

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 ⁵ Total Assets	Increase / (Decrease) in Total Assets	Increase / (Decrease) in Operating Profit Before Tax ⁶	Increase / (Decrease) in Operating Profit After Tax ⁷	Operating Profit Before Tax ⁸ \$'000	Operating Profit After Tax ⁸ \$'000	Net Interest Income ⁹ / Average Total Assets	Non-interest Income ⁹ / Average Total Assets	Return on Equity ⁸	Operating Expenses ⁹ / Average Total Assets	Cost to Income Ratio ¹⁰	Doubtful Debt Expenses ¹¹ / Average Gross Receivables ¹²	Total Provision for Doubtful Debts / Average Gross Receivables ¹²
Australian Military Bank Ltd	24	22	Jun-21	99,935	17.47%	1,506,043	1,321,422	82.78%	3.22%	39.81%	46.91%	4,801	3,348	2.09%	0.30%	3.42%	2.14%	89.24%	(0.08%)	0.08%
Australian Mutual Bank Ltd	24	21	Jun-20	96,139	15.11%	1,459,059	1,311,949	82.95%	5.17%	(41.25%)	(45.08%)	3,434	2,279	2.04%	0.41%	2.37%	2.07%	84.32%	0.17%	0.25%
Australian Mutual Bank Ltd	19	19	Jun-21	177,125	20.87%	1,726,141	1,487,894	86.84%	4.07%	1089.66%	512.18%	1,380	955	1.96%	0.24%	0.54%	2.07%	94.30%	0.06%	0.45%
Australian Mutual Bank Ltd	18	19	Jun-20	175,921	21.53%	1,658,534	1,458,238	88.0%	7.07%	(94.71%)	(89.44%)	115	115	0.32%	0.23%	0.12%	2.76%	87.94%	0.07%	0.25%
Australian Unity Bank Ltd	30	28	Jun-21	81,124	15.50%	1,150,806	1,065,669	78.67%	1.49%	147.73%	148.73%	6,607	4,619	2.60%	0.17%	5.92%	1.48%	53.80%	(0.33%)	1.44%
Australian Unity Bank Ltd	29	28	Jun-20	75,005	14.43%	1,133,863	1,055,989	80.41%	27.97%	(25.96%)	(26.07%)	2,667	1,857	1.93%	0.25%	2.65%	1.91%	87.88%	0.32%	1.96%
B&E Ltd	29	25	Jun-21	81,422	14.40%	1,239,668	994,843	82.04%	7.91%	119.66%	119.45%	8,246	6,103	2.16%	0.22%	7.94%	1.70%	71.51%	(0.02%)	0.07%
B&E Ltd	30	26	Jun-20	72,298	14.54%	1,148,823	902,196	80.71%	15.67%	18.54%	20.80%	3,754	2,781	2.06%	0.25%	3.84%	1.84%	79.70%	0.14%	0.11%
Bank Australia Ltd	6	6	Jun-21	601,952	15.13%	8,470,494	6,596,608	74.72%	17.62%	114.03%	107.26%	58,025	40,692	1.78%	0.25%	7.04%	1.29%	63.81%	(0.01%)	0.16%
Bank Australia Ltd	7	36	Jun-20	554,601	15.81%	7,201,302	5,917,505	79.21%	13.72%	(13.97%)	(13.97%)	27,111	19,633	1.69%	0.29%	3.61%	1.43%	73.49%	0.14%	0.20%
Bank First	12	12	Jun-21	246,057	15.72%	3,188,896	2,916,045	75.88%	11.55%	27.97%	27.53%	17,073	11,942	1.88%	0.33%	4.98%	1.64%	74.07%	0.01%	0.11%
Bank First	12	13	Jun-20	233,070	15.62%	2,858,727	2,604,343	78.09%	6.26%	(14.05%)	(14.90%)	13,341	9,364	1.93%	0.40%	4.12%	1.74%	74.79%	0.13%	0.15%
BankVic ¹³	14	16	Jun-21	206,341	17.20%	2,664,070	2,340,369	66.07%	15.43%	11.62%	5.29%	15,627	10,619	1.63%	0.30%	5.28%	1.55%	71.42%	(0.01%)	0.36%
BankVic ¹³	14	17	Jun-20	195,721	18.10%	2,308,025	2,030,854	74.81%	11.89%	(12.79%)	(10.51%)	14,000	10,085	2.12%	0.44%	5.29%	1.81%	70.50%	0.15%	0.38%
