

Queensland Country Credit Union – Regulatory Disclosures

APS 330 Reconciliation of Regulatory Capital As at 30 June 2015

	Statement of Financial Position 30 June 2015 \$'000	Regulatory Capital Purposes 30 June 2015 \$'000	Reference - Common Disclosure Template
Assets			
Cash and cash equivalents	11,995	-	
Receivables due from other financial institutions	3,035	-	
Other receivables	2,080	-	
Income tax receivable	446	-	
Financial assets held to maturity	194,937	-	
Loans and advances	975,408	-	
Property, plant and equipment	7,216	-	
Intangible Assets	1,819	(1,819)	Item 26f
Financial assets at cost	2,246	(2,246)	Item 26d
Deferred tax assets	5,116	(5,116)	Item 26e
Other assets	790	(157)	Item 26f
Total Assets	1,205,088	(9,338)	
Liabilities			
Other borrowings	21,016	-	
Deposits from members	1,075,399	-	
Other payables	12,219	-	
Provisions	1,889	-	
Total Liabilities	1,110,523	-	
Net Assets	94,565	(9,338)	



Equity			
Redeemed preference share capital account	725	725	Item 3
Reserves:			
General Reserve	41,582	41,582	Item 3
Credit Losses Reserve	2,956	2,956	Item 50
Retained earnings	49,302	49,302	Item 2
Total Equity	94,565	94,565	
Capital for Regulatory Purposes		85,227	Item 59

The principal activities of Queensland Country Credit Union Limited are the provision of retail financial services to Members in the form of taking deposits and giving financial accommodation.