

Environmental **Solutions.**

At National Australia Bank and Bank of
New Zealand we can help manage your
carbon and environmental exposures.

bnz

 **National Australia Bank**

Environmental Solutions

Growing concern about environmental issues, particularly climate change, is placing unprecedented pressure on businesses to reduce their impact. Government initiatives to price and reduce carbon emissions will drive a significant change to the way business is conducted in Australasia and transform the way the economy operates.

We believe that if managed correctly these changes present more opportunity than risk. Our Environmental Solutions Team understands environmental markets and their potential impact on your business. Since 2006 we have been working to help our clients understand and quantify the financial impact of environmental issues and develop a range of innovative approaches for them.

Global Environmental Markets

Our strong presence in London has provided us with insights into the European traded environment that we can now share with our Australasian clients.

We commenced trading in the EU-ETS in 2007 and we are also working closely with clients in both Australia and NZ to assist them in managing environmental risks.

We can offer tailored solutions, and a route to market for the supply and delivery of environmental commodities.

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Environmental Finance Solutions

We have a range of innovative financing approaches that give you options to better manage the financial impact of environmental issues.

Energy & resource efficiency

We have expertise in a wide range of methods to assist businesses looking to improve their energy & resource efficiency. These include debt financing of energy efficiency upgrades and asset financing of new equipment and/or fixed and mobile infrastructure.

Carbon forestry

Carbon forestry is an emerging market with unique challenges. We provide bespoke financing solutions that help developers, investors and off takers overcome the hurdles to establishing a carbon forest.

Project finance for environmental projects

We have a long term commitment to financing environmental projects in Australia and New Zealand. We have been involved in financing 60% of all renewable energy capacity installed in Australia since 2001.

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Walking the talk

We are serious about managing our own environmental performance and National Australia Bank globally will be carbon neutral by September 2010. We benchmark our performance against a range of international indicators, including the Carbon Disclosure Project and the Dow Jones Sustainability Index. We support the Equator Principles, and actively participate in the United Nations Environment Program Finance Initiative.

Read more at www.nabgroup.com