Beyond Bank Australia	8	8	Jun-21	582,200	16.42%	7,755,100	5,977,300	79.52%	9.66%	32.04%	30.30%	46,600	32,800	1.96%	0.32%	5.80%	1.67%	72.60%	(0.01%)	0.10%
Beyond Bank Australia	8	8	Jun-20	549,438	17.09%	7,072,124	5,318,909	83.26%	3.85%	29.58%	35.29%	25,172	20,007	2.00%	0.38%	4.76%	1.85%	70.69%	0.07%	0.14%
Coastline Credit Union Ltd	35	34	Jun-21	49,146	14.00%	718,085	698,175	82.18%	15.10%	81.65%	68.28%	6,589	4,940	2.48%	0.46%	10.58%	1.78%	60.42%	0.02%	0.14%
Coastline Credit Union Ltd	36	36	Jun-20	44,226	14.08%	623,884	588,403	79.21%	15.97%	(3.55%)	(5.42%)	4,345	3,121	2.34%	0.47%	7.32%	2.06%	73.24%	0.03%	0.17%
Community First Credit Union	25	26	Jun-21	98,375	14.80%	1,227,994	1,078,894	79.91%	7.92%	115.65%	85.71%	2,521	2,002	2.02%	0.55%	2.06%	2.32%	90.31%	0.05%	0.18%
Community First Credit Union	25	27	Jun-20	96,087	14.90%	1,137,889	1,006,146	74.12%	3.68%	(18.42%)	(10.39%)	1,169	1,078	2.15%	0.60%	1.14%	2.60%	94.32%	0.07%	0.19%
Credit Union Australia Ltd (trading as Great Southern Bank)	1	1	Jun-21	1,080,700	14.58%	18,784,300	11,263,400	72.12%	(3.66%)	24.31%	19.22%	59,900	44,700	1.56%	0.07%	4.24%	1.29%	79.54%	0.02%	0.23%
Credit Union Australia Ltd (trading as Great Southern Bank)	1	1	Jun-20	1,026,323	14.38%	19,497,108	11,078,692	69.63%	11.83%	(19.48%)	(4.10%)	48,187	37,493	1.45%	0.11%	3.73%	1.20%	76.73%	0.14%	0.25%
Credit Union SA Ltd	23	20	Jun-21	111,469	17.84%	1,536,774	1,136,891	66.78%	4.44%	0.16%	(3.61%)	3,049	2,245	1.29%	0.67%	2.04%	1.77%	90.01%	(0.01%)	0.15%
Credit Union SA Ltd	22	20	Jun-20	106,795	18.49%	1,471,434	1,072,056	64.49%	14.86%	(42.80%)	(38.94%)	3,044	2,329	1.53%	0.61%	2.17%	1.84%	85.76%	0.12%	0.17%
Defence Bank Ltd	15	14	Jun-21	202,485	17.40%	2,832,830	2,330,430	82.28%	11.55%	39.48%	39.19%	19,934	13,824	1.41%	0.39%	3.93%	1.30%	72.84%	0.03%	0.24%
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%
Family First Credit Union Ltd	44	44	Jun-21	13,577	14.60%	203,995	181,904	72.54%	18.54%	(4.86%)	(3.20%)	868	651	2.36%	0.37%	4.92%	2.26%	82.76%	0.01%	0.14%
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%
G&C Mutual Bank Ltd	20	24	Jun-21	122,546	17.28%	1,298,340	1,093,498	70.55%	0.31%	(5.87%)	(3.25%)	8,030	6,018	2.01%	0.26%	5.03%	1.65%	72.71%	0.00%	0.10%
G&C Mutual Bank Ltd	20	24	Jun-20	116,528	16.91%	1,294,383	1,124,736	80.35%	8.41%	(4.83%)	(4.83%)	8,531	6,220	1.99%	0.35%	5.48%	1.65%	70.66%	0.02%	0.21%
Gateway Bank Ltd	22	29	Jun-21	112,201	19.90%	1,083,255	804,029	82.46%	(0.74%)	65.34%	67.13%	6,392	4,703	1.86%	0.13%	4.28%	1.41%	80.24%	(0.02%)	0.24%
Gateway Bank Ltd	23	29	Jun-20	107,458	19.84%	1,091,349	797,948	83.75%	(2.81%)	28.40%	34.13%	5,866	4,814	1.67%	0.11%	2.65%	1.30%	72.84%	0.30%	0.32%
