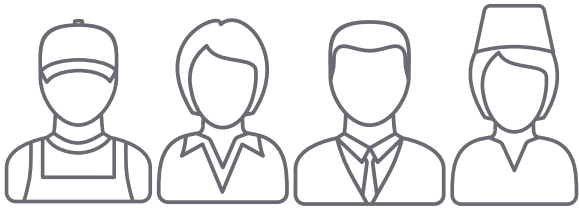


# CUSTOMER OWNED BANKING



**4 million customers**

**85**

**customer owned institutions, including**  
18 mutual banks



**Deposits subject to government guarantee**

**Fifth largest**  
share of household deposits

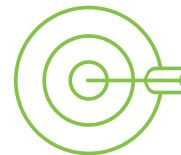
Average standard variable interest rate for owner-occupied loans is **63 basis points lower than the big four banks\***

\* Sourced from Canstar database, August 2016, standard home loans available at 80% LVR for \$400k, excluding special offers.



**\$100 BILLION IN ASSETS**

**MARKET LEADING CUSTOMER SATISFACTION**



**100% of profits benefit customers & communities**

**NO CONFLICT OF INTEREST**  
between customers & shareholders



**2nd largest branch and ATM network**



**Credit cards offered by customer owned banking institutions, compared to the big four banks, have substantially lower average rates; more free days; and lower annual fees ^**

^ Sourced from Canstar database, August 2016, standard credit cards (unsecured), excluding premium cards and special offers.