

APS330 Regulatory capital reconciliation
As at 30 June 2019

	Balance sheet as per published financial statements- \$M	Under regulatory scope of consolidation \$M	Reference
ASSETS			
Cash and cash equivalents	117,244	117,244	
Investment securities	1,819	1,819	
of which: equity investments in financial institutions	0.0	1,810	e
of which: equity investments in commercial entities	0.0	0.010	i
Other receivables	4,586	4,586	
of which: capitalised loan origination fees	0	0	g
Due from other financial institutions	151,238	151,238	
Loans and advances	1,410,276	1,410,276	
of which: deferred fee income	0	1,463	b
of which: collective provision	0	5,985	l
Property, plant and equipment	13,344	13,344	
Investment property	0	0	
Deferred tax assets	2,803	2,803	f
Intangible assets	0,779	0,779	h
Other assets	0,645	0,645	
TOTAL ASSETS	1,702,734	1,702,734	
LIABILITIES			
Deposits	1,531,396	1,531,396	
Other payables	18,498	18,498	
Income tax payable	-1,012	-1,012	
Provisions	2,816	2,816	
Borrowings	0,000	0	
Subordinated borrowings	0	0	k
TOTAL LIABILITIES	1,551,698	1,551,698	
NET ASSETS	151,036	151,036	
EQUITY			
Member bonus shares	0	0	j
Reserves	42,103	42,103	c
of which: general reserve for credit losses	0	2,467	d
Retained earnings	108,933	108,933	a
TOTAL EQUITY	151,036	151,036	

Reconciliation of regulatory capital

	\$	Reference to regulatory scope balance sheet
Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	109,957	a + (b * 0.7)
Accumulated other comprehensive income (and other reserves)	39,635	c - d
Common Equity Tier 1 capital before regulatory adjustments	149,592	
National specific regulatory adjustments	6,333	
of which: equity investments in financial institutions	1,810	e
of which: deferred tax assets	2,803	f
of which: capitalised expenses	1,710	(g * 0.7) + h
of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0,010	i
Total regulatory adjustments to Common Equity Tier 1 capital	6,333	
Common Equity Tier 1 Capital (CET1)	143,259	
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)	143,259	
Tier 2 Capital: instruments and provisions		
Directly issued capital instruments subject to phase out from Tier 2	0	k * 0.6
Provisions	8,452	d + l
Tier 2 Capital before regulatory adjustments	8,452	
Tier 2 Capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 Capital	0	
Tier 2 Capital (T2)	8,452	
Total Capital (TC=T1+T2)	151,711	

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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