
Workpapers - 2019 Financial Year

S & T Bankier Superfund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 17 December 2021

Lead Schedule

2019 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$7,014.65)	(\$2,519.50)	178.41%	Ready for Review
24200	Contributions	(\$28,158.00)	(\$28,400.00)	(0.85)%	Ready for Review
24700	Changes in Market Values of Investments	\$16,998.30	\$1,160.40	1364.87%	Ready for Review
25000	Interest Received	(\$76.24)	(\$200.32)	(61.94)%	Ready for Review
28000	Property Income	(\$20,800.00)	(\$20,800.00)	0%	Ready for Review
30100	Accountancy Fees	\$2,750.00	\$242.00	1036.36%	Ready for Review
30302	ASIC Filing Fee		\$254.00	100%	N/A - Not Applicable
30400	ATO Supervisory Levy	\$518.00		100%	Ready for Review
30700	Auditor's Remuneration		\$484.00	100%	N/A - Not Applicable
31500	Bank Charges	\$5.20	\$5.60	(7.14)%	Ready for Review
33400	Depreciation	\$3,154.15	\$3,425.19	(7.91)%	Ready for Review
37500	Investment Expenses		\$191.30	100%	N/A - Not Applicable
39000	Life Insurance Premiums	\$12,132.66	\$10,645.02	13.97%	Ready for Review
41960	Property Expenses - Council Rates	\$2,029.02	\$1,967.11	3.15%	Ready for Review
42100	Property Expenses - Strata Levy Fees	\$3,183.37	\$2,114.72	50.53%	Ready for Review
42150	Property Expenses - Water Rates	\$814.33		100%	Ready for Review
48500	Income Tax Expense	\$2,311.34	\$3,949.32	(41.47)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
49000	Profit/Loss Allocation Account	\$12,152.52	\$27,481.16	(55.78)%	Ready for Review
50000	Members	(\$443,435.40)	(\$431,282.88)	2.82%	Ready for Review
60400	Bank Accounts	\$11,833.04	\$14,707.93	(19.55)%	Ready for Review
65500	Other Assets	\$119.22		100%	Ready for Review
76550	Plant and Equipment (at written down value) - Unitised	\$2,721.50	\$2,721.50	0%	Ready for Review
77250	Real Estate Properties (Australian - Non Residential)	\$272,278.50	\$272,278.50	0%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$157,410.42	\$139,612.42	12.75%	Ready for Review
77700	Shares in Listed Companies (Overseas)			0%	N/A - Not Applicable
84000	GST Payable/Refundable	\$318.55	\$0.21	151590.48%	Ready for Review
84100	ATO Integrated Client Account	\$186.00	(\$333.00)	(155.86)%	Ready for Review
85000	Income Tax Payable /Refundable	\$872.66	\$2,295.32	(61.98)%	Ready for Review
86000	PAYG Instalment Payable	(\$1,592.00)		100%	Ready for Review
88000	Sundry Creditors	(\$690.17)		100%	Ready for Review
88010	Creditors - ATO	(\$22.32)		100%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started

Code	Workpaper	CY Balance	LY Balance	Change	Status
C	Other Documents				Not Started
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

23900 - Dividends Received

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
AGL.AX	AGL Energy Limited.		(\$490.00)	100%
BLD.AX	Boral Limited.	(\$707.69)		100%
BOQ.AX	Bank Of Queensland Limited.	(\$690.84)		100%
FLT.AX	Flight Centre Travel Group Limited	(\$3,536.28)		100%
NAB.AX	National Australia Bank Limited	(\$2,029.50)	(\$2,029.50)	0%
RMD3	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	(\$50.34)		100%
TOTAL		CY Balance	LY Balance	
		(\$7,014.65)	(\$2,519.50)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- Dividends Received.pdf

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

S & T Bankier Superfund

Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	50.34	50.34								
	50.34	50.34								
TOTAL	7,014.65	404.19	6,610.46	2,833.06						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	404.19	J
Franked Dividends	6,610.46	K
Franking Credits	2,833.06	L

S & T Bankier Superfund

Investment Income Comparison Report

As at 30 June 2019

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
BOQ.AX	Bank Of Queensland Limited.	14/11/2018	690.84	296.07	14/11/2018	24/10/2018	1,818.00	0.00	0.3800	690.84	0.00
NAB.AX	National Australia Bank Limited	05/07/2018	2,029.50	869.79	05/07/2018	15/05/2018	2,050.00	2,050.00	0.9900	2,029.50	869.78
			2,720.34	1,165.86					1.3700	2,720.34	869.78
Unreconciled											
Shares in Listed Companies (Australian)											
ANZ.AX	Australia And New Zealand Banking Group Limited				02/07/2018	14/05/2018	2,158.00	2,158.00	0.8000	1,726.40	739.88
BLD.AX	Boral Limited.	15/03/2019	707.69	151.65	15/03/2019	01/03/2019	7,113.00	7,113.00	0.1300	924.69	198.15
FLT.AX	Flight Centre Travel Group Limited	12/04/2019	3,536.28	1,515.55	12/04/2019	21/03/2019	1,692.00	1,692.00	0.6000	1,015.20	435.09
			4,243.97	1,667.20					1.5300	3,666.29	1,373.12
Shares in Listed Companies (Overseas)											
RMD	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	20/09/2018	50.34								
			50.34								
			7,014.65	2,833.06					2.9000	6,386.63	2,242.90

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

┌ 005774 000 FLT



S & T BANKIER SUPER PTY LTD
<S & T BANKIER SUPERFUND A/C>
70 KOLORA CRESCENT
FERNY HILLS QLD 4055

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	FLT
TFN/ABN Status	Not Quoted
Record Date	22 March 2019
Payment Date	12 April 2019
Direct Credit Reference No.	817677

Interim Dividend and Special Dividend

Dear Securityholder(s)

The statement below represents your interim dividend of A\$0.60 for the half year ended 31 December 2018 and a special dividend of A\$1.49 (total A\$2.09 per security) as at the record date of 22 March 2019. The dividends are 100% franked for Australian income tax purposes at the corporate tax rate of 30%. Please go to www.computershare.com.au/investor to register for online access and/or to update your TFN, bank account or other details.

David Smith
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	\$2.09	1,692	\$3,536.28	\$0.00	\$3,536.28
Net Payment					\$3,536.28
Franking Credit					\$1,515.55

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

BENDIGO BANK LTD
BSB: 633-000 Account number: XXXXXXXX42

Amount Deposited
\$3,536.28



2018 Interim Dividend Statement

088347
 000
 NAB
 S & T BANKIER SUPER PTY LTD
 <S & T BANKIER SUPERFUND A/C>
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Need assistance?

www.nabgroup.com/shareholder

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	5 July 2018
Record Date	16 May 2018
TFN/ABN status	Quoted
ASX code	NAB
Direct Credit Reference No.	659353

Interim Dividend for the year ending 30 September 2018

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit	Dividend Summary
2,050	99 cents	\$0.00	\$2,029.50	\$869.79	2,050 shares x 99 cents = \$2,029.50

Payment details

The cash dividend amount of \$2,029.50 has been credited to:

BENDIGO BANK LTD
BSB: 633-000 ACC: *****4342

Taxation information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income.

This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount \$2,029.50



ResMed
ResMed Inc.
 ABN 46 064 514 852

┌ 010777 000 RMD



S & T BANKIER SUPER PTY LTD
 <S & T BANKIER SUPERFUND A/C>
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Update your information:

Online:
www.investorcentre.com/au/contact

By Mail:
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Enquiries:

(within Australia) 1300 850 505
 (international) 61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code RMD
 Record Date 16 August 2018
 Payment Date 20 September 2018
 Direct Credit Reference No. 831099

2018 September Quarter Dividend

Dear Shareholder,

The payment below represents a quarterly dividend and is paid at a rate of US\$0.037 per fully paid CDI registered in your name as at the record date of 16 August 2018. Holders of CDIs receive an Australian dollar amount equivalent to US\$0.37 per US common stock, based on the USD:AUD exchange rate on the record date (US\$0.7260 = A\$1.00) and reflecting the 10:1 ratio between CDIs and US common stock.

Class Description	Amount per Security	Number of Securities	Total Payment
CDI	US\$0.037	1,411	US\$52.21
Non-Resident Withholding Tax			US\$15.66
Net Payment			US\$36.55
Converted Net Payment			A\$50.34

You may be eligible for a reduced rate of withholding tax (15% for Australian tax residents) for future dividends by completing a US tax form (W8) which can be found at au.digital.computershare.com/W8Ben.

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

BENDIGO BANK LTD
 BSB: 633-000
 Account Number: XXXXXXXX42

Amount Deposited
A\$50.34

24200 - Contributions

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	(\$9,386.00)	(\$9,386.00)	0%
BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulation)	(\$9,386.00)	(\$9,628.00)	(2.51)%
WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	(\$9,386.00)	(\$9,386.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$28,158.00)	(\$28,400.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

S & T Bankier Superfund

Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Bankier, Ryan	Provided	42	123,603.09	9,386.00	0.00	0.00	0.00	9,386.00
Bankier, Scott Travis	Provided	45	160,125.48	9,386.00	0.00	0.00	0.00	9,386.00
Wilson, Christopher	Provided	45	147,554.31	9,386.00	0.00	0.00	0.00	9,386.00
All Members				28,158.00	0.00	0.00	0.00	28,158.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position	
Bankier, Ryan	Concessional	9,386.00	25,000.00	15,614.00	Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00	Below Cap
Bankier, Scott Travis	Concessional	9,386.00	25,000.00	15,614.00	Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00	Below Cap
Wilson, Christopher	Concessional	9,386.00	25,000.00	15,614.00	Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00	Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Bankier, Ryan	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Bankier, Scott Travis	N/A	531.67	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Wilson, Christopher	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

	SUPER 00241039881201 - E-BANKING TFR		
28/09/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
05/10/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
12/10/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
19/10/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
26/10/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
02/11/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
09/11/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
16/11/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
23/11/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
30/11/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
07/12/2018	0099495047 SCR SUPER	Employer	180.50
	00241039881201 - E-BANKING TFR		
14/12/2018	0099495047 SCR SUPER	Employer	180.50

	- E-BANKING TFR		
21/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
28/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
04/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
11/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
18/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
25/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
01/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
08/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
15/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
01/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
08/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50

15/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
29/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
05/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
12/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
19/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
26/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
03/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
10/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
17/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
24/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
31/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
07/06/2019	0099495047 SCR	Employer	180.50

14/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50							
21/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50							
28/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50							
Total - Bankier, Ryan			9,386.00	0.00	0.00	0.00		0.00	0.00	0.00

Bankier, Scott Travis

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
06/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								
13/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								
20/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								
27/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								
03/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								
10/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50								

17/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
24/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
31/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
07/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
14/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
21/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
28/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
05/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
12/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
19/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
26/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
02/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
09/11/2018	0099495047 SCR	Employer	180.50

16/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
23/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
30/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
07/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
14/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
21/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
28/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
04/01/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
11/01/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
18/01/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
25/01/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
01/02/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50

08/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
15/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
01/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
08/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
15/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
29/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
05/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
12/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
19/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
26/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
03/05/2019	0099495047 SCR	Employer	180.50

13/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
20/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
27/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
03/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
10/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
17/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
24/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
31/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
07/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
14/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
21/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
28/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
05/10/2018	0099495047 SCR	Employer	180.50

12/10/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
19/10/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
26/10/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
02/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
09/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
16/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
23/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
30/11/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
07/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
14/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
21/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
28/12/2018	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50

04/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
11/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
18/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
25/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
01/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
08/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
15/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
01/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
08/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
15/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
22/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR	Employer	180.50
29/03/2019	0099495047 SCR	Employer	180.50

05/04/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
12/04/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
19/04/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
26/04/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
03/05/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
10/05/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
17/05/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
24/05/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
31/05/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
07/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
14/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50
21/06/2019	00241039881201 - E-BANKING TFR 0099495047 SCR SUPER	Employer	180.50

28/06/2019 0099495047 SCR
SUPER
00241039881201 -
E-BANKING TFR

Employer

180.50

Total - Wilson, Christopher

9,386.00 0.00 0.00 0.00

0.00 0.00 0.00

Total for All Members

28,158.00 0.00 0.00 0.00

24700 - Changes in Market Values of Investments

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$16,998.30	\$1,160.40	1364.87%
TOTAL		CY Balance	LY Balance	
		\$16,998.30	\$1,160.40	

Supporting Documents

- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AGL.AX - AGL Energy Limited.										
	01/07/2018	Opening Balance	1,000.00	0.00	0.00	0.00	22,480.00	0.00	0.00	0.00
	13/08/2018	Disposal	(1,000.00)	(22,724.97)	0.00	0.00	(244.97)	21,145.05	22,724.97	(1,579.92)
	13/08/2018	Writeback	0.00	0.00	244.97	0.00	0.00	0.00	0.00	0.00
	07/11/2018	Purchase	7,234.00	130,183.84	0.00	0.00	130,183.84	0.00	0.00	0.00
	04/12/2018	Disposal	(7,234.00)	(130,183.84)	0.00	0.00	0.00	131,875.28	130,183.84	1,691.44
	30/06/2019		0.00	(22,724.97)	244.97	0.00	0.00	153,020.33	152,908.81	111.52
ALL.AX - Aristocrat Leisure Limited										
	01/07/2018	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	11/12/2018	Purchase	1,347.00	30,030.54	0.00	0.00	30,030.54	0.00	0.00	0.00
	24/12/2018	Disposal	(1,347.00)	(30,030.54)	0.00	0.00	0.00	28,350.07	30,030.54	(1,680.47)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	28,350.07	30,030.54	(1,680.47)
ANZ.AX - Australia And New Zealand Banking Group Limited										
	01/07/2018	Opening Balance	2,158.00	0.00	0.00	0.00	60,941.92	0.00	0.00	0.00
	02/07/2018	Purchase	62.00	0.00	0.00	0.00	60,941.92	0.00	0.00	0.00
	25/07/2018	Disposal	(2,220.00)	(61,112.77)	0.00	0.00	(170.85)	64,597.46	61,112.77	3,484.69
	25/07/2018	Writeback	0.00	0.00	170.85	0.00	0.00	0.00	0.00	0.00
	07/01/2019	Purchase	2,697.00	65,100.82	0.00	0.00	65,100.82	0.00	0.00	0.00
	16/01/2019	Disposal	(2,697.00)	(65,100.82)	0.00	0.00	0.00	68,320.68	65,100.82	3,219.86
	30/06/2019		(0.00)	(61,112.77)	170.85	0.00	0.00	132,918.14	126,213.59	6,704.55
API.AX - Australian Pharmaceutical Industries Limited										
	11/12/2018	Purchase	20,270.00	30,133.18	0.00	0.00	30,133.18	0.00	0.00	0.00
	19/12/2018	Disposal	(20,270.00)	(30,133.18)	0.00	0.00	0.00	30,485.39	30,133.18	352.21
	30/06/2019		0.00	0.00	0.00	0.00	0.00	30,485.39	30,133.18	352.21
AWC.AX - Alumina Limited										
	04/04/2019	Purchase	4,000.00	10,019.95	0.00	0.00	10,019.95	0.00	0.00	0.00
	30/06/2019	Disposal	(4,000.00)	(10,019.95)	0.00	0.00	0.00	9,460.06	10,019.95	(559.89)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	9,460.06	10,019.95	(559.89)
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	72,713.27	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(2,305.25)	70,408.02	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	2,305.25	0.00	72,713.27	0.00	0.00	0.00
	30/06/2019		1.00	0.00	2,305.25	(2,305.25)	72,713.27	0.00	0.00	0.00

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	8,043.33	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(255.00)	7,788.33	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	255.00	0.00	8,043.33	0.00	0.00	0.00
	30/06/2019		1.00	0.00	255.00	(255.00)	8,043.33	0.00	0.00	0.00
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	191,521.90	0.00	0.00	0.00
	30/06/2019		1.00	0.00	0.00	0.00	191,521.90	0.00	0.00	0.00
BEN.AX - Bendigo And Adelaide Bank Limited										
	07/01/2019	Purchase	5,714.00	60,158.85	0.00	0.00	60,158.85	0.00	0.00	0.00
	16/01/2019	Disposal	(5,714.00)	(60,158.85)	0.00	0.00	0.00	62,205.35	60,158.85	2,046.50
	13/02/2019	Purchase	13,927.00	150,314.41	0.00	0.00	150,314.41	0.00	0.00	0.00
	14/02/2019	Disposal	(13,927.00)	(150,314.41)	0.00	0.00	0.00	139,673.27	150,314.41	(10,641.14)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	201,878.62	210,473.26	(8,594.64)
BLD.AX - Boral Limited.										
	26/02/2019	Purchase	7,113.00	35,034.46	0.00	0.00	35,034.46	0.00	0.00	0.00
	24/05/2019	Disposal	(7,113.00)	(35,034.46)	0.00	0.00	0.00	36,624.24	35,034.46	1,589.78
	30/06/2019		0.00	0.00	0.00	0.00	0.00	36,624.24	35,034.46	1,589.78
BOQ.AX - Bank Of Queensland Limited.										
	24/10/2018	Purchase	1,818.00	19,472.55	0.00	0.00	19,472.55	0.00	0.00	0.00
	07/12/2018	Disposal	(1,818.00)	(19,472.55)	0.00	0.00	0.00	17,442.17	19,472.55	(2,030.38)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	17,442.17	19,472.55	(2,030.38)
CBA.AX - Commonwealth Bank Of Australia.										
	01/07/2018	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	28/03/2019	Purchase	452.00	31,991.56	0.00	0.00	31,991.56	0.00	0.00	0.00
	29/04/2019	Disposal	(452.00)	(31,991.56)	0.00	0.00	0.00	33,903.36	31,991.56	1,911.80
	30/06/2019		0.00	0.00	0.00	0.00	0.00	33,903.36	31,991.56	1,911.80
FLT.AX - Flight Centre Travel Group Limited										
	25/02/2019	Purchase	1,692.00	75,088.20	0.00	0.00	75,088.20	0.00	0.00	0.00
	30/06/2019	Disposal	(1,692.00)	(75,088.20)	0.00	0.00	0.00	68,980.05	75,088.20	(6,108.15)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	68,980.05	75,088.20	(6,108.15)

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
FMG.AX - Fortescue Metals Group Ltd										
	26/07/2018	Purchase	13,230.00	60,130.27	0.00	0.00	60,130.27	0.00	0.00	0.00
	30/07/2018	Disposal	(13,230.00)	(60,130.27)	0.00	0.00	0.00	58,280.13	60,130.27	(1,850.14)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	58,280.13	60,130.27	(1,850.14)
FXL.AX - Flexigroup Limited										
	02/05/2019	Purchase	5,712.00	8,058.49	0.00	0.00	8,058.49	0.00	0.00	0.00
	10/05/2019	Disposal	(5,712.00)	(8,058.49)	0.00	0.00	0.00	8,881.63	8,058.49	823.14
	30/06/2019		0.00	0.00	0.00	0.00	0.00	8,881.63	8,058.49	823.14
LNG.AX - Liquefied Natural Gas Limited										
	18/10/2018	Purchase	33,333.00	20,186.42	0.00	0.00	20,186.42	0.00	0.00	0.00
	22/10/2018	Disposal	(33,333.00)	(20,186.42)	0.00	0.00	0.00	19,813.19	20,186.42	(373.23)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	19,813.19	20,186.42	(373.23)
MYX.AX - Mayne Pharma Group Limited										
	25/02/2019	Purchase	46,250.00	37,040.70	0.00	0.00	37,040.70	0.00	0.00	0.00
	28/03/2019	Disposal	(46,250.00)	(37,040.70)	0.00	0.00	0.00	30,144.93	37,040.70	(6,895.77)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	30,144.93	37,040.70	(6,895.77)
NAB.AX - National Australia Bank Limited										
	01/07/2018	Opening Balance	2,050.00	0.00	0.00	0.00	56,190.50	0.00	0.00	0.00
	28/08/2018	Disposal	(2,050.00)	(61,711.30)	0.00	0.00	(5,520.80)	56,251.56	61,711.30	(5,459.74)
	28/08/2018	Writeback	0.00	0.00	5,520.80	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	(61,711.30)	5,520.80	0.00	0.00	56,251.56	61,711.30	(5,459.74)
ORE.AX - Orocobre Limited										
	02/05/2019	Purchase	8,972.00	29,999.37	0.00	0.00	29,999.37	0.00	0.00	0.00
	10/05/2019	Purchase	2,648.00	8,996.67	0.00	0.00	38,996.04	0.00	0.00	0.00
	24/05/2019	Disposal	(11,620.00)	(38,996.04)	0.00	0.00	0.00	42,723.80	38,996.04	3,727.76
	30/06/2019		0.00	0.00	0.00	0.00	0.00	42,723.80	38,996.04	3,727.76
ORG.AX - Origin Energy Limited										
	01/07/2018	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	11/12/2018	Purchase	10,174.00	70,074.12	0.00	0.00	70,074.12	0.00	0.00	0.00
	21/12/2018	Disposal	(10,174.00)	(70,074.12)	0.00	0.00	0.00	66,363.14	70,074.12	(3,710.98)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	66,363.14	70,074.12	(3,710.98)

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE										
	08/08/2018	Purchase	1,411.00	20,009.78	0.00	0.00	20,009.78	0.00	0.00	0.00
	11/10/2018	Disposal	(1,411.00)	(20,009.78)	0.00	0.00	0.00	21,443.21	20,009.78	1,433.43
	17/10/2018	Purchase	9,559.00	139,178.18	0.00	0.00	139,178.18	0.00	0.00	0.00
	24/10/2018	Disposal	(9,559.00)	(139,178.18)	0.00	0.00	0.00	136,277.48	139,178.18	(2,900.70)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	157,720.69	159,187.96	(1,467.27)
RSG.AX - Resolute Mining Limited										
	08/08/2018	Purchase	15,228.00	20,044.77	0.00	0.00	20,044.77	0.00	0.00	0.00
	16/08/2018	Disposal	(15,228.00)	(20,044.77)	0.00	0.00	0.00	19,928.73	20,044.77	(116.04)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	19,928.73	20,044.77	(116.04)
SCP.AX - Shopping Centres Australasia Property Group										
	08/08/2018	Purchase	8,205.00	20,014.09	0.00	0.00	20,014.09	0.00	0.00	0.00
	27/08/2018	Disposal	(8,205.00)	(20,014.09)	0.00	0.00	0.00	19,343.85	20,014.09	(670.24)
	30/06/2019		0.00	0.00	0.00	0.00	0.00	19,343.85	20,014.09	(670.24)
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	259.21	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(97.20)	162.01	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	97.20	0.00	259.21	0.00	0.00	0.00
	30/06/2019		1.00	0.00	97.20	(97.20)	259.21	0.00	0.00	0.00
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	2.00	0.00	0.00	0.00	415.59	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(155.85)	259.74	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	155.85	0.00	415.59	0.00	0.00	0.00
	30/06/2019		2.00	0.00	155.85	(155.85)	415.59	0.00	0.00	0.00
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	46.54	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(17.45)	29.09	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	17.45	0.00	46.54	0.00	0.00	0.00
	30/06/2019		1.00	0.00	17.45	(17.45)	46.54	0.00	0.00	0.00
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	127.46	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(47.80)	79.66	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	47.80	0.00	127.46	0.00	0.00	0.00

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2019		1.00	0.00	47.80	(47.80)	127.46	0.00	0.00	0.00
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	222.50	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(83.44)	139.06	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	83.44	0.00	222.50	0.00	0.00	0.00
	30/06/2019		1.00	0.00	83.44	(83.44)	222.50	0.00	0.00	0.00
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	2.00	0.00	0.00	0.00	33.44	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(12.54)	20.90	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	12.54	0.00	33.44	0.00	0.00	0.00
	30/06/2019		2.00	0.00	12.54	(12.54)	33.44	0.00	0.00	0.00
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	1,616.76	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(179.62)	1,437.14	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	179.62	0.00	1,616.76	0.00	0.00	0.00
	30/06/2019		1.00	0.00	179.62	(179.62)	1,616.76	0.00	0.00	0.00
SUN.AX - Suncorp Group Limited										
	24/09/2018	Purchase	8,489.00	122,254.07	0.00	0.00	122,254.07	0.00	0.00	0.00
	12/10/2018	Disposal	(8,489.00)	(122,254.07)	0.00	0.00	0.00	117,889.87	122,254.07	(4,364.20)
	31/05/2019	Purchase	5,933.00	79,051.02	0.00	0.00	79,051.02	0.00	0.00	0.00
	30/06/2019	Purchase	719.00	9,791.09	0.00	0.00	88,842.11	0.00	0.00	0.00
	30/06/2019	Purchase	5,034.00	68,529.80	0.00	0.00	157,371.91	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	38.51	0.00	157,410.42	0.00	0.00	0.00
	30/06/2019		11,686.00	157,371.91	38.51	0.00	157,410.42	117,889.87	122,254.07	(4,364.20)
TAH.AX - Tabcorp Holdings Limited										
	11/12/2018	Purchase	4,602.00	20,018.01	0.00	0.00	20,018.01	0.00	0.00	0.00
	31/12/2018	Revaluation	0.00	0.00	(275.43)	0.00	19,742.58	0.00	0.00	0.00
	16/01/2019	Disposal	(4,602.00)	(20,018.01)	0.00	0.00	(275.43)	21,172.26	20,018.01	1,154.25
	30/06/2019	Revaluation	0.00	0.00	275.43	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	0.00	0.00	0.00	0.00	21,172.26	20,018.01	1,154.25

S & T Bankier Superfund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
TWE.AX - Treasury Wine Estates Limited										
	11/12/2018	Purchase	481.00	6,994.45	0.00	0.00	6,994.45	0.00	0.00	0.00
	31/12/2018	Revaluation	0.00	0.00	124.35	0.00	7,118.80	0.00	0.00	0.00
	14/02/2019	Disposal	(481.00)	(6,994.45)	0.00	0.00	124.35	8,012.79	6,994.45	1,018.34
	30/06/2019	Revaluation	0.00	0.00	(124.35)	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	0.00	0.00	0.00	0.00	8,012.79	6,994.45	1,018.34
VRL.AX - Village Roadshow Limited										
	08/11/2018	Purchase	3,047.00	6,841.23	0.00	0.00	6,841.23	0.00	0.00	0.00
	29/11/2018	Disposal	(3,047.00)	(6,841.23)	0.00	0.00	0.00	7,201.44	6,841.23	360.21
	30/06/2019		0.00	0.00	0.00	0.00	0.00	7,201.44	6,841.23	360.21
Total Market Movement					9,129.28				(26,127.58)	(16,998.30)

S & T Bankier Superfund**Capital Gains Reconciliation Report**

For The Period 01 July 2018 - 30 June 2019

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	13,165.79				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	48,940.99				
Current year capital losses - Collectables	0.00				
Total Losses Available	62,106.78				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	22,813.41	0.00	0.00	22,813.41	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	22,813.41	0.00	0.00	22,813.41	0.00
Losses and discount applied					
Losses applied	22,813.41	0.00	0.00	22,813.41	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

S & T Bankier Superfund

Capital Gains Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	39,293.37				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	39,293.37				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
AGL.AX - AGL Energy Limited.												
22/02/2018	09/08/2018	1,000.00	22,724.97	21,145.05	(1,579.92)	22,724.97	22,724.97	0.00	0.00	0.00	0.00	(1,579.92)
05/11/2018	30/11/2018	7,234.00	130,183.84	131,875.28	1,691.44	130,183.84	130,183.84	0.00	0.00	0.00	1,691.44	0.00
		8,234.00	152,908.81	153,020.33	111.52	152,908.81	152,908.81	0.00	0.00	0.00	1,691.44	(1,579.92)
ALL.AX - Aristocrat Leisure Limited												
07/12/2018	20/12/2018	1,347.00	30,030.54	28,350.07	(1,680.47)	30,030.54	30,030.54	0.00	0.00	0.00	0.00	(1,680.47)
		1,347.00	30,030.54	28,350.07	(1,680.47)	30,030.54	30,030.54	0.00	0.00	0.00	0.00	(1,680.47)
ANZ.AX - Australia And New Zealand Banking Group Limited												
30/08/2017	23/07/2018	2,158.00	61,112.77	62,793.39	1,680.62	61,112.77	61,112.77	0.00	0.00	0.00	1,680.62	0.00
22/06/2015	23/07/2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02/07/2018	23/07/2018	62.00	0.00	1,804.07	1,804.07	0.00	0.00	0.00	0.00	0.00	1,804.07	0.00
03/01/2019	14/01/2019	2,697.00	65,100.82	68,320.68	3,219.86	65,100.82	65,100.82	0.00	0.00	0.00	3,219.86	0.00
		4,917.00	126,213.59	132,918.14	6,704.55	126,213.59	126,213.59	0.00	0.00	0.00	6,704.55	0.00
API.AX - Australian Pharmaceutical Industries Limited												
07/12/2018	17/12/2018	20,270.00	30,133.18	30,485.39	352.21	30,133.18	30,133.18	0.00	0.00	0.00	352.21	0.00
		20,270.00	30,133.18	30,485.39	352.21	30,133.18	30,133.18	0.00	0.00	0.00	352.21	0.00
AWC.AX - Alumina Limited												
02/04/2019	27/06/2019	4,000.00	10,019.95	9,460.06	(559.89)	10,019.95	10,019.95	0.00	0.00	0.00	0.00	(559.89)
		4,000.00	10,019.95	9,460.06	(559.89)	10,019.95	10,019.95	0.00	0.00	0.00	0.00	(559.89)

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
BEN.AX - Bendigo And Adelaide Bank Limited												
03/01/2019	14/01/2019	5,714.00	60,158.85	62,205.35	2,046.50	60,158.85	60,158.85	0.00	0.00	0.00	2,046.50	0.00
11/02/2019	12/02/2019	13,927.00	150,314.41	139,673.27	(10,641.14)	150,314.41	150,314.41	0.00	0.00	0.00	0.00	(10,641.14)
		19,641.00	210,473.26	201,878.62	(8,594.64)	210,473.26	210,473.26	0.00	0.00	0.00	2,046.50	(10,641.14)
BLD.AX - Boral Limited.												
22/02/2019	22/05/2019	7,113.00	35,034.46	36,624.24	1,589.78	35,034.46	35,034.46	0.00	0.00	0.00	1,589.78	0.00
		7,113.00	35,034.46	36,624.24	1,589.78	35,034.46	35,034.46	0.00	0.00	0.00	1,589.78	0.00
BOQ.AX - Bank Of Queensland Limited.												
22/10/2018	05/12/2018	1,818.00	19,472.55	17,442.17	(2,030.38)	19,472.55	19,472.55	0.00	0.00	0.00	0.00	(2,030.38)
		1,818.00	19,472.55	17,442.17	(2,030.38)	19,472.55	19,472.55	0.00	0.00	0.00	0.00	(2,030.38)
CBA.AX - Commonwealth Bank Of Australia.												
26/03/2019	24/04/2019	452.00	31,991.56	33,903.36	1,911.80	31,991.56	31,991.56	0.00	0.00	0.00	1,911.80	0.00
		452.00	31,991.56	33,903.36	1,911.80	31,991.56	31,991.56	0.00	0.00	0.00	1,911.80	0.00
FLT.AX - Flight Centre Travel Group Limited												
21/02/2019	27/06/2019	1,692.00	75,088.20	68,980.05	(6,108.15)	75,088.20	75,088.20	0.00	0.00	0.00	0.00	(6,108.15)
		1,692.00	75,088.20	68,980.05	(6,108.15)	75,088.20	75,088.20	0.00	0.00	0.00	0.00	(6,108.15)
FMG.AX - Fortescue Metals Group Ltd												
23/07/2018	26/07/2018	13,230.00	60,130.27	58,280.13	(1,850.14)	60,130.27	60,130.27	0.00	0.00	0.00	0.00	(1,850.14)

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		13,230.00	60,130.27	58,280.13	(1,850.14)	60,130.27	60,130.27	0.00	0.00	0.00	0.00	(1,850.14)
FXL.AX - Flexigroup Limited												
30/04/2019	08/05/2019	5,712.00	8,058.49	8,881.63	823.14	8,058.49	8,058.49	0.00	0.00	0.00	823.14	0.00
		5,712.00	8,058.49	8,881.63	823.14	8,058.49	8,058.49	0.00	0.00	0.00	823.14	0.00
LNG.AX - Liquefied Natural Gas Limited												
16/10/2018	18/10/2018	33,333.00	20,186.42	19,813.19	(373.23)	20,186.42	20,186.42	0.00	0.00	0.00	0.00	(373.23)
		33,333.00	20,186.42	19,813.19	(373.23)	20,186.42	20,186.42	0.00	0.00	0.00	0.00	(373.23)
MYX.AX - Mayne Pharma Group Limited												
21/02/2019	26/03/2019	46,250.00	37,040.70	30,144.93	(6,895.77)	37,040.70	37,040.70	0.00	0.00	0.00	0.00	(6,895.77)
		46,250.00	37,040.70	30,144.93	(6,895.77)	37,040.70	37,040.70	0.00	0.00	0.00	0.00	(6,895.77)
NAB.AX - National Australia Bank Limited												
30/08/2017	24/08/2018	2,050.00	61,711.30	56,251.56	(5,459.74)	61,711.30	61,711.30	0.00	0.00	0.00	0.00	(5,459.74)
		2,050.00	61,711.30	56,251.56	(5,459.74)	61,711.30	61,711.30	0.00	0.00	0.00	0.00	(5,459.74)
ORE.AX - Orocobre Limited												
08/05/2019	22/05/2019	2,648.00	8,996.67	9,736.03	739.36	8,996.67	8,996.67	0.00	0.00	0.00	739.36	0.00
30/04/2019	22/05/2019	8,972.00	29,999.37	32,987.77	2,988.40	29,999.37	29,999.37	0.00	0.00	0.00	2,988.40	0.00
		11,620.00	38,996.04	42,723.80	3,727.76	38,996.04	38,996.04	0.00	0.00	0.00	3,727.76	0.00
ORG.AX - Origin Energy Limited												
07/12/2018	19/12/2018	10,174.00	70,074.12	66,363.14	(3,710.98)	70,074.12	70,074.12	0.00	0.00	0.00	0.00	(3,710.98)

