

Workplace Gender Equality Report 2024-2025.



Defence
Bank

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Defence Bank. For a career like no other.

For over 50 years, Defence Bank has proudly served the banking needs of the Australian Defence community. As a unique bank with deep ties to our members, we understand their needs and are committed to delivering exceptional products and service to support those who serve our nation.

We celebrate the diverse talents, personalities, interests, and needs of our people. Together, we make a meaningful impact in the lives of our members and the communities they protect. We're committed to creating a workplace where everyone has equal access to opportunity - regardless of gender. Our flexible and inclusive ways of working empower our people to thrive with authenticity, a sense of belonging, and a healthy work-life fit.

As CEO, I am deeply committed to closing the gender pay gap and ensuring equity across all levels of our organisation. For the upcoming year, we've set clear and measurable targets to accelerate progress, including a conscious decision to prioritise the hiring of high-performing female talent. We are actively working to balance our leadership teams, recognising that diverse perspectives drive better outcomes. I'm also proud to share that two exceptional female executives have recently joined our executive team, marking a significant step forward in our journey. Addressing gender pay equity is not just a priority - it's a fundamental part of building a fair and inclusive workplace for everyone.

Defence Bank submits an annual compliance report to the Workplace Gender Equality Agency (WGEA), in line with the requirements of the Workplace Gender Equality Act 2012. We also regularly contribute remuneration data to industry surveys. Through analysis of pay across comparable roles, we're encouraged to see that gender pay gaps are minimal when assessing similar positions within the Bank.

As part of our annual submission to the Workplace Gender Equality Agency (WGEA), we've not only completed the required reporting questionnaire but also taken the opportunity to provide a summary and share additional insights not included in the public report. This reflects our ongoing commitment to fostering an equitable workplace for all, regardless of gender, and to actively addressing and closing the gender pay gap.

As CEO, I'm proud of our continued focus on building a workplace where talented people thrive. At the heart of our strategy is a commitment to creating an environment where every employee feels valued, respected, and empowered. We're focused on attracting and retaining top talent, fostering a culture of safety, flexibility and inclusion, and ensuring our people can bring their whole, authentic selves to work. These same principles guide how we serve our members - with care, respect, and a strong sense of responsibility.

As members of our Bank, you may comment on the report by emailing Kristen Bugeja, Chief People Officer at kristen.bugeja@defencebank.com.au or by contacting the Agency directly. Please refer to www.wgea.gov.au for the Agency's guidelines on this process.

Warm regards,



Roberto Scenna
Chief Executive Officer

Report overview.

At Defence Bank, we continue to foster a culture built on delivering exceptional banking services to our members, genuinely caring for our people, and empowering them to reach their full potential. We're passionate about creating a workplace that reflects the diversity of the members and communities we serve, and we're proud that 30% of our employees have a direct connection to Defence - fuelling their dedication to our purpose: *to serve those who protect us*.

Our commitment to fairness, equality, and inclusion is embedded in our core principles of Accountability, Collaboration, and Transparency. We strive to make Defence Bank a place where every team member feels valued and inspired to contribute. We're proud that 90% of our people say they're proud to work here - a reflection of the strong culture we've built together.

We recognise that achieving true workplace equality requires ongoing focus and persistence. Closing the gender pay gap will take time, but we're confident that our thoughtful, sustainable approach will drive meaningful progress - now and into the future.

Understanding our Gender Pay Gap.

The gender pay gap refers to the difference in average earnings between all women and all men across an organisation. It's important to distinguish this from pay equity, which ensures that individuals performing equivalent work are paid the same, regardless of gender. At Defence Bank, our primary focus has been on maintaining equity within like-for-like roles - we do not differentiate pay based on gender or ethnicity. We also recognise that pay gaps can be influenced by a range of factors, including an employee's experience, market value, tenure, and employment status. That said, we are committed to ensuring that all genders have equal opportunity to thrive at Defence Bank.

