

KPMG Mutuals Industry Review 2022 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>6</sup>	Operating Profit Before Tax <sup>7</sup> \$'000	Operating Profit After Tax <sup>8</sup> \$'000	Net Interest Income <sup>9</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 Ltd	26	22	Jun-22	102,870	17.37%	1,605,318	1,418,305	83.24%	6.59%	-47.12%	-40.62%	2,539	1,988	1.96%	0.28%	1.96%	2.06%	91.75%	0.03%	0.07%
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	19	19	Jun-22	186,723	21.12%	1,778,057	1,547,105	69.40%	3.01%	369.71%	468.48%	6,482	5,429	1.74%	0.33%	2.98%	1.67%	80.86%	0.04%	0.43%
Australian Mutual Bank Ltd	19	19	Jun-21	177,125	20.97%	1,726,141	1,497,694	66.84%	4.07%	1089.68%	512.18%	1,380	955	1.96%	0.24%	0.54%	2.08%	94.30%	0.06%	0.46%
Bank of Us <sup>13</sup>	29	26	Jun-22	86,594	15.51%	1,361,685	1,047,282	82.90%	9.84%	(16.09%)	(15.28%)	6,919	5,171	2.05%	0.20%	6.15%	1.72%	76.71%	(0.01%)	0.03%
Bank of Us <sup>13</sup>	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%)	0.06%
Bank Australia Ltd	6	6	Jun-22	667,414	15.40%	9,672,402	7,403,019	76.47%	14.19%	(12.41%)	(15.49%)	50,825	34,387	1.72%	0.19%	5.42%	1.34%	70.07%	0.02%	0.14%
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%)	0.15%
Bank First	12	12	Jun-22	256,126	15.76%	3,382,436	3,101,316	73.42%	6.07%	(20.80%)	(20.62%)	13,521	9,480	1.71%	0.32%	3.78%	1.62%	79.63%	0.00%	0.08%
Bank First	12	12	Jun-21	246,057	15.72%	3,188,886	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%	0.10%
BankVic <sup>14</sup>	14	16	Jun-22	217,953	17.00%	2,827,715	2,499,989	69.73%	6.14%	6.34%	9.37%	16,617	11,614	1.90%	0.28%	5.47%	1.60%	73.32%	(0.03%)	0.28%
BankVic <sup>14</sup>	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	1.87%	0.30%	5.28%	1.55%	71.42%	(0.01%)	0.35%
Beyond Bank Australia	7	8	Jun-22	633,000	16.33%	8,290,900	6,552,200	82.05%	6.91%	8.23%	8.23%	49,400	35,500	1.94%	0.35%	5.84%	1.66%	72.34%	0.02%	0.11%
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	1.98%	0.32%	5.80%	1.67%	72.60%	(0.01%)	0.10%
Central Murray Credit Union	47	46	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%
Central Murray Credit Union	46	46	Jun-21	7,130	14.61%	101,946	93,587	67.67%	3.84%	(17.88%)	10.13%	168	145	2.22%	0.51%	2.10%	2.55%	93.30%	0.02%	0.13%
Coastline Credit Union Ltd	34	34	Jun-22	54,955	14.01%	797,880	734,359	81.79%	11.11%	17.77%	17.59%	7,760	5,809	2.63%	0.38%	11.16%	1.95%	64.77%	0.05%	0.14%
Coastline Credit Union Ltd	35	33	Jun-21	49,146	14.00%	719,085	656,175	82.18%	15.10%	51.65%	58.28%	6,589	4,940	2.48%	0.46%	10.58%	1.96%	66.70%	0.02%	0.13%
Community First Credit Union	25	27	Jun-22	104,521	15.20%	1,287,524	1,131,002	78.92%	4.85%	18.21%	35.06%	2,980	2,704	1.97%	0.49%	2.67%	2.19%	89.10%	0.04%	0.17%
Community First Credit Union	26	26	Jun-21	98,375	14.80%	1,227,894	1,078,894	78.91%	7.92%	115.65%	85.71%	2,521	2,002	2.02%	0.55%	2.06%	2.32%	90.31%	0.05%	0.17%
Great Southern Bank <sup>15</sup>	1	1	Jun-22	1,285,600	15.07%	21,312,600	11,940,600	70.47%	13.46%	(35.06%)	(28.99%)	38,900	31,740	1.45%	0.13%	2.68%	1.37%	86.76%	0.02%	0.20%
Great Southern Bank <sup>15</sup>	1	1	Jun-21	1,080,700	14.58%	18,784,300	11,263,400	72.12%	(3.66%)	19.22%	24.31%	59,900	44,700	1.56%	0.07%	4.24%	1.29%	79.54%	0.02%	0.23%
Credit Union SA Ltd	23	20	Jun-22	111,664	16.18%	1,639,296	1,217,486	71.15%	6.67%	(32.40%)	(21.51%)	2,061	1,762	1.36%	0.55%	1.58%	1.79%	93.49%	(0.01%)	0.11%
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%)	0.14%
Defence Bank Ltd	13	14	Jun-22	219,558	15.70%	3,206,505	2,524,637	83.18%	6.08%	18.61%	19.61%	23,605	16,655	1.95%	0.38%	7.88%	1.55%	66.48%	0.03%	0.04%
Defence Bank Ltd	15	14	Jun-21	202,903	16.02%	3,022,808	2,330,830	82.57%	9.52%	39.18%	38.46%	19,933	13,924	1.95%	0.24%	7.71%	1.53%	69.50%	(0.03%)	0.08%