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		10,174.00	70,074.12	66,363.14	(3,710.98)	70,074.12	70,074.12	0.00	0.00	0.00	0.00	(3,710.98)
RSG.AX - Resolute Mining Limited												
06/08/2018	14/08/2018	15,228.00	20,044.77	19,928.73	(116.04)	20,044.77	20,044.77	0.00	0.00	0.00	0.00	(116.04)
		15,228.00	20,044.77	19,928.73	(116.04)	20,044.77	20,044.77	0.00	0.00	0.00	0.00	(116.04)
SCP.AX - Shopping Centres Australasia Property Group												
06/08/2018	23/08/2018	8,205.00	20,014.09	19,343.85	(670.24)	20,014.09	20,014.09	0.00	0.00	0.00	0.00	(670.24)
		8,205.00	20,014.09	19,343.85	(670.24)	20,014.09	20,014.09	0.00	0.00	0.00	0.00	(670.24)
SUN.AX - Suncorp Group Limited												
20/09/2018	10/10/2018	8,489.00	122,254.07	117,889.87	(4,364.20)	122,254.07	122,254.07	0.00	0.00	0.00	0.00	(4,364.20)
		8,489.00	122,254.07	117,889.87	(4,364.20)	122,254.07	122,254.07	0.00	0.00	0.00	0.00	(4,364.20)
TAH.AX - Tabcorp Holdings Limited												
07/12/2018	14/01/2019	4,602.00	20,018.01	21,172.26	1,154.25	20,018.01	20,018.01	0.00	0.00	0.00	1,154.25	0.00
		4,602.00	20,018.01	21,172.26	1,154.25	20,018.01	20,018.01	0.00	0.00	0.00	1,154.25	0.00
TWE.AX - Treasury Wine Estates Limited												
07/12/2018	12/02/2019	481.00	6,994.45	8,012.79	1,018.34	6,994.45	6,994.45	0.00	0.00	0.00	1,018.34	0.00
		481.00	6,994.45	8,012.79	1,018.34	6,994.45	6,994.45	0.00	0.00	0.00	1,018.34	0.00
VRL.AX - Village Roadshow Limited												
06/11/2018	27/11/2018	3,047.00	6,841.23	7,201.44	360.21	6,841.23	6,841.23	0.00	0.00	0.00	360.21	0.00

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		3,047.00	6,841.23	7,201.44	360.21	6,841.23	6,841.23	0.00	0.00	0.00	360.21	0.00
		231,905.00	1,213,730.06	1,189,069.75	(24,660.31)	1,213,730.06	1,213,730.06	0.00	0.00	0.00	21,379.98	(46,040.29)
Shares in Listed Companies (Overseas)												
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE												
06/08/2018	09/10/2018	1,411.00	20,009.78	21,443.21	1,433.43	20,009.78	20,009.78	0.00	0.00	0.00	1,433.43	0.00
15/10/2018	22/10/2018	9,559.00	139,178.18	136,277.48	(2,900.70)	139,178.18	139,178.18	0.00	0.00	0.00	0.00	(2,900.70)
		10,970.00	159,187.96	157,720.69	(1,467.27)	159,187.96	159,187.96	0.00	0.00	0.00	1,433.43	(2,900.70)
		10,970.00	159,187.96	157,720.69	(1,467.27)	159,187.96	159,187.96	0.00	0.00	0.00	1,433.43	(2,900.70)
		242,875.00	1,372,918.02	1,346,790.44	(26,127.58)	1,372,918.02	1,372,918.02	0.00	0.00	0.00	22,813.41	(48,940.99)

25000 - Interest Received

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BBL138798798	Bendigo Bank - 138798798	(\$4.66)	(\$5.26)	(11.41)%
BBL154114342	Bendigo Bank CMC - 154114342	(\$65.83)	(\$3.76)	1650.8%
STBA0001_ATOGIC	ATO GIC	(\$5.75)	(\$191.30)	(96.99)%
TOTAL		CY Balance	LY Balance	
		(\$76.24)	(\$200.32)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- BS - Bendigo Bank Business Cash Management.pdf [BBL138798798](#)
- BS - Bendigo Cash Transaction Stmt.pdf [BBL154114342](#)
- ATO - Income Tax Account.pdf [STBA0001_ATOGIC](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

S & T Bankier Superfund Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BBL138798798 Bendigo Bank - 138798798					
01/07/2018	0.48	0.48			
01/08/2018	0.61	0.61			
01/09/2018	0.70	0.70			
01/10/2018	0.75	0.75			
01/11/2018	(0.10)	(0.10)			
01/11/2018	0.38	0.38			
01/12/2018	0.01	0.01			
01/01/2019	0.23	0.23			
01/02/2019	0.37	0.37			
01/03/2019	0.45	0.45			
01/04/2019	0.42	0.42			
01/05/2019	0.04	0.04			
01/06/2019	0.32	0.32			
	4.66	4.66			
BBL154114342 Bendigo Bank CMC - 154114342					
01/07/2018	0.00	0.00			
01/08/2018	0.55	0.55			
01/09/2018	4.29	4.29			
01/10/2018	11.60	11.60			

S & T Bankier Superfund
Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
01/11/2018	7.66	7.66			
01/12/2018	3.39	3.39			
01/01/2019	9.31	9.31			
01/02/2019	13.07	13.07			
01/03/2019	14.28	14.28			
01/04/2019	0.00	0.00			
01/05/2019	0.10	0.10			
01/06/2019	1.58	1.58			
	65.83	65.83			
	70.49	70.49			
Other Assets					
STBA0001_ATOGIC ATO GIC					
17/08/2018	5.75	5.75			
	5.75	5.75			
	5.75	5.75			
TOTAL	76.24	76.24			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	76.24	11C

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S & T BANKIER SUPER PTY LTD
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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2018 - 30 Jun 2018
Statement number	61
Opening balance on 1 Jun 2018	\$9,400.18
Deposits & credits	\$4,907.87
Withdrawals & debits	\$999.97
Closing Balance on 30 Jun 2018	\$13,308.08

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,400.18
1 Jun 18	INTEREST		0.37	9,400.55
1 Jun 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	Net Transaction Fees for May 18	0.80		9,399.75
1 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,839.75
1 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,381.25
1 Jun 18	Interest Rate 0.050%PA			
8 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,821.25
9 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,362.75
15 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,802.75

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,344.25
15 Jun 18	DIRECT DEBIT YL506206 633-000 N BT LIFE INSURANC 0826943583	302.93		12,041.32
18 Jun 18	DIRECT DEBIT YL504878 633-000 N BT LIFE INSURANC 0827291594	696.24		11,345.08
22 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,785.08
22 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,326.58
29 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,766.58
29 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	13,308.08
Transaction totals / Closing balance		\$999.97	\$4,907.87	\$13,308.08

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jul 2018 - 31 Jul 2018
Statement number	62
Opening balance on 1 Jul 2018	\$13,308.08
Deposits & credits	\$3,926.48
Withdrawals & debits	\$1,519.17
Closing Balance on 31 Jul 2018	\$15,715.39

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$13,308.08
1 Jul 18	INTEREST		0.48	13,308.56
1 Jul 18	Interest Rate	0.050%PA		
6 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	13,748.56
6 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,290.06
12 Jul 18	BILL PAYMENT 0100388391 BPAY TO: TAX OFFICE PAYMENTS	520.00		13,770.06
13 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,210.06
13 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,751.56
16 Jul 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0833231515	533.62		14,217.94
17 Jul 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0833514694	465.55		13,752.39

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Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
20 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,192.39
20 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,733.89
27 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,173.89
27 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	15,715.39
Transaction totals / Closing balance		\$1,519.17	\$3,926.48	\$15,715.39

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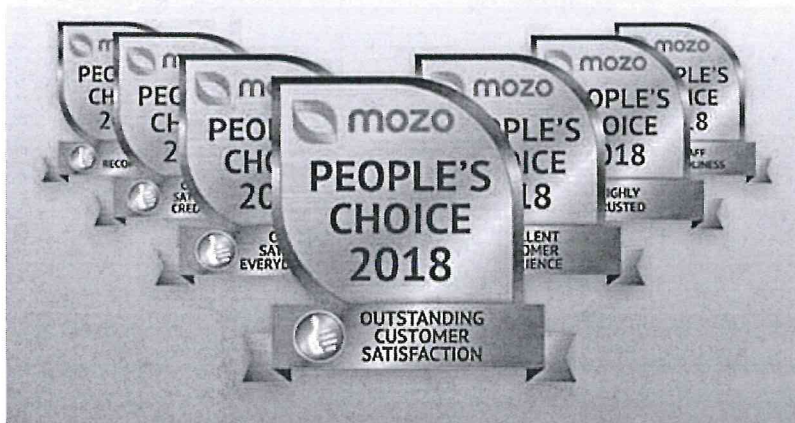
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Aug 2018 - 31 Aug 2018
Statement number	63
Opening balance on 1 Aug 2018	\$15,715.39
Deposits & credits	\$6,713.50
Withdrawals & debits	\$5,295.62
Closing Balance on 31 Aug 2018	\$17,133.27

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$15,715.39
1 Aug 18	INTEREST		0.61	15,716.00
1 Aug 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for July 18	0.40		15,715.60
1 Aug 18	BILL PAYMENT 0100219803 BPAY TO: MBRC PAYMENTS	506.95		15,208.65
1 Aug 18	Interest Rate	0.050%PA		
3 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,648.65
3 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	16,190.15
10 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,630.15
10 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,171.65

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Aug 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0839700002	302.93		16,868.72
16 Aug 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0840045913	230.79		16,637.93
17 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,077.93
17 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,619.43
17 Aug 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0840317988	465.55		17,153.88
20 Aug 18	PAY ANYONE 0141984805Senrico MET167066970Stba0003	2,750.00		14,403.88
21 Aug 18	DIRECT CREDIT ATO004000009718236 ATO 0840946747		1,805.39	16,209.27
24 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,649.27
24 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,190.77
27 Aug 18	BILL PAYMENT 0101551213 BPAY TO: TAX OFFICE PAYMENTS	1,039.00		16,151.77
31 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,591.77
31 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,133.27
Transaction totals / Closing balance		\$5,295.62	\$6,713.50	\$17,133.27

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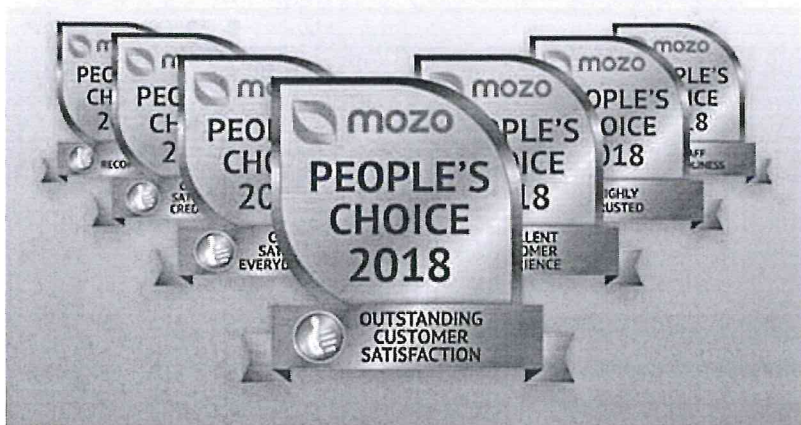
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Your details at a glance	
BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary	
Statement period	1 Sep 2018 - 30 Sep 2018
Statement number	64
Opening balance on 1 Sep 2018	\$17,133.27
Deposits & credits	\$3,926.70
Withdrawals & debits	\$2,162.17
Closing Balance on 30 Sep 2018	\$18,897.80

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$17,133.27
1 Sep 18	INTEREST		0.70	17,133.97
1 Sep 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	Net Transaction Fees for August 18	1.20		17,132.77
1 Sep 18	Interest Rate	0.050%PA		
7 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,572.77
7 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	18,114.27
14 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,554.27
14 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,095.77
17 Sep 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0846465073	999.07		18,096.70

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,536.70
21 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,078.20
28 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,518.20
28 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,059.70
28 Sep 18	BILL PAYMENT 0101743508 BPAY TO: STRATAPAY-LEVY	1,161.90		18,897.80
Transaction totals / Closing balance		\$2,162.17	\$3,926.70	\$18,897.80

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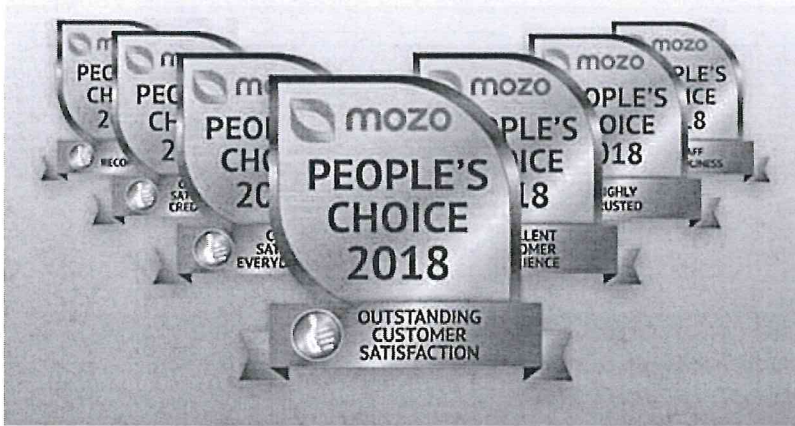
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Oct 2018 - 31 Oct 2018
Statement number	65
Opening balance on 1 Oct 2018	\$18,897.80
Deposits & credits	\$3,926.75
Withdrawals & debits	\$20,999.67
Closing Balance on 31 Oct 2018	\$1,824.88

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$18,897.80
1 Oct 18	INTEREST		0.75	18,898.55
1 Oct 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for September 18	0.40		18,898.15
1 Oct 18	Interest Rate	0.050%PA		
5 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,338.15
5 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,879.65
12 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	20,319.65
12 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,861.15
15 Oct 18	PAY ANYONE 0144756829S&t super BBL154114342Super invest	20,000.00		861.15

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Oct 18	Interest Rate 0.000%PA			
15 Oct 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0852421176	302.93		558.22
16 Oct 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0852724918	230.79		327.43
17 Oct 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0853021831	465.55		-138.12
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE FOR 17/10/2018	27.50		-165.62
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-27.50		-138.12
19 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	301.88
19 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	843.38
26 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	1,283.38
26 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	1,824.88
Transaction totals / Closing balance		\$20,999.67	\$3,926.75	\$1,824.88

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Your details at a glance	
BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary	
Statement period	1 Nov 2018 - 30 Nov 2018
Statement number	66
Opening balance on 1 Nov 2018	\$1,824.88
Deposits & credits	\$4,907.88
Withdrawals & debits	\$999.77
Closing Balance on 30 Nov 2018	\$5,732.99



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,824.88
1 Nov 18	INTEREST	0.10		1,824.78
1 Nov 18	INTEREST		0.38	1,825.16
1 Nov 18	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for October 18	0.40		1,824.76
1 Nov 18	Interest Rate	0.000%PA		
2 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	2,264.76
2 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	2,806.26
9 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,246.26
9 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,787.76

Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
15 Nov 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0859100277	302.93		3,484.83
16 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,924.83
16 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,466.33
16 Nov 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0859398777	230.79		4,235.54
19 Nov 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0859698901	465.55		3,769.99
23 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,209.99
23 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,751.49
30 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,191.49
30 Nov 18	Interest Rate 0.050%PA			
30 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,732.99
Transaction totals / Closing balance		\$999.77	\$4,907.88	\$5,732.99

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 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Dec 2018 - 31 Dec 2018
Statement number 67
Opening balance on 1 Dec 2018 \$5,732.99
Deposits & credits \$3,926.01
Withdrawals & debits \$2,645.30
Closing Balance on 31 Dec 2018 \$7,013.70



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,732.99
1 Dec 18	INTEREST		0.01	5,733.00
1 Dec 18	Interest Rate	0.050%PA		
6 Dec 18	BILL PAYMENT 0104175237 BPAY TO: UNITYWATER	274.93		5,458.07
6 Dec 18	BILL PAYMENT 0104175907 BPAY TO: MBRC PAYMENTS	860.52		4,597.55
6 Dec 18	Interest Rate	0.000%PA		
6 Dec 18	BILL PAYMENT 0104175935 BPAY TO: MBRC PAYMENTS	510.78		4,086.77
7 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,526.77
7 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,068.27
7 Dec 18	Interest Rate	0.050%PA		

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,508.27
14 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,049.77
17 Dec 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0865660055	999.07		5,050.70
21 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,490.70
21 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,032.20
28 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,472.20
28 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,013.70
Transaction totals / Closing balance		\$2,645.30	\$3,926.01	\$7,013.70

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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jan 2019 - 31 Jan 2019
Statement number 68
Opening balance on 1 Jan 2019 \$7,013.70
Deposits & credits \$3,926.23
Withdrawals & debits \$1,000.47
Closing Balance on 31 Jan 2019 \$9,939.46



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$7,013.70
1 Jan 19	INTEREST		0.23	7,013.93
1 Jan 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	Total Transaction Fees	1.20		
	Net Transaction Fees for December 18	1.20		7,012.73
1 Jan 19	Interest Rate	0.050%PA		
4 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,452.73
4 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,994.23
11 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,434.23
11 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,975.73
15 Jan 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0871234242	302.93		8,672.80

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Jan 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0871530759	230.79		8,442.01
17 Jan 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0871838026	465.55		7,976.46
18 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,416.46
18 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,957.96
25 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,397.96
25 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,939.46
Transaction totals / Closing balance		\$1,000.47	\$3,926.23	\$9,939.46

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 S & T BANKIER SUPER PTY LTD
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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Feb 2019 - 28 Feb 2019
Statement number 69
Opening balance on 1 Feb 2019 \$9,939.46
Deposits & credits \$3,926.37
Withdrawals & debits \$4,801.28
Closing Balance on 28 Feb 2019 \$9,064.55



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,939.46
1 Feb 19	INTEREST		0.37	9,939.83
1 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,379.83
1 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,921.33
1 Feb 19	Interest Rate 0.050%PA			
8 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,361.33
8 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,902.83
15 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,342.83
15 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,884.33
15 Feb 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0877724636	302.93		12,581.40

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
18 Feb 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0878064204	696.24		11,885.16
21 Feb 19	BILL PAYMENT 0106007029 BPAY TO: STRATAPAY-LEVY	1,170.11		10,715.05
22 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,155.05
22 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,696.55
28 Feb 19	BILL PAYMENT 0106212094 BPAY TO: TAX OFFICE PAYMENTS	2,632.00		9,064.55
Transaction totals / Closing balance		\$4,801.28	\$3,926.37	\$9,064.55

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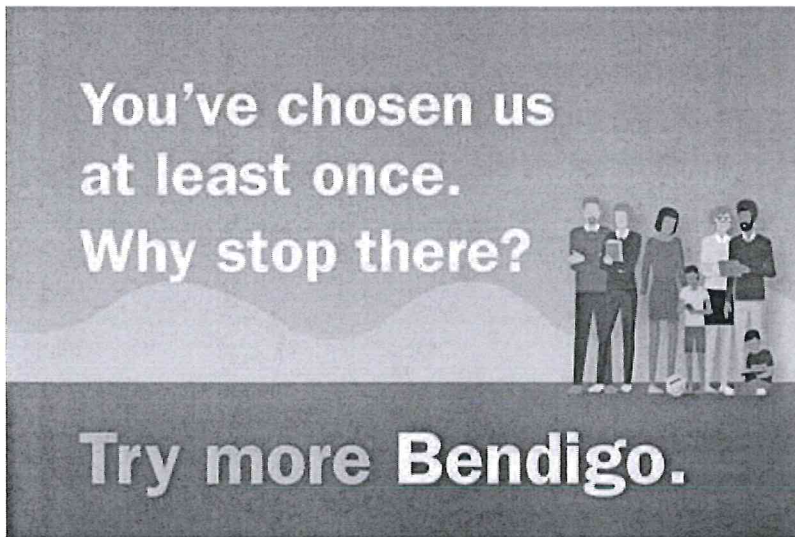
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 S & T BANKIER SUPER PTY LTD
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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Mar 2019 - 31 Mar 2019
Statement number	70
Opening balance on 1 Mar 2019	\$9,064.55
Deposits & credits	\$4,907.95
Withdrawals & debits	\$10,999.97
Closing Balance on 31 Mar 2019	\$2,972.53



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,064.55
1 Mar 19	INTEREST		0.45	9,065.00
1 Mar 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	Net Transaction Fees for February 19	0.80		9,064.20
1 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,504.20
1 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,045.70
1 Mar 19	Interest Rate 0.050%PA			
8 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,485.70
8 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,027.20
15 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,467.20

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,008.70
15 Mar 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0883662505	302.93		11,705.77
18 Mar 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0884012569	696.24		11,009.53
22 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,449.53
22 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,991.03
29 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,431.03
29 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,972.53
29 Mar 19	PAY ANYONE 0152808392S&t super BBL154114342St super	10,000.00		2,972.53
29 Mar 19	Interest Rate	0.000%PA		
Transaction totals / Closing balance		\$10,999.97	\$4,907.95	\$2,972.53

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Apr 2019 - 30 Apr 2019
Statement number	71
Opening balance on 1 Apr 2019	\$2,972.53
Deposits & credits	\$3,926.42
Withdrawals & debits	\$999.67
Closing Balance on 30 Apr 2019	\$5,899.28



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,972.53
1 Apr 19	INTEREST		0.42	2,972.95
1 Apr 19	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for March 19	0.40		2,972.55
1 Apr 19	Interest Rate	0.000%PA		
5 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,412.55
5 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,954.05
12 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,394.05
12 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,935.55
15 Apr 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0890078451	302.93		4,632.62

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Apr 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0890421771	230.79		4,401.83
17 Apr 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0890732530	465.55		3,936.28
19 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,376.28
19 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,917.78
26 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,357.78
26 Apr 19	Interest Rate 0.050%PA			
26 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,899.28
Transaction totals / Closing balance		\$999.67	\$3,926.42	\$5,899.28

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 May 2019 - 31 May 2019
Statement number	72
Opening balance on 1 May 2019	\$5,899.28
Deposits & credits	\$4,907.54
Withdrawals & debits	\$2,168.97
Closing Balance on 31 May 2019	\$8,637.85



Any questions?

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,899.28
1 May 19	INTEREST		0.04	5,899.32
1 May 19	Interest Rate	0.050%PA		
3 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,339.32
3 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,880.82
10 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,320.82
10 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,862.32
15 May 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0896370120	302.93		7,559.39
16 May 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0896704529	230.79		7,328.60
17 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,768.60

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
17 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,310.10
17 May 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0896972750	465.55		7,844.55
23 May 19	BILL PAYMENT 0108382738 BPAY TO: STRATAPAY-LEVY	1,169.70		6,674.85
24 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,114.85
24 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,656.35
31 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,096.35
31 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,637.85
Transaction totals / Closing balance		\$2,168.97	\$4,907.54	\$8,637.85

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BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2019 - 30 Jun 2019
Statement number	73
Opening balance on 1 Jun 2019	\$8,637.85
Deposits & credits	\$3,926.32
Withdrawals & debits	\$1,141.79
Closing Balance on 30 Jun 2019	\$11,422.38



Any questions?

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$8,637.85
1 Jun 19	INTEREST		0.32	8,638.17
1 Jun 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for May 19	0.40		8,637.77
1 Jun 19	Interest Rate	0.050%PA		
7 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,077.77
7 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,619.27
14 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,059.27
14 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,600.77
17 Jun 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0903173706	1,141.39		9,459.38

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,899.38
21 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,440.88
28 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,880.88
28 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,422.38
Transaction totals / Closing balance		\$1,141.79	\$3,926.32	\$11,422.38

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Cash Transaction Summary


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B Institution **Bendigo and Adelaide Bank Ltd** | BSB **633-000** | Account Number **154114342**

Account of **CMCSB ITF S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU**

Open Balance **\$1,399.85** | Closing Balance **\$410.66** | Total Debit **\$1,247,920.89** | Total Credit **\$1,246,931.70**

Date	Description	Debit \$	Credit \$	Balance \$
02/06/2019	Statement Balance Alignment		1.58	410.66
31/05/2019	Bght 5933 SUN @ 13.3093 7171411	79,051.02		409.08
24/05/2019	Deposit to BBL - Bulk Settlement		79,348.04	79,460.10
10/05/2019	Bght 2648 ORE @ 3.3900 7039561	115.04		112.06
02/05/2019	Withdrawal from BBL - Bulk Settlement	38,057.86		227.10
01/05/2019	INTEREST		0.10	38,284.96
29/04/2019	Sold 452 CBA @ 75.0900 6959740		33,903.36	38,284.86
14/04/2019	Statement Balance Alignment		3,536.28	4,381.50
04/04/2019	Bght 4000 AWC @ 2.5000 6844921	10,019.95		845.22
01/04/2019	INTEREST		0.00	10,865.17
31/03/2019	Statement Balance Alignment		10,000.00	10,865.17
28/03/2019	Bght 452 CBA @ 70.7000 6807477	1,846.63		865.17
17/03/2019	Statement Balance Alignment		707.69	2,711.80
03/03/2019	Statement Balance Alignment		14.28	2,004.11
26/02/2019	Bght 7113 BLD @ 4.9200 6623749	35,034.46		1,989.83
25/02/2019	Withdrawal from BBL - Bulk Settlement	112,128.90		37,024.29
14/02/2019	Deposit to BBL - Bulk Settlement		147,686.06	149,153.19
13/02/2019	Bght 13927 BEN @ 10.7812 6540589	150,314.41		1,467.13
03/02/2019	Statement Balance Alignment		13.07	151,781.54
16/01/2019	Deposit to BBL - Bulk Settlement		151,698.29	151,768.47
07/01/2019	Withdrawal from BBL - Bulk Settlement	125,259.67		70.18
01/01/2019	INTEREST		9.31	125,329.85
24/12/2018	Sold 1347 ALL @ 21.0700 6323330		28,350.07	125,320.54
21/12/2018	Sold 10174 ORG @ 6.5300 6313428		66,363.14	96,907.47
19/12/2018	Sold 20270 API @ 1.5056 6300681		30,485.39	30,607.33
11/12/2018	Withdrawal from BBL - Bulk Settlement	157,250.30		121.94
07/12/2018	Sold 1818 BOQ @ 9.6051 6249735		17,442.17	157,372.24
04/12/2018	Sold 7234 AGL @ 18.2500 6231277		131,875.28	139,930.07
01/12/2018	INTEREST		3.39	8,054.79
29/11/2018	Sold 3047 VRL @ 2.3700 6213769		7,201.44	8,051.40
14/11/2018	EXTERNAL - BOQ FNL DIVIDEND		690.84	849.96
08/11/2018	Bght 3047 VRL @ 2.2387 6107790	6,841.23		159.12
07/11/2018	Bght 7234 AGL @ 17.9763 6104105	130,183.84		7,000.35
01/11/2018	INTEREST		7.66	137,184.19
24/10/2018	Deposit to BBL - Bulk Settlement		116,804.93	137,176.53
22/10/2018	Sold 33333 LNG @ 0.5950 5998252		19,813.19	20,371.60
18/10/2018	Bght 33333 LNG @ 0.6050 5985799	20,186.42		558.41
17/10/2018	Bght 9559 RMD @ 14.5439 5975958	139,178.18		20,744.83
15/10/2018	EXTERNAL - S & T BANKIER SU		20,000.00	159,923.01
12/10/2018	Sold 8489 SUN @ 13.9027 5938290		117,889.87	139,923.01
11/10/2018	Sold 1411 RMD @ 15.2113 5929678		21,443.21	22,033.14
01/10/2018	INTEREST		11.60	589.93
24/09/2018	Bght 8489 SUN @ 14.3856 5846317	122,254.07		578.33
20/09/2018	RESMED DIVIDEND		50.34	122,832.40
01/09/2018	INTEREST		4.29	122,782.06
28/08/2018	Sold 2050 NAB @ 27.4700 5766265		56,251.56	122,777.77
27/08/2018	Sold 8205 SCP @ 2.3600 5764891		19,343.85	66,526.21
16/08/2018	Sold 15228 RSG @ 1.3100 5729958		19,928.73	47,182.36
13/08/2018	Sold 1000 AGL @ 21.1650 5718698		21,145.05	27,253.63
08/08/2018	Withdrawal from BBL - Bulk Settlement	60,068.64		6,108.58

Date	Description	Debit \$	Credit \$	Balance \$
01/08/2018	INTEREST		0.55	66,177.22
30/07/2018	Sold 13230 FMG @ 4.4100 5682558		58,280.13	66,176.67
26/07/2018	Bght 13230 FMG @ 4.5400 5671606	60,130.27		7,896.54
25/07/2018	Sold 2220 ANZ @ 29.1300 5671538		64,597.46	68,026.81
05/07/2018	NAB INTERIM DIV		2,029.50	3,429.35
01/07/2018	INTEREST		0.00	1,399.85

IMPORTANT NOTE: For accounts which are not operated directly through Bendigo Invest Direct, please refer to your bank for full statement history, as the list above may not be complete.

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated.



