



**Australian  
Military Bank**

**Annual Report**

**2021**

**The Year In Review**

our members  
are our mission



The original banking service provider  
for the Defence community.

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1.0



## Performance



### 1.1 | Message from the Chair

**I am pleased to announce another year of strong growth for Australian Military Bank, including our loans to members increasing by \$43.2m during the 2020-21 financial year. Our progress on key strategic, governance and risk priorities, combined with the strength of our balance sheet, means that the Bank is well placed to continue to help those in the Defence community meet their financial goals.**

#### Thanks

Firstly, I thank you, our members, for your ongoing loyalty and support.

I extend my thanks to the more than three thousand Defence Force personnel who have been deployed as part of Operation COVID-19 Assist in roles ranging from strategic management to community support. Furthermore, I thank the families of these Defence Force personnel for the sacrifices they have made.

I would also like to thank our staff for their support and ongoing commitment to our members and our community partners for their tireless efforts to support the Defence community.

#### A Challenging Environment

The past year has presented similar challenges to the previous reporting period, as the world weathers an ongoing pandemic. While COVID-19 has created obstacles across our banking network, we have maintained our focus on minimising disruption to member services.

#### Community Partnerships

From fundraising to participation, our organisational culture flourishes as we support activities that align with our strategic objective to create a legacy beyond banking for the Defence community. These partnerships support the Defence community and provide an invaluable opportunity for our staff to learn more about our members.

As our staff's passion for community events grows, we have seen several fantastic events and initiatives showcased throughout the year across our branch network.

In July 2020, we were proud to become a sponsor of the Defence Special Needs Support Group's (DSNSG) Drive Safe Program which supports family members with special needs. In March 2021, our teams participated in Soldier On's 'March On', walking 3,000km and raising over \$14,000. In the same month, Australian Military Bank was recognised as a Gold Pledge Partner by Soldier On, with our CEO signing on behalf of your Bank to show our support for Veterans and their families.

In April 2021, we welcomed the Government announcement in support of research into high rates of suicide in the Veteran community. In this regard, we would like to acknowledge the significance of the ongoing work our charity partners - Soldier On, Mates4Mates, Legacy and RSL DefenceCare - do in assisting Veterans and their families, especially as they transition into life after service.

Our Military Rewards Account cents-gifting initiative continues to support our charity partners. At the end of this financial year, the Bank and our members have donated more than \$240,000 since the account's inception in 2015.

### Acknowledgement

On behalf of the Board, we extend congratulations to the Royal Australian Air Force, who commemorated their Centenary in March 2021. We were thrilled to be involved in the many events held to commemorate this historic milestone.

### In Closing

I look forward to continuing to help build and shape a Bank focused on providing programs and services to assist members to meet their financial, economic and social needs, and encouraging human and social development amongst individual members and within the broader community.



John Brooks



### Commemorating the RAAF Centenary

We were so proud to commemorate the Royal Australian Air Force Centenary milestone at RAAF Base Wagga Wagga.

Pictured from (L-R): Courtney Oglesby - Area Manager Riverina and Victoria, WO DeBono, SGNLDR Webster, Marie Hines - Lending Specialist RAAF Wagga and Andrew Moebus - Chief Member Experience Distribution Officer.



## 1.2 | Message from the CEO

**The past year has continued to test families, government, the health system, the economy and our very way of life.**

Many have suffered personal loss as a result of the pandemic, and for some people this has included impacts on financial stability. The full impact on communities and how businesses respond or evolve will take some time to unfold.

I am proud of how our people have worked hard to show support for our members during this time. Like many businesses, we effectively transitioned teams into a flexible workforce with the capability to work remotely or from one of our various base locations.

The overall business operating environment continues to be uncertain. This is a constant reminder that agility and responsible business leadership must be present during uncertain times. We continue to evolve our operating model to focus on value for our members and increased flexibility.

In banking, resilience is underpinned by good governance. At the start of the year, we set out to make additional enhancements to our risk frameworks to ensure we evolve our systems and services in a way that protects our members and the Bank. I am pleased to report that we have made considerable progress in strengthening our foundations in this area.

We successfully launched enhancements to our banking systems - particularly digital wallets and wearables.

The suite of wallets, including Apple Pay, Google Pay, Samsung Pay, Fitbit Pay and Garmin Pay, provides our members with a convenient way to make contactless payments. We also became a verified data holder for Open Banking, a fantastic achievement for our team. To protect our members from external threats, we are

investing in enhanced transaction monitoring systems, staff training, and increased protection for cybersecurity.

