

KPMG Mutuals Industry Review 2020 Datasheet	Ranking		Strength/Soundness Measures			Size Measures			Growth Measures			Profitability Measures				Efficiency Measures		Credit Quality Measures		
	Company Name	By Net Assets	By Total Assets	Accounts ¹	Net Assets ² \$'000	Capital Adequacy Ratio ³	Total Assets \$'000	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 \$'000	Operating Profit After Tax ⁸ \$'000	Net Interest Income ⁹ / Average Total Assets	Non-interest Income ¹⁰ / Average Total Assets	Return on Equity ¹¹	Operating Expenses ¹² / Average Total Assets	Cost to Income Ratio ¹³	Doubtful Debt Expenses ¹⁴ / Average Gross Receivables ¹⁵
Australian Military Bank Ltd	24	21	Jun-20	98,201	15.11%	1,461,121	1,311,949	82.83%	5.32%	(39.85%)	(40.51%)	3,510	2,469	2.04%	0.43%	2.55%	2.07%	83.51%	0.17%	0.25%
Australian Military Bank Ltd	24	20	Jun-19	95,783	15.21%	1,387,315	1,239,955	83.59%	3.05%	(21.79%)	(19.88%)	5,845	4,150	2.05%	0.46%	4.39%	2.00%	79.79%	0.07%	0.21%
Australian Mutual Bank Ltd ¹⁷	18	19	Jun-20	175,921	21.53%	1,658,624	1,458,238	70.87%	77.59%	(94.71%)	(89.44%)	116	156	2.49%	0.32%	0.12%	2.42%	97.94%	0.07%	0.52%
Endeavour Mutual Bank ¹⁸	26	35	Jun-19	87,648	26.74%	645,654	548,675	73.39%	1.00%	(15.88%)	(15.41%)	1,866	2,525	2.52%	0.32%	2.19%	2.44%	85.90%	0.02%	0.24%
Sydney Mutual Bank ¹⁹	27	29	Jun-19	87,369	17.33%	933,985	833,583	79.21%	7.66%	(59.29%)	(61.89%)	2,192	1,477	2.45%	0.30%	1.76%	2.43%	88.33%	0.10%	0.44%
Australian Unity Bank Ltd	30	28	Jun-20	75,005	14.43%	1,133,863	1,055,989	80.41%	27.97%	(25.96%)	(26.07%)	2,167	1,857	1.93%	0.25%	2.65%	1.91%	87.88%	0.32%	1.96%
Australian Unity Bank Ltd	33	30	Jun-19	65,148	16.07%	886,022	811,160	83.12%	13.97%	(8.39%)	(8.65%)	3,602	2,512	2.25%	0.33%	3.93%	2.19%	84.79%	0.07%	2.07%
Bank of us	29	26	Jun-20	75,298	14.54%	1,148,823	902,186	80.71%	15.67%	(18.54%)	(18.54%)	3,754	2,781	2.06%	0.25%	3.49%	2.19%	79.70%	0.14%	0.11%
Bank of us	31	28	Jun-19	72,511	15.87%	993,179	753,985	85.49%	18.13%	(8.74%)	(8.74%)	3,617	2,302	2.15%	0.27%	3.24%	2.04%	84.43%	0.01%	0.11%
Bank Australia Ltd	7	7	Jun-20	554,601	15.81%	7,201,302	5,917,585	77.25%	13.72%	(17.29%)	(13.97%)	27,111	19,633	1.69%	0.26%	3.61%	1.43%	73.49%	0.14%	0.20%
Bank Australia Ltd	7	7	Jun-19	533,218	16.39%	6,332,262	5,275,948	82.66%	12.04%	(12.57%)	(12.57%)	32,778	22,822	1.83%	0.26%	4.37%	1.52%	72.85%	0.02%	0.07%
Bank First	12	13	Jun-20	233,070	15.62%	2,858,727	2,604,343	78.09%	6.26%	(14.05%)	(14.05%)	13,341	9,364	1.93%	0.40%	4.12%	1.85%	79.34%	0.13%	0.15%
Bank First	12	12	Jun-19	221,432	15.90%	2,690,195	2,446,493	80.37%	7.21%	(7.83%)	(7.83%)	15,522	11,004	2.08%	0.44%	5.15%	1.89%	74.98%	0.34%	0.16%
BankVic ²¹	14	17	Jun-20	195,721	18.10%	2,308,025	2,030,854	74.81%	11.89%	(10.51%)	(10.51%)	14,000	10,085	2.12%	0.44%	5.29%	1.81%	70.50%	0.15%	0.38%
