

## Environmental Factpac

### Greenhouse gas emissions and energy

Unless otherwise stated, all data reflects a July 1 – June 30 reporting year.

#### Westpac Group Summary

	2013	2012	2011	2010	2009
<b>Scope 1 and 2 emissions – banking operations<sup>1</sup></b>					
Australia (tonnes CO <sub>2</sub> -e)	175,194	177,731	179,100	184,131	181,259
New Zealand (tonnes CO <sub>2</sub> -e)	5,411	5,947	5,024	5,294	5,980
Pacific Banking (tonnes CO <sub>2</sub> -e)	4,297	2,517	1,582	n/a	3,169
United Kingdom (tonnes CO <sub>2</sub> -e) <sup>2</sup>	393	472	618	573	492
<b>Total Scope 1 and 2 emissions – banking operations</b>	<b>185,295</b>	<b>186,667</b>	<b>186,324</b>	<b>189,998</b>	<b>190,900</b>
<b>Scope 1 and 2 emissions – property trusts</b>					
Scope 1 greenhouse gas emissions (tonnes CO <sub>2</sub> -e)	-	-	120	276	282
Scope 2 greenhouse gas emissions (tonnes CO <sub>2</sub> -e)	257	259	2,500	9,891	10,509
<b>Total Scope 1 and 2 emissions – property trusts</b>	<b>257</b>	<b>259</b>	<b>2,620</b>	<b>10,167</b>	<b>10,791</b>
<b>Energy consumption – property trusts</b>					
Natural gas (GJ)	-	-	2,055	5,174	5,259
Diesel generator (GJ)	-	-	208	154	4
Electricity (GJ)	778	771	9,812	39,940	42,053
<b>Total energy consumption – property trusts</b>	<b>778</b>	<b>771</b>	<b>12,075</b>	<b>45,268</b>	<b>47,316</b>

<sup>1</sup> Group Banking Operations emissions, not including property trusts.

<sup>2</sup> 2011 data available from current premises for natural gas and electricity for the second half 2011 (1 January to 30 June 2011) only. First half 2011 component of data based on pro rata 2010 data.

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### Greenhouse gas emissions and energy

#### Detailed emission & energy profile – Group banking operations

(tonnes CO<sub>2</sub>-e unless otherwise stated)

	Australia		NZ		Pacific Banking		United Kingdom	
	2013	2012	2013	2012	2013	2012	2013	2012
<b>Scope 1 emissions</b>								
Natural gas	743	810	238	320	80	-	n/a	n/a
Fleet vehicles	4,987	5,354	1,647	1,528	740	571	n/a	n/a
Diesel generator	246	900	n/a	n/a	122	n/a	n/a	n/a
Refrigerant leakage <sup>1</sup>	1,515	418	385	368	n/a	n/a	n/a	n/a
LPG (Stationary)	7	8	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total Scope 1 emissions</b>	<b>7,497</b>	<b>7,490</b>	<b>2,269</b>	<b>2,216</b>	<b>942</b>	<b>571</b>	<b>-</b>	<b>-</b>
<b>Scope 2 emissions</b>								
Electricity <sup>2</sup>	167,696	170,241	3,142	3,731	3,355	1,945	393	472
<b>Total Scope 2 emissions</b>	<b>167,696</b>	<b>170,241</b>	<b>3,142</b>	<b>3,731</b>	<b>3,355</b>	<b>1,945</b>	<b>393</b>	<b>472</b>
<b>Scope 3 emissions</b>								
Base building emissions <sup>3</sup>	26,524	25,018	n/a	n/a	n/a	n/a	n/a	n/a
Paper waste <sup>4</sup>	10,822	7,863	714	730	n/a	n/a	n/a	n/a
Transmission losses	31,031	30,031	324	n/a	n/a	n/a	n/a	n/a
Air travel	9,058	20,526	1,714	3,415	n/a	n/a	242	174
Fleet	395	424	209	n/a	n/a	n/a	n/a	n/a
Waste to landfill <sup>5</sup>	2,901	2,396	414	391	n/a	n/a	n/a	n/a
Rental cars and use of personal vehicles	83	81	n/a	358	n/a	n/a	n/a	n/a
Taxis	620	406	127	135	n/a	n/a	n/a	n/a
Domestic hotels	n/a	n/a	77	82	n/a	n/a	n/a	n/a
<b>Total Scope 3 Emissions</b>	<b>81,434</b>	<b>86,744</b>	<b>3,579</b>	<b>5,111</b>	<b>-</b>	<b>-</b>	<b>242</b>	<b>174</b>
<b>Group banking operations</b>								
Gas (GJ)	14,472	15,772	4,435	5,949	1,554	2	n/a	n/a
Fuel (GJ)	74,492	79,988	22,940	21,281	10,830	8,321	n/a	n/a
Diesel generator (GJ)	3,535	12,955	n/a	n/a	1,758	n/a	n/a	n/a
LPG (Stationary)	112	124	n/a	n/a	n/a	n/a	n/a	n/a
Electricity (GJ) <sup>2</sup>	686,652	689,802	87,408	86,674	48,343	27,991	2,697	3,714
Greenpower (GJ)	226	403	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total energy consumption – Group banking operations</b>	<b>779,264</b>	<b>798,641</b>	<b>114,782</b>	<b>113,904</b>	<b>62,486</b>	<b>36,314</b>	<b>2,697</b>	<b>3,714</b>

