

Entity	RANKING			STRENGTH/SOUNDNESS II MEASURES		SIZE MEASURES					GROWTH MEASURES			PROFITABILITY MEASURES				EFFICIENCY MEASURES			CREDIT QUALITY MEASURES			
	By Net Assets	By Total Assets	Accounts ¹	Net Assets ² \$'000	Capital Adequacy Ratio ³	Total Assets ⁴ \$'000	Total deposits \$'000	Net Loans and Advances / Total Assets	Number of employees ⁵	Number of members	Number of branches	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	Operating Profit After Tax ⁹	Net Interest Income ¹⁰ / Average Total Assets	Non Interest Income ¹¹ / Average Total Assets	Return on Equity ¹²	Operating Expenses / Average Total Assets ¹³	Operating Income ¹⁴ / Average Employee	Cost to Income ¹⁵	Doubtful debts / Average Gross Receivables ¹⁶	Total Provision for Doubtful Debts / Gross Receivables ¹⁷
Australian Defence Credit Union Ltd	22	19	Jun-15	78,637	15.30%	1,068,994	911,916	74.92%	163	48,524	33	12.45%	-1.05%	-0.30%	5,752	4,001	2.35%	0.82%	5.22%	2.50%	199	78.94%	0.1268%	0.1043%
Australian Defence Credit Union Ltd	22	20	Jun-14	74,636	17.53%	950,606	786,573	78.28%	158	47,625	34	16.13%	0.77%	-1.68%	5,813	4,013	2.68%	1.05%	5.53%	2.91%	209	77.85%	0.2102%	0.1325%
B&E Ltd	29	28	Jun-15	60,396	17.51%	551,478	551,478	100.00%	81	5,127	8	4.05%	7.34%	1.89%	5,162	3,617	2.30%	0.33%	6.17%	1.97%	249	74.88%	0.0211%	0.0211%
B&E Ltd	29	27	Jun-14	56,779	18.60%	677,837	551,478	79.99%	69	29,301	9	2.65%	-13.66%	-4.34%	4,809	3,550	2.36%	0.35%	6.43%	2.07%	262	76.48%	0.0218%	0.0182%
Bank Australia ¹⁸	5	9	Jun-15	412,003	19.74%	3,577,571	3,025,571	74.44%	304	114,517	24	10.25%	-6.54%	-6.01%	32,507	23,955	2.22%	0.49%	6.07%	2.99	299	64.88%	0.0296%	0.0480%
Bank Australia ¹⁸	5	9	Jun-14	377,175	20.53%	3,230,077	2,743,340	75.11%	315	118,678	25	6.10%	-2.60%	-3.15%	34,780	25,486	2.21%	0.56%	7.05%	1.67%	280	60.36%	0.0166%	0.0355%
BankVic	15	16	Jun-15	143,691	21.20%	1,364,102	1,195,715	79.28%	132	98,616	4	11.38%	3.54%	3.79%	13,905	7,995	2.60%	0.65%	7.06%	2.16%	321	66.44%	0.0219%	0.0664%
BankVic	15	17	Jun-14	133,896	21.90%	1,224,737	1,061,519	81.04%	130	96,257	4	3.49%	-8.33%	-8.80%	13,425	9,440	2.66%	0.68%	7.31%	2.24%	308	67.13%	0.0197%	0.0538%
Beyond Bank Australia	8	8	Jun-15	379,412	16.54%	4,383,059	3,474,975	85.66%	505	203,050	45	7.11%	-3.53%	-0.78%	31,712	22,807	2.40%	0.56%	6.20%	2.19%	244	73.77%	0.0347%	0.0621%
Beyond Bank Australia	8	8	Jun-14	356,656	16.71%	4,091,999	3,345,099	86.99%	526	194,288	48	7.95%	0.83%	15.79%	32,873	22,987	2.48%	0.63%	7.99%	2.23%	244	71.64%	0.0370%	0.0608%
Big Sky Building Society Limited	31	27	Jun-15	51,210	14.69%	1,210,210	947,938	79.36%	34	28,576	3	7.53%	102.62%	103.62%	3,305	2,305	2.21%	0.37%	4.59%	2.11%	414	81.57%	0.0267%	0.0329%
