KPMG Mutuals Industry Review 2023 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 <sup>1</sup>	Net Assets <sup>2</sup> \$'000	Capital Adequacy Ratio <sup>3</sup>	Total Assets \$'000	Total Deposits <sup>4</sup> \$'000	Net Loans and Advances/ Total Assets	Increase / (Decrease) in Total Assets	Increase / (Decrease) in Operating Profit Before Tax <sup>5</sup>	Increase / (Decrease) in Operating Profit After Tax <sup>5</sup>	Operating Profit Before Tax <sup>5</sup> \$'000	Operating Profit After Tax <sup>5</sup> \$'000	Net Interest Income <sup>6</sup> / Average Total Assets	Non-interest Income <sup>7</sup> / Average Total Assets	Return on Equity <sup>8</sup>	Operating Expenses <sup>9</sup> / Average Total Assets	Cost to Income Ratio <sup>10</sup>	Doubtful Debt Expenses <sup>11</sup> / Average Gross Receivables <sup>12</sup>	Total Provision for Doubtful Debts / Average Gross Receivables <sup>12</sup>
Australian Military Bank	24	18	Jun-23	105,634	17.38%	1,748,988	1,583,707	82.86%		38.95%	32.19%	3,528	2,628	2.14%		2.52%		79.99%	0.02%	0.07%
Australian Military Bank Australian Mutual Bank	24 17	19 19	Jun-22 Jun-23	102,870 193,894	17.37% 25.07%	1,605,318 1,729,151	1,418,305 1,487,634			-47.12% 85.04%	-40.62% 67.89%	2,539 11,994	1,988 <b>9,115</b>	1.96% 2.33%	0.28% 0.19%	1.96% <b>4.79</b> %		92.31% <b>72.34</b> %	0.01% <b>0.01</b> %	0.07% <b>0.45</b> %
Australian Mutual Bank	17	17	Jun-22	186,723	21.12%	1,778,057	1,547,105	69.40%		369.71%	468.48%	6,482	5,429	1.74%		2.98%		80.86%	0.04%	0.43%
Australian Unity Bank	28	25	Jun-23	89,194	16.20%	1,394,409	1,270,124				(239.12%)	(2,200)	(1,458)	1.64%		(1.66%)			0.07%	0.79%
Australian Unity Bank Bank Australia	28 5	25	Jun-22 Jun-23	86,038 <b>701,900</b>	15.00% 17.70%	1,336,128 10,521,500	1,241,788 7,749,600			0.00% 47.44%	0.00% <b>52.09</b> %	1,505 <b>74.900</b>	1,048 <b>52,300</b>	1.51% 2.03%		1.22% 7.64%		113.30% 66.22%	(0.06%) 0.00%	0.75% 0.13%
Bank Australia	5	5	Jun-22	667,414	15.40%	9,672,402	7,403,019	76.47%	14.19%	(12.45%)	(15.49%)	50,800	34,387	1.72%	0.19%	5.42%	1.34%	70.08%	0.02%	0.14%
Bank First Bank First	11	10	Jun-23	<b>263,668</b> 256,126	16.43% 15.76%	<b>3,651,973</b> 3,382,436	3,366,144 3,103,200			(29.19%) (20.80%)	(29.41%) (20.62%)	<b>9,574</b> 13,521	<b>6,692</b> 9,480	1.83% 1.75%		<b>2.57%</b> 3.78%		86.82% 79.87%	0.01% 0.00%	<b>0.07%</b> 0.08%
Bank of Us	26	23	Jun-23	96,633	16.39%	1,556,451	1,398,498	81.52%	14.30%	94.88%	82.49%	13,484	9,436	2.44%	0.28%	10.30%	1.80%	66.08%	(0.01%)	0.01%
Bank of Us	27 14	24 14	Jun-22	86,594	15.51%	1,361,685 <b>3,020,611</b>	1,210,537			(16.09%)	(15.28%)	6,919	5,171	2.05%		6.15%			(0.01%)	0.03%
