

Workplace Gender Equality Report 2022-2023.



Defence
Bank

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31 May 2023

Defence Bank. For a career like no other.

We are a unique bank, proudly serving the needs of our Defence community and our people.

At Defence Bank, we celebrate and champion the individual talents, personalities, interests and needs of our people. We support our colleagues as together we make a unique difference to the lives of our members and community. We have a strong purpose and are proud to deliver exceptional banking services to our members.

At Defence Bank, we're committed to being a workplace that offers our employees the ability to access the same great opportunities, training and rewards, regardless of their gender. Our flexible, inclusive, and adaptable ways of working support and provide our people with the opportunity to work with authenticity, belonging and work-life balance.

At Defence Bank we value our employees unique needs and embrace flexible working arrangements. Where possible, employees are encouraged to work from a location that best suits their individual ways of working. Defence Bank offers a number of 'work from anywhere roles' and actively promote a positive work/life balance.

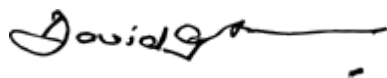
We submit an annual compliance report with the Workplace Gender Equality Agency (WGEA) in accordance with the requirements under the Workplace Gender Equality Act 2012 (Act).

As an equal opportunity employer our aim is to:

- Attract and retain talented employees.
- Provide a safe, respectful and flexible work environment.
- Ensure we have a workplace culture where our employees can bring their true authentic self to work
- Deliver our services to our members in a safe, respectful and reasonably flexible way.

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

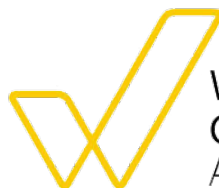


David Marshall

Chief Executive Officer



Australian Government



**Workplace
Gender Equality
Agency**



2022 - 23 Gender Equality Reporting

Submitted By:

Defence Bank Limited 57087651385

#Workplace Overview

Policies and Strategies

1. Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

Recruitment: Yes

Policy

Retention: Yes

Strategy

Performance management processes: Yes

Policy

Promotions: Yes.

Policy

Talent identification/identification of high potentials: YesStrategy

Succession planning: Yes

Strategy

Training and development: Yes

Policy

Key performance indicators for managers relating to gender equality: YesStrategy

2. Do you have a formal policy and/or formal strategy in place that supports gender equality overall?

YesPolicy

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

Governing Bodies

Organisation: Defence Bank Limited

1.Name of the governing body: Defence Bank Board of Directors

2.Type of the governing body: Board of Directors

Number of governing body chair and member by gender:

Chair	Female (F)	Male (M)	Non-Binary
	0	1	0
Member	Female (F)	Male (M)	Non-Binary
	5	1	0

4.Formal section policy and/or strategy: Yes

Selected value: Policy

6. Target set to increase the representation of women: No

Selected value: Governing body has gender balance (i.e. 40% women / 40%men / 20% any gender)

7. Do you have a formal policy and/or formal strategy in place to support gender equality in the composition of this organisation's governing body?

Yes

Selected value: Strategy

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

#Action on gender equality

Gender Pay Gaps

1. Do you have a formal policy and/or formal strategy on remuneration generally?

Yes

Policy

1.1 Are specific pay equality objectives included in your formal policy and/or formal strategy?

Yes

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. What was the snapshot date used for your Workplace Profile?

2023-03-27

4. If your organisation would like to provide additional information relating to gender pay gaps in your workplace, please do so below.

Employer action on pay equality

1. Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes

- 1.1 When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

- 1.2 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; Implemented other changes (provide details):

Other: Formally implemented in July 2022 a competency based pay framework for customer facing roles (which are largely held by females) so these employees can grow skills and their pay at the same time.

- 1.3 What type of gender remuneration gap analysis has been undertaken?

3. If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Employee Consultation

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

Yes

- 1.1 How did you consult employees?

Exit interviews; Survey

- 1.2 Who did you consult?

ALL staff

2. Do you have a formal policy and/or formal strategy in place on consulting employees about gender equality?

Yes

Strategy

3. On what date did your organisation share your last year's public reports with employees and shareholders?

Employees:

Shareholder:

4. Have you shared previous Executive Summary and IndustryBenchmark reports with the governing body?

No

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

#Flexible Work

Flexible Working

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

Yes

Policy; Strategy

- 1.1. Please indicate which of the following are included in your flexible working arrangements strategy or policy:

A business case for flexibility has been established and endorsed at the leadership level

Yes

The organisation's approach to flexibility is integrated into client conversations

Yes

Employees are surveyed on whether they have sufficient flexibility

Yes

Employee training is provided throughout the organisation

Yes

Date Created: 24-05-2023

The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)

