

MARCH 2024

CREDENTIALS COUNT

100+ performance benchmarks and awards in
a decade of socially responsible banking

Performance (71)

Our social responsibility performance is measured against the toughest standards worldwide and in Australia, and we are ranked amongst thousands of global companies, in sectors beyond finance. External, independent third-party measurement provides transparency, accountability, verifies and validates our systems and processes across thousands of data points, and metrics Overtime, external standards are continuously revised and strengthened so the bar is always rising, and performance is measured over multiple years.

B Corp – a global leader in using business as a force for good (1)

Certified B Corporation by B Lab

2022 to 2025 (January) – A B Corp or Certified B Corporation with a score of 102.4 points.

Certified Responsible Investment, wholesale (11)

Responsible Investment Association Australasia (RIAA)

2015 to 2025 – TMBL \$500m Debt Issuance Programme – Information Memorandum Dated 29 September 2014 (5)

2019 to 2025 – TMBL \$500m Debt Issuance Programme – Information Memorandum Dated 26 November 2018 (3)

2019 to 2025 – As of August 20 2019 all new Wholesale Short Term Deposits sold/issued by the Bank to any of the Bank's wholesale counterparties are Certified Responsible Investment. Short Term Deposit funding is comprised of: Negotiable Certificates of Deposit (NCDs), Wholesale term deposits, Wholesale overnight deposits (11am cash – at call). (3)

Certified Responsible Investment, retail mortgages and deposits (6)

RIAA

2019 to 2025 – As of December 1, 2018, all new retail mortgage and deposit products sold by the Bank are certified as Responsible Investment by the RIAA. (6)

Note: RIAA Certification License periods vary and are typically 2 years

Responsible Investment Leader (3) Leading (1)

RIAA

2023 – the only bank named a Responsible Investment Leader

2022 – the only bank named a Responsible Investment Leader

2021 – the only bank named a Responsible Investment Leader

2021 – named for leading Responsible Investment practice within banking

One of the World's Most Ethical Companies (10)

Ethisphere Institute

2023 – 1 of 4 banks named and the only Australian company, out of 135**2022** – 1 of 5 banks named and the only Australian company, out of 136**2021** – 1 of 5 banks named and the only Australian company, out of 135**2020** – 1 of 4 banks named and the only Australian company out of 131**2019** – 1 of 5 banks named and the only Australian company, out of 128**2018** – 1 of 4 banks named and the only Australian company, out of 135**2017** – 1 of 3 banks named and the only Australian company, out of 124**2016** – 1 of 4 banks named and 1 of 2 Australian companies, out of 131**2015** – 1 of 5 banks named and 1 of 2 Australian companies, out of 132**2014** – 1 of 5 banks named and 1 of 3 Australian companies, out of 144**Financial Times Climate Leaders Asia Pacific (1)**
Financial Times**2023** – 1 of 275 the top tier leaders**UN Sustainable Development Goals (2)**

2030 Agenda for Sustainable Development

2022 – mapped 13 of the 17 Goals**2021** – mapped 13 of the 17 Goals**ASFI Momentum Tracker report 2021 and ASFI Progress report 2022 (2)**

Australian Sustainable Finance Initiative (ASFI)

2022 – the only Financial company named as the case study for Embedding sustainability into leadership**2021** – 1 of 30 case studies for Embedding sustainability into leadership**Net zero and carbon neutral for direct emissions 2013–2021 (9)**

South Pole

For this period, the bank is net zero and carbon neutral for Scope 1 (vehicle fuel and natural gas) and Scope 2 (electricity) greenhouse gas emissions, 100% of remaining emission are offset with Verified renewable energy credits. These definitions are not in common use any more

2021 – Certificate of Climate Protection – Carbon offsets from South Pole**2019 to 2020** – Climate Conscious – Certified carbon offsets South Pole**2013 to 2018** – Climate Neutral Company South Pole**Annual Verification of GHG statements (1)**

Point Advisory

2021 – Verification of Greenhouse gas statements by Point Advisory**Fossil Free Certification (1)**

Bank Green

2022 Financial institutions that are Fossil Free Certified have pledged not to finance new fossil fuel companies or projects

A Global Leader in Community Investment (9)

London Benchmarking Group (LBG) Framework and LBG Annual Review 2018

2020 – 5% of NPBT (Net Profits Before Tax)