BankVic BankVic	13	14	Jun-23 Jun-22	<b>233,338</b> 217,953	<b>19.50%</b> 17.00%	2,827,715	2,720,086 2,499,989	<b>75.45%</b> 69.73%		<b>28.42%</b> 6.34%	<b>32.47%</b> 9.37%	<b>21,340</b> 16,617	<b>15,385</b> 11,614	2.30% 1.90%		<b>6.82%</b> 5.47%		<b>70.38%</b> 73.32%	<b>0.03%</b> (0.03%)	<b>0.27%</b> 0.28%
Beyond Bank	6	6	Jun-23	670,200	16.91%	8,938,100	6,935,300				0.00%	50,200	35,500	1.97%		5.45%				0.08%
Beyond Bank Central Murray Credit Union	6	6	Jun-22 <b>Jun-23</b>	633,000 <b>8,013</b>	16.33% <b>15.84%</b>	8,290,900 <b>108,858</b>	6,552,200 <b>98,879</b>			6.01% <b>67.22%</b>	8.23% <b>60.61%</b>	49,400 <b>737</b>	35,500 <b>556</b>	1.94% <b>3.16%</b>		5.84% <b>7.18%</b>		71.25% <b>81.22%</b>	0.03% <b>0.00%</b>	0.11% <b>0.00%</b>
Central Murray Credit Union	44	43	Jun-22	7,485	14.90%	113,514	104,500	61.98%	11.35%	161.81%	139.15%	441	346	2.23%	0.55%	4.74%	2.36%	84.85%	0.02%	0.06%
Coastline Credit Union Coastline Credit Union	33	33 33	<b>Jun-23</b> Jun-22	<b>62,003</b> 54.955	<b>17.34%</b> 14.01%	818,391 797.880	<b>744,354</b> 734,359			<b>11.84%</b> 17.77%	<b>14.79%</b> 17.59%	<b>8,679</b> 7,760	<b>6,668</b> 5,809	2.81% 2.63%		11.40% 11.16%		<b>65.70%</b> 64.77%	0.04% 0.05%	<b>0.48%</b> 0.14%
Community Alliance Credit Union	35	31	Jun-23	55,632	16.57%	967,437	827,557			(100.00%)	(100.00%)	0	0,009	1.76%		0.00%			0.00%	1.32%
Community Alliance Credit Union	35	28	Jun-22	51,649	13.66%	1,055,525	903,538	82.44%	38.35%	9.69%	100.37%	2,752	3,801	1.62%	0.26%	7.64%	1.58%	83.84%	0.00%	0.02%
Community First Credit Union Community First Credit Union	23 23	<b>26</b> 26	<b>Jun-23</b> Jun-22	<b>106,992</b> 104,521	<b>17.53%</b> 15.20%	1,311,779 1,287,524	1,172,524 1,131,002			<b>73.62%</b> 18.21%	<b>48.26%</b> 35.06%	<b>5,174</b> 2,980	<b>4,009</b> 2,704	2.18% 1.97%		3.79% 2.67%			<b>0.04%</b> 0.04%	<b>0.17%</b> 0.17%
Credit Union SA	21	22	Jun-23	118,609	18.49%	1,647,418	1,410,197	82.04%	17.52%	331.30%	263.56%	8,889	6,406	2.34%	0.32%	5.56%	2.06%	77.40%	0.02%	0.11%
Credit Union SA Defence Bank	21	22	Jun-22 Jun-23	111,664 234,036	16.18% 16.50%	1,401,846 <b>3,514,479</b>	1,217,486 2,748,414			(32.40%) (12.31%)	(21.51%) (13.07%)	2,061 <b>20,700</b>	1,762 14,478	1.73% 1.99%		1.58% 6.38%		93.85% <b>72.49</b> %	(0.01%) (0.00%)	0.11% 0.03%
Defence Bank	12	11	Jun-22	219,558	15.70%	3,206,505	2,524,637	83.18%	6.08%	18.42%	19.61%	23,605	16,655	1.95%	0.38%	7.88%	1.55%	66.48%	0.03%	0.04%
Family First Credit Union	41	41	Jun-23	16,113	17.60%	219,584	192,036			54.73%	30.74%	1,917	1,437	2.84%		9.33%		71.41%	0.01%	0.11%
Family First Credit Union Fire Service Credit Union	41 45	41 44	Jun-22 Jun-23	14,676 5,874	15.60% 19.83%	215,688 <b>80,774</b>	190,428 <b>80,774</b>			42.75% 91.91%	68.77% 47.37%	1,239 <b>593</b>	1,099 448	2.28% 2.94%		7.78% 7.93%		78.56% 78.13%	(0.01%) <b>0.00</b> %	0.12% <b>0.16</b> %
Fire Service Credit Union	45	44	Jun-22	5,427	16.46%	83,460	83,460	51.95%	0.00%	0.00%	0.00%	309	304	1.88%	0.59%	5.60%	2.10%	85.02%	0.00%	0.18%