Big Sky Building Society Limited	31	28	Jun-14	49,138	14.75%	701,440	646,000	82.20%	57	N/A	9	13.36%	63.10%	250.46%	1,631	1,132	2.34%	0.37%	2.33%	2.44%	293	90.11%	0.0249%	0.0460%
Coastline Credit Union Limited	42	37	Jun-15	352,813	15.21%	3,318,197	3,318,197	100.00%	34	13,473	1	7.75%	25.65%	6.48%	24,900	2,676	2.38%	0.61%	6.63%	2.18%	295	72.99%	0.0258%	0.0208%
Coastline Credit Union Limited	42	37	Jun-14	28,247	16.21%	327,431	295,504	82.21%	35	13,440	6	2.22%	42.67%	41.76%	2,140	1,514	2.28%	0.59%	5.51%	2.20%	265	76.64%	0.0110%	0.0137%
Community Alliance Credit Union Limited	34	34	Jun-15	39,916	16.48%	541,061	497,342	75.58%	79	5,972	8	5.57%	-49.10%	-14.07%	965	2,312	2.41%	0.80%	3.09%	3.01%	221	93.78%	0.0213%	0.0477%
Community Alliance Credit Union Limited	35	34	Jun-14	38,447	15.74%	512,513	469,836	74.20%	73	30,149	8	0.30%	31.58%	-6.70%	1,896	1,407	2.45%	0.86%	3.73%	2.92%	197	88.04%	0.0318%	0.0680%
Community First Credit Union Limited	28	28	Jun-15	67,985	16.40%	764,666	689,015	78.23%	133	64,988	10	3.57%	0.42%	0.50%	2,902	2,222	2.46%	0.98%	3.32%	3.01%	202	87.40%	0.0597%	0.1849%
Community First Credit Union Limited	25	24	Jun-14	65,764	16.30%	738,338	664,245	79.51%	123	65,657	11	0.22%	0.38%	0.32%	2,890	2,211	2.38%	1.06%	3.42%	3.01%	215	87.41%	0.0527%	0.1867%
Community Mutual Group	18	18	Jun-15	107,074	17.51%	1,084,250	947,938	79.36%	206	61,410	29	5.34%	13.97%	10.91%	9,040	6,447	3.23%	0.67%	6.20%	2.96%	197	75.44%	0.0274%	0.2601%
Community Mutual Group	18	18	Jun-14	100,980	17.32%	1,029,257	900,154	79.60%	215	63,332	30	0.33%	31.52%	46.46%	7,932	5,813	3.28%	0.67%	5.91%	3.05%	182	77.48%	0.1482%	0.2396%
Credit Union Australia Ltd	2	1	Jun-15	787,638	14.40%	12,562,253	7,777,572	82.71%	883	431,778	59	17.06%	8.33%	10.73%	65,661	48,790	1.81%	0.26%	6.39%	1.48%	276	71.48%	0.0313%	0.0759%
Credit Union Australia Ltd	2	1	Jun-14	738,857	15.29%	10,731,385	6,797,192	83.78%	864	423,102	60	8.35%	-12.66%	-14.34%	60,612	44,064	1.99%	0.27%	6.15%	1.99%	371	79.36%	0.0655%	0.0819%
Credit Union SA Ltd	20	22	Jun-15	87,942	20.06%	877,497	781,558	75.88%	127	47,735	7	4.92%	-13.03%	-13.63%	5,672	4,157	2.67%	0.67%	4.83%	2.64%	233	79.17%	0.0444%	0.0351%
Credit Union SA Ltd	20	22	Jun-14	83,617	20.47%	836,317	743,691	76.15%	119	48,235	119	2.36%	0.74%	3.39%	6,522	4,813	2.66%	0.74%	5.93%	2.95%	235	76.12%	0.0299%	0.0320%
Defence Bank Limited	16	13	Jun-15	140,212	16.30%	1,608,470	1,450,025	83.02%	191	91,075	39	9.73%	4.74%	4.42%	12,408	8,743	2.63%	0.64%	6.44%	2.45%	254	74.89%	0.0165%	0.0254%
Defence Bank Limited	16	13	Jun-14	131,469	16.20%	1,465,850	1,316,788	81.04%	205	90,370	40	1.58%	-17.01%	-16.45%	11,847	8,373	2.58%	0.77%	6.58%	2.51%	230	75.00%	0.0278%	0.0312%
ECU Australia Ltd	51	41	Jun-15	20,133	16.05%	302,229	273,052	84.60%	37	11,580	8	-3.75%	10.30%	13.16%	910	602	2.54%	0.48%	3.04%	2.72%	163	90.21%	0.0004%	0.0652%
