

# Regulatory Disclosure

## Regulatory Capital Reconciliation for the Consolidated Group

	Statement of Financial Position as at 30-Jun-2017 as per published Financial Statements A\$'000	Expanded Balance Sheet as at 30-Jun-2017 under regulatory scope A\$'000		Reference
<b>ASSETS</b>				
Cash and cash equivalents	16,554		16,554	
Current Tax receivable	0		0	
Other Receivables	4,401		4,401	
Investment securities	172,035		172,035	
of which: Equity investments in financial institutions		6,123		a
Investments in commercial entities		3,246		b
Derivatives	0			
Loans and advances	1,350,422		1,350,422	
of which: Deferred fee income		99		c
Property, plant & equipment	5,179		5,179	
Intangible assets	25,150		25,150	
of which: Goodwill		7,794		d
Intangible component of investments in subsidiaries		10,042		e
Other		7,314		f
Other assets	4,974		4,974	
<b>Total Assets</b>	<b>1,578,715</b>		<b>1,578,715</b>	
<b>LIABILITIES</b>				
Other payables	10,397		10,397	
Borrowings	20,030		20,030	
Income tax payable	1,919		1,919	
Deposits	1,366,705		1,366,705	
Derivatives	79		79	
Deferred tax liabilities	0		0	
Provisions	3,688		3,688	
<b>Total Liabilities</b>	<b>1,402,818</b>		<b>1,402,818</b>	
<b>Net Assets</b>	<b>175,897</b>		<b>175,897</b>	
<b>EQUITY</b>				
Share capital	6,115		6,115	
Retained Surplus	146,426		146,426	g
Reserves	22,955		22,955	
of which: Cash flow hedge reserve		-55		h
Other reserves specified by APRA		20,810		i
General reserve for credit losses		2,200		j
Controlling interest	175,496		175,496	
Non-controlling interest	401		401	k
<b>Total Equity</b>	<b>175,897</b>		<b>175,897</b>	

## Reconciliation of Regulatory Capital per Common Disclosure Template

Common Disclosure Template Reference	A\$'000	Reference to Regulatory-scope Balance Sheet A\$'000
<b>2 Common Equity Tier 1 capital: instruments and reserves</b>		
Retained earnings	146,426	g
<b>3 Accumulated other comprehensive income (and other reserves)</b>	20,755	h+i
<b>5 Ordinary share capital issued by subsidiaries and held by third parties</b>	401	k
<b>6 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>167,582</b>	
<b>Common Equity Tier 1 capital regulatory adjustments:-</b>		
<b>8 Goodwill (net of related tax liability)</b>	7,794	d
<b>9 Other intangibles</b>	10,042	e
<b>11 Cash-flow hedge reserve</b>	-55	h
<b>26 National specific regulatory adjustments:-</b>		
<b>26c of which: deferred fee income</b>	99	c
<b>26d of which: equity investments in financial institutions</b>	6,123	a
<b>26f of which: capitalised expenses</b>	7,314	f
<b>26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</b>	3,246	b
<b>28 Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>34,563</b>	
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>133,019</b>	
<b>45 Tier 1 capital</b>	<b>133,019</b>	
<b>Tier 2 capital : instruments and provisions</b>		
Provisions	2,200	j
<b>58 Tier 2 capital</b>	<b>2,200</b>	
<b>59 Total capital (T1 + T2)</b>	<b>135,219</b>	

This public disclosure is prepared for QT Mutual Bank Limited for the year ended 30-Jun-2017. It complies with prudential standard APS 330 Public Disclosure and is unaudited.

