

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 ¹	Net Assets ² \$'000	Capital Adequacy Ratio ³	Total Assets \$'000	Total Deposits ⁴ \$'000	Net Loans and Advances/ Total Assets	Increase / (Decrease) in Total Assets	Increase / (Decrease) in Operating Profit Before Tax ⁵	Increase / (Decrease) in Operating Profit After Tax ⁵	Operating Profit Before Tax ⁵ \$'000	Operating Profit After Tax ⁵ \$'000	Net Interest Income ⁶ / Average Total Assets	Non-interest Income ⁷ / 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
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 Military Bank	24	19	Jun-22	102,870	17.62%	1,805,318	1,418,305	83.05%	47.12%	-47.12%	-2.33%	2,538	1,368	1.96%	0.28%	2.07%	1.96%	83.84%	0.01%	0.07%
Australian Mutual Bank	17	19	Jun-23	193,894	25.07%	1,729,151	1,487,634	67.65%	85.04%	67.89%	82.49%	11,994	9,115	4.79%	2.33%	7.23%	2.33%	0.19%	0.45%	0.45%
Australian Mutual Bank	17	17	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 Unity Bank	28	25	Jun-23	89,194	16.20%	1,394,409	1,270,124	82.60%	4.36%	(246.18%)	(239.12%)	(2,200)	(1,458)	1.64%	0.25%	(1.66%)	2.04%	107.60%	0.07%	0.79%
Australian Unity Bank	28	25	Jun-22	86,038	15.00%	1,336,128	1,241,788	83.12%	0.00%	0.00%	0.00%	1,505	1,048	1.51%	0.02%	1.22%	1.74%	113.30%	(0.06%)	0.75%
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	6.62%	0.03%	7.64%	1.45%	66.22%	0.00%	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	11	10	Jun-23	263,668	16.43%	3,366,147	2,939,144	79.93%	7.97%	(29.19%)	(29.41%)	6,692	5,574	1.83%	0.30%	2.57%	1.85%	86.82%	0.01%	0.07%
Bank First	11	10	Jun-22	256,126	15.76%	3,382,436	3,103,200	73.42%	6.07%	(20.80%)	(20.62%)	13,521	9,480	1.75%	0.29%	3.78%	1.62%	79.87%	0.00%	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%	13,464	9,436	2.44%	0.28%	10.30%	1.80%	66.08%	(0.01%)	0.01%
Bank of Us	27	24	Jun-22	86,594	15.51%	1,361,685	1,210,537	82.90%	9.84%	(16.08%)	(15.28%)	6,919	5,171	2.03%	0.20%	6.15%	1.72%	76.71%	(0.01%)	0.03%
BankVic	14	14	Jun-23	233,338	19.50%	3,020,611	2,720,086	75.45%	8.82%	28.42%	32.47%	21,340	15,385	2.30%	0.26%	6.82%	1.80%	70.38%	0.03%	0.27%
BankVic	13	14	Jun-22	217,953	17.00%	2,827,715	2,499,989	69.73%	6.14%	6.34%	9.37%	16,617	11,614	1.60%	0.28%	5.47%	1.60%	73.32%	(0.03%)	0.28%
Beyond Bank	6	6	Jun-23	670,200	16.91%	8,938,100	6,935,300	82.98%	7.81%	1.62%	0.00%	50,200	35,500	1.97%	0.35%	5.45%	1.74%	74.95%	(0.00%)	0.08%
Beyond Bank	6	6	Jun-22	633,000	16.33%	8,290,900	6,552,200	82.05%	6.91%	6.01%	8.23%	49,400	35,500	1.94%	0.36%	5.84%	1.69%	71.25%	0.03%	0.11%
Central Murray Credit Union	44	43	Jun-23	8,013	15.84%	108,858	98,879	68.92%	(4.10%)	67.22%	60.61%	737	556	3.16%	0.46%	7.18%	2.94%	81.22%	0.00%	0.00%
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	33	33	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%
Coastline Credit Union	33	33	Jun-22	54,955	14.01%	797,880	734,359	81.79%	11.11%	17.77%	17.77%	7,760	5,809	2.63%	0.38%	11.16%	2.11%	64.77%	0.05%	0.14%
Community Alliance Credit Union	35	31	Jun-23	55,632	16.57%	967,437	827,557	0.02%	(8.35%)	(100.00%)	(100.00%)	0	0	1.76%	0.21%	0.00%	1.52%	76.84%	0.00%	1.32%
Community Alliance Credit Union	35	28	Jun-22	51,649	15.68%	1,055,525	903,533	82.44%	38.35%	38.35%	100.37%	2,752	3,801	1.62%	0.26%	7.64%	1.53%	83.84%	0.00%	0.08%
Community First Credit Union	23	26	Jun-23	106,992	17.53%	1,911,779	1,772,524	0.08%	1.88%	73.62%	48.26%	5,174	4,009	2.18%	0.42%	3.79%	2.16%	83.36%	0.04%	0.17%
