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CreditStats:

Australian And New Zealand Financial Institutions Credit Statistics

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Table Of Contents

Australian Financial Institutions

New Zealand Financial Institutions

CreditStats:

Australian And New Zealand Financial Institutions Credit Statistics

Table 1

Ratings Summary of Australian Financial Institutions at Nov. 20, 2013

	Anchor	Business position	Capital and earnings	Risk position	Funding and liquidity	Stand-alone credit profile	Sovereign support	Group support	Issuer credit rating
Major banks									
Australia And New Zealand Banking Group Ltd.	a-	1	0	0	0	a	2	—	AA-/Stable/A-1+
Commonwealth Bank Of Australia	a-	1	0	0	0	a	2	—	AA-/Stable/A-1+
National Australia Bank Ltd.	a-	1	0	0	0	a	2	—	AA-/Stable/A-1+
Westpac Banking Corp.	a-	1	0	0	0	a	2	—	AA-/Stable/A-1+
Regional banks									
Bendigo And Adelaide Bank Ltd.	a-	0	1	0	(1)	a-	—	—	A-/Stable/A-2
Bank Of Queensland Ltd.	a-	(1)	2	0	(1)	a-	—	—	A-/Stable/A-2
Suncorp-Metway Ltd.	a-	(1)	1	0	(1)	bbb+	—	3	A+/Stable/A-1
Other banks									
AMP Bank	a-	(2)	2	0	(1)	bbb+	—	3	A+/Stable/A-1
Citigroup Pty Ltd.*	N/A	N/A	N/A	N/A	N/A	N/A	—	—	A-/Stable/A-2
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Defence Bank Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
HSBC Bank Australia Ltd.	a-	(1)	1	(1)	(1)	bbb	—	4	A+/Stable/A-1
ING Bank (Australia) Ltd.*	N/A	N/A	N/A	N/A	N/A	N/A	—	—	A/Negative/A-1
Macquarie Bank Ltd.	a-	0	0	(1)	0	bbb+	2	—	A/Stable/A-1
mecu Ltd. (trading as bankmecu)	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Members Equity Bank Pty Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Police Bank Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
QT Mutual Bank Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Rural Bank Ltd.	a-	(1)	2	(1)	(1)	bbb+	—	1	A-/Stable/A-2

Table 1

Ratings Summary of Australian Financial Institutions at Nov. 20, 2013 (cont.)									
Teachers Mutual Bank Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Nonbank mutuals									
Australian Central Credit Union Ltd (trading as People's Choice Credit Union)	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Credit Union Australia Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Greater Building Society Ltd.	a-	(2)	2	(1)	(1)	bbb	—	—	BBB/Stable/A-2
IMB Ltd.	a-	(2)	2	(1)	(1)	bbb	—	—	BBB/Positive/A-2
MyState Financial Ltd.	a-	(2)	2	(1)	(1)	bbb	—	—	BBB/Stable/A-2
Newcastle Permanent Building Society Ltd.	a-	(2)	2	0	(1)	bbb+	—	—	BBB+/Stable/A-2
Qantas Staff Credit Union Ltd.	a-	(2)	2	(1)	(1)	bbb	—	—	BBB/Stable/A-2
The Rock Building Society Ltd.	a-	(3)	2	(1)	(1)	bbb-	—	—	BBB-/Positive/A-3
Wide Bay Australia Ltd.	a-	(2)	2	(1)	(1)	bbb	—	—	BBB/Negative/A-2
Other financial institutions									
Credit Agricole CIB Australia Ltd.§	N/A	N/A	N/A	N/A	N/A	N/A	—	—	A/Negative/A-1
Cuscal Ltd.	a-	(1)	2	0	0	a	1	—	A+/Stable/A-1
JPMorgan Australia Ltd.§	N/A	N/A	N/A	N/A	N/A	N/A	—	—	A+/Stable/A-1
Macquarie Group Ltd.¶	a-	0	0	(1)	0	bbb+	—	—	BBB/Stable/A-2

*Banks are assessed as being of Highly Strategic Importance (HSI) under our Group Rating Methodology And Assumptions Criteria for Financial Institutions. ¶Long-term issuer credit rating of 'BBB' (i.e. one notch below an SACP of bbb+) reflects the holding company criteria. §Financial institution is guaranteed by parent. N/A--Not applicable.

Table 2

Ratings Summary of New Zealand Financial Institutions at Nov. 20, 2013									
	Anchor	Business position	Capital and earnings	Risk position	Funding and liquidity	Stand-alone credit profile	Sovereign support	Group support	Issuer credit rating
Major banks									
ANZ Bank New Zealand Ltd.	bbb+	1	0	0	0	a-	—	3	AA-/Stable/A-1+
ASB Bank Ltd.	bbb+	1	1	0	0	a	—	2	AA-/Stable/A-1+
Bank of New Zealand	bbb+	1	0	0	0	a-	—	3	AA-/Stable/A-1+
Westpac New Zealand Ltd.	bbb+	1	0	0	0	a-	—	3	AA-/Stable/A-1+

Table 2**Ratings Summary of New Zealand Financial Institutions at Nov. 20, 2013 (cont.)**

Other banks									
Bank of India (New Zealand) Ltd.*	N/A	N/A	N/A	N/A	N/A	N/A	—	—	BBB-/Negative/A-3
Co-operative Bank (The)	bbb+	(2)	2	(1)	(1)	bbb-	—	—	BBB-/Negative/A-3
Heartland Bank Ltd.	bbb+	(2)	2	(1)	(1)	bbb-	—	—	BBB-/Developing/A-3
Kiwibank Ltd.	bbb+	(1)	1	(1)	0	bbb	—	4	A+/Negative/A-1
Rabobank New Zealand Ltd.*	bbb+	0	1	(1)	(1)	bbb	—	5	AA-/Negative/A-1+
TSB Bank Ltd.	bbb+	(1)	2	(1)	0	bbb+	—	—	BBB+/Negative/A-2
Nonbank mutuals									
Credit Union Baywide	bbb+	(3)	2	(2)	(1)	bb	—	—	BB/Negative/B
Credit Union South¶	bbb+	(3)	2	(2)	(1)	bb	—	—	BB-/Negative/B
First Credit Union	bbb+	(3)	2	(2)	(1)	bb	—	—	BB/Negative/B
Police and Families Credit Union	bbb+	(2)	2	(2)	(1)	bb+	—	—	BB+/Negative/B
Other financial institutions									
New Zealand Association of Credit Unions	bbb+	(2)	0	0	(1)	bb+	—	—	BB+/Negative/B

*Bank is guaranteed by parent. ¶The ICR is one notch lower than the SACP to account for credit factors not captured in the SACP. N/A--Not applicable.

Tables 1 & 2, Legend 1**Using Bank-Specific Analysis To Determine The SACP—Anchor SACP Adjustments**

Rating factor/Ranking	Business position	Capital and earnings*	Risk position
Very strong	+2 notches	+2 notches	+2 notches
Strong	+1 notch	+1 notch	+1 notch
Adequate	0 notches	0 notches	0 notches
Moderate	-1 notch	-1 notch	-1 notch
Weak	-2 to -3 notches	-2 to -3 notches	-2 notches
Very weak	-5 notches	-5 notches	-5 notches

*For countries where anchor is 'bbb-' or better. SACP—Stand-alone credit profile.

Tables 1 & 2 Legend 2

Impact On The SACP Of Combining The Liquidity And Funding Assessments					
Descriptor	--Funding--		--Liquidity--		
	Strong	Adequate	Moderate	Weak	Very weak
Above average	1	0	-1 capped at 'bbb'	-2 capped at 'bb'	-5 capped at 'ccc'
Average	0	0	-1 capped at 'bbb'	-2 capped at 'bb'	-5 capped at 'ccc'
Below average	(1)	(1)	-1 capped at 'bb'	-2 capped at 'b'	-5 capped at 'cc'

SACP—Stand-alone credit profile.

