

Regulatory Disclosure

Regulatory Capital Reconciliation for the Consolidated Group

	Statement of Financial Position as at 30 June 2016 as per published Financial Statements A\$'000	Expanded Balance Sheet as at 30 June 2016 under regulatory scope A\$'000		Reference
ASSETS				
Cash and cash equivalents	29,940		29,940	
Income Tax receivable	371		371	
Other Receivables	1,458		1,458	
Non Current Assets held for sale	22,683		22,683	
Financial assets at fair value through other comprehensive income of which: Equity investments in financial institutions	3,000	2,449	3,000	a
Investments in commercial entities		551		b
Financial assets at amortised cost	141,440		141,440	
Loans and advances of which: Deferred fee income	1,226,893	71	1,226,893	c
Property, plant & equipment	5,097		5,097	
Deferred tax assets	0		0	
Intangible assets	2,350		2,350	d
Other assets	1,139		1,139	
Total Assets	1,434,371		1,434,371	
LIABILITIES				
Other payables	6,241		6,241	
Borrowings	0		0	
Income tax payable	0		0	
Deposits	1,256,377		1,256,377	
Medium Term Notes	20,029		20,029	
Derivatives	274		274	
Deferred tax liabilities	2,845		2,845	
Provisions	1,663		1,663	
Total Liabilities	1,287,429		1,287,429	
Net Assets	146,942		146,942	
EQUITY				
Redeemed preference share capital account	936		936	e
Retained earnings	130,043		130,043	f
Reserves of which: Cash flow hedge reserve	15,689	-192	15,689	g
Property revaluation reserve		13,823		h
General reserve for credit losses		2,058		i
Controlling interest	146,668		146,668	
Non-controlling interest	274		274	j
Total Equity	146,942		146,942	

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	130,979	e + f
3 Accumulated other comprehensive income (and other reserves)	13,632	g + h
5 Ordinary share capital issued by subsidiaries and held by third parties	274	j
6 Common Equity Tier 1 capital before regulatory adjustments	144,885	
Common Equity Tier 1 capital regulatory adjustments:-		
11 Cash-flow hedge reserve	-192	g
26 National specific regulatory adjustments:-		
26c of which: deferred fee income	71	c
26d of which: equity investments in financial institutions	2,449	a
26f of which: capitalised expenses	2,350	d
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	5,229	
29 Common Equity Tier 1 capital (CET1)	139,656	
45 Tier 1 capital	139,656	
Tier 2 capital : instruments and provisions		
50 Provisions	2,058	i
58 Tier 2 capital	2,058	
59 Total capital (T1 + T2)	141,714	

This public disclosure is prepared for QT Mutual Bank Limited for the year ended the 30th June 2016. It complies with prudential standard APS 330 Public Disclosure and is unaudited