

# Sustainability & Teacher Focus as Strategic Priorities

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CEO

# About Teachers Mutual Bank

Established in 1966 – closed bond (*Education community & their families*)

440 staff spread across Australia

Current office locations in NSW, the ACT and WA

\$4bn plus in assets

10% average growth over the last 10 years

6,000 new members joined last year - 158,000 members and growing

Became a Mutual Bank 1<sup>st</sup> April 2012

Membership satisfaction rating 95%

Standard & Poor's rating BBB+

International CRI Gold status at 90%

# TMB Strategic priorities

Better funding & liquidity management

Expand sources of capital

Improve business intelligence

Business process improvement program

New membership opportunities

Social media opportunities

New payment system & channel opportunities

Automation credit origination

## **VISION**

**TMB will be the 'first choice' bank for all teachers and their families for all of their financial needs.**

## **MISSION**

**Teachers Mutual Bank will create and deliver the personalised products and services specifically for teachers. We will make it easier for them to save money and make money at every stage of their life in order for them to maximize their financial health and wellbeing. Teachers Mutual Bank will protect and improve our competitive positioning, member equity and value through sustainable business practice.**

## **CORE VALUES**

**Advocacy. Sustainability. Passion.**

# New teacher program

**EVERY moment COUNTS**

Always destined to become a teacher, each day you'll make a difference and make every moment and every moment count. Whether you're studying or have graduated from teaching in the last 100 days, we have designed a banking program for you. To find out how you can take the benefits of your bank account today and create every moment count, call 877-88-21 or go to [teachersbank.com/newteacher](http://teachersbank.com/newteacher).

Make it count. Join today.

**EVERY experience COUNTS**

Make it count. Join today.

**EVERY experience COUNTS**

**STUDYING EDUCATION?**

I can't get my mind to focus.