ECU Australia Ltd	49	40	Jun-14	19,531	15.65%	313,997	283,829	82.51%	57	11,865	10	-0.90%	-20.90%	-26.92%	825	532	2.46%	0.50%	2.77%	2.65%	166	89.74%	0.0499%	0.0964%
EECU Limited	57	42	Jun-15	14,651	10.86%	289,056	264,425	73.62%	18	5,900	2	1.09%	-0.25%	-0.09%	1,570	1,097	1.72%	0.29%	7.78%	1.47%	304	72.85%	0.0800%	0.0170%
EECU Limited	57	41	Jun-14	13,554	14.88%	285,941	262,483	74.61%	20	6,030	2	4.88%	7.66%	1.574	1,098	1.70%	0.34%	8.48%	1.47%	281	72.26%	0.0365%	0.0365%	
Encompass Credit Union Ltd	37	43	Jun-15	38,220	24.78%	286,291	242,978	69.47%	40	16,919	4	2.19%	-19.28%	-19.50%	925	681	2.88%	0.62%	1.80%	3.15%	239	90.04%	0.0202%	0.1360%
Encompass Credit Union Ltd	36	43	Jun-14	37,539	25.10%	280,164	235,741	70.05%	43	16,919	4	4.92%	-12.32%	-10.29%	1,146	846	2.94%	0.71%	2.28%	3.19%	237	87.50%	0.0528%	0.1165%
Family First Credit Union Limited	60	60	Jun-15	9,553	17.90%	101,327	90,725	89.95%	18	9,078	4	15.12%	-12.48%	-13.50%	369	264	3.48%	0.99%	2.80%	4.08%	208	91.29%	0.0632%	0.1673%
Family First Credit Union Limited	60	60	Jun-14	9,289	20.80%	88,016	76,998	83.97%	23	9,289	4	9.39%	31.66%	29.52%	421	305	3.87%	1.18%	3.34%	0.00%	177	90.10%	0.1226%	0.1438%
Fire Brigade Employees' Credit Union Ltd	53	52	Jun-15	18,901	19.73%	215,077	194,785	77.42%	18	7,476	0	3.07%	-3.17%	5.03%	764	606	2.66%	0.19%	3.26%	1.88%	264	83.66%	0.1070%	0.0099%
Fire Brigade Employees' Credit Union Ltd	52	50	Jun-14	18,289	19.86%	208,668	189,056	78.58%	18	7,857	1	3.18%	8.08%	7.85%	789	577	1.98%	0.21%	3.21%	1.80%	264	82.47%	0.0008%	0.0050%
Ford Co-operative Credit Society Ltd	58	58	Jun-15	10,145	14.04%	134,764	121,802	65.85%	18	5,309	3	8.29%	2.90%	2.04%	567	400	1.97%	0.56%	4.01%	2.09%	182	82.69%	0.0000%	0.7009%
Ford Co-operative Credit Society Ltd	58	59	Jun-14	9,815	15.95%	124,453	111,355	64.82%	18	5,594	3	3.79%	-4.01%	-4.16%	551	392	2.02%	0.62%	4.07%	2.24%	166	85.06%	0.0882%	0.7725%
G&C Mutual Bank ¹⁹	21	29	Jun-15	78,799	22.98%	609,660	609,660	100.00%	72	29,503	9	7.67%	-0.10%	-0.04%	4,041	2,837	2.50%	0.72%	3.67%	2.58%	290	80.22%	0.0605%	0.0929%
G&C Mutual Bank ¹⁹	21	30	Jun-14	75,878	24.20%	651,059	562,543	64.29%	78	32,285	9	-0.81%	-2.25%	5.07%	4,045	2,838	2.49%	0.71%	3.81%	2.55%	271	79.91%	0.0755%	0.0826%
Gateway Credit Union Ltd	19	20	Jun-15	94,948	18.98%	1,045,889	702,453	85.74%	68	27,491	1	6.99%	72.46%	64.64%	4,146	2,840	1.90%	0.15%	3.03%	1.60%	290	77.99%	0.0478%	0.0925%
Gateway Credit Union Ltd	19	19	Jun-14	92,765	19.47%	977,518	696,166	86.34%	75	29,360	1	11.87%	-31.92%	-29.62%	2,404	1,725	1.89%	0.16%	1.87%	1.71%	253	83.41%	0.0396%	0.1018%
Goulburn Murray Credit Union	39	40	Jun-15	305,389	23.83%	3,053,189	2,660,111	76.16%	59	18,441	11	8.60%	-1.66%	-1.70%	2,954	2,087	2							

