



PUBLIC DISCLOSURE STATEMENT

IMB LTD (TRADING AS IMB BANK)

ORGANISATION CERTIFICATION

FY2022-23


Australian Government

Climate Active Public Disclosure Statement



An Australian Government Initiative



NAME OF CERTIFIED ENTITY	IMB Ltd (trading as IMB Bank)
REPORTING PERIOD	1 July 2022 – 30 June 2023
DECLARATION	<p><i>To the best of my knowledge, the information provided in this public disclosure statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.</i></p>  <p>Name of signatory: Robert Ryan Position of signatory: Chief Executive Date: 6/10/2023</p>



Australian Government
Department of Climate Change, Energy,
the Environment and Water

Public Disclosure Statement documents are prepared by the submitting organisation. The material in the Public Disclosure Statement document represents the views of the organisation and do not necessarily reflect the views of the Commonwealth. The Commonwealth does not guarantee the accuracy of the contents of the Public Disclosure Statement document and disclaims liability for any loss arising from the use of the document for any purpose.

Version August 2023.

1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	5,540 tCO ₂ -e
OFFSETS USED	80% ACCUs, 20% VCU
RENEWABLE ELECTRICITY	N/A (using location-based method)
CARBON ACCOUNT	Prepared by: Ndevr Environmental
TECHNICAL ASSESSMENT	27 March 2023 Daniel Raftopoulos Ndevr Environmental Next technical assessment due: FY2027
THIRD PARTY VALIDATION	Type 1 12 April 2023 Krea Consulting

Contents

1. Certification summary.....	3
2. Carbon neutral information.....	4
3. Emissions boundary.....	5
4. Emissions reductions	7
5. Emissions summary	8
6. Carbon offsets.....	10
7. Renewable Energy Certificate (REC) Summary	13
Appendix A: Additional Information	14
Appendix B: Electricity summary.....	15
Appendix C: Inside emissions boundary	18
Appendix D: Outside emissions boundary	19

2. CARBON NEUTRAL INFORMATION

Description of certification

This certification covers the business operations of IMB Ltd (trading as IMB Bank), ABN 92 087 651 974.

The emissions inventory in this Public Disclosure Statement have been developed in accordance with the Climate Active Carbon Neutral Standard for Organisations using the operational control approach.

No financed emissions are covered by the certification.

Organisation description

Established in 1880, IMB Bank has been helping people achieve their financial goals for 143 years. We are a proud, growing mutual bank that places our members' financial needs at the centre of our banking experience, and works with our communities to help them thrive.

IMB is an innovative bank, with extensive digital banking and options for when you need to speak with a friendly face in person, in a branch or in your home. Our members have access to a fully featured range of banking services home and personal lending, savings and transaction accounts, term deposits, business banking, and can arrange financial planning, and insurance and travel products.

IMB also supports the communities that we call home, through sponsorships, business advocacy and the IMB Bank Community Foundation. Established in 1999, the Foundation has provided more than \$11.5 million to support over 800 community projects.

IMB Bank's emissions boundary has been established in line with the Greenhouse Gas (GHG) Protocol (corporate) and the Australian Government Climate Active Organisational Standard.

3.EMISSIONS BOUNDARY

Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

Quantified emissions have been assessed as relevant and are quantified in the carbon inventory. This may include emissions that are not identified as arising due to the operations of the certified entity, however, are **optionally included**.

Non-quantified emissions have been assessed as relevant and are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. All material emissions are accounted for through an uplift factor. Further detail is available at Appendix C.

Outside the emissions boundary

Excluded emissions are those that have been assessed as not relevant to an organisation's operations and are outside of its emissions boundary or are outside of the scope of the certification. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D.