This year, Defence Bank's gender pay gap increased 2.3% to 31.2%. While we acknowledge that more work is needed, it's important to understand that gender pay gaps are influenced by a range of factors beyond gender alone. Like many of our mutual peers, our pay gap is primarily shaped by workforce composition - specifically, a higher representation of women in lower-level or non-managerial roles, fewer women in senior leadership positions, and a greater proportion of part-time employment. We remain committed to addressing these challenges and ensuring that all genders have equal opportunity to grow and succeed at Defence Bank.

One of the unique and proud aspects of Defence Bank is that over 25% of our frontline team are spouses of current or former ADF members. We actively support these employees by offering role mobility when their partners are posted to new locations, providing relocation assistance, and fostering community connections. This flexibility is a key part of our employee value proposition and gives us a competitive edge in attracting and retaining Defence spouses. However, this also influences our gender pay gap. The nature of frontline roles - typically lower-level positions - contributes to the gap, particularly as all Defence spouses currently employed at the Bank are women.

Our approach to remuneration.

As part of our annual performance and remuneration review process, Defence Bank conducts a thorough internal analysis to identify and address any anomalies, ensure consistency, and benchmark against industry standards. We use external remuneration tools that assess skills, knowledge, role complexity, and accountability to determine appropriate pay levels. From there, we hire the best person for the role - without bias and regardless of gender. In addition, we reference industry data to ensure our remuneration remains competitive and aligned with current market expectations, particularly in comparison to our mutual peers.

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At Defence Bank, we actively monitor and review both our gender pay gap and pay equity as part of our annual performance and remuneration review process. Our executive team takes a proactive approach, regularly assessing remuneration trends within their divisions and taking action where needed to ensure fairness and consistency. We also participate in industry remuneration surveys and submit relevant data to benchmark our practices. Encouragingly, our analysis of comparable roles shows minimal pay gaps, giving us confidence that our internal pay practices are fair and robust. When assessing equivalent roles, women and men at Defence Bank are paid equitably.

Looking ahead.

We recognise that there is still work to be done, and we remain deeply committed to making Defence Bank a great place to work - where everyone is valued and empowered to thrive. We understand that meaningful change takes time, and we are focused on achieving gender equality across all levels of our organisation without compromising our core principles.

Now that we've set clear and measurable targets to accelerate progress in gender equality, we're developing enhanced reporting to track our progress more accurately and direct our efforts where they'll have the greatest impact.

We're committed to building an inclusive culture that:

- **Promotes gender diversity in leadership** by increasing the representation of women in senior roles through sponsorship and bias-free mobility.
- **Improves gender balance across teams**, including more women in Technology and Risk, and more men in frontline roles.
- **Fosters a workplace where everyone can be themselves and succeed.**
- **Supports public awareness initiatives** like International Women's Day to promote gender equality.
- **Tracks and communicates progress** on gender equality initiatives.
- **Adopts best practices** while maintaining integrity and fairness in all processes.

Supplementary questionnaire information.

A formal summary regarding our WGEA report is provided to the Board Governance & Remuneration Committee. This information is then also discussed at appropriate Board and Executive Leadership meetings. In addition to this, a summary of the gender pay gap result and report is communicated to all employees with an opportunity to ask questions of the Chief People Officer.

Workplace overview

Demonstrating our commitment to closing the gender pay gap and ensuring equity across all levels of our organisation, moving forward we will have formalised organisational targets to address gender equality in the workplace.

Our Board of Directors has recently approved a bank target of reducing the gender pay gap to less than 28.0% in the financial year 2025-2026. We also wish to focus on key actions and behaviours including:

1. Increasing the number of women in management positions.
2. Increasing the number of men in female dominated roles (mainly frontline roles).
3. Increasing the number of females in male dominated roles (mainly technology and risk and compliance).

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With respect to our governing body, Defence Bank's Board Renewal Policy recognises the value of diverse perspectives in driving effective decision-making. A well-balanced Board composition—reflecting attributes such as gender, ethnicity, skills, and experience—is essential to fostering innovation, strengthening governance, and ensuring our leadership reflects the communities we serve. We believe that diversity at the Board level is not only a matter of equity, but a strategic advantage that enhances the quality and impact of our decisions.