Yes

Flexible working is promoted throughout the organisation

Yes

Targets have been set for engagement in flexible work

No

Not aware of the need

Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body

Yes

Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel

Yes

Leaders are held accountable for improving workplace flexibility

Yes

Leaders are visible role models of flexible working

Yes

Manager training on flexible working is provided throughout the organisation

Yes

Targets have been set for men's engagement in flexible work

No

Not aware of the need

Team-based training is provided throughout the organisation

Yes

Other: No

Date Created: 24-05-2023

2. Do you offer any of the following flexible working options to MANAGERS in your workplace?

Carer's leave: Yes

SAME options for women and men Formal options are available

Compressed working weeks: No

Insufficient resources/expertise; Not aware of the need; Not a priority

Flexible hours of work: Yes

SAME options for women and men Formal options are available; Informal options are available

Job sharing: No

Not aware of the need

Part-time work: Yes

SAME options for women and men

Purchased leave: No

Currently under development

Estimated Completion Date: 2023-12-31

Remote working/working from home: Yes

SAME options for women and men

Time-in-lieu: Yes

SAME options for women and men

Informal options are available

Unpaid leave: Yes

SAME options for women and men Formal options are available

3. Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

5. Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce between the 2021-22 and the 2022-23 reporting periods?

Yes, women and men

7. 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

Paid Parental leave

- 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 to all genders without using the primary/secondary carer definition

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

Employees are eligible to apply for primary and secondary parental leave after a minimum of six months tenure rather than the required twelve months.

Support for carers

- 1. Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?**

Yes

Policy

- 2. Do you offer any of the following support mechanisms for employees with family or caring responsibilities?**

- 2.1. Employer subsidised childcare**

No

Not aware of the need

- 2.2. Return to work bonus (only select if this bonus is not the balance of paid parental leave)**

No

Not aware of the need; Not a priority

- 2.3. Breastfeeding facilities**

Yes

Available at SOME worksites

- 2.4. Childcare referral services**

No

Not aware of the need

- 2.5. Coaching for employees on returning to work from parental leave**

Yes

Available at ALL worksites

- 2.6. Targeted communication mechanisms (e.g. intranet/forums)**

Yes

Available at ALL worksites

- 2.7. Internal support networks for parents**

Yes

Available at ALL worksites

2.8. Information packs for new parents and/or those with elder care responsibilities

No

Insufficient resources/expertise; Not aware of the need

2.9. Parenting workshops targeting fathers

No

Insufficient resources/expertise; Not aware of the need

2.10. Parenting workshops targeting mothers

No

Insufficient resources/expertise; Not aware of the need

2.11. Referral services to support employees with family and/or caring responsibilities

No

Not aware of the need

2.12. Support in securing school holiday care

No

Not aware of the need

2.13. On-site childcare

No

Insufficient resources/expertise; Not aware of the need

2.14. Other details: No

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

All employees can access our Employee Assistance Program to have 1-1 confidential support if they are a carer.

Sexual harassment, harassment on the grounds of sex or discrimination

1. Do you have a formal policy and/or formal strategy on the prevention and response to sexual harassment, harassment on the grounds of sex or discrimination?

Yes

Policy

1.3 Do you provide a grievance process in your sexual harassment policy and/or strategy?

Yes

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

All Non-Managers

Yes

Voluntary question: All Non-Managers

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

In our May 2022 employee survey, we received excellent feedback from our employees, they told us - Gender based harassment and Sexual harassment is not tolerated at Defence Bank - 96% rated favourably.

Family or domestic violence

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

Yes

Policy

2. Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

A domestic violence clause is in an enterprise agreement or workplace agreement

No

Not aware of the need; Other

Provide Details: Our domestic violence leave clause is documented in formal policy.
Confidentiality of matters disclosed

Yes

Protection from any adverse action or discrimination based on the disclosure of domestic violence

Yes

Date Created: 24-05-2023

Employee assistance program (including access to psychologist, chaplain or counsellor)

Yes

Emergency accommodation assistance

Yes

Provision of financial support (e.g. advance bonus payment or advanced pay)

Yes

Flexible working arrangements

Yes

Offer change of office location

Yes

Access to medical services (e.g. doctor or nurse)

No

Other

Provide Details: Whilst we don't provide direct access to medical services, we would support any access required through paid leave.

Training of key personnel

Yes

Referral of employees to appropriate domestic violence support services for expert advice

Yes

Workplace safety planning

No

Insufficient resources/expertise; Not aware of the need

Access to paid domestic violence leave (contained in an enterprise/workplace agreement)

Date Created: 24-05-2023

No

Other

Provide Details: Our domestic violence leave clause is documented in formal policy.

Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)

Yes

Is the leave period unlimited?

No

Number of days:

20

Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)

Yes

Is the leave period unlimited?

No

Number of Days:

5

Access to unpaid leave

Yes

Is the leave period unlimited?

No

Number of days:

5

Provide Details: No

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

Defence Bank are committed to supporting our employees who are experiencing family and domestic violence. To ensure employees experiencing family and domestic violence are supported through this difficult time, they are entitled to four weeks paid special leave. Should an employee experiencing family or domestic violence need support financially, they can seek guidance on whether one of our

Date Created: 24-05-2023

banking products can assist them with unexpected expenses (All lending products are subject to Defence Bank's normal lending criteria).

Workplace Profile Table

Industry: Finance

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	25	29	0	0	54
	Full-time contract	1	0	0	0	1
	Part-time permanent	3	0	0	0	3
Professionals	Full-time permanent	18	19	0	0	37
	Full-time contract	3	0	0	0	3
	Part-time permanent	2	0	0	0	2
	Part-time contract	3	0	0	0	3
Clerical And Administrative Workers	Full-time permanent	85	24	0	0	109
	Full-time contract	3	1	0	0	4
	Part-time permanent	16	0	0	0	16
Sales Workers	Full-time permanent	1	1	0	0	2

* Categorised using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

** Total employees includes Non-binary

Workplace Profile Table

Industry: Finance

		No. of employees		
Manager category	Employment status	F	M	Total*
CEO	Full-time permanent	0	1	1
KMP	Full-time permanent	3	3	6
GM	Full-time permanent	1	0	1
SM	Full-time permanent	5	14	19
	Full-time contract	1	0	1
OM	Full-time permanent	16	11	27
	Part-time permanent	3	0	3

* Total employees includes Non-binary

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	8	5	13
			Non-managers	6	4	10
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	5	3	8
			Non-managers	11	1	12
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	3	3
			Non-managers	36	14	50
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	1	0	1
			Non-managers	5	1	6
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	4	0	4
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1

* Total employees includes Non-binary

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	4	4	8
			Non-managers	16	6	22
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	4	0	4
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	2	0	2
			Non-managers	5	0	5
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	7	0	7
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	1	1
			Non-managers	0	2	2
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

* Total employees includes Non-binary

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

* Total employees includes Non-binary

2022-23 Gender Equality Reporting Submission Approval

I, the CEO (or equivalent), confirm that the data provided in the 2022-23 Gender Equality Reporting submission is complete and correct, as reported in the full data appendices:

- Questionnaire – Public Report
- Workforce Management Statistics – Public Report
- Workplace Profile – Public Report
- Workplace Profile – Confidential

I approve the submission of this data to WGEA.

I also confirm that the organisation/s covered by this submission will meet the notification and access requirements as detailed below.

CEO (or equivalent) signature

David Marshall

David Marshall (May 26, 2023 13:23 GMT+10)

Name of CEO (or equivalent)

David Marshall

Date: May 26, 2023

Please Note:

The Workplace Gender Equality Amendment (Closing the Gender Pay Gap) Bill 2023 requires WGEA to publish employer gender pay gaps. Employer gender pay gap will be calculated from the data that you provide to WGEA. WGEA will communicate to employers in advance of publishing gender pay gaps explaining the process for calculating and publishing the employer gender pay gap.

What next?

The contact nominated for the submission of this report must complete the declaration and consent process in the WGEA Portal. The Agency does not require physical evidence of the CEO's signature.

To comply with the notification and access requirements, your organisation/s must:

- inform its employees and members or shareholders that it has lodged its report with the Agency and advise how the public data may be accessed
- provide access to the public data to employees and members or shareholders
- inform employee organisations with members in your workplace that the report has been lodged
- inform your employees and those employee organisations with members in your workplace of the opportunity to comment on the report to the employer or the Agency.

For more information on the notification and access requirements, read [here](#).



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FOR APPROVAL | FINAL Workplace Gender Equality Report 2022-2023

Final Audit Report

2023-05-26

Created:	2023-05-26
By:	Kristen Bugeja (kristen.bugeja@defencebank.com.au)
Status:	Signed
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-  Signer david.marshall@defencebank.com.au entered name at signing as David Marshall
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-  Document e-signed by David Marshall (david.marshall@defencebank.com.au)
Signature Date: 2023-05-26 - 3:23:54 AM GMT - Time Source: server- IP address: 163.116.198.114
-  Agreement completed.
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