



Corporate Sustainability Statement

June 2025

As Australia's longest serving Defence financial institution, we've supported those who protect our country for over 65 years. We're committed to building a positive future for our members by delivering sustainable value and supporting the wider Defence community. As a member-owned bank you can trust we put our members first in everything we do.

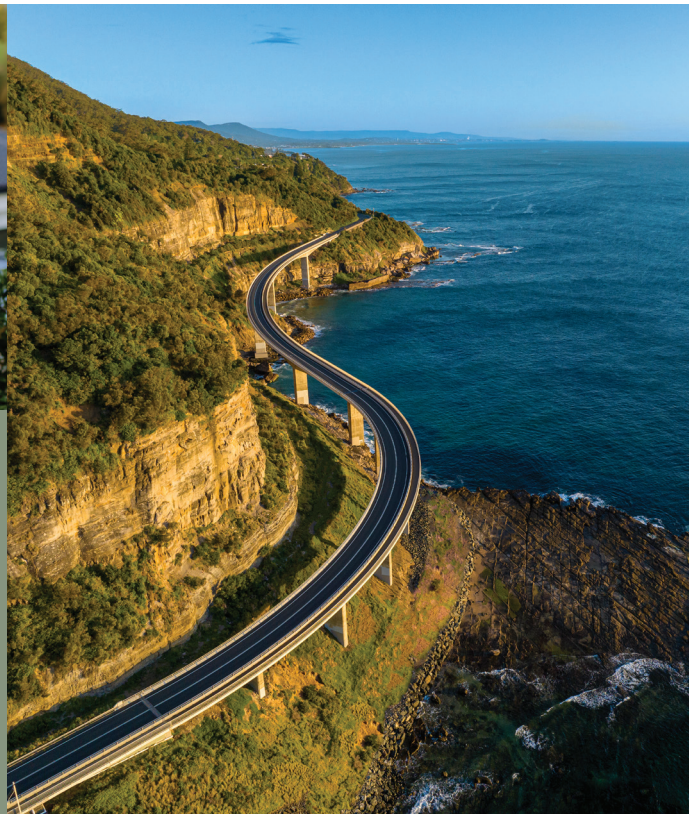
Corporate sustainability is an essential part of our commitment to our members. Our approach to sustainability is centred around key focus areas within the Environmental, Social and Governance (ESG) pillars.

These focus areas have been identified through engagement with our members and stakeholders, and an understanding of the necessary legislative and regulatory context. Our business strategy is designed to integrate our ESG priorities into our operating model based on a clear understanding of material risks and opportunities.

Our goal is to contribute sustainably to the wellbeing of our members, our people and the broader community, whilst managing our business responsibly for the long term. As we look to the future, the Board and Management of the Bank remain committed to providing sustainable financial solutions for our members.



"At Australian Military Bank, we are committed to building a positive future for our members by delivering sustainable value and supporting the wider Defence community."



Our Impact - Environmental

We prioritise responsible environmental stewardship, with a focus on supporting members, reducing the impact our operations have on the environment, and complying with climate-related regulations. Our multi-faceted approach ensures alignment with member expectations, environmental best practices, and evolving regulatory standards.

Key Focus Areas	How we've demonstrated our commitment
<ul style="list-style-type: none">▶ Opportunities to partner or collaborate with initiatives that support members.▶ Offering environmentally responsible products and services.▶ Enhancing our sustainability performance.▶ Ensuring legal and regulatory compliance on climate reporting.	<ul style="list-style-type: none">▶ Green Loans: Offer financing for clean energy and eco-friendly home improvements.▶ Insurance Products: Partner with CGU to help members mitigate weather-related risks.▶ Digital Statements: Over 90% member adoption, reducing paper use.▶ Recyclable Visa Cards: Launching in 2025 to reduce plastic waste and CO₂ emissions.▶ Sustainable Headquarters: Office at 1 Bligh Street features top-tier green building technologies and resource-efficient systems.▶ Branch Refurbishments: Eco-conscious upgrades across multiple locations.▶ Recycling Initiatives: Collaboration with Defence Department and internal paper reduction campaigns.▶ Hybrid Fleet: Transition to hybrid vehicles for staff travel to lower emissions.

Our Impact - Social

Our social responsibility is guided by our purpose: “**Members are Our Mission**”, with values reflective of the Defence community’s principles of community, resilience, and generosity. This approach highlights a long-term commitment to supporting the Defence community through financial services, and community engagement aligned to what is important to members.

Key Focus Areas	How we've demonstrated our commitment
<ul style="list-style-type: none">▶ Prioritising programs that reflect what matters most to Defence members.▶ Creating a supportive, inclusive, and engaged workplace.▶ Strengthening community relationships through meaningful partnerships.	<ul style="list-style-type: none">▶ Defence Spouse Employment: Flexible arrangements for Defence spouses (15% of front-line staff).▶ Vulnerable Members: Financial hardship and abuse support frameworks to support our members.▶ Financial Literacy Program: Education series tailored to Defence life stages.▶ Military Rewards Account: Over \$379,000 donated to four Defence charities since 2015.▶ RSL Money: Long-standing partnership with RSL Australia offering tailored banking products.▶ Sponsorships & Events: ADF Australian Rules, Legacy Week, Soldier On's March On campaign, and more.▶ Local Community Engagement: Grassroots support including books for Defence children, early childhood centres, and cancer fundraisers.

Our Impact - Governance

Our approach to governance is reflective of ethical, responsible, and resilient business practices, designed to protect members, meet regulatory standards, and adapt to emerging risks in a digital environment. This ensures we remain secure, compliant, and trusted, while continuing to protect the interests and data of our members.

More information about our corporate governance arrangements is available in our Corporate Governance Statement available on our website.

Key Focus Areas	How we've demonstrated our commitment
<ul style="list-style-type: none">▶ Maintaining a strong governance, risk, and compliance framework.▶ Safeguarding member data and enhancing cybersecurity.▶ Preventing financial crimes, including fraud, bribery, and money laundering.▶ Ensuring regulatory alignment across privacy, scams, and operational resilience.	<ul style="list-style-type: none">▶ Governance Frameworks: Business practices are aligned with APRA standards (CPS 231, 232, 234) and global security benchmarks (ISO 27001, NIST, ASD Essential 8).▶ Cyber Monitoring: Continuous monitoring via a Security Operations Centre and implementation of a Zero Trust security model.▶ Data Protection: Manage data securely with encryption, masking, purging, and data loss prevention security tools.▶ Risk Scenario Testing: Ongoing board-level risk scenario testing and business continuity planning.▶ Scam Awareness: Regular scam awareness communication and in-house capabilities to disrupt high-risk transactions.▶ Industry Participation: Contribute to key industry working groups aligned with best practices and support customer protection.