Australian Financial Institutions

Table 3

Australian Major Banks: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (bil. A\$)					
Australia and New Zealand Banking Group Ltd.	703	642	604	532	477
Commonwealth Bank of Australia	754	719	668	646	620
National Australia Bank Ltd.	808	763	754	686	654
Westpac Banking Corp.	697	675	670	618	590
Customer loans (bil. A\$)					
Australia and New Zealand Banking Group Ltd.	474	432	402	368	350
Commonwealth Bank of Australia	552	527	499	495	469
National Australia Bank Ltd.	520	499	480	445	434
Westpac Banking Corp.	540	518	501	482	468
Customer deposits (bil. A\$)					
Australia and New Zealand Banking Group Ltd.	368	327	297	257	232
Commonwealth Bank of Australia	407	381	350	324	298
National Australia Bank Ltd.	366	339	312	283	258
Westpac Banking Corp.	383	348	310	280	267
Common shareholders' equity (bil.A\$)					
Australia and New Zealand Banking Group Ltd.	45	40	37	33	31
Commonwealth Bank of Australia	44	40	36	34	30
National Australia Bank Ltd.	42	39	37	34	33
Westpac Banking Corp.	47	44	42	38	35
Net profit (bil.A\$)					
Australia and New Zealand Banking Group Ltd.	6.3	5.7	5.4	4.5	2.9
Commonwealth Bank of Australia	7.7	7.1	6.4	5.7	4.7
National Australia Bank Ltd.	5.5	4.1	5.2	4.2	2.6
Westpac Banking Corp.	6.8	6.0	7.0	6.3	3.4
Return on equity (%)					
Australia and New Zealand Banking Group Ltd.	14.8	14.6	15.2	13.9	10.2

Table 3

Australian Major Banks: Selected Statistics (cont.)					
Commonwealth Bank of Australia	18.2	18.6	18.2	17.5	17.1
National Australia Bank Ltd.	13.0	10.1	13.9	11.9	7.6
Westpac Banking Corp.	15.0	13.9	17.5	17.4	13.1
Core earnings/average adjusted assets (%)					
Australia and New Zealand Banking Group Ltd.	1.0	1.0	1.1	1.0	0.7
Commonwealth Bank of Australia	1.1	1.1	1.1	1.0	0.8
National Australia Bank Ltd.	0.8	0.6	0.8	0.7	0.4
Westpac Banking Corp.	1.1	1.0	1.2	1.1	0.8
Net interest income/operating revenues (%)					
Australia and New Zealand Banking Group Ltd.	67.7	68.1	66.7	67.2	69.6
Commonwealth Bank of Australia	64.7	64.4	64.9	61.8	62.5
National Australia Bank Ltd.	73.0	75.7	77.4	74.4	71.9
Westpac Banking Corp.	69.0	69.5	70.9	70.0	70.6
Projected risk-adjusted ratio before diversification (%)					
Australia and New Zealand Banking Group Ltd.	8.0-8.5	8.0-8.5	N/A	N/A	N/A
Commonwealth Bank of Australia	8.0-8.5	8.0-8.5	N/A	N/A	N/A
National Australia Bank Ltd.	8.0-8.5	8.0-8.5	N/A	N/A	N/A
Westpac Banking Corp.	8.0-8.5	8.0-8.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Australia and New Zealand Banking Group Ltd.	2.2	2.3	2.5	2.5	2.3
Commonwealth Bank of Australia	2.1	2.1	2.1	2.1	2.1
National Australia Bank Ltd.	2.0	2.1	2.2	2.2	2.2
Westpac Banking Corp.	2.1	2.2	2.2	2.2	2.4
Noninterest expenses/operating revenues (%)					
Australia and New Zealand Banking Group Ltd.	45.0	46.6	45.5	45.0	43.8
Commonwealth Bank of Australia	43.3	44.1	44.8	43.5	46.4
National Australia Bank Ltd.	43.4	46.5	47.6	49.7	45.9
Westpac Banking Corp.	39.2	40.7	41.0	40.9	41.1
Gross nonperforming assets/customer loans + other real estate owned (%)					
Australia and New Zealand Banking Group Ltd.	1.28	1.60	1.84	2.20	2.05
Commonwealth Bank of Australia	1.21	1.42	1.81	1.73	1.45
National Australia Bank Ltd.	1.69	1.78	1.78	1.89	1.76
Westpac Banking Corp.	1.13	1.36	1.53	1.60	1.22
Loan loss reserves/gross nonperforming assets (%)					
Australia and New Zealand Banking Group Ltd.	71.6	65.7	65.7	62.0	62.9
Commonwealth Bank of Australia	66.9	64.6	56.8	63.4	72.2
National Australia Bank Ltd.	45.6	47.4	46.6	50.8	57.7
Westpac Banking Corp.	59.8	54.2	53.0	61.0	77.0
Net charge-offs/average customer loans (%)					
Australia and New Zealand Banking Group Ltd.	0.31	0.31	0.31	0.43	0.51

Table 3

Australian Major Banks: Selected Statistics (cont.)					
Commonwealth Bank of Australia	0.32	0.32	0.36	0.41	0.26
National Australia Bank Ltd.	0.42	0.46	0.43	0.51	0.49
Westpac Banking Corp.	0.25	0.31	0.38	0.27	0.48
Customer loans (net)/customer deposits (%)					
Australia and New Zealand Banking Group Ltd.	127.6	130.9	133.6	141.2	149.1
Commonwealth Bank of Australia	134.7	137.2	141.1	151.2	155.6
National Australia Bank Ltd.	141.2	145.9	152.5	155.7	166.3
Westpac Banking Corp.	140.1	148.0	160.1	170.5	173.4

N/A-Not applicable.

Table 4

Australian Regional Banks: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. A\$)					
Bank of Queensland Ltd.	42,528	41,758	39,901	38,598	34,012
Bendigo and Adelaide Bank Ltd.	60,282	57,238	55,005	52,141	47,114
Suncorp-Metway Ltd.	61,939	62,250	61,107	75,688	79,406
Customer loans (mil. A\$)					
Bank of Queensland Ltd.	35,302	34,560	33,530	31,850	28,362
Bendigo and Adelaide Bank Ltd.	50,650	48,805	46,543	43,648	38,937
Suncorp-Metway Ltd.	48,665	48,058	49,628	51,818	55,378
Customer deposits (mil. A\$)					
Bank of Queensland Ltd.	23,968	22,270	20,318	18,083	16,249
Bendigo and Adelaide Bank Ltd.	42,246	40,663	36,691	33,698	28,536
Suncorp-Metway Ltd.	32,059	30,058	27,913	26,557	23,620
Common shareholders' equity (mil. A\$)					
Bank of Queensland Ltd.	2,818	2,704	2,378	2,209	1,916
Bendigo and Adelaide Bank Ltd.	4,246	4,029	3,772	3,546	2,930
Suncorp-Metway Ltd.	2,691	2,740	2,905	N/A	N/A
Net profit (mil. A\$)					
Bank of Queensland Ltd.	186	(17)	159	182	141
Bendigo and Adelaide Bank Ltd.	352	195	342	243	84
Suncorp-Metway Ltd.	(349)	22	84	44	82
Return on equity (%)					
Bank of Queensland Ltd.	6.3	(1.1)	6.5	8.4	8.0
Bendigo and Adelaide Bank Ltd.	8.2	4.8	9.1	7.3	2.4
Suncorp-Metway Ltd.	(12.9)	0.8	1.0	0.3	0.7
Core earnings/average adjusted assets (%)					
Bank of Queensland Ltd.	0.5	0.0	0.5	0.6	0.6
Bendigo and Adelaide Bank Ltd.	0.7	0.8	0.8	0.7	0.4

Table 4

Australian Regional Banks: Selected Statistics (cont.)					
Suncorp-Metway Ltd.	N.M.	0.1	0.1	0.1	0.1
Net interest income/operating revenues (%)					
Bank of Queensland Ltd.	79.7	79.5	76.8	78.2	75.1
Bendigo and Adelaide Bank Ltd.	79.3	77.1	75.7	74.3	67.9
Suncorp-Metway Ltd.	85.6	80.1	81.5	84.1	84.7
Projected risk-adjusted ratio before diversification (%)					
Bank of Queensland Ltd.	15.0-16.0	14.0-15.0	N/A	N/A	N/A
Bendigo and Adelaide Bank Ltd.	11.5-12.0	9.9-10.4	N/A	N/A	N/A
Suncorp-Metway Ltd.	N.A.	13.0-13.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Bank of Queensland Ltd.	1.7	1.7	1.6	1.6	1.6
Bendigo and Adelaide Bank Ltd.	1.9	1.8	1.8	1.8	1.4
Suncorp-Metway Ltd.	1.6	1.5	1.4	1.4	1.7
Noninterest expenses/operating revenues (%)					
Bank of Queensland Ltd.	52.1	48.4	44.0	46.1	50.7
Bendigo and Adelaide Bank Ltd.	54.5	49.9	56.3	57.3	61.5
Suncorp-Metway Ltd.	63.7	59.8	57.9	49.5	40.8
Gross nonperforming assets/customer loans + other real estate owned (%)					
Bank of Queensland Ltd.	1.85	2.52	2.77	1.49	1.09
Bendigo and Adelaide Bank Ltd.	2.52	2.61	2.28	2.10	1.60
Suncorp-Metway Ltd.	1.97	5.05	5.83	4.76	3.47
Loan loss reserves/gross nonperforming assets (%)					
Bank of Queensland Ltd.	47.9	47.4	27.4	23.9	16.5
Bendigo and Adelaide Bank Ltd.	10.8	10.5	12.5	13.7	17.9
Suncorp-Metway Ltd.	31.4	22.1	19.5	27.3	39.5
Net charge-offs/average customer loans (%)					
Bank of Queensland Ltd.	0.57	0.64	0.18	0.17	0.18
Bendigo and Adelaide Bank Ltd.	0.14	0.07	0.08	0.11	0.07
Suncorp-Metway Ltd.	1.04	0.59	0.54	0.86	0.10
Customer loans (net)/customer deposits (%)					
Bank of Queensland Ltd.	146.0	153.3	163.8	175.5	174.2
Bendigo and Adelaide Bank Ltd.	119.6	119.7	126.5	129.2	136.1
Suncorp-Metway Ltd.	150.9	158.1	175.8	192.6	231.2

N/A-Not applicable. N.A.-Not available. N.M.--Not meaningful.