### Our Results

Despite the pandemic, our focus has remained on helping our members meet their financial and lifestyle goals. As such, our loans to members increased by \$43.2m (3.6%). Equity is nearing a milestone of \$100m, reflecting the increased stability and sustainability of the Bank. Our profit has rebounded strongly to \$3.8m, aligning to our pre-pandemic trajectory.

As a member-owned bank, we do not seek to maximise profit as our main objective, however sufficient profits to invest in member services is critical to being able to deliver what our members need in the way they want. We are moving into our next stage of building for growth which will require ongoing focus on financial strength to allow us to invest in initiatives that will return more value to our members without sacrificing the safety and security of the Bank.

Our results have been underpinned by expanding on the existing Defence Housing scheme through participation in the National Housing Finance and Investment Corporation (NHFIC) under the Federal Government's First Home Loan Deposit Scheme. In addition, from 1 July 2020, AMB became a lender for the Family Home Guarantee, which helps single parents to purchase a home sooner.

### Connecting our Purpose with our Vision

As a Mutual Bank, our purpose is to support the unique needs of our members, including serving and ex-serving Defence Force personnel and their families. During 2020, we developed a new strategic plan for 2021-2026. This plan combines our purpose with a vision for the future underpinned by strategic objectives to execute our strategy, chart a path forward, and hold ourselves accountable to grow. This includes keeping our members at the centre of what we do.

We have commenced work on better understanding our members and their families, with more to be done over the coming year to ensure that we align the way we operate to the unique needs of the Defence community.

To do this well, we need to continue to strengthen our foundations for resilience and evolve our operating model.

While the past year has been challenging, we have seen the strength of the Defence community and the uniqueness of our bond with our members. This has been demonstrated by our frontline people coming together with our community partners to provide increased support.

Partnering to build increased strength in communities while supporting our members to build their own futures in areas such as buying their own homes, goes to the heart of community resilience, and our purpose as your Mutual Bank

Darlene Mattiske-Wood



Signing on as a Gold Pledge Partner with Soldier On



### 1.3 | Key Performance Measures

#### Balance Sheet Assets (in millions)

'13	+10.1%	\$818.6
'14	+16.1%	\$950.6
'15	+12.5%	\$1,068.0
'16	+5.9%	\$1,131.5
'17	+10.8%	\$1,253.7
'18	+7.4%	\$1,346.2
'19	+3.1%	\$1,388.4
'20	+5.1%	\$1,459.1
'21	+3.2%	\$1,506.0

#### Net Member Loans (in millions)

'13	+11.8%	\$681.6
'14	+9.2%	\$744.1
'15	+7.6%	\$800.9
'16	+9.6%	\$877.5
'17	+21.3%	\$1,064.8
'18	+5.0%	\$1,118.1
'19	+1.9%	\$1,139.2
'20	+4.7%	\$1,193.2
'21	+3.6%	\$1,236.4

#### Deposits (in millions)

'13	+12.5%	619.4
'14	+27.0%	\$786.6
'15	+15.9%	\$911.9
'16	+8.1%	\$986.2
'17	+12.5%	\$1,109.0
'18	+11.3%	\$1,233.9
'19	+0.5%	\$1,240.0
'20	+5.8%	\$1,311.9
'21	+0.7%	\$1,321.4

#### Members Equity (in millions)

'13	+6.3%	\$70.6
'14	+5.7%	\$74.6
'15	+5.4%	\$78.6
'16	+5.7%	\$83.1
'17	+6.0%	\$88.1
'18	+6.1%	\$93.4
'19	+0.4%	\$93.8
'20	+2.5%	\$96.1
'21	+3.9%	\$99.9



### 1.4 | Digital Wallets have been released

To make banking more convenient for our members, we have released a full suite of digital wallets. With the world practising social distancing and our members often on the move, digital wallets allow members to make contactless payments from their phones and smartwatches.



#### The adoption and usage of wallets have been a success

1. Over 7,000 wallet registrations
2. Total transactions = over 320,000
3. Total transactions value = over \$10m

For more information please visit

[www.australianmilitarybank.com.au/pays](http://www.australianmilitarybank.com.au/pays)

\*We recommend you read our Terms and Conditions for Digital Wallets, and our Financial Services Guide (FSG) which is available on the internet, or by visiting one of our branches, before making a decision if this product is right for you. Any advice does not take into account your personal needs and financial circumstances. Fees, charges and eligibility criteria apply.



# 1.5 | Our Strategy

## The Year in Review

We have spent the last 12 months working with our members, partners and people to develop initiatives that position us well to succeed in our 3 to 5 year Strategic Plan.