Inside emissions boundary

Quantified

Accommodation and facilities
Cleaning and Chemicals
Climate Active Carbon Neutral Products and Services
Construction Materials and Services
Datacentres
Electricity
Food
ICT services and equipment
Postage, courier and freight
Professional Services
Refrigerants
Stationary energy (gaseous fuels)
Stationary energy (liquid fuels)
Transport (air)
Transport (Land and sea)
Waste
Water
Working from home
Office equipment and supplies

Non-quantified

N/A

Outside emission boundary

Excluded

*Upstream leased assets -
Electricity Retail sites:
Base building*

*Downstream
transportation and
distribution*

*Processing of sold
products*

*Professional services
other than advertising and
security personal*

Use of sold products

*End-of-life treatment of
sold products*

*Downstream leased
assets*

Franchises

Investments

4.EMISSIONS REDUCTIONS

Emissions reduction strategy

IMB proposes to support the global transition to net zero emissions by 2050 in a staged approach:

- Commit to reducing Scope 1 and 2 emissions by 90% by 2030 based on a 2023 baseline (in our control);
- Measure Scope 3 financed emissions footprint (lending and investment portfolios) and understand the implications of a science-based target and a net zero commitment, currently excluding financed emissions; and
- By 2025, commit to Scope 3 emissions reduction targets.

Our emissions hot spots are electricity, professional services, ICT services and equipment, and transport land including employee commuting. The emission reduction strategy for the organisational operations will include the following actions (but are not limited to):

Scope 2 emissions:

Emissions from electricity were 1,605.98 tCO₂-e for FY23. Electricity accounted for 29% of IMB Bank's overall emissions. Work is currently under way to identify to transition to 100% renewable sources for IMB Bank's head office building and branches. IMB's new head office building has been designed to achieve a 5-star NABERS base building energy rating.

Scope 3 emissions:

IMB Bank are currently developing an Emissions Reduction Plan to identify ways we can reduce our scope 3 emissions.

IMB Bank have established a committee of representatives across the organisation to identify and deliver reductions in our carbon emissions over the next five years.

Work is progressing to develop a responsible sourcing framework to support a more diverse supply chain and the integration of carbon neutral or lower-emitting suppliers where possible.

IMB Bank has adopted hybrid working principles to support working from home and reduce employee commuting and business travel and provides facilities to promote active transport to the office (e.g., end-of-trip facilities to promote greener travel options).

Whilst working through this plan to reduce emissions, we are proactively offsetting our impacts through the purchase of carbon credits.

5.EMISSIONS SUMMARY

Use of Climate Active carbon neutral products, services, buildings or precincts

Certified brand name	Product/Service/Building/Precinct used
Ndevr Environmental	Professional Services
Climate Active Products [Australia Post]	Postage, courier and freight
Climate Active Services [Telstra]	Telecommunication

Emissions summary

The electricity summary is available in the Appendix B. Electricity emissions were calculated using a location-based approach. The AWS carbon footprint tool is used to compute the emissions associated with the bespoke item, AWS services.

Emission category	Sum of scope 1 (tCO ₂ -e)	Sum of scope 2 (tCO ₂ -e)	Sum of scope 3 (tCO ₂ -e)	Sum of total emissions (t CO ₂ -e)
Accommodation and facilities	0.00	0.00	14.89	14.89
Bespoke – Datacentres (AWS Services)	0.00	0.00	8.35	8.35
Cleaning and Chemicals	0.00	0.00	246.35	246.35
Climate Active carbon neutral products and services	0.00	0.00	0.00	0.00
Construction Materials and Services	0.00	0.00	110.32	110.32
Electricity	0.00	1484.09	154.76	1638.85
Food	0.00	0.00	101.55	101.55
ICT services and equipment	0.00	0.00	320.87	320.87
Office equipment & supplies	0.00	0.00	256.14	256.14
Postage, courier and freight	0.00	0.00	523.22	523.22
Professional Services	56.01	0.00	1042.58	1042.58
Refrigerants	2.03	0.00	0.00	56.01
Stationary Energy (gaseous fuels)	0.21	0.00	0.55	2.59
Stationary Energy (liquid fuels)	0.00	0.00	0.05	0.26
Transport (Air)	286.12	0.00	63.89	63.89
Transport (Land and Sea)	0.00	0.00	688.50	974.62
Waste	0.00	0.00	92.78	92.78
Water	0.00	0.00	6.22	6.22
Working from home	0.00	0.00	80.22	80.22
Total emissions	344.37	1484.09	3711.25	5539.71