Table 5

Australian Other Banks: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. A\$)					
AMP Bank Ltd.	N.A.	14,648	13,382	11,386	11,139

Table 5

Australian Other Banks: Selected Statistics (cont.)					
Citigroup Pty Ltd.	N.A.	17,895	18,185	22,839	20,218
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	3,791	3,601	3,437	3,048	2,565
Defence Bank Limited	1,443	1,286	1,199	1,030	843
HSBC Bank Australia Ltd.	N.A.	24,573	23,962	22,342	19,181
ING Bank (Australia) Ltd.	N.A.	49,864	47,406	48,353	47,397
Macquarie Bank Ltd.	136,037	136,169	140,362	130,110	130,405
mecu Ltd. (trading as bankmecu)	3,041	2,837	2,625	2,434	1,848
Members Equity Bank Pty Ltd.	14,101	11,868	8,734	5,840	2,388
Police Bank Ltd.	1,327	1,229	1,142	1,047	965
QT Mutual Bank Ltd.	1,268	1,198	1,175	1,124	1,004
Rural Bank Ltd.	4,304	3,963	4,028	4,245	4,369
Teachers Mutual Bank Ltd.	4,089	3,768	3,522	3,099	2,893
Customer loans (mil. A\$)					
AMP Bank Ltd.	N.A.	12,452	11,237	10,186	9,850
Citigroup Pty Ltd.	N.A.	13,812	13,517	13,731	14,244
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	3,270	3,119	2,934	2,632	2,172
Defence Bank Limited	1,096	971	917	828	666
HSBC Bank Australia Ltd.	N.A.	16,264	15,987	14,444	11,815
ING Bank (Australia) Ltd.	N.A.	41,528	40,697	40,543	39,389
Macquarie Bank Ltd.	49,633	46,466	48,383	47,004	47,027
mecu Ltd. (trading as bankmecu)	2,308	2,211	2,116	1,959	1,398
Members Equity Bank Pty Ltd.	12,317	9,612	7,262	4,512	1,428
Police Bank Ltd.	1,029	963	918	858	805
QT Mutual Bank Ltd.	1,050	1,004	982	938	848
Rural Bank Ltd.	3,745	3,527	3,537	3,669	3,681
Teachers Mutual Bank Ltd.	3,353	3,084	2,777	2,435	2,195
Customer deposits (mil. A\$)					
AMP Bank Ltd.	N.A.	8,696	7,539	5,332	4,457
Citigroup Pty Ltd.	N.A.	6,076	6,750	7,658	6,644
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	3,053	2,955	2,763	2,580	2,209
Defence Bank Limited	1,284	1,097	1,011	818	688
HSBC Bank Australia Ltd.	N.A.	18,547	17,790	15,952	13,261
ING Bank (Australia) Ltd.	N.A.	28,462	26,094	23,284	21,222
Macquarie Bank Ltd.	40,966	37,014	35,106	22,288	21,603
mecu Ltd. (trading as bankmecu)	2,608	2,471	2,232	2,073	1,608
Members Equity Bank Pty Ltd.	6,694	4,840	3,859	2,665	1,253
Police Bank Ltd.	1,130	1,076	997	915	848
QT Mutual Bank Ltd.	1,079	1,080	1,038	970	899
Rural Bank Ltd.	3,327	3,160	3,305	3,549	3,675
Teachers Mutual Bank Ltd.	3,520	3,374	3,106	2,729	2,608

Table 5

Australian Other Banks: Selected Statistics (cont.)					
Common shareholders' equity (mil. A\$)					
AMP Bank Ltd.	N.A.	462	410	318	257
Citigroup Pty Ltd.	N.A.	3,342	2,975	2,685	2,271
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	315	292	265	234	191
Defence Bank Limited	123	113	103	91	81
HSBC Bank Australia Ltd.	N.A.	1,324	1,213	1,129	1,049
ING Bank (Australia) Ltd.	N.A.	3,234	2,914	2,658	2,356
Macquarie Bank Ltd.	8,172	8,812	8,645	7,958	5,609
mecu Ltd. (trading as bankmecu)	343	312	288	260	210
Members Equity Bank Pty Ltd.	649	536	459	352	236
Police Bank Ltd.	143	132	123	112	102
QT Mutual Bank Ltd.	116	109	103	95	86
Rural Bank Ltd.	487	407	367	345	335
Teachers Mutual Bank Ltd.	341	313	290	261	236
Net profit (mil. A\$)					
AMP Bank Ltd.	N.A.	58	64	44	26
Citigroup Pty Ltd.	N.A.	312	318	261	182
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	23	28	27	22	4
Defence Bank Limited	10	10	12	9	6
HSBC Bank Australia Ltd.	N.A.	135	177	153	138
ING Bank (Australia) Ltd.	N.A.	276	304	276	264
Macquarie Bank Ltd.	671	635	829	684	609
mecu Ltd. (trading as bankmecu)	25	27	28	18	18
Members Equity Bank Pty Ltd.	40	5	26	15	12
Police Bank Ltd.	11	10	11	10	6
QT Mutual Bank Ltd.	7	6	9	7	7
Rural Bank Ltd.	43	42	32	55	45
Teachers Mutual Bank Ltd.	28	23	29	25	20
Return on equity (%)					
AMP Bank Ltd.	N.A.	13.3	17.6	15.3	12.4
Citigroup Pty Ltd.	N.A.	9.9	11.3	10.5	8.6
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	7.6	10.1	10.9	10.5	2.4
Defence Bank Limited	8.5	9.7	12.2	11.0	8.1
HSBC Bank Australia Ltd.	N.A.	10.4	14.9	13.7	13.3
ING Bank (Australia) Ltd.	N.A.	9.0	10.9	11.0	12.3
Macquarie Bank Ltd.	7.6	6.9	9.6	9.7	9.9
mecu Ltd. (trading as bankmecu)	7.8	9.0	10.1	7.8	9.4
Members Equity Bank Pty Ltd.	6.8	0.9	6.4	5.3	5.1
Police Bank Ltd.	7.8	8.1	9.7	9.7	6.5
QT Mutual Bank Ltd.	6.0	5.9	8.8	7.9	8.1
Rural Bank Ltd.	9.5	10.8	9.1	16.3	13.9

Table 5

Australian Other Banks: Selected Statistics (cont.)					
Teachers Mutual Bank Ltd.	8.6	7.7	10.6	9.9	7.8
Core earnings/average adjusted assets (%)					
AMP Bank Ltd.	N.A.	0.4	0.5	0.4	0.2
Citigroup Pty Ltd.	N.A.	1.9	1.7	1.5	1.0
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	0.7	0.8	0.9	0.8	0.2
Defence Bank Limited	0.8	0.9	1.1	1.0	0.9
HSBC Bank Australia Ltd.	N.A.	0.7	0.8	0.7	0.7
ING Bank (Australia) Ltd.	N.A.	0.6	0.7	0.6	0.6
Macquarie Bank Ltd.	0.5	0.5	0.7	0.5	0.4
mecu Ltd. (trading as bankmecu)	0.9	1.0	1.1	0.9	1.1
Members Equity Bank Pty Ltd.	0.4	0.1	0.4	0.5	0.8
Police Bank Ltd.	0.8	0.9	1.1	1.1	0.8
QT Mutual Bank Ltd.	0.6	0.6	0.8	0.7	0.7
Rural Bank Ltd.	1.1	1.1	0.8	1.3	1.1
Teachers Mutual Bank Ltd.	0.7	0.6	0.9	0.8	0.6
Net interest income/operating revenues (%)					
AMP Bank Ltd.	N.A.	95.7	89.0	86.4	96.3
Citigroup Pty Ltd.	N.A.	65.5	64.5	53.7	52.6
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	76.8	74.2	74.0	71.8	68.6
Defence Bank Ltd.	74.9	73.2	74.2	73.9	70.0
HSBC Bank Australia Ltd.	N.A.	68.8	72.7	62.9	56.7
ING Bank (Australia) Ltd.	N.A.	96.5	96.5	96.8	97.3
Macquarie Bank Ltd.	29.8	33.1	32.2	34.8	27.4
mecu Ltd. (trading as bankmecu)	80.6	80.9	78.5	81.5	79.2
Members Equity Bank Pty Ltd.	73.1	73.0	55.2	39.5	24.8
Police Bank Ltd.	82.7	83.2	82.3	79.6	79.4
QT Mutual Bank Ltd.	73.6	73.6	72.2	72.4	70.2
Rural Bank Ltd.	95.0	95.3	95.1	94.7	93.6
Teachers Mutual Bank Ltd.	83.8	81.8	81.2	80.5	73.9
Projected risk-adjusted ratio before diversification (%)					
AMP Bank Ltd.	17.25-17.75	14.75-15.25	N/A	N/A	N/A
Citigroup Pty Ltd.	N/A	N/A	N/A	N/A	N/A
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	19.5-20.0	N/A	N/A	N/A	N/A
Defence Bank Ltd.	23.25-23.75	N/A	N/A	N/A	N/A
HSBC Bank Australia Ltd.	11.5-12.5	10.25-10.75	N/A	N/A	N/A
ING Bank (Australia) Ltd.	N/A	N/A	N/A	N/A	N/A
Macquarie Bank Ltd.	N.A.	9.0-9.5	N/A	N/A	N/A
mecu Ltd. (trading as bankmecu)	25.5-26.0	26.0-26.5	N/A	N/A	N/A
Members Equity Bank Pty Ltd.	17.0-17.5	18.0-18.5	N/A	N/A	N/A
Police Bank Ltd.	23.75-24.5	29.5-30.0	N/A	N/A	N/A
QT Mutual Bank Ltd.	22.2-22.7	22.5-23.0	N/A	N/A	N/A