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR S & T
BANKIER SUPERFUND
ABN 39 589 684 407
TFN 908 720 473

Income tax 551

Date generated	25/10/2021
Overdue	\$22.32 DR
Not yet due	\$0.00
Balance	\$22.32 DR

Transactions

3 results found - from **01 July 2018** to **30 June 2019** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Aug 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,799.64	\$1,799.64 CR
17 Aug 2018	17 Aug 2018	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$5.75	\$1,805.39 CR
17 Aug 2018	22 Aug 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,805.39		\$0.00

28000 - Property Income

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	(\$20,800.00)	(\$20,800.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$20,800.00)	(\$20,800.00)	

Supporting Documents

- General Ledger [Report](#)
- Rent Received.pdf

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)</u>					
06/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	400.00 CR
13/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	800.00 CR
20/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	1,200.00 CR
27/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	1,600.00 CR
03/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	2,000.00 CR
10/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	2,400.00 CR
17/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	2,800.00 CR
24/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	3,200.00 CR
31/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	3,600.00 CR
07/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	4,000.00 CR
14/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	4,400.00 CR
21/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	4,800.00 CR
28/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	5,200.00 CR
05/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	5,600.00 CR
12/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	6,000.00 CR
19/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	6,400.00 CR
26/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	6,800.00 CR
02/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	7,200.00 CR
09/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	7,600.00 CR
16/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	8,000.00 CR
23/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	8,400.00 CR
30/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	8,800.00 CR
07/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	9,200.00 CR
14/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	9,600.00 CR
21/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	10,000.00 CR
28/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	10,400.00 CR
04/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	10,800.00 CR
11/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	11,200.00 CR
18/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	11,600.00 CR
25/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	12,000.00 CR
01/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	12,400.00 CR
08/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	12,800.00 CR
15/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	13,200.00 CR

S & T Bankier Superfund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
22/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	13,600.00 CR
01/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	14,000.00 CR
08/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	14,400.00 CR
15/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	14,800.00 CR
22/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	15,200.00 CR
29/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	15,600.00 CR
05/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	16,000.00 CR
12/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	16,400.00 CR
19/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	16,800.00 CR
26/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	17,200.00 CR
03/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	17,600.00 CR
10/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	18,000.00 CR
17/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	18,400.00 CR
24/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	18,800.00 CR
31/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	19,200.00 CR
07/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	19,600.00 CR
14/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	20,000.00 CR
21/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	20,400.00 CR
28/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR			400.00	20,800.00 CR
				20,800.00	20,800.00 CR

Total Debits: 0.00
Total Credits: 20,800.00

SBI Group Pty Ltd
ABN 13 109 866 695
Detailed Profit and Loss Statement
For the year ended 30 June 2019

	2019	2018
	\$	\$
M/V commercial - Reg/Insurance	14,522.06	13,652.32
M/V commercial - Repairs	11,566.89	15,937.94
Parking, tolls & taxi fares	10,274.63	12,237.42
Postage	177.27	234.55
Printing & stationery	2,621.80	4,182.65
Protective clothing	367.27	321.73
Rates & land taxes	1,009.68	809.52
Rent on land & buildings	20,800.00	21,863.30
Repairs & maintenance	1,133.75	3,214.79
Salaries - Associated persons	179,712.00	179,712.00
Staff amenities	4,116.01	1,102.78
Staff training	200.00	
Storage costs	29,120.00	55,000.00
Subscriptions	3,290.22	3,031.08
Sundry expenses	1,373.23	189.09
Superannuation	27,797.00	27,797.00
Superannuation - Assoc persons	10,198.00	9,628.00
Telephone	2,683.56	2,454.97
Travel, accom & conference	22,873.74	29,889.41
Total expenses	<u>540,416.05</u>	<u>543,120.05</u>
Profit (Loss) from Ordinary Activities before income tax	<u>(330,119.66)</u>	<u>38,466.92</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

30100 - Accountancy Fees

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,750.00	\$242.00	1036.36%
TOTAL		CY Balance	LY Balance	
		\$2,750.00	\$242.00	

Supporting Documents

- General Ledger [Report](#)
- Accountant fee.pdf [30100](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
20/08/2018	MET167066970Stba0003 0141984805Senrico - PAY ANYONE		2,750.00		2,750.00 DR
			2,750.00		2,750.00 DR

Total Debits: 2,750.00

Total Credits: 0.00

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Scott Bankier
S & T Bankier Superfund
PO Box 6012
BRENDALD QLD 4500

Tax Invoice 202575

Ref: STBA0003
3 June, 2019

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2018 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2018</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2018</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2018</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2018</p> <p>Preparation and Lodgement of Business Activity Statements for the quarters ended</p> <ul style="list-style-type: none">- 30 June 2018- 30 September 2018- 31 December 2018- 31 March 2019 <p>Sundry advice and Other Matters</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p style="text-align: right;">2,750.00</p>

Description	Amount

Terms: Strictly Seven Days

AMT Due \$

2,750.00

The Amount Due Includes GST of \$250.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 202575
S & T Bankier Superfund		Ref: STBA0003
*Cheque *Cash *M/card & VISA Only		3 June, 2019
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 2,750.00
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

30302 - ASIC Filing Fee

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30302	ASIC Filing Fee		\$254.00	100%
TOTAL		CY Balance	LY Balance	
			\$254.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30400 - ATO Supervisory Levy

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$518.00		100%
TOTAL		CY Balance	LY Balance	
		\$518.00		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
21/08/2018	ATO 0840946747 ATO004000009718236 - DIRECT CREDIT 2017 Income Tax		259.00		259.00 DR
30/06/2019	2018 Income TAX		259.00		518.00 DR
			518.00		518.00 DR

Total Debits: 518.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration		\$484.00	100%
TOTAL		CY Balance	LY Balance	
			\$484.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

31500 - Bank Charges

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$5.20	\$5.60	(7.14)%
TOTAL		CY Balance	LY Balance	
		\$5.20	\$5.60	

Supporting Documents

- General Ledger [Report](#)
- BS - Bendigo Bank Business Cash Management.pdf [31500](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/08/2018	TRANSACTION FEES CHARGED 07/18 - TRANSACTION FEES CHARGED		0.40		0.40 DR
01/09/2018	TRANSACTION FEES CHARGED 08/18 - TRANSACTION FEES CHARGED		1.20		1.60 DR
01/10/2018	TRANSACTION FEES CHARGED 09/18 - TRANSACTION FEES CHARGED		0.40		2.00 DR
18/10/2018	FEE FOR 17/10/2018 - OVERDRAWN ACCOUNT FEE		27.50		29.50 DR
18/10/2018	FEE REFUNDED BY MANAGER - OVERDRAWN ACCOUNT FEE			27.50	2.00 DR
01/11/2018	TRANSACTION FEES CHARGED 10/18 - TRANSACTION FEES CHARGED		0.40		2.40 DR
01/01/2019	TRANSACTION FEES CHARGED 12/18 - TRANSACTION FEES CHARGED		1.20		3.60 DR
01/03/2019	TRANSACTION FEES CHARGED 02/19 - TRANSACTION FEES CHARGED		0.80		4.40 DR
01/04/2019	TRANSACTION FEES CHARGED 03/19 - TRANSACTION FEES CHARGED		0.40		4.80 DR
01/06/2019	TRANSACTION FEES CHARGED 05/19 - TRANSACTION FEES CHARGED		0.40		5.20 DR
			32.70	27.50	5.20 DR

Total Debits: 32.70

Total Credits: 27.50

009460



S & T BANKIER SUPER PTY LTD
70 KOLORA CRES
FERNY HILLS QLD 4055



Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2018 - 30 Jun 2018
Statement number	61
Opening balance on 1 Jun 2018	\$9,400.18
Deposits & credits	\$4,907.87
Withdrawals & debits	\$999.97
Closing Balance on 30 Jun 2018	\$13,308.08

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,400.18
1 Jun 18	INTEREST		0.37	9,400.55
1 Jun 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	Net Transaction Fees for May 18	0.80		9,399.75
1 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,839.75
1 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,381.25
1 Jun 18	Interest Rate 0.050%PA			
8 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,821.25
9 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,362.75
15 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,802.75

...continued overleaf >

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,344.25
15 Jun 18	DIRECT DEBIT YL506206 633-000 N BT LIFE INSURANC 0826943583	302.93		12,041.32
18 Jun 18	DIRECT DEBIT YL504878 633-000 N BT LIFE INSURANC 0827291594	696.24		11,345.08
22 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,785.08
22 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,326.58
29 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,766.58
29 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	13,308.08
Transaction totals / Closing balance		\$999.97	\$4,907.87	\$13,308.08

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

**Supporting community
sport Australia wide.**



Be the change.

009460



S & T BANKIER SUPER PTY LTD
70 KOLORA CRES
FERNY HILLS QLD 4055



Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jul 2018 - 31 Jul 2018
Statement number	62
Opening balance on 1 Jul 2018	\$13,308.08
Deposits & credits	\$3,926.48
Withdrawals & debits	\$1,519.17
Closing Balance on 31 Jul 2018	\$15,715.39

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$13,308.08
1 Jul 18	INTEREST		0.48	13,308.56
1 Jul 18	Interest Rate	0.050%PA		
6 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	13,748.56
6 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,290.06
12 Jul 18	BILL PAYMENT 0100388391 BPAY TO: TAX OFFICE PAYMENTS	520.00		13,770.06
13 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,210.06
13 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,751.56
16 Jul 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0833231515	533.62		14,217.94
17 Jul 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0833514694	465.55		13,752.39

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
20 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,192.39
20 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,733.89
27 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,173.89
27 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	15,715.39
Transaction totals / Closing balance		\$1,519.17	\$3,926.48	\$15,715.39

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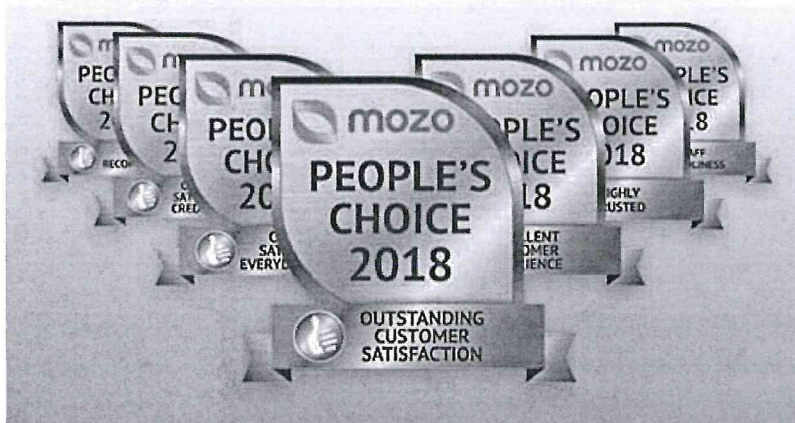
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Aug 2018 - 31 Aug 2018
Statement number	63
Opening balance on 1 Aug 2018	\$15,715.39
Deposits & credits	\$6,713.50
Withdrawals & debits	\$5,295.62
Closing Balance on 31 Aug 2018	\$17,133.27

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$15,715.39
1 Aug 18	INTEREST		0.61	15,716.00
1 Aug 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for July 18	0.40		15,715.60
1 Aug 18	BILL PAYMENT 0100219803 BPAY TO: MBRC PAYMENTS	506.95		15,208.65
1 Aug 18	Interest Rate	0.050%PA		
3 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,648.65
3 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	16,190.15
10 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,630.15
10 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,171.65

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Aug 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0839700002	302.93		16,868.72
16 Aug 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0840045913	230.79		16,637.93
17 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,077.93
17 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,619.43
17 Aug 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0840317988	465.55		17,153.88
20 Aug 18	PAY ANYONE 0141984805Senrico MET167066970Stba0003	2,750.00		14,403.88
21 Aug 18	DIRECT CREDIT ATO004000009718236 ATO 0840946747		1,805.39	16,209.27
24 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,649.27
24 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,190.77
27 Aug 18	BILL PAYMENT 0101551213 BPAY TO: TAX OFFICE PAYMENTS	1,039.00		16,151.77
31 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,591.77
31 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,133.27
Transaction totals / Closing balance		\$5,295.62	\$6,713.50	\$17,133.27

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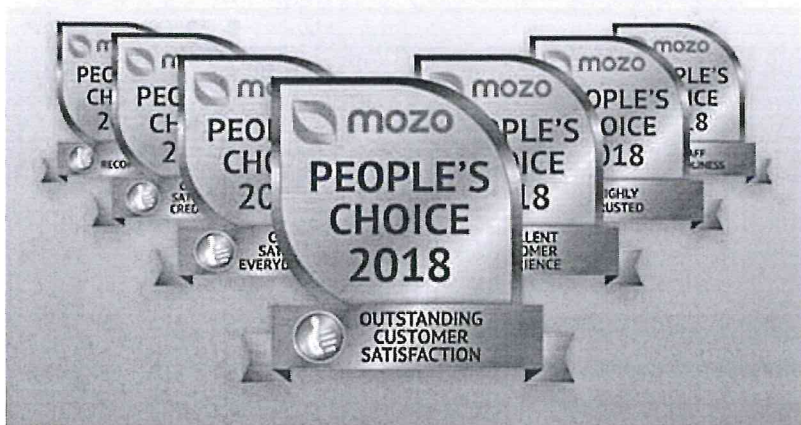
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Sep 2018 - 30 Sep 2018
Statement number	64
Opening balance on 1 Sep 2018	\$17,133.27
Deposits & credits	\$3,926.70
Withdrawals & debits	\$2,162.17
Closing Balance on 30 Sep 2018	\$18,897.80

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$17,133.27
1 Sep 18	INTEREST		0.70	17,133.97
1 Sep 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	Net Transaction Fees for August 18	1.20		17,132.77
1 Sep 18	Interest Rate	0.050%PA		
7 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,572.77
7 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	18,114.27
14 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,554.27
14 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,095.77
17 Sep 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0846465073	999.07		18,096.70

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,536.70
21 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,078.20
28 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,518.20
28 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,059.70
28 Sep 18	BILL PAYMENT 0101743508 BPAY TO: STRATAPAY-LEVY	1,161.90		18,897.80
Transaction totals / Closing balance		\$2,162.17	\$3,926.70	\$18,897.80

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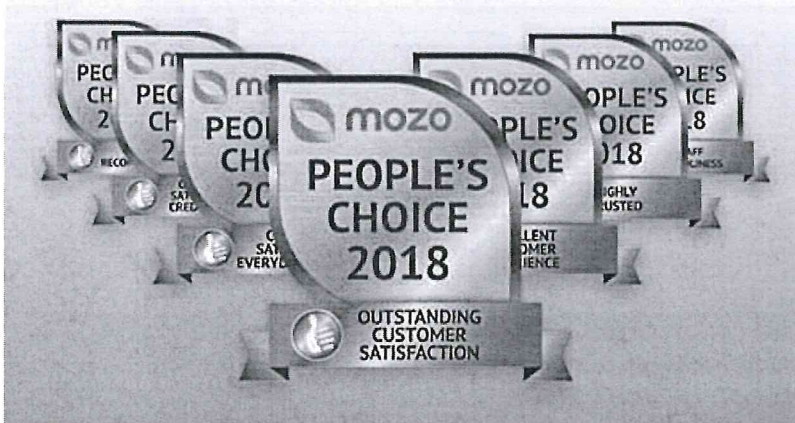
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Oct 2018 - 31 Oct 2018
Statement number	65
Opening balance on 1 Oct 2018	\$18,897.80
Deposits & credits	\$3,926.75
Withdrawals & debits	\$20,999.67
Closing Balance on 31 Oct 2018	\$1,824.88

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$18,897.80
1 Oct 18	INTEREST		0.75	18,898.55
1 Oct 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for September 18	0.40		18,898.15
1 Oct 18	Interest Rate	0.050%PA		
5 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,338.15
5 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,879.65
12 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	20,319.65
12 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,861.15
15 Oct 18	PAY ANYONE 0144756829S&t super BBL154114342Super invest	20,000.00		861.15

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Oct 18	Interest Rate 0.000%PA			
15 Oct 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0852421176	302.93		558.22
16 Oct 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0852724918	230.79		327.43
17 Oct 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0853021831	465.55		-138.12
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE FOR 17/10/2018	27.50		-165.62
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-27.50		-138.12
19 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	301.88
19 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	843.38
26 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	1,283.38
26 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	1,824.88
Transaction totals / Closing balance		\$20,999.67	\$3,926.75	\$1,824.88

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Nov 2018 - 30 Nov 2018
Statement number	66
Opening balance on 1 Nov 2018	\$1,824.88
Deposits & credits	\$4,907.88
Withdrawals & debits	\$999.77
Closing Balance on 30 Nov 2018	\$5,732.99



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,824.88
1 Nov 18	INTEREST	0.10		1,824.78
1 Nov 18	INTEREST		0.38	1,825.16
1 Nov 18	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for October 18	0.40		1,824.76
1 Nov 18	Interest Rate	0.000%PA		
2 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	2,264.76
2 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	2,806.26
9 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,246.26
9 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,787.76

Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
15 Nov 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0859100277	302.93		3,484.83
16 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,924.83
16 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,466.33
16 Nov 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0859398777	230.79		4,235.54
19 Nov 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0859698901	465.55		3,769.99
23 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,209.99
23 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,751.49
30 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,191.49
30 Nov 18	Interest Rate 0.050%PA			
30 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,732.99
Transaction totals / Closing balance		\$999.77	\$4,907.88	\$5,732.99

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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Dec 2018 - 31 Dec 2018
Statement number 67
Opening balance on 1 Dec 2018 \$5,732.99
Deposits & credits \$3,926.01
Withdrawals & debits \$2,645.30
Closing Balance on 31 Dec 2018 \$7,013.70



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,732.99
1 Dec 18	INTEREST		0.01	5,733.00
1 Dec 18	Interest Rate	0.050%PA		
6 Dec 18	BILL PAYMENT 0104175237 BPAY TO: UNITYWATER	274.93		5,458.07
6 Dec 18	BILL PAYMENT 0104175907 BPAY TO: MBRC PAYMENTS	860.52		4,597.55
6 Dec 18	Interest Rate	0.000%PA		
6 Dec 18	BILL PAYMENT 0104175935 BPAY TO: MBRC PAYMENTS	510.78		4,086.77
7 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,526.77
7 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,068.27
7 Dec 18	Interest Rate	0.050%PA		

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,508.27
14 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,049.77
17 Dec 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0865660055	999.07		5,050.70
21 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,490.70
21 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,032.20
28 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,472.20
28 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,013.70
Transaction totals / Closing balance		\$2,645.30	\$3,926.01	\$7,013.70

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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jan 2019 - 31 Jan 2019
Statement number 68
Opening balance on 1 Jan 2019 \$7,013.70
Deposits & credits \$3,926.23
Withdrawals & debits \$1,000.47
Closing Balance on 31 Jan 2019 \$9,939.46



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$7,013.70
1 Jan 19	INTEREST		0.23	7,013.93
1 Jan 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	Total Transaction Fees	1.20		
	Net Transaction Fees for December 18	1.20		7,012.73
1 Jan 19	Interest Rate	0.050%PA		
4 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,452.73
4 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,994.23
11 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,434.23
11 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,975.73
15 Jan 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0871234242	302.93		8,672.80

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Jan 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0871530759	230.79		8,442.01
17 Jan 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0871838026	465.55		7,976.46
18 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,416.46
18 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,957.96
25 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,397.96
25 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,939.46
Transaction totals / Closing balance		\$1,000.47	\$3,926.23	\$9,939.46

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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Feb 2019 - 28 Feb 2019
Statement number 69
Opening balance on 1 Feb 2019 \$9,939.46
Deposits & credits \$3,926.37
Withdrawals & debits \$4,801.28
Closing Balance on 28 Feb 2019 \$9,064.55



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,939.46
1 Feb 19	INTEREST		0.37	9,939.83
1 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,379.83
1 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,921.33
1 Feb 19	Interest Rate 0.050%PA			
8 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,361.33
8 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,902.83
15 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,342.83
15 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,884.33
15 Feb 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0877724636	302.93		12,581.40

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
18 Feb 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0878064204	696.24		11,885.16
21 Feb 19	BILL PAYMENT 0106007029 BPAY TO: STRATAPAY-LEVY	1,170.11		10,715.05
22 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,155.05
22 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,696.55
28 Feb 19	BILL PAYMENT 0106212094 BPAY TO: TAX OFFICE PAYMENTS	2,632.00		9,064.55
Transaction totals / Closing balance		\$4,801.28	\$3,926.37	\$9,064.55

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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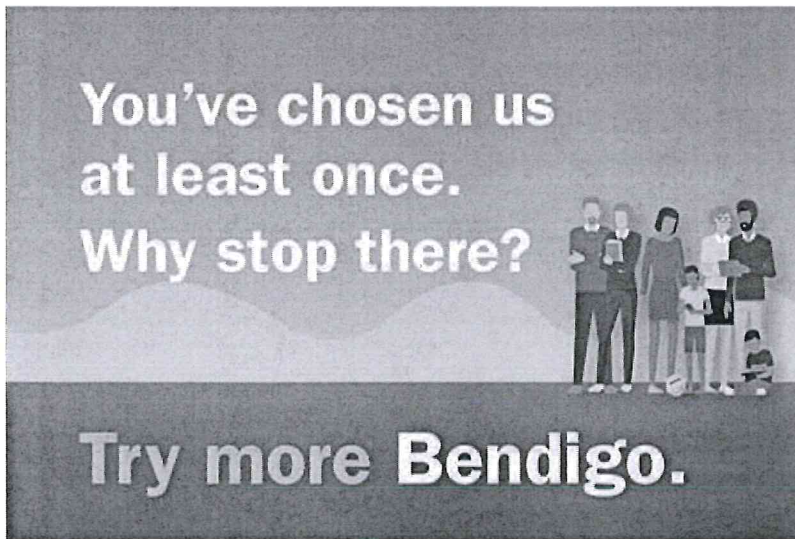
 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Mar 2019 - 31 Mar 2019
Statement number 70
Opening balance on 1 Mar 2019 \$9,064.55
Deposits & credits \$4,907.95
Withdrawals & debits \$10,999.97
Closing Balance on 31 Mar 2019 \$2,972.53



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,064.55
1 Mar 19	INTEREST		0.45	9,065.00
1 Mar 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	Net Transaction Fees for February 19	0.80		9,064.20
1 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,504.20
1 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,045.70
1 Mar 19	Interest Rate 0.050%PA			
8 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,485.70
8 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,027.20
15 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,467.20

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,008.70
15 Mar 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0883662505	302.93		11,705.77
18 Mar 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0884012569	696.24		11,009.53
22 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,449.53
22 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,991.03
29 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,431.03
29 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,972.53
29 Mar 19	PAY ANYONE 0152808392S&t super BBL154114342St super	10,000.00		2,972.53
29 Mar 19	Interest Rate	0.000%PA		
Transaction totals / Closing balance		\$10,999.97	\$4,907.95	\$2,972.53

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Apr 2019 - 30 Apr 2019
Statement number	71
Opening balance on 1 Apr 2019	\$2,972.53
Deposits & credits	\$3,926.42
Withdrawals & debits	\$999.67
Closing Balance on 30 Apr 2019	\$5,899.28



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,972.53
1 Apr 19	INTEREST		0.42	2,972.95
1 Apr 19	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for March 19	0.40		2,972.55
1 Apr 19	Interest Rate	0.000%PA		
5 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,412.55
5 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,954.05
12 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,394.05
12 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,935.55
15 Apr 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0890078451	302.93		4,632.62

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Apr 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0890421771	230.79		4,401.83
17 Apr 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0890732530	465.55		3,936.28
19 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,376.28
19 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,917.78
26 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,357.78
26 Apr 19	Interest Rate 0.050%PA			
26 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,899.28
Transaction totals / Closing balance		\$999.67	\$3,926.42	\$5,899.28

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 May 2019 - 31 May 2019
Statement number	72
Opening balance on 1 May 2019	\$5,899.28
Deposits & credits	\$4,907.54
Withdrawals & debits	\$2,168.97
Closing Balance on 31 May 2019	\$8,637.85



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,899.28
1 May 19	INTEREST		0.04	5,899.32
1 May 19	Interest Rate	0.050%PA		
3 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,339.32
3 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,880.82
10 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,320.82
10 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,862.32
15 May 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0896370120	302.93		7,559.39
16 May 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0896704529	230.79		7,328.60
17 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,768.60

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
17 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,310.10
17 May 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0896972750	465.55		7,844.55
23 May 19	BILL PAYMENT 0108382738 BPAY TO: STRATAPAY-LEVY	1,169.70		6,674.85
24 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,114.85
24 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,656.35
31 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,096.35
31 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,637.85
Transaction totals / Closing balance		\$2,168.97	\$4,907.54	\$8,637.85

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2019 - 30 Jun 2019
Statement number	73
Opening balance on 1 Jun 2019	\$8,637.85
Deposits & credits	\$3,926.32
Withdrawals & debits	\$1,141.79
Closing Balance on 30 Jun 2019	\$11,422.38



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$8,637.85
1 Jun 19	INTEREST		0.32	8,638.17
1 Jun 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for May 19	0.40		8,637.77
1 Jun 19	Interest Rate	0.050%PA		
7 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,077.77
7 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,619.27
14 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,059.27
14 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,600.77
17 Jun 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0903173706	1,141.39		9,459.38

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Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
21 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,899.38
21 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,440.88
28 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,880.88
28 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,422.38
Transaction totals / Closing balance		\$1,141.79	\$3,926.32	\$11,422.38

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33400 - Depreciation

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	\$2,305.25	\$2,305.25	0%
BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	\$255.00	\$255.00	0%
STBA0001_AIRCONDIT1	Airconditioner Mitsubishi - 67/109 Leitchs Rd	\$97.20	\$155.53	(37.5)%
STBA0001_AIRCONDITIO	Air Conditioning - 67/109 Leitchs Rd	\$155.85	\$249.36	(37.5)%
STBA0001_FIRECONTROL	Fire Control Equip - 67/109 Leitchs Rd	\$17.45	\$27.93	(37.52)%
STBA0001_LIGHTS&FIT1	Lights & Fittings - 67/109 Leitchs Rd	\$47.80	\$76.48	(37.5)%
STBA0001_LIGHTS&FITT	Lights & Fittings - 67/109 Leitchs Rd	\$83.44	\$133.50	(37.5)%
STBA0001_SECURITYSYS	Security System - 67/109 Leitchs Rd	\$12.54	\$20.07	(37.52)%
STBA0001_STAFFAMMENI	Staff Ammenities - 67/109 Leitchs Rd	\$179.62	\$202.07	(11.11)%
TOTAL		CY Balance	LY Balance	
		\$3,154.15	\$3,425.19	

Supporting Documents

◦ Depreciation Schedule Report [Report](#)

Standard Checklist

Attach Depreciation Schedule

S & T Bankier Superfund

Depreciation Schedule

For The Period 01 July 2018 - 30 June 2019

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised											
Air Conditioning - 67/109 Leitchs Rd											
	30/06/2010	3,393.64	415.59			415.59	Low Value Pool	37.50 %	155.85	155.85	259.74
Airconditioner Mitsubishi - 67/109 Leitchs Rd											
	19/02/2011	1,705.45	259.21			259.21	Low Value Pool	37.50 %	97.20	97.20	162.01
Fire Control Equip - 67/109 Leitchs Rd											
	15/01/2010	630.00	46.54			46.54	Low Value Pool	37.50 %	17.45	17.45	29.09
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	780.00	222.50			222.50	Low Value Pool	37.50 %	83.44	83.44	139.06
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	490.00	127.46			127.46	Low Value Pool	37.50 %	47.80	47.80	79.66
Security System - 67/109 Leitchs Rd											
	30/06/2010	7,770.00	33.44			33.44	Low Value Pool	37.50 %	12.54	12.54	20.90
Staff Ammenities - 67/109 Leitchs Rd											
	15/01/2010	4,370.00	1,616.76			1,616.76	Diminishing Value	11.11 %	179.62	179.62	1,437.14
		19,139.09	2,721.50			2,721.50				593.90	2,127.60
Real Estate Properties (Australian - Non Residential)											
67 / 109 LEITCHS RD OFFICE MEZZANINE											
	15/01/2010	10,200.00	8,043.33			10,200.00	Prime Cost	2.50 %	255.00	255.00	7,788.33
67 / 109 LEITCHS ROAD BUILDING											
	15/01/2010	92,210.00	72,713.27			92,210.00	Prime Cost	2.50 %	2,305.25	2,305.25	70,408.02

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	
		102,410.00	80,756.60			102,410.00			2,560.25	78,196.35
		121,549.09	83,478.10			105,131.50			3,154.15	80,323.95

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

37500 - Investment Expenses

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
STBA0001_ATOGIC	ATO GIC		\$191.30	100%
TOTAL		CY Balance	LY Balance	
			\$191.30	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

39000 - Life Insurance Premiums

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulation)	\$5,650.04	\$5,004.15	12.91%
BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (Accumulation)	\$2,802.52	\$2,442.03	14.76%
WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Accumulation)	\$3,680.10	\$3,198.84	15.04%
TOTAL		CY Balance	LY Balance	
		\$12,132.66	\$10,645.02	

Supporting Documents

- General Ledger [Report](#)
- 2019 BT Annual Premium Summaries.pdf
- 2019 BT Protection Plans Renewal - CW.pdf
- 2019 BT Protection Plans Renewal - RB.pdf
- 2019 BT Protection Plans Renewal - SB.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Bankier, Ryan - Accumulation (BANRYA00001A)</u>					
17/07/2018	BT Life Insuranc 0833514694 YL508150 633-000 N - DIRECT DEBIT		465.55		465.55 DR
17/08/2018	BT Life Insuranc 0840317988 YL508150 633-000 N - DIRECT DEBIT		465.55		931.10 DR
17/09/2018	BT Life Insuranc 0846465073 YL506206 633-000 N - DIRECT DEBIT		465.55		1,396.65 DR
17/10/2018	BT Life Insuranc 0853021831 YL508150 633-000 N - DIRECT DEBIT		465.55		1,862.20 DR
19/11/2018	BT Life Insuranc 0859698901 YL508150 633-000 N - DIRECT DEBIT		465.55		2,327.75 DR
17/12/2018	BT Life Insuranc 0865660055 YL506206 633-000 N - DIRECT DEBIT		465.55		2,793.30 DR
17/01/2019	BT Life Insuranc 0871838026 YL508150 633-000 N - DIRECT DEBIT		465.55		3,258.85 DR
18/02/2019	BT Life Insuranc 0878064204 YL504878 633-000 N - DIRECT DEBIT		465.45		3,724.30 DR
18/03/2019	BT Life Insuranc 0884012569 YL504878 633-000 N - DIRECT DEBIT		465.45		4,189.75 DR
17/04/2019	BT Life Insuranc 0890732530 YL508150 633-000 N - DIRECT DEBIT		465.55		4,655.30 DR
17/05/2019	BT Life Insuranc 0896972750 YL508150 633-000 N - DIRECT DEBIT		465.55		5,120.85 DR
17/06/2019	BT Life Insuranc 0903173706 YL506206 633-000 N - DIRECT DEBIT		529.19		5,650.04 DR
			5,650.04		5,650.04 DR
<u>(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
16/07/2018	BT Life Insuranc 0833231515 YL506206 633-000 N - DIRECT DEBIT		230.74		230.74 DR
16/08/2018	BT Life Insuranc 0840045913 YL504878 633-000 N - DIRECT DEBIT		230.79		461.53 DR
17/09/2018	BT Life Insuranc 0846465073 YL506206 633-000 N - DIRECT DEBIT		230.59		692.12 DR
16/10/2018	BT Life Insuranc 0852724918 YL504878 633-000 N - DIRECT DEBIT		230.79		922.91 DR
16/11/2018	BT Life Insuranc 0859398777 YL504878 633-000 N - DIRECT DEBIT		230.79		1,153.70 DR
17/12/2018	BT Life Insuranc 0865660055 YL506206 633-000 N - DIRECT DEBIT		230.59		1,384.29 DR
16/01/2019	BT Life Insuranc 0871530759 YL504878 633-000 N - DIRECT DEBIT		230.79		1,615.08 DR
18/02/2019	BT Life Insuranc 0878064204 YL504878 633-000 N - DIRECT DEBIT		230.79		1,845.87 DR
18/03/2019	BT Life Insuranc 0884012569 YL504878 633-000 N - DIRECT DEBIT		230.79		2,076.66 DR
16/04/2019	BT Life Insuranc 0890421771 YL504878 633-000 N - DIRECT DEBIT		230.79		2,307.45 DR
16/05/2019	BT Life Insuranc 0896704529 YL504878 633-000 N - DIRECT DEBIT		230.79		2,538.24 DR
17/06/2019	BT Life Insuranc 0903173706 YL506206 633-000 N - DIRECT DEBIT		264.28		2,802.52 DR
			2,802.52		2,802.52 DR
<u>(Life Insurance Premiums) Wilson, Christopher - Accumulation (WILCHR00001A)</u>					
16/07/2018	BT Life Insuranc 0833231515 YL506206 633-000 N - DIRECT DEBIT		302.88		302.88 DR
15/08/2018	BT Life Insuranc 0839700002 YL506206 633-000 N - DIRECT DEBIT		302.93		605.81 DR
17/09/2018	BT Life Insuranc 0846465073 YL506206 633-000 N - DIRECT DEBIT		302.93		908.74 DR
15/10/2018	BT Life Insuranc 0852421176 YL506206 633-000 N - DIRECT DEBIT		302.93		1,211.67 DR
15/11/2018	BT Life Insuranc 0859100277 YL506206 633-000 N - DIRECT DEBIT		302.93		1,514.60 DR
17/12/2018	BT Life Insuranc 0865660055 YL506206 633-000 N - DIRECT DEBIT		302.93		1,817.53 DR

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/01/2019	BT Life Insuranc 0871234242 YL506206 633-000 N - DIRECT DEBIT		302.93		2,120.46 DR
15/02/2019	BT Life Insuranc 0877724636 YL506206 633-000 N - DIRECT DEBIT		302.93		2,423.39 DR
15/03/2019	BT Life Insuranc 0883662505 YL506206 633-000 N - DIRECT DEBIT		302.93		2,726.32 DR
15/04/2019	BT Life Insuranc 0890078451 YL506206 633-000 N - DIRECT DEBIT		302.93		3,029.25 DR
15/05/2019	BT Life Insuranc 0896370120 YL506206 633-000 N - DIRECT DEBIT		302.93		3,332.18 DR
17/06/2019	BT Life Insuranc 0903173706 YL506206 633-000 N - DIRECT DEBIT		347.92		3,680.10 DR
			3,680.10		3,680.10 DR

Total Debits: 12,132.66

Total Credits: 0.00



27 May 2019

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THE TRUSTEES
S T BANKIER SUPER FUND
70 KOLORA CRESENT
FERNY HILLS QLD 4055

Portfolio No: BL504878-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is **16 Jun 2019**. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL504878	Scott Bankier	Term Life	\$264.18	Monthly	Automatic debit
YLF04878	Scott Bankier	Flexible Linking Plus	\$27.34	Monthly	Automatic debit
TL504880	Scott Bankier	Standalone Living Insurance	\$165.49	Monthly	Automatic debit
CL504879	Scott Bankier	Income Protection Plus	\$299.39	Monthly	Automatic debit

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations



Your BT Protection Plans Renewal Summary for Standalone Living Insurance

Effective: 16 Jun 2019

Policy owner Scott Bankier (31018735)

Address 70 KOLORA CRESENT
FERNY HILLS QLD 4055

Your policy details

Portfolio number BL504878-A
Policy number TL504880
Product name Standalone Living Insurance
Policy risk commencement date 16 Jun 2015
Renewal date 16 Jun each year

Premium details

Premium \$143.33
Policy fee \$8.50
Stamp duty \$13.66
Total premium payable \$165.49
Premiums payable 16th June and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Scott Bankier (31018735)	15 Jan 1973	Male	Non-Smoker	No

Scott Bankier	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Benefit type					
Living Benefit	16 Jun 2048	\$342,153	Stepped	No	N/A

Loyalty benefit details

Scott Bankier	Loyalty benefit	Loyalty benefit effective date
Benefit type		
Living Benefit	\$17,108	16 Jun 2018

Policy: TL504880 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer.
For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Discount details

Insured person discounts	Discount	Applies to
Scott Bankier	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 16 Jun 2019

Policy owner Scott Bankier (31018735)

Address 70 KOLORA CRESENT
FERNY HILLS QLD 4055

Your policy details

Portfolio number BL504878-A

Policy number YLF04878

Product name Flexible Linking Plus

Policy risk commencement date 16 Jun 2015

Renewal date 16 Jun each year

Premium details

Premium \$25.08

Policy fee \$0.00

Stamp duty \$2.26

Total premium payable \$27.34

Premiums payable 16th June and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Scott Bankier (31018735)	15 Jan 1973	Male	Non-Smoker	No

Scott Bankier

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Super Plus TPD Benefit (Own)	16 Jun 2038	\$683,182	Stepped	No	A

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Term Life	YL504878	Scott Bankier	16 Jun 2015

Policy: YLF04878 Page: 1

Loyalty benefit details

Scott Bankier Benefit type	Loyalty benefit	Loyalty benefit effective date
Super Plus TPD Benefit (Own)	\$34,160	16 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Scott Bankier	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 16 Jun 2019

Policy owner S T Bankier Super Fund

Address S T BANKIER SUPER FUND
70 KOLORA CRESENT
FERNY HILLS QLD 4055

Your policy details

Portfolio number BL504878-A

Policy number YL504878

Product name Term Life

Policy risk commencement date 16 Jun 2015

Renewal date 16 Jun each year

Premium details

Premium \$250.04

Policy fee \$8.50

Stamp duty \$5.64

Total premium payable **\$264.18**

Premiums payable 16th June and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Scott Bankier (31018735)	15 Jan 1973	Male	Non-Smoker	No

Scott Bankier	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Benefit type					
Death Benefit	16 Jun 2071	\$2,054,052	Stepped	No	N/A
TPD Benefit (Any)	16 Jun 2071	\$683,182	Stepped	No	A

Policy: YL504878 Page: 1

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YLF04878	Scott Bankier	16 Jun 2015

Loyalty benefit details

Scott Bankier		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$102,703	16 Jun 2018
TPD Benefit (Any)	\$34,160	16 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Scott Bankier	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Your BT Protection Plans Renewal Summary for Income Protection Plus

Effective: 16 Jun 2019

Policy owner Scott Bankier (31018735)

Address 70 KOLORA CRESENT
FERNY HILLS QLD 4055

Your policy details

Portfolio number BL504878-A
Policy number CL504879
Product name Income Protection Plus
Policy risk commencement date 16 Jun 2015
Renewal date 16 Jun each year

Premium details

Premium \$266.17
Policy fee \$8.50
Stamp duty \$24.72
Total premium payable **\$299.39**
Premiums payable 16th June and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Scott Bankier (31018735)	15 Jan 1973	Male	Non-Smoker	No

Scott Bankier

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$5,401	16 Jun 2038	Stepped	No	A

Benefit type Agreed Value
Waiting period 30 days
Benefit period To Age 65

Optional benefits selected Accident Benefit

Policy: CL504879 Page: 1

Loyalty benefit details

Scott Bankier Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	16 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Scott Bankier	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.



