



An Australian Government Initiative

NCOS CARBON NEUTRAL PROGRAM

PUBLIC DISCLOSURE SUMMARY

Australia and New Zealand Banking Group Ltd

1. ORGANISATION AND PRODUCT INFORMATION

Organisation Name: Australia and New Zealand Banking Group Ltd (ANZBGL)

Disclosure Period: From: 1 October 2009 to: 30 September 2010

Date of most recent verification: 26/11/2010

Carbon Neutral Disclosure Type:

- a. Organisation ☒
- b. Product ☐

2. ORGANISATION DESCRIPTION

ANZ is a publicly listed company incorporated on 14 July 1977 in Australia. Australia and New Zealand Banking Group Limited (ANZBGL) is the main holding and operating company for the group registered to Level 9, ANZ Centre, 833 Collins Street, Docklands, Victoria 3008, Australia.

ANZ operates in 32 countries including Australia, New Zealand, throughout Asia and the Pacific, and in the Middle East, Europe and America. ANZ provides a range of banking and financial products and services to more than 5.7 million retail customers and employs over 45,000 people worldwide. This report covers the emissions associated with ANZ's Australian operations only. For details of ANZ's global Carbon Neutral commitment please refer to www.anz.com.

Organisational Boundary

To meet the requirements of the National Greenhouse and Energy Reporting (NGER) legislation and to ensure consistency in reporting across other voluntary reporting requirements including the National Carbon Offset Standard (NCOS), ANZ has adopted the principle of 'operational control' for all GHG reporting¹

ANZBGL (as the controlling corporation for ANZ's Australian based activities) has reported the direct (Scope 1) and indirect (Scope 2) GHG emissions arising from all activities undertaken at facilities coming under its operational control for all or part of the reporting year ending September 2010.

During 2009/10 ANZBGL had operational control of the following facilities:

- 26 commercial buildings
- 6 'critical' sites – i.e. call centres and processing centres
- 889 retail sites – personal and business banking branches/outlets (including associated ATMs)
- 1,821 stand alone ATMs – not connected to a branch.

ANZBGL took operational control of ING Australia on 1 December 2009. ING Australia is now a 100% owned subsidiary of ANZBGL and had the following facilities under its operational control from 1 December 2009 to 30 September 2010:

- 9 commercial sites including a call centre and data centre.

¹ World Resources Institute and World Business Council for Sustainable Development (2004) *The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard* Geneva, Switzerland.

ANZ has undertaken to include in its organisational boundary a number of indirect (Scope 3) emissions that occur as a consequence of the activities undertaken by ANZBGL, but arise from facilities outside of the operational control of ANZBGL. These are listed in section 4.

3. Purchase Of Greenpower™ Or NCOS Carbon Neutral Products And/Or Cancellation Of Greenpower™ Eligible Renewable Energy Certificates (RECS)

Not applicable.

4. TOTAL CARBON FOOTPRINT

Carbon Footprint:

237,834 (Tonnes CO₂-e)

Emission source/Company	ANZ- Australia Tonnes CO ₂ -e	INGA Tonnes CO ₂ -e
Scope 1		
Natural gas used in buildings	2,305	1
Diesel generators operating in buildings	389	N/A
Fuel used tool of trade vehicles	4,766	6
Fuel used in car rentals	162	36
Scope 2		
Metered electricity used in buildings	152,060	4,567
Unmetered electricity used in buildings	1,257	N/A
Electricity used in ATM's	3,888	N/A
Scope 3		
Business travel in personal vehicles including novated leases	1,758	N/A
Business travel in taxis	899	45
Air travel	26,991	1352
Distribution losses from electricity purchased	20,486	850
Distribution losses from natural gas purchased	232	0
Distribution losses from diesel purchased	30	N/A
Extraction, processing and transport losses from fuel used in tool of trade vehicles	379	0
Extraction, processing and transport losses from fuel used in car rentals	13	3
Electricity, natural gas and diesel used in hotel accommodation	5,051	218
Waste disposal from buildings	1,039	114
Office and print paper used	7,671	1,268
Sub-totals	229,374	8,460
Total (ANZ and ING for 2009-2010)	237,834	

For details of any exclusions please refer to our data dictionary available on ANZ.com

5. EMISSION REDUCTION MEASURES

ANZ undertook a number of reduction activities in 2009-10 including the consolidation of the commercial portfolio in Melbourne. Those emissions activities are able to be accounted for as distinct and absolute emission reductions are detailed below.

Emission Management and Reduction Measures	Emission Quantity (Tonnes CO ₂ -e)
Fleet Consolidation (Move to four-cylinder vehicles for tool of trade vehicles)	1,372
100 Queen Street – Plant Tuning	229
75 Dorcas Street – Lighting Controls & Plant tuning	527
Business Server Relocation (Removal of servers that were no longer required as part of consolidation of servers to the ANZ Data Centres)	1,610
Total Quantity of Emissions Reduced	3,738

Please see ANZ's Energy Efficiency Opportunities (EEO) Report 2010 available on www.anz.com for further details of ANZ's approach to emissions management.

6. OFFSET PURCHASE / CANCELLATION

Offset Type <i>Refer NCOS 3.1</i>	Registry	Serial Numbers	Offset Quantity (Tonnes CO ₂ -e)
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	618-28231358-28316357- VCU-008-APX-IN-1-292- 30092007-17062009-0	85,000
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	874-41379866-41394865- VCU-008-CDC-KH-3-181- 01012009-31122009-0	15,000
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	807-39307989-39312988- VCU-009-TZ1-ID-1-238- 01012009-31122009-0	5,000
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	923-43488113-43498112- VCU-008-TZ1-TH-4-403- 01012009-30062009-0	10,000
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	801-39123997-39173996- VCU-008-TZ1-TH-4-403- 01072009-30092009-0	50,000
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	884-42062432-42150260- VCU-003-APX-CN-1-471- 01012009-31122009-0	87,829
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	883-42041807-42058977- VCU-003-APX-CN-1-471- 28092008-31122008-0	17,171
VCU (C02e)	Markit Environmental Registry: ID 100000000000700	932-43914575-43964574- VCU-009-TZ1-TH-13-82- 01012009-31082009-0	50,000
Total			320,000

ANZ purchased offsets for its global operations in 2009-2010 and allocated 237,834 tonnes to cover the Australian operations for the year ending 30 September 2010.

7. OTHER INFORMATION

Further information to ANZ's approach to Corporate Responsibility and Environmental Sustainability is available on ANZ.com.