



PUBLIC DISCLOSURE STATEMENT

IMB LTD (TRADING AS IMB BANK)

ORGANISATION CERTIFICATION

FY2023-2024


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 2023 – 30 June 2024 Arrears report
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>Robert Ryan Chief Executive Date: 16 April 2025</p>



Australian Government

Department of Climate Change, Energy,
the Environment and Water

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Version 9.

1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	3,904 tCO ₂ -e
CARBON OFFSETS USED	94.67% ACCUs, 5.33% VCUs
RENEWABLE ELECTRICITY	77.9%
CARBON ACCOUNT	Prepared by: Anthesis Australia
TECHNICAL ASSESSMENT	27 March 2023 Daniel Raftopoulos Ndevr Environmental Next technical assessment due: FY2027

Contents

1. Certification summary.....	3
2. Certification 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.....	16
Appendix C: Inside emissions boundary	20
Appendix D: Outside emissions boundary	21

2.CERTIFICATION INFORMATION

Description of organisation 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

This Public Disclosure Statement includes information for FY2023-24 reporting period.

Organisation description

Established in 1880, IMB Bank has been helping people achieve their financial goals for 144 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 \$12 million to support over 1,000 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

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; and
- Measure our Scope 3 operational emissions (associated with IMB's everyday operations) and Scope 3 financed emissions (associated with lending and investment portfolios) and understand the implications of science-based targets and a net zero commitment.

Our operational 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 405.93 tCO₂-e for FY24. Electricity accounted for 11% of IMB Bank's overall emissions. Work is well progressed 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 has developed an Emissions Reduction Plan (ERP) to identify ways we can reduce our scope 3 emissions. An Internal working group has been established with representatives from across the organisation to deliver our ERP in an efficient and sustainable manner.

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.

Emissions reduction actions

Electricity

IMB Bank has decreased its greenhouse gas emissions associated with electricity purchased. We have installed solar panels in two locations, including Broadmeadow branch and our Wollongong Head Office, to reduce our impact on the environment and support the growth of renewable energy in Australia. Also, 57% of our electricity consumption is now via GreenPower.

5.EMISSIONS SUMMARY

Emissions over time

Emissions since base year			
		Total tCO ₂ -e (without uplift)	Total tCO ₂ -e (with uplift)
Base Year/Year 1	2022-23	5,540	N/A
Year 2:	2023-24	3,904	N/A

Significant changes in emissions

Significant changes in emissions			
Emission source	Previous year emissions (t CO ₂ -e)	Current year emissions (t CO ₂ -e)	Reason for change
Advertising services	896.65	685.37	The decrease is caused by decrease in emissions factors and decrease in total expenditure for advertising services
Petrol / Gasoline post-2004	322.73	433.87	The increase in emissions is reflective of higher levels of business travel activity post-COVID.

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

Certified brand name	Product/Service/Building/Precinct used
Anthesis Australia	Consulting Services - AUD 27,208

Emissions summary

The electricity summary is available in Appendix B. Electricity emissions were calculated using a market-based approach.

	Sum of Scope 1 emissions (tCO ₂ -e)	Sum of Scope 2 emissions (tCO ₂ -e)	Sum of Scope 3 emissions (tCO ₂ -e)	Sum of Total emissions (t CO ₂ -e)
Accommodation and facilities	0.00	0.00	5.77	5.77
Cleaning and chemicals	0.00	0.00	217.35	217.35
Climate Active carbon neutral products and services	0.00	0.00	0.00	0.00
Construction materials and services	0.00	0.00	0.00	0.00
Electricity	0.00	353.88	52.06	405.93
Food	0.00	0.00	101.46	101.46
Horticulture and agriculture	0.00	0.00	0.00	0.00
ICT services and equipment	0.00	0.00	313.42	313.42
Machinery and vehicles	0.00	0.00	0.00	0.00
Office equipment and supplies	0.00	0.00	156.25	156.25
Postage, courier and freight	0.00	0.00	308.69	308.69
Products	0.00	0.00	0.00	0.00
Professional services	0.00	0.00	996.15	996.15
Refrigerants	49.25	0.00	0.00	49.25
Roads and landscape	0.00	0.00	0.00	0.00
Stationary energy (gaseous fuels)	1.30	0.00	0.33	1.63
Stationary energy (liquid fuels)	0.07	0.00	0.02	0.08
Stationary energy (solid fuels)	0.00	0.00	0.00	0.00
Transport (air)	0.00	0.00	42.46	42.46
Transport (land and sea)	403.82	0.00	727.52	1131.34
Waste	0.00	0.00	88.29	88.29
Water	0.00	0.00	4.97	4.97
Working from home	0.00	0.00	80.83	80.74
Grand Total	454.44	353.88	3095.58	3903.80

