

# Regulatory Disclosure

## Regulatory Capital Reconciliation for the Consolidated Group

	Statement of Financial Position as at 30 June 2015 as per published Financial Statements A\$'000	Expanded Balance Sheet as at 30 June 2015 under regulatory scope A\$'000		Reference
<b>ASSETS</b>				
Cash and cash equivalents	14,657		14,657	
Income Tax receivable	70		70	
Other Receivables	2,327		2,327	
Financial assets available-for-sale	3,000		3,000	
of which: equity investments in financial institutions		2,449		a
of which : investments in commercial entities		551		b
Financial assets held-to-maturity	178,497		178,497	
Loans and advances	1,178,706		1,178,706	
of which: Deferred fee income		52		c
Property, plant & equipment	7,522		7,522	
Deferred tax assets	2,104		2,104	d
Intangible assets	2,669		2,669	e
Defined benefits superannuation asset	667		667	f
Other assets	910		910	
<b>Total Assets</b>	<b>1,391,129</b>		<b>1,391,129</b>	
<b>LIABILITIES</b>				
Other payables	4,641		4,641	
Borrowings	4,538		4,538	
Income tax payable	0		0	
Deposits	1,231,764		1,231,764	
Medium Term Notes	20,035		20,035	
Derivatives	283		283	
Deferred tax liabilities	0		0	g
Provisions	1,496		1,496	
<b>Total Liabilities</b>	<b>1,262,757</b>		<b>1,262,757</b>	
<b>Net Assets</b>	<b>128,372</b>		<b>128,372</b>	
<b>EQUITY</b>				
Redeemed preference share capital account	918		918	h
Retained earnings	125,388		125,388	i
Reserves	1,829		1,829	
of which: Cash flow hedge reserve		-198		j
of which: General Reserve for Credit Losses		2,028		k
Controlling interest	128,135		128,135	
Non-controlling interest	237		237	l
<b>Total Equity</b>	<b>128,372</b>		<b>128,372</b>	

## Reconciliation of Regulatory Capital per Common Disclosure Template

Common Disclosure Template Reference	A\$'000	Reference to Regulatory-scope Balance Sheet A\$'000
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
2 Retained earnings	126,306	h + i
3 Accumulated other comprehensive income (and other reserves)	-198	j
5 Ordinary share capital issued by subsidiaries and held by third parties	237	l
<b>6 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>126,345</b>	
<b>Common Equity Tier 1 capital regulatory adjustments:-</b>		
11 Cash-flow hedge reserve	-198	j
15 Defined benefit superannuation fund net assets	467	f * 0.70
26 National specific regulatory adjustments:-		
26c of which: deferred fee income	52	c
26d of which: equity investments in financial institutions	2,449	a
26e of which: deferred tax assets	2,304	d - g + (0.30 * f)
26f of which: capitalised expenses	2,669	e
26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	551	b
<b>28 Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>8,294</b>	
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>118,051</b>	
<b>45 Tier 1 capital</b>	<b>118,051</b>	
<b>Tier 2 capital : instruments and provisions</b>		
50 Provisions	2,028	k
<b>58 Tier 2 capital</b>	<b>2,028</b>	
<b>59 Total capital (T1 + T2)</b>	<b>120,079</b>	

This public disclosure is prepared for QT Mutual Bank Limited for the year ended the 30th June 2015. It complies with prudential standard APS 330 Public Disclosure and is unaudited