Flexible working.

Defence Bank embraces a flexible working approach across the organisation, recognising that flexibility looks different for each role and individual. While this is offered bank-wide, the way it's enabled is tailored to the needs of each position. We've also implemented a work-life fit initiative designed to give employees greater opportunities to shape their own working arrangements - blending both work and life in a way that enhances overall wellbeing. 88% of our employees are satisfied with the new initiative and how it supports them to manage work and home commitments.

Over the past 12 months, we've actively supported a growing number of individual flexibility agreements, including compressed working weeks, reduced and flexible hours, and remote work options. Wherever possible, all non-member-facing roles are enabled to work from home, reflecting our commitment to supporting our people in meaningful and practical ways.

Support for Parents & Carers.

Defence Bank is proud to offer market-competitive parental leave benefits that support employees through every stage of their parenting journey. This includes 12 weeks of paid parental leave for primary carers, in addition to any government entitlements, and three weeks of paid leave for secondary carers.

We also provide a market-leading superannuation contribution on both paid and unpaid parental leave for up to 12 months, helping employees maintain financial wellbeing while growing their families. We recognise the long-term financial impact that stepping away from work to care for a child can have - particularly for women - and we're committed to helping close that gap by supporting superannuation continuity during this important time.

We also understand that pregnancy loss can be a deeply personal and emotional experience. Defence Bank offers dedicated miscarriage leave to support employees during this difficult time, providing space to grieve and begin healing with care and compassion. Our approach reflects our commitment to standing by our people when they need it most.

Defence Bank is committed to supporting employees with family and carer responsibilities. We recognise that individual circumstances vary, and we endeavour to provide additional support beyond our standard entitlements where possible. This flexible, compassionate approach reflects our values and our commitment to helping our people balance work and life in meaningful ways.

Harm prevention.

At Defence Bank, we recognise that workplace sexual harassment and sex discrimination are serious issues that disproportionately affect women and directly impact gender equality. We understand that creating a safe and respectful workplace is essential to increasing women's participation, wellbeing, and career progression. That's why we are committed to taking meaningful action to prevent and address all forms of harassment and discrimination - ensuring every employee feels safe, supported, and empowered to thrive.

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In our recent employee survey, we received excellent feedback from our employees including:

- 89% rated favourably “I would feel comfortable reporting behaviour such as fraud, theft, bullying, harassment, sexual harassment or violence”.
- 97% stated “I understand how to report any wrongdoing, dishonest, fraudulent or inappropriate behaviour at Defence Bank”.
- 86% stated “The person I report to takes actions to prevent inappropriate behaviour in the workplace”.
- 85% stated “I have not experienced behaviours at Defence Bank that made me feel uncomfortable”

Family or domestic violence.

Defence Bank is committed to supporting employees who are experiencing family and domestic violence, with a formal policy in place to ensure they are cared for during challenging times. Employees are entitled to four weeks of paid special leave to help navigate these circumstances with dignity and support. In addition, if financial assistance is needed, employees can seek guidance on whether one of our banking products may help manage unexpected expenses - subject to Defence Bank's standard lending criteria. This approach reflects our ongoing commitment to the wellbeing and safety of our people.

Employer Public Report

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Submitted By:

Defence Bank Limited 57087651385

Public Reports

WGEA publishes the Public Report, except personal information in whole, or part on the Data Explorer and uses its contents in whole or part for other purposes in electronic or other formats.

Two documents make up your Public Report and can be generated and downloaded after preparing your submission for lodgement:

- Public Report – Questionnaire
- Public Report – Employee Data Tables

The Public Report must be:

- Given to your CEO or equivalent for review, approval and sign off before lodgement.
- Shared in accordance with the Notification and Access requirements under the *Workplace Gender Equality Act 2012 (the Act)*.

Report contacts will be asked to declare in the Portal that all relevant CEO or equivalents have signed the public report.