Uplift factors

N/A

6.CARBON OFFSETS

Eligible offsets retirement summary

Offsets retired for Climate Active certification

Type of offset unit		Quantity used for this reporting period		Percentage of total units used	
Australian Carbon Credit Units (ACCU)		3696		94.67%	
Verified Carbon Units (VCUs)		208		5.33%	

Project name	Type of offset unit	Registry	Date retired	Serial number	Vintage	Total quantity retired	Quantity used in previous reporting periods	Quantity banked for future reporting periods	Quantity used for this reporting period	Percentage of total used this reporting period
'Guanaré' Forest Plantations on degraded grasslands under extensive grazing	VCU	Verra Registry	23/08/2023	10228-195912108-195913257-VCS-VCU-261-VER-UY-14-959-01012018-31122018-1	2018	1150	942	0	208	5.33%

Northwest Arnhem Land Fire Abatement	ACCU	ANREU	16/09/2024	9,005,893,724 - 9,005,894,411	2023-24	688	0	0	688	17.62%
Max Waters Reforestation Project 1	ACCU	ANREU	16/09/2024	9,006,334,861 - 9,006,335,110	2023-24	250	0	0	250	6.40%
Max Waters Reforestation Project 2	ACCU	ANREU	16/09/2024	8,353,926,447 - 8,353,926,540	2022-23	94	0	0	94	2.41%
Tiwi Islands Savanna Burning for Greenhouse Gas Abatement	ACCU	ANREU	3/10/2024	8,330,605,908 - 8,330,607,477	2021-22	1,570	0	0	1,570	40.22%
Tiwi Islands Savanna Burning for Greenhouse Gas Abatement	ACCU	ANREU	3/10/2024	3,773,014,163 - 3,773,015,00	2018-19	838	0	0	838	21.47%
Tiwi Islands Savanna Burning for Greenhouse Gas Abatement	ACCU	ANREU	30/10/2024	3,773,006,189 - 3,773,006,444	2018-19	256	0	0	256	6.56%

Co-benefits

Arnhem Land Fire Abatement

The Arnhem Land Fire Abatement (ALFA) project is fully Indigenous-owned and controlled and draws upon ancestral cultural and ecological knowledge to plan management activities using spatial analyses and fieldwork, collect and monitor data, prescribe cultural burns, and expertly manage wildfires to achieve extraordinary climate, biodiversity, socio-cultural and socio-economic benefits.

This project meets the following UN SDGs: 1, 2, 3, 5, 8, 11, 13 & 15.



Max Waters Reforestation Project

The Max Waters Reforestation Project 1 was registered in August 2014 and is located in Western Australia. This project establishes permanent plantings of mallee eucalypt tree species on land that was predominantly used for agricultural purposes for at least five years prior to project commencement. The project is located across four properties in the Mukinbudin, Perenjori, and Yilgarn local government areas in the Northern Wheatbelt of WA (predominantly on the eastern fringe). The project does not include harvesting of any sort - the intention is for the trees to remain untouched as a permanent fixture of the landscape.

This project meets the following UN SDGs: 8, 13 & 15.



Tiwi Islands Savanna Burning for Greenhouse Gas Abatement

Tiwi Island rangers carry out controlled burns as fire is a crucial land management tool for the Traditional Owners. The project is guided by Tiwi cultural values and knowledge about fire practices, including where, how, and when to burn. Consequently, the project involves strategic and planned burning of savanna areas in high rainfall zones during the early dry season to minimise the risk of late dry season wildfires, which release significant amounts of greenhouse gases.

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

Renewable Energy Certificate (REC) summary

The following RECs have been surrendered to reduce electricity emissions under the market-based reporting method.

1. Large-scale Generation certificates (LGCs)*	N/A
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* LGCs in this table only include those surrendered voluntarily (including through PPA arrangements), and does not include those surrendered in relation to the LRET, GreenPower, and jurisdictional renewables.

Project supported by LGC purchase	Project location	Eligible unit type	Registry	Surrender date	Accreditation code	Certificate serial number	Generation year	Fuel source	Quantity (MWh)
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total LGCs surrendered this report and used in this report									N/A

APPENDIX A: ADDITIONAL INFORMATION

Arnhem Land Fire Abatement & Max Waters Restoration Project

Australian National Registry of Emissions Units

Logged in as: Annabelle Gurney / Industry User

- ANREU Home
- Account Holders
- Accounts
- Unit Position Summary
- Projects
- Transaction Log
- CER Notifications
- Public Reports
- My Profile

Transaction Details

Transaction details appear below:

Transaction ID: AU35986

Current Status: Completed (4)

Status Date: 16/09/2024 14:07:54 (AEST)
16/09/2024 04:07:54 (GMT)

Transaction Type: Cancellation (4)

Transaction Initiator: Gurney, Annabelle

Transaction Approver: Dobbs, Ian Alexander

Comment: Cancelled on behalf of IMB Bank for its Climate Active Organisation certification during FY24.