Table 5

Australian Other Banks: Selected Statistics (cont.)					
Rural Bank Ltd	17.0-17.5	17.0-17.5	N/A	N/A	N/A
Teachers Mutual Bank Ltd.	22.0-22.5	21.35-21.85	N/A	N/A	N/A
Net interest income/average earning assets (%)					
AMP Bank Ltd.	N.A.	1.0	1.1	0.9	0.9
Citigroup Pty Ltd.	N.A.	5.5	4.7	3.2	3.2
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	2.5	2.6	2.6	2.6	2.4
Defence Bank Ltd.	2.9	3.1	3.3	3.5	3.7
HSBC Bank Australia Ltd.	N.A.	2.7	2.8	2.6	2.4
ING Bank (Australia) Ltd.	N.A.	1.2	1.4	1.3	1.3
Macquarie Bank Ltd.	1.5	1.7	1.7	1.5	1.0
mecu Ltd. (trading as bankmecu)	2.4	2.7	2.9	3.0	3.1
Members Equity Bank Pty Ltd.	1.5	1.4	1.5	1.6	2.1
Police Bank Ltd.	2.9	3.2	3.4	3.4	3.3
QT Mutual Bank Ltd.	2.8	2.9	3.0	3.0	3.3
Rural Bank Ltd.	3.3	3.4	3.2	3.2	2.7
Teachers Mutual Bank Ltd.	2.6	2.7	2.9	2.7	2.5
Noninterest expenses/operating revenues (%)					
AMP Bank Ltd.	N.A.	39.1	35.6	44.9	61.2
Citigroup Pty Ltd.	N.A.	48.1	45.5	54.5	60.9
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	69.9	65.6	65.5	67.8	91.6
Defence Bank Ltd.	70.5	69.1	65.5	68.5	77.2
HSBC Bank Australia Ltd.	N.A.	58.2	61.5	60.1	56.7
ING Bank (Australia) Ltd.	N.A.	34.3	30.8	31.9	29.9
Macquarie Bank Ltd.	74.5	78.0	75.4	76.0	69.3
mecu Ltd. (trading as bankmecu)	59.1	57.8	56.8	66.4	59.7
Members Equity Bank Pty Ltd.	69.0	87.9	75.9	78.7	83.1
Police Bank Ltd.	65.7	64.6	60.5	61.7	73.3
QT Mutual Bank Ltd.	76.9	79.8	72.6	75.6	77.8
Rural Bank Ltd.	40.5	42.0	38.6	37.6	43.8
Teachers Mutual Bank Ltd.	65.9	69.4	61.7	63.8	71.1
Gross nonperforming assets/customer loans + other real estate owned (%)					
AMP Bank Ltd.	N.A.	0.46	0.38	0.37	0.28
Citigroup Pty Ltd.	N.A.	1.56	0.90	0.73	0.86
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	0.71	0.69	0.84	0.75	0.66
Defence Bank Ltd.	0.04	0.05	0.04	0.07	0.00
HSBC Bank Australia Ltd.	N.A.	1.56	0.82	1.17	2.65
ING Bank (Australia) Ltd.	N.A.	1.00	1.12	1.01	0.89
Macquarie Bank Ltd.	2.27	2.78	2.92	3.92	3.90
mecu Ltd. (trading as bankmecu)	0.83	0.56	0.89	0.40	0.30
Members Equity Bank Pty Ltd.	0.54	0.49	0.53	0.46	0.71
Police Bank Ltd.	0.38	0.58	0.44	0.31	0.64

Table 5

Australian Other Banks: Selected Statistics (cont.)					
QT Mutual Bank Ltd.	0.21	0.36	1.13	0.58	0.60
Rural Bank Ltd.	7.98	8.03	7.30	4.21	1.89
Teachers Mutual Bank Ltd.	0.40	0.37	0.46	0.58	0.50
Loan loss reserves/gross nonperforming assets (%)					
AMP Bank Ltd.	N.A.	5.3	9.3	7.9	6.8
Citigroup Pty Ltd.	N.A.	142.7	239.0	238.3	189.5
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	8.3	8.4	7.8	8.4	11.8
Defence Bank Ltd.	83.9	104.3	178.2	112.7	2,357.9
HSBC Bank Australia Ltd.	N.A.	57.6	57.3	43.3	28.6
ING Bank (Australia) Ltd.	N.A.	22.0	23.8	22.8	23.0
Macquarie Bank Ltd.	42.7	43.4	36.9	30.3	34.2
mecu Ltd. (trading as bankmecu)	4.0	4.2	6.5	7.1	9.9
Members Equity Bank Pty Ltd.	19.4	20.6	15.9	30.9	65.2
Police Bank Ltd.	39.9	27.1	29.5	19.2	11.8
QT Mutual Bank Ltd.	25.7	4.3	1.3	1.9	1.8
Rural Bank Ltd.	17.7	15.1	15.2	18.6	29.0
Teachers Mutual Bank Ltd.	12.2	17.9	18.8	15.1	14.3
Net charge-offs/average customer loans (%)					
AMP Bank Ltd.	N.A.	0.03	0.01	0.00	0.02
Citigroup Pty Ltd.	N.A.	1.62	1.60	1.45	1.29
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	0.03	0.03	0.03	0.04	0.03
Defence Bank Ltd.	N.A.	0.03	0.03	0.02	0.06
HSBC Bank Australia Ltd.	N.A.	0.34	0.34	0.00	0.00
ING Bank (Australia) Ltd.	N.A.	0.03	0.02	0.04	0.05
Macquarie Bank Ltd.	0.43	0.09	0.23	0.32	0.08
mecu Ltd. (trading as bankmecu)	0.00	0.03	0.02	0.02	0.02
Members Equity Bank Pty Ltd.	0.06	0.08	0.08	0.17	0.84
Police Bank Ltd.	0.04	0.03	0.04	0.08	0.11
QT Mutual Bank Ltd.	0.00	0.01	0.01	0.01	0.01
Rural Bank Ltd.	0.16	0.00	0.15	(0.08)	(0.08)
Teachers Mutual Bank Ltd.	0.04	0.05	0.04	0.03	0.15
Customer loans (net)/customer deposits (%)					
AMP Bank Ltd.	N.A.	143.2	149.0	191.0	220.9
Citigroup Pty Ltd.	N.A.	222.3	195.9	176.2	210.9
Community CPS Australia Ltd. (trading as Beyond Bank Australia)	107.0	105.5	106.1	102.0	98.3
Defence Bank Ltd.	85.3	88.4	90.6	101.2	96.7
HSBC Bank Australia Ltd.	N.A.	86.9	89.4	90.1	88.4
ING Bank (Australia) Ltd.	N.A.	145.6	155.6	173.7	185.2
Macquarie Bank Ltd.	120.0	124.0	136.3	208.4	214.8
mecu Ltd. (trading as bankmecu)	88.5	89.4	94.8	94.5	86.9
Members Equity Bank Pty Ltd.	183.8	198.4	188.1	169.1	113.4

Table 5

Australian Other Banks: Selected Statistics (cont.)					
Police Bank Ltd.	90.9	89.4	91.9	93.7	94.9
QT Mutual Bank Ltd.	97.3	93.0	94.6	96.7	94.4
Rural Bank Ltd.	111.0	110.3	105.8	102.6	99.6
Teachers Mutual Bank Ltd.	95.2	91.3	89.3	89.2	84.1

N/A--Not applicable. N.A.--Not available.

Table 6

Australian Nonbank Mutuals: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. A\$)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	5,797	5,824	6,064	6,006	2,595
Credit Union Australia Ltd.	9,958	9,437	9,016	8,155	7,690
Greater Building Society Ltd.	4,958	4,895	4,605	4,240	4,106
IMB Ltd.	4,894	4,772	4,816	4,696	4,444
MyState Financial Ltd.	2,463	2,372	2,184	2,000	1,732
Newcastle Permanent Building Society Ltd.	8,331	8,063	7,459	6,838	6,303
Qantas Staff Credit Union Ltd.	2,791	2,494	2,262	1,993	1,800
The Rock Building Society Ltd.	1,089	1,206	1,247	1,225	1,257
Wide Bay Australia Ltd.	2,672	2,697	2,709	2,725	2,478
Customer loans (mil. A\$)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	4,895	4,817	4,951	4,984	2,180
Credit Union Australia Ltd.	8,577	8,098	7,812	6,957	6,559
Greater Building Society Ltd.	4,195	4,116	3,823	3,484	3,430
IMB Ltd.	3,729	3,788	3,770	3,581	3,478
MyState Financial Ltd.	2,104	2,023	1,857	1,712	1,501
Newcastle Permanent Building Society Ltd.	6,791	6,559	6,147	5,550	4,991
Qantas Staff Credit Union Ltd.	2,146	1,923	1,767	1,589	1,394
The Rock Building Society Ltd.	934	1,035	996	938	1,008
Wide Bay Australia Ltd.	2,231	2,230	2,280	2,255	2,140
Customer deposits (mil. A\$)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	4,005	3,978	4,003	3,935	1,636
Credit Union Australia Ltd.	6,553	6,269	6,051	5,341	4,959
Greater Building Society Ltd.	4,185	3,988	3,646	3,131	3,065
IMB Ltd.	3,392	3,444	3,527	3,363	3,158
MyState Financial Ltd.	1,717	1,658	1,497	1,487	1,311
Newcastle Permanent Building Society Ltd.	5,903	5,695	5,177	4,853	4,557
Qantas Staff Credit Union Ltd.	2,431	2,281	2,084	1,825	1,656
The Rock Building Society Ltd.	593	579	591	483	549
Wide Bay Australia Ltd.	1,620	1,570	1,454	1,310	1,248
Common shareholders' equity (mil. A\$)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	439	408	388	352	146