G&C Mutual Bank G&C Mutual Bank	18 18	21 21	Jun-23 Jun-22	<b>140,734</b> 129,264	16.39% 16.59%	<b>1,684,972</b> 1,532,555	1,476,138 1,322,092	<b>71.30%</b> 72.89%		<b>77.65%</b> 12.23%	<b>70.74%</b> 11.63%	<b>16,010</b> 9.012	<b>11,470</b> 6,718	2.35% 2.17%		<b>8.50%</b> 5.34%		<b>56.74%</b> 67.86%	<b>0.04%</b> 0.07%	<b>0.09%</b> 0.09%
Gateway Bank	20	24	Jun-23	120,721	17.47%	1,491,552	1,184,332			19.69%	16.96%	6,248	4,573	1.69%		3.86%	1.39%	75.07%	0.03%	0.15%
Gateway Bank	20	23	Jun-22	116,148	16.08%	1,381,190	1,056,574			(18.34%)	(16.86%)	5,220	3,910	1.68%		3.42%		76.64%	0.01%	0.16%
Geelong Bank Geelong Bank	42	<b>42</b> 42	<b>Jun-23</b> Jun-22	<b>13,963</b> 13,574	<b>19.20%</b> 15.97%	189,090 205,780	173,519 191,157			(71.29%) 82.06%	(78.17%) 141.30%	300 1,045	227 1,040	1.74% 1.57%		<b>1.65%</b> 8.19%		<b>92.07%</b> 73.86%	<b>0.00%</b> 0.03%	<b>0.05%</b> 0.05%
Goulburn Murray Credit Union	34	36	Jun-23	58,437	25.25%	533,172	466,759	63.50%	(0.46%)	86.70%	58.76%	5,528	4,101	2.98%	0.31%	7.27%	2.24%	68.04%	0.03%	0.42%
Goulburn Murray Credit Union Great Southern Bank	34	36	Jun-22 <b>Jun-23</b>	54,335 <b>1,314,100</b>	20.60% <b>14.57%</b>	535,654 <b>19.387.500</b>	476,663 13.021.100	60.31% 82.64%		55.35% 198.70%	83.23% <b>256.00%</b>	2,961 <b>63,100</b>	2,583 <b>44,500</b>	1.94% <b>1.87%</b>		4.93% <b>3.41%</b>			0.00% <b>0.05%</b>	0.11% <b>0.20%</b>
Great Southern Bank	1	1	Jun-22	1,294,700	15.07%	17,863,900	11,940,600	84.08%	9.60%	(64.21%)	43.58%	20,400	70,500	1.70%	0.03%	5.75%	1.48%	92.05%	0.02%	0.20%
Heritage and People's Choice Heritage and People's Choice	2	1	<b>Jun-23</b> Jun-22	<b>1,396,800</b> 684,906	<b>14.50%</b> 14.91%	23,310,100 10,420,925	18,529,300 7,668,050			278.16% 24.85%	<b>239.79%</b> 33.56%	<b>42,800</b> 11,318	<b>32,100</b> 17,500	1.89% 1.89%		3.08% 1.44%		<b>86.78%</b> 96.21%	0.05% (0.03%)	<b>0.13%</b> 0.11%
Horizon Bank	36	35	Jun-23	46,190	16.71%	650,547	590,240			32.84%	15.15%	4,737	3,177	2.36%		7.19%		70.54%	(0.03%)	0.11%
Horizon Bank Hume Bank	37	35	Jun-22	42,237 104.023	14.92%	646,285	589,828	80.51%		180.66% 69.64%	181.15%	3,566	2,759	2.14%		6.87%		75.32%	(0.07%)	0.08%
Hume Bank	25 25	17 18	Jun-23 Jun-22	95.920	17.61% 15.95%	1,767,682 1,618,442	1,614,312 1,487,429			10.93%	<b>57.08%</b> 16.20%	11,539 6.802	<b>7,989</b> 5.086	1.82%		<b>7.99%</b> 5.48%			0.00% (0.02%)	<b>0.12%</b> 0.14%
IMB Bank	8	8	Jun-23	479,645	15.78%	7,525,131	6,502,194	79.38%	6.34%	23.81%	22.87%	51,947	36,303	2.32%	0.15%	7.92%	1.74%	70.34%	0.03%	0.11%
IMB Bank MOVE Bank	8	8	Jun-22 Jun-23	437,246 71,355	14.80% 23.58%	7,076,295 <b>705,376</b>	6,065,549 621,080			(5.11%) (3.71%)	(4.11%) (9.85%)	41,957 1,865	29,547 1,419	2.04% 2.08%		6.74% 2.01%		73.30% <b>87.96%</b>	(0.02%) <b>0.01</b> %	0.10% <b>0.10</b> %