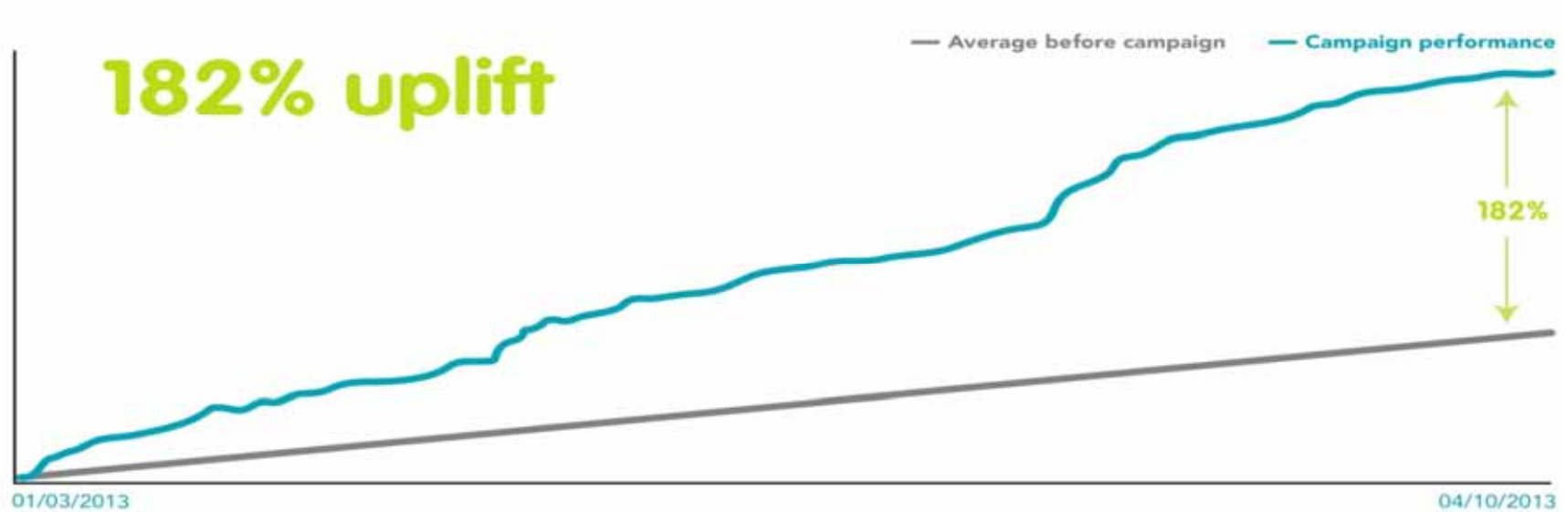
**EVERY new teacher COUNTS**

Ask us about our **New Teacher** program

- EVERY experience COUNTS**
- PURCHASE A \$10 SHARE AND BECOME A MEMBER**
- JOIN AND WE'LL DEPOSIT \$20 INTO YOUR TMS EVERYDAY ACCOUNT**  
ESTABLISHED IN 2014, THE TMS EVERYDAY ACCOUNT IS THE ONLY BANK ACCOUNT TO OFFER THIS  
**GET \$20**  
**EVERY DAY COUNTS**
- NO MONTHLY ACCESS FEE**  
**EVERY DAY ACCOUNT**  
**EVERY DAY COUNTS**
- TAKE OUT A TMS CAR LOAN\* AND SELECT FREE ROADSIDE ASSISTANCE**  
\*MINIMUM \$1,000 FOR UP TO 3 YEARS  
**EVERY DAY COUNTS**

**ANNUAL FEE TEACHERS CREDIT CARD**  
**EVERY DAY COUNTS**

# New Teacher results





**Restructured our sales force**

Commercial in Confidence

## Sustainability

- Always has been an integral part of our business
- Simply the way we do business
- It is who we are
- It is also what we do...
- We are 100% committed to doing what's right



## One of our values

We are 100% committed to doing what's right – that extends from how we run our business and how we relate to our members to how we treat the environment.

Whether it's employing skilled, ethical staff, delivering product innovations or through initiatives to help the community, schools and environment, we're absolutely focused on providing a better future for our members and the wider community.

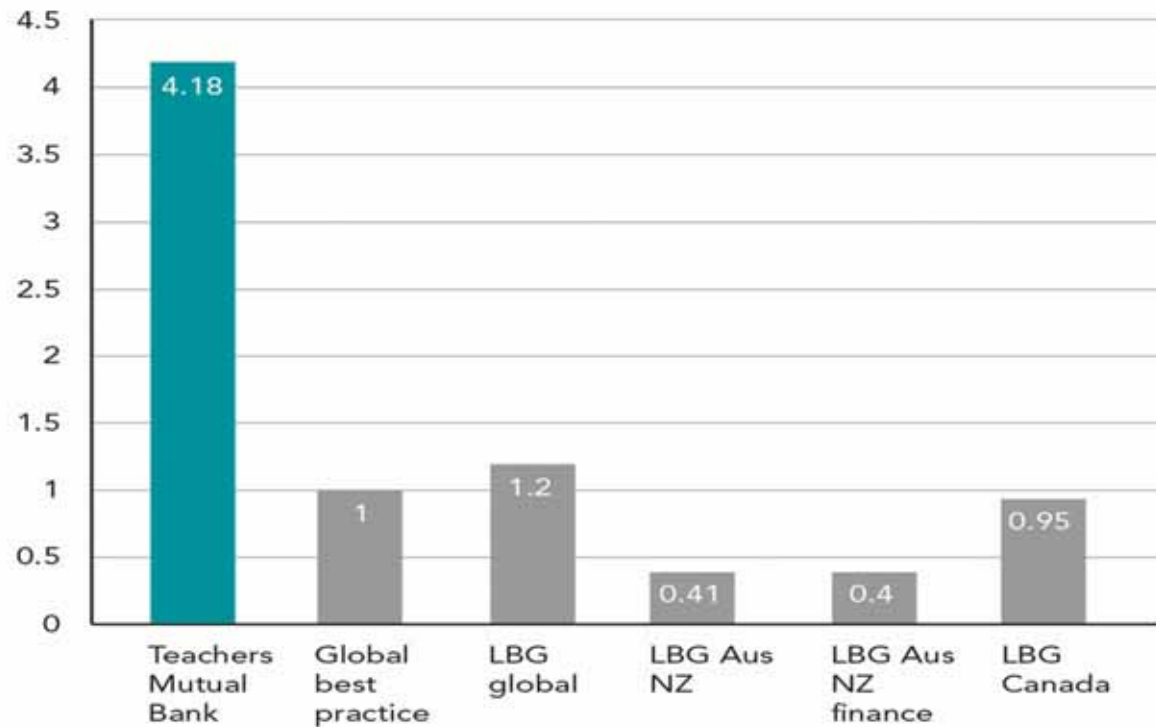


## ...CSR

*“Credit unions are starting from an advantaged position. Returning profits to the communities we serve through social responsibility initiatives is considered a core-competency and point of differentiation for credit unions. **Enhancing this advantage is crucial**”.*