Table 6

Australian Nonbank Mutuals: Selected Statistics (cont.)					
Credit Union Australia Ltd.	757	694	655	592	520
Greater Building Society Ltd.	356	330	304	276	253
IMB Ltd.	273	261	240	220	199
MyState Financial Ltd.	150	148	144	140	128
Newcastle Permanent Building Society Ltd.	758	726	676	648	593
Qantas Staff Credit Union Ltd.	194	179	162	145	130
The Rock Building Society Ltd.	54	51	61	59	39
Wide Bay Australia Ltd.	187	198	195	161	151
Net Profit (mil. A\$)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	28.8	22.2	33.0	23.0	7.5
Credit Union Australia Ltd.	57.5	51.0	54.4	46.7	2.9
Greater Building Society Ltd.	27.7	20.6	17.0	26.5	20.3
IMB Ltd.	28.5	30.2	31.0	29.1	22.9
MyState Financial Ltd.	22.3	20.6	19.9	15.7	10.8
Newcastle Permanent Building Society Ltd.	39.1	39.7	45.4	40.2	29.2
Qantas Staff Credit Union Ltd.	15.3	16.8	16.4	15.4	10.6
The Rock Building Society Ltd.	0.1	(2.8)	4.9	5.1	4.3
Wide Bay Australia Ltd.	2.5	17.6	22.6	22.3	17.1
Return on equity (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	6.8	5.6	8.9	9.2	4.9
Credit Union Australia Ltd.	7.9	7.6	8.7	8.4	0.6
Greater Building Society Ltd.	8.1	6.5	5.9	10.0	8.3
IMB Ltd.	10.7	12.0	13.5	13.9	11.7
MyState Financial Ltd.	15.0	14.1	14.0	11.7	8.7
Newcastle Permanent Building Society Ltd.	5.3	5.7	6.9	6.5	5.1
Qantas Staff Credit Union Ltd.	8.2	9.9	10.7	11.2	8.6
The Rock Building Society Ltd.	0.2	(5.1)	8.1	10.3	9.5
Wide Bay Australia Ltd.	1.3	9.0	12.7	14.3	11.7
Core earnings/average adjusted assets (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	0.6	0.5	0.7	0.8	0.4
Credit Union Australia Ltd.	0.6	0.6	0.7	0.6	0.6
Greater Building Society Ltd.	0.6	0.5	0.4	0.7	0.5
IMB Ltd.	0.5	0.6	0.7	0.7	0.5
MyState Financial Ltd.	0.9	0.9	1.0	0.9	0.7
Newcastle Permanent Building Society Ltd.	0.5	0.5	0.7	0.8	0.5
Qantas Staff Credit Union Ltd.	0.6	0.7	0.8	0.9	0.7
The Rock Building Society Ltd.	0.1	(0.0)	0.4	0.5	0.4
Wide Bay Australia Ltd.	0.1	0.7	0.9	0.9	0.8
Net interest income/operating revenues (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	64.2	65.9	62.7	64.0	59.7
Credit Union Australia Ltd.	75.0	73.9	67.0	69.5	65.5

Table 6

Australian Nonbank Mutuals: Selected Statistics (cont.)					
Greater Building Society Ltd.	83.0	84.8	86.5	86.3	79.8
IMB Ltd.	86.9	87.1	88.3	86.9	81.8
MyState Financial Ltd.	80.7	79.9	77.9	75.4	72.0
Newcastle Permanent Building Society Ltd.	88.4	89.5	89.4	90.4	88.3
Qantas Staff Credit Union Ltd.	83.2	83.7	84.2	84.6	84.5
The Rock Building Society Ltd.	77.9	66.6	75.0	70.1	66.3
Wide Bay Australia Ltd.	81.5	76.0	78.1	77.1	71.3
Projected risk-adjusted ratio before diversification (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	21.5-22.0	19.5- 20.5	N/A	N/A	N/A
Credit Union Australia Ltd.	20.0-20.5	19.5 -20.0	N/A	N/A	N/A
Greater Building Society Ltd.	N.A.	22.5-23.0	N/A	N/A	N/A
IMB Ltd.	20.5-21.0	21.5-22.0	N/A	N/A	N/A
MyState Financial Ltd.	N.A.	18.0-18.5	N/A	N/A	N/A
Newcastle Permanent Building Society Ltd.	N.A.	29.4-29.9	N/A	N/A	N/A
Qantas Staff Credit Union Ltd.	24.5-25.0	23.75-24.25	N/A	N/A	N/A
The Rock Building Society Ltd.	N.A.	18.0-18.5	N/A	N/A	N/A
Wide Bay Australia Ltd.	18.5-19.0	21.5-22.0	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	2.3	2.3	2.3	2.4	2.0
Credit Union Australia Ltd.	2.1	2.0	2.0	2.0	1.8
Greater Building Society Ltd.	2.5	2.5	2.5	2.6	2.4
IMB Ltd.	2.0	2.0	2.0	2.1	1.8
MyState Financial Ltd.	2.8	3.0	3.3	3.3	3.1
Newcastle Permanent Building Society Ltd.	2.0	2.0	2.2	2.4	2.2
Qantas Staff Credit Union Ltd.	1.9	2.0	2.2	2.5	2.3
The Rock Building Society Ltd.	1.4	1.0	1.9	1.6	1.4
Wide Bay Australia Ltd.	2.0	2.1	2.2	2.2	2.1
Noninterest expenses/operating revenues (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	79.9	80.1	74.5	70.3	86.2
Credit Union Australia Ltd.	67.9	71.1	69.7	68.6	69.8
Greater Building Society Ltd.	72.4	77.1	79.8	69.1	74.7
IMB Ltd.	64.9	58.8	57.1	58.1	62.4
MyState Financial Ltd.	59.6	62.1	61.8	66.8	73.5
Newcastle Permanent Building Society Ltd.	68.1	65.6	61.7	57.9	71.2
Qantas Staff Credit Union Ltd.	62.1	57.4	57.1	56.9	63.9
The Rock Building Society Ltd.	88.4	117.1	76.1	70.7	72.9
Wide Bay Australia Ltd.	89.7	62.8	54.3	53.7	62.3
Gross nonperforming assets/customer loans + other real estate owned (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	0.40	0.43	0.37	0.33	0.11
Credit Union Australia Ltd.	0.64	0.74	0.18	0.20	0.23
Greater Building Society Ltd.	0.16	0.20	0.33	0.22	0.30

Table 6

Australian Nonbank Mutuals: Selected Statistics (cont.)					
IMB Ltd.	0.33	0.57	0.81	0.47	0.41
MyState Financial Ltd.	0.23	0.63	0.76	0.52	0.42
Newcastle Permanent Building Society Ltd.	0.08	0.12	0.10	0.16	0.20
Qantas Staff Credit Union Ltd.	0.20	0.18	0.20	0.10	0.12
The Rock Building Society Ltd.	0.32	0.21	0.29	0.29	0.42
Wide Bay Australia Ltd.	1.52	0.64	0.64	0.48	0.47
Loan loss reserves/gross nonperforming assets (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	16.5	21.0	25.6	25.1	45.2
Credit Union Australia Ltd.	10.7	9.2	55.7	56.4	43.7
Greater Building Society Ltd.	14.4	21.9	9.6	1.6	8.5
IMB Ltd.	50.4	31.4	19.6	29.2	16.4
MyState Financial Ltd.	13.4	12.1	20.5	38.6	52.2
Newcastle Permanent Building Society Ltd.	38.1	32.9	34.1	30.8	26.9
Qantas Staff Credit Union Ltd.	37.2	45.2	42.2	103.8	91.7
The Rock Building Society Ltd.	0.3	0.5	0.0	0.0	1.4
Wide Bay Australia Ltd.	6.4	6.2	4.0	3.9	1.2
Net charge-offs/average customer loans (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	0.05	0.06	0.03	0.03	0.03
Credit Union Australia Ltd.	0.04	0.05	0.04	0.04	0.04
Greater Building Society Ltd.	0.02	0.00	0.00	0.02	0.00
IMB Ltd.	0.03	0.03	0.06	0.01	0.07
MyState Financial Ltd.	0.12	0.19	0.21	0.20	0.24
Newcastle Permanent Building Society Ltd.	0.02	0.01	0.02	0.02	0.02
Qantas Staff Credit Union Ltd.	0.04	0.03	0.04	0.07	0.08
The Rock Building Society Ltd.	(0.00)	(0.00)	0.00	0.00	0.00
Wide Bay Australia Ltd.	0.05	0.00	0.00	0.01	0.00
Customer loans (net)/customer deposits (%)					
Australian Central Credit Union Ltd. (trading as People's Choice Credit Union)	122.2	121.0	123.6	126.6	133.2
Credit Union Australia Ltd.	130.8	129.1	129.0	130.1	132.1
Greater Building Society Ltd.	100.2	103.2	104.8	111.3	111.9
IMB Ltd.	109.7	109.8	106.7	106.4	110.1
MyState Financial Ltd.	122.5	122.0	123.9	114.9	114.3
Newcastle Permanent Building Society Ltd.	115.0	115.1	118.7	114.3	109.5
Qantas Staff Credit Union Ltd.	88.2	84.2	84.7	87.0	84.1
The Rock Building Society Ltd.	157.4	178.8	168.5	194.2	183.7
Wide Bay Australia Ltd.	137.6	142.0	156.7	172.1	171.5
N/A--Not applicable.					

