

KPMG Mutuals Industry Review 2024 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>10</sup> / Average Total Assets	Return on Equity <sup>11</sup>	Operating Expenses <sup>12</sup> / Average Total Assets	Cost to Income Ratio <sup>13</sup>	Doubtful Debt Expenses <sup>14</sup> / Average Gross Receivables <sup>15</sup>	Total Provision for Doubtful Debts / Average Gross Receivables <sup>16</sup>		
Australian Military Bank	25	18	Jun-24	107,836	16.34%	1,960,819	1,803,766	82.84%	12.11%	22.42%	16.10%	4,319	3,051	2.09%	-0.18%	2.86%	1.73%	88.23%	-0.01%	0.03%		
Australian Military Bank	24	18	Jun-23	105,634	17.38%	1,748,988	1,583,707	82.86%	8.95%	38.95%	32.19%	3,528	2,628	2.14%	0.25%	2.52%	1.91%	79.99%	0.02%	0.07%		
Australian Mutual Bank	16	20	Jun-24	208,383	26.47%	1,841,862	1,529,054	69.28%	6.52%	10.02%	10.02%	14,822	10,028	2.56%	0.22%	4.99%	1.80%	70.19%	0.01%	0.43%		
Australian Mutual Bank	17	19	Jun-23	193,894	25.07%	1,729,151	1,487,634	67.65%	(2.75%)	85.04%	67.89%	11,994	9,115	2.33%	0.19%	4.79%	1.82%	72.34%	0.01%	0.45%		
Bank Australia	6	4	Jun-24	712,200	16.30%	11,735,000	8,405,200	79.43%	11.53%	(50.07%)	(48.76%)	37,400	26,800	1.63%	0.20%	3.79%	1.32%	82.11%	(0.01%)	(0.11%)		
Bank Australia	5	5	Jun-23	701,900	17.70%	10,521,500	7,749,600	77.07%	8.78%	47.44%	52.09%	74,900	52,300	2.03%	0.17%	7.64%	1.45%	66.22%	0.00%	0.13%		
Bank First	12	11	Jun-24	271,239	16.70%	3,695,771	3,192,257	81.04%	1.20%	50.98%	50.85%	14,455	10,095	1.89%	0.27%	3.77%	1.78%	81.85%	0.07%	0.13%		
Bank First	11	10	Jun-23	263,658	16.43%	3,651,973	3,366,144	79.93%	7.97%	(29.19%)	(29.41%)	9,574	6,692	1.83%	0.30%	2.57%	1.85%	86.92%	0.01%	0.07%		
Bank of Us	26	22	Jun-24	103,497	15.75%	1,734,404	1,598,530	83.30%	11.43%	(25.41%)	(26.15%)	10,058	6,969	2.14%	0.21%	6.86%	1.60%	73.84%	0.00%	0.01%		
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%		
BankVic	14	14	Jun-24	247,464	20.30%	3,096,646	2,805,424	79.91%	2.52%	(5.01%)	(8.18%)	20,271	14,127	2.18%	0.23%	5.88%	1.75%	72.55%	0.02%	0.27%		
BankVic	14	14	Jun-23	233,338	19.50%	3,020,611	2,720,086	75.45%	6.82%	28.42%	32.47%	21,340	15,385	2.30%	0.26%	6.82%	1.80%	70.38%	0.03%	0.27%		
Beyond Bank	5	6	Jun-24	717,553	16.36%	10,222,866	7,736,376	84.67%	14.37%	(27.36%)	(28.11%)	36,429	25,470	1.82%	0.29%	3.87%	1.56%	81.96%	(0.00%)	0.07%		
Beyond Bank	6	6	Jun-23	670,200	16.91%	8,938,100	6,935,300	82.98%	7.81%	1.62%	0.00%	60,200	35,500	1.97%	0.35%	5.45%	1.74%	74.95%	(0.00%)	0.08%		
Coastline Credit Union	31	31	Jun-24	68,541	17.19%	913,007	780,499	77.40%	11.56%	3.55%	(1.93%)	8,987	6,538	2.83%	0.39%	10.02%	1.97%	66.77%	0.04%	0.16%		
Coastline Credit Union	31	31	Jun-23	62,003	17.34%	818,391	744,354	81.49%	2.57%	11.84%	14.79%	8,679	6,668	2.81%	0.41%	11.40%	2.11%	65.70%	0.04%	0.48%		
Community First Credit Union	23	25	Jun-24	112,422	17.00%	1,394,994	1,260,706	80.80%	24.53%	12.31%	3.69%	5,811	4,157	2.09%	0.53%	3.79%	2.08%	84.16%	0.03%	0.18%		
