

Regulatory Capital Reconciliation 2021

	Credit Union 2021		Regulatory Adjustments	Remove Capital Relief Trusts	Regulatory Level 1	Add Level 2 Subsidiaries	Regulatory Level 2
	CDT	A\$m	A\$m	A\$m	A\$m	A\$m	A\$m
<b>Assets</b>							
Cash and cash equivalents		460		- 49	411		411
Financial assets - fair value through profit or loss		-			-		-
Financial assets - amortised cost		4,575	- 2,573		2,002	1	2,004
Derivative financial instruments		2			2		2
Financial assets - fair value through other comprehensive income	26d	70	- 23		47		47
Investments in controlled entities	26d	2			2	1	3
Investments in joint venture	26g	3			3		3
Loans		13,554		- 1,261	12,294		12,294
Accounting loss provisions		- 31	29	1	-		-
Loss provisions included in RWA		-	- 9		- 9		- 9
Loss provisions included in GRCL	50	-	- 21		- 21		- 21
Net deferred origination costs & fee revenue	26f	24			24		24
Specific Regulatory Adjustments relating to securitisation	26j	-	- 5		- 5		- 5
<b>Loans and advances</b>		<b>13,547</b>	<b>- 5</b>	<b>- 1,259</b>	<b>12,282</b>	<b>-</b>	<b>12,282</b>
Intangible assets	9	58	- 2		57		57
Capitalised debt raising costs	26f	-	1		1		1
Capitalised securitisation startup costs	26f	-	3		3		3
<b>Intangible assets</b>		<b>58</b>	<b>2</b>		<b>60</b>		<b>60</b>
Deferred tax asset	26e	11	- 1		10		10
Property, plant and equipment		10	2		13		13
Right-of-use assets		29			29		29
Other assets		18	- 1	- 4	13	0	13
<b>Total assets</b>		<b>18,784</b>	<b>- 2,598</b>	<b>- 1,312</b>	<b>14,874</b>	<b>3</b>	<b>14,877</b>
<b>Liabilities</b>							
Deposits		11,263			11,263		11,263
Derivative financial instruments		4		- 2	2		2
Borrowings		6,350	- 2,593	- 1,301	2,456		2,456
Lease liabilities		31			31		31
Provisions		27			27		27
Other liabilities		28		- 9	19	0	19
<b>Total liabilities</b>		<b>17,704</b>	<b>- 2,593</b>	<b>- 1,312</b>	<b>13,799</b>	<b>0</b>	<b>13,799</b>
<b>Net assets</b>		<b>1,081</b>	<b>- 5</b>		<b>1,075</b>	<b>3</b>	<b>1,078</b>
<b>Members' funds</b>							
Ordinary shares		-			-		-
General reserve for credit losses	50	1	- 1		0		0
Redeemable preference share reserve	3	3			3		3
Fair value through other comprehensive income reserve	3	19			19		19
Cash flow hedge reserve	3,11	- 1	- 1		- 2		- 2
Business combination reserve	3	10			10		10
Asset revaluation reserve	3	-			-		-
<b>Reserves</b>		<b>31</b>	<b>- 2</b>		<b>30</b>		<b>30</b>
Retained earnings	2, 26j	1,005	- 4		1,001	3	1,004
Current year earnings	2	45			45	- 0	45
<b>Total members' funds</b>		<b>1,081</b>	<b>- 5</b>		<b>1,075</b>	<b>3</b>	<b>1,078</b>