Table 7

Australian Other Financial Institutions: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. A\$)					
Credit Agricole CIB Australia Ltd.	N.A.	3,412	2,819	3,375	3,553
Cuscal Ltd.	3,183	3,692	3,768	3,498	4,319
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	9,040	7,811
Macquarie Group Ltd.	150,778	153,626	157,568	145,940	149,144
Customer loans (mil. A\$)					
Credit Agricole CIB Australia Ltd.	N.A.	2,303	2,683	3,255	3,309
Cuscal Ltd.	333	369	384	473	347
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0	0
Macquarie Group Ltd.	51,136	48,280	49,955	49,468	50,069
Customer deposits (mil. A\$)					
Credit Agricole CIB Australia Ltd.	N.A.	0	0	0	0
Cuscal Ltd.	756	700	918	907	1,040
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0	0
Macquarie Group Ltd.	41,103	37,169	35,338	22,484	21,868
Common shareholders' equity (mil. A\$)					
Credit Agricole CIB Australia Ltd.	N.A.	193	207	172	140
Cuscal Ltd.	223	231	230	240	222
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	425	433
Macquarie Group Ltd.	11,396	11,203	11,404	11,232	8,664
Net profit (mil. A\$)					
Credit Agricole CIB Australia Ltd.	N.A.	54	62	17	48
Cuscal Ltd.	9	20	39	19	19
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	33	176
Macquarie Group Ltd.	851	730	956	1050	871
Return on equity (%)					
Credit Agricole CIB Australia Ltd.	N.A.	26.8	32.7	10.7	46.3
Cuscal Ltd.	3.8	8.7	16.6	8.0	8.1
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	7.7	52.1
Macquarie Group Ltd.	7.3	6.2	8.2	10.3	9.1
Core earnings/average adjusted assets (%)					
Credit Agricole CIB Australia Ltd.	N.A.	1.8	2.3	0.5	1.4
Cuscal Ltd.	0.3	0.5	0.5	0.5	0.5
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.4	2.8
Macquarie Group Ltd.	0.6	0.5	0.6	0.5	0.6
Net interest income/operating revenues (%)					
Credit Agricole CIB Australia Ltd.	N.A.	78.2	74.8	73.9	78.5
Cuscal Ltd.	14.4	16.5	20.1	19.1	23.7
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	20.7	22.1

Table 7

Australian Other Financial Institutions: Selected Statistics (cont.)					
Macquarie Group Ltd.	20.2	18.8	16.7	17.0	15.6
Projected risk-adjusted ratio before diversification (%)					
Credit Agricole CIB Australia Ltd.	N/A	N/A	N/A	N/A	N/A
Cuscal Ltd.	24.0-25.0	24.0-25.0	N/A	N/A	N/A
JPMorgan Australia Ltd.	N/A	N/A	N/A	N/A	N/A
Macquarie Group Ltd.	N.A.	9.0-9.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Credit Agricole CIB Australia Ltd.	N.A.	2.5	3.1	2.6	1.9
Cuscal Ltd.	1.1	1.2	1.3	1.0	0.9
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.5	1.6
Macquarie Group Ltd.	1.5	1.4	1.3	1.2	0.9
Noninterest expenses/operating revenues (%)					
Credit Agricole CIB Australia Ltd.	N.A.	19.5	12.7	17.1	23.0
Cuscal Ltd.	94.3	87.5	87.3	86.2	81.6
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	78.1	43.0
Macquarie Group Ltd.	77.5	82.9	82.7	84.1	75.4
Gross nonperforming assets/customer loans + other real estate owned (%)					
Credit Agricole CIB Australia Ltd.	0.0	0.0	0.0	3.9	0.0
Cuscal Ltd.	0.0	0.0	0.0	0.0	0.0
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.0	0.0
Macquarie Group Ltd.	2.5	3.0	3.0	3.9	3.9
Loan loss reserves/gross nonperforming assets (%)					
Credit Agricole CIB Australia Ltd.	N.A.	0.0	N.M.	53.1	100.0
Cuscal Ltd.	0.0	0.0	0.0	0.0	0.0
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.0	0.0
Macquarie Group Ltd.	44.3	43.6	37.6	29.7	33.5
Net charge-offs/average customer loans (%)					
Credit Agricole CIB Australia Ltd.	N.A.	(0.2)	(0.1)	0.0	(0.1)
Cuscal Ltd.	0.0	0.0	0.0	0.0	0.0
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.0	0.0
Macquarie Group Ltd.	0.4	0.1	0.2	0.3	0.1
Customer loans (net)/customer deposits (%)					
Credit Agricole CIB Australia Ltd.	N.A.	0.0	0.0	0.0	0.0
Cuscal Ltd.	44.0	52.8	41.8	52.2	33.3
JPMorgan Australia Ltd.	N.A.	N.A.	N.A.	0.0	0.0
Macquarie Group Ltd.	123.0	128.2	139.8	217.4	226.0

N/A-- Not applicable. N.A.--Not available. N.M.--Not meaningful.

New Zealand Financial Institutions

Table 8

	2013	2012	2011	2010	2009
New Zealand Major Banks: Selected Statistics					
Total assets (mil. NZ\$)					
ANZ Bank New Zealand Ltd.*	122,699	121,449	121,440	116,458	117,891
ASB Bank Ltd.	76,109	63,537	63,050	63,557	65,230
Bank of New Zealand*	69,177	73,111	74,085	69,647	69,862
Westpac New Zealand Ltd.*	69,660	68,822	60,656	55,179	54,509
Customer loans (mil. NZ\$)					
ANZ Bank New Zealand Ltd.*	89,517	87,732	84,766	87,317	89,531
ASB Bank Ltd.	57,922	53,219	52,591	53,738	53,317
Bank of New Zealand*	62,486	59,677	58,089	56,040	55,694
Westpac New Zealand Ltd.*	61,965	61,554	53,340	51,593	49,270
Customer deposits (mil. NZ\$)					
ANZ Bank New Zealand Ltd.*	68,252	64,575	60,506	58,365	58,394
ASB Bank Ltd.	41,289	38,975	36,387	34,540	33,457
Bank of New Zealand*	40,835	37,090	33,218	28,663	27,233
Westpac New Zealand Ltd.*	45,309	41,967	33,330	30,564	29,027
Common shareholders' equity (mil. NZ\$)					
ANZ Bank New Zealand Ltd.*	11,428	10,932	10,825	10,445	10,088
ASB Bank Ltd.	4,475	3,637	3,397	2,998	2,608
Bank of New Zealand*	4,671	4,367	3,439	3,092	3,035
Westpac New Zealand Ltd.*	6,347	5,789	4,488	4,042	3,757
Net profit (mil. NZ\$)					
ANZ Bank New Zealand Ltd.*	1,035	1,325	1,099	827	298
ASB Bank Ltd.	705	685	568	236	425
Bank of New Zealand*	536	580	671	602	(181)
Westpac New Zealand Ltd.*	519	610	429	283	245
Return on equity (%)					
ANZ Bank New Zealand Ltd.*	12.3	12.2	10.3	8.1	3.0
ASB Bank Ltd.	17.0	19.0	17.2	7.8	14.9
Bank of New Zealand*	14.6	13.3	18.7	17.8	(6.6)
Westpac New Zealand Ltd.*	11.4	11.9	10.1	7.3	3.8
Core earnings/average adjusted assets (%)					
ANZ Bank New Zealand Ltd.*	1.2	1.3	1.1	0.8	0.6
ASB Bank Ltd.	1.1	1.1	0.9	0.7	0.7
Bank of New Zealand*	0.9	0.7	0.9	0.6	0.7
Westpac New Zealand Ltd.*	1.0	1.0	0.8	0.6	0.4

