

Every day, teachers help  
create **a brighter future.**  
Now your money\* can too.



Find out more at  
[tmbank.com.au](http://tmbank.com.au) or 13 12 21

 **Teachers  
Mutual Bank**  
We put you first



## Let's create a brighter future, together.

At Teachers Mutual Bank, profit has a purpose. We are committed to creating a brighter future – for our members, the education community, the planet and the people on it.

We do this by:

- ✓ **Being one of the World's Most Ethical Companies<sup>5</sup>**
- ✓ **Investing profits back into the education community**
- ✓ **Providing scholarships for future teachers.**

This is banking as it should be.

**'A Brighter Future' is our commitment to being a responsible business and how we are helping to create a better world today.**



# Being a responsible business.

Leading by example is one of the most important parts of being a teacher. As a bank, we want to lead by example too – by being a responsible corporate citizen.

We invest 5.4% of our profits back into our members, the education community, the planet and the people on it.<sup>3</sup>

Sustainability is at the forefront of our business, and integrated throughout our operations, systems and relationships. We make sure we are accountable, and benchmark ourselves against world leaders in sustainability.

**"We believe sustainability is about the whole bank. It is embedded in who we are as a bank, what we do and why we do it."**

Steve James,  
Chief Executive Officer,  
Teachers Mutual Bank.

A few things you might not know about Teachers Mutual Bank:

One of the World's Most Ethical Companies 2016, 2015 and 2014.<sup>1</sup>

UNAA World Environment Day Award for Sustainability Leadership.<sup>4</sup>

'Best Bank in Socially Responsible Performance'

at Australian Banking and Finance Awards, 2016, 2015 and 2013.<sup>2</sup>

5.4% of our pre-tax profits invested in the community<sup>3</sup>  
(More than 17 times financial services industry average and over 5 times the global average).

Our employee engagement rating is 82%.

44% of our Board members are women.



# Investing in the education community.

You put your heart and soul into teaching, and we put teachers at the heart of everything we do.

It's why we help with scholarships, grants and programs that help you and your communities build brighter futures.

We believe in creating opportunities for teachers and the education community to flourish. We are passionate about education.

## Future Teachers Scholarships

Our Future Teacher Scholarships provide financial assistance to university students studying to become teachers, so they can focus on their future and not worry about their finances.

Paul is a passionate future teacher who takes a holistic approach to the profession. For him it is a number of things that make a teacher; influence, responsibility, team work, dedication and reputation. He truly understands that it is more than just a job for so many dedicated educators where "there are no meaningless days". He understands that it is not only the relationships with the students, but also within he teaching community, other teachers and parents which are important.

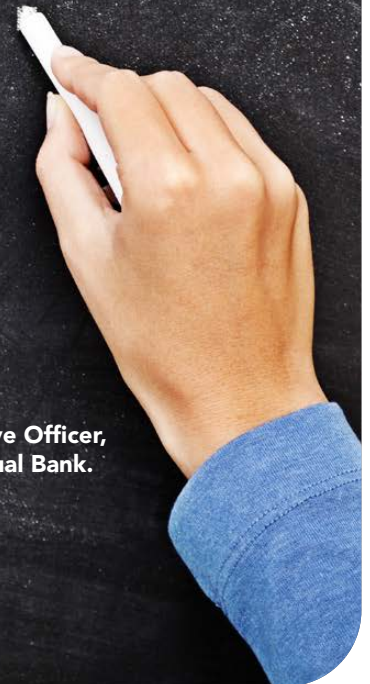


We:

- ✓ **Support over 160 conferences, events & development courses Australia-wide.**
- ✓ **Visit around 1,100 schools every year.**
- ✓ **Fund scholarships** including The NSW Premier's Teachers Mutual Bank New and Emerging Technologies Scholarship and The Teachers Mutual Bank Harvard Club of Australia Scholarship with the Public Education Foundation.
- ✓ **Collaborate with a wide range of education partners** that support teachers, staff and Principals.
- ✓ **Have a Teacher Recognition Program** to acknowledge the work of those who go above and beyond.

**"As a purpose-driven bank, putting profits back into the community is extremely important to us. We're proud to be leading the way not just in Australia but globally. If all banks spent 4% of their profit in the community, the impact would be billions."**

**Steve James,  
Chief Executive Officer,  
Teachers Mutual Bank.**





# Creating a better tomorrow.

We want the next generation to live in a better world. It's why we invest in social and environmental programs that help create positive change now, for a better tomorrow.