Detailed information on the requirements to share the public report with your employees, members or shareholders can be found within the online Reporting Guide on [Notification and Access requirements](#).

Gender Equality Standards

If there is a single entity employing 500 or more employees, they must have a policy or strategy in place against each of the six Gender Equality Indicators. More information can be found within the online reporting guide on [Gender Equality Standards](#).



Workplace Overview

Policies & Strategies

Employer policies or strategies on workplace gender equality and the composition of the workforce can be powerful levers for making progress and change. Policies or strategies are most effective when backed up by evidence-informed action plans to address areas of imbalance and inequality. Similarly, targets are achievable, time-framed goals that create mechanisms for accountability and are effective when combined with dedicated actions to help achieve them.

1.1 Do you have formal policies and/or formal strategies in place that support gender equality in the workplace?

Yes

Policy

1.1a Do the formal policies and/or formal strategies include any of the following?

Recruitment; Retention; Performance management processes; Promotions; Succession planning; Training and development; Talent identification/identification of high potentials

1.2 Do you have a formal policy and/or formal strategy on diversity and inclusion in your organisation?

No

1.3 Does your organisation have any targets to address gender equality in your workplace?

No

1.4 If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.



Workplace Overview

Governing Bodies

Gender balance on governing bodies or Boards is good for business. It contributes to workplace gender equality outcomes and improved company performance more broadly. Measures to support gender balance in the governing body include analysing the gender representation of chairs and other members, considering gender in the selection of Board members, and taking action to drive change through term limits, gender equality targets and policies.

1.5 Identify your organisation/s' governing body or bodies.

Organisation: Defence Bank Limited

A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?

No

B. What is the name of your governing body?

Defence Bank Board of Directors

C. What type of governing body does this organisation have?

Board of Directors

D. How many members are in the governing body and who holds the predominant Chair position?

	Female (F)	Male (M)
Chair	0	1
Members (excluding chairs)	5	1

E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?

Yes

Selected value: Strategy

E.1 Do the formal policies and/or formal strategies include any of following?

Selection process for governing body members; Advertisement of governing body positions; Succession planning for the governing body; Gender diversity and inclusion



F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?

Yes

Enter maximum length of term in years. If the term limit does not relate to a full year, record the part year as a decimal amount.

For the Chair: 12

For the Members: 12

G. Has a target been set on the representation of women on this governing body?

No

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

Yes

Gender identity

1.6 If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.



Action on Gender Equality

Gender Pay Gaps

The gender pay gap is the difference in average or median earnings between women and men. It is a measure of how we value the contribution of women and men in the workforce. The gender pay gap is not to be confused with women and men being paid the same for the same, or comparable, job – this is equal pay. Equal pay for equal work is a legal requirement in Australia. However, illegal instances of unequal pay can still be one of the many drivers of the gender pay gap. Closing the gender pay gap is important for Australia's economic future and reflects our aspiration to be an equal and fair society for all.

2.1 Do you have formal policies and/or formal strategies on equal remuneration (pay equity and the gender pay gap) between women and men?

Yes

Policy

2.1a Do the formal policies and/or formal strategies include any of the following?

To implement and/or maintain a transparent and rigorous performance assessment process; Other (provide details)

Other: To pay fairly and competitively when compared to the mutual banking sector.

2.2 Have you conducted analysis to determine if there are remuneration gaps between women and men?

Yes

2.2a What type of gender remuneration gap analysis has been undertaken?

Like-for-like pay gaps analysis which compares the same or similar roles of equal or comparable value to identify unequal pay; A by-level gap analysis which compares the difference between women's and men's average pay within the same employee category; Overall gender pay gap analysis to identify the difference between women's and men's average pay and gender composition across the whole organisation

2.2b When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

2.2c Did you take any actions as a result of your gender remuneration gap analysis?

Yes



Identified cause/s of the gaps; Reviewed remuneration decision-making processes

You may also provide more detail below on the gender remuneration gap analysis that was undertaken.