2019 – 7.1% of NPBT

2018 – 6.7% of NPBT

2017 – 6.86% of NPBT

2016 – 5.4% of NPBT

2015 – 4.73% of NPBT

2014 – 4.55% of NPBT

2013 – 4.10% of NPBT

2012 – 4.18% of NPBT

Top 40 Best Workplaces to Give Back (3)

Good Company

2023 – #4 out of 40

2022 – #12 out of 40

2021 – #13 out of 40

Employer of Choice for Gender Equality (EOCGE) citation (5)

Workplace Gender Equality Agency (WGEA)

2018 – 1 of 140 organisations named

2017 – 1 of 120 organisations named

2016 – 1 of 106 organisations named

2015 – 1 of 90 organisations named

2012 – 1 of 125 organisations named as Employee of Choice for Women (EOCFW) by EOWA

A Leader, International Corporate Responsibility Index (CRI) (3)

UK Business in the Community (BITC)

2014 – 91%

2013 – 90% Gold

2012 – 79% Bronze

A Leader in the Annual Review of the State of CSR in Australia and New Zealand (2)

Australian Centre for Corporate Social Responsibility

2015 – Listed in the CSR Top Ten Organisations.

2014 – CSR Innovation (93%). CSR Management (94%). Overall score (85%)

The Australian Climate Leadership Summit, November 2015 (1)

1 of 12 Australian companies to support the Australian Climate Leadership Summit

2015 – 1 of 12 companies

Awards (30)

Awards are an additional recognition of our social responsibility credentials and performance. Awards measure our continued success and demonstrate to our members, stakeholders and peers the progress we make.

Large Business Sustainable Leadership Award (1)

35th National Banksia Sustainability Awards

2024 – Winner

Green Bank of the Year (4)

Finder Awards

2023 – Highly Commended

2022 – Winner

2021 – Finalist

2020 – Finalist

Green Leader of the Year (1)

2023 – Winner

Finance for the Future Awards (1) Deloitte, ICAEW A4S (Accounting for Sustainability)	2023 – Finalist, Moving Financial Markets
NSW Large Business Sustainable Leadership (1) Banksia Foundation	2023 – Finalist
Sustainability Leaders 2022 (1) Australian Financial Review	2022 – Shortlisted
Best Bank in CSR/ESG (7) Australian Retail Banking Awards (formerly AB+F)	2020 – Winner, Most Innovative Green Initiative 2018 – Finalist, Best Bank in CSR 2017 – Finalist, Best Financial Institution in CSR 2016 – Winner, Best Bank in Socially Responsible Performance (ESG) 2015 – Winner 2014 – Finalist 2013 – Winner
Mutual Bank of the Year (1) Australian Retail Banking Awards (formerly AB+F)	2017 – Winner
Large Business Sustainability Leadership (2) Banksia Sustainability Awards	2016 – Finalist 2014 – Finalist
Leadership Awards(2) Climate Alliance	2016 – Winner, Innovator of the Year 2014 – Joint Winner, Board Leadership of the Year
Australasian Employee Engagement Companies of the Year (1) 2016 ANZ Employee Engagement Awards	2016 – 1 of the Top 10
NSW Government Green Globes (3) Celebrating excellence, leadership and innovation in sustainability	2016 – Joint Winner, Climate Change Leadership 2014 – Finalist, Climate Change Leadership 2013 – Finalist, Business Sustainability
Best Career Development Programme (1) Australian Retail Banking Awards	2018 – Winner
FM Facilities Management Industry Awards for Excellence (1)	2016 – Finalist, Sustainability and Environmental impact
Sustainability Leadership Large Organisations, World Environment Day Award (2) United Nations Association of Australian (UNAA)	2014 – Winner 2013 – Finalist
Customer Owned Banking Association (COBA) (1) Sustainability award	2012 – Winner, Sustainability Award

Data is for Teachers Mutual Bank Ltd (TMBL), which has five divisions; Hiver Bank (launched in 2021) Teachers Mutual Bank, Firefighters Mutual Bank, Unibank and Health Professional Bank (launched February 2019). FMB merged with TMBL in November 2016 and Unibank merged in July 2015, so awards and benchmarks include those brands for the relevant period, typically over a Financial Year.

