

APS330 Regulatory capital reconciliation
As at 30 June 2017

	Balance sheet as per published financial statements-\$	Under regulatory scope of consolidation-\$	Reference
ASSETS			
Cash and cash equivalents	156,224	156,224	
Other financial assets	1,813	1,813	
<i>of which: equity investments in financial institutions</i>	0.0	1,810	e
<i>of which: equity investments in commercial entities</i>	0.0	0.003	i
Other receivables	2,982	2,982	
<i>of which: capitalised loan origination fees</i>	0	0	g
Financial assets held to maturity	73,667	73,667	
Loans and advances	1,400,219	1,374,676	
<i>of which: deferred fee income</i>	0	2,315	b
<i>of which: collective provision</i>	0	8,385	l
Property, plant and equipment	10,158	10,158	
Investment property	0	0	
Deferred tax assets	5,169	5,169	f
Intangible assets	0,051	0,051	h
Other assets	0,252	0,252	
TOTAL ASSETS	1,650,535	1,624,992	
LIABILITIES			
Deposits	1,479,735	1,479,735	
Other payables	12,498	12,498	
Income tax payable	1,700	1,700	
Provisions	2,622	2,622	
Borrowings	25,543	0	
Subordinated borrowings	0	0	k
TOTAL LIABILITIES	1,522,099	1,496,555	
NET ASSETS	128,436	128,436	
EQUITY			
Member bonus shares	0	0	j
Reserves	40,617	40,617	c
<i>of which: general reserve for credit losses</i>	0	2,467	d
Retained earnings	87,820	87,820	a
TOTAL EQUITY	128,437	128,437	

Reconciliation of regulatory capital

	\$	Reference to regulatory scope balance sheet
Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	89,441	a + (b * 0.7)
Accumulated other comprehensive income (and other reserves)	38,150	c - d
Common Equity Tier 1 capital before regulatory adjustments	127,591	
National specific regulatory adjustments	7,692	
<i>of which: equity investments in financial institutions</i>	1,810	e
<i>of which: deferred tax assets</i>	5,096	f
<i>of which: capitalised expenses</i>	0,783	(g * 0.7) + h
<i>of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</i>	0,003	i
Total regulatory adjustments to Common Equity Tier 1 capital	7,692	
Common Equity Tier 1 Capital (CET1)	119,899	
Additional Tier 1 Capital: instruments		
Directly issued capital instruments subject to phase out from Additional Tier 1	0	j * 0.6
Total regulatory adjustments to Additional Tier 1 Capital	0	
Additional Tier 1 Capital (AT1)	0	
Tier 1 Capital (T1=CET1+AT1)	119,899	
Tier 2 Capital: instruments and provisions		
Directly issued capital instruments subject to phase out from Tier 2	0	k * 0.6
Provisions	10,852	d + l
Tier 2 Capital before regulatory adjustments	10,852	
Tier 2 Capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 Capital	0	
Tier 2 Capital (T2)	10,852	
Total Capital (TC=T1+T2)	130,751	

Loans sold by Bananacoast Community Credit Union (bcu) to the Trinity Mortgage Origination Trust are recognised for accounting purposes but are de-recognised for regulatory purposes.

This document has been prepared for the consolidated entity being Bananacoast Community Credit Union Ltd (bcu) and its controlled entities for the purpose of meeting the disclosure obligations of APRA Prudential Standard APS330 Public Disclosure. This document has not been independently audited in accordance with Australian Auditing Standards. It should be read in conjunction with bcu's Concise Financial Report which has been independently audited in accordance with Australian Accounting Standards.

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