

Common Disclosure Template - Capital

Common Equity Tier 1 capital: instruments and reserves		A\$m
2	Retained earnings	50.811
3	Accumulated other comprehensive income (and other reserves)	1.984
6	Common Equity Tier 1 capital before regulatory adjustments	52.795
Common Equity Tier 1 capital : regulatory adjustments		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	2.796
26	National specific regulatory adjustments	0.930
26c	of which: deferred fee income	(0.500)
26e	of which: deferred tax assets	0.933
26f	of which: capitalised expenses	0.445
26j	of which: other national specific regulatory adjustments	0.052
28	Total regulatory adjustments to Common Equity Tier 1	3.726
29	Common Equity Tier 1 Capital (CET1)	49.069
Additional Tier 1 Capital: instruments		
36	Additional Tier 1 Capital before regulatory adjustments	0.000
Additional Tier 1 Capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	0.000
44	Additional Tier 1 capital (AT1)	0.000
45	Tier 1 Capital (T1=CET1+AT1)	49.069
Tier 2 Capital: instruments and provisions		
50	Provisions	2.160
51	Tier 2 Capital before regulatory adjustments	2.160
Tier 2 Capital: regulatory adjustments		
56	National specific regulatory adjustments	(0.723)
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	(0.723)
57	Total regulatory adjustments to Tier 2 capital	(0.723)
58	Tier 2 capital (T2)	2.883
59	Total capital (TC=T1+T2)	51.951
60	Total risk-weighted assets based on APRA standards	370.767
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.23%
62	Tier 1 (as a percentage of risk-weighted assets)	13.23%
63	Total capital (as a percentage of risk-weighted assets)	14.01%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	5.23%
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2.160
77	Cap on inclusion of provisions in Tier 2 under standardised approach	4.635

Capital Reconciliation

	Published Financial Statements A\$'000's	Reference to Common Disclosure Template
Assets		
Cash and cash equivalents	46,622	
Receivables due from other financial institutions	83,769	
Other assets	2,803	
Loans and advances	652,589	
Other financial assets	2,796	18
Property, plant and equipment	7,197	
Intangible assets	445	26f
Deferred tax assets	1,659	26e
Total Assets	797,880	
Liabilities		
Deposits from other financial institutions	54,500	
Deposits from members	679,859	
Payables and other liabilities	5,204	
Deferred tax liabilities	727	26e
Income tax payable	928	
Provisions	1,707	
Total Liabilities	742,925	
Net Assets	54,955	
Equity		
Reserves	4,144	
Retained earnings	50,811	2
Total Equity	54,955	
Accompanying Notes		
Loans and advances		
Gross loans and advances	654,020	
Unamortised loan fees	(500)	26c
Provision for impairment - ECL Stage 1	(723)	56c
Provision for impairment - ECL Stage 2	(11)	
Provision for impairment - ECL Stage 3	(197)	
Net Loans and Advances	652,589	
Taxation Liabilities		
Income tax payable	928	
Deferred tax liabilities	727	26e
Total Taxation Liabilities	1,655	
Reserves		
General reserve for credit losses	2,160	50
Redeemed share capital reserve	52	3
Asset revaluation reserve	1,932	3
Total Reserves	4,144	