MOVE Bank	30	34	Jun-22	70,044	21.71%	682,488	585,197	77.74%	(4.47%)	(5.49%)	0.53%	1,937	1,574	1.75%	0.27%	2.27%	1.75%	86.68%	(0.01%)	0.11%
Macarthur Credit Union Macarthur Credit Union	39	39	<b>Jun-23</b> Jun-22	<b>28,615</b> 26,271	<b>20.74%</b> 15.09%	<b>332,489</b> 370,154	298,722 341,282			<b>348.17%</b> (289.10%)	<b>292.26%</b> (354.16%)	<b>3,045</b> 679	2,293 585	3.02% 2.01%		8.36% 2.25%		<b>72.53%</b> 90.59%	<b>0.02%</b> 0.01%	<b>0.04%</b> 0.03%
Newcastle Greater Mutual Group	1	2	Jun-23	1,729,346	21.90%	20,086,036	16,519,133				127.61%	105,147	72,890	2.27%		5.13%				
Newcastle Greater Mutual Group	2	2	Jun-22	1,110,677	20.50%	12,147,646	9,579,677			(21.94%)	(24.93%)	46,815	32,024	1.81%		2.95%		80.33%	(0.01%)	0.07%
Northern Inland Credit Union Northern Inland Credit Union	37	37	<b>Jun-23</b> Jun-22	<b>40,806</b> 42,791	<b>23.24%</b> 17.09%	<b>414,075</b> 429.604	<b>366,607</b> 375,946			<b>71.03%</b> (21.16%)	95.76% (12.79%)	<b>2,173</b> 1,271	<b>2,016</b> 1.030	<b>2.76%</b> 2.19%		<b>4.82%</b> 2.43%		120.16% 87.82%	(0.01%) 0.03%	<b>0.04%</b> 0.06%
P&N Bank	7	7	Jun-23	577,276	14.89%	8,234,507	6,384,785	81.01%		21.07%	17.64%	28,055	19,477	2.03%		3.42%	1.86%	83.39%	0.01%	0.09%
P&N Bank Police Bank	7	7	Jun-22 <b>Jun-23</b>	560,342 <b>221,000</b>	15.98% <b>21.64%</b>	7,349,119 <b>2,557,500</b>	5,747,374 <b>2,093,200</b>			(3.25%) 132.81%	(0.81%) <b>120.93%</b>	23,173 <b>14,900</b>	16,557 <b>9,500</b>	1.91% <b>2.78%</b>		3.24% <b>4.36%</b>			(0.01%) <b>0.17%</b>	0.11% <b>0.41%</b>
Police Bank	14	16	Jun-22	214,300	18.58%	2,462,600	2,107,200	75.52%	8.46%	1.59%	2.38%	6,400	4,300	2.06%	0.35%	2.03%	2.13%	88.25%	0.02%	0.27%
Police Credit Union Police Credit Union	<b>22</b> 22	<b>27</b> 27	<b>Jun-23</b> Jun-22	111,988 105,866	<b>15.95%</b> 15.51%	<b>1,295,238</b> 1,190,170	1,152,837 1,026,133			5.59% (1.80%)	<b>4.50%</b> 0.55%	<b>9,214</b> 8,726	<b>6,870</b> 6,574	<b>2.21%</b> 2.29%		6.31% 6.52%		<b>77.17%</b> 76.42%	0.05% (0.11%)	<b>0.12%</b> 0.19%
QBANK	27	30	Jun-23	89,287	20.11%	1,013,309	818,684	81.38%	4.74%	-43.19%	-35.38%	1,552	1,381	1.96%	0.36%	1.56%	2.10%	90.48%	-0.01%	0.06%
QBANK Oudes Benk	26	31	Jun-22	87,906	19.86%	967,484	810,085			-7.39% 46.60%	-6.60%	2,732	2,137	1.92%		2.47%	1.97%	87.77%	-0.02%	0.04%
Qudos Bank Qudos Bank	10 9	9	<b>Jun-23</b> Jun-22	<b>340,871</b> 320,230	<b>15.91%</b> 14.94%	<b>5,467,338</b> 5,190,581	<b>4,734,205</b> 4,668,428	<b>76.95%</b> 75.76%		16.60% 7.97%	17.09% 8.20%	<b>26,210</b> 22,479	<b>18,414</b> 15,727	1.60% 1.38%		<b>5.57%</b> 5.06%		<b>73.69%</b> 70.92%	(0.04%) 0.00%	<b>0.32%</b> 0.38%
Queensland Country Bank	9	13	Jun-23	342,705	24.50%	3,149,085	2,687,225	75.51%	8.43%	12.04%	3.62%	9,462	5,297	2.24%	0.44%	1.68%	2.37%	88.57%	(0.01%)	0.11%
