



Nature and Biodiversity Impact Showcase

October 2024

Our four key impact areas

Climate action

Nature and biodiversity

First Nations recognition and respect

Affordable and accessible housing



Why is nature and biodiversity important?

Biodiversity is central to the production of ecosystem services

Ecosystem services are the benefits provided to humans through the transformations of resources into a flow of essential goods and services



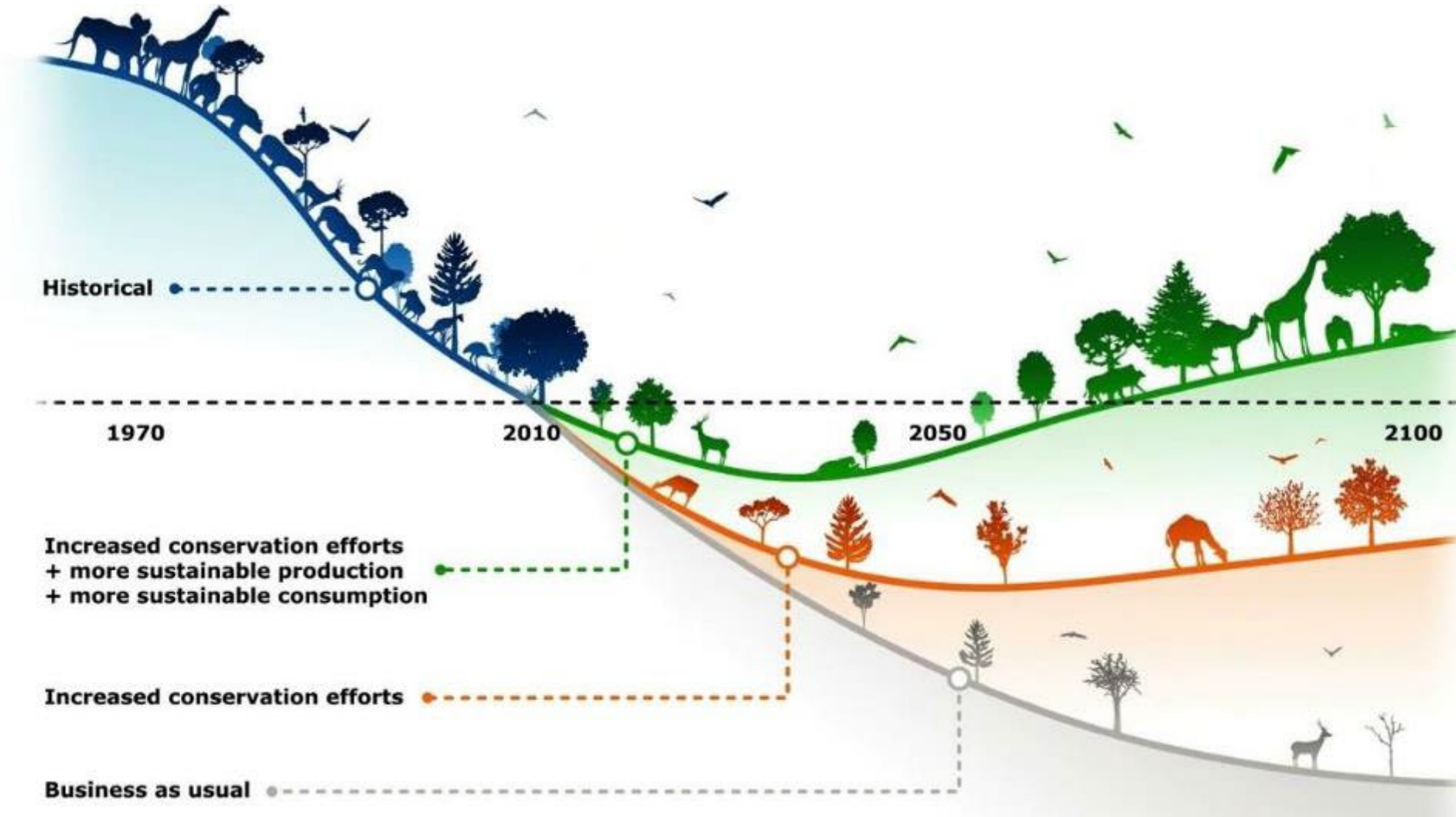
Source: [https:// ecology.fnal.gov/ ecosystem-service](https://ecology.fnal.gov/ecosystem-service)

