registered the lowest amount of waste material since records began, thus undercutting the target level substantially. The amount of waste material per employee and year at LBS increased by 35 kg, which can be attributed to the unusually high number of moves (270) in 2005. Thus, under normal operating conditions the objective for 2008 will be reached.

### Environmental management

In 2005, the emphasis was on revising environmental management into a sustainability management system. To this end, the existing system of key figures was expanded to include economic and social data in line with the GRI specifications and a set of measures was developed in order to improve BayernLB's performance in sustainability issues. The results will be presented in a sustainability report in the near future.

In addition, the future sustainability strategy will place increased emphasis on developing new products and refining existing products in terms of sustainability, at the same time as fulfilling company internal requirements. For example, compliance with the World Bank environmental and social guidelines for export and project financing is to be optimised and integrated into existing processes.

### **3. Product ecology**

In 2005, ecologically-oriented projects continued to account for an important portion of BayernLB's subsidies business. Thus, committed development loans for environmental protection projects totalled roughly EUR 848.7 million (14,591 projects). This comprises:

- Approximately EUR 89.3 million (= 10.5%) as loans for renewable energy (1,968 projects)
- Approximately EUR 86.7 million (= 10.2%) as loans for CO<sub>2</sub> reduction (2,345 projects)

Development loans such as these represent one of the most important components of BayernLB's sustainability strategy, which will be promoted vigorously in the years ahead. The same applies to trading with emissions certificates, which took effect on 1 January 2005. BayernLB is one of the few German banks that is active in this market.

#### 4. Next Environmental Statement

The next annual update to the Environmental Statement to be revalidated by the environmental expert will be produced in 2007.

Environmental expert /  
environmental expert advisory organisation

The following is commissioned as the environmental expert / environmental expert advisory organisation:

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