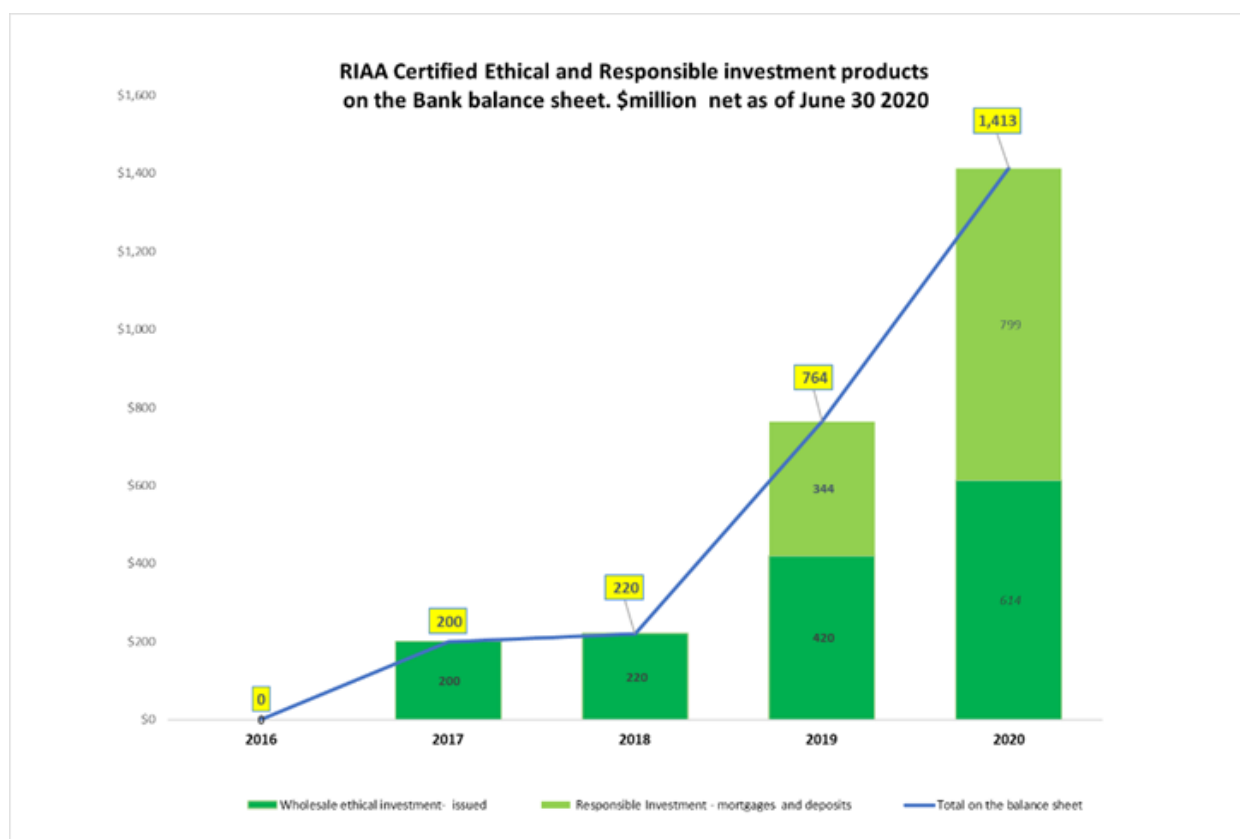


Bank's Certified Responsible and Ethical Investment products increases 85% to \$1.4 billion in 2020

- Total Certified products increased by **85%** from \$764m to **\$1,413m** in the 12 months to June 30 2020.
- **\$649m** of Certified products were added in 12 months, compared to **\$544m** in the previous 12 months.
- Certified ethical investment products increased by **46%** (\$194m) from \$420m to \$614m
- Certified responsible investment products increased by **132%** (\$455m) from \$344m to \$799m.
- Total Certified products represent **17.4%** of the Bank's balance sheet, compared to **9.5%** as of June 30 2019 and **3.1%** as of June 30 2018.
- In the two years FY2018-FY2020, total Certified products increased by **542%** (\$1,193m) from \$220m to \$1,413m.
- In the three years FY2017-FY2020, total Certified products increased by **607%** (\$1,213m) from \$200m to \$1,413m.
- The Bank's Certified products have grown from \$0 to \$1.4 billion in four years.ⁱ



RIAA Certified Products

Teachers Mutual Bank Limited ('the Bank') has five products certified by the 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

Further information

Teachers Mutual Bank Limited is the only Australian bank with retail deposits, mortgages, and wholesale funding all certified as ethical or responsible. Combined these wholesale and retail products are c.97% of all products that the Bank sells.

All new retail mortgage and deposit products sold via its four brands Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank, and UniBank are Certified Responsible Investment. All wholesale sector funding issued by the Bank is Certified Ethical Investment. For wholesale products, this means that any wholesale investor in the Bank is guaranteed that their investment is a Certified Ethical Investment.

Note: the data represent products represent the amount on the balance sheet. Whilst more retail and wholesale products have been sold, it is what remains on the balance sheet that is counted.

RIAA Certification

The Bank's \$1 billion Debt Issuance Programme, its Wholesale Sector Short term deposits 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.

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 300 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/>

ⁱ FY2020 data