BankVic ²¹	14	16	Jun-19	185,636	18.50%	2,062,823	1,850,261	80.69%	12.70%	(10.36%)	(10.82%)	16,054	11,270	2.29%	0.53%	6.20%	2.01%	71.15%	(0.01%)	0.28%
Beyond Bank Australia ¹⁵	8	8	Jun-20	549,438	17.09%	7,072,124	5,318,909	83.26%	14.14%	3.85%	29.58%	35,292	25,172	2.00%	0.37%	4.76%	1.85%	77.69%	0.07%	0.14%
Beyond Bank Australia ¹⁵	8	8	Jun-19	509,127	17.43%	6,196,006	4,672,672	85.74%	6.40%	(2.35%)	(23.64%)	33,982	19,426	2.17%	0.37%	3.90%	1.98%	77.80%	0.07%	0.11%
Nexus Mutual ¹⁵	48	41	Jun-19	19,599	13.95%	348,335	325,139	81.11%	7.78%	(7.56%)	(6.99%)	1,589	1,157	1.87%	0.24%	6.07%	1.64%	77.57%	0.00%	0.00%
Coastline Credit Union Ltd	36	36	Jun-20	44,206	14.08%	623,884	568,403	79.21%	15.97%	(3.55%)	(5.42%)	4,345	3,121	2.34%	0.39%	7.32%	2.06%	75.56%	0.17%	0.17%
Coastline Credit Union Ltd	39	39	Jun-19	41,063	14.09%	537,962	490,669	82.63%	6.94%	6.17%	6.39%	4,505	3,300	2.51%	0.43%	7.34%	2.07%	70.32%	0.01%	0.14%
Community First Credit Union	25	27	Jun-20	95,087	14.90%	1,137,988	1,005,146	74.12%	3.68%	(18.42%)	(14.90%)	1,169	1,078	2.15%	0.50%	1.14%	2.60%	94.32%	0.07%	0.19%
Community First Credit Union	25	27	Jun-19	92,810	15.71%	1,097,498	996,652	79.89%	2.93%	(51.13%)	(45.39%)	1,433	1,203	2.22%	0.61%	1.32%	2.67%	94.02%	0.05%	0.17%
Credit Union Australia Ltd	1	1	Jun-20	1,026,323	14.38%	19,497,108	11,078,692	69.63%	11.83%	(19.48%)	(14.10%)	48,187	37,493	1.45%	0.11%	3.73%	1.20%	76.73%	0.14%	0.25%
Credit Union Australia Ltd	1	1	Jun-19	983,084	14.30%	17,435,211	10,587,500	77.07%	11.64%	(13.85%)	(25.06%)	59,845	39,995	1.57%	0.13%	4.02%	1.57%	75.65%	0.07%	0.16%
Credit Union SA Ltd	22	20	Jun-20	108,795	18.49%	1,471,494	1,072,056	64.48%	14.86%	(42.86%)	(38.94%)	3,044	2,329	1.53%	0.16%	2.17%	1.84%	85.76%	0.12%	0.17%
Credit Union SA Ltd	22	20	Jun-19	103,988	17.96%	1,275,115	1,065,399	81.92%	10.43%	(10.32%)	(10.32%)	5,376	3,814	1.85%	0.17%	3.22%	1.89%	82.22%	0.03%	0.15%
Defence Bank Ltd	15	14	Jun-20	188,979	13.90%	2,759,930	2,204,707	83.77%	10.38%	(0.17%)	0.14%	14,322	10,056	1.82%	0.30%	5.46%	1.56%	73.26%	0.03%	0.05%
Defence Bank Ltd	15	13	Jun-19	179,243	14.30%	2,500,301	2,092,438	85.52%	2.76%	2.53%	9.72%	14,346	10,042	1.92%	0.34%	5.65%	1.65%	73.08%	0.01%	0.03%
Family First Credit Union Ltd	44	44	Jun-20	12,919	15.30%	172,089	151,417	77.65%	9.38%	(10.72%)	(9.45%)	912	673	2.64%	0.45%	5.34%	2.44%	78.96%	0.12%	0.15%
Family First Credit Union Ltd	49	49	Jun-19	12,290	15.80%	157,329	139,564	79.27%	17.23%	20.49%	20.22%	1,022	743	2.89%	0.56%	6.28%	2.73%	79.37%	0.01%	0.08%
G&C Mutual Bank Ltd	20	24	Jun-20	116,528	16.91%	1,294,383	1,128,736	84.15%	8.41%	(8.43%)	(8.43%)	6,520	4,831	2.00%	0.65%	70.29%	0.05%	0.02%	0.25%	
G&C Mutual Bank Ltd	20	24	Jun-19	110,480	17.11%	1,193,999	1,022,537	81.36%	6.54%	36.92%	36.56%	9,316	6,536	2.25%	0.38%	6.07%	1.70%	64.68%	0.20%	0.35%
