

APS330 Regulatory capital reconciliation
As at 30 June 2018

	Balance sheet as per published financial statements- \$	Under regulatory scope of consolidation \$	Reference
ASSETS			
Cash and cash equivalents	183.920	183.920	
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	4.967	4.967	
<i>of which: capitalised loan origination fees</i>	0	5	g
Financial assets held to maturity	79.498	79.498	
Loans and advances	1,414.225	1,414.225	
<i>of which: deferred fee income</i>	0	1.852	b
<i>of which: collective provision</i>	0	8.385	l
Property, plant and equipment	10.142	10.142	
Investment property	0	0	
Deferred tax assets	4.747	4.747	f
Intangible assets	0.694	0.694	h
Other assets	0.367	0.367	
TOTAL ASSETS	1,700.373	1,700.373	
LIABILITIES			
Deposits	1,543.420	1,543.420	
Other payables	15.370	15.370	
Income tax payable	-0.023	-0.023	
Provisions	2.474	2.474	
Borrowings	0.000	0	
Subordinated borrowings	0	0	k
TOTAL LIABILITIES	1,561.241	1,561.241	
NET ASSETS	139.132	139.132	
EQUITY			
Member bonus shares	0	0	j
Reserves	40.638	40.638	c
<i>of which: general reserve for credit losses</i>	0	2.467	d
Retained earnings	98.494	98.494	a
TOTAL EQUITY	139.132	139.132	

Reconciliation of regulatory capital

	\$	Reference to regulatory scope balance sheet
Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	99.791	a + (b * 0.7)
Accumulated other comprehensive income (and other reserves)	38.171	c - d
Common Equity Tier 1 capital before regulatory adjustments	137.962	
National specific regulatory adjustments	8.180	
<i>of which: equity investments in financial institutions</i>	1.810	e
<i>of which: deferred tax assets</i>	4.747	f
<i>of which: capitalised expenses</i>	1.620	(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	8.180	
Common Equity Tier 1 Capital (CET1)	129.782	
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)	129.782	
Tier 2 Capital: instruments and provisions		
Directly issued capital instruments subject to phase out from Tier 2	0	k * 0.6
Provisions	10.758	d + l
Tier 2 Capital before regulatory adjustments	10.758	
Tier 2 Capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 Capital	0	
Tier 2 Capital (T2)	10.758	
Total Capital (TC=T1+T2)	140.540	

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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