Uplift factors

N/A

6. CARBON OFFSETS

Offsets retirement approach

This certification has taken an in-arrears offsetting approach. The total emission to offset is 5,540 t CO₂-e. The total number of eligible offsets used in this report is 5,748. Of the total eligible offsets used, 0 were previously banked and 5,748 were newly purchased and retired. 208 are remaining and have been banked for future use.

Co-benefits

Indigenous Cool Fire Management – Arnhem Land, Australia

Arnhem Land in the Northern Territory is prone to extreme, devastating wildfires that affect the landscape, people, plants and animals. These projects are owned exclusively by Aboriginal people with custodial responsibility for those parts of Arnhem Land under active bushfire management. Local rangers conduct controlled burns early in the dry season to reduce fuel on the ground and establish a mosaic of natural firebreaks, preventing bigger, hotter and uncontrolled wildfires later in the season.

The projects provide employment and training opportunities for local rangers while supporting Aboriginal people in returning to, remaining on and managing their country. Communities are supported in the preservation and transfer of knowledge, the maintenance of Aboriginal languages and the wellbeing of traditional custodians.



Boobera Carbon Project - Queensland, Australia

Vast areas of Australia are grazed by livestock and overrun with feral animals, such as goats and pigs. While livestock grazing is an important economic activity for rural Australia, it can suppress forest growth as tree saplings are often damaged or eaten by stock before they can grow. However, leaving land to regenerate means sacrificing agricultural production and hence income for landholders.



‘Guanaré’ Forest Plantations on degraded grasslands under extensive grazing - Uruguay

Guanare is an afforestation project located in the Central-Eastern Region of Uruguay. Project activities consist of the establishment of forest on degraded grasslands, with the additional goals of increasing employment, rural development, biodiversity preservation, and improvement of soil quality.

Overall, the project objectives are carbon sequestration, wood production, and land restoration through plantation forest in areas historically used for extensive grazing.

The Guanare project consists of 21,298 hectares of land will absorb approximately 7 million tonnes of CO₂



Eligible offsets retirement summary

Offsets retired for Climate Active carbon neutral certification											
Project description	Type of offset units	Registry	Date retired	Serial number (and hyperlink to registry transaction record)	Vintage	Stapled quantity	Eligible quantity retired (tCO ₂ -e)	Eligible quantity used for previous reporting periods	Eligible quantity banked for future reporting periods	Eligible quantity used for this reporting period	Percentage of total (%)
Indigenous Cool Fire Management – Arnhem Land, Australia	ACCU	ANREU	18 Aug 2023	8,328,929,801 8,328,931,811	2021	0	2,011	0	0	2,011	35%
Indigenous Cool Fire Management – Arnhem Land, Australia	ACCU	ANREU	18 Aug 2023	8,343,696,925 8,343,698,258	2022	0	1,334	0	0	1,334	23%
Indigenous Cool Fire Management – Arnhem Land, Australia	ACCU	ANREU	18 Aug 2023	3,800,799,315 3,800,799,417	2020	0	103	0	0	103	2%
Boobera Carbon Project, Queensland	ACCU	ANREU	23 Aug 2023	8,342,630,483-8,342,631,632	2022	0	1,150	0	0	1,150	20%
‘Guanaré’ Forest Plantations on degraded grasslands under extensive grazing, Uruguay	VCU	VERRA	23 Aug 2023	10228-195912108-195913257-VCS-VCU-261-VER-UY-14-959-01012018-31122018-1	2018	0	1,150	0	208	942	20%
Total eligible offsets retired and used for this report										5540	
Total eligible offsets retired this report and banked for use in future reports									208		

