

Corporate Responsibility: Performance Benchmarks and Awards

October 2018



Firefighters
Mutual Bank



Teachers
Mutual Bank

UniBank

Ethical business

Teachers Mutual Bank Limited has been named one of the World's Most Ethical Companies for five years in a row since 2014, and includes UniBank for three years: 2018, 2017 and 2016 and Firefighters Mutual Bank in 2018.

We're one of only four banks in the world to be named.

Our commitment is to be a world leading ethical business, and WME is one of the best methods to measure this.



To find out more visit www.tmbank.com.au/community

2018 | WORLD'S MOST
ETHICAL
COMPANIES[®]
WWW.ETHISPHERE.COM



Performance counts

We are a values based bank where profit has a purpose.

We strive for excellence and international leadership in our ethical business practices.

We make sure we are accountable, and benchmark ourselves against world leading standards.

Credentials count

External, independent third party verification and benchmarking provides evidence and concrete results of our commitments and performance over time.

External assessment tests and validates data, systems and processes across hundreds of metrics.

We publish over 40 results from external organisations over the past 6 years.

Performance

One of the World's Most Ethical Companies¹

Ethisphere Institute

- 2018** 1 of 4 Banks named and the only Australian company
- 2017** 1 of 3 Banks named and the only Australian company
- 2016** 1 of 4 Banks named and 1 of 2 Australian companies
- 2015** 1 of 5 Banks listed and 1 of 2 Australian companies
- 2014** 1 of 5 Banks listed and 1 of 3 Australian companies



Certified Ethical Investment²

The Responsible Investment Association of Australasia (RIAA)

- 2015 to 2019** The Bank's \$500m Debt Issuance Programme (DIP) for wholesale investors is a Certified Ethical Investment by the RIAA. We are the first bank in Australia to have a Certified Ethical Investment wholesale cash product.



CERTIFIED BY RIAA

As of July 2018 the Bank's ethical bond issuance is \$420 million.

A Global Leader in community investment³

London Benchmarking Group (LBG) LBG Australia & New Zealand and LBG Global Annual Review

- 2017** 6.86% of NPBT (Net Profits Before Tax)
- 2016** 5.39% of NPBT
- 2015** 4.73% of NPBT
- 2014** 4.55% of NPBT
- 2013** 4.1% of NPBT
- 2012** 4.18% of NPBT



Employer of Choice for Gender Equality (EOCGE) citation⁴

Workplace Gender Equality Agency (WGEA)

- 2017** 1 of 120 organizations named
- 2016** 1 of 106 organizations named.
- 2015** 1 of 90 organizations named.
- 2012** 1 of 125 organisations named as Employee of Choice for Women (EOCFW) by EOWA.



Climate Neutral company⁵

The Bank is a climate neutral bank, and all its members accounts are with a climate neutral bank.



2018
2017
2016
2015
2014
2013

A Leader, international Corporate Responsibility Index (CRI)⁶

2014 91%
2013 90% Gold
2012 79% Bronze



A Leader in the Annual Review of the State of CSR in Australia and New Zealand⁷

Australian Centre for Corporate Social Responsibility (ACCSR)

2015 Listed in the CSR Top Ten Organisations. CSR Innovation (93%).
2014 CSR Management (94%). Overall score (85%)

Awards

Best Bank in CSR/ESG⁸

Australian Retail Banking Awards (formally AB+F)

2018 Finalist, Best Bank in CSR
2017 Finalist, Best Financial Institution in CSR
2016 Winner, Best Bank in Socially Responsible Performance (ESG)⁹
2015 Winner, Best Bank in Socially Responsible Performance (ESG)⁹
2014 Finalist, Best Bank in Socially Responsible Performance (ESG)⁹
2013 Winner, Best Bank in Socially Responsible Performance (ESG)⁹



Best Career Development Programme¹²

Australian Retail Banking Awards

2018 Winner



Australasian Employee Engagement Companies of the Year¹³

2016 ANZ Employee Engagement Awards

2016 1 of the Top 10



Leadership Awards, Climate Alliance¹⁰

2016 Winner, Innovator of the Year

2014 Joint Winner, Board Leadership of the Year



NSW Government Green Globes¹¹

Celebrating excellence, leadership and innovation in sustainability

2016 Joint Winner, Climate Change Leadership

2014 Finalist, Climate Change Leadership

2013 Finalist, Business Sustainability

GREEN GLOBE
Winner 2016

GREEN GLOBE
Finalist 2014

GREEN GLOBE
Finalist 2013

Large Business Sustainability Leadership⁹

Banksia Sustainability Awards

2016 Finalist

2014 Finalist



FM Facilities Management Industry Awards for Excellence¹⁴

2016 Finalist, Sustainability and Environmental impact

Sustainability Leadership Large organisations, World Environment Day Awards¹⁵

United Nations Association of Australia (UNAA)

2014 Winner

2013 Finalist



Data is for Teachers Mutual Bank Ltd (TMBL), which has three brands: Teachers Mutual Bank, Firefighters Mutual Bank and Unibank. FMB merged with TMBL in November 2016 and Unibank merged in July 2015, so awards included those brands for the relevant period, typically over a Financial Year.