BT Protection Plans

Annual Premium Summary

Policy Owner: S T BANKIER SUPER FUND

Your policy details

Portfolio number: BL508150-A
Policy number: YL508150
Product name: Term Life
Policy risk commencement date: 17 June 2015
Premium frequency: Monthly

Summary period: 01/07/2018 to 30/06/2019

Total premium paid in this period: \$5,649.14

Your benefits at 30/06/2019

Insured Person: Ryan Bankier
Death Benefit: \$2,054,052
TPD Benefit (Any): \$675,305

Date of Birth: 11/07/1975

The insurance premium shown on your Annual Premium Summary includes a policy fee.

The details provided in this Summary are for the financial year ending 30/06/2019. Any transactions completed with an effective date after the end of financial year will be included in next year's Summary.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac Master Trust ABN 81 236 903 448. WLISL and WSAL are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 ('the Bank'). The Bank does not guarantee the insurance.

Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The information contained in this Annual Premium Summary should not be considered to be a comprehensive or complete statement of the cover provided and is only reflective of the state of affairs at the time it was issued. It should not be relied on by any person and he or she should make his or her own enquires. No representation, warranty or responsibility is made or accepted by WLISL or WSAL for any liability arising in any way, including but not limited to, negligence for errors or omissions. This disclaimer is subject to any requirements of the law and should be read accordingly.

This document has been prepared by BT, a part of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714 (Westpac), and is current as at 1 July 2019.



BT Protection Plans

Annual Premium Summary

Policy Owner: S T BANKIER SUPER FUND

Your policy details

Portfolio number:	BL504878-A
Policy number:	YL504878
Product name:	Term Life
Policy risk commencement date:	16 June 2015
Premium frequency:	Monthly

Summary period: 01/07/2018 to 30/06/2019

Total premium paid in this period: \$2,801.77

Your benefits at 30/06/2019

Insured Person: Scott Bankier
Death Benefit: \$2,054,052
TPD Benefit (Any): \$683,182

Date of Birth: 15/01/1973

The insurance premium shown on your Annual Premium Summary includes a policy fee.

The details provided in this Summary are for the financial year ending 30/06/2019. Any transactions completed with an effective date after the end of financial year will be included in next year's Summary.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac Master Trust ABN 81 236 903 448. WLISL and WSAL are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 ('the Bank'). The Bank does not guarantee the insurance.

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This document has been prepared by BT, a part of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714 (Westpac), and is current as at 1 July 2019.



BT Protection Plans

Annual Premium Summary

Policy Owner: S T BANKIER SUPER FUND

Your policy details

Portfolio number:	BL506206-A
Policy number:	YL506206
Product name:	Term Life
Policy risk commencement date:	15 June 2015
Premium frequency:	Monthly

Summary period: 01/07/2018 to 30/06/2019

Total premium paid in this period: \$3,679.05

Your benefits at 30/06/2019

Insured Person: Christopher Wilson
Death Benefit: \$2,054,052
TPD Benefit (Any): \$675,305

Date of Birth: 27/02/1973

The insurance premium shown on your Annual Premium Summary includes a policy fee.

The details provided in this Summary are for the financial year ending 30/06/2019. Any transactions completed with an effective date after the end of financial year will be included in next year's Summary.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac Master Trust ABN 81 236 903 448. WLISL and WSAL are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 ('the Bank'). The Bank does not guarantee the insurance.

Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

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27 May 2019

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THE TRUSTEES
S T BANKIER SUPER FUND
70 KOLORA CRESENT
FERNY HILLS QLD 4055

Portfolio No: BL506206-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 15 Jun 2019. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL506206	Christopher Wilson	Term Life	\$347.92	Monthly	Automatic debit

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728

Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer.

For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFGL 233731.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations

Your BT Protection Plans Renewal Summary for Term Life

Effective: 15 Jun 2019

Policy owner	S T Bankier Super Fund
Address	S T BANKIER SUPER FUND 70 KOLORA CRESENT FERNY HILLS QLD 4055

Your policy details

Portfolio number	BL506206-A
Policy number	YL506206
Product name	Term Life
Policy risk commencement date	15 Jun 2015
Renewal date	15 Jun each year

Premium details

Premium	\$327.68
Policy fee	\$8.50
Stamp duty	\$11.74
Total premium payable	\$347.92
Premiums payable	15 th June and then at a monthly frequency
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Christopher Wilson (31019383)	27 Feb 1973	Male	Non-Smoker	No

Christopher Wilson

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Jun 2071	\$2,054,052	Stepped	No	N/A
TPD Benefit (Any)	15 Jun 2071	\$675,305	Stepped	No	C

Policy: YL506206 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer.
For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFGL 233731.

Loyalty benefit details

Christopher Wilson

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$102,703	15 Jun 2018
TPD Benefit (Any)	\$33,766	15 Jun 2018

My Wellbeing

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financial protection

BT Insurance



For more information

Contact your financial adviser or our
life insurance specialists.

1300 553 764

8.00am to 6.30pm (Sydney and
Melbourne time) Monday to Friday.

bt.com.au



Disclaimer

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLISL and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you. This document is current as at 14th February 2019 and is subject to change thereafter. Call 1300 553 764 or visit bt.com.au.

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WBCREN111 0219

BT Protection Plans

Enhancements Guide

Effective 28 August 2018



DRAFT

For more information



bt.com.au



1300 553 764 Monday to Friday 8:00am – 6:30pm (Sydney time)



GPO Box 5467 Sydney NSW 2001



Speak to your financial adviser today

This information is current at 28 August 2018 but is subject to change.

The Insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233723 ('the Insurer').

BT Protection Plans is issued by the Insurer except for Term Life as Superannuation and Income Protection as Super (part of the *Westpac MasterTrust* ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration R1003970 (*Westpac MasterTrust*)), which are issued by Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731, RSE Licence Number L0001083 ('WSAL'). WSAL is the trustee of the Westpac MasterTrust ABN 81 236 903 448. The Insurer and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL Number 233714, ('the Bank'). None of the BT Protection Plans, an interest in the *Westpac MasterTrust* or another *Super Fund*, nor an investment in Wrap, are an investment in, deposit with or other liability of the Bank. Neither the Bank, nor any member of the Westpac Group (other than the Insurer) guarantees the benefits payable in relation to BT Protection Plans.

This information has been prepared without taking into consideration your personal needs and financial circumstances. You should consider the appropriateness of this information with regard to your objectives, financial situation and needs. Before making a decision in relation to BT Protection Plans, you should review your BT Protection Plans Product Disclosure Statement ('PDS') and consider whether the product is right for you. The PDS explains conditions, terms, limits and exclusions. If you need another copy of your PDS, call us on 1300 553 764.



BT60021-0718vx

Protecting my
loved ones if the
unthinkable happens

BT Life insurance



For more information



Contact your financial adviser
or our life insurance specialists



1300 553 764
8.00am to 6.30pm (Sydney and Melbourne time),
Monday to Friday



bt.com.au



Things you should know

#Westpac Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 and St.George Life Limited ABN 88 076 763 936) paid \$1,154,577,901 in claims during the period from 01/10/13 to 30/09/17.

^ 2016 ASIC's Money Smart financial guidance you can trust.

* John and Gemima (not their real names or photographs) are real customers and their stories have been used with permission. The stories illustrate the potential risk of policy cancellation and the nature of the claims service provided, but not the type of claim that can be made on all policies.

Claims statistics are from the period between 1 October 2016 and 30 September 2017 inclusive by BT Financial Group's life insurers Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St.George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

**Increases in the sum insured will be greater if inflation in future rises above 3%.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement (PDS) to see if this insurance is right for you. Call 13 18 17 or ask your BT Financial Planner for a PDS. © BT Financial Group – a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

REN105A 0618



27 May 2019

000565 000



THE TRUSTEES
S T BANKIER SUPER FUND
70 KOLORA CRESCENT
FERNY HILLS QLD 4055

Portfolio No: BL508150-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 17 Jun 2019. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL508150	Ryan Bankier	Term Life	\$529.19	Monthly	Automatic debit

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728

Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer.

For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFGL 233731.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations

Your BT Protection Plans Renewal Summary for Term Life

Effective: 17 Jun 2019

Policy owner	S T Bankier Super Fund
Address	S T BANKIER SUPER FUND 70 KOLORA CRESCENT FERNY HILLS QLD 4055

Your policy details

Portfolio number	BL508150-A
Policy number	YL508150
Product name	Term Life
Policy risk commencement date	17 Jun 2015
Renewal date	17 Jun each year

Premium details

Premium	\$505.76
Policy fee	\$8.50
Stamp duty	\$14.93
Total premium payable	\$529.19
Premiums payable	17 th June and then at a monthly frequency
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Ryan Bankier (31018743)	11 Jul 1975	Male	Smoker	No

Ryan Bankier	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Benefit type					
Death Benefit	17 Jun 2074	\$2,054,052	Stepped	No	N/A
TPD Benefit (Any)	17 Jun 2074	\$675,305	Stepped	No	C

Policy: YL508150 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

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For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFGL 233731.

Loyalty benefit details

Ryan Bankier		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$102,703	17 Jun 2018
TPD Benefit (Any)	\$33,766	17 Jun 2018

My Wellbeing

Offering more than
financial protection

BT Insurance



For more information

Contact your financial adviser or our
life insurance specialists.

1300 553 764

8.00am to 6.30pm (Sydney and
Melbourne time) Monday to Friday.

bt.com.au



Disclaimer

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLISL and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you. This document is current as at 14th February 2019 and is subject to change thereafter. Call 1300 553 764 or visit bt.com.au.

© BT Financial Group – a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

WBCREN111 0219

BT Protection Plans

Enhancements Guide

Effective 28 August 2018



DRAFT

For more information



bt.com.au



1300 553 764 Monday to Friday 8:00am – 6:30pm (Sydney time)



GPO Box 5467 Sydney NSW 2001



Speak to your financial adviser today

This information is current at 28 August 2018 but is subject to change.

The Insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233723 ('the Insurer').

BT Protection Plans is issued by the Insurer except for Term Life as Superannuation and Income Protection as Super (part of the *Westpac MasterTrust* ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration R1003970 (*Westpac MasterTrust*)), which are issued by Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731, RSE Licence Number L0001083 ('WSAL'). WSAL is the trustee of the Westpac MasterTrust ABN 81 236 903 448. The Insurer and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL Number 233714, ('the Bank'). None of the BT Protection Plans, an interest in the *Westpac MasterTrust* or another *Super Fund*, nor an investment in Wrap, are an investment in, deposit with or other liability of the Bank. Neither the Bank, nor any member of the Westpac Group (other than the Insurer) guarantees the benefits payable in relation to BT Protection Plans.

This information has been prepared without taking into consideration your personal needs and financial circumstances. You should consider the appropriateness of this information with regard to your objectives, financial situation and needs. Before making a decision in relation to BT Protection Plans, you should review your BT Protection Plans Product Disclosure Statement ('PDS') and consider whether the product is right for you. The PDS explains conditions, terms, limits and exclusions. If you need another copy of your PDS, call us on 1300 553 764.



BT60021-0718vx

Protecting my
loved ones if the
unthinkable happens



BT Life insurance



For more information



Contact your financial adviser
or our life insurance specialists



1300 553 764

8.00am to 6.30pm (Sydney and Melbourne time),
Monday to Friday



bt.com.au



Things you should know

#Westpac Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 and St.George Life Limited ABN 88 076 763 936) paid \$1,154,577,901 in claims during the period from 01/10/13 to 30/09/17.

^ 2016 ASIC's Money Smart financial guidance you can trust.

* John and Gemima (not their real names or photographs) are real customers and their stories have been used with permission. The stories illustrate the potential risk of policy cancellation and the nature of the claims service provided, but not the type of claim that can be made on all policies.

Claims statistics are from the period between 1 October 2016 and 30 September 2017 inclusive by BT Financial Group's life insurers Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St.George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

**Increases in the sum insured will be greater if inflation in future rises above 3%.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement (PDS) to see if this insurance is right for you. Call 13 18 17 or ask your BT Financial Planner for a PDS. © BT Financial Group – a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

REN105A 0618

41960 - Property Expenses - Council Rates

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	\$2,029.02	\$1,967.11	3.15%
TOTAL		CY Balance	LY Balance	
		\$2,029.02	\$1,967.11	

Supporting Documents

- General Ledger [Report](#)
- RP - Rates.pdf [BANKLEIT4](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)					
01/08/2018	BPAY TO: MBRC PAYMENTS 0100219803 - BILL PAYMENT		506.95		506.95 DR
06/12/2018	BPAY TO: MBRC PAYMENTS 0104175935 - BILL PAYMENT		510.78		1,017.73 DR
06/12/2018	BPAY TO: MBRC PAYMENTS 0104175907 - BILL PAYMENT		860.52		1,878.25 DR
30/06/2019	Rates Payable		150.77		2,029.02 DR
			2,029.02		2,029.02 DR

Total Debits: 2,029.02

Total Credits: 0.00

Rate notice

Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address

PO Box 159
Caboolture Qld 4510

Customer Service

Ph: (07) 3480 6464

ABN: 92 967 232 136

www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



S & T Bankier IWT Pty Ltd Tte
70 Kolora Crescent
FERNY HILLS QLD 4055

Property Details

Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Lot 67 SP 206136
Rateable Valuation \$27,346

Council Rates & Charges

General Rate - Category LC1 (minimum)	328.75
Regional Infrastructure Separate Charge	19.50
Special Charge - Comm Waste Management	26.75
State Government Charges	
Emergency Management Levy - Group 3A	131.95
TOTAL PAYABLE	\$506.95

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 July - 30 September 2018

Date of issue

04 July 2018

Due date for payment

03 August 2018

End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 27th June 2018 may not have been processed before the printing of this notice and may appear as an overdue balance.

Please note Council has changed its Australia Post biller and notices issued before July 2018 should not be used to make payments.

BPAY: Use your Phone or Internet banking

PHONE: Call 1300 400 620

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 11% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2464 003620945



Biller Code: 7062
Ref: 003620945

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 July - 30 September 2018

Date of issue

04 July 2018

Due date for payment

03 August 2018

Location: Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Customer Ref: 003620945

Rate notice

Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address

PO Box 159
Caboolture Qld 4510

Customer Service

Ph: (07) 3480 6464

ABN: 92 967 232 136

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S & T Bankier IWT Pty Ltd Tte
70 Kolora Crescent
FERNY HILLS QLD 4055

Property Details

Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Lot 67 SP 206136
Rateable Valuation \$27,346

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 October - 31 December 2018

Date of issue

03 October 2018

Due date for payment

02 November 2018

Council Rates & Charges

General Rate - Category LC1 (minimum)	328.75
Regional Infrastructure Separate Charge	19.50
Special Charge - Comm Waste Management	26.75
State Government Charges	
Emergency Management Levy - Group 3A	131.95
TOTAL PAYABLE	\$506.95

End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 26th September 2018 may not have been processed before the printing of this notice and may appear as an overdue balance.

Please note Council has changed its Australia Post biller and notices issued before July 2018 should not be used to make payments.

BPAY: Use your Phone or Internet banking

PHONE: Call 1300 400 620

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

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PAYMENT REMITTANCE SLIP



*2464 003620945



Billers Code: 7062
Ref: 003620945

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 October - 31 December 2018

Date of issue

03 October 2018

Due date for payment

02 November 2018

Location: Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Customer Ref: 003620945

Rate notice

Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
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Postal Address

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S & T Bankier IWT Pty Ltd Tte
70 Kolora Crescent
FERNY HILLS QLD 4055

Property Details

Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Lot 67 SP 206136
Rateable Valuation \$27,346

Assessment number

362094.5

Total Payable

\$508.17

Period of rating

1 January - 31 March 2019

Date of issue

02 January 2019

Due date for payment

01 February 2019

Balance from Last Period - Payable Now

Balance as at 27 December 2018 1.22

Council Rates & Charges

General Rate - Category LC1 (minimum) 328.75

Regional Infrastructure Separate Charge 19.50

Special Charge - Comm Waste Management 26.75

State Government Charges

Emergency Management Levy - Group 3A 131.95

TOTAL PAYABLE \$508.17

End of Quarter Processing Deadlines

Please note that due to public holidays and printing deadlines, payments made after 19th December 2018 may not have been processed before the printing of this notice and may appear as an overdue balance.

Please note Council has changed its Australia Post biller and notices issued before July 2018 should not be used to make payments.

BPAY: Use your Phone or Internet banking

PHONE: Call 1300 400 620

ONLINE: Go to www.moretonbay.qld.gov.au/pay

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PAYMENT REMITTANCE SLIP



*2464 003620945



Biller Code: 7062
Ref: 003620945

Assessment number

362094.5

Total Payable

\$508.17

Period of rating

1 January - 31 March 2019

Date of issue

02 January 2019

Due date for payment

01 February 2019

Location: Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Customer Ref: 003620945

Rate notice

Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
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S & T Bankier IWT Pty Ltd Tte
70 Kolora Crescent
FERNY HILLS QLD 4055

Property Details

Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Lot 67 SP 206136
Rateable Valuation \$27,346

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 April - 30 June 2019

Date of issue

03 April 2019

Due date for payment

03 May 2019

Council Rates & Charges

General Rate - Category LC1 (minimum)	328.75
Regional Infrastructure Separate Charge	19.50
Special Charge - Comm Waste Management	26.75
State Government Charges	
Emergency Management Levy - Group 3A	131.95
TOTAL PAYABLE	\$506.95

End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 27 March 2019 may not have been processed before the printing of this notice and may appear as an overdue balance.

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PAYMENT REMITTANCE SLIP



*2464 003620945



Biller Code: 7062
Ref: 003620945

Assessment number

362094.5

Total Payable

\$506.95

Period of rating

1 April - 30 June 2019

Date of issue

03 April 2019

Due date for payment

03 May 2019

Location: Unit 67 109 Leitchs Road, BRENDALE QLD 4500
Customer Ref: 003620945

42100 - Property Expenses - Strata Levy Fees

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	\$3,183.37	\$2,114.72	50.53%
TOTAL		CY Balance	LY Balance	
		\$3,183.37	\$2,114.72	

Supporting Documents

- General Ledger [Report](#)
- RP - Body Corp.pdf [BANKLEIT4](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
<u>67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)</u>					
28/09/2018	BPAY TO: STRATAPAY-LEVY 0101743508 - BILL PAYMENT		1,056.27		1,056.27 DR
21/02/2019	BPAY TO: STRATAPAY-LEVY 0106007029 - BILL PAYMENT		1,063.74		2,120.01 DR
23/05/2019	BPAY TO: STRATAPAY-LEVY 0108382738 - BILL PAYMENT		1,063.36		3,183.37 DR
			3,183.37		3,183.37 DR

Total Debits: 3,183.37

Total Credits: 0.00

Body Corporate for
Southpine Central CTS 39132

109 Leitches Road Brendale QLD 4500

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
 ABN 88 299 308 774

CONTRIBUTIONS NOTICE & other charges

S & T Bankier IWT Pty Ltd
 PO Box 6012
 BRENDALD DC QLD 4500

Notice Date 16 August 2018
 Lot Number 67 Unit Number 67
 Account Number 58
 Contribution Entitlements 49
 Interest Entitlements 57

Amount Payable \$1,161.90
Payment Due 01/10/18

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/10/18 to 31/01/19	01/10/18	870.24	0.00		870.24
Sinking Fund	01/10/18 to 31/01/19	01/10/18	212.66	0.00		212.66
Insurance Levy	01/10/18 to 31/01/19	01/10/18	81.51	0.00		81.51
Prepayments & Discounts			(2.51)			(2.51)

(Contributions include GST)

GST component on gross of \$1,164.41 is \$105.85

AMOUNT PAYABLE: \$1,161.90

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Contributions.

NOTES












Need to change your address?

Use your unique login to the Stratamax Portal and go to the 'My Info' Tab, which allows you to quickly and securely update address and email details.

If you wish to receive mail by email, simply complete the preference settings when logging on to My Info Tab on the Portal.

Need assistance logging on to the Portal? Contact the team at SSKB on (07) 5504 2000.

Payment Options

	Tel: 1300 552 311 Ref: 1304 0397 3	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	 
	www.stratamax.com.au Ref: 1304 0397 3	Internet: Visit this website to make a secure credit card payment over the internet.	
	Tel: 1300 552 311 Ref: 1304 0397 3	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
	Billcode: 74625 Ref: 1304 0397 3	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
	Billcode: 9216 Ref No: 1304 0397 334	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
	Make cheque payable to: StrataPay 1304 0397 3	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
	BSB: 067-970 Account No: 1304 0397 3 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

1304 0397 3

Amount	Due Date
\$1,161.90	01 Oct 18

SSKB (Brisbane) Pty Ltd
 39132/02100058 Lot 67/67

S & T Bankier IWT Pty Ltd
 PO Box 6012
 BRENDALD DC QLD 4500



*71 216 130403973 34

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

Body Corporate for

Southpine Central CTS 39132

109 Leitches Road Brendale QLD 4500

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
ABN 88 299 308 774

CONTRIBUTIONS NOTICE & other charges

S & T Bankier IWT Pty Ltd
PO Box 6012
BRENDALE DC QLD 4500

Notice Date 15 February 2019
Lot Number 67 Unit Number 67
Account Number 58
Contribution Entitlements 49
Interest Entitlements 57

Amount Payable \$1,170.11
Payment Due 22/03/19

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/02/19 to 31/05/19	22/03/19	870.24	0.00		870.24
Sinking Fund	01/02/19 to 31/05/19	22/03/19	212.66	0.00		212.66
Insurance Levy	01/02/19 to 31/05/19	22/03/19	87.21	0.00		87.21

(Contributions include GST)

GST component on gross of \$1,170.11 is \$106.37

AMOUNT PAYABLE: \$1,170.11

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Contributions.

NOTES











Need to change your address?

Use your unique login to the Stratamax Portal and go to the 'My Info' Tab, which allows you to quickly and securely update address and email details.

If you wish to receive mail by email, simply complete the preference settings when logging on to My Info Tab on the Portal.

Need assistance logging on to the Portal? Contact the team at SSKB on (07) 5504 2000.

Payment Options

	Tel: 1300 552 311 Ref: 1304 0397 3	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	
	www.stratamax.com.au Ref: 1304 0397 3	Internet: Visit this website to make a secure credit card payment over the internet.	
	Tel: 1300 552 311 Ref: 1304 0397 3	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
	Billcode: 74625 Ref: 1304 0397 3	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
	Billcode: 9216 Ref No: 1304 0397 334	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
	Make cheque payable to: StrataPay 1304 0397 3	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
	BSB: 067-970 Account No: 1304 0397 3 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

1304 0397 3

Amount	Due Date
\$1,170.11	22 Mar 19

SSKB (Brisbane) Pty Ltd
39132/02100058 Lot 67/67

S & T Bankier IWT Pty Ltd
PO Box 6012
BRENDALE DC QLD 4500



*71 216 130403973 34

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

Body Corporate for

Southpine Central CTS 39132

109 Leitches Road Brendale QLD 4500

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
ABN 88 299 308 774

CONTRIBUTIONS NOTICE & other charges

S & T Bankier IWT Pty Ltd
PO Box 6012
BRENDAL DC QLD 4500

Notice Date 15 April 2019
Lot Number 67 Unit Number 67
Account Number 58
Contribution Entitlements 49
Interest Entitlements 57

Amount Payable \$1,169.70
Payment Due 01/06/19

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/06/19 to 30/09/19	01/06/19	869.75	0.00		869.75
Sinking Fund	01/06/19 to 30/09/19	01/06/19	212.17	0.00		212.17
Insurance Levy	01/06/19 to 30/09/19	01/06/19	87.78	0.00		87.78

(Contributions include GST)

GST component on gross of \$1,169.70 is \$106.34

AMOUNT PAYABLE: \$1,169.70

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Contributions.

NOTES







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If you wish to receive mail by email, simply complete the preference settings when logging on to My Info Tab on the Portal.

Need assistance logging on to the Portal? Contact the team at SSKB on (07) 5504 2000.

Payment Options

	Tel: 1300 552 311 Ref: 1304 0397 3	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	
	www.stratamax.com.au Ref: 1304 0397 3	Internet: Visit this website to make a secure credit card payment over the internet.	
	Tel: 1300 552 311 Ref: 1304 0397 3	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
	Billcode: 74625 Ref: 1304 0397 3	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
	Billpay Code: 9216 Ref No: 1304 0397 334	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
	Make cheque payable to: StrataPay 1304 0397 3	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
	BSB: 067-970 Account No: 1304 0397 3 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

1304 0397 3

Amount Due Date
\$1,169.70 01 Jun 19

SSKB (Brisbane) Pty Ltd
39132/02100058 Lot 67/67

S & T Bankier IWT Pty Ltd
PO Box 6012
BRENDAL DC QLD 4500



*71 216 130403973 34

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42150 - Property Expenses - Water Rates

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	\$814.33		100%
TOTAL		CY Balance	LY Balance	
		\$814.33		

Supporting Documents

- General Ledger [Report](#)
- RP - Water Rates.pdf [BANKLEIT4](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)					
06/12/2018	BPAY TO: UNITYWATER 0104175237 - BILL PAYMENT		274.93		274.93 DR
30/06/2019	Water Rates Payable		539.40		814.33 DR
			814.33		814.33 DR

Total Debits: 814.33

Total Credits: 0.00



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S & T Bankier IWT Pty Ltd Tte
Unit 67/302-316 South Pine Rd
BRENDALE QLD 4500

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Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	1111455
Payment reference	0011 1145 50
Property	Southpine Central, Unit 67/109 Leitchs Rd, BRENDALE, QLD

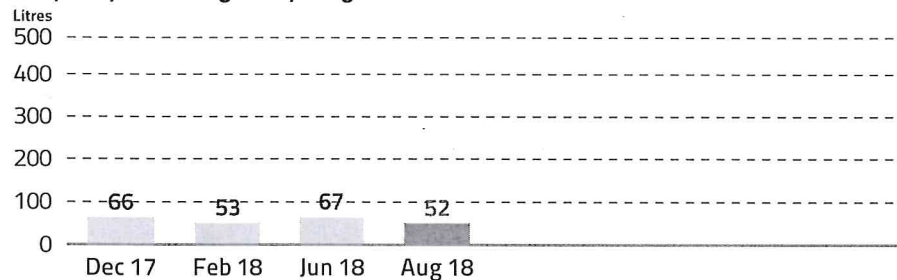
Bill number	7118043011
Billing period	07 Jun 2018 86 days to 31 Aug 2018
Issue date	3 Sep 2018
Approximate date of next meter reading	27 Nov 2018

Your account activity

Your last bill \$302.86	-	Payments/ adjustments \$303.38	=	Balance -\$0.52 In credit	+	New charges \$257.44	=	Total due \$256.92
								Due date 4 Oct 2018

11% interest per annum, compounding daily, will apply to any amount not paid by the due date

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BACK TO TAP

Easy ways to pay For other payment options - see over

BPAY[®]
Bill Code: 130393
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WATER AND SEWERAGE YOUR BILL

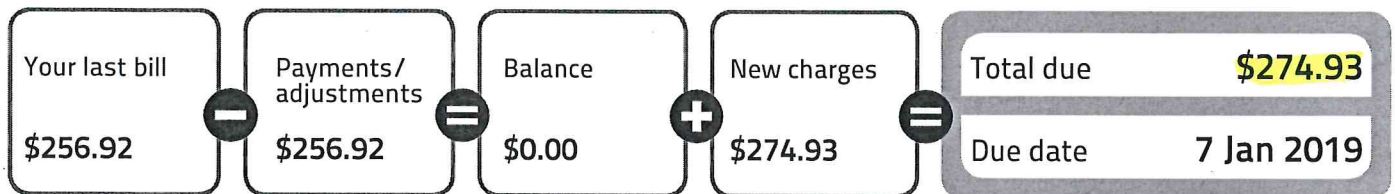
1300 0 UNITY (1300 086 489)
Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	1111455
Payment reference	0011 1145 50
Property	Southpine Central, Unit 67/109 Leitchs Rd, BRENDALE, QLD

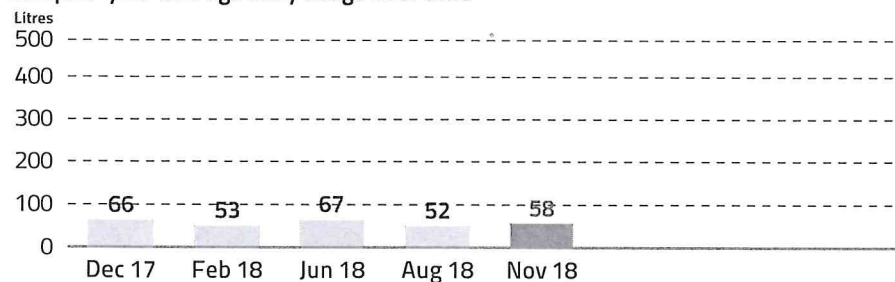
Bill number	7118365132
Billing period	01 Sep 2018 91 days to 30 Nov 2018
Issue date	4 Dec 2018
Approximate date of next meter reading	28 Feb 2019

Your account activity



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Compare your average daily usage over time





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[Go to unitywater.com/authorise](http://unitywater.com/authorise)

Find out more in the enclosed flyer

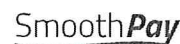
Easy ways to pay For other payment options - see over



BPAY*
Bill Code: 130393
Ref: 0011 1145 50
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
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Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri

🌐 unitywater.com
ABN 89 791 717 472

Account number	1111455
Payment reference	0011 1145 50
Property	Southpine Central, Unit 67/109 Leitchs Rd, BRENDALE, QLD

