



PUBLIC DISCLOSURE STATEMENT

IMB LTD (TRADING IMB BANK)

ORGANISATION CERTIFICATION


FY2024-25

Australian Government
Climate Active
Public Disclosure Statement



An Australian Government Initiative



NAME OF CERTIFIED ENTITY	IMB Ltd (trading as IMB Bank)
REPORTING PERIOD	Financial year 1 July 2024 – 30 June 2025 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 5/6/26</p>



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

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Version 10.



1. CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	4,129 tCO ₂ -e
CARBON OFFSETS USED	100% ACCUs
RENEWABLE ELECTRICITY	100%
CARBON ACCOUNT	Prepared by: Anthesis Australia
TECHNICAL ASSESSMENT	27 March 2023 for the FY2022-23 Anthesis (Australia) Next technical assessment due: FY2025-26

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2. CERTIFICATION INFORMATION

Description of organisation certification

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

The emissions inventory in this Public Disclosure Statement has 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 145 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. The company's head office is located in Wollongong (NSW). The bank has an extensive branch network across the ACT, NSW, and VIC.

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 \$13 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.

This Public Disclosure Statement includes information for FY2024-25 reporting period.

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 but 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

 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 2021 baseline¹; 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 include 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:

IMB's scope 2 emissions in FY25 were reduced to nil as a result of the complete transition to renewable energy sources (GreenPower) 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 to reduce scope 3 emissions. Our internal climate working group includes representatives from across the organisation that meet regularly to collectively 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 our ERP, we are proactively offsetting our greenhouse gas emissions through the purchase of carbon credits.

¹ The GHG inventory for the FY23 (projected) used FY21 activity data as a baseline.

Emissions reduction actions

Electricity

IMB Bank has reduced its greenhouse gas emissions associated with electricity purchased to nil through the complete transition of electricity consumption to renewable energy sources. In addition to the procurement of GreenPower, IMB continues to operate its onsite solar panels in two locations, including our Broadmeadow branch and our Wollongong Head Office, which contributes to reducing grid-supplied electricity and associated emissions. IMB has also taken further actions, including ongoing optimisation of energy use across its facilities, implementing energy-efficient equipment upgrades where feasible, and refining internal monitoring processes to better track and manage electricity consumption over time.

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
Year 3:	2024-25	4,129	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	685.37	968.87	The increase in emissions associated with advertising services is primarily driven by higher activity levels in the reporting period. This includes an expanded marketing program, additional campaigns to support IMB products and service offerings, and greater engagement with external media and creative agencies. These activities reflect the organisation's strategic focus on business growth and market visibility. As a result, higher expenditure in this area, and the corresponding rise in emissions, is consistent with increased operational and promotional efforts.
Petrol Medium Car	493.87	744.97	The increase in petrol-related emissions from employee commuting is largely attributable to workforce growth during the reporting period. As full-time equivalent (FTE) numbers increased, a larger proportion of staff travelled to and from the workplace, resulting in higher overall distance travelled by car. Additionally, updated commute survey data collected in 2025 provided more accurate insights into employee travel patterns, confirming a high reliance on private cars.

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

Certified brand name	Product/Service/Building/Precinct used
Anthesis Australia	Professional Services

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	12.68	12.68
Cleaning and chemicals	0.00	0.00	186.89	186.89
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	0.00	0.00	0.00
Food	0.00	0.00	59.57	59.57
ICT services and equipment	0.00	0.00	255.52	255.52
Office equipment and supplies	0.00	0.00	83.91	83.91
Postage, courier and freight	0.00	0.00	374.39	374.39
Professional services	0.00	0.00	1,389.23	1,389.23
Refrigerants	53.54	0.00	0.00	53.54
Stationary energy (gaseous fuels)	1.75	0.00	0.45	2.20
Stationary energy (liquid fuels)	0.04	0.00	0.01	0.05
Transport (air)	0.00	0.00	73.05	73.05
Transport (land and sea)	378.88	0.00	1,108.34	1,487.22
Waste	0.00	0.00	68.31	68.31
Water	0.00	0.00	5.64	5.64
Working from home	0.00	0.00	75.85	75.85
Grand Total	434.21	0.00	3,693.85	4,128.06

