

Regulatory Capital Reconciliation

	Statement of Financial Position	
	as at 30 June 2020	
	as per published	
	Financial Statements	
	\$	Reference
ASSETS		
Cook and each aguivalante	20,400,722	
Cash and cash equivalents	28,498,733	
Financial assets available for sale	1,844,384	а
Other receivables	343,815	
Income tax receivable	105,463	
Financial assets held to maturity	136,484,605	
Loans and advances	490,442,323	f
Property, plant and equipment	5,054,588	
Intangible assets	711,215	b
Deferred tax asset		-
Other assets	262,599	
TOTAL ASSETS	663,747,725	
	;	
LIABILITIES		
Duranita	570 000 750	
Deposits	579,383,756	
Other payables	1,057,322	
Income tax payable	-	
Borrowings	14,699,451	
Lease liabilities	856,998	
Deferred tax liabilities	216,599	
Provisions	465,639	
TOTAL LIABILITIES	596,679,765	
NET ASSETS	67,067,960	
EQUITY		
Redeemed preference share capital	221,860	
	.,	
Reserves		
Credit loss reserve	1,512,338	С
Asset revaluation reserve	3,386,317	d
Fair value reserve	518,867	g
General reserve	61,428,578	e
TOTAL EQUITY	67,067,960	5
	01,001,000	

Note: Item f refers to Deferred loan document and settlement costs referred to in Note 12 to the Financial Statements



Reconciliation of Regulatory Capital per Common Disclosure Template

Con	nmon Disclosure Template Reference	\$	Reference to published Financial Statements - Statement of Financial Position
	Common Equity Tier 1 capital : instruments and reserves		
3	Accumulated other comprehensive income (and other reserves)	65,333,762	d + e + g
6	Common Equity Tier 1 capital before regulatory adjustments	65,333,762	
	Common Equity Tier 1 capital regulatory adjustments:-		
21	Deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments:-		
26d	of which: equity investments in financial institutions not reported in		
	rows 18, 19 and 23	1,844,384	а
	of which: capitalised expenses	967,444	b + f
28	Total regulatory adjustments to Common Equity Tier 1	2,811,828	
29	Common Equity Tier 1 Capital (CET1)	62,521,934	
45	Tier 1 Capital	62,521,934	
	Tier 2 capital : instruments and provisions		
50	Provisions	1,512,338	С
58	Tier 2 capital	64,034,272	
59	Total capital (T1 + T2)	64,034,272	

Regulatory Capital Disclosures - Common Disclosure Template



Co	nmon Equity Tier 1 capital: instruments and reserves	S
	Directly issued qualifying ordinary shares (equivalent for mutually-	
	owned entities) capital	_
2	Retained earnings	-
- 3	Accumulated other comprehensive income (and other reserves)	65,333,762
4	Directly issued capital subject to phase out from CET1 (only	00,000,000
-	applicable to mutually owned companies)	-
	Ordinary share capital issued by subsidiaries and held by third	
5	parties (amounts allowed in groupp CET1)	-
	Common Equity Tier 1 capital before regulatory adjustments	65,333,762
	nmon Equity Tier 1 capital : regulatory adjustments	
	Prudential valuation adjustments	-
	Goodwill (net of related tax liability)	-
	Other intangibles other than mortgage servicing rights (net of	
	related tax liability)	-
10	Deferred tax assets that rely on future profitability excluding those	
	arising from temporary differences (net of tax related liability)	-
11	Cash-flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II	
	framework)	-
14	Gains and losses due to changes in own credit risk on fair valued	
	liabilities	-
15	Defined benefit superannuation fund net assets	-
16	Investments in own shares (if not already netted off paid-in capital	
	on reported balance sheet)	-
17	Reciprocal cross-holdings in common equity	-
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)	-
19	Significant investments in the ordinary shares of banking, financial	
	and insurance entities that are outside the scope of regulatory	
	consolidation, net of eligible short positions (amount above 10%	
	threshold)	-
20	Mortgage service rights (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount	
	above 10% threshold, net of related tax liability)	-
	Amount exceeding the 15% threshold	-
23	of which: significant investments in the ordinary shares of financial	
	entities	-
	of which: mortgage servicing rights	-
	of which: deferred tax assets arising from temporary differences	-
26	National specific regulatory adjustments (sum of rows 26a, 26b,	
	26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	2,811,828

