

Bank's Certified Responsible and Ethical Investment products grow 347% to reach \$764million in 2019

Data for FY2019

- Total RIAA Certified products are \$764m as of June 30 2019
- Total increase over FY2018 is 347%, or an additional \$544m
- Total Certified products represent 9.5% of the Bank's balance sheet
- Certified ethical investment increased by 191% to \$420m
- Certified responsible investment went from zero to \$344m
- Annual additions leapt 27-fold from \$20m in FY2018 to \$544m in FY2019

Certified Products

Teachers Mutual Bank Limited ('the Bank') has five products certified by the Responsible Investment Association Australasia (RIAA). These are;

- \$500m Debt Issuance Programme (DIP) for Wholesale investors *September 29 2014*. Certified Ethical investment
- Increase of \$500m to the DIP for Wholesale investors *November 26 2018*. Certified Ethical investment. Size of DIP now \$1 billion
- All new retail deposit products, *December 1 2018*. Certified Responsible Investment
- All new retail mortgage products, *December 1 2018*. Certified Responsible Investment
- Wholesale Sector Short Term Deposits (STDs). *August 20 2019*. Certified Ethical Investment



The Bank's \$1 billion Debt Issuance Programme, its Wholesale Sector STDs and its retail deposits and mortgages have been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details.

Market share

The RIAA Annual Benchmark report assesses the market for calendar year 2018. The Certified Ethical Issuance by the Banks is classified as a 'green bond' within the overall category of Impact and Community Investment.

The Bank added 7% of the green bonds market in 2018, and comprises 5% of total green bonds in Australia, and 3% of the wider Impact and Community investment market.

<https://responsibleinvestment.org/wp-content/uploads/2019/07/RIAA-RI-Benchmark-Report-Australia-2019-2.pdf>

Impact and Community investment market - all types	Total market \$m	Bank \$m	Bank as % of total market
Total by Dec 2017	8,000	220	3%
Added in 2018	5,800	200	3%
Total by Dec 2018	13,800	420	3%
Green bonds market – a subset of Impact and Community			
Green bonds added in 2018	2,800	200	7%
Green bonds total by Dec 2018	8,418	420	5%

Note

The products represent the amount on the balance sheet. Whilst more retail products have been sold, it is what remains on the balance sheet that is counted. By certifying the \$1 billion Debt Issuance Programme, each individual issuance of notes or tranches is certified, and that is what is counted.

About RIAA

The Responsible Investment Association Australasia (RIAA) champions responsible investing and a sustainable financial system in Australia and New Zealand. RIAA is dedicated to ensuring capital is aligned with achieving a healthy society, environment and economy. With over 240 members managing more than \$9 trillion in assets globally, RIAA is the largest and most active network of people and organisations engaged in responsible, ethical and impact investing across Australia and New Zealand. More info: <https://responsibleinvestment.org/>