<sup>1</sup> Boundary of refrigerants expanded in 2013 to include commercial and data centre units.

<sup>2</sup> GreenPower is not included as a reduction to emissions.

<sup>3</sup> Base building emissions are from commercial offices and data centres. 2012 data restated.

<sup>4</sup> Paper data restated for 2012 to align with the National Carbon Offset Standard.

<sup>5</sup> Australia commercial & industrial waste emission factor used to calculate emissions from waste to landfill. Australian FY13 data includes all commercial offices, data centres, subsidiaries and our retail network. Australian FY12 data covered commercial offices only.

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### Paper, waste and water

	2013	2012	2011	2010	2009
<b>Paper consumption</b>					
Australia (tonnes)	5,101	5,360	5,602	6,066	6,643
New Zealand (tonnes) <sup>1</sup>	661	669	660	589	503
Pacific Banking and United Kingdom (tonnes)	54	46	73	12	121
<b>Total paper consumption</b>	<b>5,816</b>	<b>6,075</b>	<b>6,335</b>	<b>6,667</b>	<b>7,267</b>
Percentage including FSC accredited content (%) <sup>2</sup>	65	69	68	55	43
Percentage including recycled content (%)	10	11	9	8	11
<b>Paper recycling</b>					
Australia (tonnes)	2,640	2,339	2,706	2,492	2,933
New Zealand (tonnes)	586	710	737	563	1,321
United Kingdom (tonnes)	10	2	9	n/a	3
<b>Total paper recycling</b>	<b>3,236</b>	<b>3,051</b>	<b>3,452</b>	<b>3,055</b>	<b>4,257</b>
<b>General recycling</b>					
Printer cartridges – New Zealand (number)	9,081	9,947	9,524	10,988	5,837
Flourescent light tubes – Australia (kg)	2,987	4,380	2,330	1,010	543
PCs – Australia (number) <sup>3</sup>	4,156	9,685	6,036	6,395	6,850
PCs – United Kingdom (tonnes)	n/a	n/a	137	n/a	3
Co-mingled – Australia (tonnes)	593	217	226	230	214
<b>Waste – Westpac Australia Corporate sites<sup>4</sup></b>					
Diverted (tonnes)	2,333	1,688	1,524	853	943
Landfill (tonnes)	1,587	1,393	885	961	541
<b>Total waste – Westpac Australia Corporate sites</b>	<b>3,920</b>	<b>3,080</b>	<b>2,409</b>	<b>1,814</b>	<b>1,484</b>

<sup>1</sup> 2010 data is as at 30 September.

<sup>2</sup> All New Zealand copy paper is FSC certified. All UK copy paper is recycled paper.

<sup>3</sup> PCs are recycled through Work Ventures ([www.workventures.com.au](http://www.workventures.com.au)).

<sup>4</sup> Corporate waste data for 2013 has been extrapolated across all commercial offices, subsidiaries and data centres. Corporate waste data in previous years was extrapolated across commercial offices only.

### Water usage

	2013		2012		2011		2010		2009	
	Total kL	kL/m2	Total kL	kL/m2	Total kL	kL/m2	Total kL	kL/m2	Total kL	kL/m2
Australia – non-retail	301,546	0.88	269,091	0.74	379,500	1.04	389,630	1.04	236,358	1.04
Australia – retail	244,378	0.58	204,416	0.48	272,300	0.66	249,856	0.61	130,275	0.46
United Kingdom	n/a	n/a	n/a	n/a	1,332	0.34	1,827	0.87	1,597	1.02
Pacific <sup>1</sup>	55,126	n/a	26,516	n/a	128,546	n/a	n/a	n/a	n/a	n/a

<sup>1</sup> 2011 Excludes the Cook Islands.