2.3 If your organisation would like to provide additional information relating to employer action on pay equity and/or gender remuneration gaps in your workplace, please do so below.



Action on Gender Equality

Employee Consultation

Engaging employees through consultation on gender equality issues helps employers to understand the employee experience and to take meaningful action. Employers can use the information they learn through the consultation process to generate solutions that are practical and relevant to their organisation.

2.4 Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes

2.4a How did you consult employees?

Employee experience survey; Exit interviews; Other

Other: P&C proactively conducting 1-1 conversations with affected employees and their people leaders.

2.4b Who did you consult?

ALL staff

2.5 Do you have formal policies and/or formal strategies in place to ensure employees are consulted and have input on issues concerning gender equality in the workplace?

Yes

Strategy

2.8 If your organisation would like to provide additional information relating to employee consultation on gender Equality in your workplace, please do so below.

A summary of the gender pay gap result and report was communicated to all employees with an opportunity to ask questions of the Chief People Officer.



Flexible Work

Flexible Working Arrangements

A flexible working arrangement is an agreement between an employer and an employee to change the standard working arrangement, often through a change to the hours, pattern or location of work. Flexible work is a key enabler of gender equality, helps accommodate an employee's commitments out of work and has become increasingly important for employers in attracting and retaining diverse and talented employees.

3.1 Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes

Strategy

3.1a Do the formal policies and/or formal strategies include any of the following?

A business case for flexibility has been established and endorsed at the leadership level; Leaders are visible role models of flexible working; Flexible working is promoted throughout the organisation; Leaders are held accountable for improving take up and approval of workplace flexibility; Training on flexible working and remote/hybrid teams is provided to managers; Training on flexible working and remote/hybrid teams is available to all employees; All employees are surveyed on whether they have sufficient flexibility; The organisation's approach to flexibility is integrated into client conversations; The impact of flexibility is measured and evaluated (e.g. reduced absenteeism, increased employee engagement); Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel; Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body; Flexible work offerings are available to all employees, with a default approval bias (all roles flex approach); All team meetings are offered online

3.2 Do you offer any of the following flexible working options to MANAGERS and/or NON MANAGERS in your workplace?

Flexible working option	MANAGERS	NON-MANAGERS
Flexible hours of work (start and finish times)	Yes	Yes
Compressed working weeks	No	Yes
Time-in-lieu	Yes	Yes
Hybrid working (regular days worked from home and in office)	Yes	Yes
Working fully remote (no regular days worked in office)	Yes	Yes
Reduced hours or part-time work	Yes	Yes
Job sharing arrangements	No	No
Purchased leave	Yes	Yes
Unpaid leave	Yes	Yes
Flexible scheduling, rostering or switching of shifts	Yes	Yes



3.3 If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.



Employee Support for Parents and Carers

Paid Parental Leave

Parental leave policies are designed to support and protect working parents around the time of childbirth or adoption of a child and when children are young. Some employers offer universally available parental leave policies, offering equal parental leave for all parents, others offer with a distinction between 'primary' and 'secondary' carers. It's important that it's a policy that's available to all parents, irrespective of gender, ¹¹recognising the equally important role of all parents in caregiving. Gender equal policies help to de-gender the ideal worker and carer norms, which pervade the workplace and reduce opportunities for women to remain in, or re-enter the workforce.

4.1 Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?

Yes, we offer employer funded parental leave using the primary/secondary carer distinction

Do you provide employer-funded paid parental leave for:

Primary: Yes Secondary: Yes

4.1a Please indicate whether your employer-funded paid parental leave is available to:

Primary: All, regardless of gender

Secondary: All, regardless of gender

4.1b Please indicate whether your employer-funded paid primary carers leave covers:

Primary: Birth; Adoption; Surrogacy; Stillbirth

Secondary: Birth; Adoption

4.1c How do you pay employer-funded paid parental leave?

Primary: Paying the employee's full salary

Secondary: Paying the employee's full salary

4.1d How many weeks of employer-funded paid parental leave is available to eligible employees?