### Members

To better determine how we can provide exceptional service to our members, the Bank is undertaking a member understanding project. This project involves research with ADF members and their families to gain a deeper understanding of the challenges they face. The research will help AMB improve the design of value propositions and services and ensure that decisions to change, develop or build new value propositions and services begin from a member-centric position.

### People and Culture

Our people are the key to our success as an organisation. We are continually reviewing our team structures and requirements to ensure we have the best people performing in the right areas. Our values, shown in our Strategic Plan, underpin our people's motivation, focus and engagement, which is vital to support our objectives in the long term.

### Risk and Compliance

Our Risk Management Strategy and Framework for the future has been developed and enables us to ensure that risk management forms an integral part of our operating model, culture, planning, and decision-making and ultimately operates in our members' best interests. Our goal is to have a consistent approach to risk across the Bank. To support this, we are increasing the skills and qualifications of our people to support better risk management and faster decision-making for members.



## We Helped Our Members

470 into a new home

676 into a new car

760 with other goals

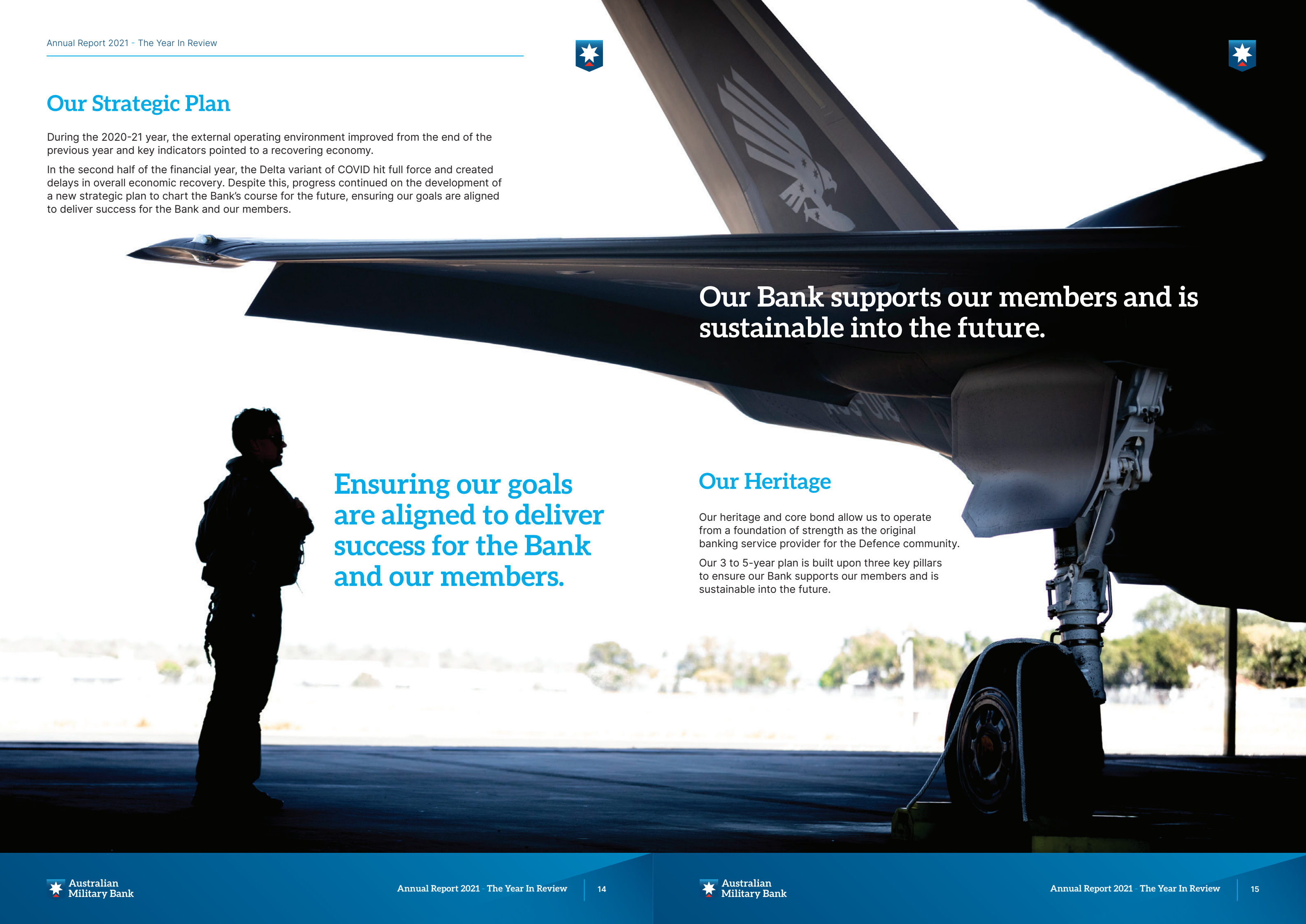
22 with financial hardship during COVID-19



## Our Strategic Plan

During the 2020-21 year, the external operating environment improved from the end of the previous year and key indicators pointed to a recovering economy.