260	of which: treasury shares	_
	of which: offset to dividends declared under a dividend	-
200	reinvestment plan (DRP), to the extent that the dividends are used	
	to purchase new ordinary shares issued by the ADI	_
260	of which: deferred fee income	-
	of which: equity investments in financial institutions not reported in	-
20u		1 944 294
260	rows 18, 19 and 23 of which: deferred tax assets not reported in rows 10, 21 and 25	1,844,384
		067.444
	of which: capitalised expenses	967,444
2011	of which: investments in commercial (non-financial) entities that	
06	are deducted under APRA prudential requirements	-
	of which: covered bonds in excess of asset cover in pools	-
	of which: undercapitalisation of a non-consolidated subsidiary	-
26K	of which: other national specific regulatory adjustments not	
	reported in rows 26a to 26i	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to	
	insufficient Additional Tier 1 and Tier 2 to cover deductions	-
	Total regulatory adjustments to Common Equity Tier 1	2,811,828
	Common Equity Tier 1 Capital (CET1)	62,521,934
	itional Tier 1 Capital : instruments	
	Directly issued qualifying Additional Tier 1 instruments	=
	of which: classified as equity under applicable accounting standard	-
32	of which: classified as liabilities under applicable accounting	
	standards	-
33	Directly issued capital instruments subject to phase out from	
	Additional Tier 1	-
34	Additional Tier 1 instruments (and CET1 instruments not included	
	in row 5) issued by subsidiaries and held by third parties (amount	
	allowed in group AT1)	-
35	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier 1 Capital before regulatory adjustments	-
Add	litional Tier 1 Capital : regulatory adjustments	
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
	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)	-
40	Significant investments in the capital of banking, financial and	
	insurance entities that are outside the scope of regulatory	
	consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments (sum of rows 41a, 41b	
	and 41c)	_
41a	of which: holdings of capital instruments in group members by	
	other group members on behalf of third parties	_
41b	of which: investments in the capital of financial institutions that are	
5	outside the scope of regulatory consolidations not reported in rows	
	39 and 40	
	of which: other national specific regulatory adjustments not	-
410	reported in rows 41a and 41b	_
	Regulatory adjustments applied to Additional Tier 1 due to	-
42	insufficient Tier 2 to cover deductions	_
13	Total regulatory adjustments to Additional Tier 1 capital	-
		-
11	Additional Tier 1 capital (AT1)	

Tier 2 Capital: instruments and provisions	45	Tier 1 Capital (T1=CET1+AT1)	62,521,934
47 Directly issued capital instruments subject to phase out from Tier 2	Tier	2 Capital: instruments and provisions	
47 Directly issued capital instruments subject to phase out from Tier 2	46	Directly issued qualifying Tier 2 instruments	-
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2) - 49 of Which: Instruments issued by subsidiaries subject to phase out - 50 Provisions 1.512.338 51 Tier 2 Capital before regulatory adjustments 1.512.338 52 Investments in own Tier 2 instruments - 53 Reciprocal cross-holdings in Tier 2 instruments - 54 Investments in wn Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does onto wn more than 10% of the issued share capital (amount above - 55 Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions - 56 Significant investments in the capital of financial institutions that are outside the scope of regulatory adjustments by other group members on behal of third parties - 56a of which: investments in the capital of financial institutions that are outside the scope of regulatory adjustments cont reported in rows 56a and 56b - 57 Total regulatory adjustments to Tier 2 capital - 56b of which: investments to Tier 2 capital -			-
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71 National total capital minimum ratio (if different from Basel III minimum)			
		minimum)	
72 Non-significant investments in the capital of other financial entities -		minimum) ount below thresholds for deductions (not risk-weighted)	
73 Significant investments in the ordinary shares of financial entities	72	minimum) ount below thresholds for deductions (not risk-weighted) Non-significant investments in the capital of other financial entities	-

74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of	
	related tax liability)	-
App	licable 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)	-
77	Cap on inclusion of provisions in Tier 2 under standardised approact	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures	
	subject to internal ratings-based approach (prior to application of	
	cap)	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-	
	based approach	-
	based approach <mark>ital instruments subject to phase-out arrangements (only appli</mark>	- cable between 1 Jan 2018 and 1
Capi		cable between 1 Jan 2018 and 1
Capi Jan	ital instruments subject to phase-out arrangements (only appli	cable between 1 Jan 2018 and 1
Capi Jan	ital instruments subject to phase-out arrangements (only appli 2022)	cable between 1 Jan 2018 and 1
Capi Jan 80	ital instruments subject to phase-out arrangements (only appli 2022) Current cap on CET1 instruments subject to phase out	cable between 1 Jan 2018 and 1
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Capi Jan 80 81	ital instruments subject to phase-out arrangements (only appli 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after	cable between 1 Jan 2018 and 1 - - -
Capi Jan 80 81 82	ital instruments subject to phase-out arrangements (only appli 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities	- cable between 1 Jan 2018 and 1 - - -
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