B Corp. B Corp are global leaders in using business as a force for good. B Corps meet high standards of verified social and environmental performance, public transparency, and legal accountability to balance profit and purpose. B Corp Certification is a rigorous, verified performance assessment across 5 areas: Governance, Workers, Customers, Community, Environment, with a minimum score of 80 points, 300+ scored questions, multiple verification rounds, a series of interviews and data provision. <https://www.bcorporation.net/en-us/find-a-b-corp/company/teachers-mutual-bank-limited>

RIAA. Wholesale DIP, Short Term Deposits and the Retail mortgages and deposits have been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See responsibleinvestment.org for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certificate Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence. www.responsibleinvestment.org

RIAA Responsible Investment Leaders achieve a score of 15 out of 20 or above on RIAA's Responsible Investment Scorecard as captured and assessed for the Responsible Investment Benchmark Report 2021 and 2022. RIAA's Scorecard consists of 15 questions, covering four key pillars. <https://responsibleinvestment.org/resources/benchmark-report/>

The EOCE 2015 citation is designed to encourage, recognise and promote an active commitment to achieving gender equality in Australian workplaces. The EOCE 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 EOCE citation is a voluntary leading practice recognition program that is separate to compliance with the Act. www.wgea.gov.au

The Ethisphere institute is a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust, and business success. The World's Most Ethical Companies assessment process includes more than 200 questions on culture, environmental and social practices, ethics and compliance activities, governance, diversity, and initiatives that support a strong value chain. The process serves as an operating framework to capture and codify the leading practices of organizations across industries and around the globe.

2021's Australia's Best Workplaces to Give Back, Good Company 2021 Archives – Best Place to give back. <https://www.bestplacetogiveback.com.au/>

Fossil Free Certification Financial institutions that are Fossil Free Certified have pledged not to finance new fossil fuel companies or projects, and the majority already do not do so. Fossil Free Certification is the simplest, most straightforward way to signal to customers, professionals in the banking sector, and the general public that a sustainability-conscious financial institution is truly putting its money where its mouth is. <https://bank.green/>

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/

Teachers Mutual Bank Limited has been certified for various levels by South Pole a leading provider of global sustainability financing solutions and services. www.southpole.com

The CR Index was 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, and has since been replaced with a newer measurement. www.bitc.org.uk

The Australian Centre for Corporate Social Responsibility (ACCSR) was a pioneer in corporate social responsibility in Australia and a leader in stakeholderbased methodologies to address sustainability risk management. www.accdr.com.au

The Australian Climate Leadership Summit, on 5 November 2015, brought together major Australian businesses, representatives from government, investors and NGOs to announce significant climate commitments. The Summit is an initiative of the Carbon Disclosure Project (CDP) www.cdp.net <http://www.climate-leadership.org/media-release-20151105>

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'. www.australianbankingfinance.com www.australianretailbankingawards.com.au

Finder Green awards recognise Australia's greenest industry leaders. <https://www.finder.com.au/finder-green-awards>

ASFI The ASFI roadmap, launched in November 2020, comprising 80 organisations spanning insurers, major banks, superannuation funds, civil society, and academia, made 37 recommendations. <https://www.asfi.org.au/tracker-1-and-Progress-Tracker-ASFI>

Sustainability Leaders 2022 by the Australian Financial Review. The Australian Financial Review 'Sustainability Leaders' The Australian Financial Review Sustainability Leaders list is based on assessment of each entrant's nominated sustainability innovation – whether it is an initiative, product, service or strategy. Innovations are then assessed using Boston Consulting Group proprietary Sustainable Business Model Innovation (SBM-I) methodology.

The Banksia Foundation has earned the reputation as the most prestigious sustainability awards in Australia and longest-running sustainability awards in the world!

Banksia Large Business Sustainable Leadership Award celebrates exceptional commitment and achievements in integrating sustainable practices across its operations (including governance). It sets ambitious sustainability goals, implements innovative strategies, engages stakeholders, reduces environmental impact, promotes social responsibility, and contributes to a more sustainable future working towards its SDG targets

The Banksia Foundation.

The NSW Sustainability Awards seek out and recognise innovation and leadership through the lens of the UN Sustainable Development Goals (SDGs) throughout New South Wales. These global goals aim to unite the world businesses, governments and citizens to end extreme poverty, fight inequality and protect the planet.

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. www.climatealliance.org.au

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

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

The RFI 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. www.australianretailbankingawards.com.au

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. www.fma.com

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. www.unaavictoria.org.au/awards-programs/world-environment-day-awards.