In the second half of the financial year, the Delta variant of COVID hit full force and created delays in overall economic recovery. Despite this, progress continued on the development of a new strategic plan to chart the Bank's course for the future, ensuring our goals are aligned to deliver success for the Bank and our members.



**Our Bank supports our members and is sustainable into the future.**

**Ensuring our goals are aligned to deliver success for the Bank and our members.**

### Our Heritage

Our heritage and core bond allow us to operate from a foundation of strength as the original banking service provider for the Defence community.

Our 3 to 5-year plan is built upon three key pillars to ensure our Bank supports our members and is sustainable into the future.





## Our Purpose

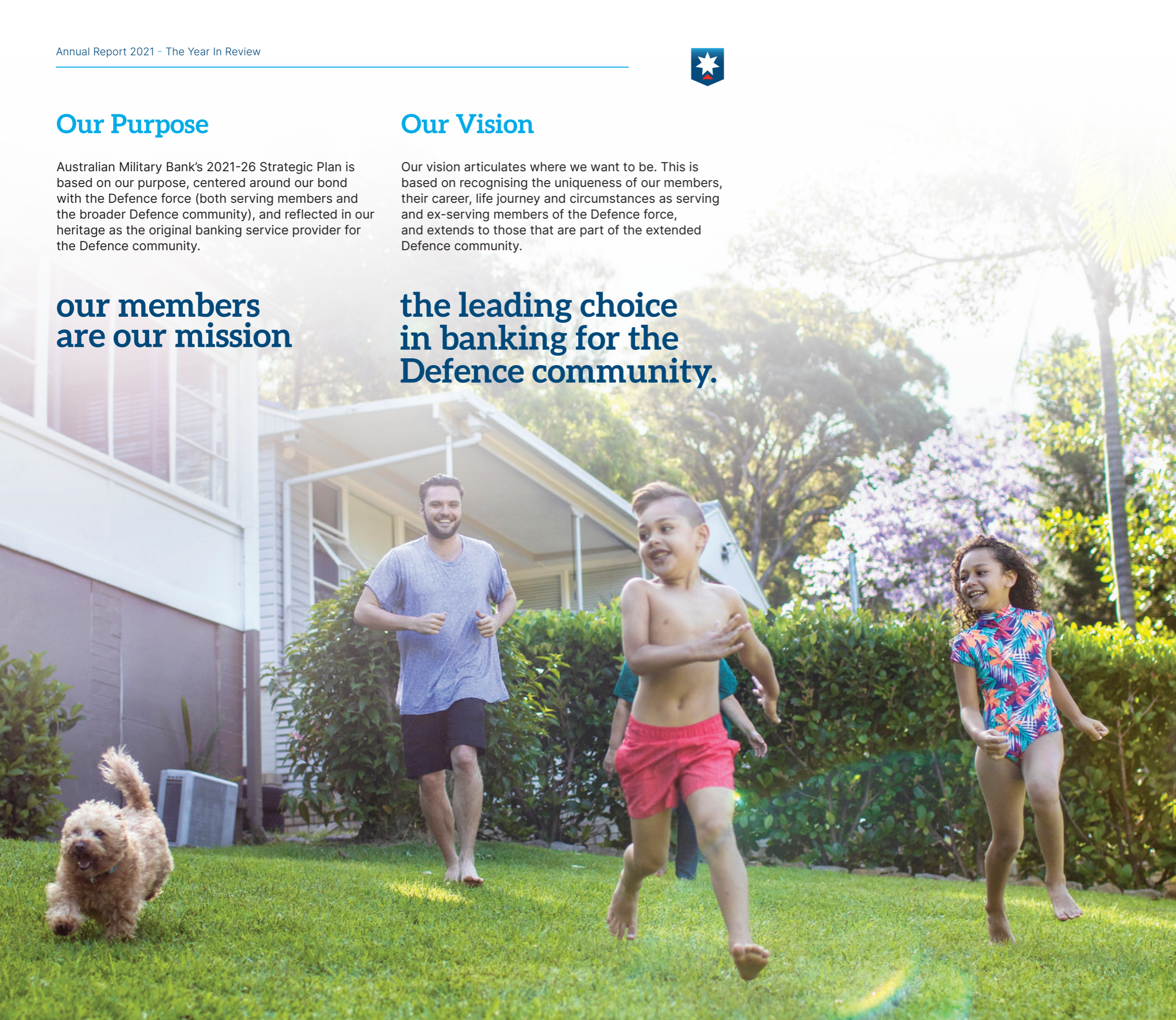
Australian Military Bank's 2021-26 Strategic Plan is based on our purpose, centered around our bond with the Defence force (both serving members and the broader Defence community), and reflected in our heritage as the original banking service provider for the Defence community.

