



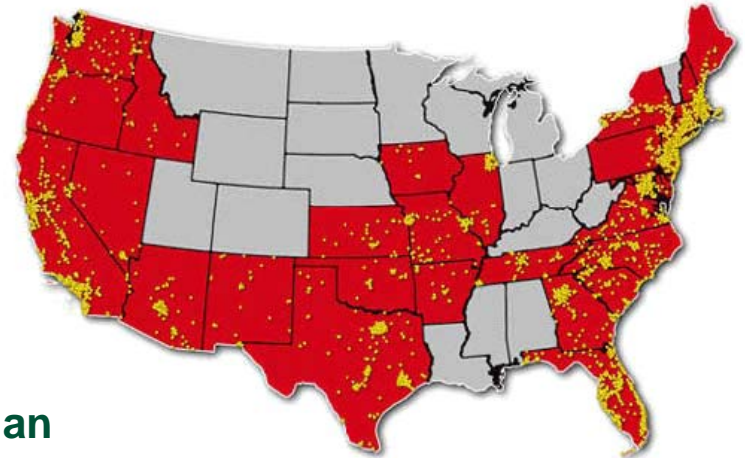
Southeast Energy Efficiency Meeting

September 2007 Atlanta, GA

Energy Program for a National Banking Client

Overview of Scope

- 1000's of locations, ranging from ATM's & local retail branches to large office towers & data centers
- Wide range of climates
- Diverse business operations with different needs
- Manage 16,000 bills/month nationwide including bills from more than 500 different electric & over 100 natural gas utilities
- Utility expenses in excess of \$ 40 MM in the Southeast Region
- 90% of all utility expenses in the Southeast are Electric expenses (80% nationally)
- These expenses are split is 50% / 50% between Office Buildings and Retail locations in the Southeast



Commitments & Programs

& the Financial Sector

- **Publicly announced commitment to reduce greenhouse gas emissions by 9% by 2009**
 - **\$ 1.5 billion investment on two environmentally progressive LEED office towers**
 - **\$ 20 Billion Internal / External Environmental Initiative**
 - **Internal Operations Investments, External Business Investments for Corporate Clients, and Investments for Individual Customers**
 - Committing to achieve LEED certification of all new office buildings and banking centers
 - \$100 million investment in energy conservation measures throughout all bank facilities
 - Donating millions to non-profit organizations focused on environmental activities
 - Commitment in lending, advice, and market creation to help finance new products, services and technologies including LEED real estate projects, investments in emissions offsets markets, carbon trading, and environmental lending considerations
 - Offer Consumer Products such as Eco-friendly Credit Cards, WorldPoints, a Green Mortgage Program, etc.
 - **Reimburse \$3,000 towards hybrid vehicles purchased by their associates**
 - **Reduce paper consumption per associate by 40% by 2006**
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Energy Program for Internal Operations

Actions to Reach 9% by 2009 Goal

- **Efficient Technology, Capital Projects**
 - Through the use of capital, upgrade technologies
 - Ensure new construction capital is wisely spent on efficient technologies
- **Efficient Operations of Facilities & Equipment**
 - Impact energy behavior via Performance Metrics, Best Practices, Education, Benchmarks, & Incentives
- **Efficient Business Operations**
 - Look at the way business is being done to reduce energy usage
- **Energy Purchasing, Supply and Risk Management**
 - Use energy commodity purchasing strategies to lower prices and reduce risk
- **Energy Information**
 - Leverage energy information to track and influence performance



Benefits & Opportunities

Economic Benefits

- **Historical Savings of 2 % – 3 % annual incremental savings**
- **Accumulative savings of over \$ 75 million in the past 5 yrs**
 - Capital & Operational Expense investments of \$ 30 million
- **Corporate Citizenship, Marketing, & Brand Image**

Opportunities

- **Increasing the use of Energy Efficiency Initiatives**
 - Focus on the importance of Grid Reliability & its Economic Impact
 - Reduce red-tape associated with incentive & rebate programs
 - Adopt certified partner firms to work within programs
 - Reduce the urge to select and pursue only “easy” or “low-hanging” projects
 - Work on identifying and implementing system-wide improvements
 - Highlight incentive programs with real savings & environmental impact