Community First Credit Union	23	25	Jun-23	106,992	17.53%	1,311,779	1,172,524	79.30%	1.88%	73.62%	48.26%	5,174	4,009	2.18%	0.42%	3.79%	2.16%	83.36%	0.04%	0.17%		
Credit Union SA	20	19	Jun-24	124,619	17.26%	1,845,128	1,592,592	83.43%	12.00%	(19.27%)	(18.65%)	7,176	5,211	2.13%	0.29%	4.28%	1.81%	83.05%	0.01%	0.10%		
Credit Union SA	21	22	Jun-23	118,609	18.49%	1,647,418	1,410,197	82.04%	17.52%	33.30%	263.56%	8,889	6,406	2.34%	0.32%	5.56%	2.06%	77.40%	0.02%	0.11%		
Defence Bank	13	10	Jun-24	249,259	17.40%	3,820,204	2,953,887	84.15%	8.70%	(5.15%)	(5.15%)	21,705	15,223	1.94%	0.24%	6.30%	1.49%	72.91%	0.03%	0.04%		
Defence Bank	13	11	Jun-23	234,036	16.50%	3,514,479	2,748,414	83.10%	9.60%	(12.31%)	(13.07%)	20,700	14,478	1.99%	0.25%	6.38%	1.62%	72.49%	(0.00%)	0.03%		
Family First Credit Union	39	39	Jun-24	16,911	18.60%	236,164	207,361	79.42%	7.55%	(58.48%)	(44.47%)	796	798	2.65%	0.27%	4.83%	2.65%	88.48%	0.01%	0.14%		
Family First Credit Union	39	39	Jun-23	16,113	17.60%	219,584	192,036	75.70%	1.81%	54.73%	30.74%	1,917	1,437	2.84%	0.24%	9.33%	2.20%	71.41%	0.01%	0.11%		
First Option Bank	38	38	Jun-24	18,398	17.58%	286,440	255,901	79.06%	0.73%	(19.77%)	(21.05%)	1,299	964	2.36%	0.16%	5.38%	2.07%	81.99%	0.07%	0.09%		
First Option Bank	38	37	Jun-23	17,434	16.65%	284,369	249,802	78.86%	7.62%	68.52%	71.31%	1,619	1,221	2.29%	0.18%	0.01%	1.88%	76.08%	0.08%	0.09%		
G&C Mutual Bank	19	21	Jun-24	153,370	16.67%	1,826,286	1,642,405	73.87%	8.39%	12.70%	10.17%	18,044	12,636	2.31%	0.13%	8.59%	1.30%	57.25%	0.02%	0.08%		
G&C Mutual Bank	18	21	Jun-23	140,734	16.39%	1,684,972	1,476,138	71.30%	9.95%	77.65%	70.74%	16,010	11,470	2.35%	0.16%	8.50%	1.42%	56.74%	0.04%	0.09%		
Gateway Bank	21	24	Jun-24	123,197	16.26%	1,612,285	1,365,122	81.60%	8.09%	(43.60%)	(45.86%)	3,524	2,476	1.43%	0.19%	2.03%	1.28%	85.23%	(0.00%)	0.14%		
Gateway Bank	20	24	Jun-23	120,721	17.47%	1,491,552	1,184,332	80.67%	7.99%	19.69%	16.96%	6,248	4,573	1.69%	0.16%	3.86%	1.39%	75.07%	0.03%	0.15%		
Geelong Bank	40	40	Jun-24	14,064	21.14%	178,170	162,167	74.72%	35.36%	(55.00%)	(56.83%)	135	98	4.15%	0.38%	0.70%	4.29%	96.41%	0.00%	0.05%		
Geelong Bank	40	40	Jun-23	13,963	19.20%	189,090	173,519	73.83%	(8.11%)	(71.29%)	(78.17%)	300	227	1.74%	0.17%	1.65%	1.76%	92.07%	0.00%	0.05%		
Goulburn Murray Credit Union	32	33	Jun-24	60,666	25.51%	595,184	498,978	67.13%	4.69%	(44.57%)	(45.74%)	3,064	2,225	3.74%	0.32%	3.74%	2.19%	83.37%	0.02%	0.14%		
Goulburn Murray Credit Union	32	33	Jun-23	58,437	25.25%	533,172	466,859	65.85%	(0.46%)	86.70%	58.76%	5,528	4,101	2.98%	0.31%	7.27%	2.48%	68.04%	0.03%	0.42%		
Great Southern Bank	3	3	Jun-24	1,316,002	14.62%	20,029,843	13,637,039	84.44%	3.31%	(17.19%)	(16.28%)	52,191	37,260	1.77%	(0.02%)	2.83%	1.40%	82.45%	0.05%	0.21%		
Great Southern Bank	3	3	Jun-23	1,314,100	14.57%	19,387,500	13,021,100	82.64%	8.53%	198.70%	198.70%	63,100	44,500	1.87%	(0.01%)	3.41%	1.48%	79.75%	0.05%	0.20%		