**our members  
are our mission**

## Our Vision

Our vision articulates where we want to be. This is based on recognising the uniqueness of our members, their career, life journey and circumstances as serving and ex-serving members of the Defence force, and extends to those that are part of the extended Defence community.

**the leading choice  
in banking for the  
Defence community.**



Underpinning our business model are our value statements that support the culture required to deliver our purpose of 'Members are Our Mission'. These values act as principles that guide our way of operating.

### **Members First**

Placing members at the centre of every decision that we make.

### **Display Moral Courage**

The strength of character to align words and actions to say and do what is right.

### **Earn Admiration and Trust**

Doing what we say to instil trust and demonstrate reliability.

### **Demonstrate the Highest Standards**

The willingness to strive each day to be the best we can be and deliver quality in our work.



We will achieve success by focusing on our key priorities to deliver the best outcomes for our members.



We are collecting feedback from our members to enable us to develop and tailor our operating model to deliver what our members want in the way they want.



We will achieve our vision by focusing on four areas



### Members

An aligned value proposition.



### Community

A legacy beyond banking for the Defence community.



### Culture

A culture that differentiates us.



### Business

A sustainable business that creates and optimises value.



## 1.6 | Our CEO and Chair



**Darlene Mattiske-Wood**  
Chief Executive Officer

### Qualifications

Darlene's qualifications include the Advanced Management Program, Harvard University; Diploma in Management; Bachelor of Management and a Graduate Diploma in Human Resource Management. Darlene is also a Member of the Australian Institute of Company Directors.

### Experience and Expertise

Darlene has more than 20 years' of experience in strategic and executive leadership, 15 of these years at the CEO and Deputy CEO level. Darlene has held several Board positions, including current Director with COBA (Customer Owned Banking Association) and previous Chair of Mutual Marketplace.

### Awards and Recognition

Darlene is a recipient of a 2016 Telstra Business Women's Award and a finalist in the 2017 National Retail Banking Awards for Executive of the Year. Darlene is also a recipient of AHRI (Australian Human Resource Institute) Awards for People Leadership and People Strategy.



**John Brooks**  
Chair

Director from 14 August 2000

### Qualifications

John graduated from the University of New South Wales with a Bachelor of Arts majoring in economics and is a graduate of the Royal Air Force Staff College in England and the Australian Defence College.

### Experience and Expertise

John has more than 19 years' of experience as a Mutual Bank director, served for 28 years in the RAAF Logistics Branch, and spent 12 years as a small business owner.

### Special Responsibilities

Chair of the Board and member of the Audit Committee.



## 1.7 | Our Directors



**Alan Bardwell**  
Director

Director from 1 April 2019

### Qualifications

Alan is a Member of the Institute of Chartered Accountants Australia and New Zealand, a Senior Fellow of the Financial Services Institute of Australasia (FINSIA), and a Graduate Member of the Australian Institute of Company Directors. Alan holds a Bachelor of Arts (Honours) and Economics (Accounting).

### Experience and Expertise

Alan has over 35 years' of experience in the banking, finance and securities industry, including 16 years at Citigroup and 10 years with the Australian Securities Exchange where he served as Chief Financial Officer and Chief Risk Officer. Alan is currently the Chair of RT Health Ltd and non-executive director of Transport Health Ltd. He is also Chair of Ku-ring-Gai Financial Services Ltd and a non-executive director of ClearView Life Nominees Pty Ltd and the Financial Services Institute of Australasia (FINSIA). Alan is Chair of the Market Supervision and Compliance Committee that advises the Board of the Sydney Stock Exchange. He has extensive knowledge of retail, corporate and investment banking, wealth and funds management and the securities industry.

### Special Responsibilities

Deputy Chair of the Board and Chair of the Risk Committee.



