

Target market.

Customer activity

Indicator	Target	2012/13	2011/12	2010/11
% of account holders with three or more products	>3 products	79.64%	73.64%	72.84%
% of account holders retained over the last 12 months	No target	99.61%	99.99%	99.36%
Total loans plus total deposits/number of account holders	>\$35,000	\$42,479	\$36,523	\$33,000

Active existing customers and their communities

As at 30 June 2013, there were 125,404 customers, down from 129,502 customers the previous year due to a continuing program to close dormant and inactive accounts. All operations occur within Australia, including the Bank's National Call Centre.

Community sector

bankmecu is developing new business with community and relevant government organisations including those involved in the areas of science, education, environment and community services. The total value of community sector banking (deposits and loans) as at 30 June 2013 was \$466,704,880, an increase of 5% from the previous year. Customers from the community sector now represent 16 of our 20 largest investors.

Responsible consumers

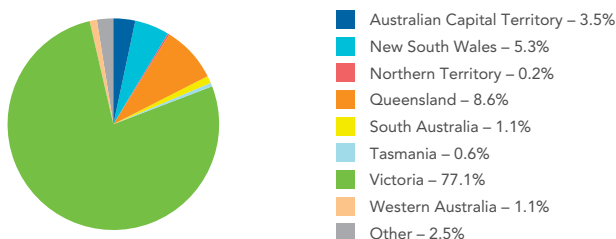
Responsible consumers take an active interest in ethical, social and environmental issues and consider the reputation of the brands they acquire in their purchasing decisions along with the impact of their purchase. The **bankmecu** brand is designed to appeal to this type of consumer.

The top five issues for customers in the 2013 Customer Insights survey included:

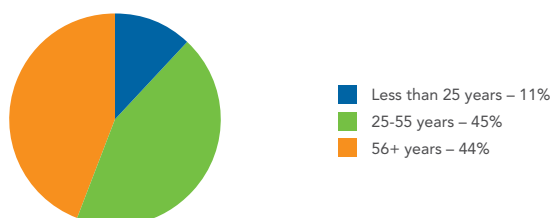
- Being open, honest and transparent 88%
- Responsibly investing customer money 85%
- Not offshoring the outsourcing of customer services or back office administration functions 76%
- Delivering the highest personal service 75%
- Price competitiveness 70%.

While social issues rated lower compared to issues concerning how the bank operates, 71% of customers noted in a separate question that renewable energy and welfare of vulnerable people in the community were most important to them.

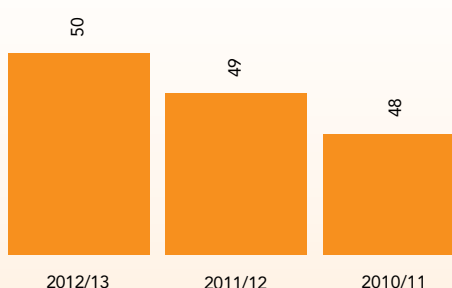
Geographic distribution of customers



Age distribution of customers



Average age of customers



Watch our video:
bankmecu helps customers
to goGreen®: