

# MUTUALADIFACTS

# 79

MUTUALADI

Credit Union	53
Building Society	4
Mutual Bank	20
Other	2

## Top 10 Mutual ADI (by assets)

1. CUA
2. Newcastle Permanent
3. Heritage Bank
4. People's Choice CU
5. Greater Bank
6. Teachers Mutual Bank
7. IMB Bank
8. Beyond Bank
9. Bank Australia
10. P&N Bank

Customers	4,000,000
Employees	10,000
Assets	\$108 bn
Market share	2.5%

## Executive agenda

- Regulatory reform
- Conversion to Bank and M&A
- Challenger banks
- Digital

Converted to Mutual Bank

20

Top reasons  
Youth market  
Customer clarity  
Recognition  
Growth

M&A  
2013-2017

26

Top reasons  
Scale  
Synergy  
Digital focus  
Regulation

## Why Mutual?

- Higher customer satisfaction
- Same regulation as banks
- Proceeds serve community
- No shareholder conflicts

“ The APRA statistics serve as a continuing vote of confidence in the customer owned model which brings something fundamentally different to the retail banking market.

## MUTUALADITOTAL

