

Teachers Mutual Bank Sustainability Performance Benchmarks and Awards



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 **Teachers
Mutual Bank**
We put you first

Performance

One of the World's Most Ethical Companies¹

Ethisphere Institute

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 bank²

The Responsible Investment Association of Australasia (RIAA)

August 2015 TMBL's \$500million Debt Issuance Programme has been certified by the RIAA on the basis that TMBL's Policy is 'the exclusion of lending to, or investing in, large scale greenhouse gas pollution from fossil fuel exploration, extraction, production and use'.

Through achieving Certification, TMBL is recognised as a certified ethical bank.



CERTIFIED BY RIAA

A Global leader in community investment³

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

2016	5.39% of NPBT (Net profits before tax)
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)

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.



The Australian Climate Leadership Summit, November 2015⁵

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

Climate Friendly Business⁶

Teachers Mutual Bank is a carbon neutral bank

2016	2014
2015	2013



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%) CSR Management (94%)
2014	Overall score (85%)



A Leader, international Corporate Responsibility Index (CRI)⁸

2014	91%
2013	90%
2012	79%



Awards

Best Bank in Socially Responsible Performance (ESG)⁹

Asia-Pacific Banking and Finance awards (AB+F)

2016	Winner
2015	Winner
2014	Runner Up
2013	Winner



Large Business Sustainability Leadership¹⁰

Banksia Sustainability Awards

2016	Finalist
2014	Finalist



Leadership Awards, Climate Alliance¹¹

2016	Winner, Innovator of the Year
2014	Joint Winner, Board Leadership of the Year



NSW Government Green Globes¹²

Celebrating excellence, leadership and innovation in sustainability

2016	Joint Winner, Climate Change Leadership
2014	Finalist, Climate Change Leadership
2013	Finalist, Business Sustainability



Australasian Employee Engagement Companies of the Year¹³

2016 ANZ Employee Engagement Awards

2016	1 of the Top 10
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FM Facilities Management Industry Awards for Excellence¹⁴

2016	Finalist, Sustainability and Environmental impact
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Sustainability Leadership Large organisations, World Environment Day Awards¹⁵

United Nations Association of Australia (UNAA)

2014	Winner
2013	Finalist



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. The 2016 award includes Unibank. UniBank is a division of Teachers Mutual Bank Ltd, a 2016 World's Most Ethical Company. www.ethisphere.com
2. 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. <http://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 EOCEG 2015 citation is designed to encourage, recognise and promote active commitment to achieving gender equality in Australian workplaces. The EOCEG 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 EOCEG citation is a voluntary leading practice recognition program that is separate to compliance with the Act. www.wgea.gov.au/
5. 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>
6. Climate Friendly™ Business. The top tier level of recognition for a business that has undertaken to offset emissions over an entire year is a Climate Friendly™ Business or Organisation. Climate Friendly is a global innovative carbon management and energy solutions organisation helping businesses take action on climate change. <http://www.climatefriendly.com/>
7. The Australian Centre for Corporate Social Responsibility (ACCSR) is a pioneer in corporate social responsibility in Australia and a leader in stakeholder-based methodologies to address sustainability risk management. www.accsr.com.au
8. 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
9. In 2016, the Australian Banking & Finance Awards were renamed as the Australian Retail Banking Awards hosted by the RFI Group and AB+F. This 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. <http://www.australianbankingfinance.com/>
10. 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/>
11. 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/>
12. 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/
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/>

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