Type of offset units	Eligible quantity (used for this reporting period)	Percentage of total
Australian Carbon Credit Units (ACCUs)	4,598	80%
Verified Carbon Units (VCUs)	1,150	20%

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY


Renewable Energy Certificate (REC) summary

n/a

APPENDIX A: ADDITIONAL INFORMATION

Proof of ACCU Cancellation

Indigenous Cool Fire Management – Arnhem Land, Australia

**Australian National Registry of Emissions Units**
Clean Energy Regulator

ANREU Home

Account Holders

Accounts

Unit Position Summary

Projects

Transaction Log

CER Notifications

Public Reports

My Profile

Transaction Details

Transaction details appear below

Transaction Successfully Approved

Transaction ID

AU29292

Current Status

Completed (4)

Status Date

18/08/2023 13:38:57 (AEST)
18/08/2023 03:38:57 (GMT)

Transaction Type

Cancellation (4)

Transaction Initiator

Dobbs, Ian Alexander

Transaction Approver

Gurney, Annabelle

Comment

Retired on behalf of IMB Bank for its Climate Active Organisation certification in FY 2022-23.

Transferring Account

Account Number

AU-3255

Account Name

Tasman Environmental Markets
Australia Pty Ltd

Account Holder

Tasman Environmental Markets
Australia Pty Ltd

Acquiring Account

Account Number

AU-1068

Account Name

Australia Voluntary Cancellation
Account

Account Holder

Commonwealth of Australia

Transaction Blocks

Party	Type	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facility ID	NGER Facility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	Quantity
AU	KACCU	Voluntary ACCU Cancellation			ERF105183					2020-21		8,328,929,801 - 8,328,931,811	2,011
AU	KACCU	Voluntary ACCU Cancellation			EOP100947					2021-22		8,343,606,025 - 8,343,608,258	1,334
AU	KACCU	Voluntary ACCU Cancellation			EOP100947					2019-20		3,800,799,315 - 3,800,799,417	103

Logged in as: Annabelle Gurney / Industry User

Boobera Carbon Project - Queensland, Australia

Transaction ID

AU29371

Current Status

Completed (4)

Status Date

24/08/2023 08:21:32 (AEST)
23/08/2023 22:21:32 (GMT)

Transaction Type

Cancellation (4)

Transaction Initiator

Stuart, Benjamin Mathew Clarke

Transaction Approver

Rockliff, Nathan Stephen

Comment

Retired on behalf of IMB Bank, for its Climate Active Organisation certification in FY2022-23

Transferring Account

Account Number

AU-2321

Account Name

Carbon Financial Services Pty.
Ltd.

Account Holder

Carbon Financial Services Pty.
Ltd.

Acquiring Account

Account Number

AU-1068

Account Name

Australia Voluntary Cancellation
Account

Account Holder

Commonwealth of Australia

Transaction Blocks

Party	Type	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facility ID	NGER Facility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	Quantity
AU	KACCU	Voluntary ACCU Cancellation			ERF101805					2021-22		8,342,630,483 - 8,342,631,632	1,150

Transaction Status History

Status Date	Status Code
24/08/2023 08:21:32 (AEST)	Completed (4)
23/08/2023 22:21:32 (GMT)	
24/08/2023 08:21:32 (AEST)	Proposed (1)
23/08/2023 22:21:32 (GMT)	
24/08/2023 08:21:32 (AEST)	Account Holder Approved (97)
23/08/2023 22:21:32 (GMT)	
23/08/2023 11:36:27 (AEST)	Awaiting Account Holder Approval (95)
23/08/2023 01:36:27 (GMT)	

APPENDIX B: ELECTRICITY SUMMARY

There are two international best-practice methods for calculating electricity emissions – the location-based method and the market-based method. Reporting electricity emissions under both methods is called dual reporting.

Dual reporting of electricity emissions is useful, as it provides different perspectives of the emissions associated with a business's electricity usage.