Geelong Bank ¹⁴	45	45	Jun-21	11,823	14.92%	185,794	169,717	59.84%	15.10%	14.80%	13.42%	3,764	431	1.67%	0.31%	3.76%	1.65%	83.10%	0.00%	0.06%
Geelong Bank ¹⁴	45	45	Jun-20	11,105	14.75%	161,419	146,034	69.77%	11.41%	3.83%	3.49%	500	380	1.76%	0.36%	3.49%	1.75%	82.55%	0.00%	0.08%
Greater Bank Ltd	7	7	Jun-21	600,167	17.61%	8,072,987	7,020,415	67.55%	7.35%	(1.31%)	(0.62%)	32,735	22,967	2.09%	0.23%	3.92%	1.90%	82.14%	(0.01%)	0.13%
Greater Bank Ltd	6	6	Jun-20	570,678	17.71%	7,519,960	6,449,234	77.25%	5.00%	(25.86%)	(25.86%)	33,168	23,110	2.14%	0.28%	3.19%	1.92%	79.17%	0.07%	0.15%
Heritage Bank Ltd	4	2	Jun-21	656,617	14.28%	11,943,038	9,578,354	74.57%	11.21%	24.62%	23.55%	64,396	44,810	1.81%	0.27%	7.07%	1.53%	73.53%	(0.02%)	0.20%
Heritage Bank Ltd	4	3	Jun-20	610,593	14.83%	10,738,948	8,442,180	80.48%	6.48%	(16.26%)	(16.19%)	51,672	36,289	1.89%	0.30%	6.11%	1.57%	71.85%	0.14%	0.24%
Horizon Credit Union Ltd ¹⁵	37	38	Jun-21	38,067	15.20%	585,507	535,355	76.78%	36.28%	(24.89%)	(22.14%)	1,271	981	2.13%	0.30%	3.00%	2.38%	90.48%	(0.03%)	0.02%
Horizon Credit Union Ltd	38	37	Jun-20	27,419	14.02%	429,839	388,945	77.69%	14.53%	(9.43%)	(7.30%)	1,692	1,260	2.40%	0.61%	4.70%	2.59%	82.04%	0.05%	0.08%
Lysaght Credit Union	46	46	Mar-20	8,893	19.78%	94,715	82,594	90.92%	7.46%	(21.91%)	(20.96%)	316	230	2.18%	0.28%	1.58%	1.58%	82.04%	0.13%	0.15%
Hume Bank Ltd	27	23	Jun-21	89,551	13.92%	1,497,688	1,390,062	66.53%	11.61%	7.58%	12.35%	6,132	4,377	1.87%	0.38%	5.01%	1.82%	81.02%	(0.01%)	0.21%
Hume Bank Ltd	27	23	Jun-20	85,142	14.38%	1,341,934	1,240,544	70.92%	11.06%	(17.55%)	(22.22%)	5,700	3,896	2.09%	0.43%	4.69%	1.91%	76.06%	0.21%	0.24%
Illawarra Credit Union ¹⁶	36	33	Jun-21	47,848	14.25%	762,945	702,187	80.69%	17.04%	203.39%	206.46%	2,509	1,897	1.94%	0.30%	4.04%	1.88%	84.16%	0.00%	0.03%
Illawarra Credit Union ¹⁶	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%
IMB Ltd	10	9	Jun-21	439,529	17.40%	6,964,875	5,858,054	78.37%	2.63%	17.33%	17.03%	44,217	30,815	2.09%	0.16%	7.24%	1.61%	71.76%	(0.01%)	0.14%
IMB Ltd	10	9	Jun-20	411,677	17.03%	6,786,524	5,871,438	77.69%	11.68%	(17.00%)	(17.02%)	37,695	26,331	2.32%	0.16%	7.43%	1.56%	71.68%	0.08%	0.18%
Macarthur Credit Union Ltd	42	41	Jun-21	25,604	16.36%	317,332	289,887	59.65%	12.32%	(200.77%)	(193.89%)	(359)	(230)	2.07%	0.19%	(0.90%)	2.42%	106.76%	(0.05%)	0.02%
Macarthur Credit Union Ltd	42	41	Jun-20	25,649	18.64%	282,529	254,557	64.17%	11.30%	82.83%	69.29%	357	245	2.44%	0.27%	0.96%	2.55%	93.94%	0.05%	0.09%
MOVE Bank ¹⁷	32	35	Jun-21	68,647	20.15%	714,430	618,930	75.32%	7.64%	1.88%	5.66%	2,049	1,566	2.03%	0.23%	2.31%	1.68%	85.15%	0.01%	0.15%
MOVE Bank ¹⁷	31	33	Jun-20	67,068	21.17%	663,748	579,384	73.89%	(1.11%)	(14.34%)	(14.09%)	2								