Primary:

Lowest entitlement: 1

Highest entitlement: 12

Secondary:

Lowest entitlement: 1

Highest entitlement: 3

4.1e Who has access to this type of employer-funded paid parental leave?

Primary: Permanent employees

Secondary: Permanent employees

4.1f Do you require carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer-funded paid parental leave?

Primary: Yes a qualifying period is required

How long is the qualifying period (in months)?

12

Is the qualifying period the same as the probation period for new employees?

Yes

Secondary: Yes a qualifying period is required

How long is the qualifying period (in months)?

12

Is the qualifying period the same as the probation period for new employees?

Yes

4.1g Do you require carers to take employer-funded paid parental leave within a certain time after the birth, adoption, surrogacy and/or stillbirth?

Primary: Anytime within 12 months

Secondary: Anytime within 12 months



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**4.1h Does your organisation have an opt out approach to parental leave?
(Employees who do not wish to take their full parental leave entitlement must
discuss this with their manager)**

Primary: Yes

Secondary: Yes

**4.2 Do you pay superannuation contributions to your employees while they are on
parental leave?**

Yes, on employer funded primary carer's leave or equally shared parental leave (if applicable); Yes, on employer funded secondary carer's leave (if applicable); Yes, on unpaid parental leave

**4.3 If your organisation would like to provide additional information relating to paid
parental leave and gender equality in your workplace, please do so below.**



Employee Support for Parents and Carers

Support for Carers

Employers can contribute to workplace gender equality by providing support for employees with caring responsibilities. A carer refers to, but is not limited to, an employee's role as the parent (biological, step, adoptive or foster) or guardian of a child, or carer of a child, parent, spouse or domestic partner, close relative, or other dependent. Employer support for employees with caring responsibilities allows them to better accommodate their out-of-work responsibilities.

4.4 Do you have formal policies and/or formal strategies to support employees with family or caring responsibilities?

Yes

Policy

4.4a Do the formal policies and/or formal strategies include any of the following?

Support for all carers (e.g. carers of children, elders, people with disability); Paid Parental leave; Flexible working arrangements and adjustments to work hours and/or location to support family or caring responsibilities

4.5 Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Support mechanism	Answer
Breastfeeding facilities	Yes
Information packs for those with family and/or caring responsibilities	No
Referral services to support employees with family and/ or caring responsibilities	No
Coaching for employees returning to work from parental leave and/or extended carers leave and/or career breaks	Yes
Internal support networks for parents and/or carers	Yes
Targeted communication mechanisms (e.g. intranet forums)	Yes
Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No



Support mechanism	Answer
Breastfeeding facilities	Yes
Support for employees with securing care (including school holiday care) by securing priority places at local care centres (could include for childcare, eldercare and/or adult day centres)	No
Referral services for care facilities (could include for childcare, eldercare and/or adult day centres)	No
On-site childcare	No
Employer subsidised childcare	No
Parenting workshop	No
Keep-in-touch programs for carers on extended leave and/or parental leave	Yes
Access to counselling and external support for carers (e.g. EAP)	Yes



4.6 If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.



Harm Prevention

Sexual harassment, harassment on the ground of sex or discrimination

Workplace sexual harassment and sex discrimination is a gender equality issue that predominantly impacts women. To increase women's workforce participation and well-being, it is essential employers take action to prioritise and protect all employees from sexual harassment, harassment on the ground of sex or discrimination and ensure that every employee feels safe in the workplace.

5.1 Do you have formal policies and/or formal strategies on the prevention of and appropriate response to sexual harassment, harassment on the ground of sex or discrimination?

Yes

Policy

5.1a Do the formal policies and/or formal strategies include any of the following?