Family First Credit Union Ltd	44	44	Jun-22	14,676	15.60%	215,688	190,428	73.29%	4.73%	42.75%	68.77%	1,239	1,099	2.28%	0.45%	7.78%	2.15%	78.56%	(0.01%)	0.12%
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%	0.13%
G&C Mutual Bank Ltd	20	24	Jun-22	129,264	16.59%	1,532,555	1,322,092	72.89%	18.04%	11.63%	12.23%	9,012	6,718	2.17%	0.45%	5.34%	1.45%	67.86%	(0.03%)	0.09%
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%
Gateway Bank Ltd	22	25	Jun-22	116,148	16.08%	1,381,190	1,056,574	79.13%	27.50%	(18.34%)	(16.86%)	5,220	3,910	1.68%	0.16%	3.42%	1.41%	76.64%	0.01%	0.16%
Gateway Bank Ltd	22	28	Jun-21	112,201	19.90%	1,083,255	804,029	82.46%	65.34%	(0.74%)	1.86%	6,392	4,703	1.86%	0.13%	4.28%	1.41%	71.10%	(0.02%)	0.24%
Geelong Bank <sup>16</sup>	45	45	Jun-22	13,574	15.97%	205,780	191,157	67.31%	10.76%	82.06%	141.30%	1,045	1,040	1.57%	0.55%	8.19%	1.56%	73.86%	0.03%	0.05%
Geelong Bank <sup>16</sup>	45	45	Jun-21	11,823	14.92%	185,794	169,717	59.84%	15.10%	14.80%	13.42%	574	431	1.67%	0.78%	3.76%	1.85%	83.10%	0.00%	0.08%
Goulburn Murray Credit Union	35	37	Jun-22	54,335	20.60%	535,654	476,663	60.31%	2.00%	55.35%	83.23%	2,961	2,583	2.12%	1.94%	4.93%	1.61%	39.68%	0.00%	0.11%
Goulburn Murray Credit Union	34	37	Jun-21	50,418	20.03%	525,160	469,256	57.96%	18.31%	(4.18%)	(3.91%)	1,906	1,410	2.42%	1.97%	2.84%	1.61%	36.69%	0.00%	0.11%
Greater Bank Ltd	8	7	Jun-22	574,976	16.10%	8,386,542	7,474,794	64.64%	3.88%	(72.23%)	(73.26%)	9,089	6,141	1.98%	0.27%	1.05%	2.16%	95.53%	(0.01%)	0.12%
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%)	0.14%
Heritage Bank Ltd	3	2	Jun-22	748,158	14.62%	12,324,105	9,970,554	75.80%	3.19%	(9.89%)	(9.53%)	58,027	40,539	1.79%	0.28%	5.77%	1.61%	78.12%	(0.04%)	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%
Horizon Credit Union Ltd	38	36	Jun-22	42,237	14.92%	646,285	569,828	80.51%	10.80%	180.68%	181.15%	2,759	2,487	2.14%	0.44%	6.87%	1.94%	75.32%	(0.01%)	0.08%
Horizon Credit Union Ltd	38	36	Jun-21	38,067	15.20%	585,507	535,355	78.78%	36.28%	(24.89%)	(22.14%)	1,271	981	2.13%	0.50%	3.00%	2.38%	90.48%	(0.03%)	0.02%
Hume Bank Ltd	27	21	Jun-22	95,920	15.95%	1,618,429	1,487,429	73.80%	8.06%	16.20%	6.372	5,086	3.32%	0.33%	5.48%	1.76%	81.71%	0.02%	0.14%	
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%)	0.20%
Illawarra Credit Union <sup>17</sup>	36	29	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%
Illawarra Credit Union <sup>17</sup>	36	32	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%
IMB Ltd	10	10	Jun-22	437,246	14.80%	7,076,295	6,065,549	78.70%	1.60%	(5.11%)	(4.11%)	41,957	29,547	2.04%	0.15%	6.74%	1.61%	73.39%	(0.02%)	0.10%
IMB Ltd	10	9	Jun-21	436,529	17.40%	6,964,875	5,858,054	79.37%	2.63%	17.03%	17.03%	44,217	30,815	2.08%	0.18%	7.24%	1.61%	71.76%	(0.01%)	0.14%
Macarthur Credit Union Ltd	42	41	Jun-22	15,650	14.99%	262,191	241,282	57.32%	16.65%	(288.10%)	(354.16%)	679	585	2.01%	0.19%	3.29%	1.99%	90.59%	0.01%	0.03%
Macarthur Credit Union Ltd	42	41	Jun-21	25,604	16.36%	317,332	289,687	59.65%	12.32%	(200.77%)	(193.69%)	(359)	(230)	2.42%	0.19%	(0.90%)	2.42%	106.76%	(0.05%)	0.02%
MOVE Bank <sup>18</sup>	31	35	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%
MOVE Bank <sup>18</sup>	31	34	Jun-21	68,647	20.15%	714,430	618,930	75.32%	1.88%	5.66%	5.66%	2,049	1,566	1.74%	0.23%	2.31%	1.68%	85.15%	(0.01%)	0.14%
The Mutual Bank <sup>19</sup>	33	31	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%	1.76%	72.28%	0.00%	0.00%
The Mutual Bank <sup>19</sup>	33	31	Jun-21	56,616	14.39%	902,522	756,724	75.44%	7.42%	3.88%	4.822	4,822	3,535	2.14%	0.21%	6.45%	1.79%	76.35%	0.00%	0.04%
Newcastle Permanent Building Society Ltd	2	3	Jun-22	1,110,677	20.50%	12,147,646	9,579,677	80.44%	3.79%	(21.94%)	(24.93%)	46,815	32,024	1.81%	0.13%	2.95%	1.56%	80.29%	(0.01%)	0.07%
Newcastle Permanent Building Society Ltd	2	3	Jun-21	1,062,275	20.70%															