Table 8

New Zealand Major Banks: Selected Statistics (cont.)					
Net interest income/operating revenues (%)					
ANZ Bank New Zealand Ltd.*	74.3	69.2	71.1	70.6	67.9
ASB Bank Ltd.	75.2	73.1	73.4	69.7	62.5
Bank of New Zealand*	81.6	91.4	73.4	78.0	81.8
Westpac New Zealand Ltd.*	80.7	80.8	81.3	80.0	78.4
Projected risk-adjusted ratio before diversification (%)					
ANZ Bank New Zealand Ltd.	N.A.	8.5-9.0	N/A	N/A	N/A
ASB Bank Ltd.	N.A.	10.5-11.5	N/A	N/A	N/A
Bank of New Zealand	N.A.	8.0-8.5	N/A	N/A	N/A
Westpac New Zealand Ltd.	N.A.	8.0-8.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
ANZ Bank New Zealand Ltd.*	2.5	2.7	2.6	2.4	2.3
ASB Bank Ltd.	2.3	2.2	2.0	1.7	1.7
Bank of New Zealand*	2.3	2.3	2.2	2.1	2.3
Westpac New Zealand Ltd.*	2.3	2.4	2.3	2.2	2.5
Noninterest expenses/operating revenues (%)					
ANZ Bank New Zealand Ltd.*	44.2	43.7	46.4	50.1	46.7
ASB Bank Ltd.	41.3	42.8	44.9	46.2	42.4
Bank of New Zealand*	43.2	46.5	39.9	48.7	46.0
Westpac New Zealand Ltd.*	43.3	41.4	45.1	45.4	39.3
Gross nonperforming assets/customer loans + other real estate owned (%)					
ANZ Bank New Zealand Ltd.*	1.41	1.80	3.03	3.35	2.02
ASB Bank Ltd.	0.84	0.98	1.36	1.71	1.42
Bank of New Zealand*	1.14	1.22	1.50	1.78	1.53
Westpac New Zealand Ltd.*	1.24	1.71	1.97	2.21	2.06
Loan loss reserves/gross nonperforming assets (%)					
ANZ Bank New Zealand Ltd.*	70.1	66.9	45.0	47.9	70.3
ASB Bank Ltd.	40.1	41.5	33.5	28.3	34.3
Bank of New Zealand*	63.6	64.5	58.1	51.5	53.7
Westpac New Zealand Ltd.*	73.4	57.6	54.6	64.0	51.1
Net charge-offs/average customer loans (%)					
ANZ Bank New Zealand Ltd.*	N.A.	0.28	0.40	0.28	0.27
ASB Bank Ltd.	0.14	0.13	0.17	0.23	0.17
Bank of New Zealand*	N.A.	0.29	0.29	0.30	0.14
Westpac New Zealand Ltd.*	N.A.	0.45	0.75	0.24	0.80
Customer loans (net)/customer deposits (%)					
ANZ Bank New Zealand Ltd.*	129.9	134.2	138.2	147.2	151.1
ASB Bank Ltd.	139.8	136.0	143.9	154.8	158.6
Bank of New Zealand*	151.9	159.6	173.4	193.7	202.8
Westpac New Zealand Ltd.*	135.5	145.2	158.3	166.4	168.0

Table 8**New Zealand Major Banks: Selected Statistics (cont.)**

*Data as of June 30, 2013. N/A--Not applicable.

Table 9**New Zealand Other Banks: Selected Statistics**

	2013	2012	2011	2010	2009
Total assets (mil. NZ\$)					
Bank of India (New Zealand) Ltd.	65	55	50	N/A	N/A
Co-operative Bank (The)	1,522	1,451	1,452	1,396	1,327
Heartland Bank Ltd.	2,500	2,344	2,115	1,295	N/A
Kiwibank Ltd.	15,209	14,745	13,875	12,238	10,371
Rabobank New Zealand Ltd.	N.A.	9,090	7,867	7,178	6,936
TSB Bank Ltd.	5,429	5,165	4,850	4,405	3,832
Customer loans (mil. NZ\$)					
Bank of India (New Zealand) Ltd.	31	5	0	N/A	N/A
Co-operative Bank (The)	1,288	1,211	1,168	1,126	1,066
Heartland Bank Ltd.	2,061	2,106	1,746	1,176	N/A
Kiwibank Ltd.	13,274	12,536	11,582	10,438	8,504
Rabobank New Zealand Ltd.	N.A.	8,120	7,893	7,174	6,975
TSB Bank Ltd.	2,882	2,758	2,643	2,424	2,145
Customer deposits (mil. NZ\$)					
Bank of India (New Zealand) Ltd.	9	3	0	N/A	N/A
Co-operative Bank (The)	1,309	1,218	1,167	1,121	1,067
Heartland Bank Ltd.	1,839	1,625	1,593	N/A	N/A
Kiwibank Ltd.	12,120	11,565	10,586	10,295	8,266
Rabobank New Zealand Ltd.	N.A.	3,311	2,965	2,676	2,094
TSB Bank Ltd.	4,915	4,665	4,397	4,024	3,474
Common shareholders' equity (mil. NZ\$)					
Bank of India (New Zealand) Ltd.	50	50	50	N/A	N/A
Co-operative Bank (The)	135	130	124	117	104
Heartland Bank Ltd.	365	371	294	206	N/A
Kiwibank Ltd.	709	598	458	439	355
Rabobank New Zealand Ltd.	N.A.	884	692	638	266
TSB Bank Ltd.	438	396	358	331	303
Net profit (mil. NZ\$)					
Bank of India (New Zealand) Ltd.	0.3	0.0	0.2	N/A	N/A
Co-operative Bank (The)	5.8	5.7	7.1	13.1	7.9
Heartland Bank Ltd.	7.4	24.2	7.7	14.3	N/A
Kiwibank Ltd.	97.0	79.0	21.2	45.9	63.6
Rabobank New Zealand Ltd.	N.A.	83.7	53.9	72.0	8.5
TSB Bank Ltd.	53.1	47.8	39.9	51.2	42.9

Table 9

New Zealand Other Banks: Selected Statistics (cont.)					
Return on equity (%)					
Bank of India (New Zealand) Ltd.	0.5	0.0	N/A	N/A	N/A
Co-operative Bank (The)	4.4	4.5	5.9	11.9	7.9
Heartland Bank Ltd.	2.0	7.3	3.1	N/A	N/A
Kiwibank Ltd.	13.5	13.3	2.8	11.6	18.7
Rabobank New Zealand Ltd.	N.A.	10.6	8.1	15.9	3.2
TSB Bank Ltd.	12.8	12.7	11.6	16.1	15.4
Core earnings/ average adjusted assets (%)					
Bank of India (New Zealand) Ltd.	0.5	0.0	0.0	N/A	N/A
Co-operative Bank (The)	0.5	0.4	0.5	1.0	0.2
Heartland Bank Ltd.	0.7	1.3	0.5	N/A	N/A
Kiwibank Ltd.	0.7	0.6	0.2	0.5	0.8
Rabobank New Zealand Ltd.	1.0	0.7	0.9	0.3	0.5
TSB Bank Ltd.	1.0	1.0	0.9	1.3	1.3
Net interest income/operating revenues (%)					
Bank of India (New Zealand) Ltd.	92.2	98.8	100.0	N/A	N/A
Co-operative Bank (The)	66.9	69.5	73.7	77.6	70.6
Heartland Bank Ltd.	89.3	88.1	87.3	88.3	N/A
Kiwibank Ltd.	61.9	61.3	54.2	44.3	54.2
Rabobank New Zealand Ltd.	N.A.	99.6	102.1	95.4	99.0
TSB Bank Ltd.	86.6	87.1	87.8	88.9	85.6
Projected risk-adjusted ratio before diversification (%)					
Bank of India (New Zealand) Ltd.	N/A	N/A	N/A	N/A	N/A
Co-operative Bank (The)	18.25-18.75	21.0-21.5	N/A	N/A	N/A
Heartland Bank Ltd.	16.0-17.0	16.5-17.5	N/A	N/A	N/A
Kiwibank Ltd.	11.5-12.5	12.0-13.0	N/A	N/A	N/A
Rabobank New Zealand Ltd.	14.5-15.0	N/A	N/A	N/A	N/A
TSB Bank Ltd.	15.25-15.75	17.75-18.25	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Bank of India (New Zealand) Ltd.	3.8	3.6	N/A	N/A	N/A
Co-operative Bank (The)	2.7	2.8	3.1	3.7	2.8
Heartland Bank Ltd.	4.4	4.3	4.2	N/A	N/A
Kiwibank Ltd.	1.9	1.9	1.5	1.2	1.9
Rabobank New Zealand Ltd.	N.A.	2.6	2.7	2.9	2.8
TSB Bank Ltd.	2.1	2.1	2.1	2.8	2.7
Noninterest expenses/operating revenues (%)					
Bank of India (New Zealand) Ltd.	79.6	94.9	34.2	N/A	N/A
Co-operative Bank (The)	82.6	85.7	77.9	69.2	83.8
Heartland Bank Ltd.	57.8	66.5	62.1	36.6	N/A
Kiwibank Ltd.	64.4	61.3	64.0	67.6	66.9