84m

54W

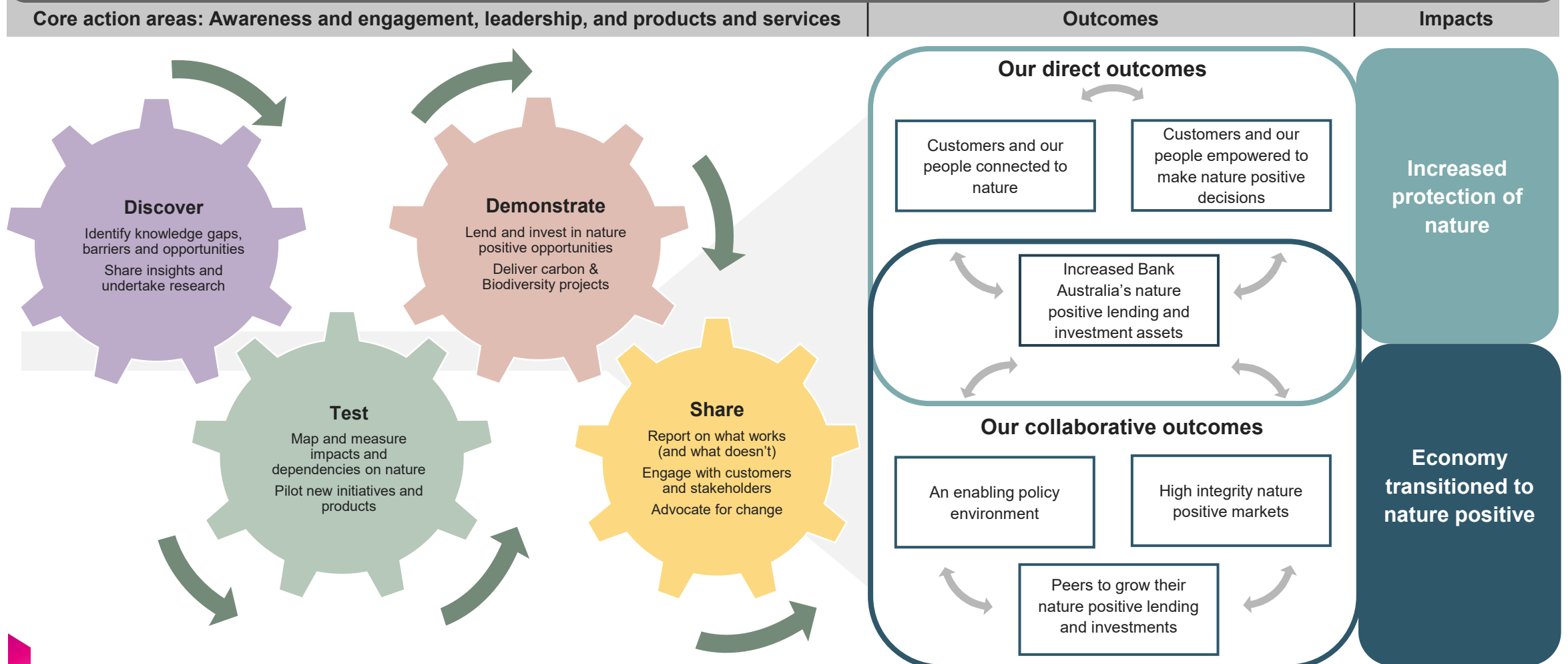


Bending the curve on biodiversity loss



Our theory of change for nature and biodiversity

Impact Statement: Our customers care about nature and biodiversity, and we're working towards a 2030 where nature is protected and recovering. As a customer owned bank, we will contribute to a nature positive future through our products and services, demonstrating leadership and building awareness and engagement.



Nature and biodiversity strategy ecosystem

Our purpose, aspiration and brand...