Location-based method:

The location-based method provides a picture of a business's electricity emissions in the context of its location, and the emissions intensity of the electricity grid it relies on. It reflects the average emissions intensity of the electricity grid in the location (State) in which energy consumption occurs. The location-based method does not allow for any claims of renewable electricity from grid-imported electricity usage.

Market-based method:

The market-based method provides a picture of a business's electricity emissions in the context of its renewable energy investments. It reflects the emissions intensity of different electricity products, markets and investments. It uses a residual mix factor (RMF) to allow for unique claims on the zero emissions attribute of renewables without double-counting.

For this certification, electricity emissions have been set by using the location based approach.

Market-based approach summary			
Market-based approach	Activity Data (kWh)	Emissions (kg CO ₂ -e)	Renewable percentage of total
	59,359		3%
Behind the meter consumption of electricity generated		0	
Total non-grid electricity	59,359	0	3%
LGC Purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	0	0	0%
Climate Active precinct/building (voluntary renewables)	0	0	0%
Precinct/Building (LRET)	0	0	0%
Precinct/Building jurisdictional renewables (LGCS surrendered)	0	0	0%
Electricity products (voluntary renewables)	0	0	0%
Electricity products (LRET)	0	0	0%
Electricity products jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LGCs surrendered)	53,043	0	2%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	13,452	0	1%
Large Scale Renewable Energy Target (applied to grid electricity only)	375,044	0	18%
Residual Electricity	1,624,930	1,551,809	0%
Total renewable electricity (grid + non grid)	500,898	0	24%
Total grid electricity	2,066,470	1,551,809	21%
Total electricity (grid + non grid)	2,125,828	1,551,809	24%
Percentage of residual electricity consumption under operational control	98%		
Residual electricity consumption under operational control	1,592,211	1,520,562	
Scope 2	1,406,109	1,342,834	
Scope 3 (includes T&D emissions from consumption under operational control)	186,103	177,728	
Residual electricity consumption not under operational control	32,719	31,247	
Scope 3	32,719	31,247	.

Total renewables (grid and non-grid)	23.56%
Mandatory	18.28%
Voluntary	2.50%
Behind the meter	2.79%
Residual scope 2 emissions (t CO₂-e)	1,342.83
Residual scope 3 emissions (t CO₂-e)	208.97
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	1,342.83
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	208.97
Total emissions liability (t CO₂-e)	1,551.81

Figures may not sum due to rounding. Renewable percentage can be above 100%

Location-based approach summary						
Location-based approach	Activity Data (kWh) total	Under operational control			Not under operational control	
Percentage of grid electricity consumption under operational control	98%	(kWh)	Scope 2 Emissions (kgCO ₂ -e)	Scope 3 Emissions (kgCO ₂ -e)	(kWh)	Scope 3 Emissions (kgCO ₂ -e)
ACT	71,554	70,123	51,190	4,207	1,431	1,131
NSW	1,946,123	1,907,201	1,392,256	114,432	38,922	30,749
SA	0	0	0	0	0	0
VIC	48,793	47,817	40,644	3,347	976	898
QLD	0	0	0	0	0	0
NT	0	0	0	0	0	0
WA	0	0	0	0	0	0
TAS	0	0	0	0	0	0
Grid electricity (scope 2 and 3)	2,066,470	2,025,140	1,484,090	121,987	41,329	32,777
ACT	0	0	0	0		
NSW	59,359	59,359	0	0		
SA	0	0	0	0		
VIC	0	0	0	0		
QLD	0	0	0	0		
NT	0	0	0	0		
WA	0	0	0	0		
TAS	0	0	0	0		
Non-grid electricity (behind the meter)	59,359	59,359	0	0		
Total electricity (grid + non grid)	2,125,828					

Residual scope 2 emissions (t CO ₂ -e)	1,484.09
Residual scope 3 emissions (t CO ₂ -e)	154.76
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	1,484.09
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	154.76
Total emissions liability	1,638.85

Operations in Climate Active buildings and precincts

Operations in Climate Active buildings and precincts	Electricity consumed in Climate Active certified building/precinct (kWh)	Emissions (kg CO ₂ -e)
N/A	0	0
Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their building or precinct certification. This electricity consumption is also included in the market based and location based summary tables. Any electricity that has been sourced as renewable electricity by the building/precinct under the market based method is outlined as such in the market based summary table.		