Queensland Country Bank RACQ Bank	10 16	13 15	Jun-22 Jun-23	289,049 <b>201,245</b>	15.30% 18.10%	2,904,318 <b>2,629,268</b>	2,507,986 2,203,070	75.36% 82.01%		(55.60%) 171.35%	(59.46%) 148.61%	8,445 8,154	5,112 5,728	2.00% 2.16%	0.50% 0.09%	1.81% 2.89%		88.75% 85.92%	(0.03%) <b>0.01</b> %	0.14% 0.08%
RACQ Bank	16	15	Jun-22	195,637	15.90%	2,612,136	2,198,049	80.09%	2.24%	(71.98%)	(71.09%)	3,005	2,304	1.94%	0.13%	1.19%	2.02%	97.10%	(0.07%)	0.08%
Regional Australia Bank Regional Australia Bank	12 15		<b>Jun-23</b> Jun-22		<b>17.09%</b> 15.28%	<b>3,195,803</b> 3,149,585	<b>2,700,507</b> 2,699,099				<b>85.21%</b> 7.06%	<b>45,821</b> 24,574	<b>32,060</b> 17,310	3.10% 2.19%		<b>14.39%</b> 8.73%				<b>0.24%</b> 0.23%
South West Slopes Credit Union	40		Jun-22 Jun-23	26,088	23.01%	270,398	2,699,099				257.29%	3,159	2,376	4.27%		9.54%				
South West Slopes Credit Union	40		Jun-22	23,712	18.31%	259,096	231,223	53.48%	15.72%	21.33%	19.39%	859	665	2.56%	0.24%	2.85%	2.48%	88.50%	(0.06%)	0.10%
Southern Cross Credit Union Southern Cross Credit Union	<b>31</b> 31	32 32	<b>Jun-23</b> Jun-22	<b>68,256</b> 65,317	<b>16.20%</b> 16.10%	<b>920,260</b> 817,759	817,469 720,968				(10.57%) 29.45%	<b>4,134</b> 4,559	<b>3,129</b> 3,499			<b>4.69%</b> 5.51%				
Summerland Credit Union	29	29	Jun-23	80,239	19.47%	1,048,246	957,188	79.39%	1.68%	144.59%	144.20%	9,720	7,265	2.67%	0.40%	9.46%	2.14%	69.59%	(0.02%)	0.14%
Summerland Credit Union Teachers Mutual Bank	29	29 <b>4</b>	Jun-22 <b>Jun-23</b>	73,356 <b>702,407</b>	14.81% <b>15.59%</b>	1,030,918 <b>10,747,819</b>	943,735 <b>8,383,291</b>				(38.82%) (8.28%)	3,974 <b>40,777</b>	2,975 <b>27,875</b>	2.16% <b>1.69%</b>		4.18% <b>4.05%</b>				0.17% <b>0.07%</b>
Teachers Mutual Bank	4	3	Jun-22	674,127	14.70%	10,442,335	8,597,528			4.83%	8.25%	42,346	30,390	1.61%	0.16%	4.72%			0.00%	0.07%
The Capricornian	38 38	38 38	Jun-23		16.96%	413,976	374,487				126.28%	2,468	1,871	2.81%		6.74%				
The Capricornian The Mutual Bank <sup>13</sup>	38 <b>32</b>	38 <b>28</b>	Jun-22 <b>Jun-23</b>	26,729 <b>67,199</b>	14.95% <b>15.45%</b>	400,555 <b>1,074,056</b>	360,227 <b>967,866</b>				(53.30%) <b>19.56%</b>	1,110 <b>7,704</b>	827 <b>5,763</b>	2.31% <b>2.45%</b>		3.00% <b>8.96%</b>				0.11% <b>0.00%</b>
The Mutual Bank	32	30	Jun-22	61,436	14.48%	1,010,687	847,545	73.68%	11.98%	33.39%	36.35%	6,432	4,820	2.25%	0.19%	8.17%	1.77%	72.38%	0.00%	0.00%
Traditional Credit Union	43	45	Jun-23			20,685	9,466				(4.20%)	2,386	1,797	2.48%		20.95%				
		AF	lun 22	7 670																
Traditional Credit Union Unity Bank Unity Bank	43 19	45 <b>20</b>	Jun-22 <b>Jun-23</b>		0.00% <b>15.96%</b>	21,923 <b>1,704,086</b> 1,587,202	12,944 <b>1,346,272</b> 1,253,080	72.55%			390.63% <b>49.41%</b>	2,516 <b>15,747</b>	1,876 <b>10,979</b>	0.20% <b>2.91%</b>		27.82% <b>8.28%</b>				