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 (ACCUs)	4,129	100%

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
South East Arnhem Land Fire Abatement Project (SEALFA)	ACCU	ANREU	1/12/2025	9,014,789,431-9,014,790,202	2024-25	772	0	4	768	18.60%
Project Endeavour	ACCU	ANREU	1/12/2025	9,032,171,971 - 9,032,172,196	2024-25	226	0	0	226	5.47%
SouthGlen Native Forest Regeneration Project	ACCU	ANREU	1/12/2025	9,013,782,929 - 9,013,785,828	2024-25	2900	0	0	2900	70.23%
SouthGlen Native Forest Regeneration Project	ACCU	ANREU	1/12/2025	9,013,782,242 - 9,013,782,476	2024-25	235	0	0	235	5.69%
Offset Totals:						4133	0	4	4129	100.00%

Co-benefits

South East Arnhem Land Fire Abatement Project (SEALFA)

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.

Project Endeavour

Project Endeavour is a 150-hectare environmental planting initiative located in Wagerup, Western Australia, that generates high-integrity Australian Carbon Credit Units through the restoration of native Swan Coastal Plain forest ecosystems. Launched in April 2023 on land formerly used for commercial pine plantation, the project establishes permanent native forest through mixed plantings of over a dozen endemic species, including threatened Banksia and Melaleuca varieties. Beyond carbon sequestration, the project delivers meaningful co-benefits across environmental and social dimensions. Ecologically, it creates biodiverse habitat that will serve as a long-term sanctuary for native flora and fauna. The project also prioritises genuine engagement with First Nations communities, with representatives from the Gnaala Karla Booja Aboriginal Corporation surveying the site and participating in ongoing planting and monitoring activities. Local community engagement ensures transparency around project objectives while fostering collaborative relationships with neighbouring landholders.

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

Renewable Energy Certificate (REC) summary

N/A

APPENDIX A: ADDITIONAL INFORMATION

South East Arnhem Land Fire Abatement Project (SEALFA) - 9,014,789,431 - 9,014,790,202

Transaction details

Completed

Transaction approved, all authorised representatives have been notified.

Transaction ID 80735000	Transaction type Voluntary cancellation
Transferring account AU-3797: ANTHESIS CARBON PTY LTD ANTHESIS CARBON PTY LTD	Acquiring account AU-1068: Australia Voluntary Cancellation Account Commonwealth of Australia
Comments Voluntarily surrendered on behalf of IMB Bank Pty Ltd (ABN 92 087 651 974) for the 2025 Climate Active Certification.	

Selected ACCUs

Project ID	Project name	Method type	Method	Vintage	Location	Quantity
ERF101624	South East Arnhem Land Fire Abatement Project (SEALFA) Project	Savanna Fire Management	Emissions Abatement through...	2024-25	NT	772
						Total: 772

10 items per page 1 - 1 of 1 items

Transaction history

Action	Date and time	Authorised representative
Approved	01/12/2025 9:33:05 am +11:00	Matt Drum
Initiated	01/12/2025 9:33:05 am +11:00	Matt Drum

Selected ACCUs

Method type	Method	Vintage	Location	Serial range start	Serial range end	Quantity
Savanna Fire Management	Emissions Abatement through...	2024-25	NT	9,014,789,431	9,014,790,202	772
						Total: 772

10 items per page 1 - 1 of 1 items

Project Endeavour - 9,032,171,971 - 9,302,172,196

Transaction details

Completed

Transaction approved, all authorised representatives have been notified.

Transaction ID 80737000	Transaction type Voluntary cancellation
Transferring account AU-3797: ANTHESIS CARBON PTY LTD ANTHESIS CARBON PTY LTD	Acquiring account AU-1068: Australia Voluntary Cancellation Account Commonwealth of Australia
Comments Voluntarily surrendered on behalf of IMB Bank Pty Ltd (ABN 92 087 651 974) for the 2025 Climate Active Certification.	

Selected ACCUs

Project ID	Project name	Method type	Method	Vintage	Location	Quantity
ERF182040	Project Endeavour	Vegetation	Reforestation by Environmental or...	2024-25	WA	226
						Total: 226

1 - 1 of 1 items

Transaction history

Action	Date and time	Authorised representative
Approved	01/12/2025 9:45:30 am +11:00	Matt Drum
Initiated	01/12/2025 9:45:30 am +11:00	Matt Drum

Selected ACCUs

Method type	Method	Vintage	Location	Serial range start	Serial range end	Quantity
Vegetation	Reforestation by Environmental or...	2024-25	WA	9,032,171,971	9,032,172,196	226
						Total: 226

1 - 1 of 1 items



SouthGlen Native Forest Regeneration Project - 9,013,782,929 - 9,013,785,828 & 9,013,782,242 - 9,013,782,476

Transaction details

Completed

Transaction approved, all authorised representatives have been notified.