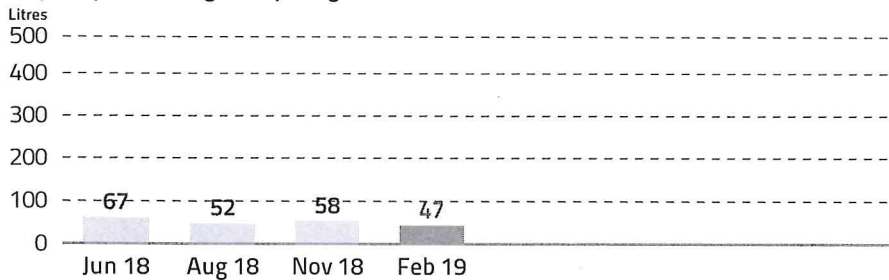
Bill number	7118688203
Billing period	01 Dec 2018 90 days to 28 Feb 2019
Issue date	7 Mar 2019
Approximate date of next meter reading	31 May 2019

Your account activity

Your last bill \$274.93	-	Payments/ adjustments \$549.86	=	Balance -\$274.93 In credit	+	New charges \$266.23	=	Total due \$0.00
								No payment due

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BPAY®
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BRENDALE QLD 4500

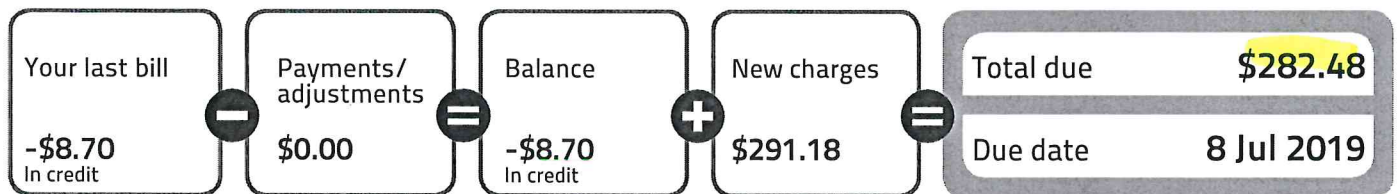
WATER AND SEWERAGE YOUR BILL

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Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number 1111455
Payment reference 0011 1145 50
Property Southpine Central, Unit
67/109 Leitchs Rd, BRENDALE, QLD

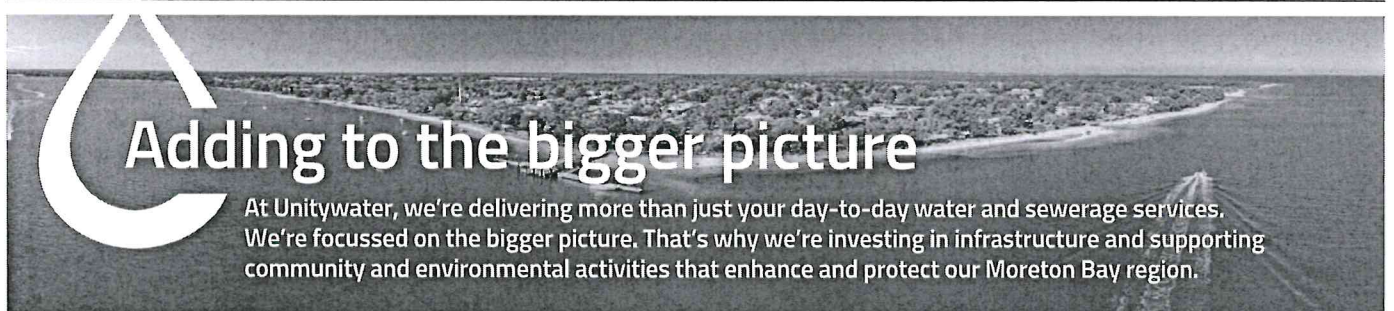
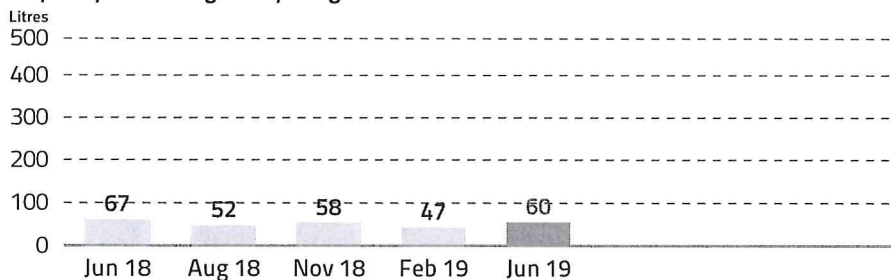
Bill number 7119015895
Billing period 01 Mar 2019
96 days to 4 Jun 2019
Issue date 7 Jun 2019
Approximate date
of next meter reading 26 Aug 2019

Your account activity



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Easy ways to pay For other payment options - see over



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Billers Code: 130393
Ref: 0011 1145 50
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48500 - Income Tax Expense

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$2,311.34	\$3,949.32	(41.47)%
TOTAL		CY Balance	LY Balance	
		\$2,311.34	\$3,949.32	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$12,152.52	\$27,481.16	(55.78)%
TOTAL		CY Balance	LY Balance	
		\$12,152.52	\$27,481.16	

Supporting Documents

No supporting documents

50000 - Members

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BANRYA00001A	Bankier, Ryan - Accumulation (Accumulation)	(\$123,603.09)	(\$9,386.00)	(\$362.91)	\$5,650.04	\$1,342.61	(\$126,359.35)	2.23%
BANSCO00001A	Bankier, Scott Travis - Accumulation (Accumulation)	(\$160,125.48)	(\$9,386.00)	(\$473.28)	\$2,802.52	\$2,007.54	(\$165,174.70)	3.15%
WILCHR00001A	Wilson, Christopher - Accumulation (Accumulation)	(\$147,554.31)	(\$9,386.00)	(\$435.39)	\$3,680.10	\$1,794.25	(\$151,901.35)	2.95%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$431,282.88)	(\$28,158.00)	(\$1,271.58)	\$12,132.66	\$5,144.40	(\$443,435.40)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

Standard Checklist

Attach copies of Members Statements

S & T Bankier Superfund

Members Statement

Scott Travis Bankier
 22 Hobbs Street
 Scarborough, Queensland, 4020, Australia

Your Details

Date of Birth : Provided
 Age: 46
 Tax File Number: Provided
 Date Joined Fund: 15/08/2009
 Service Period Start Date: 27/11/1991
 Date Left Fund:
 Member Code: BANSCO00001A
 Account Start Date: 15/08/2009
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 165,174.70
 Total Death Benefit 2,159,400.70
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 663,284.00

Your Balance

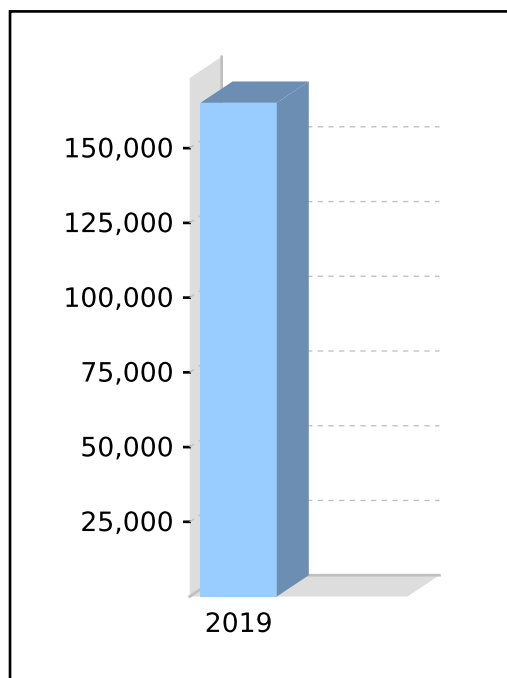
Total Benefits 165,174.70

Preservation Components

Preserved 164,857.07
 Unrestricted Non Preserved 317.63
 Restricted Non Preserved

Tax Components

Tax Free 2,326.90
 Taxable 162,847.80



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	160,125.48
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	473.28
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	599.38
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	2,802.52
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	165,174.70

S & T Bankier Superfund Members Statement

Christopher Wilson
12 Basswood Court
Albany Creek, Queensland, 4035, Australia

Your Details

Date of Birth : Provided
Age: 46
Tax File Number: Provided
Date Joined Fund: 06/03/2015
Service Period Start Date: 27/11/1991
Date Left Fund:
Member Code: WILCHR00001A
Account Start Date: 06/03/2015
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 151,901.35
Total Death Benefit 2,146,127.35
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 655,636.00

Your Balance

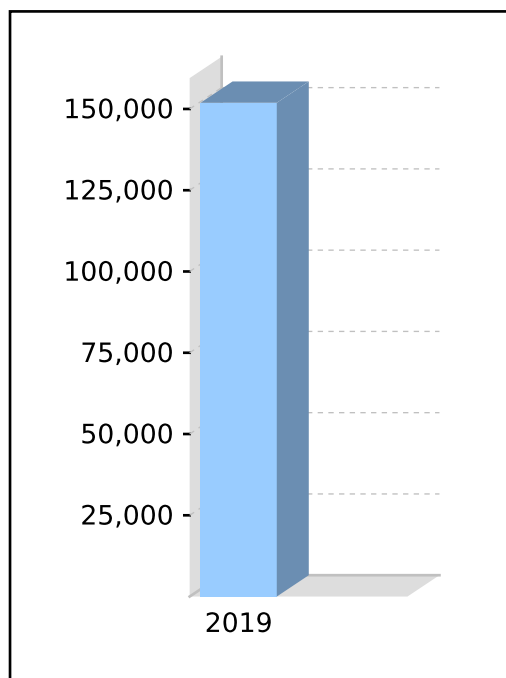
Total Benefits 151,901.35

Preservation Components

Preserved 151,585.07
Unrestricted Non Preserved 316.28
Restricted Non Preserved

Tax Components

Tax Free 1,062.00
Taxable 150,839.35



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	147,554.31
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	435.39
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	386.09
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,680.10
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	151,901.35

S & T Bankier Superfund

Members Statement

Ryan Bankier
 70 Kolora Crescent
 Ferny Hills, Queensland, 4055, Australia

Your Details

Date of Birth : Provided
 Age: 43
 Tax File Number: Provided
 Date Joined Fund: 06/03/2015
 Service Period Start Date: 01/08/1998
 Date Left Fund:
 Member Code: BANRYA00001A
 Account Start Date: 06/03/2015
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 126,359.35
 Total Death Benefit 2,120,585.35
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 655,636.00

Your Balance

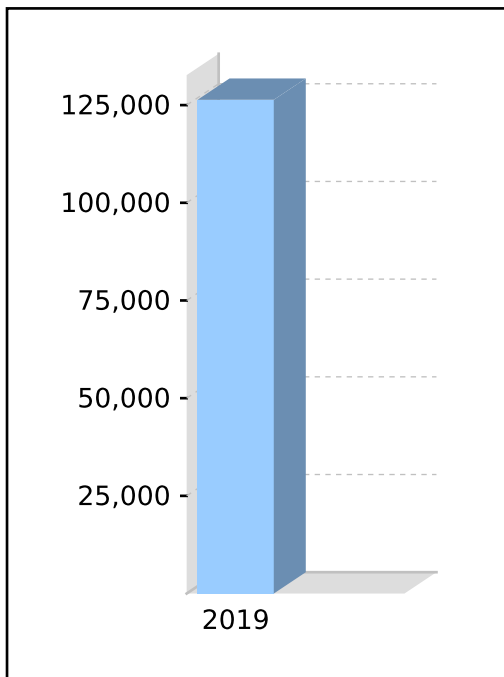
Total Benefits 126,359.35

Preservation Components

Preserved 126,359.35
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 960.00
 Taxable 125,399.35



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	123,603.09
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	362.91
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	(65.55)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,650.04
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	126,359.35

S & T Bankier Superfund Members Summary

As at 30 June 2019

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Scott Travis Bankier (Age: 46)											
BANSCO00001A - Accumulation											
160,125.48	9,386.00		473.28			1,408.16	599.38		2,802.52		165,174.70
160,125.48	9,386.00		473.28			1,408.16	599.38		2,802.52		165,174.70
Christopher Wilson (Age: 46)											
WILCHR00001A - Accumulation											
147,554.31	9,386.00		435.39			1,408.16	386.09		3,680.10		151,901.35
147,554.31	9,386.00		435.39			1,408.16	386.09		3,680.10		151,901.35
Ryan Bankier (Age: 43)											
BANRYA00001A - Accumulation											
123,603.09	9,386.00		362.91			1,408.16	(65.55)		5,650.04		126,359.35
123,603.09	9,386.00		362.91			1,408.16	(65.55)		5,650.04		126,359.35
431,282.88	28,158.00		1,271.58			4,224.48	919.92		12,132.66		443,435.40

60400 - Bank Accounts

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BBL138798798	Bendigo Bank - 138798798	\$11,422.38	\$13,308.08	(14.17)%
BBL154114342	Bendigo Bank CMC - 154114342	\$410.66	\$1,399.85	(70.66)%
TOTAL		CY Balance	LY Balance	
		\$11,833.04	\$14,707.93	

Supporting Documents

- Bank Statement Report [Report](#)
- BS - Bendigo Bank Business Cash Management.pdf [BBL138798798](#)
- BS - Bendigo Cash Transaction Stmt.pdf [BBL154114342](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

S & T Bankier Superfund Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / BBL138798798

Account Name: Bendigo Bank - 138798798

BSB and Account Number: 633000 138798798

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 13,308.08 \$ 54,761.35 \$ 52,875.65 \$ 11,422.38

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			13,308.08		
01/07/2018	- INTEREST		0.48	13,308.56	13,308.56	
06/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	13,748.56		
06/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	14,290.06	14,290.06	
12/07/2018	BPAY TO: TAX OFFICE PAYMENTS 0100388391 - BILL PAYMENT	520.00		13,770.06	13,770.06	
13/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	14,210.06		
13/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	14,751.56	14,751.56	
16/07/2018	BT Life Insuranc 0833231515 YL506206 633-000 N - DIRECT DEBIT	533.62		14,217.94	14,217.94	
17/07/2018	BT Life Insuranc 0833514694 YL508150 633-000 N - DIRECT DEBIT	465.55		13,752.39	13,752.39	
20/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	14,192.39		
20/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	14,733.89	14,733.89	
27/07/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	15,173.89		
27/07/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	15,715.39	15,715.39	
01/08/2018	- INTEREST		0.61	15,716.00		
01/08/2018	TRANSACTION FEES CHARGED 07/18 - TRANSACTION FEES CHARGED	0.40		15,715.60		
01/08/2018	BPAY TO: MBRC PAYMENTS 0100219803 - BILL PAYMENT	506.95		15,208.65	15,208.65	
03/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	15,648.65		

S & T Bankier Superfund

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For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
03/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	16,190.15	16,190.15	
10/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	16,630.15		
10/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	17,171.65	17,171.65	
15/08/2018	BT Life Insuranc 0839700002 YL506206 633-000 N - DIRECT DEBIT	302.93		16,868.72	16,868.72	
16/08/2018	BT Life Insuranc 0840045913 YL504878 633-000 N - DIRECT DEBIT	230.79		16,637.93	16,637.93	
17/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	17,077.93		
17/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	17,619.43		
17/08/2018	BT Life Insuranc 0840317988 YL508150 633-000 N - DIRECT DEBIT	465.55		17,153.88	17,153.88	
20/08/2018	MET167066970Stba0003 0141984805Senrico - PAY ANYONE	2,750.00		14,403.88	14,403.88	
21/08/2018	ATO 0840946747 ATO004000009718236 - DIRECT CREDIT		1,805.39	16,209.27	16,209.27	
24/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	16,649.27		
24/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	17,190.77	17,190.77	
27/08/2018	BPAY TO: TAX OFFICE PAYMENTS 0101551213 - BILL PAYMENT	1,039.00		16,151.77	16,151.77	
31/08/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	16,591.77		
31/08/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	17,133.27	17,133.27	
01/09/2018	- INTEREST		0.70	17,133.97		
01/09/2018	TRANSACTION FEES CHARGED 08/18 - TRANSACTION FEES CHARGED	1.20		17,132.77	17,132.77	
07/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	17,572.77		
07/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	18,114.27	18,114.27	
14/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	18,554.27		
14/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	19,095.77	19,095.77	

S & T Bankier Superfund
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Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/09/2018	BT Life Insuranc 0846465073 YL506206 633-000 N - DIRECT DEBIT	999.07		18,096.70	18,096.70	
21/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	18,536.70		
21/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	19,078.20	19,078.20	
28/09/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	19,518.20		
28/09/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	20,059.70		
28/09/2018	BPAY TO: STRATAPAY-LEVY 0101743508 - BILL PAYMENT	1,161.90		18,897.80	18,897.80	
01/10/2018	- INTEREST		0.75	18,898.55		
01/10/2018	TRANSACTION FEES CHARGED 09/18 - TRANSACTION FEES CHARGED	0.40		18,898.15	18,898.15	
05/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	19,338.15		
05/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	19,879.65	19,879.65	
12/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	20,319.65		
12/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	20,861.15	20,861.15	
15/10/2018	BBL154114342Super invest 0144756829S&t super - PAY ANYONE [S & T BANKIER SUPER 0144756829 Super invest - PAY ANYONE]	20,000.00		861.15		
15/10/2018	BT Life Insuranc 0852421176 YL506206 633-000 N - DIRECT DEBIT	302.93		558.22	558.22	
16/10/2018	BT Life Insuranc 0852724918 YL504878 633-000 N - DIRECT DEBIT	230.79		327.43	327.43	
17/10/2018	BT Life Insuranc 0853021831 YL508150 633-000 N - DIRECT DEBIT	465.55		(138.12)	(138.12)	
18/10/2018	FEE FOR 17/10/2018 - OVERDRAWN ACCOUNT FEE	27.50		(165.62)		
18/10/2018	FEE REFUNDED BY MANAGER - OVERDRAWN ACCOUNT FEE		27.50	(138.12)	(138.12)	
19/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	301.88		
19/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	843.38	843.38	
26/10/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	1,283.38		

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Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
26/10/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	1,824.88	1,824.88	
01/11/2018	- INTEREST	0.10		1,824.78		
01/11/2018	- INTEREST		0.38	1,825.16		
01/11/2018	TRANSACTION FEES CHARGED 10/18 - TRANSACTION FEES CHARGED	0.40		1,824.76	1,824.76	
02/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	2,264.76		
02/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	2,806.26	2,806.26	
09/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	3,246.26		
09/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	3,787.76	3,787.76	
15/11/2018	BT Life Insuranc 0859100277 YL506206 633-000 N - DIRECT DEBIT	302.93		3,484.83	3,484.83	
16/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	3,924.83		
16/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	4,466.33		
16/11/2018	BT Life Insuranc 0859398777 YL504878 633-000 N - DIRECT DEBIT	230.79		4,235.54	4,235.54	
19/11/2018	BT Life Insuranc 0859698901 YL508150 633-000 N - DIRECT DEBIT	465.55		3,769.99	3,769.99	
23/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	4,209.99		
23/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	4,751.49	4,751.49	
30/11/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	5,191.49		
30/11/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	5,732.99	5,732.99	
01/12/2018	- INTEREST		0.01	5,733.00	5,733.00	
06/12/2018	BPAY TO: UNITYWATER 0104175237 - BILL PAYMENT	274.93		5,458.07		
06/12/2018	BPAY TO: MBRC PAYMENTS 0104175907 - BILL PAYMENT	860.52		4,597.55		
06/12/2018	BPAY TO: MBRC PAYMENTS 0104175935 - BILL PAYMENT	510.78		4,086.77	4,086.77	

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Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	4,526.77		
07/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	5,068.27	5,068.27	
14/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	5,508.27		
14/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	6,049.77	6,049.77	
17/12/2018	BT Life Insuranc 0865660055 YL506206 633-000 N - DIRECT DEBIT	999.07		5,050.70	5,050.70	
21/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	5,490.70		
21/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	6,032.20	6,032.20	
28/12/2018	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	6,472.20		
28/12/2018	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	7,013.70	7,013.70	
01/01/2019	- INTEREST		0.23	7,013.93		
01/01/2019	TRANSACTION FEES CHARGED 12/18 - TRANSACTION FEES CHARGED	1.20		7,012.73	7,012.73	
04/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	7,452.73		
04/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	7,994.23	7,994.23	
11/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	8,434.23		
11/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	8,975.73	8,975.73	
15/01/2019	BT Life Insuranc 0871234242 YL506206 633-000 N - DIRECT DEBIT	302.93		8,672.80	8,672.80	
16/01/2019	BT Life Insuranc 0871530759 YL504878 633-000 N - DIRECT DEBIT	230.79		8,442.01	8,442.01	
17/01/2019	BT Life Insuranc 0871838026 YL508150 633-000 N - DIRECT DEBIT	465.55		7,976.46	7,976.46	
18/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	8,416.46		
18/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	8,957.96	8,957.96	
25/01/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	9,397.96		

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25/01/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	9,939.46	9,939.46	
01/02/2019	- INTEREST		0.37	9,939.83		
01/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	10,379.83		
01/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	10,921.33	10,921.33	
08/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	11,361.33		
08/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	11,902.83	11,902.83	
15/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	12,342.83		
15/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	12,884.33		
15/02/2019	BT Life Insuranc 0877724636 YL506206 633-000 N - DIRECT DEBIT	302.93		12,581.40	12,581.40	
18/02/2019	BT Life Insuranc 0878064204 YL504878 633-000 N - DIRECT DEBIT	696.24		11,885.16	11,885.16	
21/02/2019	BPAY TO: STRATAPAY-LEVY 0106007029 - BILL PAYMENT	1,170.11		10,715.05	10,715.05	
22/02/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	11,155.05		
22/02/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	11,696.55	11,696.55	
28/02/2019	BPAY TO: TAX OFFICE PAYMENTS 0106212094 - BILL PAYMENT	2,632.00		9,064.55	9,064.55	
01/03/2019	- INTEREST		0.45	9,065.00		
01/03/2019	TRANSACTION FEES CHARGED 02/19 - TRANSACTION FEES CHARGED	0.80		9,064.20		
01/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	9,504.20		
01/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	10,045.70	10,045.70	
08/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	10,485.70		
08/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	11,027.20	11,027.20	
15/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	11,467.20		

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15/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	12,008.70		
15/03/2019	BT Life Insuranc 0883662505 YL506206 633-000 N - DIRECT DEBIT	302.93		11,705.77	11,705.77	
18/03/2019	BT Life Insuranc 0884012569 YL504878 633-000 N - DIRECT DEBIT	696.24		11,009.53	11,009.53	
22/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	11,449.53		
22/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	11,991.03	11,991.03	
29/03/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	12,431.03		
29/03/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	12,972.53		
29/03/2019	BBL154114342St super 0152808392S&t super - PAY ANYONE [S & T BANKIER SUPER 0152808392 St super - PAY ANYONE]	10,000.00		2,972.53	2,972.53	
01/04/2019	- INTEREST		0.42	2,972.95		
01/04/2019	TRANSACTION FEES CHARGED 03/19 - TRANSACTION FEES CHARGED	0.40		2,972.55	2,972.55	
05/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	3,412.55		
05/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	3,954.05	3,954.05	
12/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	4,394.05		
12/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	4,935.55	4,935.55	
15/04/2019	BT Life Insuranc 0890078451 YL506206 633-000 N - DIRECT DEBIT	302.93		4,632.62	4,632.62	
16/04/2019	BT Life Insuranc 0890421771 YL504878 633-000 N - DIRECT DEBIT	230.79		4,401.83	4,401.83	
17/04/2019	BT Life Insuranc 0890732530 YL508150 633-000 N - DIRECT DEBIT	465.55		3,936.28	3,936.28	
19/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	4,376.28		
19/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	4,917.78	4,917.78	
26/04/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	5,357.78		
26/04/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	5,899.28	5,899.28	

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Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/05/2019	- INTEREST		0.04	5,899.32	5,899.32	
03/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	6,339.32		
03/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	6,880.82	6,880.82	
10/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	7,320.82		
10/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	7,862.32	7,862.32	
15/05/2019	BT Life Insuranc 0896370120 YL506206 633-000 N - DIRECT DEBIT	302.93		7,559.39	7,559.39	
16/05/2019	BT Life Insuranc 0896704529 YL504878 633-000 N - DIRECT DEBIT	230.79		7,328.60	7,328.60	
17/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	7,768.60		
17/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	8,310.10		
17/05/2019	BT Life Insuranc 0896972750 YL508150 633-000 N - DIRECT DEBIT	465.55		7,844.55	7,844.55	
23/05/2019	BPAY TO: STRATAPAY-LEVY 0108382738 - BILL PAYMENT	1,169.70		6,674.85	6,674.85	
24/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	7,114.85		
24/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	7,656.35	7,656.35	
31/05/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	8,096.35		
31/05/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	8,637.85	8,637.85	
01/06/2019	- INTEREST		0.32	8,638.17		
01/06/2019	TRANSACTION FEES CHARGED 05/19 - TRANSACTION FEES CHARGED	0.40		8,637.77	8,637.77	
07/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	9,077.77		
07/06/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	9,619.27	9,619.27	
14/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	10,059.27		
14/06/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	10,600.77	10,600.77	

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Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/06/2019	BT Life Insuranc 0903173706 YL506206 633-000 N - DIRECT DEBIT	1,141.39		9,459.38	9,459.38	
21/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	9,899.38		
21/06/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	10,440.88	10,440.88	
28/06/2019	0092447748 U67/302 RENT 00241039881201 - E-BANKING TFR		440.00	10,880.88		
28/06/2019	0099495047 SCR SUPER 00241039881201 - E-BANKING TFR		541.50	11,422.38	11,422.38	
30/06/2019	CLOSING BALANCE			11,422.38	11,422.38	
		<u>54,761.35</u>	<u>52,875.65</u>			

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For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / BBL154114342

Account Name: Bendigo Bank CMC - 154114342

BSB and Account Number: 633000 154114342

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 1,399.85 \$ 1,247,920.89 \$ 1,246,931.70 \$ 410.66

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			1,399.85		
01/07/2018	- INTEREST	0.00		1,399.85	1,399.85	
05/07/2018	NAB INTERIM DIV 0831088890 DV191/00659353 - DIVIDEND [System Matched Income Data]		2,029.50	3,429.35	3,429.35	
25/07/2018	CMC MARKETS STOC 0835196153 5104242 - DIRECT CREDIT		64,597.46	68,026.81	68,026.81	
26/07/2018	CMC MARKETS STOC 0835401462 5108236 - DIRECT DEBIT	60,130.27		7,896.54	7,896.54	
30/07/2018	CMC MARKETS STOC 0836086451 5114289 - DIRECT CREDIT		58,280.13	66,176.67	66,176.67	
01/08/2018	- INTEREST		0.55	66,177.22	66,177.22	
08/08/2018	CMC MARKETS STOC 0838222275 5146310 - DIRECT DEBIT	60,068.64		6,108.58	6,108.58	
13/08/2018	CMC MARKETS STOC 0838963436 5160805 - DIRECT CREDIT		21,145.05	27,253.63	27,253.63	
16/08/2018	CMC MARKETS STOC 0839884231 5172462 - DIRECT CREDIT		19,928.73	47,182.36	47,182.36	
27/08/2018	CMC MARKETS STOC 0841841582 5205082 - DIRECT CREDIT		19,343.85	66,526.21	66,526.21	
28/08/2018	CMC MARKETS STOC 0842134987 5211939 - DIRECT CREDIT		56,251.56	122,777.77	122,777.77	
01/09/2018	- INTEREST		4.29	122,782.06	122,782.06	
20/09/2018	RESMED DIVIDEND 0847184257 SEP18/00831099 - DIVIDEND		50.34	122,832.40	122,832.40	
24/09/2018	CMC MARKETS STOC 0847729548 5297592 - DIRECT DEBIT	122,254.07		578.33	578.33	
01/10/2018	- INTEREST		11.60	589.93	589.93	
11/10/2018	CMC MARKETS STOC 0851673861 5416894 - DIRECT CREDIT		21,443.21	22,033.14	22,033.14	

S & T Bankier Superfund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/10/2018	CMC MARKETS STOC 0851953657 5428115 - DIRECT CREDIT		117,889.87	139,923.01	139,923.01	
15/10/2018	BBL154114342Super invest 0144756829S&t super - PAY ANYONE [S & T BANKIER SUPER 0144756829 Super invest - PAY ANYONE]		20,000.00	159,923.01	159,923.01	
17/10/2018	CMC MARKETS STOC 0852850599 5469062 - DIRECT DEBIT	139,178.18		20,744.83	20,744.83	
18/10/2018	CMC MARKETS STOC 0853164764 5481877 - DIRECT DEBIT	20,186.42		558.41	558.41	
22/10/2018	CMC MARKETS STOC 0853692797 5500699 - DIRECT CREDIT		19,813.19	20,371.60	20,371.60	
24/10/2018	CMC MARKETS STOC 0854245809 5527565 - DIRECT CREDIT		116,804.93	137,176.53	137,176.53	
01/11/2018	- INTEREST		7.66	137,184.19	137,184.19	
07/11/2018	CMC MARKETS STOC 0857179547 5638364 - DIRECT DEBIT	130,183.84		7,000.35	7,000.35	
08/11/2018	CMC MARKETS STOC 0857511328 5645783 - DIRECT DEBIT	6,841.23		159.12	159.12	
14/11/2018	BOQ FNL DIVIDEND 0858597375 001222841409 N - DIVIDEND		690.84	849.96	849.96	
29/11/2018	CMC MARKETS STOC 0861830946 5774541 - DIRECT CREDIT		7,201.44	8,051.40	8,051.40	
01/12/2018	- INTEREST		3.39	8,054.79	8,054.79	
04/12/2018	CMC MARKETS STOC 0862845775 5805801 - DIRECT CREDIT		131,875.28	139,930.07	139,930.07	
07/12/2018	CMC MARKETS STOC 0863717054 5826819 - DIRECT CREDIT		17,442.17	157,372.24	157,372.24	
11/12/2018	CMC MARKETS STOC 0864281957 5847804 - DIRECT DEBIT	157,250.30		121.94	121.94	
19/12/2018	CMC MARKETS STOC 0866078315 5892505 - DIRECT CREDIT		30,485.39	30,607.33	30,607.33	
21/12/2018	CMC MARKETS STOC 0866800379 5915012 - DIRECT CREDIT		66,363.14	96,970.47	96,970.47	
24/12/2018	CMC MARKETS STOC 0867183483 5919184 - DIRECT CREDIT		28,350.07	125,320.54	125,320.54	
01/01/2019	- INTEREST		9.31	125,329.85	125,329.85	
07/01/2019	CMC MARKETS STOC 0869483917 5976968 - DIRECT DEBIT	125,259.67		70.18	70.18	
16/01/2019	CMC MARKETS STOC 0871375605 6032349 - DIRECT CREDIT		151,698.29	151,768.47	151,768.47	

S & T Bankier Superfund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/02/2019	- INTEREST		13.07	151,781.54	151,781.54	
13/02/2019	CMC MARKETS STOC 0876958832 6258201 - DIRECT DEBIT	150,314.41		1,467.13	1,467.13	
14/02/2019	CMC MARKETS STOC 0877264833 6267511 - DIRECT CREDIT		147,686.06	149,153.19	149,153.19	
25/02/2019	CMC MARKETS STOC 0879301442 6340923 - DIRECT DEBIT	112,128.90		37,024.29	37,024.29	
26/02/2019	CMC MARKETS STOC 0879603425 6350886 - DIRECT DEBIT	35,034.46		1,989.83	1,989.83	
01/03/2019	- INTEREST		14.28	2,004.11	2,004.11	
15/03/2019	BLD ITM DIV 0883631415 001227596577 - DIVIDEND		707.69	2,711.80	2,711.80	
28/03/2019	CMC MARKETS STOC 0886165905 6575147 - DIRECT DEBIT	1,846.63		865.17	865.17	
29/03/2019	BBL154114342St super 0152808392S&t super - PAY ANYONE [S & T BANKIER SUPER 0152808392 St super - PAY ANYONE]		10,000.00	10,865.17	10,865.17	
01/04/2019	- INTEREST	0.00		10,865.17	10,865.17	
04/04/2019	CMC MARKETS STOC 0887876252 6628893 - DIRECT DEBIT	10,019.95		845.22	845.22	
12/04/2019	FLT CENTRE LTD 0889596125 DVA19/00817677 - DIVIDEND		3,536.28	4,381.50	4,381.50	
29/04/2019	CMC MARKETS STOC 0892546398 6793322 - DIRECT CREDIT		33,903.36	38,284.86	38,284.86	
01/05/2019	- INTEREST		0.10	38,284.96	38,284.96	
02/05/2019	CMC MARKETS STOC 0893632004 6825270 - DIRECT DEBIT	38,057.86		227.10	227.10	
10/05/2019	CMC MARKETS STOC 0895328925 6893899 - DIRECT DEBIT	115.04		112.06	112.06	
24/05/2019	CMC MARKETS STOC 0898229327 7003888 - DIRECT CREDIT		79,348.04	79,460.10	79,460.10	
31/05/2019	CMC MARKETS STOC 0899663403 7055485 - DIRECT DEBIT	79,051.02		409.08	409.08	
01/06/2019	- INTEREST		1.58	410.66	410.66	
30/06/2019	CLOSING BALANCE			410.66	410.66	
		<u>1,247,920.89</u>	<u>1,246,931.70</u>			