Community First Credit Union	23	26	Jun-22	104,521	15.20%	1,287,524	1,131,002	79.92%	4.85%	18.21%	35.06%	2,980	2,704	1.97%	0.49%	2.67%	2.19%	89.10%	0.04%	0.17%
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	21	22	Jun-22	111,664	16.18%	1,401,846	1,217,486	83.21%	(8.78%)	(32.40%)	(21.51%)	2,061	1,762	1.73%	0.33%	1.58%	1.94%	93.85%	(0.01%)	0.11%
Defence Bank	13	11	Jun-23	234,036	16.50%	3,514,479	2,748,414	83.10%	(12.31%)	(13.07%)	(13.07%)	20,700	14,478	1.99%	0.25%	6.38%	1.62%	72.49%	(0.00%)	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	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%
Family First Credit Union	41	41	Jun-22	14,676	15.60%	215,688	190,428	73.32%	5.73%	42.75%	68.77%	1,239	1,099	2.28%	0.45%	7.78%	2.15%	78.56%	(0.01%)	0.12%
Fire Service Credit Union	45	44	Jun-23	5,874	19.83%	80,774	80,774	65.46%	(3.22%)	91.91%	47.37%	593	448	7.93%	0.36%	7.93%	2.58%	78.13%	0.00%	0.16%
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	18	21	Jun-23	140,734	16.39%	1,684,972	1,476,138	71.30%	12.65%	77.65%	70.74%	16,010	11,470	2.35%	0.18%	5.50%	1.42%	85.50%	0.04%	0.09%
G&C Mutual Bank	18	21	Jun-22	129,264	16.59%	1,532,555	1,322,092	72.89%	18.04%	12.23%	11.83%	9,012	6,718	2.17%	0.20%	5.34%	1.45%	80.79%	0.07%	0.09%
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%
Gateway Bank	20	23	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%
Geelong Bank	42	42	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%
Geelong Bank	42	42	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%	1.89%	1.56%	73.86%	0.03%	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	34	36	Jun-22	54,335	20.60%	535,654	476,663	60.31%	2.00%	55.35%	83.23%	2,961	2,583	1.94%	0.55%	4.93%	1.93%	77.57%	0.00%	0.11%
Great Southern Bank	3	3	Jun-23	1,314,100	14.57%	19,387,500	13,021,100	82.64%	8.53%	198.70%	256.00%	63,100	44,500	(0.01%)	0.34%	3.41%	1.48%	79.75%	0.05%	0.20%
Great Southern Bank	3	1	Jun-22	1,294,700	15.07%	17,863,900	11,940,600	84.08%	9.80%	(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	2	1	Jun-23	1,396,800	14.50%	23,310,100	18,528,300	82.43%	123.68%	278.68%	239.78%	42,800	32,100	1.89%	0.34%	8.78%	1.97%	86.78%	0.00%	0.13%
Heritage and People's Choice	2	1	Jun-22	684,906	14.91%	10,420,925	7,668,050	84.64%	81.55%	24.85%	33.56%	11,318	17,500	1.89%	0.52%	1.44%	2.31%	96.21%	(0.03%)	0.11%
Horizon Bank	36	35	Jun-23	46,190	16.71%	590,547	520,240	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%
Horizon Bank	37	35	Jun-22	42,237	14.92%	646,285	589,828	80.51%	10.38%	180.66%	181.15%	3,566	2,759	2.14%	0.44%	6.87%	1.94%	75.32%	(0.04%)	0.08%
Hume Bank	25	17	Jun-23	104,023	17.61%	1,767,682	1,614,312	80.48%	9.22%	69.64%	57.08%	11,539	7,989	2.36%	0.31%	7.99%	1.97%	74.00%	0.00%	0.12%
Hume Bank	25	18	Jun-22	95,920	15.95%	1,618,442	1,487,429	73.80%	8.06%	10.93%	16.20%	6,802	5,086	1.82%	0.33%	5.48%	1.76%	81.71%	(0.02%)	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	3.32%	0.15%	7.92%	1.74%	70.34%	0.03%	0.11%
IMB Bank	8	8	Jun-22	437,246	14.80%	7,076,295	6,065,549	78.68%	1.60%	(5.11%)	(4.11%)	41,957	29,547	2.04%	0.15%	6.74%	1.61%	73.30%	(0.02%)	0.10%
MOVE Bank	30	34	Jun-23	71,355	23.58%	705,376	621,080	81.83%	3.35%	(3.71%)	(9.85%)	1,865	1,419	2.08%	0.23%	2.01%	2.03%	87.96%	0.01%	0.10%
MOVE Bank	30	3																		