1. Information has been extracted from published annual reports (at a consolidated level where applicable). In limited cases, KPMG has adjusted a number of balances to reflect significant one-off event. All figures for the current and prior year are reported under AIFRS and in Australian dollars. All of the results reported in the report were for a 12-month period.

2. Net assets include other equity interests.

3. Capital adequacy ratio has been calculated under the APRA's risk based measures.

4. Total Deposits is taken from the balances sheet and includes all member deposits.

5. Operating profit before tax is before outside equity interests.

6. Net interest income is niterest income les interest expense.

7. Non-interest income les interest otal expenses (before tax) expenses and doubtful debts expense.

7. Operating expenses are total expenses (before tax) explained interest expense and doubtful debts expense is the charge to the statement of financial performance for balance and provisions for doubtful debts.

7. Corst-to-income ratio has been calculated as operating expenses as a percentage of operating income

8. Return on equity debts expense is the charge to the statement of financial performance for bad debts and provisions for doubtful debts.

8. Corst to-income ratio has been calculated and advances and accrued interest on loans and advances but excludes sundry debtors, prepayments and related accrued interest.

9. Mailland Mutual Limited trading as The Mutual Bank.

© 2023 KPMG, an Australian partnership and a member firm of the KPMG global organisation of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organisation. Liability limited by a scheme approved under Professional Standards Legislation.