**Michael Crane DSC & BAR AM**  
Director

Director from 1 July 2018

### Qualifications

Michael is a Graduate Member of the Australian Institute of Company Directors, Graduate of Mt Eliza General Management Program and the Harvard Club of Australia Leadership Program. He is also a graduate of the United Kingdom Higher Command and Staff Course, the Centre for Defence and Strategic Studies, the Joint Services Staff College and the Army Command and Staff College. Michael holds degrees in Strategic Studies, Defence Studies and Science.

### Experience and Expertise

Michael served in the Australian Army for more than 37 years including two tours commanding Australian forces in the Middle East. Michael is Chair of The Order of Australia Association (ACT Branch) and serves on the Committee of Lord's Taverners (ACT).

### Special Responsibilities

Chair of the Culture and Remuneration Committee and member of the Risk Committee.



**Sean FitzGerald**  
Director

Director from 25 May 2018

**Qualifications**

Sean holds a Certificate IV in Finance and Mortgage Broking, a Diploma in Finance and Mortgage Broking and a Diploma in Financial Services. Sean is a Member of the Australian Institute of Company Directors and the Mortgage Finance Association Australia (MFAA).

**Experience and Expertise**

Sean has held a variety of roles over his 20-year banking career across three major banks and two member owned banks. Most recently, Sean was the General Manager of Retail Banking and Distribution for P&N Bank, WA's largest member-owned bank. Sean's responsibilities cover the retail branches, contact centre, broker channel, commercial finance portfolio, mobile bankers, collections and financial planning.

Prior to P&N Bank, Sean was the State General Manager for Retail Banking for Western Australia, South Australia and the Northern Territory for the National Australia Bank ('NAB').

**Special Responsibilities**

Chair of the Audit Committee.



**Jonathan Sadleir AM**  
Director

Director from 1 July 2018

**Qualifications**

Jonathan holds a Bachelor of Arts in History; a Graduate Diploma in Management; a Graduate Diploma in Maritime Management and Logistics; a Graduate Certificate in International Maritime Studies, and a Master of Business Administration. He is a Member of the Australian Institute of Company Directors.

**Experience and Expertise**

Jonathan was a former Commodore in the Royal Australian Navy, where his senior posts included Chief of Staff to Navy Strategic Command, Commissioning Commanding Officer of HMAS Canberra, Director Navy Continuous Improvement and Commanding Officer of the warship HMAS Parramatta. He is currently the Chief Strategy Officer for an Australian based, internationally focussed company in the private sector. Jonathan is a demonstrated transformational change leader.

**Special Responsibilities**

Member of the Culture and Remuneration Committee and Risk Committee.



**Bruce Scott, CSC, ADC**  
Director

Director from 13 November 2013

**Qualifications**

Bruce is a graduate of the Army Command and Staff College, a Graduate Member of the Australian Institute of Company Directors and a Member of the Institute of Strategy, Innovation and Leadership. He holds a Graduate Diploma in Management Studies.

**Experience and Expertise**

Bruce has been a member of the Australian Defence Force ('ADF') since 1974, with operational service in Malaysia, Somalia and Afghanistan. He retired from the Regular Army in 2000 and from the Army Reserve in 2017 after leading complex and sensitive ADF Inquiries. In 2018, Bruce accepted the honorary appointment of Colonel Commandant of the Royal Queensland Regiment. In 2019, he was appointed an Honorary Aide de Camp to the Governor-General of Australia.

Bruce is the President of the National Rifle Association of Australia and an active Rotarian.

**Special Responsibilities**

Member of the Audit Committee.



**Rebecca Tolhurst**  
Director

Director from 1 July 2020

**Qualifications**

Rebecca holds degrees in Law (Hons) and Commerce and is also a Graduate Member of the Australian Institute of Company Directors.

**Experience and Expertise**

Rebecca commenced her career in private legal practice in property and general commercial law before taking up her current position as General Counsel with the Bickford's Group, including responsibility for People and Culture. Her experience has extended broadly into the consumer goods, retail and property sectors in a transactional and strategic capacity. Rebecca also holds the position of Chair of the Barossa Co-op, a 75-year-old retail co-operative operating in her home region of the Barossa Valley.

**Special Responsibilities**

Member of the Culture and Remuneration Committee.





## 1.8 | Our Executive Team



**Stephanie Vass**  
Company Secretary

Stephanie was appointed Company Secretary on 28 August 2020. She is an experienced legal, commercial and Chartered Governance Professional. Stephanie has held senior executive roles, including Group General Counsel and Company Secretary, in the financial services, professional services and manufacturing industries. She has been a partner in two national law firms and was a part-time Judicial Member of the Administrative Decisions Tribunal of NSW. Stephanie is a member of the Corporate and Legal Committee of the Governance Institute of Australia.



