

Regulatory Capital Reconciliation 2022

	Credit Union 2022		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		377		- 55	322		322
Receivables due from other banks		12			12		12
Financial assets - fair value through profit or loss		-			-		-
Financial assets - amortised cost		5,569	- 3,422		2,147	1	2,148
Derivative financial instruments		108			108		108
Loans		15,007		- 1,711	13,296		13,296
Accounting loss provisions		- 29	28	2	-		-
Loss provisions included in RWA		-	- 8		- 8		- 8
Loss provisions included in GRCL	50	-	- 21		- 21		- 21
Net deferred origination costs & fee revenue	26f	41			41		41
Specific Regulatory Adjustments relating to securitisation	26j	-	- 15		- 15		- 15
Loans and advances		15,019	- 15	- 1,710	13,294	-	13,294
Financial assets - fair value through other comprehensive income	26d	92	- 41		51		51
Other assets		16		- 7	9	0	10
Investments in controlled entities	26d	2			2	1	3
Investments in a joint venture	26g	3	7		11		11
Deferred tax asset	26e	-			-		-
Property, plant and equipment		24			24		24
Intangible assets	9	55			55		55
Capitalised debt raising costs	26f	-	1		1		1
Capitalised securitisation startup costs	26f	-	3		3		3
Intangible assets		55	3		59		59
Right-of-use assets		36			36		36
<b>Total assets</b>		<b>21,313</b>	<b>- 3,467</b>	<b>- 1,772</b>	<b>16,074</b>	<b>3</b>	<b>16,077</b>
<b>Liabilities</b>							
Deposits		11,941			11,941		11,941
Derivative financial instruments		23		- 2	21		21
Borrowings		7,911	- 3,453	- 1,760	2,698		2,698
Other liabilities		68		- 9	59	0	59
Lease liabilities		40			40		40
Provisions		32			32		32
Deferred tax liability	26e	12	- 25		-		-
<b>Total liabilities</b>		<b>20,027</b>	<b>- 3,478</b>	<b>- 1,772</b>	<b>14,778</b>	<b>0</b>	<b>14,778</b>
<b>Net assets</b>		<b>1,286</b>	<b>11</b>	<b>-</b>	<b>1,296</b>	<b>3</b>	<b>1,299</b>
<b>Members' funds</b>							
Ordinary shares		-			-		-
General reserve for credit losses	50	-			-		-
Redeemable preference share reserve	3	3			3		3
Fair value through other comprehensive income rese	3	21			21		21
Cash flow hedge reserve	3,11	59	25		84		84
Business combination reserve	3	10			10		10
Asset revaluation reserve	3	-			-		-
Reserves		93	25		118		118
Retained earnings	2, 26j	1,053	- 15		1,039	3	1,041
Current year earnings	2	140			140	- 0	139
<b>Total members' funds</b>		<b>1,286</b>	<b>11</b>	<b>-</b>	<b>1,296</b>	<b>3</b>	<b>1,299</b>