Gateway Bank Ltd	23	29	Jun-20	107,458	19.84%	1,091,349	797,948	63.75%	(2.81%)	28.40%	34.13%	3,866	2,814	1.67%	0.11%	2.65%	1.30%	72.84%	0.16%	0.32%
Gateway Bank Ltd	23	26	Jun-19	104,849	19.10%	1,122,905	856,182	85.21%	5.52%	(18.45%)	(15.84%)	3,011	2,098	1.62%	0.11%	3.01%	1.35%	78.28%	0.12%	0.25%
Geelong Bank ¹⁶	45	45	Jun-20	11,105	14.75%	161,419	146,034	69.77%	11.41%	(1.77%)	(1.77%)	500	380	1.76%	0.36%	2.01%	1.75%	82.55%	0.06%	0.08%
Geelong Bank ¹⁶	50	50	Jun-19	10,690	15.30%	144,889	132,709	73.53%	7.09%	(26.23%)	(8.73%)	509	366	1.96%	0.39%	3.56%	1.99%	84.54%	0.00%	0.03%
Greater Bank Ltd	6	6	Jun-20	570,669	17.49%	7,449,284	5,499,234	77.25%	17.71%	(25.86%)	(26.52%)	33,159	23,110	2.14%	0.28%	4.13%	2.07%	79.17%	0.13%	0.16%
Greater Bank Ltd	6	6	Jun-19	548,264	17.77%	7,161,631	6,141,175	79.57%	6.71%	(8.55%)	(8.07%)	44,740	31,452	2.17%	0.32%	5.92%	1.84%	80.01%	0.01%	0.11%
Heritage Bank Ltd	4	3	Jun-20	610,593	14.83%	10,738,948	8,423,323	80.48%	6.48%	(16.26%)	(16.19%)	51,672	36,269	1.89%	0.30%	6.11%	1.69%	77.28%	0.14%	0.24%
Heritage Bank Ltd	4	3	Jun-19	575,726	14.42%	10,085,055	7,738,886	83.98%	5.89%	(3.90%)	(3.92%)	61,708	43,275	1.89%	0.32%	7.80%	1.58%	71.54%	0.02%	0.11%
Horizon Credit Union Ltd	38	37	Jun-20	27,419	14.02%	429,639	388,945	77.69%	14.53%	(9.43%)	(7.30%)	1,692	1,260	2.40%	0.61%	4.70%	2.59%	86.02%	0.05%	0.06%
Horizon Credit Union Ltd	40	40	Jun-19	26,100	14.53%	405,103	361,538	82.26%	17.48%	(17.48%)	(17.48%)	1,350	975	2.78%	0.57%	84.25%	0.02%	0.02%	0.14%	
Hume Bank Ltd	27	23	Jun-20	85,142	14.38%	1,341,934	1,240,544	79.92%	11.06%	(17.55%)	(22.22%)	5,700	3,896	2.09%	0.43%	4.69%	1.91%	76.06%	0.24%	0.22%
Hume Bank Ltd	29	23	Jun-19	80,848	14.38%	1,208,275	1,112,521	75.21%	9.43%	14.97%	19.75%	5,009	3,099	2.31%	0.49%	6.40%	2.17%	77.61%	0.04%	0.05%
Illawarra Credit Union ¹⁷	35	34	Jun-20	45,951	15.96%	651,884	588,083	73.77%	1.16%	(49.51%)	(47.59%)	827	619	2.17%	0.32%	1.36%	2.35%	94.56%	0.01%	0.04%
Illawarra Credit Union ¹⁷	38	36	Jun-19	45,322	17.73%	644,412	593,043	78.71%	3.99%	(21.63%)	(18.83%)	1,638	1,181	2.07%	0.32%	2.64%	2.13%	88.99%	0.00%	0.04%
IMB Ltd ¹⁸	10	9	Jun-20	411,677	16.00%	6,786,590	5,871,469	79.43%	11.68%	(17.00%)	(17.00%)	26,331	17,565	2.02%	0.21%	6.80%	1.56%	70.13%	0.10%	0.19%
IMB Ltd ¹⁸	9	9	Jun-19	362,708	15.50%	6,077,077	5,266,418	81.03%	2.79%	0.48%	0.54%	45,401	31,732	2.08%	0.23%	8.98%	1.53%	66.14%	0.03%	0.11%
Hunter United Employees' Credit Union Ltd ¹⁹	46	43	Jun-19	24,623	14.62%	333,350	306,752	81.47%	1.09%	(46.32%)	(46.35%)	284	204	2.14%	0.26%	0.83%	2.32%	96.44%	0.02%	0.03%
Lysaght Credit Union	45	46	Jun-20	5,878	17.92%	74,492	62,984	77.25%	14.53%	(21.94%)	(20.25%)	316	230	2.15%	0.45%	4.57%	1.48%	76.04%	0.13%	0.16%
Lysaght Credit Union	51	51	Jun-19	6,883	19.77%	88,142	78,608	80.06%	0.00%	0.00%	0.00%	404	291	4.6						