

APS330 Regulatory capital reconciliation
As at 30 June 2015

	Balance sheet as per published financial statements- \$	Under regulatory scope of consolidation \$	Reference
ASSETS			
Cash and cash equivalents	171.663	171.663	
Financial assets available for sale	2.281	2.281	
<i>of which: equity investments in financial institutions</i>	0.000	1.810	e
<i>of which: equity investments in commercial entities</i>	0.000	0.003	i
Other receivables	3.983	3.983	
<i>of which: capitalised loan origination fees</i>	0.000	1.041	g
Financial assets held to maturity	64.976	64.976	
Loans and advances	1,204.740	1,174.786	
<i>of which: deferred fee income</i>	0.000	1.751	b
<i>of which: collective provision</i>	0.000	5.250	l
Property, plant and equipment	10.069	10.069	
Investment property	0.000	0.000	
Net deferred tax assets	4.106	4.106	f
Intangible assets	0.358	0.358	h
Other assets	0.426	0.426	
TOTAL ASSETS	1,462.602	1,432.648	
LIABILITIES			
Deposits	1,304.499	1,304.499	
Other payables	9.557	9.557	
Income tax payable	1.286	1.286	
Provisions	2.622	2.622	
Borrowings	29.954	0.000	
Subordinated borrowings	5.500	5.500	k
TOTAL LIABILITIES	1,353.418	1,323.464	
NET ASSETS	109.184	109.184	
EQUITY			
Member bonus shares	3.404	3.404	j
Reserves	39.271	39.271	c
<i>of which: general reserve for credit losses</i>		2.467	d
Retained earnings	66.509	66.509	a
TOTAL EQUITY	109.184	109.184	

Reconciliation of regulatory capital

	\$	Reference to regulatory scope balance sheet
Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	67.735	a + (b * 0.7)
Accumulated other comprehensive income (and other reserves)	36.804	c - d
Common Equity Tier 1 capital before regulatory adjustments	104.539	
National specific regulatory adjustments	7.006	
<i>of which: equity investments in financial institutions</i>	1.810	e
<i>of which: deferred tax assets</i>	4.106	f
<i>of which: capitalised expenses</i>	1.087	(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	7.006	
Common Equity Tier 1 Capital (CET1)	97.533	
Additional Tier 1 Capital: instruments		
Directly issued capital instruments subject to phase out from Additional Tier 1	2.383	j * 0.7
Total regulatory adjustments to Additional Tier 1 Capital	-	
Additional Tier 1 Capital (AT1)	2.383	
Tier 1 Capital (T1=CET1+AT1)	99.916	
Tier 2 Capital: instruments and provisions		
Directly issued capital instruments subject to phase out from Tier 2	3.850	k * 0.7
Provisions	7.717	d + l
Tier 2 Capital before regulatory adjustments	11.567	
Tier 2 Capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 Capital	-	
Tier 2 Capital (T2)	11.567	
Total Capital (TC=T1+T2)	111.483	

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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