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S & T BANKIER SUPER PTY LTD
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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2018 - 30 Jun 2018
Statement number	61
Opening balance on 1 Jun 2018	\$9,400.18
Deposits & credits	\$4,907.87
Withdrawals & debits	\$999.97
Closing Balance on 30 Jun 2018	\$13,308.08

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,400.18
1 Jun 18	INTEREST		0.37	9,400.55
1 Jun 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	Net Transaction Fees for May 18	0.80		9,399.75
1 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,839.75
1 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,381.25
1 Jun 18	Interest Rate 0.050%PA			
8 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,821.25
9 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,362.75
15 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,802.75

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,344.25
15 Jun 18	DIRECT DEBIT YL506206 633-000 N BT LIFE INSURANC 0826943583	302.93		12,041.32
18 Jun 18	DIRECT DEBIT YL504878 633-000 N BT LIFE INSURANC 0827291594	696.24		11,345.08
22 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,785.08
22 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,326.58
29 Jun 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,766.58
29 Jun 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	13,308.08
Transaction totals / Closing balance		\$999.97	\$4,907.87	\$13,308.08

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jul 2018 - 31 Jul 2018
Statement number	62
Opening balance on 1 Jul 2018	\$13,308.08
Deposits & credits	\$3,926.48
Withdrawals & debits	\$1,519.17
Closing Balance on 31 Jul 2018	\$15,715.39

Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$13,308.08
1 Jul 18	INTEREST		0.48	13,308.56
1 Jul 18	Interest Rate	0.050%PA		
6 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	13,748.56
6 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,290.06
12 Jul 18	BILL PAYMENT 0100388391 BPAY TO: TAX OFFICE PAYMENTS	520.00		13,770.06
13 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,210.06
13 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,751.56
16 Jul 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0833231515	533.62		14,217.94
17 Jul 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0833514694	465.55		13,752.39

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Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
20 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	14,192.39
20 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	14,733.89
27 Jul 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,173.89
27 Jul 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	15,715.39
Transaction totals / Closing balance		\$1,519.17	\$3,926.48	\$15,715.39

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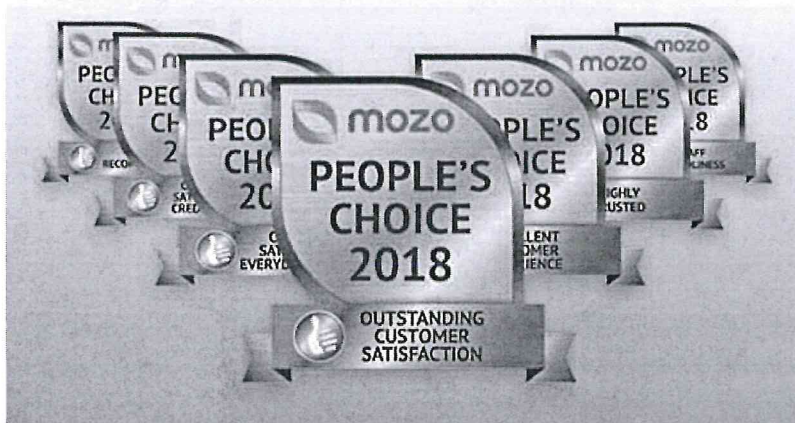
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Aug 2018 - 31 Aug 2018
Statement number	63
Opening balance on 1 Aug 2018	\$15,715.39
Deposits & credits	\$6,713.50
Withdrawals & debits	\$5,295.62
Closing Balance on 31 Aug 2018	\$17,133.27

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$15,715.39
1 Aug 18	INTEREST		0.61	15,716.00
1 Aug 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for July 18	0.40		15,715.60
1 Aug 18	BILL PAYMENT 0100219803 BPAY TO: MBRC PAYMENTS	506.95		15,208.65
1 Aug 18	Interest Rate	0.050%PA		
3 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	15,648.65
3 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	16,190.15
10 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,630.15
10 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,171.65

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Aug 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0839700002	302.93		16,868.72
16 Aug 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0840045913	230.79		16,637.93
17 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,077.93
17 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,619.43
17 Aug 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0840317988	465.55		17,153.88
20 Aug 18	PAY ANYONE 0141984805Senrico MET167066970Stba0003	2,750.00		14,403.88
21 Aug 18	DIRECT CREDIT ATO004000009718236 ATO 0840946747		1,805.39	16,209.27
24 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,649.27
24 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,190.77
27 Aug 18	BILL PAYMENT 0101551213 BPAY TO: TAX OFFICE PAYMENTS	1,039.00		16,151.77
31 Aug 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	16,591.77
31 Aug 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	17,133.27
Transaction totals / Closing balance		\$5,295.62	\$6,713.50	\$17,133.27

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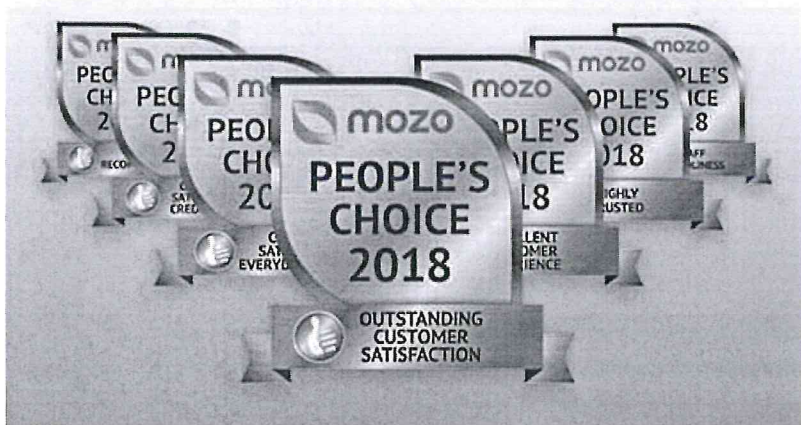
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Sep 2018 - 30 Sep 2018
Statement number	64
Opening balance on 1 Sep 2018	\$17,133.27
Deposits & credits	\$3,926.70
Withdrawals & debits	\$2,162.17
Closing Balance on 30 Sep 2018	\$18,897.80

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$17,133.27
1 Sep 18	INTEREST		0.70	17,133.97
1 Sep 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	Net Transaction Fees for August 18	1.20		17,132.77
1 Sep 18	Interest Rate	0.050%PA		
7 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	17,572.77
7 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	18,114.27
14 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,554.27
14 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,095.77
17 Sep 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0846465073	999.07		18,096.70

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	18,536.70
21 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,078.20
28 Sep 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,518.20
28 Sep 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,059.70
28 Sep 18	BILL PAYMENT 0101743508 BPAY TO: STRATAPAY-LEVY	1,161.90		18,897.80
Transaction totals / Closing balance		\$2,162.17	\$3,926.70	\$18,897.80

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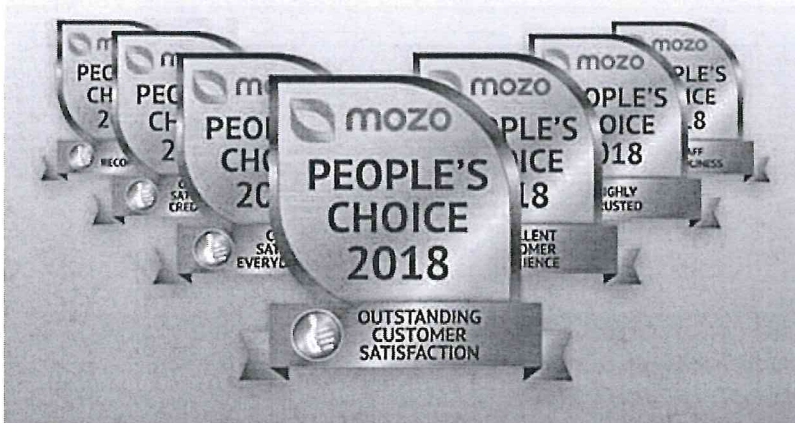
Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Oct 2018 - 31 Oct 2018
Statement number	65
Opening balance on 1 Oct 2018	\$18,897.80
Deposits & credits	\$3,926.75
Withdrawals & debits	\$20,999.67
Closing Balance on 31 Oct 2018	\$1,824.88

The people have spoken



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$18,897.80
1 Oct 18	INTEREST		0.75	18,898.55
1 Oct 18	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for September 18	0.40		18,898.15
1 Oct 18	Interest Rate	0.050%PA		
5 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	19,338.15
5 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	19,879.65
12 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	20,319.65
12 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	20,861.15
15 Oct 18	PAY ANYONE 0144756829S&t super BBL154114342Super invest	20,000.00		861.15

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Oct 18	Interest Rate 0.000%PA			
15 Oct 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0852421176	302.93		558.22
16 Oct 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0852724918	230.79		327.43
17 Oct 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0853021831	465.55		-138.12
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE FOR 17/10/2018	27.50		-165.62
18 Oct 18	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-27.50		-138.12
19 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	301.88
19 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	843.38
26 Oct 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	1,283.38
26 Oct 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	1,824.88
Transaction totals / Closing balance		\$20,999.67	\$3,926.75	\$1,824.88

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Nov 2018 - 30 Nov 2018
Statement number	66
Opening balance on 1 Nov 2018	\$1,824.88
Deposits & credits	\$4,907.88
Withdrawals & debits	\$999.77
Closing Balance on 30 Nov 2018	\$5,732.99



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,824.88
1 Nov 18	INTEREST	0.10		1,824.78
1 Nov 18	INTEREST		0.38	1,825.16
1 Nov 18	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for October 18	0.40		1,824.76
1 Nov 18	Interest Rate	0.000%PA		
2 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	2,264.76
2 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	2,806.26
9 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,246.26
9 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,787.76

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Nov 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0859100277	302.93		3,484.83
16 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,924.83
16 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,466.33
16 Nov 18	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0859398777	230.79		4,235.54
19 Nov 18	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0859698901	465.55		3,769.99
23 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,209.99
23 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,751.49
30 Nov 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,191.49
30 Nov 18	Interest Rate 0.050%PA			
30 Nov 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,732.99
Transaction totals / Closing balance		\$999.77	\$4,907.88	\$5,732.99

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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Dec 2018 - 31 Dec 2018
Statement number 67
Opening balance on 1 Dec 2018 \$5,732.99
Deposits & credits \$3,926.01
Withdrawals & debits \$2,645.30
Closing Balance on 31 Dec 2018 \$7,013.70



Any questions?

Contact Kevin Nilan at 247 Adelaide Street, Brisbane 4000 on **07 3017 0109**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,732.99
1 Dec 18	INTEREST		0.01	5,733.00
1 Dec 18	Interest Rate 0.050%PA			
6 Dec 18	BILL PAYMENT 0104175237 BPAY TO: UNITYWATER	274.93		5,458.07
6 Dec 18	BILL PAYMENT 0104175907 BPAY TO: MBRC PAYMENTS	860.52		4,597.55
6 Dec 18	Interest Rate 0.000%PA			
6 Dec 18	BILL PAYMENT 0104175935 BPAY TO: MBRC PAYMENTS	510.78		4,086.77
7 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,526.77
7 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,068.27
7 Dec 18	Interest Rate 0.050%PA			

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,508.27
14 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,049.77
17 Dec 18	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0865660055	999.07		5,050.70
21 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,490.70
21 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,032.20
28 Dec 18	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,472.20
28 Dec 18	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,013.70
Transaction totals / Closing balance		\$2,645.30	\$3,926.01	\$7,013.70

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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jan 2019 - 31 Jan 2019
Statement number 68
Opening balance on 1 Jan 2019 \$7,013.70
Deposits & credits \$3,926.23
Withdrawals & debits \$1,000.47
Closing Balance on 31 Jan 2019 \$9,939.46



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$7,013.70
1 Jan 19	INTEREST		0.23	7,013.93
1 Jan 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	Total Transaction Fees	1.20		
	Net Transaction Fees for December 18	1.20		7,012.73
1 Jan 19	Interest Rate	0.050%PA		
4 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,452.73
4 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,994.23
11 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,434.23
11 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,975.73
15 Jan 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0871234242	302.93		8,672.80

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Jan 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0871530759	230.79		8,442.01
17 Jan 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0871838026	465.55		7,976.46
18 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,416.46
18 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,957.96
25 Jan 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,397.96
25 Jan 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,939.46
Transaction totals / Closing balance		\$1,000.47	\$3,926.23	\$9,939.46

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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Feb 2019 - 28 Feb 2019
Statement number 69
Opening balance on 1 Feb 2019 \$9,939.46
Deposits & credits \$3,926.37
Withdrawals & debits \$4,801.28
Closing Balance on 28 Feb 2019 \$9,064.55



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,939.46
1 Feb 19	INTEREST		0.37	9,939.83
1 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,379.83
1 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,921.33
1 Feb 19	Interest Rate 0.050%PA			
8 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,361.33
8 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,902.83
15 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,342.83
15 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,884.33
15 Feb 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0877724636	302.93		12,581.40

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
18 Feb 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0878064204	696.24		11,885.16
21 Feb 19	BILL PAYMENT 0106007029 BPAY TO: STRATAPAY-LEVY	1,170.11		10,715.05
22 Feb 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,155.05
22 Feb 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,696.55
28 Feb 19	BILL PAYMENT 0106212094 BPAY TO: TAX OFFICE PAYMENTS	2,632.00		9,064.55
Transaction totals / Closing balance		\$4,801.28	\$3,926.37	\$9,064.55

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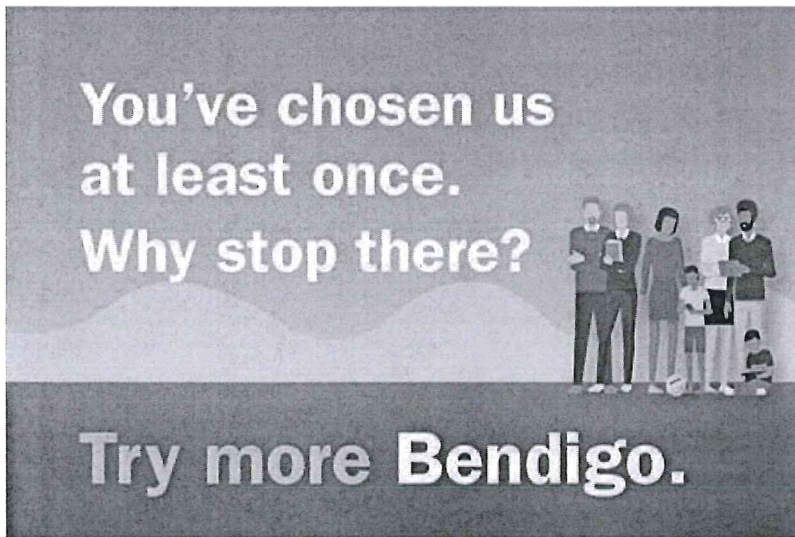
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Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Mar 2019 - 31 Mar 2019
Statement number 70
Opening balance on 1 Mar 2019 \$9,064.55
Deposits & credits \$4,907.95
Withdrawals & debits \$10,999.97
Closing Balance on 31 Mar 2019 \$2,972.53



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,064.55
1 Mar 19	INTEREST		0.45	9,065.00
1 Mar 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	Net Transaction Fees for February 19	0.80		9,064.20
1 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,504.20
1 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,045.70
1 Mar 19	Interest Rate 0.050%PA			
8 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,485.70
8 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,027.20
15 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,467.20

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,008.70
15 Mar 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0883662505	302.93		11,705.77
18 Mar 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0884012569	696.24		11,009.53
22 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	11,449.53
22 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,991.03
29 Mar 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	12,431.03
29 Mar 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	12,972.53
29 Mar 19	PAY ANYONE 0152808392S&t super BBL154114342St super	10,000.00		2,972.53
29 Mar 19	Interest Rate 0.000%PA			
Transaction totals / Closing balance		\$10,999.97	\$4,907.95	\$2,972.53

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Apr 2019 - 30 Apr 2019
Statement number	71
Opening balance on 1 Apr 2019	\$2,972.53
Deposits & credits	\$3,926.42
Withdrawals & debits	\$999.67
Closing Balance on 30 Apr 2019	\$5,899.28



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,972.53
1 Apr 19	INTEREST		0.42	2,972.95
1 Apr 19	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for March 19	0.40		2,972.55
1 Apr 19	Interest Rate	0.000%PA		
5 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	3,412.55
5 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	3,954.05
12 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,394.05
12 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,935.55
15 Apr 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0890078451	302.93		4,632.62

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Apr 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0890421771	230.79		4,401.83
17 Apr 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0890732530	465.55		3,936.28
19 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	4,376.28
19 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	4,917.78
26 Apr 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	5,357.78
26 Apr 19	Interest Rate 0.050%PA			
26 Apr 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	5,899.28
Transaction totals / Closing balance		\$999.67	\$3,926.42	\$5,899.28

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Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 May 2019 - 31 May 2019
Statement number	72
Opening balance on 1 May 2019	\$5,899.28
Deposits & credits	\$4,907.54
Withdrawals & debits	\$2,168.97
Closing Balance on 31 May 2019	\$8,637.85



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,899.28
1 May 19	INTEREST		0.04	5,899.32
1 May 19	Interest Rate	0.050%PA		
3 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	6,339.32
3 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	6,880.82
10 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,320.82
10 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,862.32
15 May 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0896370120	302.93		7,559.39
16 May 19	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0896704529	230.79		7,328.60
17 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,768.60

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
17 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,310.10
17 May 19	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0896972750	465.55		7,844.55
23 May 19	BILL PAYMENT 0108382738 BPAY TO: STRATAPAY-LEVY	1,169.70		6,674.85
24 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	7,114.85
24 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	7,656.35
31 May 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	8,096.35
31 May 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	8,637.85
Transaction totals / Closing balance		\$2,168.97	\$4,907.54	\$8,637.85

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

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S & T BANKIER SUPER PTY LTD
70 KOLORA CRES
FERNY HILLS QLD 4055

Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jun 2019 - 30 Jun 2019
Statement number	73
Opening balance on 1 Jun 2019	\$8,637.85
Deposits & credits	\$3,926.32
Withdrawals & debits	\$1,141.79
Closing Balance on 30 Jun 2019	\$11,422.38



Any questions?

Contact Kevin Nilan at Level 12, 215 Adelaide Street, Brisbane 4000 on **07 3144 0283**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$8,637.85
1 Jun 19	INTEREST		0.32	8,638.17
1 Jun 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for May 19	0.40		8,637.77
1 Jun 19	Interest Rate	0.050%PA		
7 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,077.77
7 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	9,619.27
14 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,059.27
14 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,600.77
17 Jun 19	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0903173706	1,141.39		9,459.38

...continued overleaf >

Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
21 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	9,899.38
21 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	10,440.88
28 Jun 19	E-BANKING TFR 00241039881201 0092447748 U67/302 RENT		440.00	10,880.88
28 Jun 19	E-BANKING TFR 00241039881201 0099495047 SCR SUPER		541.50	11,422.38
Transaction totals / Closing balance		\$1,141.79	\$3,926.32	\$11,422.38

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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Cash Transaction Summary


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Trading Account Statement | **Cash Transaction Summary** | Portfolio Report | EOFY Trading Statement

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B Institution **Bendigo and Adelaide Bank Ltd** | BSB **633-000** | Account Number **154114342**

Account of **CMCSB ITF S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU**

Open Balance **\$1,399.85** | Closing Balance **\$410.66** | Total Debit **\$1,247,920.89** | Total Credit **\$1,246,931.70**

Date	Description	Debit \$	Credit \$	Balance \$
02/06/2019	Statement Balance Alignment		1.58	410.66
31/05/2019	Bght 5933 SUN @ 13.3093 7171411	79,051.02		409.08
24/05/2019	Deposit to BBL - Bulk Settlement		79,348.04	79,460.10
10/05/2019	Bght 2648 ORE @ 3.3900 7039561	115.04		112.06
02/05/2019	Withdrawal from BBL - Bulk Settlement	38,057.86		227.10
01/05/2019	INTEREST		0.10	38,284.96
29/04/2019	Sold 452 CBA @ 75.0900 6959740		33,903.36	38,284.86
14/04/2019	Statement Balance Alignment		3,536.28	4,381.50
04/04/2019	Bght 4000 AWC @ 2.5000 6844921	10,019.95		845.22
01/04/2019	INTEREST		0.00	10,865.17
31/03/2019	Statement Balance Alignment		10,000.00	10,865.17
28/03/2019	Bght 452 CBA @ 70.7000 6807477	1,846.63		865.17
17/03/2019	Statement Balance Alignment		707.69	2,711.80
03/03/2019	Statement Balance Alignment		14.28	2,004.11
26/02/2019	Bght 7113 BLD @ 4.9200 6623749	35,034.46		1,989.83
25/02/2019	Withdrawal from BBL - Bulk Settlement	112,128.90		37,024.29
14/02/2019	Deposit to BBL - Bulk Settlement		147,686.06	149,153.19
13/02/2019	Bght 13927 BEN @ 10.7812 6540589	150,314.41		1,467.13
03/02/2019	Statement Balance Alignment		13.07	151,781.54
16/01/2019	Deposit to BBL - Bulk Settlement		151,698.29	151,768.47
07/01/2019	Withdrawal from BBL - Bulk Settlement	125,259.67		70.18
01/01/2019	INTEREST		9.31	125,329.85
24/12/2018	Sold 1347 ALL @ 21.0700 6323330		28,350.07	125,320.54
21/12/2018	Sold 10174 ORG @ 6.5300 6313428		66,363.14	96,907.47
19/12/2018	Sold 20270 API @ 1.5056 6300681		30,485.39	30,607.33
11/12/2018	Withdrawal from BBL - Bulk Settlement	157,250.30		121.94
07/12/2018	Sold 1818 BOQ @ 9.6051 6249735		17,442.17	157,372.24
04/12/2018	Sold 7234 AGL @ 18.2500 6231277		131,875.28	139,930.07
01/12/2018	INTEREST		3.39	8,054.79
29/11/2018	Sold 3047 VRL @ 2.3700 6213769		7,201.44	8,051.40
14/11/2018	EXTERNAL - BOQ FNL DIVIDEND		690.84	849.96
08/11/2018	Bght 3047 VRL @ 2.2387 6107790	6,841.23		159.12
07/11/2018	Bght 7234 AGL @ 17.9763 6104105	130,183.84		7,000.35
01/11/2018	INTEREST		7.66	137,184.19
24/10/2018	Deposit to BBL - Bulk Settlement		116,804.93	137,176.53
22/10/2018	Sold 33333 LNG @ 0.5950 5998252		19,813.19	20,371.60
18/10/2018	Bght 33333 LNG @ 0.6050 5985799	20,186.42		558.41
17/10/2018	Bght 9559 RMD @ 14.5439 5975958	139,178.18		20,744.83
15/10/2018	EXTERNAL - S & T BANKIER SU		20,000.00	159,923.01
12/10/2018	Sold 8489 SUN @ 13.9027 5938290		117,889.87	139,923.01
11/10/2018	Sold 1411 RMD @ 15.2113 5929678		21,443.21	22,033.14
01/10/2018	INTEREST		11.60	589.93
24/09/2018	Bght 8489 SUN @ 14.3856 5846317	122,254.07		578.33
20/09/2018	RESMED DIVIDEND		50.34	122,832.40
01/09/2018	INTEREST		4.29	122,782.06
28/08/2018	Sold 2050 NAB @ 27.4700 5766265		56,251.56	122,777.77
27/08/2018	Sold 8205 SCP @ 2.3600 5764891		19,343.85	66,526.21
16/08/2018	Sold 15228 RSG @ 1.3100 5729958		19,928.73	47,182.36
13/08/2018	Sold 1000 AGL @ 21.1650 5718698		21,145.05	27,253.63
08/08/2018	Withdrawal from BBL - Bulk Settlement	60,068.64		6,108.58

Date	Description	Debit \$	Credit \$	Balance \$
01/08/2018	INTEREST		0.55	66,177.22
30/07/2018	Sold 13230 FMG @ 4.4100 5682558		58,280.13	66,176.67
26/07/2018	Bght 13230 FMG @ 4.5400 5671606	60,130.27		7,896.54
25/07/2018	Sold 2220 ANZ @ 29.1300 5671538		64,597.46	68,026.81
05/07/2018	NAB INTERIM DIV		2,029.50	3,429.35
01/07/2018	INTEREST		0.00	1,399.85

IMPORTANT NOTE: For accounts which are not operated directly through Bendigo Invest Direct, please refer to your bank for full statement history, as the list above may not be complete.

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65500 - Other Assets

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
65500	Other Assets	\$119.22		100%
TOTAL		CY Balance	LY Balance	
		\$119.22		

Supporting Documents

- General Ledger [Report](#)
- Trading Account Statement.pdf [65500](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Other Assets (65500)					
<u>Other Assets (65500)</u>					
30/06/2019	Purchase & Sales Trade Date 27.06.19 - Settlement Date 01.07.19		119.22		119.22 DR
			119.22		119.22 DR

Total Debits: 119.22

Total Credits: 0.00

S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Trading Account Statement

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 590460

Date	Reference	Description	Debit	Credit	Balance
01/07/2018		Open Balance			0.00
23/07/2018	5671538	Sold 2220 ANZ @ 29.1300		64,597.46	64,597.46Cr
23/07/2018	5671606	Bght 13230 FMG @ 4.5400	60,130.27		4,467.19Cr
25/07/2018	4527769	Dep BENDIGO BANK 633-000 154114342 5671538	64,597.46		60,130.27
26/07/2018	5735854	Wdl BENDIGO BANK 633-000 154114342 5671606		60,130.27	0.00
26/07/2018	5682558	Sold 13230 FMG @ 4.4100		58,280.13	58,280.13Cr
30/07/2018	4536638	Dep BENDIGO BANK 633-000 154114342 5682558	58,280.13		0.00
06/08/2018	5709590	Bght 15228 RSG @ 1.3150	20,044.77		20,044.77
06/08/2018	5710618	Bght 8205 SCP @ 2.4368	20,014.09		40,058.86
06/08/2018	5710664	Bght 1411 RMD @ 14.1671	20,009.78		60,068.64
08/08/2018	5770886	Wdl BENDIGO BANK 633-000 154114342 5709590 5710618 5710664		60,068.64	0.00
09/08/2018	5718698	Sold 1000 AGL @ 21.1650		21,145.05	21,145.05Cr
13/08/2018	4566691	Dep BENDIGO BANK 633-000 154114342 5718698	21,145.05		0.00
14/08/2018	5729958	Sold 15228 RSG @ 1.3100		19,928.73	19,928.73Cr
16/08/2018	4575300	Dep BENDIGO BANK 633-000 154114342 5729958	19,928.73		0.00
23/08/2018	5764891	Sold 8205 SCP @ 2.3600		19,343.85	19,343.85Cr
24/08/2018	5766265	Sold 2050 NAB @ 27.4700		56,251.56	75,595.41Cr
27/08/2018	4600705	Dep BENDIGO BANK 633-000 154114342 5764891	19,343.85		56,251.56Cr
28/08/2018	4604421	Dep BENDIGO BANK 633-000 154114342 5766265	56,251.56		0.00
20/09/2018	5846317	Bght 8489 SUN @ 14.3856	122,254.07		122,254.07
24/09/2018	5914999	Wdl BENDIGO BANK 633-000 154114342 5846317		122,254.07	0.00
09/10/2018	5929678	Sold 1411 RMD @ 15.2113		21,443.21	21,443.21Cr
10/10/2018	5938290	Sold 8489 SUN @ 13.9027		117,889.87	139,333.08Cr
11/10/2018	4742248	Dep BENDIGO BANK 633-000 154114342 5929678	21,443.21		117,889.87Cr
12/10/2018	4746078	Dep BENDIGO BANK 633-000 154114342 5938290	117,889.87		0.00
15/10/2018	5975958	Bght 9559 RMD @ 14.5439	139,178.18		139,178.18
16/10/2018	5985799	Bght 33333 LNG @ 0.6050	20,186.42		159,364.60
17/10/2018	6035225	Wdl BENDIGO BANK 633-000 154114342 5975958		139,178.18	20,186.42
18/10/2018	6045098	Wdl BENDIGO BANK 633-000 154114342 5985799		20,186.42	0.00
18/10/2018	5998252	Sold 33333 LNG @ 0.5950		19,813.19	19,813.19Cr
22/10/2018	4791276	Dep BENDIGO BANK 633-000 154114342 5998252	19,813.19		0.00
22/10/2018	6011311	Bght 1818 BOQ @ 10.7000	19,472.55		19,472.55
22/10/2018	6012005	Sold 9559 RMD @ 14.2722		136,277.48	116,804.93Cr
24/10/2018	4801668	Dep BENDIGO BANK 633-000 154114342 6011311 6012005	116,804.93		0.00
05/11/2018	6104105	Bght 7234 AGL @ 17.9763	130,183.84		130,183.84
06/11/2018	6107790	Bght 3047 VRL @ 2.2387	6,841.23		137,025.07
07/11/2018	6162276	Wdl BENDIGO BANK 633-000 154114342 6104105		130,183.84	6,841.23
08/11/2018	6165312	Wdl BENDIGO BANK 633-000 154114342 6107790		6,841.23	0.00
27/11/2018	6213769	Sold 3047 VRL @ 2.3700		7,201.44	7,201.44Cr
29/11/2018	4940806	Dep BENDIGO BANK 633-000 154114342 6213769	7,201.44		0.00
30/11/2018	6231277	Sold 7234 AGL @ 18.2500		131,875.28	131,875.28Cr
04/12/2018	4957192	Dep BENDIGO BANK 633-000 154114342 6231277	131,875.28		0.00
05/12/2018	6249735	Sold 1818 BOQ @ 9.6051		17,442.17	17,442.17Cr

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 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Trading Account Statement

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 590460

Date	Reference	Description	Debit	Credit	Balance
07/12/2018	4968901	Dep BENDIGO BANK 633-000 154114342 6249735	17,442.17		0.00
07/12/2018	6266477	Bght 20270 API @ 1.4850	30,133.18		30,133.18
07/12/2018	6266495	Bght 10174 ORG @ 6.8800	70,074.12		100,207.30
07/12/2018	6266688	Bght 4602 TAH @ 4.3455	20,018.01		120,225.31
07/12/2018	6266767	Bght 1347 ALL @ 22.2699	30,030.54		150,255.85
07/12/2018	6266834	Bght 481 TWE @ 14.5000	6,994.45		157,250.30
11/12/2018	6312493	Wdl BENDIGO BANK 633-000 154114342 6266477 6266495 6266688 6266767 6266834		157,250.30	0.00
17/12/2018	6300681	Sold 20270 API @ 1.5056		30,485.39	30,485.39Cr
19/12/2018	5005479	Dep BENDIGO BANK 633-000 154114342 6300681	30,485.39		0.00
19/12/2018	6313428	Sold 10174 ORG @ 6.5300		66,363.14	66,363.14Cr
20/12/2018	6323330	Sold 1347 ALL @ 21.0700		28,350.07	94,713.21Cr
21/12/2018	5018187	Dep BENDIGO BANK 633-000 154114342 6313428	66,363.14		28,350.07Cr
24/12/2018	5020539	Dep BENDIGO BANK 633-000 154114342 6323330	28,350.07		0.00
03/01/2019	6359842	Bght 5714 BEN @ 10.5168	60,158.85		60,158.85
03/01/2019	6359855	Bght 2697 ANZ @ 24.1117	65,100.82		125,259.67
07/01/2019	6408151	Wdl BENDIGO BANK 633-000 154114342 6359842 6359855		125,259.67	0.00
14/01/2019	6404460	Sold 5714 BEN @ 10.8985		62,205.35	62,205.35Cr
14/01/2019	6404465	Sold 2697 ANZ @ 25.3600		68,320.68	130,526.03Cr
14/01/2019	6404473	Sold 4602 TAH @ 4.6050		21,172.26	151,698.29Cr
16/01/2019	5085782	Dep BENDIGO BANK 633-000 154114342 6404460 6404465 6404473	151,698.29		0.00
11/02/2019	6540589	Bght 13927 BEN @ 10.7812	150,314.41		150,314.41
12/02/2019	6552684	Sold 481 TWE @ 16.7001		8,012.79	142,301.62
12/02/2019	6552694	Sold 13927 BEN @ 10.0400		139,673.27	2,628.35
13/02/2019	6604494	Wdl BENDIGO BANK 633-000 154114342 6540589		150,314.41	147,686.06Cr
14/02/2019	5216424	Dep BENDIGO BANK 633-000 154114342 6552684 6552694	147,686.06		0.00
21/02/2019	6616507	Bght 1692 FLT @ 44.3296	75,088.20		75,088.20
21/02/2019	6616690	Bght 46250 MYX @ 0.8000	37,040.70		112,128.90
22/02/2019	6623749	Bght 7113 BLD @ 4.9200	35,034.46		147,163.36
25/02/2019	6664346	Wdl BENDIGO BANK 633-000 154114342 6616507 6616690		112,128.90	35,034.46
26/02/2019	6672283	Wdl BENDIGO BANK 633-000 154114342 6623749		35,034.46	0.00
26/03/2019	6807077	Sold 46250 MYX @ 0.6525		30,144.93	30,144.93Cr
26/03/2019	6807477	Bght 452 CBA @ 70.7000	31,991.56		1,846.63
28/03/2019	6830754	Wdl BENDIGO BANK 633-000 154114342 6807477		1,846.63	0.00
02/04/2019	6844921	Bght 4000 AWC @ 2.5000	10,019.95		10,019.95
04/04/2019	6866275	Wdl BENDIGO BANK 633-000 154114342 6844921		10,019.95	0.00
24/04/2019	6959740	Sold 452 CBA @ 75.0900		33,903.36	33,903.36Cr
29/04/2019	5525604	Dep BENDIGO BANK 633-000 154114342 6959740	33,903.36		0.00
30/04/2019	6989428	Bght 8972 ORE @ 3.3400	29,999.37		29,999.37
30/04/2019	6989473	Bght 5712 FXL @ 1.4073	8,058.49		38,057.86
02/05/2019	7007649	Wdl BENDIGO BANK 633-000 154114342 6989428 6989473		38,057.86	0.00
08/05/2019	7039518	Sold 5712 FXL @ 1.5584		8,881.63	8,881.63Cr
08/05/2019	7039561	Bght 2648 ORE @ 3.3900	8,996.67		115.04