A grievance process; Definitions and examples of sexual harassment, harassment on the grounds of sex and discrimination and consequences of engaging in this behaviour; The legal responsibilities of the employer to eliminate, so far as possible, sexual harassment and how it is demonstrated in the organisation; Leadership accountabilities and responsibilities for prevention and response to sexual harassment ; Disclosure options (internal and external) and process to investigate and manage any sexual harassment; Expected standard of behaviour is clearly outlined and included in recruitment and performance management processes; Guidelines for human resources or other designated responding staff on confidentiality and privacy; Sexual harassment risk management and how control measures will be monitored, implemented and reviewed; Process for development and review of the policy, including consultation with employees, unions or industry groups ; Protection from adverse action based on disclosure of sexual harassment and discrimination; A system for monitoring outcomes of sexual harassment and discrimination disclosure, including employment outcomes for those impacted by sexual harassment and the respondent; The frequency and nature of reporting to the governing body and management on sexual harassment; Manager and non-manager training on respectful workplace conduct and sexual harassment

5.1b If Yes, have the policies and/or strategies been reviewed and approved in the reporting period by the Governing Body and CEO (or equivalent)?

Answer	
By the Governing Body	Yes
By the CEO (or equivalent)	Yes

5.2 Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to the following groups?

Yes



Cohort	At induction	At promotion	Annually	Multiple times per year
All managers	Yes	No	No	Yes
All non-managers	Yes	No	No	Yes
The Governing Body	Yes		Yes	No

5.2a Does the training program delivered to the above groups include any of the following?

The respectful workplace conduct and behaviours expected of workers and leaders; Different forms of inappropriate workplace behaviour (e.g. sexual harassment, harassment on the grounds of sex and discrimination) and its impact; The drivers and contributing factors of sexual harassment; Bystander training; Options for reporting occurrences of sexual harassment as well as the risk of sexual harassment occurring; Information on worker rights, external authorities and relevant legislation relating to workplace sexual harassment; The diverse experiences of sexual harassment and the needs of different people, including women, LGBTIQ+ workers, culturally diverse workers and workers with a disability.

5.3 Does the governing body and CEO or equivalent explicitly communicate their expectations on safety, respectful and inclusive workplace conduct? If yes, when?

Members of the governing body

Yes

New staff at induction

Chief Executive Officer or equivalent

Yes

;More often than annually

5.4 Do you have a risk management process in place to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination?

Yes

5.4a Does your risk management process include any of the following?

Identification and assessment of the specific workplace and industry risks of sexual harassment; Control measures to eliminate or minimise the identified drivers and



risks for sexual harassment so far as reasonably practicable; Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment; Consultation on sexual harassment risks and mitigation with staff and other relevant stakeholders (e.g. people you share premises with); Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions

5.4b What actions/responses have been put in place as part of your workplace sexual harassment risk management process?

Make workplace adjustments; Change or develop new control measures; Undertake and act on a culture audit of the relevant business or division; Train people managers in prevention of sexual harassment

5.5 What supports are available to support employees involved in and affected by sexual harassment?

Trained, trauma-informed support staff/contact officers; Confidential external counselling (E.g. EAP); Reasonable adjustments to work conditions

5.6 What options does your organisation have for workers who wish to disclose or raise concerns about incidents relating to sexual harassment or similar misconduct?

Process for disclosure to human resources or other designated responding staff; Process for disclosure to confidential/ethics hotline or similar; Process to disclose after their employment has concluded; Process to disclose anonymously; Special procedures for disclosures about organisational leaders and board members; Process for workers to identify and disclose potential risks of sexual harassment, without a specific incident occurring

5.7 Does your organisation collect data on sexual harassment in your workplace, if yes, what do you collect?

Yes

Number of formal disclosures or complaints made in a year; Number of informal disclosures or complaints made in a year; Anonymous disclosures through a staff survey; Outcomes of investigations

5.8 Does your organisation report on sexual harassment to the governing body and management (CEO, KMP) and how frequently?

Governing body



Yes

At every meeting

CEO or equivalent

Yes

At every meeting

Key Management Personnel

Yes

At every meeting

5.8a Do your reports on sexual harassment to governing body and CEO include any of the following?