**Joa de Wet**  
Chief Finance Officer

Joa de Wet joined Australian Military Bank in July 2013 and is responsible for our finance and treasury functions. Joa is a Chartered Accountant with over 25 years of experience in the financial services industry, having worked at IOOF, Colonial First State, Deloitte and PricewaterhouseCoopers. While employed with Australian Military Bank, Joa has held the positions of Head of Strategy & Risk, Head of Finance and, most recently, Chief Finance Officer.



**Laurence Halabut**  
Chief People Officer

Laurence Halabut joined Australian Military Bank in January 2020 and is responsible for leading the people and culture function. Having previously worked with global organisations including Toyota Finance, Bankwest, HBOS Australia and Qantas, his strategic approach and alignment of HR initiatives with business are underpinned by over 25 years of HR experience. Laurence is a Fellow of the Australian Human Recourses Institute (FAHRI), Graduate of the Australian Institute of Company Directors, and holds an MBA from the University of South Australia.



**Ryan Holman**  
Chief Product & Marketing Officer

Ryan Holman joined Australian Military Bank in July 2020 and is responsible for the Bank's products, marketing and analytics. Ryan has 12 years of experience in customer-owned banking, including 6 years in senior product management roles. Ryan holds a Bachelor of Commerce and a Graduate Diploma of Management.



**Andrew Moebus**  
Chief Member Experience  
Distribution Officer

Andrew Moebus joined Australian Military Bank in December 2008 and is responsible for the retail branch network covering NSW, ACT, Victoria, South Australia, Northern Territory, Western Australia and Queensland. Andrew is also responsible for the broker channel, management of our RSL relationship and the RSL Money brand.



**Enis Huseyin**  
Chief Information Officer

Enis Huseyin joined Australian Military Bank in July 2017 and is responsible for information technology, projects and Robotic Process Automation. Enis has over 15 years of experience in IT and banking operations within the customer-owned banking sector, having held numerous senior management roles with Bankstown City Credit Union, My Credit Union and Qudos Bank. Enis holds a Bachelor of Computing and a Diploma in Information Technology (Software Development).



**Matthew Craig**  
Chief Member Experience  
Operations Officer

Matthew Craig joined Australian Military Bank in March 2019 and is responsible for the member service centre, digital sales, payments, settlements and variations, the RSA portfolio and retail compliance.



**Stephen Robertson**  
Chief Risk Officer\*

Stephen joined AMB in August 2021 from his role as CRO with Illawarra Credit Union. He started his career with PwC and has subsequently worked with large ASX-listed companies such as Qantas and Lendlease, as well as SMEs including NACCO and Daikin. He has strong technical expertise in enterprise risk and is a qualified Chartered Accountant.

\*Note that Kerry Beebe and Brian Flinn operated in the Chief Risk Officer capacity between August 2020 and August 2021.



We're dedicated to helping the men and women who protect and serve our country.



**Together, we have raised more than \$242,000 for our Defence charity partners**

Our 'cents gifting' initiative donates the cents from our members' Military Rewards Accounts to our charity partners at the end of each month. The Bank then matches the amount donated by members.

Since the account's inception in December 2015, we have collectively raised over \$242,000 for our Defence

charity partners Soldier On, Legacy, Mates4Mates and RSL DefenceCare.

On behalf of our charities, we would like to extend our appreciation to Military Rewards Account holders for your contribution.



We pride ourselves on being community focused for our ADF members and their families, particularly welcoming and assisting families during relocation and deployment.

We are proud to have supported numerous community events with contributions, volunteering, and fundraising during the 2020-21 financial year.

**Here are a few highlights:**



October 2020

Our HMAS Stirling team was on hand at the 'Causeway Classic - Walk to Work' initiative on Stirling base, which allows participants to walk across the Garden Island bridge on foot.



November 2020

We were honoured to be present at the HMAS Penguin for White Ribbon day, and donate \$1,000 to the Northern Beaches Women's Shelter (NBWS). We walked 52 laps of Middle Head Oval with NBWS to help raise awareness of the importance of standing up against domestic violence.

2.0



**Australian Military Bank in the Community**



February 2021

HMAS Albatross branch provided a 'Thank You' afternoon tea to the local Aviation Fire & Rescue Crew, who assisted in the 2020 South Coast bushfires.



March 2021

A BBQ fundraiser was held at RAAF Williamtown base, raising money for Soldier On Australia. Over \$230 was raised and went towards supporting Veterans, whilst acknowledging the sacrifices made by our brave soldiers at Kokoda, Papua New Guinea in World War II.