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			ERF179381					2023-24		9,005,893,724 - 9,005,894,411	688
AU	KACCU	Voluntary ACCU Cancellation			ERF180754					2023-24		9,006,334,861 - 9,006,335,110	250
AU	KACCU	Voluntary ACCU Cancellation			ERF180706					2022-23		8,333,926,447 - 8,333,926,540	94

Tiwi Islands Savanna Burning for Greenhouse Gas Abatement

Transaction ID: AU36315

Current Status: Completed (4)

Status Date: 03/10/2024 10:53:01 (AEST)
03/10/2024 00:53:01 (GMT)

Transaction Type: Cancellation (4)

Transaction Initiator: Stuart, Benjamin Mathew Clarke

Transaction Approver: Rockliff, Nathan Stephen

Comment: Cancelled on behalf of IMB Bank for its Climate Active Organisational certification

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			ERF105045					2021-22		8,330,605,908 - 8,330,607,477	1,570
AU	KACCU	Voluntary ACCU Cancellation			ERF105045					2018-19		3,773,014,163 - 3,773,015,000	838

Transaction ID	AU36807
Current Status	Completed (4)
Status Date	30/10/2024 10:03:53 (AEDT) 29/10/2024 23:03:53 (GMT)
Transaction Type	Cancellation (4)
Transaction Initiator	Stuart, Benjamin Mathew Clarke
Transaction Approver	Rockliff, Nathan Stephen
Comment	Cancelled on behalf of IMB Bank for its Climate Active Organisational certification

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			ERF105045					2018-19		3,773,006,189 - 3,773,006,444	256

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 **market-based approach**.

Market-based approach summary			
Market-based approach	Activity Data (kWh)	Emissions (kg CO ₂ -e)	Renewable percentage of total
Behind the meter consumption of electricity generated	0	0	0%
Total non-grid electricity	0	0	0%
LGC purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	1,140,973	0	57%
Climate Active certified - Precinct/Building (voluntary renewables)	0	0	0%
Climate Active certified - Precinct/Building (LRET)	0	0	0%
Climate Active certified - Precinct/Building jurisdictional renewables (LGCs surrendered)	0	0	0%
Climate Active certified - Electricity products (voluntary renewables)	0	0	0%
Climate Active certified - Electricity products (LRET)	0	0	0%
Climate Active certified - Electricity products jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LGCs surrendered)	53,424	0	3%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	13,491	0	1%
Large Scale Renewable Energy Target (applied to grid electricity only)	364,335	0	18%
Residual electricity	446,079	405,932	0%
Total renewable electricity (grid + non grid)	1,572,223	0	78%
Total grid electricity	2,018,303	405,932	78%
Total electricity (grid + non grid)	2,018,303	405,932	78%
Percentage of residual electricity consumption under operational control	98%		
Residual electricity consumption under operational control	436,883	397,563	
Scope 2	388,874	353,875	
Scope 3 (includes T&D emissions from consumption under operational control)	48,009	43,688	
Residual electricity consumption not under operational control	9,197	8,369	
Scope 3	9,197	8,369	

Total renewables (grid and non-grid)	77.90%
Mandatory	18.72%
Voluntary	59.18%
Behind the meter	0.00%
Residual scope 2 emissions (t CO₂-e)	353.88
Residual scope 3 emissions (t CO₂-e)	52.06
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	353.88
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	52.06
Total emissions liability (t CO₂-e)	405.93

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 (kg CO ₂ -e)	Scope 3 Emissions (kg CO ₂ -e)	(kWh)	Scope 3 Emissions (kg CO ₂ -e)
ACT	72,068	70,582	47,996	3,529	1,486	1,085
NSW	1,929,642	1,889,860	1,285,105	94,493	39,782	29,041
SA	0	0	0	0	0	0
VIC	16,593	16,251	12,838	1,138	342	294
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)	2,018,303	1,976,693	1,345,939	99,160	41,610	30,420
ACT	0	0	0	0		
NSW	0	0	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)	0	0	0	0		
Total electricity (grid + non grid)	2,018,303					

Residual scope 2 emissions (t CO₂-e)	1,345.94
Residual scope 3 emissions (t CO₂-e)	129.58
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	1,345.94
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	129.58
Total emissions liability	1,475.52

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 electricity 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>

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
						<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>

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
						<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>
Franchises	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>
Investments	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 investees' operational 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>

Emission sources
tested for relevance

Size

Influence

Risk

Stakeholders

Outsourcing

Justification

Outsourcing We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.



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