Climate Active carbon neutral electricity products

Climate Active carbon neutral product used	Electricity claimed from Climate Active electricity products (kWh)	Emissions (kg CO ₂ -e)
N/A	0	0
Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their electricity product certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the electricity product under the market-based method is outlined as such in the market based summary table.		

APPENDIX C: INSIDE EMISSIONS BOUNDARY

Non-quantified emission sources

The following emissions sources have been assessed as relevant, are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. They have been non-quantified due to one of the following reasons:

1. **Immaterial** <1% for individual items and no more than 5% collectively
2. **Cost effective** Quantification is not cost effective relative to the size of the emission but uplift applied.
3. **Data unavailable** Data is unavailable but uplift applied. A data management plan must be put in place to provide data within 5 years.
4. **Maintenance** Initial emissions non-quantified but repairs and replacements quantified.

Data management plan for non-quantified sources

There are no non-quantified sources in the emission boundary that require a data management plan.

The data management plan below outlines how more rigorous quantification can be achieved for material (greater than 1%) non-quantified emission sources.

APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

Excluded emission sources

The below emission sources have been assessed as not relevant to this organisation's operations and are outside of its emissions boundary. These emissions are not part of the carbon neutral claim. Emission sources considered for relevance must be included within the certification boundary if they meet two of the five relevance criteria. Those which only meet one condition of the relevance test can be excluded from the certification boundary.

Emissions tested for relevance are detailed below against each of the following criteria:

1. **Size** The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy, and fuel emissions.
2. **Influence** The responsible entity has the potential to influence the reduction of emissions from a particular source.
3. **Risk** The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
4. **Stakeholders** Key stakeholders deem the emissions from a particular source are relevant.
5. **Outsourcing** The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations

Excluded emissions sources summary

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
Upstream leased assets - Electricity Retail sites: Base building	N	N	N	Y	N	<p>Size: Unknown and data unavailable.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: Comparable organisational inventories do not typically undertake this activity within their operational boundary.</p> <p>Stakeholders: Key stakeholders, including the public, would consider this a relevant source of emissions for our business.</p> <p>Outsourcing: We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>
Downstream transportation and distribution	N	N	N	N	N	<p>Size: Unknown and data unavailable.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing</p>
Processing of sold products	N	N	N	N	N	<p>Size: Unknown and data unavailable.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: Comparable organisational inventories do not typically undertake this activity within their operational boundary.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>

Professional services other than advertising and security personal	Y	N	N	N	N	<p>Size: Emissions have been determined as high in relation to the inventory</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing</p>
Use of sold products	N	N	N	N	N	<p>Size: Unknown and data unavailable. Measuring emissions from sold products under Climate Active is not common practice</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary.</p> <p>Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>
End-of-life treatment of sold products	N	N	N	N	N	<p>Size: Unknown and data unavailable. Measuring financed emissions is voluntary in Australia.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>
Downstream leased assets	N	N	N	N	N	<p>Size: Unknown and data unavailable. Measuring financed emissions is voluntary in Australia.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p> <p>Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p>

						<p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>
						<p>Size: Unknown and data unavailable. Measuring financed emissions is voluntary in Australia.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence these emissions.</p>
Franchises	N	N	N	N	N	<p>Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p> <p>Size: Unknown and data unavailable. Measuring financed emissions is voluntary in Australia.</p> <p>Influence: Comparable organisational inventories do not typically undertake this activity within their operational boundary. IMB Bank does not influence investees' operational emissions.</p>
Investments	N	N	N	N	N	<p>Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p>Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p>Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>



An Australian Government Initiative