Transaction ID 80739000	Transaction type Voluntary cancellation
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Transferring account AU-3797: ANTHESIS CARBON PTY LTD ANTHESIS CARBON PTY LTD	Acquiring account AU-1068: Australia Voluntary Cancellation Account Commonwealth of Australia
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Comments
Voluntarily cancelled on behalf of IMB Bank Pty Ltd (ABN 92 087 651 974) for the 2025 Climate Active Certification.

Selected ACCUs

Project ID	Project name	Method type	Method	Vintage	Location	Quantity
ERFI05022	SouthGlen Native Forest Regeneration Project	Vegetation	Human-Induced Regeneration of a...	2024-25	QLD	2,900
ERFI05022	SouthGlen Native Forest Regeneration Project	Vegetation	Human-Induced Regeneration of a...	2024-25	QLD	235

Total: 3,135

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Transaction history

Action	Date and time	Authorised representative
Approved	01/12/2025 9:50:13 am +11:00	Matt Drum
Initiated	01/12/2025 9:50:13 am +11:00	Matt Drum

Selected ACCUs

Method type	Method	Vintage	Location	Serial range start	Serial range end	Quantity
Vegetation	Human-Induced Regeneration of a...	2024-25	QLD	9,013,782,929	9,013,785,828	2,900
Vegetation	Human-Induced Regeneration of a...	2024-25	QLD	9,013,782,242	9,013,782,476	235

Total: 3,135

10 Items per page 1 - 2 of 2 Items



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 renewable electricity generated	31,093	0	2%
Total non-grid renewable electricity	31,093	0	2%
LGC purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	1,781,271	0	96%
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)	57,139	0	3%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	13,076	0	1%
Large Scale Renewable Energy Target (applied to grid electricity only)	318,367	0	17%
Residual electricity	-348,238	-320,379	0%
Total renewable electricity (grid + non grid)	2,200,945	0	119%
Total grid electricity	1,821,614	0	117%
Total electricity (grid + non grid)	1,852,707	0	119%
Percentage of residual electricity consumption under operational control	100%		
Residual electricity consumption under operational control	-348,238	-320,379	
Scope 2	-306,601	-282,073	
Scope 3 (includes T&D emissions from consumption under operational control)	-41,637	-38,306	
Residual electricity consumption not under operational control	0	0	
Scope 3	0	0	

Total renewables (grid and non-grid)	118.80%
Mandatory	17.89%
Voluntary	99.23%
Behind the meter	1.68%
Residual scope 2 emissions (t CO₂-e)	-282.07
Residual scope 3 emissions (t CO₂-e)	-38.31
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	0.00
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	0.00
Total emissions liability (t CO₂-e)	0.00

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	100%	(kWh)	Scope 2 Emissions (kg CO ₂ -e)	Scope 3 Emissions (kg CO ₂ -e)	(kWh)	Scope 3 Emissions (kg CO ₂ -e)
ACT	71,864	71,864	47,430	2,875	0	0
NSW	1,730,253	1,730,253	1,141,967	69,210	0	0
SA	0	0	0	0	0	0
VIC	19,498	19,498	15,013	1,755	0	0
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)	1,821,614	1,821,614	1,204,410	73,839	0	0
ACT	0	0	0	0		
NSW	31,093	31,093	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)	31,093	31,093	0	0		
Total electricity (grid + non grid)	1,852,707					

Residual scope 2 emissions (t CO ₂ -e)	1,204.41
Residual scope 3 emissions (t CO ₂ -e)	73.84
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	1,204.41
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO ₂ -e)	73.84
Total emissions liability (t CO₂-e)	1,278.25

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
<i>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.</i>		

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
<i>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.</i>		

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.

Relevant non-quantified emission sources	Justification reason
N/A	

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: We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</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
Professional services other than advertising and security personal	Y	N	N	N	N	<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: 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>
Use of sold products	N	N	N	N	N	<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 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>
End-of-life treatment of sold products	N	N	N	N	N	<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> <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
Downstream leased assets	N	N	N	N	N	<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.</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>
Investments	N	N	N	N	N	<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.</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> <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>



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