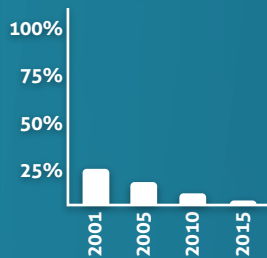


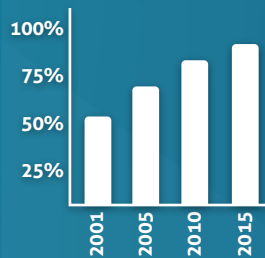
The changing face of banking

How BankSA customers are banking

BANKSA CUSTOMERS USING BRANCHES



BANKSA CUSTOMERS USING ATMS/ ONLINE/MOBILE



95% OF BANKSA TRANSACTIONS NO LONGER INVOLVE A BRANCH

PHONE **1%**



CHEQUES **3%**



ATM **14%**



DIGITAL/MOBILE **38%**



EFTPOS **39%**



BANKSA TRANSACTIONS NOW TAKE PLACE VIA **DIGITAL/MOBILE OR ELECTRONIC CHANNELS**

ONLY 5% OF BANKSA CUSTOMERS BANK OVER THE COUNTER



Investing in South Australia

2014/2015 MORE THAN **\$20m**



2016/2017 MORE THAN **\$30m**

\$50m INVESTMENT IN NEW BRANCHES AND BRANCH UPGRADES OVER FOUR YEARS

The modern face of BankSA in South Australia

58 VIDEO BANKING SITES

250 ATMs STATEWIDE

442 BANKSA OUTLETS

82 BANKSA BRANCHES

+

300 BANK@POST OUTLETS

+

60 BANKSA AGENCIES