

KPMG Mutuals industry review 2019 datasheet	Ranking			Strength/Soundness Measures		Size Measures			Growth Measures			Profitability Measures					Efficiency measures		Credit Quality Measures	
	By Net Assets	By Total Assets	Accounts ¹	By Net Assets ² \$'000	Capital Adequacy ³ Ratio	By Total Assets \$'000	By Total Deposits ⁴ \$'000	Net Loans and advances/Total Assets	Increase / (Decrease) in Total Assets	Increase / (Decrease) in Operating Profit Before Tax ⁵	Increase / (Decrease) in Operating Profit After Tax ⁶	Operating Profit Before Tax ⁷	Operating Profit After Tax ⁸	Net Interest Income / Average Total Assets ⁹	Non Interest Income / Average Total Assets ¹⁰	Return on Equity ¹¹	Operating Expenses / Average Total Assets	Cost to Income ¹²	Doubtful Debt Expenses ¹³ / Average Gross Receivables ¹⁴	Total Provision for Doubtful Debts / Average Gross Receivables ¹⁵
Australian Military Bank Limited	23	19	Jun-19	95,783	15.2%	1,387,315	1,239,955	83.6%	3.1%	-19.9%	-21.8%	5,845	4,150	2.0%	0.5%	4.4%	2.0%	79.8%	0.07%	0.21%
Australian Military Bank Limited	23	19	Jun-18	93,443	15.1%	1,346,248	1,233,865	84.1%	7.4%	2.8%	-1.6%	7,473	5,180	2.2%	0.5%	5.7%	2.0%	73.1%	0.16%	0.16%
Australian Unity Bank Limited (Formerly Big Sky Building Society Limited) ¹⁶	31	29	Jun-19	65,146	16.1%	886,022	811,160	83.1%	14.0%	-8.7%	-4.4%	3,602	2,512	2.3%	0.3%	3.9%	2.2%	81.5%	0.07%	2.07%
Australian Unity Bank Limited (Formerly Big Sky Building Society Limited) ¹⁶	31	29	Jun-18	62,603	17.6%	777,441	708,593	83.7%	6.0%	65.3%	65.2%	3,932	2,750	2.5%	0.5%	4.5%	2.0%	67.5%	0.14%	2.17%
B&E Ltd	30	27	Jun-19	72,511	15.9%	993,179	753,985	81.5%	18.1%	45.1%	16.2%	3,167	2,302	2.0%	0.3%	2.0%	2.0%	84.4%	0.04%	0.01%
B&E Ltd	30	27	Jun-18	69,810	17.5%	840,784	645,816	83.7%	10.1%	-54.0%	-52.1%	2,326	1,587	2.2%	0.3%	2.3%	2.2%	88.2%	0.01%	0.01%
Bank Australia Limited	7	7	Jun-19	533,218	16.4%	6,332,262	5,275,948	82.7%	12.0%	-12.6%	-9.6%	32,778	22,822	1.8%	0.3%	4.4%	1.5%	72.8%	0.02%	0.07%
Bank Australia Limited	7	7	Jun-18	510,174	16.6%	5,652,030	4,640,757	81.7%	11.1%	11.1%	12.2%	36,262	26,102	1.9%	0.3%	5.2%	1.5%	69.2%	0.01%	0.04%
Bank First ¹⁷	13	12	Jun-19	221,432	15.9%	2,690,195	2,448,483	81.5%	7.2%	-7.6%	-8.8%	15,522	11,004	2.1%	0.4%	5.2%	1.9%	74.9%	0.04%	0.07%
Bank First ¹⁷	13	12	Jun-18	205,689	15.6%	2,505,175	2,281,069	77.7%	8.1%	1.4%	1.4%	17,014	11,913	2.1%	0.5%	6.0%	1.9%	72.8%	0.01%	0.02%
BankFirst ¹⁸	15	16	Jun-19	385,526	18.5%	2,062,823	1,850,261	80.7%	12.7%	-10.8%	-10.4%	16,054	11,270	2.3%	0.5%	6.2%	2.0%	70.4%	0.01%	0.26%
BankFirst ¹⁸	15	16	Jun-18	377,632	19.7%	1,830,317	1,595,735	78.8%	12.1%	14.3%	12.6%	17,909	12,637	2.4%	0.6%	7.4%	2.0%	65.3%	0.01%	0.08%
Beyond Bank Australia	8	8	Jun-19	509,127	17.4%	6,196,006	4,672,672	85.7%	6.4%	-23.6%	-15.7%	29,322	19,426	2.2%	0.4%	3.9%	2.1%	80.6%	0.07%	0.11%
