

Regulatory Disclosure

Regulatory Capital Reconciliation for the Consolidated Group

	Statement of Financial Position as at 30 June 2014 as per published Financial Statements A\$'000	Expanded Balance Sheet as at 30 June 2014 under regulatory scope A\$'000		Reference
ASSETS				
Cash and cash equivalents	43,725		43,725	
Income Tax receivable	154		154	
Other Receivables	1,888		1,888	
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	172,911		172,911	
Loans and advances	1,094,148		1,094,148	
of which: Deferred fee income		11		c
Property, plant & equipment	7,067		7,067	
Deferred tax assets	2,227		2,227	d
Intangible assets	3,214		3,214	e
Defined benefits superannuation asset	705		705	f
Other assets	803		803	
Total Assets	1,329,842		1,329,842	
LIABILITIES				
Other payables	4,491		4,491	
Borrowings	1,246		1,246	
Income tax payable	0		0	
Deposits	1,200,144		1,200,144	
Derivatives	264		264	
Deferred tax liabilities	0		0	g
Provisions	1,744		1,744	
Total Liabilities	1,207,889		1,207,889	
Net Assets	121,953		121,953	
EQUITY				
Redeemed preference share capital account	898		898	h
Retained earnings	119,110		119,110	i
Reserves	1,693		1,693	
of which: Cash flow hedge reserve		-185		j
of which: General Reserve for Credit Losses		1,878		k
Controlling interest	121,701		121,701	
Non-controlling interest	252		252	l
Total Equity	121,953		121,953	

Reconciliation of Regulatory Capital per Common Disclosure Template

Common Disclosure Template Reference	A\$'000	Reference to Regulatory-scope Balance Sheet A\$'000
2 Common Equity Tier 1 capital: instruments and reserves		
Retained earnings	120,008	h + i
3 Accumulated other comprehensive income (and other reserves)		
	-185	j
5 Ordinary share capital issued by subsidiaries and held by third parties		
	252	l
6 Common Equity Tier 1 capital before regulatory adjustments	120,075	
Common Equity Tier 1 capital regulatory adjustments:-		
11 Cash-flow hedge reserve	-185	j
15 Defined benefit superannuation fund net assets	494	f * 0.70
26 National specific regulatory adjustments:-		
26c of which: deferred fee income	11	c
26d of which: equity investments in financial institutions	2,449	a
26e of which: deferred tax assets	2,439	d - g + (0.30 * f)
26f of which: capitalised expenses	3,214	e
26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	551	b
28 Total regulatory adjustments to Common Equity Tier 1 capital	8,973	
29 Common Equity Tier 1 capital (CET1)	111,102	
45 Tier 1 capital	111,102	
Tier 2 capital : instruments and provisions		
50 Provisions	1,878	k
58 Tier 2 capital	1,878	
59 Total capital (T1 + T2)	112,980	