ANZAC Day 2021

We continued our support of the RSL Sub Branches by selling ANZAC Day merchandise across Australia and in our branches. We are so pleased to have supported an ANZAC Day Charity Golf Day in Palmerston, NT, raising funds for Palmerston RSL Sub Branch and Red Nose.



Our staff were proud to support the RSL National Light Up the Dawn commemorations this year, with our CEO Darlene laying a wreath at the Maroubra Dawn service.



RSL money

We acknowledge another very challenging year for Veterans and their families and we thank the Returned and Services League one again for its ongoing support and commitment to all veterans.



In June, we were delighted to attend the RSL WA Annual Congress. Our WA team members were able to speak with WA RSL Sub Branches and made very welcome by the RSL WA State Branch Committee.



WA Annual Congress

Our team members Tonia Veal (left) and Amber Carrington (right) at the WA conference.



Ann Roach's milestone

We would like to congratulate our RSL Partnership Manager Ann Roach on her 30-year milestone with Australian Military Bank

Our thanks and congratulations to Ann for her wonderful service to our members and our Bank.

Ann Roach (left) and CEO, Darlene Mattiske-Wood (right).





**Directors**

- John Brooks
- Alan Bardwell
- Michael Crane, DSC & Bar, AM
- Sean FitzGerald
- Jonathan Sadleir, AM
- Bruce Scott, CSC, ADC
- Rebecca Tolhurst

**Chief Executive Officer**

- Darlene Mattiske-Wood

**Company Secretary**

- Stephanie Vass

**Website**

[www.australianmilitarybank.com.au](http://www.australianmilitarybank.com.au)

**Registered Office**

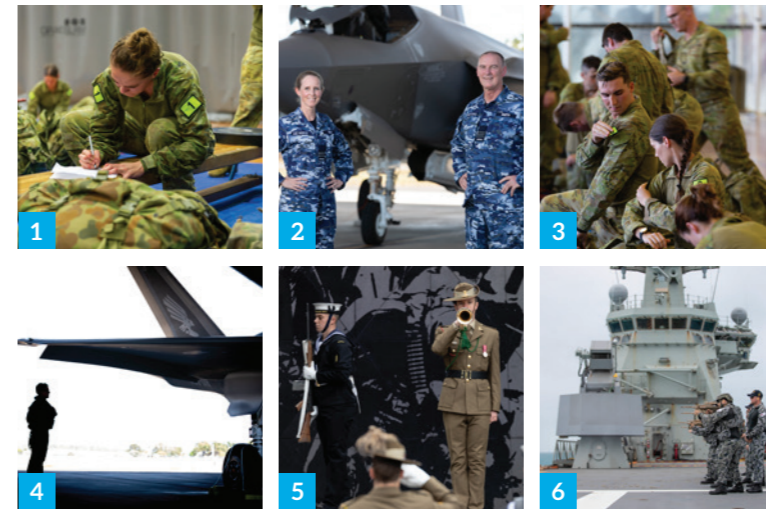
Level 18,  
45 Clarence Street,  
Sydney NSW 2000

**Auditor**

KPMG  
Level 38, Tower Three,  
International Towers Sydney,  
300 Barangaroo Avenue,  
Sydney NSW 2000



**Defence Image Index** Source: Department of Defence



1. Australian Defence Force personnel complete the written exam during one of the cognitive testing aspects of the Special Forces Entry Test at Holsworthy Barracks, Sydney, on Monday, 01 March 2021.
2. Senior Australian Defence Force Officer of RAAF Base Tindal and Commanding Officer No. 17 Squadron, Wing Commander Shane Smith (R) with Air Base Executive Officer and No. 17 Squadron Executive Officer, Squadron Leader Lauren Guest in front of a F-35A Lightning II at RAAF Base Tindal NT during Exercise Arnhem Thunder 21.
3. Australian Defence Force personnel attach their candidate numbers prior to starting the Special Forces Entry Test at Holsworthy Barracks, Sydney, on Monday, 01 March 2021.
4. Royal Australian Air Force No. 3 Squadron Pilot, Flight Lieutenant Daniel performs his routine pre flight inspection of his F-35A Lightning II.
5. The Last Post is sounded during the national service commemorating the 50th Anniversary of Operation OVERLORD including the Battle of Long Khanh at the Australian Vietnam Forces National Memorial in Canberra.
6. Sailors from HMAS Canberra conduct a live fire exercise during Force Integration Training off the coast of Australia.

Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988



**Australian  
Military Bank**