

# Our 2012 highlights

**Customer owned bank**  
Australia's first – September 2011

**1st**

**Customer owned profit**  
Down from \$27.5m in 2011

**\$27m**

**Cost/income**  
Up from 56.69% in 2011

**57.73%**

**Customer satisfaction**

**94%**

**The Board**

Board renewal led to the retirement of two long-serving Directors and the engagement of two new external Directors

**-/+2**

**Return on average assets**

Down from 1.09% on 2011

**0.99%**

**Customer owned reserves**  
\$311.6m – \$2,406 per customer

**+8.27%**

**Employees**

Percentage who support **bankmecu's** commitment to sustainable development

**95%**

**CO<sub>2</sub> emissions**

A reduction of 205 tonnes from 2011

**-9%**

## Customer value statement

	2012	2011	% change
Value of customer owned assets	<b>\$2,837m</b>	\$2,625m	+8.07%
Loans	<b>\$2,210m</b>	\$2,115m	+4.51%
Deposits	<b>\$2,471m</b>	\$2,232m	+10.72%
Cannex valuation of customer benefit in better rates and lower fees (in comparison with Big 4 banks)	<b>\$20.14m</b>	\$31.17m	-35.4%
Community Investment Program	<b>\$1,143,745</b>	\$1,141,360	+0.21%
Conservation Landbank	<b>761.4 hectares</b>	657.8 hectares	+0.16%
The average value of each customers' banking	<b>\$36,523</b>	\$33,000	+10.68%



### Community

**bankmecu's** Community Investment Program contributed \$592k towards community resilience, \$397k towards the environment, \$124k towards housing and \$31k towards international development.



### Economic

Total tax contribution towards government activity \$12.37m.



### Environment

Head office solar panels have saved 30.648 tonnes of CO<sub>2</sub>-e since they were installed in 2008.