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70 KOLORA CRESCENT
FERNY HILLS QLD 4055

Trading Account Statement

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 590460

Date	Reference	Description	Debit	Credit	Balance
10/05/2019	7059440	Wdl BENDIGO BANK 633-000 154114342 7039561		115.04	0.00
22/05/2019	7132349	Sold 11620 ORE @ 3.6808		42,723.80	42,723.80Cr
22/05/2019	7132408	Sold 7113 BLD @ 5.1546		36,624.24	79,348.04Cr
24/05/2019	5651720	Dep BENDIGO BANK 633-000 154114342 7132349 7132408	79,348.04		0.00
29/05/2019	7171411	Bght 5933 SUN @ 13.3093	79,051.02		79,051.02
31/05/2019	7173550	Wdl BENDIGO BANK 633-000 154114342 7171411		79,051.02	0.00
27/06/2019	7366898	Sold 4000 AWC @ 2.3700		9,460.06	9,460.06Cr
27/06/2019	7366908	Bght 719 SUN @ 13.5899	9,791.09		331.03
27/06/2019	7366999	Sold 1692 FLT @ 40.8133		68,980.05	68,649.02Cr
27/06/2019	7367050	Bght 5034 SUN @ 13.5984	68,529.80		119.22Cr
Total			2,594,592.110	2,594,711.330	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

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76550 - Plant and Equipment (at written down value) - Unitised

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
STBA0001_AIRCONDIT1	Airconditioner Mitsubishi - 67 /109 Leitchs Rd	1.000000	\$259.21	1.000000	\$259.21	0%
STBA0001_AIRCONDITIO	Air Conditioning - 67/109 Leitchs Rd	2.000000	\$415.59	2.000000	\$415.59	0%
STBA0001_FIRECONTROL	Fire Control Equip - 67/109 Leitchs Rd	1.000000	\$46.54	1.000000	\$46.54	0%
STBA0001_LIGHTS&FIT1	Lights & Fittings - 67 /109 Leitchs Rd	1.000000	\$127.46	1.000000	\$127.46	0%
STBA0001_LIGHTS&FITT	Lights & Fittings - 67 /109 Leitchs Rd	1.000000	\$222.50	1.000000	\$222.50	0%
STBA0001_SECURITYSYS	Security System - 67 /109 Leitchs Rd	2.000000	\$33.44	2.000000	\$33.44	0%
STBA0001_STAFFAMMENI	Staff Ammenities - 67/109 Leitchs Rd	1.000000	\$1,616.76	1.000000	\$1,616.76	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		9.000000	\$2,721.50	9.000000	\$2,721.50	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

Attach Investment Movement Report

- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		13,308.08		52,875.65		(54,761.35)			11,422.38	11,422.38
Bendigo Bank CMC - 154114342		1,399.85		1,246,931.70		(1,247,920.89)			410.66	410.66
		14,707.93		1,299,807.35		(1,302,682.24)			11,833.04	11,833.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	191,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	272,278.50
Shares in Listed Companies (Australian)										
AGL.AX - AGL Energy Limited.	1,000.00	22,724.97	7,234.00	130,183.84	(8,234.00)	(152,908.81)	111.52			0.00
AWC.AX - Alumina Limited			4,000.00	10,019.95	(4,000.00)	(10,019.95)	(559.89)			0.00
ALL.AX - Aristocrat Leisure Limited			1,347.00	30,030.54	(1,347.00)	(30,030.54)	(1,680.47)			0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	2,158.00	61,112.77	2,759.00	65,100.82	(4,917.00)	(126,213.59)	6,704.55			0.00
API.AX - Australian Pharmaceutical Industries Limited			20,270.00	30,133.18	(20,270.00)	(30,133.18)	352.21			0.00
BOQ.AX - Bank Of Queensland Limited.			1,818.00	19,472.55	(1,818.00)	(19,472.55)	(2,030.38)			0.00
BEN.AX - Bendigo And Adelaide Bank Limited			19,641.00	210,473.26	(19,641.00)	(210,473.26)	(8,594.64)			0.00
BLD.AX - Boral Limited.			7,113.00	35,034.46	(7,113.00)	(35,034.46)	1,589.78			0.00

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
CBA.AX - Commonwealth Bank Of Australia.			452.00	31,991.56	(452.00)	(31,991.56)	1,911.80			0.00
FXL.AX - Flexigroup Limited			5,712.00	8,058.49	(5,712.00)	(8,058.49)	823.14			0.00
FLT.AX - Flight Centre Travel Group Limited			1,692.00	75,088.20	(1,692.00)	(75,088.20)	(6,108.15)			0.00
FMG.AX - Fortescue Metals Group Ltd			13,230.00	60,130.27	(13,230.00)	(60,130.27)	(1,850.14)			0.00
LNG.AX - Liquefied Natural Gas Limited			33,333.00	20,186.42	(33,333.00)	(20,186.42)	(373.23)			0.00
MYX.AX - Mayne Pharma Group Limited			46,250.00	37,040.70	(46,250.00)	(37,040.70)	(6,895.77)			0.00
NAB.AX - National Australia Bank Limited	2,050.00	61,711.30			(2,050.00)	(61,711.30)	(5,459.74)			0.00
ORG.AX - Origin Energy Limited			10,174.00	70,074.12	(10,174.00)	(70,074.12)	(3,710.98)			0.00
ORE.AX - Orocobre Limited			11,620.00	38,996.04	(11,620.00)	(38,996.04)	3,727.76			0.00
RSG.AX - Resolute Mining Limited			15,228.00	20,044.77	(15,228.00)	(20,044.77)	(116.04)			0.00
SCP.AX - Shopping Centres Australasia Property Group			8,205.00	20,014.09	(8,205.00)	(20,014.09)	(670.24)			0.00
SUN.AX - Suncorp Group Limited			20,175.00	279,625.98	(8,489.00)	(122,254.07)	(4,364.20)	11,686.00	157,371.91	157,410.42

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
TAH.AX - Tabcorp Holdings Limited			4,602.00	20,018.01	(4,602.00)	(20,018.01)	1,154.25		0.00	
TWE.AX - Treasury Wine Estates Limited			481.00	6,994.45	(481.00)	(6,994.45)	1,018.34		0.00	
VRL.AX - Village Roadshow Limited			3,047.00	6,841.23	(3,047.00)	(6,841.23)	360.21		0.00	
		145,549.04		1,225,552.93		(1,213,730.06)	(24,660.31)		157,371.91	157,410.42
Shares in Listed Companies (Overseas)										
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE			10,970.00	159,187.96	(10,970.00)	(159,187.96)	(1,467.27)		0.00	
				159,187.96		(159,187.96)	(1,467.27)		0.00	
		436,203.16		2,684,548.24		(2,675,600.26)	(26,127.58)		445,151.14	444,243.46

77250 - Real Estate Properties (Australian - Non Residential)

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	1.000000	\$72,713.27	1.000000	\$72,713.27	0%
BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	1.000000	\$8,043.33	1.000000	\$8,043.33	0%
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1.000000	\$191,521.90	1.000000	\$191,521.90	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$272,278.50	3.000000	\$272,278.50	

Supporting Documents

○ Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		13,308.08		52,875.65		(54,761.35)			11,422.38	11,422.38
Bendigo Bank CMC - 154114342		1,399.85		1,246,931.70		(1,247,920.89)			410.66	410.66
		14,707.93		1,299,807.35		(1,302,682.24)			11,833.04	11,833.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50

Real Estate Properties (Australian - Non Residential)

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	191,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	272,278.50

Shares in Listed Companies (Australian)

AGL.AX - AGL Energy Limited.	1,000.00	22,724.97	7,234.00	130,183.84	(8,234.00)	(152,908.81)	111.52		0.00
AWC.AX - Alumina Limited			4,000.00	10,019.95	(4,000.00)	(10,019.95)	(559.89)		0.00
ALL.AX - Aristocrat Leisure Limited			1,347.00	30,030.54	(1,347.00)	(30,030.54)	(1,680.47)		0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	2,158.00	61,112.77	2,759.00	65,100.82	(4,917.00)	(126,213.59)	6,704.55		0.00
API.AX - Australian Pharmaceutical Industries Limited			20,270.00	30,133.18	(20,270.00)	(30,133.18)	352.21		0.00
BOQ.AX - Bank Of Queensland Limited.			1,818.00	19,472.55	(1,818.00)	(19,472.55)	(2,030.38)		0.00
BEN.AX - Bendigo And Adelaide Bank Limited			19,641.00	210,473.26	(19,641.00)	(210,473.26)	(8,594.64)		0.00
BLD.AX - Boral Limited.			7,113.00	35,034.46	(7,113.00)	(35,034.46)	1,589.78		0.00

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
CBA.AX - Commonwealth Bank Of Australia.			452.00	31,991.56	(452.00)	(31,991.56)	1,911.80			0.00
FXL.AX - Flexigroup Limited			5,712.00	8,058.49	(5,712.00)	(8,058.49)	823.14			0.00
FLT.AX - Flight Centre Travel Group Limited			1,692.00	75,088.20	(1,692.00)	(75,088.20)	(6,108.15)			0.00
FMG.AX - Fortescue Metals Group Ltd			13,230.00	60,130.27	(13,230.00)	(60,130.27)	(1,850.14)			0.00
LNG.AX - Liquefied Natural Gas Limited			33,333.00	20,186.42	(33,333.00)	(20,186.42)	(373.23)			0.00
MYX.AX - Mayne Pharma Group Limited			46,250.00	37,040.70	(46,250.00)	(37,040.70)	(6,895.77)			0.00
NAB.AX - National Australia Bank Limited	2,050.00	61,711.30			(2,050.00)	(61,711.30)	(5,459.74)			0.00
ORG.AX - Origin Energy Limited			10,174.00	70,074.12	(10,174.00)	(70,074.12)	(3,710.98)			0.00
ORE.AX - Orocobre Limited			11,620.00	38,996.04	(11,620.00)	(38,996.04)	3,727.76			0.00
RSG.AX - Resolute Mining Limited			15,228.00	20,044.77	(15,228.00)	(20,044.77)	(116.04)			0.00
SCP.AX - Shopping Centres Australasia Property Group			8,205.00	20,014.09	(8,205.00)	(20,014.09)	(670.24)			0.00
SUN.AX - Suncorp Group Limited			20,175.00	279,625.98	(8,489.00)	(122,254.07)	(4,364.20)	11,686.00	157,371.91	157,410.42

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
TAH.AX - Tabcorp Holdings Limited			4,602.00	20,018.01	(4,602.00)	(20,018.01)	1,154.25		0.00	
TWE.AX - Treasury Wine Estates Limited			481.00	6,994.45	(481.00)	(6,994.45)	1,018.34		0.00	
VRL.AX - Village Roadshow Limited			3,047.00	6,841.23	(3,047.00)	(6,841.23)	360.21		0.00	
		145,549.04		1,225,552.93		(1,213,730.06)	(24,660.31)		157,371.91	157,410.42
Shares in Listed Companies (Overseas)										
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE			10,970.00	159,187.96	(10,970.00)	(159,187.96)	(1,467.27)		0.00	
				159,187.96		(159,187.96)	(1,467.27)		0.00	
		436,203.16		2,684,548.24		(2,675,600.26)	(26,127.58)		445,151.14	444,243.46

77600 - Shares in Listed Companies (Australian)

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AGL.AX	AGL Energy Limited.	0.000000		1000.000000	\$22,480.00	100%
ALL.AX	Aristocrat Leisure Limited	0.000000		0.000000		0%
ANZ.AX	Australia And New Zealand Banking Group Limited	-0.000003		2158.000000	\$60,941.92	100%
API.AX	Australian Pharmaceutical Industries Limited	0.000000				0%
AWC.AX	Alumina Limited	0.000000				0%
BEN.AX	Bendigo And Adelaide Bank Limited	0.000000				0%
BLD.AX	Boral Limited.	0.000000				0%
BOQ.AX	Bank Of Queensland Limited.	0.000000				0%
CBA.AX	Commonwealth Bank Of Australia.	0.000000		0.000000		0%
FLT.AX	Flight Centre Travel Group Limited	0.000000				0%
FMG.AX	Fortescue Metals Group Ltd	0.000000				0%
FXL.AX	Flexigroup Limited	0.000000				0%
LNG.AX	Liquefied Natural Gas Limited	0.000000				0%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MYX.AX	Mayne Pharma Group Limited	0.000000				0%
NAB.AX	National Australia Bank Limited	0.000000		2050.000000	\$56,190.50	100%
ORE.AX	Orocobre Limited	0.000000				0%
ORG.AX	Origin Energy Limited	0.000000		0.000000		0%
RSG.AX	Resolute Mining Limited	0.000000				0%
SCP.AX	Shopping Centres Australasia Property Group	0.000000				0%
SUN.AX	Suncorp Group Limited	11686.000000	\$157,410.42			100%
TAH.AX	Tabcorp Holdings Limited	0.000000				0%
TWE.AX	Treasury Wine Estates Limited	0.000000				0%
VRL.AX	Village Roadshow Limited	0.000000				0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		11685.999997	\$157,410.42	5208.000000	\$139,612.42	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- Suncorp Group Holding Balance.pdf
- Share Sales & Purchases.pdf

Standard Checklist

- Attach Balance Review Report

- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

S & T Bankier Superfund

Balance Review Report

As at 30 June 2019

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
BBL138798798	Bendigo Bank - 138798798	633000138798798	BGL Bank Data Service	30/06/2019	\$ 11,422.38	\$ 11,422.38	0.00
BBL154114342	Bendigo Bank CMC - 154114342	633000154114342	BGL Bank Data Service	30/06/2019	\$ 410.66	\$ 410.66	0.00
76550	Plant and Equipment (at written down value) - Unitised						
STBA0001_AIRCO NDITIO	Air Conditioning - 67/109 Leitchs Rd					2.0000	
STBA0001_AIRCO NDITI1	Airconditioner Mitsubishi - 67/109 Leitchs Rd					1.0000	
STBA0001_FIREC ONTROL	Fire Control Equip - 67/109 Leitchs Rd					1.0000	
STBA0001_LIGHT S&FIT1	Lights & Fittings - 67/109 Leitchs Rd					1.0000	
STBA0001_LIGHT S&FITT	Lights & Fittings - 67/109 Leitchs Rd					1.0000	
STBA0001_SECU RITYSYS	Security System - 67/109 Leitchs Rd					2.0000	
STBA0001_STAFF AMMENI	Staff Ammenities - 67/109 Leitchs Rd					1.0000	
77250	Real Estate Properties (Australian - Non Residential)						
BANKLEIT3	67 / 109 LEITCHS RD OFFICE MEZZANINE					1.0000	
BANKLEIT	67 / 109 LEITCHS ROAD BRENDALE QLD					1.0000	
BANKLEI2	67 / 109 LEITCHS ROAD BUILDING					1.0000	
77600	Shares in Listed Companies (Australian)						
ANZ.AX	Australia And New Zealand Banking Group Limited				Setup	0.0000	0.0000

S & T Bankier Superfund Balance Review Report

As at 30 June 2019

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
SUN.AX	Suncorp Group Limited				Setup	11,686.0000	11,686.0000

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		13,308.08		52,875.65		(54,761.35)			11,422.38	11,422.38
Bendigo Bank CMC - 154114342		1,399.85		1,246,931.70		(1,247,920.89)			410.66	410.66
		14,707.93		1,299,807.35		(1,302,682.24)			11,833.04	11,833.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	191,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	272,278.50
Shares in Listed Companies (Australian)										
AGL.AX - AGL Energy Limited.	1,000.00	22,724.97	7,234.00	130,183.84	(8,234.00)	(152,908.81)	111.52		0.00	
AWC.AX - Alumina Limited			4,000.00	10,019.95	(4,000.00)	(10,019.95)	(559.89)		0.00	
ALL.AX - Aristocrat Leisure Limited			1,347.00	30,030.54	(1,347.00)	(30,030.54)	(1,680.47)		0.00	
ANZ.AX - Australia And New Zealand Banking Group Limited	2,158.00	61,112.77	2,759.00	65,100.82	(4,917.00)	(126,213.59)	6,704.55		0.00	
API.AX - Australian Pharmaceutical Industries Limited			20,270.00	30,133.18	(20,270.00)	(30,133.18)	352.21		0.00	
BOQ.AX - Bank Of Queensland Limited.			1,818.00	19,472.55	(1,818.00)	(19,472.55)	(2,030.38)		0.00	
BEN.AX - Bendigo And Adelaide Bank Limited			19,641.00	210,473.26	(19,641.00)	(210,473.26)	(8,594.64)		0.00	
BLD.AX - Boral Limited.			7,113.00	35,034.46	(7,113.00)	(35,034.46)	1,589.78		0.00	

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
CBA.AX - Commonwealth Bank Of Australia.			452.00	31,991.56	(452.00)	(31,991.56)	1,911.80			0.00
FXL.AX - Flexigroup Limited			5,712.00	8,058.49	(5,712.00)	(8,058.49)	823.14			0.00
FLT.AX - Flight Centre Travel Group Limited			1,692.00	75,088.20	(1,692.00)	(75,088.20)	(6,108.15)			0.00
FMG.AX - Fortescue Metals Group Ltd			13,230.00	60,130.27	(13,230.00)	(60,130.27)	(1,850.14)			0.00
LNG.AX - Liquefied Natural Gas Limited			33,333.00	20,186.42	(33,333.00)	(20,186.42)	(373.23)			0.00
MYX.AX - Mayne Pharma Group Limited			46,250.00	37,040.70	(46,250.00)	(37,040.70)	(6,895.77)			0.00
NAB.AX - National Australia Bank Limited	2,050.00	61,711.30			(2,050.00)	(61,711.30)	(5,459.74)			0.00
ORG.AX - Origin Energy Limited			10,174.00	70,074.12	(10,174.00)	(70,074.12)	(3,710.98)			0.00
ORE.AX - Orocobre Limited			11,620.00	38,996.04	(11,620.00)	(38,996.04)	3,727.76			0.00
RSG.AX - Resolute Mining Limited			15,228.00	20,044.77	(15,228.00)	(20,044.77)	(116.04)			0.00
SCP.AX - Shopping Centres Australasia Property Group			8,205.00	20,014.09	(8,205.00)	(20,014.09)	(670.24)			0.00
SUN.AX - Suncorp Group Limited			20,175.00	279,625.98	(8,489.00)	(122,254.07)	(4,364.20)	11,686.00	157,371.91	157,410.42

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
TAH.AX - Tabcorp Holdings Limited			4,602.00	20,018.01	(4,602.00)	(20,018.01)	1,154.25		0.00	
TWE.AX - Treasury Wine Estates Limited			481.00	6,994.45	(481.00)	(6,994.45)	1,018.34		0.00	
VRL.AX - Village Roadshow Limited			3,047.00	6,841.23	(3,047.00)	(6,841.23)	360.21		0.00	
		145,549.04		1,225,552.93		(1,213,730.06)	(24,660.31)		157,371.91	157,410.42
Shares in Listed Companies (Overseas)										
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE			10,970.00	159,187.96	(10,970.00)	(159,187.96)	(1,467.27)		0.00	
				159,187.96		(159,187.96)	(1,467.27)		0.00	
		436,203.16		2,684,548.24		(2,675,600.26)	(26,127.58)		445,151.14	444,243.46

S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Confirmations

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 590460

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
FMG	5671606	Buy	23/07/2018	25/07/2018	4.540	13230	60.06	6.01	0.00	60,130.27
ANZ	5671538	Sell	23/07/2018	25/07/2018	29.130	2220	64.67	6.47	0.00	64,597.46
FMG	5682558	Sell	26/07/2018	30/07/2018	4.410	13230	58.34	5.83	0.00	58,280.13
RMD	5710664	Buy	06/08/2018	08/08/2018	14.167	1411	18.14	1.81	0.00	20,009.78
SCP	5710618	Buy	06/08/2018	08/08/2018	2.437	8205	18.14	1.81	0.00	20,014.09
RSG	5709590	Buy	06/08/2018	08/08/2018	1.315	15228	18.14	1.81	0.00	20,044.77
AGL	5718698	Sell	09/08/2018	13/08/2018	21.165	1000	18.14	1.81	0.00	21,145.05
RSG	5729958	Sell	14/08/2018	16/08/2018	1.310	15228	18.14	1.81	0.00	19,928.73
SCP	5764891	Sell	23/08/2018	27/08/2018	2.360	8205	18.14	1.81	0.00	19,343.85
NAB	5766265	Sell	24/08/2018	28/08/2018	27.470	2050	56.31	5.63	0.00	56,251.56
SUN	5846317	Buy	20/09/2018	24/09/2018	14.386	8489	122.12	12.21	0.00	122,254.07
RMD	5929678	Sell	09/10/2018	11/10/2018	15.211	1411	18.14	1.81	0.00	21,443.21
SUN	5938290	Sell	10/10/2018	12/10/2018	13.903	8489	118.02	11.80	0.00	117,889.87
RMD	5975958	Buy	15/10/2018	17/10/2018	14.544	9559	139.03	13.90	0.00	139,178.18
LNG	5985799	Buy	16/10/2018	18/10/2018	0.605	33333	18.14	1.81	0.00	20,186.42
LNG	5998252	Sell	18/10/2018	22/10/2018	0.595	33333	18.14	1.81	0.00	19,813.19
RMD	6012005	Sell	22/10/2018	24/10/2018	14.272	9559	136.43	13.64	0.00	136,277.48
BOQ	6011311	Buy	22/10/2018	24/10/2018	10.700	1818	18.14	1.81	0.00	19,472.55
AGL	6104105	Buy	05/11/2018	07/11/2018	17.976	7234	130.04	13.00	0.00	130,183.84
VRL	6107790	Buy	06/11/2018	08/11/2018	2.239	3047	18.14	1.81	0.00	6,841.23
VRL	6213769	Sell	27/11/2018	29/11/2018	2.370	3047	18.14	1.81	0.00	7,201.44
AGL	6231277	Sell	30/11/2018	04/12/2018	18.250	7234	132.02	13.20	0.00	131,875.28
BOQ	6249735	Sell	05/12/2018	07/12/2018	9.605	1818	18.14	1.81	0.00	17,442.17
TWE	6266834	Buy	07/12/2018	11/12/2018	14.500	481	18.14	1.81	0.00	6,994.45
ALL	6266767	Buy	07/12/2018	11/12/2018	22.270	1347	30.00	3.00	0.00	30,030.54
TAH	6266688	Buy	07/12/2018	11/12/2018	4.346	4602	18.14	1.81	0.00	20,018.01
ORG	6266495	Buy	07/12/2018	11/12/2018	6.880	10174	70.00	7.00	0.00	70,074.12
API	6266477	Buy	07/12/2018	11/12/2018	1.485	20270	30.10	3.01	0.00	30,133.18
API	6300681	Sell	17/12/2018	19/12/2018	1.506	20270	30.52	3.05	0.00	30,485.39
ORG	6313428	Sell	19/12/2018	21/12/2018	6.530	10174	66.44	6.64	0.00	66,363.14
ALL	6323330	Sell	20/12/2018	24/12/2018	21.070	1347	28.38	2.84	0.00	28,350.07
ANZ	6359855	Buy	03/01/2019	07/01/2019	24.112	2697	65.03	6.50	0.00	65,100.82
BEN	6359842	Buy	03/01/2019	07/01/2019	10.517	5714	60.09	6.01	0.00	60,158.85
TAH	6404473	Sell	14/01/2019	16/01/2019	4.605	4602	18.14	1.81	0.00	21,172.26
ANZ	6404465	Sell	14/01/2019	16/01/2019	25.360	2697	68.40	6.84	0.00	68,320.68
BEN	6404460	Sell	14/01/2019	16/01/2019	10.899	5714	62.27	6.23	0.00	62,205.35
BEN	6540589	Buy	11/02/2019	13/02/2019	10.781	13927	150.15	15.02	0.00	150,314.41
BEN	6552694	Sell	12/02/2019	14/02/2019	10.040	13927	139.83	13.98	0.00	139,673.27
TWE	6552684	Sell	12/02/2019	14/02/2019	16.700	481	18.14	1.81	0.00	8,012.79
MYX	6616690	Buy	21/02/2019	25/02/2019	0.800	46250	37.00	3.70	0.00	37,040.70
FLT	6616507	Buy	21/02/2019	25/02/2019	44.330	1692	75.01	7.50	0.00	75,088.20
BLD	6623749	Buy	22/02/2019	26/02/2019	4.920	7113	35.00	3.50	0.00	35,034.46
CBA	6807477	Buy	26/03/2019	28/03/2019	70.700	452	31.96	3.20	0.00	31,991.56

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Confirmations

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 590460

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
MYX	6807077	Sell	26/03/2019	28/03/2019	0.653	46250	30.18	3.02	0.00	30,144.93
AWC	6844921	Buy	02/04/2019	04/04/2019	2.500	4000	18.14	1.81	0.00	10,019.95
CBA	6959740	Sell	24/04/2019	29/04/2019	75.090	452	33.94	3.39	0.00	33,903.36
FXL	6989473	Buy	30/04/2019	02/05/2019	1.407	5712	18.14	1.81	0.00	8,058.49
ORE	6989428	Buy	30/04/2019	02/05/2019	3.340	8972	29.97	3.00	0.00	29,999.37
ORE	7039561	Buy	08/05/2019	10/05/2019	3.390	2648	18.14	1.81	0.00	8,996.67
FXL	7039518	Sell	08/05/2019	10/05/2019	1.558	5712	18.14	1.81	0.00	8,881.63
BLD	7132408	Sell	22/05/2019	24/05/2019	5.155	7113	36.66	3.67	0.00	36,624.24
ORE	7132349	Sell	22/05/2019	24/05/2019	3.681	11620	42.77	4.28	0.00	42,723.80
SUN	7171411	Buy	29/05/2019	31/05/2019	13.309	5933	78.96	7.90	0.00	79,051.02
SUN	7367050	Buy	27/06/2019	01/07/2019	13.598	5034	68.45	6.85	0.00	68,529.80
FLT	7366999	Sell	27/06/2019	01/07/2019	40.813	1692	69.06	6.91	0.00	68,980.05
SUN	7366908	Buy	27/06/2019	01/07/2019	13.590	719	18.14	1.81	0.00	9,791.09
AWC	7366898	Sell	27/06/2019	01/07/2019	2.370	4000	18.14	1.81	0.00	9,460.06

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S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU
70 KOLORA CRESCENT
FERNY HILLS QLD 4055


Holdings

At close of business: 30/06/2019
Trading Account Number: 590460

Code	Company Name	Closing Price	FX Rate	Quantity	Value
SUN	SUNCORP GROUP LIMITED	13.470		11,686	157,410.420
Total					157,410.420

Transaction History

◀ View: SUN, X*****9531 (S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFUND A/C>)

Date range from (dd/mm/yyyy) 01/07/2018  to (dd/mm/yyyy) 02/07/2019 

Displaying Transaction History from 01 Jul 2018 to 02 Jul 2019

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****9531	SUN	01/07/2019	Holding Net Movement (CHESS 510)	5,753	11,686
X*****9531	SUN	31/05/2019	Holding Net Movement (CHESS 510)	5,933	5,933
X*****9531	SUN	11/10/2018	Holding Net Movement (CHESS 510)	-8,489	0
X*****9531	SUN	24/09/2018	Holding Net Movement (CHESS 510)	8,489	8,489

Viewing 1 - 4 of 4

77700 - Shares in Listed Companies (Overseas)

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
RMD3	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	0.000000				0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000				

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued at June 30 in Australian Dollars
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		13,308.08		52,875.65		(54,761.35)			11,422.38	11,422.38
Bendigo Bank CMC - 154114342		1,399.85		1,246,931.70		(1,247,920.89)			410.66	410.66
		14,707.93		1,299,807.35		(1,302,682.24)			11,833.04	11,833.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	191,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	272,278.50
Shares in Listed Companies (Australian)										
AGL.AX - AGL Energy Limited.	1,000.00	22,724.97	7,234.00	130,183.84	(8,234.00)	(152,908.81)	111.52		0.00	
AWC.AX - Alumina Limited			4,000.00	10,019.95	(4,000.00)	(10,019.95)	(559.89)		0.00	
ALL.AX - Aristocrat Leisure Limited			1,347.00	30,030.54	(1,347.00)	(30,030.54)	(1,680.47)		0.00	
ANZ.AX - Australia And New Zealand Banking Group Limited	2,158.00	61,112.77	2,759.00	65,100.82	(4,917.00)	(126,213.59)	6,704.55		0.00	
API.AX - Australian Pharmaceutical Industries Limited			20,270.00	30,133.18	(20,270.00)	(30,133.18)	352.21		0.00	
BOQ.AX - Bank Of Queensland Limited.			1,818.00	19,472.55	(1,818.00)	(19,472.55)	(2,030.38)		0.00	
BEN.AX - Bendigo And Adelaide Bank Limited			19,641.00	210,473.26	(19,641.00)	(210,473.26)	(8,594.64)		0.00	
BLD.AX - Boral Limited.			7,113.00	35,034.46	(7,113.00)	(35,034.46)	1,589.78		0.00	

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
CBA.AX - Commonwealth Bank Of Australia.			452.00	31,991.56	(452.00)	(31,991.56)	1,911.80			0.00
FXL.AX - Flexigroup Limited			5,712.00	8,058.49	(5,712.00)	(8,058.49)	823.14			0.00
FLT.AX - Flight Centre Travel Group Limited			1,692.00	75,088.20	(1,692.00)	(75,088.20)	(6,108.15)			0.00
FMG.AX - Fortescue Metals Group Ltd			13,230.00	60,130.27	(13,230.00)	(60,130.27)	(1,850.14)			0.00
LNG.AX - Liquefied Natural Gas Limited			33,333.00	20,186.42	(33,333.00)	(20,186.42)	(373.23)			0.00
MYX.AX - Mayne Pharma Group Limited			46,250.00	37,040.70	(46,250.00)	(37,040.70)	(6,895.77)			0.00
NAB.AX - National Australia Bank Limited	2,050.00	61,711.30			(2,050.00)	(61,711.30)	(5,459.74)			0.00
ORG.AX - Origin Energy Limited			10,174.00	70,074.12	(10,174.00)	(70,074.12)	(3,710.98)			0.00
ORE.AX - Orocobre Limited			11,620.00	38,996.04	(11,620.00)	(38,996.04)	3,727.76			0.00
RSG.AX - Resolute Mining Limited			15,228.00	20,044.77	(15,228.00)	(20,044.77)	(116.04)			0.00
SCP.AX - Shopping Centres Australasia Property Group			8,205.00	20,014.09	(8,205.00)	(20,014.09)	(670.24)			0.00
SUN.AX - Suncorp Group Limited			20,175.00	279,625.98	(8,489.00)	(122,254.07)	(4,364.20)	11,686.00	157,371.91	157,410.42

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
TAH.AX - Tabcorp Holdings Limited			4,602.00	20,018.01	(4,602.00)	(20,018.01)	1,154.25		0.00	
TWE.AX - Treasury Wine Estates Limited			481.00	6,994.45	(481.00)	(6,994.45)	1,018.34		0.00	
VRL.AX - Village Roadshow Limited			3,047.00	6,841.23	(3,047.00)	(6,841.23)	360.21		0.00	
		145,549.04		1,225,552.93		(1,213,730.06)	(24,660.31)		157,371.91	157,410.42
Shares in Listed Companies (Overseas)										
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE			10,970.00	159,187.96	(10,970.00)	(159,187.96)	(1,467.27)		0.00	
				159,187.96		(159,187.96)	(1,467.27)		0.00	
		436,203.16		2,684,548.24		(2,675,600.26)	(26,127.58)		445,151.14	444,243.46

84000 - GST Payable/Refundable

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
84000	GST Payable/Refundable	\$318.55	\$0.21	151590.48%
TOTAL		CY Balance	LY Balance	
		\$318.55	\$0.21	

Supporting Documents

- Activity Preparation Report [Report](#)
- Activity Preparation Report - Detailed [Report](#)
- BAS summary and Reconciliation.pdf

Standard Checklist

- Attach copy of Activity Preparation Report
- Attach copy of Activity Preparation Report - Detailed
- Confirm Transactions in ATO Portal

Activity Statement Preparation Report

For The Period 01 July 2018 - 30 June 2019

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
67 / 109 LEITCHS ROAD BRENDALE QLD		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00

Description	Reference	Gross(Inc GST)	GST
		1,170.11	106.37
		1,169.70	106.34
67 / 109 LEITCHS ROAD BRENDALE QLD		274.93	
		539.40	0.00
AGL Energy Limited.		19.95	
		143.04	
		145.22	
Alumina Limited		19.95	
Aristocrat Leisure Limited		33.00	
		31.22	
Australia And New Zealand Banking Group Limited		71.14	
		71.53	
		75.24	
Australian Pharmaceutical Industries Limited		33.11	
		33.57	
Bank Of Queensland Limited.		19.95	
		19.95	
Bendigo And Adelaide Bank Limited		66.10	
		68.50	
		165.17	
		153.81	
Commonwealth Bank Of Australia.		35.16	
		37.33	
Flexigroup Limited		19.95	
Flight Centre Travel Group Limited		82.51	
Fortescue Metals Group Ltd		66.07	
		64.17	
Liquefied Natural Gas Limited		19.95	
Mayne Pharma Group Limited		40.70	
National Australia Bank Limited		61.94	
Origin Energy Limited		77.00	
		73.08	
Orocobre Limited		19.95	
Resolute Mining Limited		19.95	

Description	Reference	Gross(Inc GST)	GST
		19.95	
Shopping Centres Australasia Property Group		19.95	
		19.95	
Suncorp Group Limited		134.33	
		129.82	
Tabcorp Holdings Limited		19.95	
		19.95	
Treasury Wine Estates Limited		19.95	
		19.95	
Village Roadshow Limited		19.95	
		19.95	
RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE		19.95	
		19.95	
		152.93	
		150.07	
Total Non Capital Purchases	G11	<u>8,919.87</u>	
Total GST Paid on Purchases	1B		<u>318.34</u>

S & T Bankier Superfund

Detailed Activity Statement Preparation Report

For The Period 01 July 2018 - 30 June 2019

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Property Income				
67 / 109 LEITCHS ROAD BRENDALE QLD				
06/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
13/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
20/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
27/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
03/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
10/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
17/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
24/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
31/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
05/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
12/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
19/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
26/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
02/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
09/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
16/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
23/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
30/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
04/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
11/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
18/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
25/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
01/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
08/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
15/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
22/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
01/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
08/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
15/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
22/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
29/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
05/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
12/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
19/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
26/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
03/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
10/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
17/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
24/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
31/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
		22,880.00		2,080.00
		22,880.00		2,080.00
Total Sales	G1	22,880.00		
Total GST collected on Sales	1A			2,080.00
Expenses				
Capital Purchases				
Total Capital Purchases	G10	0.00		
Non Capital Purchases				
Property Expenses - Council Rates				

Description	Reference	Gross(Incl GST)	GST Rate	GST
67 / 109 LEITCHS ROAD BRENDALE QLD				
01/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	506.95	GST Free	
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	510.78	GST Free	
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	860.52	GST Free	
30/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	150.77	GST Free	
		2,029.02		0.00
		2,029.02		0.00

Property Expenses - Strata Levy Fees

67 / 109 LEITCHS ROAD BRENDALE QLD				
28/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	1,161.90	100%	105.63
21/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	1,170.11	100%	106.37
23/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	1,169.70	100%	106.34
		3,501.71		318.34
		3,501.71		318.34

Property Expenses - Water Rates

67 / 109 LEITCHS ROAD BRENDALE QLD				
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	274.93	GST Free	
30/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	539.40	GST Free	0.00
		814.33		0.00
		814.33		0.00

Shares in Listed Companies (Australian)

AGL Energy Limited.