Identified risks of workplace sexual harassment; Nature of workplace sexual harassment; Analysis of sexual harassment trends and reporter/respondent profiles; Organisational action to prevent and respond to sexual harassment; Outcome of reports of sexual harassment; Consequences for perpetrators of sexual harassment; Effectiveness of response to reports of sexual harassment

5.9 If your organisation would like to provide additional information relating to measures to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination, please do so below.



Harm Prevention

Family or Domestic Violence

5.10 Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes

Policy

5.11 Do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

Type of support (select all that apply)	
Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
Confidentiality of matters disclosed	Yes
Training of key personnel	Yes
Flexible working arrangements	Yes
Workplace safety planning	no
Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Referral of employees to appropriate domestic violence support services for expert advice	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
A domestic violence clause is in an enterprise agreement or workplace agreement	No
Access to medical services (e.g. doctor or nurse)	No
Offer change of office location	Yes
Emergency accommodation assistance	Yes

5.12 Do you have the following types of leave in place to support employees who are experiencing family or domestic violence?

Access to paid domestic violence leave?

Yes

Is it unlimited?

No

Do you offer paid family and domestic violence leave by negotiation or as needed?

Yes

How many days of paid domestic violence leave?

20



Access to unpaid domestic violence leave?

Yes

Is it unlimited?

No

Do you offer unpaid family and domestic violence leave by negotiation or as needed?

Yes

How many days of unpaid domestic violence leave?

5

5.13 If your organisation would like to provide additional information relating to family and domestic violence affecting your employees, please do so below.



Public Report - Employee data tables

Program: 2024 - 25 Gender Equality Reporting

Corporate group of: Defence Bank Limited

Total group employee count: 238

Table 1 – Gender composition of all occupational categories

Occupational category	Employment status	No. of employees		Number of graduates or apprentices (combined)		Total employees*
		F	M	F	M	
Managers	Full-time permanent	32	32	0	0	64
	Full-time contract	1	0	0	0	1
	Part-time permanent	3	0	0	0	3
Professionals	Full-time permanent	14	19	0	0	33
	Full-time contract	0	1	0	0	1
	Part-time permanent	3	0	0	0	3
Clerical And Administrative Workers	Full-time permanent	85	32	0	0	117
	Full-time contract	1	0	0	0	1
	Part-time permanent	15	0	0	0	15

* Total employees includes Non-binary

Table 2 – Gender composition of manager categories

Manager category	Employment status	No. of employees		Number of graduates or apprentices (combined)		Total employees*
		F	M	F	M	
CEO	Full-time permanent	0	1	0	0	1
KMP	Full-time permanent	2	4	0	0	6
SM	Full-time permanent	11	14	0	0	25
	Part-time permanent	1	0	0	0	1
OM	Full-time permanent	19	13	0	0	32
	Full-time contract	1	0	0	0	1
	Part-time permanent	2	0	0	0	2

* Total employees includes Non-binary

Table 3 – Employee movements over reporting period

Question 1
How many employees were promoted?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent			1	1	7		9
Part-time	Permanent					1		1
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 2
How many employees were promoted from non-manager to manager?

Contract Type	Employment Type	CEOs, KMPs & HOBs		All managers		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent				1			1
Part-time	Permanent							
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 3
How many employees were internally appointed?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent				3	2	2	7
Part-time	Permanent							
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 4
How many employees (including partners with an employment contract) were externally appointed?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	1	3			28	11	43
Part-time	Permanent					1		1
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual					1		1

* Total employees includes Non-binary

Table 3 – Employee movements over reporting period (continued)

Question 5
How many employees voluntarily resigned?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent		3	1		20	6	30
Part-time	Permanent					3		3
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 6
How many employees were on primary carer's parental leave (paid and/or unpaid)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	1		2		6		9
Part-time	Permanent							
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 7
How many employees were on secondary carer's parental leave (paid and/or unpaid)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent						2	2
Part-time	Permanent							
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

Question 8
How many employees ceased employment before returning to work from parental leave (regardless of when the leave commenced)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent							
Part-time	Permanent							
Full-time	Fixed-term							
Part-time	Fixed-term							
N/A	Casual							

* Total employees includes Non-binary