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	By Net Assets	By Total Assets	Accounts ¹	Net Assets ² \$'000	Capital Adequacy Ratio ³	Total Assets ² \$'000	Total deposits \$'000	Net Loans and Advances / Total Assets	Number of employees ⁴	Number of members	Number of branches	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 ⁹ / Average Total Assets	Non Interest Income ¹⁰ / Average Total Assets	Return on Equity ¹¹	Operating Expenses ¹² / Average Total Assets	Operating Income ¹³ / Average Employees	Cost to Income ¹⁴	Doubtful debts Expenses ¹⁵ / Average Gross Receivables	Total Provision for Doubtful Debts / Gross Receivables ¹⁶
South West Slopes Credit Union Ltd	53	57	Jun-14	18,254	25.64%	136,809	116,664	70.19%	30	15,594	4	6.77%	0.99%	9.94%	1,849	1,305	3.93%	0.65%	7.41%	3.08%	201	67.38%	0.1201%	0.2224%
Sutherland Credit Union Ltd	96	51	Jun-15	14,831	14.46%	217,226	197,688	77.13%	N/A	N/A	N/A	8.39%	-7.71%	14.73%	395	296	2.40%	0.41%	2.01%	2.62%	335	93.19%	0.0000%	0.0445%
Sutherland Credit Union Ltd	66	52	Jun-14	14,586	15.75%	200,413	180,800	80.36%	35	9,787	4	-0.84%	264.84%	138.70%	428	258	2.45%	0.46%	1.78%	2.68%	183	92.08%	0.0109%	0.0454%
Sydney Credit Union Ltd	24	24	Jun-15	74,128	17.59%	810,311	722,218	72.81%	141	47,696	18	21.07%	21.20%	14.21%	2,813	2,130	2.61%	0.53%	3.04%	2.73%	164	86.84%	0.0449%	0.1281%
Sydney Credit Union Ltd	24	23	Jun-14	66,187	18.45%	669,276	589,623	78.54%	142	43,973	18	3.74%	-17.43%	-11.79%	2,321	1,865	2.72%	0.60%	2.86%	2.93%	156	88.34%	0.0417%	0.1408%
Teachers Mutual Bank Limited	7	7	Jun-15	390,305	15.74%	4,862,320	4,072,206	83.84%	436	166,046	5	10.65%	13.76%	15.41%	41,817	29,782	2.43%	0.49%	7.89%	1.96%	310	67.10%	0.0664%	0.0493%
Teachers Mutual Bank Limited	7	7	Jun-14	364,988	15.13%	4,394,472	3,675,044	83.81%	434	161,898	5	7.48%	-7.29%	-8.16%	36,758	25,806	2.49%	0.50%	7.31%	2.05%	299	68.77%	0.0782%	0.0603%
The Capricornian Ltd	49	44	Jun-15	20,254	15.17%	282,877	260,365	81.41%	43	11,243	6	1.46%	29.35%	28.96%	2,102	1,483	2.59%	0.74%	7.57%	2.59%	223	77.78%	-0.0097%	0.0633%
The Capricornian Ltd	51	44	Jun-14	18,910	15.57%	278,814	257,612	80.50%	41	11,309	6	-6.31%	74.33%	73.65%	1,625	1,150	2.43%	0.84%	6.25%	2.62%	224	80.16%	0.1096%	0.1493%
Summerland Credit Union Limited	32	31	Jun-15	50,369	16.25%	602,787	538,329	76.45%	89	25,643	13	5.47%	1.87%	2.27%	4,846	3,426	2.44%	0.80%	7.03%	2.46%	216	75.91%	0.0574%	0.0513%
Summerland Credit Union Limited	32	32	Jun-14	47,068	16.41%	571,544	508,114	80.11%	87	25,899	13	0.26%	15.97%	15.84%	4,757	3,350	2.37%	0.84%	7.38%	2.34%	203	73.02%	0.0401%	0.1396%
Victoria Teachers Mutual Bank	13	12	Jun-15	166,677	15.57%	2,022,982	1,833,916	76.43%	217	88,529	2	5.26%	11.41%	10.02%	21,240	14,896	2.29%	0.60%	9.34%	1.87%	282	64.67%	0.0108%	0.0183%