References

1. The Ethisphere Institute is a global leader in defining and advancing the standards of ethical business practice. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient (EQ) framework and honours superior achievements in transparency, integrity, ethics and compliance. World's Most Ethical Companies and 'Ethisphere' names and marks are registered trade marks of Ethisphere L.L.L. Unibank and Firefighters Mutual Bank, are divisions of Teachers Mutual Bank Limited (TMBL), one of the 2018 World's Most Ethical Companies®. TMBL has been named a World's Most Ethical Company from 2014-2018, and includes UniBank for 2016, 2017 and 2018, and includes Firefighters Mutual Bank in 2018. www.ethisphere.com
2. The Banks' \$500m Debt Issuance Programme for wholesale investors has been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. Certification is every 2 years and is valid until June 30 2019. See www.responsibleinvestment.org for details. www.responsibleinvestment.org
3. The LBG is the global standard for measuring and benchmarking corporate community investment. The LBG model provides a comprehensive and consistent set of measures to determine an organisation's contribution to the community, including cash, time, in-kind donations, and management costs. www.lbg-australia.com/
4. The EOCGE 2015 citation is designed to encourage, recognise and promote active commitment to achieving gender equality in Australian workplaces. The EOCGE citation commenced in 2014, replacing the predecessor citation, the EOWA Employer of Choice for Women. The citation is strategically aligned with the Workplace Gender Equality Act 2012 (Act). The EOCGE citation is a voluntary leading practice recognition program that is separate to compliance with the Act. www.wgea.gov.au/
5. Teachers Mutual Bank Limited has been certified as a Climate Neutral Company by South Pole. South Pole is a leading provider of global sustainability financing solutions and services. The certification means that Teachers Mutual Bank Limited is a carbon neutral bank, and all its members accounts are with a carbon neutral bank. www.southpole.com
6. The CR Index is a robust tool to help companies systematically measure, manage and integrate responsible business practice. Developed in consultation with business leaders the first CR Index survey was launched in 2002. www.bitc.org.uk
7. The Australian Centre for Corporate Social Responsibility (ACCSR) is a pioneer in corporate social responsibility in Australia and a leader in stakeholderbased methodologies to address sustainability risk management. www.accdr.com.au
8. The Australian Retail Banking Awards (formerly the Australian Banking & Finance Awards AB+F) are the only awards dedicated exclusively to achievement within the retail banking industry. The AB+F award recognises companies who demonstrate environmental protection, respect for human rights, the continuing improvement of working employment and relations conditions, social commitment, responsibility attitudes with suppliers and customers and transparency and effectiveness of corporate governance. In 2017 the category was changed to 'Best Financial Institution in Corporate Social Responsibility' (CSR), and in 2018 to 'Best bank in CSR'. The entrant must address the following criteria in their nomination: Demonstrates CSR culture as core to your business activity. Demonstrates commitment to sustainability in the workplace, community and environment. Innovative program in fields such as social investment, social innovation, employee engagement. Measurable results and impact of the program towards the corporation's values and business strategy. Reporting and the communication of the program progress and results. <http://www.australianbankingfinance.com/>
<https://www.australianretailbankingawards.com.au/>
9. The Banksia Foundation is a well-established not-for-profit organisation dedicated to working with industry and community to create an array of platforms to focus attention on the recognition of excellence in sustainability. The Large Business Sustainability Leadership award recognises a large business that has demonstrated leadership by fully integrating sustainable principles and practices into operational business activities, reducing the organisation's footprint and adding value to society. <http://banksiafdn.com/>
10. Climate Alliance Limited is a not-for-profit, membership based company that engages with business leaders and communicates the opportunities and risks of climate change. The Climate Alliance Business Leadership Awards recognise Australian business leaders and organisations that have demonstrated leadership by addressing the opportunities or risks presented by climate change. <http://www.climatealliance.org.au/>
11. The NSW Government's Green Globe Awards are the leading environment awards, recognising environmental excellence, leadership and innovation in NSW. www.environment.nsw.gov.au/greenglobes/
12. The Australian Retail Banking Awards (formerly the AB+F Awards) are the only awards dedicated exclusively to achievement within the retail banking industry. This award celebrates the institution that offers the best career development opportunities. The entrant must address the following criteria in their nomination: Participation and completion rates. Measures of how the programme increases innovation and improves the work capacity within the organisation, furthers participants' careers and develops leadership skills. How does the organisational culture support and value the training and learning? Show how the training and learning forms an integral part of the organisation's strategic planning. Describe the use of networks, partnerships and supply chains to facilitate training and learning, where applicable. Provide evidence of the development and use of e-learning. <https://www.australianretailbankingawards.com.au/>
<http://www.australianbankingfinance.com>
<https://www.australianretailbankingawards.com.au/>
13. The 2016 ANZ Employee Engagement Awards & Conference in association with Reward Gateway announced its 2016 Top 10 ANZ Employee Engagement Companies of the Year. www.ee-awards.com
14. The FM Industry Awards for Excellence are presented by the Facility Management Association of Australia. Each year they recognise leadership and innovation in the management, operation and maintenance of Australia's built environment across 8 categories. The Facility Management Association is the peak national industry body for facilities management, representing and supporting professionals and organisations responsible for the operational management of Australia's built environments. www.fma.com
15. Sustainability Leadership, large organisations. Each year, in support of UNEP World Environment Day (June 5), the United Nations Association of Australia (UNAA) recognises innovative and outstanding environmental programs and initiatives from across Australia and the important work of Australian environmental leaders through its World Environment Day Awards. <http://www.unaavictoria.org.au/awards-programs/world-environment-day-awards/>