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### Business travel

		2009				
	2013	2012	2011	2010	St.George	Westpac
<b>Land travel</b>						
<b>Australia</b>						
Fuel consumption – fleet vehicles (kL)	2,176	2,337	2,336	2,744	1,002	2,477
Total distance travelled (m km)	34.1	25.95	25.5	30.0	n/a	17.0
Fuel efficiency (kL/vehicle)	1.6	2.1	1.9	1.8	3.0	3.1
Taxis (m km)	3.1	2.1	3.1	3.2	0.6	2.2
CO <sub>2</sub> -e/vehicle (tonnes)	3.6	4.8	4.4	6.0	6.5	6.0
<b>New Zealand</b>						
Fuel consumption – fleet vehicles (kL)	597	564	557	558	582	703
Total distance travelled (m km) <sup>1</sup>	n/a	n/a	7.8	7.0	7.0	7.0
Fuel efficiency (kL/vehicle)	1.7	1.9	1.8	2.3	2.3	2.6
Personal vehicles used for work (m km)	0.9	1.1	1.2	0.9	0.6	0.6
Hire cars (m km)	0.2	0.2	0.2	0.2	0.2	0.2
CO <sub>2</sub> -e/vehicle (tonnes)	4.5	4.9	4.8	5.7	5.7	6.1
<b>Pacific</b>						
Fuel consumption – fleet vehicles (kL) <sup>2</sup>	299.0	226.5	156.8	n/a	n/a	n/a
<b>Air travel</b>						
<b>Domestic</b>						
Australia (m km)	52.6	46.2	66.7	67.0	51.0	48.0
New Zealand (m km)	7.2	7.8	8.2	6.9	5.0	6.0
United Kingdom (incl flights within Europe) (m km)	0.4	0.2	0.3	0.2	0.3	0.4
<b>Total domestic</b>	<b>60.1</b>	<b>54.2</b>	<b>75.2</b>	<b>74.1</b>	<b>56.3</b>	<b>54.4</b>
<b>International</b>						
Australia – Westpac (m km)	17.9	13.4	15.6	20.0	15.0	18.0
New Zealand (m km) <sup>3</sup>	3.6	3.4	4.0	3.8	3.0	5.0
United Kingdom (m km)	1.2	0.9	1.5	0.6	0.9	2.0
<b>Total international</b>	<b>22.7</b>	<b>17.7</b>	<b>21.1</b>	<b>24.4</b>	<b>18.9</b>	<b>25.0</b>

<sup>1</sup> 2012 and 2013 data not available.

<sup>2</sup> Excludes Papua New Guinea.

<sup>3</sup> 2010 restated data.

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### Performance ratios

	2013	2012	2011	2010	2009
<b>Australia<sup>1</sup></b>					
Scope 1 and 2 emissions (tCO <sub>2</sub> -e)/employee (FTE)	5.9	6.0	6.0	5.4	5.7
Scope 1 and 2 emissions (tCO <sub>2</sub> -e)/m <sup>2</sup>	0.2	0.2	0.2	0.2	0.3
Energy (GJ)/employee (FTE)	26.4	26.9	25.4	26.3	27.6
Energy (GJ)/m <sup>2</sup>	1.0	1.0	1.0	1.1	1.1
Paper (tonnes)/employee (FTE)	0.17	0.18	0.19	0.18	0.21
Copying paper (sheets/FTE)	8,938	8,848	9,288	8,320	10,529
Power Usage Effectiveness (PUE)	1.7	1.8	n/a	n/a	n/a
PUE – Data Centre E	1.8	2.1	n/a	n/a	n/a
PUE – Data Centre R	1.8	1.9	n/a	n/a	n/a
PUE – Data Centre W	1.6	1.6	n/a	n/a	n/a
<b>New Zealand<sup>2</sup></b>					
Tonnes CO <sub>2</sub> -e/employee (FTE)	1.9	1.3	1.1	1.0	1.1
Scope 1 and 2 emissions (tCO <sub>2</sub> -e)/m <sup>2</sup>	0.04	0.04	0.03	0.04	0.04
CO <sub>2</sub> -e/active customer <sup>3</sup>	0.010	0.005	0.004	0.004	0.005
Paper (tonnes)/employee (FTE)	0.14	0.14	0.15	0.11	0.09
Copying paper (sheets/FTE)	8,455	9,431	9,456	8,456	8,420

<sup>1</sup> 2011, 2012 and 2012 Performance ratios including employee data calculated using FTE at 30 June 2011. Previous years calculated using FTE as at 30 September.

<sup>2</sup> 2011, 2012 and 2013 Performance ratios including employee data were calculated using FTE as at 30 June 2011. Previous years calculated using headcount as at 30 September.

<sup>3</sup> 2011, 2012 and 2013 Performance ratios including active customer data were calculated as at 30 June. Previous years calculated as at 30 September.