We fund school projects to promote sustainable living, while reducing our own environmental footprint. We lead on one of the biggest challenges – climate change.

We support disadvantaged children, and we fund students who will be the teachers of tomorrow.

To date, we have:

**Provided \$467,000 to 197 schools** and colleges through our Teachers Environment Fund<sup>^</sup>

**Provided \$257,000** to 50 winners and 30 runners up with our Future Teachers Scholarships<sup>^</sup>

**Raised \$24,336** through our workplace giving and staff fundraising – an average of \$52 per employee<sup>^</sup>

## We take the environment seriously.

We are constantly improving the way we use resources and looking for opportunities to reduce our environmental footprint. We've installed 612 solar panels and 1,826 LED lights on all 4 buildings we own

These will:

slash our greenhouse emissions by 28%

save \$750,000 over the next five years.



<sup>^</sup>Teachers Environment Fund was launched in 2008 and the Future Teacher Scholarship program was launched in 2009. These are the current totals as of the 1st of February 2017. Workplace fundraising was calculated in the 2016 Financial Year.



# Tackling the world's biggest challenges: climate change

## Did you know?

The environmental damage attributable to banks comes largely from the negative impacts of their lending and investments, rather than their direct footprint.

**"With a shift in consumer sentiment leading to more Australians calling for action on climate change, there has been an increase in demand for ethical investment options."**

Steve James,  
Chief Executive Officer,  
Teachers Mutual Bank.

At Teachers Mutual Bank, we;

**DON'T** use members' funds to finance large-scale greenhouse-gas pollution.

**DON'T** use members' deposits to directly lend to, buy equity or debt in any large-scale greenhouse polluting activities from fossil fuel exploration, extraction, production and use.

## Teachers Mutual Bank is a Certified Ethical Bank<sup>5</sup>

As a bank, we have gone to significant lengths to prohibit any lending activities that will have detrimental effects on the global environment. In July 2015, our \$500 million Debt Issuance Programme was certified by the Responsible Investment Association of Australia. This is the first certified ethical investment wholesale cash product that is based on fossil fuel lending and investing exclusion. We are the first bank to achieve this.



CERTIFIED BY RIAA

# The Myanmar Teachers Project

In the poorest region of Myanmar, we have invested in a sustainable village banking model for teachers and children. The program is designed to help break the poverty cycle by helping pay teachers' salaries and empowering the community as a whole.

To date, we have:

- ✓ **Supplemented the salaries of 153 teachers – 137 are women.**
- ✓ **Funded free education for 4,224 students in 32 rural schools.**
- ✓ **Created savings and loans for 3,854 credit union members.**
- ✓ **Generated \$AU21,792 interest, which pays for teachers' salaries in perpetuity**
- ✓ **Directly benefited 27,350 people in the community.**

# Every day, teachers help create a **brighter future**. Now your money\* can too.

\* **Membership is open to citizens or permanent residents of Australia who are current or retired employees of the Australian education sector or family members of members of the Bank.** Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981

1 The Ethisphere Institute is a global leader in defining and advancing standards of ethical business. The World's Most Ethical Companies, awarded by Ethisphere, recognises companies that not only promote ethical business standards and practices internally, but also exceed legal compliance minimums and shape future industry standards by introducing best practices today. See [www.ethisphere.com](http://www.ethisphere.com) for more details.

2 Awarded by the Asia-Pacific Banking & Finance Magazine, the Best Bank in Socially Responsible Performance Award recognises companies who demonstrate solid performance across three sustainability priority areas, environment, social and governance.

3 The London Benchmarking Group (LBG) is the internationally recognised standard for measuring and evaluating a corporation's community investment ([www.lbg-australia.com](http://www.lbg-australia.com)). Results published in November 2014 are based on investment figures from the previous financial year.

4 United Nations Association of Australia (UNAA) United Nations World Environment Day (June 5 awards - Sustainability Leadership - large organisations).

5 'Through achieving certification, Teachers Mutual Bank is recognised as a certified ethical bank.' The Teachers Mutual Bank wholesale debt issuance programme has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program. See [www.responsibleinvestment.org](http://www.responsibleinvestment.org) for details.

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