

APS330 Regulatory capital reconciliation
As at 30 June 2016

	Balance sheet as per published financial statements-\$	Under regulatory scope of consolidation-\$	Reference
ASSETS			
Cash and cash equivalents	117,529	117,529	
Financial assets available for sale	1,813	1,813	
of which: equity investments in financial institutions	0	1,810	e
of which: equity investments in commercial entities	0	0,003	i
Other receivables	3,471	3,471	
of which: capitalised loan origination fees	0	0,796	g
Financial assets held to maturity	77,786	77,786	
Loans and advances	1,306,532	1,276,693	
of which: deferred fee income	0	2,261	b
of which: collective provision	0	6,425	l
Property, plant and equipment	11,113	11,113	
Investment property	0	0	
Net deferred tax assets	4,301	4,301	f
Intangible assets	0,152	0,152	h
Other assets	0,430	0,430	
TOTAL ASSETS	1,523,127	1,493,288	
LIABILITIES			
Deposits	1,360,862	1,360,862	
Other payables	9,490	9,490	
Income tax payable	1,194	1,194	
Provisions	2,419	2,419	
Borrowings	29,839	0	
Subordinated borrowings	0	0	k
TOTAL LIABILITIES	1,403,804	1,373,965	
NET ASSETS	119,323	119,323	
EQUITY			
Member bonus shares	0	0	j
Reserves	40,596	40,596	c
of which: general reserve for credit losses	0	2,467	d
Retained earnings	78,727	78,727	a
TOTAL EQUITY	119,323	119,323	

Reconciliation of regulatory capital

	\$	Reference to regulatory scope balance sheet
Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	80,309	a + (b * 0.7)
Accumulated other comprehensive income (and other reserves)	38,129	c - d
Common Equity Tier 1 capital before regulatory adjustments	118,438	
National specific regulatory adjustments	6,994	
of which: equity investments in financial institutions	1,810	e
of which: deferred tax assets	4,301	f
of which: capitalised expenses	0,880	(g * 0.7) + h
of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0,003	i
Total regulatory adjustments to Common Equity Tier 1 capital	6,994	
Common Equity Tier 1 Capital (CET1)	111,444	
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)	111,444	
Tier 2 Capital: instruments and provisions		
Directly issued capital instruments subject to phase out from Tier 2	0	k * 0.6
Provisions	8,892	d + l
Tier 2 Capital before regulatory adjustments	8,892	
Tier 2 Capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 Capital	0	
Tier 2 Capital (T2)	8,892	
Total Capital (TC=T1+T2)	120,336	

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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