Horizon Bank	33	32	Jun-24	49,475	17.25%	702,603	641,767	74.47%	8.00%	(13.11%)	(7.04%)	4,116	3,286	2.42%	0.29%	6.87%	1.86%	77.61%	0.02%	0.16%		
Horizon Bank	33	32	Jun-23	46,190	16.71%	650,547	590,240	79.68%	0.66%	32.84%	15.15%	4,737	3,177	2.36%	0.31%	7.19%	1.88%	70.54%	(0.07%)	0.14%		
Hume Bank	24	17	Jun-24	111,251	16.66%	2,025,001	1,816,059	78.67%	14.56%	(8.51%)	(11.97%)	10,557	7,033	2.12%	0.31%	6.53%	1.45%	61.62%	0.00%	23.19%		
Hume Bank	25	17	Jun-23	104,023	17.61%	1,767,682	1,614,312	80.48%	9.22%	69.64%	57.98%	11,539	7,989	2.36%	0.31%	7.99%	1.97%	74.00%	0.00%	0.12%		
IMB Bank	8	8	Jun-24	513,607	16.30%	8,072,035	6,822,652	80.41%	7.27%	(19.01%)	(19.04%)	42,070	29,392	2.09%	0.14%	5.92%	1.62%	75.43%	0.01%	0.12%		
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%		
Macarthur Credit Union	35	36	Jun-24	30,236	20.08%	360,675	326,819	70.68%	8.48%	(31.13%)	(30.83%)	2,097	1,586	3.03%	0.35%	5.39%	2.48%	80.82%	0.02%	0.04%		
Macarthur Credit Union	36	36	Jun-23	28,615	20.74%	332,489	298,722	70.95%	(10.18%)	348.17%	292.26%	3,045	2,293	3.02%	0.15%	8.36%	2.30%	72.53%	0.02%	0.04%		
Newcastle Greater Mutual Group	1	2	Jun-24	1,851,058	22.74%	21,243,886	17,568,458	80.04%	5.76%	77.94%	79.85%	187,095	131,095	2.57%	(0.00%)	7.32%	1.23%	63.77%	0.03%	0.19%		
Newcastle Greater Mutual Group	1	2	Jun-23	1,729,346	21.90%	20,086,036	16,519,133	77.40%	65.35%	127.61%	127.61%	105,147	72,890	2.27%	0.15%	5.13%	1.69%	69.89%	0.10%	0.16%		
P&N Bank	7	7	Jun-24	588,937	14.82%	8,925,817	7,000,311	82.13%	8.39%	25.38%	25.38%	36,174	24,375	2.00%	0.18%	4.18%	1.69%	81.11%	0.00%	0.08%		
P&N Bank	7	7	Jun-23	577,276	14.89%	8,234,507	6,384,785	81.01%	12.05%	21.07%	17.64%	28,055	19,477	2.03%	0.20%	3.42%	1.86%	83.39%	0.01%	0.09%		
People First Bank	2	1	Jun-24	1,412,900	15.49%	24,474,900	19,883,700	83.00%	5.00%	36.21%	36.18%	58,300	41,400	2.05%	0.32%	2.95%	1.37%	89.82%	(0.00%)	0.13%		
People First Bank	2	1	Jun-23	1,396,800	14.50%	23,310,100	18,529,300	82.03%	123.69%	278.16%	239.79%	42,800	32,100	1.89%	0.34%	3.08%	1.97%	86.78%	0.05%	0.13%		
Police Bank	15	16	Jun-24	229,900	23.33%	2,569,900	1,958,700	79.12%	0.48%	(14.03%)	(14.03%)	12,800	9,200	2.58%	0.30%	4.08%	2.30%	81.21%	0.06%	0.14%		
Police Bank	15	16	Jun-23	221,000	21.64%	2,557,500	2,093,200	77.29%	3.85%	132.81%	120.93%	14,900	9,500	2.78%	0.30%	4.36%	2.23%	72.41%	0.17%	0.41%		
Police Credit Union	22	26	Jun-24	117,135	15.84%	1,352,639	1,224,212	82.40%	4.43%	(5.65%)	(10.87%)	8,693	6,123	2.39%	0.37%	5.34%	1.98%	75.59%	0.02%	(0.14%)		
Police Credit Union	22	26	Jun-23	111,988	15.95%	1,295,238	1,152,837	81.53%	8.83%	5.59%	4.50%	9,214	6,870	2.21%	0.39%	6.31%	2.01%	77.17%	0.05%	0.12%		
QBANK	27	29	Jun-24	90,659	20.64%	1,033,780	855,965	78.89%	2.02%	-12.61%	-46.78%	1,760	826	1.75%	0.46%	0.92%	2.04%	93.25%	-0.03%	0.23%		
QBANK	27	29	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%		
Qudos Bank</																						