Victoria Teachers Mutual Bank	14	12	Jun-14	152,319	15.18%	1,921,815	1,744,443	77.42%	186	87,977	2	8.18%	84.52%	91.20%	19,065	13,539	2.28%	0.64%	9.29%	1.87%	290	64.20%	0.0172%	0.0205%
Warwick Credit Union Ltd	54	48	Jun-15	18,193	13.21%	238,288	209,180	84.28%	N/A	N/A	N/A	7.93%	66.37%	65.15%	1,123	796	2.50%	0.66%	4.46%	2.59%	N/A	82.78%	0.0597%	0.4732%
Warwick Credit Union Ltd	54	48	Jun-14	17,496	0.00%	220,785	193,888	84.01%	N/A	N/A	N/A	1.30%	-10.12%	-10.07%	675	482	2.50%	0.69%	2.79%	2.50%	N/A	86.48%	0.1411%	0.5461%
WAW Credit Union Ltd	44	36	Jun-15	25,719	13.91%	407,985	377,428	76.01%	62	19,588	13	5.59%	5.01%	1.76%	1,803	1,274	2.30%	0.67%	5.88%	2.50%	193	84.42%	0.0111%	0.0147%
WAW Credit Union Ltd	44	36	Jun-14	24,445	14.06%	386,401	357,072	77.68%	60	19,875	13	5.93%	17.31%	21.37%	1,717	1,251	2.30%	0.68%	5.25%	2.5%	188	84.47%	0.0082%	0.0054%
Total 2015				7,614,855	17.83%	95,436,841	77,060,060	76.43%	9,858	3,600,154	853	7.48%	3.15%	3.49%	624,389	449,170	2.18%	0.65%	5.99%	2.59%	15,400	79.99%	0.0186%	0.0738%
Total 2014				7,174,249	18.07%	88,792,637	71,949,213	77.51%	9,873	3,583,876	882	3.94%	-1.11%	-1.48%	605,345	434,026	2.22%	0.64%	6.05%	2.54%	14,691	79.36%	0.0224%	0.0816%

1. Statistics are extracted from group accounts where applicable. Parent numbers have been used in limited cases where they are a better reflection of results.

2. Net assets include other equity interests.

3. Capital Adequacy Ratio is calculated under the Australian Prudential Regulation Authority's risk based measures.

4. Full time equivalent.

5. Operating profit is before outside equity interests.

6. Net interest income is interest income less interest expense.

7. Non-interest income is all revenue less interest income.

8. Return on equity is profit after tax as a percentage of average net assets.

9. Operating expenses are total expenses (before tax) less interest expense and doubtful debts.

10. Operating income is net interest income (refer to note 6) plus non-interest income (refer to note 7). The average number of employees is used in this calculation.

11. Cost to income is operating expenses as a percentage of operating income.

12. Doubtful debts expense is the charge to the statement of financial performance for bad debts and provisions for doubtful debts.

13. Gross receivables include loans, advances, lease receivables (net of unearned income) and accrued interest on loans and advances but exclude sundry debtors, prepayments and accrued interest.

14. Formerly known as "Bankmecu".

15. Formerly known as "SGE Credit Union Limited".

16. Formerly known as "Hume Building Society Limited".

Note: This datasheet does not include data for all participants.

N/A = data not provided or available

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