Beyond Bank Australia	8	8	Jun-18	486,908	17.3%	5,823,090	4,560,412	86.8%	7.5%	2.9%	2.4%	34,801	25,441	2.2%	0.4%	5.5%	2.0%	76.0%	0.08%	0.08%
Community First Credit Union	24	24	Jun-19	82,810	15.1%	1,097,498	904,628	79.9%	2.9%	-45.3%	-51.3%	1,433	1,203	2.2%	0.6%	1.3%	2.7%	94.0%	0.05%	0.17%
Community First Credit Union	24	24	Jun-18	88,843	15.4%	1,062,778	966,072	76.1%	12.2%	-1.3%	-8.8%	2,932	2,201	2.2%	0.6%	2.4%	2.6%	88.4%	0.06%	0.18%
Coastline Credit Union Ltd	38	38	Jun-19	41,063	14.1%	537,962	490,669	82.6%	6.9%	6.3%	6.2%	4,505	3,300	2.5%	0.4%	8.3%	2.1%	70.3%	0.01%	0.14%
Coastline Credit Union Ltd	38	38	Jun-18	38,065	14.2%	503,031	458,527	83.0%	6.0%	30.4%	24.5%	4,243	3,109	2.5%	0.5%	6.5%	2.1%	69.7%	0.02%	0.18%
Riverina Credit Union ¹⁹	37	35	Jun-19	45,322	17.7%	644,412	593,043	78.7%	4.0%	-18.8%	-21.6%	1,838	1,181	2.1%	0.3%	2.6%	2.1%	89.0%	0.00%	0.04%
Riverina Credit Union ¹⁹	37	35	Jun-18	44,193	16.3%	618,716	570,166	83.1%	6.7%	196.3%	165.2%	2,090	1,455	2.1%	0.3%	3.7%	2.1%	87.2%	-0.01%	0.02%
Credit Union SA Ltd	21	20	Jun-19	105,788	18.0%	1,281,111	1,065,309	76.9%	10.4%	-10.5%	-6.1%	5,327	3,814	2.0%	0.6%	3.3%	2.1%	82.2%	0.02%	0.07%
Credit Union SA Ltd	21	20	Jun-18	100,583	18.8%	1,160,080	965,510	78.0%	14.7%	0.9%	5.7%	4,262	4,262	2.2%	0.7%	4.2%	2.4%	81.4%	0.02%	0.02%
Credit Union Australia Limited	1	1	Jun-19	983,084	14.3%	17,435,211	10,587,500	77.1%	11.6%	-25.1%	-13.9%	59,845	39,995	1.6%	0.1%	4.0%	1.3%	73.5%	0.07%	0.16%
Credit Union Australia Limited	1	1	Jun-18	961,407	14.3%	15,617,933	9,231,009	78.8%	9.0%	5.1%	2.4%	69,469	52,165	1.7%	0.1%	5.0%	1.3%	71.2%	0.08%	0.08%
Defence Bank Limited	16	13	Jun-19	179,243	14.3%	2,500,301	2,092,438	85.5%	9.8%	2.5%	2.8%	14,346	10,042	1.9%	0.3%	5.8%	1.7%	73.1%	0.01%	0.03%
Defence Bank Limited	16	13	Jun-18	169,418	14.8%	2,277,826	1,951,895	85.8%	12.3%	4.1%	6.0%	13,961	9,794	1.8%	0.3%	6.1%	1.8%	71.5%	0.01%	0.02%
Endeavour Mutual Ltd	25	34	Jun-19	87,648	26.7%	645,654	548,675	73.4%	1.0%	-15.4%	-15.9%	2,575	1,866	2.5%	0.3%	2.2%	2.4%	85.9%	0.02%	0.24%
Endeavour Mutual Ltd	25	34	Jun-18	82,724	25.8%	639,250	545,366	72.5%	1.9%	52.5%	60.9%	3,061	2,206	2.5%	0.3%	2.7%	2.4%	83.0%	0.01%	0.03%
Family First Credit Union Limited	44	44	Jun-19	12,290	15.8%	157,329	139,964	79.3%	17.3%	20.2%	20.5%	1,022	743	2.9%	0.5%	6.3%	2.7%	79.4%	0.01%	0.08%
Family First Credit Union Limited	44	44	Jun-18	11,377	16.4%	148,429	134,377	78.5%	18.2%	19.2%	19.7%	1,147	848	3.0%	0.6%	6.1%	3.1%	81.4%	0.01%	0.11%
G&C Mutual Bank Limited	19	23	Jun-19	110,480	17.1%	1,193,999	1,022,537	61.4%	6.5%	36.6%	36.9%	9,316	6,536	2.2%	0.4%	6.1%	1.7%	64.7%	0.20%	0.35%
G&C Mutual Bank Limited	19	21	Jun-18	104,760	18.2%	1,120,680	957,737	63.2%	3.0%	32.9%	33.0%	6,804	4,786	2.2%	0.4%	7.4%	1.8%	69.4%	0.29%	0.17%