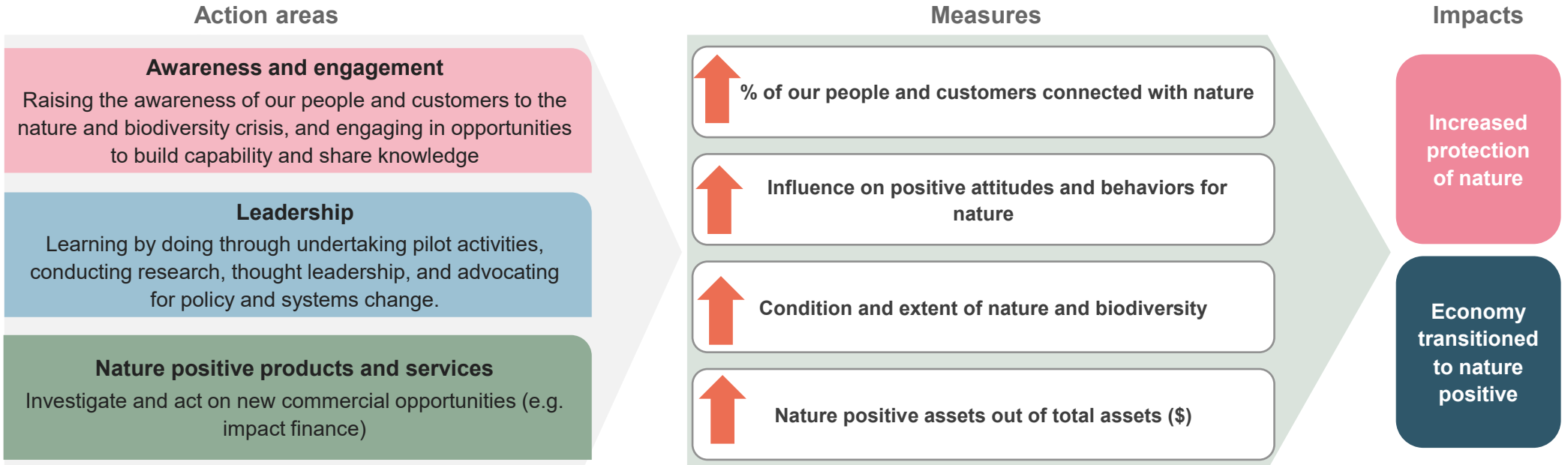
...is brought to life through our intersecting impact priority areas.



In order to meet our Nature and Biodiversity Impact statement...

Our customers care about nature and biodiversity, and we're working towards a 2030 where nature is protected and recovering. As a customer owned bank, we will contribute to a nature positive future through our products and services, demonstrating leadership and building awareness and engagement.

...we activate our core action areas to achieve measurable success that will drive our impact.



Awareness and engagement



Staff trips to the conservation reserve



Share learnings such as climate adjusted restoration efforts and presenting at target market events



Baseline our customers awareness of nature and biodiversity. Influence positive attitudes and behaviors for nature



Leadership: Taskforce on Nature-related Financial Disclosures (TNFD) – public adoption on 8 October 2024

Understanding the material impacts and dependencies across Bank Australia



Head office

Impacts to nature

- GHG emissions
- Water and land pollution
 - Solid waste

Dependencies on nature

- Clean water supply
- Clean air supply
- Energy supply



Residential homes

Impacts to nature

- Land use change
- GHG emissions
- Material consumption
- Water and land pollution

Dependencies on nature

- Protection from natural disasters
 - Clean water supply
 - Clean air supply
 - Energy supply



Our reserve

Ecosystem services

- Protection of cultural assets
- Pollination of nearby crops
- Habitat for plants and animals
- Food, fibre and medicinal resources

Natural assets

- Land, water, vegetation air
- Threatened and common plants and animals
 - Culturally significant sites



Products and services

[Home](#) / [Impact](#) / [Impact Finance](#)

Nature-aligned lending: loans to purchase and protect natural landscapes

You might be interested in buying a property with the intention of protecting or restoring its natural value. For example, buying a 'bush block' and planting locally appropriate trees, or even legally protecting the site from future development through a covenant on the title.

[Enquire now](#)

- Carbon credit projects with biodiversity co-benefits (ACCUs) and future nature repair market
- Supporting First Nations organisations purchase culturally significant properties
- Enabling the use of traditional retail loans to purchase bush blocks with or without covenants
<https://www.bankaustralia.com.au/impact-finance/nature-aligned-lending>
- Working with land covenanting organisations that have revolving funds like the NSW Biodiversity Conservation Trust
- Future could include loans to nature tech companies and eventually nature term deposits



Introduction to the Conservation Reserve

Our customers have told us that they care deeply about acting on climate change and protecting Australia's threatened flora and fauna.

Since 2008 we've been restoring habitat at our customers' conservation reserve and offsetting some of the environmental impact of our lending activities.

The reserve is 2117 hectares over four properties that include Minimay, Ozenkadnook, Boorookpi and Salvana.

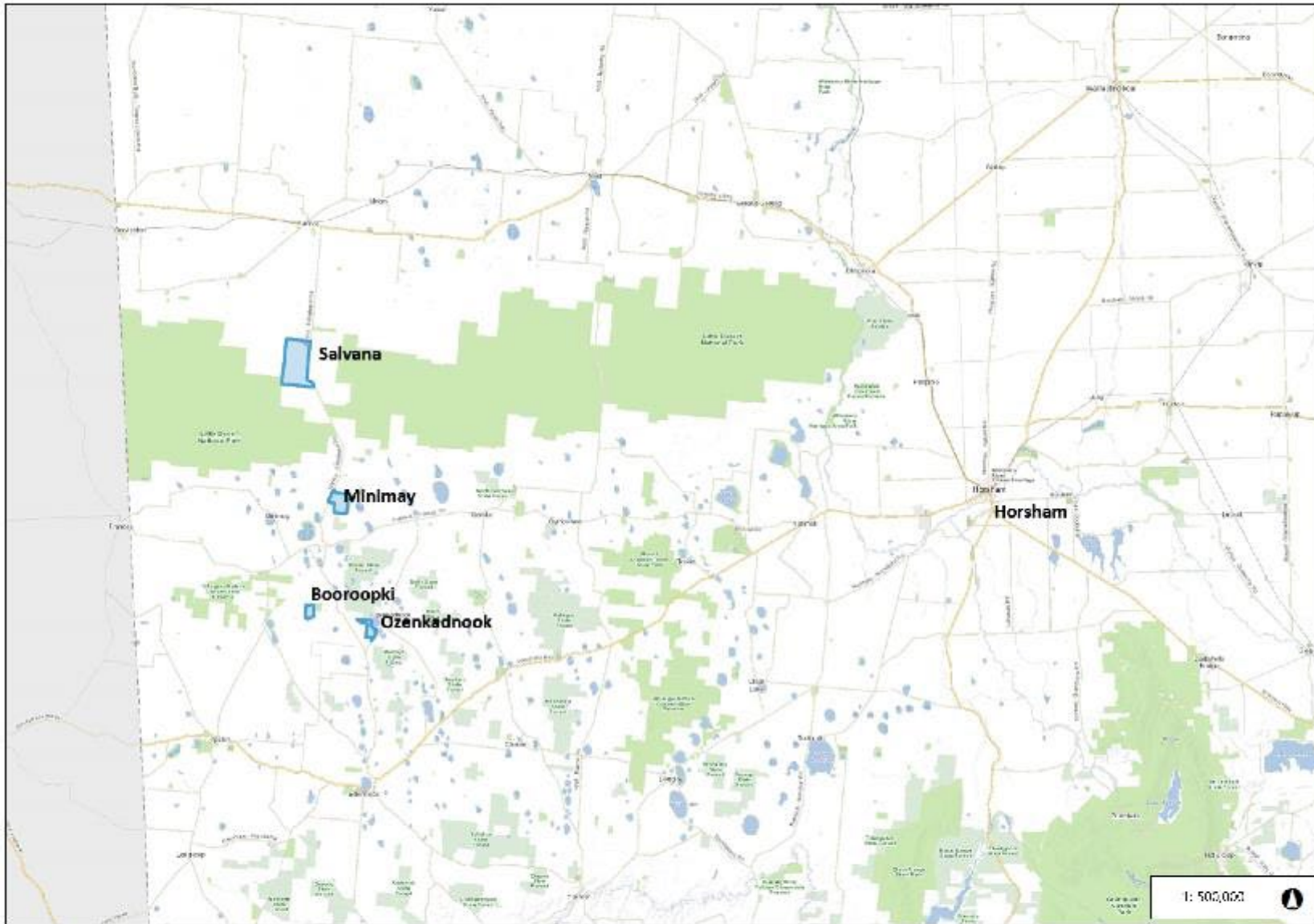
We partner with Greening Australia, Trust for Nature and the Barengi Gadjin Land Council in the stewardship of the reserve and its cultural and ecological values.

The reserve also contributes to achieving our nature and biodiversity, and climate action impact area objectives.

The next slides outline the history and stewardship of the conservation reserve.



Bank Australia Conservation Reserve



Legend

0 1,000 2,000 Meters

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Energy, Environment and Climate Action

Property photos



Stewardship of the conservation reserve

In 2017, after six months of working with our partners Trust for Nature and Greening Australia, we released *Reimagining the Future*, our 10-year strategy for the Bank Australia Conservation Reserve.

The strategy outlines our ambitions for restoring and maintaining habitat on the properties, and for utilising the properties as a nature awareness and engagement tool.

Each year we allocate approximately \$300,000 to implementing the strategy with our partners at Greening Australia and Trust for Nature, with cultural advice and targeted actions performed by the BGLC.

We report on our strategy progress in our annual impact report.

Information is also available on our internet site

<https://bankaust.com.au/page/conservation-reserve>

Annual actions:

Include: Weed control, native vegetation planting, fence repair, fire preparedness, track maintenance, cultural burns, pest animal control, high level ecological monitoring. We are also about to commence an ecological thinning trial in designated areas of Yellow Gum plantings.



Questions

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