# % of NPBT spent on community - LBG



# Our 5 pillars

80 Sustainability KPIs & targets

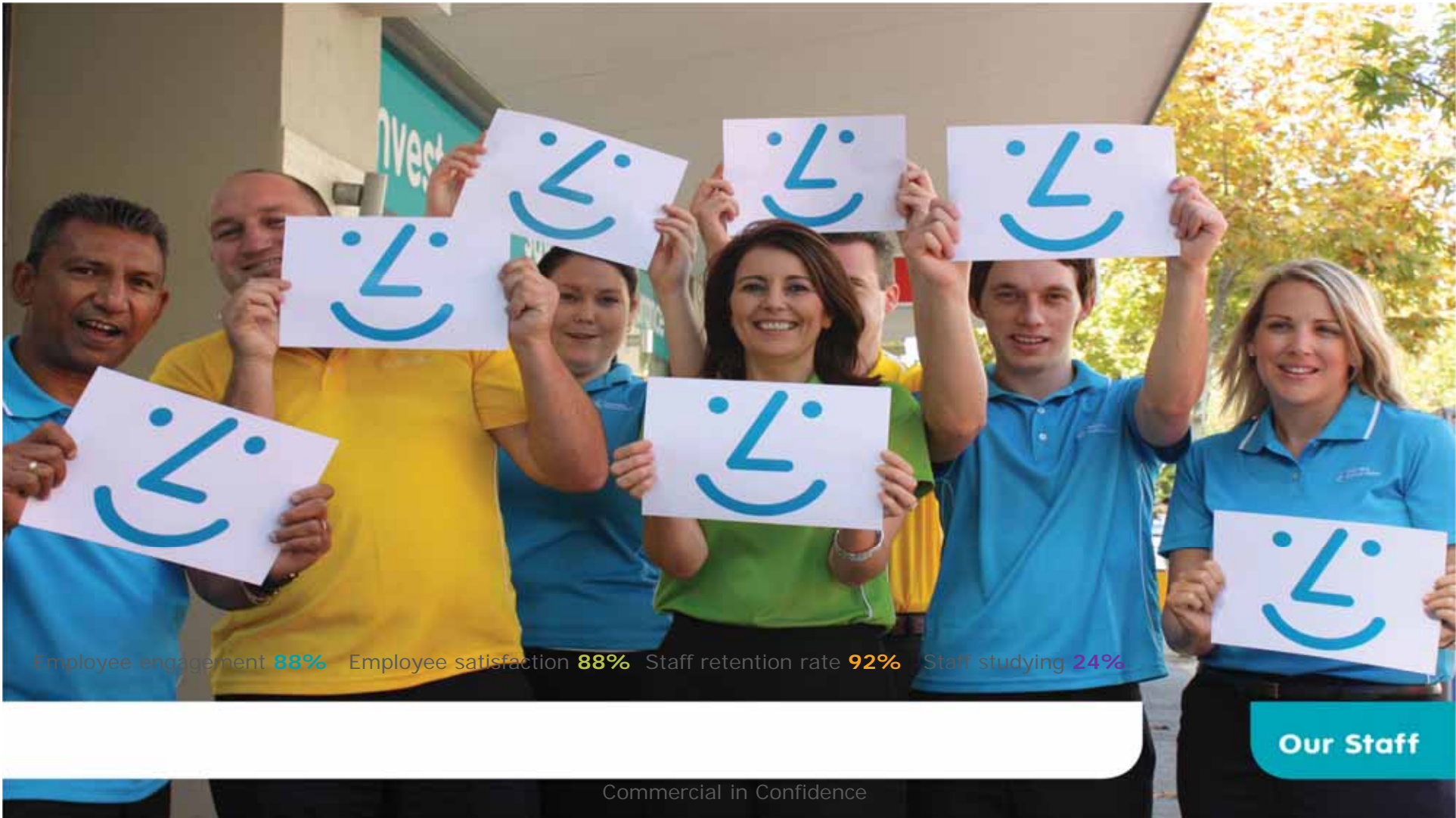
Members

Community

Environment

Employees

Sustainable business  
practices



Employee engagement **88%** Employee satisfaction **88%** Staff retention rate **92%** Staff studying **24%**

**Our Staff**

Commercial in Confidence

# Our staff





Commercial in Confidence



Commercial in Confidence



# Summary

1. Be clear on your target market – question can you truly be everything to everyone?
2. A sustainable business model is the only option for the future – it has to be driven from the top down.





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