Table 9

New Zealand Other Banks: Selected Statistics (cont.)					
Rabobank New Zealand Ltd.	N.A.	44.7	46.4	36.9	39.0
TSB Bank Ltd.	39.3	40.2	39.5	36.2	38.1
Gross nonperforming assets/customer loans + other real estate owned (%)					
Bank of India (New Zealand) Ltd.	0.00	0.00	0.00	N/A	N/A
Co-operative Bank (The)	0.75	0.68	0.57	0.54	0.65
Heartland Bank Ltd.	7.44	8.02	9.78	9.12	N/A
Kiwibank Ltd.	0.53	0.96	1.20	0.65	0.50
Rabobank New Zealand Ltd.	N.A.	4.56	5.83	6.39	5.37
TSB Bank Ltd.	0.40	0.43	0.45	0.42	0.49
Loan loss reserves/gross nonperforming assets (%)					
Bank of India (New Zealand) Ltd.	0.0	0.0	N/A	N/A	N/A
Co-operative Bank (The)	48.6	50.4	65.6	56.6	46.4
Heartland Bank Ltd.	32.0	15.8	22.0	28.3	N/A
Kiwibank Ltd.	101.4	75.8	62.8	28.9	28.7
Rabobank New Zealand Ltd.	N.A.	33.4	29.3	29.3	28.8
TSB Bank Ltd.	160.4	154.5	143.6	164.1	137.6
Net charge-offs/average customer loans (%)					
Bank of India (New Zealand) Ltd.	0.00	0.00	N/A	N/A	N/A
Co-operative Bank (The)	0.14	0.15	0.23	0.27	0.21
Heartland Bank Ltd.	(0.09)	0.90	1.81	N/A	N/A
Kiwibank Ltd.	0.19	0.26	0.10	0.12	0.07
Rabobank New Zealand Ltd.	N.A.	0.08	0.23	(0.00)	(0.00)
TSB Bank Ltd.	0.07	0.08	0.07	0.09	0.05
Customer loans (net)/customer deposits (%)					
Bank of India (New Zealand) Ltd.	351.6	186.2	N/A	N/A	N/A
Co-operative Bank (The)	98.1	99.1	99.7	100.2	99.6
Heartland Bank Ltd.	109.4	127.9	107.2	N/A	N/A
Kiwibank Ltd.	108.9	107.6	108.6	101.2	102.7
Rabobank New Zealand Ltd.	N.A.	241.5	261.7	263.1	327.9
TSB Bank Ltd.	58.3	58.7	59.7	59.8	61.3

N/A--Not applicable. N.A.--Not available.

Table 10

New Zealand Nonbank Mutuals: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. NZ\$)					
Credit Union Baywide	229	219	168	149	137
Credit Union South*	108	115	116	113	108
First Credit Union	231	117	109	106	107
Police and Families Credit Union	90	88	82	76	69

Table 10

New Zealand Nonbank Mutuals: Selected Statistics (cont.)					
Customer loans (mil. NZ\$)					
Credit Union Baywide	164	160	123	118	120
Credit Union South*	71	74	86	90	89
First Credit Union	133	71	70	74	75
Police and Families Credit Union	56	53	51	47	42
Customer deposits (mil. NZ\$)					
Credit Union Baywide	193	185	139	121	110
Credit Union South*	87	93	95	93	88
First Credit Union	189	94	87	85	87
Police and Families Credit Union	74	72	68	64	58
Common shareholders' equity (mil. NZ\$)					
Credit Union Baywide	33	32	27	26	24
Credit Union South*	19	19	18	17	17
First Credit Union	38	21	21	20	19
Police and Families Credit Union	16	14	13	12	10
Net profit (mil. NZ\$)					
Credit Union Baywide	1.2	1.2	1.2	1.5	(1.0)
Credit Union South*	0.1	0.4	0.9	0.7	0.8
First Credit Union	1.7	0.9	0.9	1.0	0.3
Police and Families Credit Union	1.2	1.3	1.6	1.4	1.2
Return on equity (%)					
Credit Union Baywide	3.8	4.0	4.5	5.9	(4.3)
Credit Union South*	0.7	2.2	4.8	3.3	4.8
First Credit Union	5.8	4.2	4.7	5.4	1.7
Police and Families Credit Union	8.0	9.6	12.8	12.9	12.0
Core earnings/average adjusted assets (%)					
Credit Union Baywide	0.6	0.6	0.7	0.6	0.1
Credit Union South*	0.1	0.4	0.7	0.6	0.8
First Credit Union	1.0	0.8	0.9	1.0	0.3
Police and Families Credit Union	1.4	1.6	2.0	1.9	1.7
Net interest income/operating revenues (%)					
Credit Union Baywide	78.2	75.2	74.2	70.6	76.7
Credit Union South*	63.8	68.5	69.3	69.6	69.6
First Credit Union	64.1	74.2	73.9	71.5	73.4
Police and Families Credit Union	95.1	94.9	89.2	88.2	88.5
Projected risk-adjusted ratio before diversification (%)					
Credit Union Baywide	N.A.	24.5-25.0	N/A	N/A	N/A
Credit Union South	N.A.	17.5-18.0	14.0-14.5	N/A	N/A
First Credit Union	24.5-25.0	29.0-29.5	N/A	N/A	N/A

Table 10

New Zealand Nonbank Mutuals: Selected Statistics (cont.)					
Police and Families Credit Union	31.75-32.25	31.0-31.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
Credit Union Baywide	5.8	6.2	7.1	7.4	7.1
Credit Union South*	8.7	9.1	9.6	9.5	8.4
First Credit Union	4.8	5.1	5.3	5.8	5.7
Police and Families Credit Union	4.7	4.6	4.6	4.7	4.8
Noninterest expenses/operating revenues (%)					
Credit Union Baywide	84.6	86.7	81.6	74.9	94.8
Credit Union South*	91.2	87.7	83.9	83.2	83.3
First Credit Union	83.5	79.6	80.9	74.6	77.2
Police and Families Credit Union	69.4	64.7	58.1	59.6	62.8
Gross nonperforming assets/customer loans + other real estate owned (%)					
Credit Union Baywide	1.52	1.89	2.62	3.68	3.11
Credit Union South*	3.37	4.23	5.05	3.97	4.10
First Credit Union	3.95	3.06	2.94	3.88	3.21
Police and Families Credit Union	0.00	0.35	0.56	0.01	0.00
Loan loss reserves/gross nonperforming assets (%)					
Credit Union Baywide	77.6	63.6	59.6	44.8	33.0
Credit Union South*	43.5	41.2	55.8	58.5	44.8
First Credit Union	46.6	40.2	23.2	37.3	46.4
Police and Families Credit Union	0.0	73.8	43.6	N.M.	N.M.
Net charge-offs/average customer loans (%)					
Credit Union Baywide	0.66	0.52	1.18	1.18	0.81
Credit Union South*	1.88	3.13	1.40	1.61	0.90
First Credit Union	0.55	0.35	1.48	1.48	1.86
Police and Families Credit Union	(0.02)	0.03	(0.02)	0.09	0.18
Customer loans (net)/customer deposits (%)					
Credit Union Baywide	84.1	85.6	87.3	96.0	108.2
Credit Union South*	80.8	78.2	88.2	94.8	99.3
First Credit Union	68.9	74.9	79.9	86.3	85.2
Police and Families Credit Union	75.5	73.7	74.0	74.4	72.4

*2010 is for the 15 months ending June 30, 2010. N/A--Not applicable. N.A.--Not available. N.M.--Not meaningful.

Table 11

New Zealand Other Financial Institutions: Selected Statistics					
	2013	2012	2011	2010	2009
Total assets (mil. NZ\$)					
New Zealand Association of Credit Unions	117.1	91.4	86.9	96.9	90.4

Table 11

New Zealand Other Financial Institutions: Selected Statistics (cont.)					
Customer loans (mil. NZ\$)					
New Zealand Association of Credit Unions	0.8	2.1	2.4	2.9	5.2
Customer deposits (mil.NZ\$)					
New Zealand Association of Credit Unions	0.0	0.0	0.0	0.0	0.0
Common shareholders' equity (mil. NZ\$)					
New Zealand Association of Credit Unions	11.1	10.8	10.0	10.0	7.8
Net profit (mil.NZ\$)					
New Zealand Association of Credit Unions	1.3	1.5	0.9	2.4	(5.3)
Return on equity (%)					
New Zealand Association of Credit Unions	11.6	14.5	8.8	26.3	(49.4)
Core earnings/average adjusted assets (%)					
New Zealand Association of Credit Unions	1.6	2.1	1.7	3.7	(3.7)
Net interest income/operating revenues (%)					
New Zealand Association of Credit Unions	3.4	4.0	5.5	5.8	9.3
Projected risk-adjusted ratio before diversification (%)					
New Zealand Association of Credit Unions	7.0-7.5	9.0-9.5	N/A	N/A	N/A
Net interest income/average earning assets (%)					
New Zealand Association of Credit Unions	0.6	0.9	1.2	1.4	2.3
Noninterest expenses/operating revenues (%)					
New Zealand Association of Credit Unions	89.0	90.4	89.9	85.3	93.2
Gross nonperforming assets/customer loans + other real estate owned (%)					
New Zealand Association of Credit Unions	60.8	43.0	38.5	49.8	57.8
Loan loss reserves/gross nonperforming assets (%)					
New Zealand Association of Credit Unions	67.2	98.4	100.6	62.1	84.1
Net charge-offs/average customer loans (%)					
New Zealand Association of Credit Unions	0.0	(0.0)	10.7	33.0	0.0
Customer loans (net)/customer deposits (%)					
New Zealand Association of Credit Unions	0.0	0.0	0.0	0.0	0.0

N/A--Not applicable.

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