Gesfemey Bank Ltd	22	29	Jun-19	104,849	19.1%	1,122,905	965,510	85.2%	5.5%	-15.8%	-18.4%	3,011	2,098	1.6%	0.1%	7.8%	2.0%	78.3%	0.12%	0.07%
Gesfemey Bank Ltd	22	29	Jun-18	103,545	20.4%	1,064,121	746,395	78.3%	5.8%	6.2%	6.2%	3,493	2,493	1.7%	0.1%	2.4%	1.7%	74.7%	0.09%	0.10%
Greater Bank Limited	6	6	Jun-19	548,264	17.8%	7,161,631	6,141,175	79.8%	6.7%	-8.1%	-8.6%	44,740	31,452	2.8%	0.4%	5.9%	1.8%	73.8%	0.01%	0.08%
Greater Bank Limited	6	6	Jun-18	515,124	17.4%	6,711,157	5,757,508	80.3%	6.8%	19.5%	19.8%	48,925	34,214	2.2%	0.4%	6.9%	1.9%	71.3%	0.00%	0.02%
Heritage Bank Ltd	4	3	Jun-19	575,726	14.8%	10,088,482	7,738,866	84.0%	5.9%	-3.9%	-3.9%	61,768	43,275	1.3%	0.1%	71.5%	0.01%	0.11%		
Heritage Bank Ltd	4	3	Jun-18	533,999	14.1%	9,524,363	7,149,791	84.8%	1.6%	13.7%	14.0%	64,213	45,041	1.9%	0.4%	8.0%	1.6%	70.6%	0.01%	0.11%
Holiday Coast Credit Union Ltd	36	36	Jun-19	45,340	14.7%	631,459	578,771	76.2%	3.9%	-28.0%	-28.2%	2,295	1,606	2.7%	0.5%	3.6%	2.9%	88.6%	0.00%	0.07%
Holiday Coast Credit Union Ltd	36	36	Jun-18	44,145	14.5%	607,657	556,556	75.1%	3.2%	43.5%	44.9%	3,196	2,231	2.6%	0.6%	5.2%	2.7%	82.8%	0.03%	0.02%
Horizon Credit Union Ltd	40	39	Jun-19	26,210	15.2%	348,209	312,420	83.9%	4.2%	-8.2%	-8.2%	1,438	1,042	2.8%	0.6%	84.2%	0.01%	0.04%		
Horizon Credit Union Ltd	41	39	Jun-18	24,427	15.0%	345,005	313,955	81.8%	2.2%	16.0%	16.0%	1,729	1,363	2.6%	0.8%	5.8%	2.9%	85.1%	0.00%	0.00%
Hume Bank Limited	28	22	Jun-19	80,848	14.4%	1,208,275	1,112,521	75.2%	9.4%	19.7%	15.0%	6,913	5,009	2.3%	0.5%	6.4%	2.2%	77.6%	0.04%	0.05%
Hume Bank Limited	29	23	Jun-18	75,776	16.5%	1,045,130	925,520	85.2%	5.0%	6.2%	6.2%	4,189	2,490	2.5%	0.5%	6.7%	2.3%	69.9%	0.01%	0.02%
IMB Limited	8	8	Jun-19	362,708	15.5%	4,077,077	3,266,418	81.0%	8.8%	-0.5%	-0.5%	45,401	31,723	2.1%	0.2%	9.0%	1.5%	66.1%	0.03%	0.11%
IMB Limited	8	7	Jun-18	343,687	16.1%	3,912,182	4,993,265	77.3%	3.5%	15.0%	15.1%	45,184	31,561	1.7%	0.2%	9.4%	1.5%	63.7%	0.03%	0.11%
Macarthur Credit Union Ltd	41	43	Jun-19	25,317	20.0%	253,844	225,869	72.9%	0.0%	-47.8%	-55.0%	195	154	2.8%	0.5%	6.6%	2.9%	89.0%	0.10%	0.10%
Macarthur Credit Union Ltd	40	43	Jun-18	24,744	20.8%	250,793	227,111	78.0%	1.8%	-48.8%	-48.1%	433	295	2.7%	0.6%	6.2%	2.9%	91.2%	0.06%	0.08%
The Mutual Bank ²⁰	35	31	Jun-19	49,678	15.2%	764,494	647,308	77.6%	13.8%	85.5%	6.9%	5,195	3,525	2.2%	0.3%	11.0%	1.8%	72.2%	0.00%	0.04%
The Mutual Bank ²⁰	35	32	Jun-18	44,483	15.6%	672,078	583,695	78.3%	4.8%	2.8%	2.9%	3,499	2,449	2.1%	0.3%	5.7%	1.6%	76.4%	0.03%	0.04%
MOVIE Bank ²¹	31	33	Jun-19	65,508	20.7%	671,203	603,904	73.9%	9.9%	84.9%	79.9%	3,488	1,725	1.9%	0.3%	2.7%	1.7%	79.0%	0.12%	0.07%
MOVIE Bank ²¹	31	33	Jun-18	63,264	21.5%	614,446	549,283	80.4%	-0.3%	-21.5%	-24.2%	1,305	933	2.1%	0.3%	1.5%	1.9%	85.1%	0.05%	0.35%
Newcastle Permanent Building Society Ltd	2	2	Jun-19	982,730	20.1%	10,832,330	8,478,794	84												