13/08/2018	AGL Energy Limited.	19.95	N/A	
07/11/2018	AGL Energy Limited.	143.04	N/A	
04/12/2018	AGL Energy Limited.	145.22	N/A	
		308.21		0.00

Alumina Limited

04/04/2019	Alumina Limited	19.95	N/A	
		19.95		0.00

Aristocrat Leisure Limited

11/12/2018	Aristocrat Leisure Limited	33.00	N/A	
24/12/2018	Aristocrat Leisure Limited	31.22	N/A	
		64.22		0.00

Australia And New Zealand Banking Group Limited

Description	Reference	Gross(Inc GST)	GST Rate	GST
25/07/2018 Australia And New Zealand Banking Group Limited		71.14	N/A	
07/01/2019 Australia And New Zealand Banking Group Limited		71.53	N/A	
16/01/2019 Australia And New Zealand Banking Group Limited		75.24	N/A	
		<hr/>		<hr/>
		217.91		0.00
Australian Pharmaceutical Industries Limited				
11/12/2018 Australian Pharmaceutical Industries Limited		33.11	N/A	
19/12/2018 Australian Pharmaceutical Industries Limited		33.57	N/A	
		<hr/>		<hr/>
		66.68		0.00
Bank Of Queensland Limited.				
24/10/2018 Bank Of Queensland Limited.		19.95	N/A	
07/12/2018 Bank Of Queensland Limited.		19.95	N/A	
		<hr/>		<hr/>
		39.90		0.00
Bendigo And Adelaide Bank Limited				
07/01/2019 Bendigo And Adelaide Bank Limited		66.10	N/A	
16/01/2019 Bendigo And Adelaide Bank Limited		68.50	N/A	
13/02/2019 Bendigo And Adelaide Bank Limited		165.17	N/A	
14/02/2019 Bendigo And Adelaide Bank Limited		153.81	N/A	
		<hr/>		<hr/>
		453.58		0.00
Commonwealth Bank Of Australia.				
28/03/2019 Commonwealth Bank Of Australia.		35.16	N/A	
29/04/2019 Commonwealth Bank Of Australia.		37.33	N/A	
		<hr/>		<hr/>
		72.49		0.00
Flexigroup Limited				
10/05/2019 Flexigroup Limited		19.95	N/A	
		<hr/>		<hr/>
		19.95		0.00
Flight Centre Travel Group Limited				
25/02/2019 Flight Centre Travel Group Limited		82.51	N/A	
		<hr/>		<hr/>
		82.51		0.00
Fortescue Metals Group Ltd				
26/07/2018 Fortescue Metals Group Ltd		66.07	N/A	
30/07/2018 Fortescue Metals Group Ltd		64.17	N/A	
		<hr/>		<hr/>
		130.24		0.00
Liquefied Natural Gas Limited				
18/10/2018 Liquefied Natural Gas Limited		19.95	N/A	

Description	Reference	Gross(Inc GST)	GST Rate	GST
		19.95		0.00
Mayne Pharma Group Limited				
25/02/2019	Mayne Pharma Group Limited	40.70	N/A	
		40.70		0.00
National Australia Bank Limited				
28/08/2018	National Australia Bank Limited	61.94	N/A	
		61.94		0.00
Origin Energy Limited				
11/12/2018	Origin Energy Limited	77.00	N/A	
21/12/2018	Origin Energy Limited	73.08	N/A	
		150.08		0.00
Orocobre Limited				
10/05/2019	Orocobre Limited	19.95	N/A	
		19.95		0.00
Resolute Mining Limited				
08/08/2018	Resolute Mining Limited	19.95	N/A	
16/08/2018	Resolute Mining Limited	19.95	N/A	
		39.90		0.00
Shopping Centres Australasia Property Group				
08/08/2018	Shopping Centres Australasia Property Group	19.95	N/A	
27/08/2018	Shopping Centres Australasia Property Group	19.95	N/A	
		39.90		0.00
Suncorp Group Limited				
24/09/2018	Suncorp Group Limited	134.33	N/A	
12/10/2018	Suncorp Group Limited	129.82	N/A	
		264.15		0.00
Tabcorp Holdings Limited				
11/12/2018	Tabcorp Holdings Limited	19.95	N/A	
16/01/2019	Tabcorp Holdings Limited	19.95	N/A	
		39.90		0.00
Treasury Wine Estates Limited				
11/12/2018	Treasury Wine Estates Limited	19.95	N/A	
14/02/2019	Treasury Wine Estates Limited	19.95	N/A	
		39.90		0.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
Village Roadshow Limited				
08/11/2018	Village Roadshow Limited	19.95	N/A	
29/11/2018	Village Roadshow Limited	19.95	N/A	
		<u>39.90</u>		<u>0.00</u>
		2,231.91		0.00

Shares in Listed Companies (Overseas)

RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE

08/08/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	19.95	N/A	
11/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	19.95	N/A	
17/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	152.93	N/A	
24/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	150.07	N/A	
		<u>342.90</u>		<u>0.00</u>
		342.90		0.00

Total Non Capital Purchases G11 8,919.87

Total GST Paid on Purchases 1B 318.34

BAS Summary

Total Sales	G1	22,880.00	Total GST Collected on Sales	1A	2,080.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	318.34
Total Non Capital Purchases	G11	8,919.87	GST Payable / (Refundable)		1,761.66

Detailed Activity Statement Preparation ReportFor The Period 01 July 2018 - 30 June 2019

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Property Income				
67 / 109 LEITCHS ROAD BRENDALE QLD				
06/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
13/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
20/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
27/07/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
03/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
10/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
17/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
24/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
31/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
05/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
12/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
19/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
26/10/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
02/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
09/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
16/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
23/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
30/11/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
04/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
11/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
18/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
25/01/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
01/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
08/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
15/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
22/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
01/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
08/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
15/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
22/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
29/03/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
05/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
12/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
19/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
26/04/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
03/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
10/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
17/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
24/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
31/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
07/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
14/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
21/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
28/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	440.00	100%	40.00
		<u>22,880.00</u>		<u>2,080.00</u>
		22,880.00		2,080.00
Total Sales	G1	<u>22,880.00</u>		
Total GST collected on Sales	1A			<u>2,080.00</u>
Expenses				
Capital Purchases				
Total Capital Purchases	G10	<u>0.00</u>		
Non Capital Purchases				
Property Expenses - Council Rates				

Description	Reference	Gross(Inc GST)	GST Rate	GST
67 / 109 LEITCHS ROAD BRENDALE QLD				
01/08/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	506.95	GST Free	
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	510.78	GST Free	
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	860.52	GST Free	
30/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	150.77	GST Free	
		<u>2,029.02</u>		<u>0.00</u>
		2,029.02		0.00
Property Expenses - Strata Levy Fees				
67 / 109 LEITCHS ROAD BRENDALE QLD				
28/09/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	1,161.90	100%	105.63
21/02/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	1,170.11	100%	106.37
23/05/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	1,169.70	100%	106.34
		<u>3,501.71</u>		<u>318.34</u>
		3,501.71		318.34
Property Expenses - Water Rates				
67 / 109 LEITCHS ROAD BRENDALE QLD				
06/12/2018	67 / 109 LEITCHS ROAD BRENDALE QLD	274.93	GST Free	
30/06/2019	67 / 109 LEITCHS ROAD BRENDALE QLD	539.40	GST Free	0.00
		<u>814.33</u>		<u>0.00</u>
		814.33		0.00
Shares in Listed Companies (Australian)				
AGL Energy Limited.				
13/08/2018	AGL Energy Limited.	19.95	N/A	
07/11/2018	AGL Energy Limited.	143.04	N/A	
04/12/2018	AGL Energy Limited.	145.22	N/A	
		<u>308.21</u>		<u>0.00</u>
Alumina Limited				
04/04/2019	Alumina Limited	19.95	N/A	
		<u>19.95</u>		<u>0.00</u>
Aristocrat Leisure Limited				
11/12/2018	Aristocrat Leisure Limited	33.00	N/A	
24/12/2018	Aristocrat Leisure Limited	31.22	N/A	
		<u>64.22</u>		<u>0.00</u>
Australia And New Zealand Banking Group Limited				

Description	Reference	Gross(Inc GST)	GST Rate	GST
25/07/2018 Australia And New Zealand Banking Group Limited		71.14	N/A	
07/01/2019 Australia And New Zealand Banking Group Limited		71.53	N/A	
16/01/2019 Australia And New Zealand Banking Group Limited		75.24	N/A	
		<u>217.91</u>		<u>0.00</u>
Australian Pharmaceutical Industries Limited				
11/12/2018 Australian Pharmaceutical Industries Limited		33.11	N/A	
19/12/2018 Australian Pharmaceutical Industries Limited		33.57	N/A	
		<u>66.68</u>		<u>0.00</u>
Bank Of Queensland Limited.				
24/10/2018 Bank Of Queensland Limited.		19.95	N/A	
07/12/2018 Bank Of Queensland Limited.		19.95	N/A	
		<u>39.90</u>		<u>0.00</u>
Bendigo And Adelaide Bank Limited				
07/01/2019 Bendigo And Adelaide Bank Limited		66.10	N/A	
16/01/2019 Bendigo And Adelaide Bank Limited		68.50	N/A	
13/02/2019 Bendigo And Adelaide Bank Limited		165.17	N/A	
14/02/2019 Bendigo And Adelaide Bank Limited		153.81	N/A	
		<u>453.58</u>		<u>0.00</u>
Commonwealth Bank Of Australia.				
28/03/2019 Commonwealth Bank Of Australia.		35.16	N/A	
29/04/2019 Commonwealth Bank Of Australia.		37.33	N/A	
		<u>72.49</u>		<u>0.00</u>
Flexigroup Limited				
10/05/2019 Flexigroup Limited		19.95	N/A	
		<u>19.95</u>		<u>0.00</u>
Flight Centre Travel Group Limited				
25/02/2019 Flight Centre Travel Group Limited		82.51	N/A	
		<u>82.51</u>		<u>0.00</u>
Fortescue Metals Group Ltd				
26/07/2018 Fortescue Metals Group Ltd		66.07	N/A	
30/07/2018 Fortescue Metals Group Ltd		64.17	N/A	
		<u>130.24</u>		<u>0.00</u>
Liquefied Natural Gas Limited				
18/10/2018 Liquefied Natural Gas Limited		19.95	N/A	

Description	Reference	Gross(Inc GST)	GST Rate	GST
		19.95		0.00
Mayne Pharma Group Limited				
25/02/2019	Mayne Pharma Group Limited	40.70	N/A	
		40.70		0.00
National Australia Bank Limited				
28/08/2018	National Australia Bank Limited	61.94	N/A	
		61.94		0.00
Origin Energy Limited				
11/12/2018	Origin Energy Limited	77.00	N/A	
21/12/2018	Origin Energy Limited	73.08	N/A	
		150.08		0.00
Orocobre Limited				
10/05/2019	Orocobre Limited	19.95	N/A	
		19.95		0.00
Resolute Mining Limited				
08/08/2018	Resolute Mining Limited	19.95	N/A	
16/08/2018	Resolute Mining Limited	19.95	N/A	
		39.90		0.00
Shopping Centres Australasia Property Group				
08/08/2018	Shopping Centres Australasia Property Group	19.95	N/A	
27/08/2018	Shopping Centres Australasia Property Group	19.95	N/A	
		39.90		0.00
Suncorp Group Limited				
24/09/2018	Suncorp Group Limited	134.33	N/A	
12/10/2018	Suncorp Group Limited	129.82	N/A	
		264.15		0.00
Tabcorp Holdings Limited				
11/12/2018	Tabcorp Holdings Limited	19.95	N/A	
16/01/2019	Tabcorp Holdings Limited	19.95	N/A	
		39.90		0.00
Treasury Wine Estates Limited				
11/12/2018	Treasury Wine Estates Limited	19.95	N/A	
14/02/2019	Treasury Wine Estates Limited	19.95	N/A	
		39.90		0.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
Village Roadshow Limited				
08/11/2018	Village Roadshow Limited	19.95	N/A	
29/11/2018	Village Roadshow Limited	19.95	N/A	
		<u>39.90</u>		<u>0.00</u>
		2,231.91		0.00

Shares in Listed Companies (Overseas)

RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE

08/08/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	19.95	N/A	
11/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	19.95	N/A	
17/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	152.93	N/A	
24/10/2018	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	150.07	N/A	
		<u>342.90</u>		<u>0.00</u>
		342.90		0.00

Total Non Capital Purchases

G11 8,919.87

Total GST Paid on Purchases

1B 318.34

BAS Summary

Total Sales	G1	22,880.00	Total GST Collected on Sales	1A	2,080.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	318.34
Total Non Capital Purchases	G11	8,919.87	GST Payable / (Refundable)		1,761.66

	GST SALES	GST PURCHASES
BAD LOGS	520	NIL
2018	520	NIL
DEC 18	520	NIL
MAR 19	520	NIL
JUN 19	<u>520</u>	<u>106</u>
	2080	106
Amno Jul 19	-	<u>212</u>
		318

84100 - ATO Integrated Client Account

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
84100	ATO Integrated Client Account	\$186.00	(\$333.00)	(155.86)%
TOTAL		CY Balance	LY Balance	
		\$186.00	(\$333.00)	

Supporting Documents

- General Ledger [Report](#)
- ATO - Integrated Client Account.pdf

Standard Checklist

- Attach all source documentation and confirmations of Liability

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Integrated Client Account (84100)					
ATO Integrated Client Account (84100)					
01/07/2018	Opening Balance				333.00 CR
27/08/2018	BPAY TO: TAX OFFICE PAYMENTS 0101551213 - BILL PAYMENT - Jun18 BAS		519.00		186.00 DR
			519.00		186.00 DR

Total Debits: 519.00

Total Credits: 0.00



Activity statement 001

Date generated	25/10/2021
Overdue	\$3,478.00 DR
Not yet due	\$0.00
Balance	\$3,478.00 DR

Transactions

18 results found - from **01 July 2018** to **30 June 2019** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Jul 2018	12 Jul 2018	Payment		\$520.00	\$0.00
28 Jul 2018	1 Jul 2018	General interest charge			\$0.00
23 Aug 2018	27 Aug 2018	Original Activity Statement for the period ending 30 Jun 18	\$1,039.00		\$1,039.00 DR
23 Aug 2018	27 Aug 2018	- GST	\$520.00		
23 Aug 2018	27 Aug 2018	- PAYG Instalments	\$519.00		
28 Aug 2018	27 Aug 2018	Payment		\$1,039.00	\$0.00
23 Nov 2018	26 Nov 2018	Original Activity Statement for the period ending 30 Sep 18	\$1,316.00		\$1,316.00 DR
23 Nov 2018	26 Nov 2018	- GST	\$520.00		
23 Nov 2018	26 Nov 2018	- PAYG Instalments	\$796.00		
5 Jan 2019	5 Jan 2019	General interest charge			\$1,316.00 DR
27 Feb 2019	28 Feb 2019	Original Activity Statement for the period ending 31 Dec 18	\$1,316.00		\$2,632.00 DR
27 Feb 2019	28 Feb 2019	- GST	\$520.00		
27 Feb 2019	28 Feb 2019	- PAYG Instalments	\$796.00		
1 Mar 2019	28 Feb 2019	Payment		\$2,632.00	\$0.00
1 Apr 2019	1 Apr 2019	General interest charge			\$0.00
27 May 2019	28 May 2019	Original Activity Statement for the period ending 31 Mar 19	\$1,316.00		\$1,316.00 DR
27 May 2019	28 May 2019	- GST	\$520.00		
27 May 2019	28 May 2019	- PAYG Instalments	\$796.00		
30 May 2019	27 Aug 2018	Client initiated amended Activity Statement for the period ending 30 Jun 18 - GST		\$1,226.00	\$90.00 DR
30 May 2019	30 May 2019	General interest charge			\$90.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Jun 2019	5 Jan 2019	General interest charge (GIC) remission adjustment due to GIC amendment	\$12.10		\$102.10 DR
15 Jun 2019	26 Jan 2019	General interest charge (GIC) remission adjustment due to GIC amendment	\$6.32		\$108.42 DR
15 Jun 2019	23 Feb 2019	General interest charge (GIC) remission adjustment due to GIC amendment	\$8.44		\$116.86 DR
15 Jun 2019	1 Apr 2019	General interest charge (GIC) remission adjustment due to GIC amendment	\$1.51		\$118.37 DR
15 Jun 2019	30 May 2019	General interest charge		\$28.37	\$90.00 DR
15 Jun 2019	15 Jun 2019	General interest charge			\$90.00 DR

85000 - Income Tax Payable/Refundable

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$872.66	\$2,295.32	(61.98)%
TOTAL		CY Balance	LY Balance	
		\$872.66	\$2,295.32	

Supporting Documents

- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- ATO - PAYG Instalment Report.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

S & T Bankier Superfund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2018 to 30 June 2019						
<u>Label B</u>						
	06/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	13/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	20/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	27/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	03/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	10/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	17/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	24/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	31/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	07/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	14/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	21/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	28/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	05/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	12/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	19/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	26/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	02/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	09/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	16/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	23/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		

S & T Bankier Superfund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label B						
	30/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	07/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	14/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	21/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	28/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	04/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	11/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	18/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	25/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	01/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	08/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	15/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	22/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	01/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	08/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	15/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	22/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	29/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	05/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	12/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	19/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	26/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		
	03/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	400.00		

S & T Bankier Superfund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label B						
	10/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	17/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	24/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	31/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	07/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	14/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	21/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
	28/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00		
			Total	20,800.00	0.000 %	0.00
Label C						
	01/07/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.48		
	01/08/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	0.55		
	01/08/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.61		
	17/08/2018	25000/STBA0001_ATOGIC	ATO GIC	5.75		
	01/09/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.70		
	01/09/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	4.29		
	01/10/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.75		
	01/10/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	11.60		
	01/11/2018	25000/BBL138798798	Bendigo Bank - 138798798	(0.10)		
	01/11/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	7.66		
	01/11/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.38		
	01/12/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.01		

S & T Bankier Superfund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	01/12/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	3.39		
	01/01/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.23		
	01/01/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	9.31		
	01/02/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	13.07		
	01/02/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.37		
	01/03/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	14.28		
	01/03/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.45		
	01/04/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.42		
	01/05/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.04		
	01/05/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	0.10		
	01/06/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.32		
	01/06/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	1.58		
			Total	76.24	0.000 %	0.00
Label J						
	20/09/2018	23900/RMD3	RESMED INC - CDI 10:1 FOREIGN EXEMPT	50.34		
	15/03/2019	23900/BLD.AX	Boral Limited.	353.85		
			Total	404.19	0.000 %	0.00
Label K						
	05/07/2018	23900/NAB.AX	National Australia Bank Limited	2,029.50		
	14/11/2018	23900/BOQ.AX	Bank Of Queensland Limited.	690.84		
	15/03/2019	23900/BLD.AX	Boral Limited.	353.84		
	12/04/2019	23900/FLT.AX	Flight Centre Travel Group Limited	3,536.28		

S & T Bankier Superfund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
			Total	6,610.46	0.000 %	0.00
Label L						
	05/07/2018	23900/NAB.AX	National Australia Bank Limited	869.79		
	14/11/2018	23900/BOQ.AX	Bank Of Queensland Limited.	296.07		
	15/03/2019	23900/BLD.AX	Boral Limited.	151.65		
	12/04/2019	23900/FLT.AX	Flight Centre Travel Group Limited	1,515.55		
			Total	2,833.06	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

S & T Bankier Superfund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2018 to 30 June 2019						
Label E						
30/06/2019	33400/STBA0001_SECURIT	Security System - 67/109 Leitchs Rd	12.54			
30/06/2019	33400/STBA0001_LIGHTS&	Lights & Fittings - 67/109 Leitchs Rd	47.80			
30/06/2019	33400/BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	255.00			
30/06/2019	33400/STBA0001_LIGHTS&	Lights & Fittings - 67/109 Leitchs Rd	83.44			
30/06/2019	33400/STBA0001_STAFFA	Staff Ammenities - 67/109 Leitchs Rd	179.62			
30/06/2019	33400/BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	2,305.25			
30/06/2019	33400/STBA0001_AIRCON	Air Conditioning - 67/109 Leitchs Rd	155.85			
30/06/2019	33400/STBA0001_FIRECON	Fire Control Equip - 67/109 Leitchs Rd	17.45			
30/06/2019	33400/STBA0001_AIRCON	Airconditioner Mitsubishi - 67/109 Leitchs Rd	97.20			
		Total	3,154.15	0.000 %	3,154.15	0.00

Label F

17/12/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
16/07/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.74			
16/01/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
17/09/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
17/06/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	347.92			

S & T Bankier Superfund**Pension Non Deductible Expense Report**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	15/05/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	16/05/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	17/09/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	16/10/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	15/11/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	17/07/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	16/07/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.88			
	17/08/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	17/06/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	264.28			
	15/03/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	18/03/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.45			
	15/01/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	15/04/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	17/09/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.59			

S & T Bankier Superfund**Pension Non Deductible Expense Report**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	15/08/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	15/02/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	17/06/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	529.19			
	19/11/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	17/04/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	15/10/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93			
	17/05/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	16/11/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	17/10/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	18/02/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.45			
	17/01/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			
	18/02/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	16/04/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	17/12/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55			

S & T Bankier Superfund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	17/12/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.59			
	16/08/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
	18/03/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79			
			Total	12,132.66	0.000 %	12,132.66	0.00

Label I							
	01/08/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	506.95			
	28/09/2018	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,056.27			
	21/02/2019	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,063.74			
	06/12/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	860.52			
	23/05/2019	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,063.36			
	30/06/2019	42150/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	539.40			
	30/06/2019	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	150.77			
	06/12/2018	42150/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	274.93			
	06/12/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	510.78			
			Total	6,026.72	0.000 %	6,026.72	0.00

Label J							
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S & T Bankier Superfund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Label J								
	01/09/2018	31500	Bank Charges	1.20				
	01/10/2018	31500	Bank Charges	0.40				
	18/10/2018	31500	Bank Charges	(27.50)				
	01/03/2019	31500	Bank Charges	0.80				
	01/06/2019	31500	Bank Charges	0.40				
	18/10/2018	31500	Bank Charges	27.50				
	01/11/2018	31500	Bank Charges	0.40				
	01/04/2019	31500	Bank Charges	0.40				
	20/08/2018	30100	Accountancy Fees	2,750.00				
	01/01/2019	31500	Bank Charges	1.20				
	01/08/2018	31500	Bank Charges	0.40				
			Total	2,755.20	0.000 %	2,755.20	0.00	
	21/08/2018	30400	ATO Supervisory Levy	259.00				
	30/06/2019	30400	ATO Supervisory Levy	259.00				
			Total	518.00	0.000 %	518.00	0.00	
						Label Total	3,273.20	0.00
						Total Segment Expenses	24,586.73	0.00

S & T Bankier Superfund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	24,586.73	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

S & T Bankier Superfund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	14,463.86
Less	
Increase in MV of investments	9,129.28
Realised Accounting Capital Gains	(26,127.58)
	<u>(16,998.30)</u>
Add	
Franking Credits	2,833.06
	<u>2,833.06</u>
SMSF Annual Return Rounding	0.78
	<u>0.78</u>
Taxable Income or Loss	<u>34,296.00</u>
Income Tax on Taxable Income or Loss	5,144.40
Less	
Franking Credits	2,833.06
	<u>2,833.06</u>
CURRENT TAX OR REFUND	<u>2,311.34</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(3,184.00)
	<u>(613.66)</u>
AMOUNT DUE OR REFUNDABLE	<u>(613.66)</u>

S & T Bankier Superfund**Tax Reconciliation Report**

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	06/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	13/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	20/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	27/07/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	03/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	10/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	17/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	24/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	31/08/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	07/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	14/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	21/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	28/09/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	05/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	12/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	19/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	26/10/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	02/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	09/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	16/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	23/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	30/11/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	07/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	14/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	21/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	28/12/2018	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	04/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	11/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	18/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	25/01/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	01/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	08/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	15/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	22/02/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	01/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	08/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	15/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	22/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	29/03/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	05/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	12/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	19/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	26/04/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	03/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	10/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	17/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	24/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	31/05/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	07/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	14/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	21/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
	28/06/2019	28000/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDAL QLD	400.00
Sub-Total				20,800.00
Ignore Cents				0.00
Total				20,800.00
C - Income - Gross interest				
	01/07/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.48
	01/08/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.61
	01/08/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	0.55
	17/08/2018	25000/STBA0001_ATOGIC	ATO GIC	5.75
	01/09/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.70
	01/09/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	4.29
	01/10/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.75
	01/10/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	11.60
	01/11/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.38

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	01/11/2018	25000/BBL138798798	Bendigo Bank - 138798798	(0.10)
	01/11/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	7.66
	01/12/2018	25000/BBL138798798	Bendigo Bank - 138798798	0.01
	01/12/2018	25000/BBL154114342	Bendigo Bank CMC - 154114342	3.39
	01/01/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	9.31
	01/01/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.23
	01/02/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.37
	01/02/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	13.07
	01/03/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.45
	01/03/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	14.28
	01/04/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.42
	01/05/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.04
	01/05/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	0.10
	01/06/2019	25000/BBL138798798	Bendigo Bank - 138798798	0.32
	01/06/2019	25000/BBL154114342	Bendigo Bank CMC - 154114342	1.58
Sub-Total				76.24
Ignore Cents				0.24
Total				76.00
J - Unfranked dividend amount				
	20/09/2018	23900/RMD3	RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	50.34
	15/03/2019	23900/BLD.AX	Boral Limited.	353.85
Sub-Total				404.19
Ignore Cents				0.19
Total				404.00
K - Franked dividend amount				
	05/07/2018	23900/NAB.AX	National Australia Bank Limited	2,029.50
	14/11/2018	23900/BOQ.AX	Bank Of Queensland Limited.	690.84
	15/03/2019	23900/BLD.AX	Boral Limited.	353.84
	12/04/2019	23900/FLT.AX	Flight Centre Travel Group Limited	3,536.28
Sub-Total				6,610.46
Ignore Cents				0.46
Total				6,610.00
L - Income - Dividend franking credit				
	05/07/2018	23900/NAB.AX	National Australia Bank Limited	869.79
	14/11/2018	23900/BOQ.AX	Bank Of Queensland Limited.	296.07
	15/03/2019	23900/BLD.AX	Boral Limited.	151.65
	12/04/2019	23900/FLT.AX	Flight Centre Travel Group Limited	1,515.55
Sub-Total				2,833.06
Ignore Cents				0.06
Total				2,833.00
R1 - Assessable employer contributions				

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	06/07/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	06/07/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	06/07/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	13/07/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	13/07/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	13/07/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	20/07/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	20/07/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	20/07/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	27/07/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	27/07/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	27/07/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	03/08/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	03/08/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	03/08/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	10/08/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	10/08/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	10/08/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	17/08/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	17/08/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	17/08/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	24/08/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	24/08/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	24/08/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	31/08/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	31/08/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	31/08/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	07/09/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	07/09/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	07/09/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	14/09/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	14/09/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	14/09/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	21/09/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	21/09/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	21/09/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	28/09/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	28/09/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	28/09/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	05/10/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	05/10/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	05/10/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	12/10/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	12/10/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	12/10/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	19/10/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	19/10/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	19/10/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	26/10/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	26/10/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	26/10/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	02/11/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	02/11/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	02/11/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	09/11/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	09/11/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	09/11/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	16/11/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	16/11/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	16/11/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	23/11/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	23/11/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	23/11/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	30/11/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	30/11/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	30/11/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	07/12/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	07/12/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	07/12/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	14/12/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	14/12/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	14/12/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	21/12/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	21/12/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	21/12/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	28/12/2018	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	28/12/2018	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	28/12/2018	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	04/01/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	04/01/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	04/01/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	11/01/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	11/01/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	11/01/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	18/01/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	18/01/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	18/01/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	25/01/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	25/01/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	25/01/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	01/02/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	01/02/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	01/02/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	08/02/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	08/02/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	08/02/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	15/02/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	15/02/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	15/02/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	22/02/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	22/02/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	22/02/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	01/03/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	01/03/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	01/03/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	08/03/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	08/03/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	08/03/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	15/03/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	15/03/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	15/03/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	22/03/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	22/03/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	22/03/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	29/03/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	29/03/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	29/03/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	05/04/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	05/04/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	05/04/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	12/04/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	12/04/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	12/04/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	19/04/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	19/04/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	19/04/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	26/04/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	26/04/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	26/04/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	03/05/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	03/05/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	03/05/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	10/05/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	10/05/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	10/05/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	17/05/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	17/05/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	17/05/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	24/05/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	24/05/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	24/05/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	31/05/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	31/05/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	31/05/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	07/06/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	07/06/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	07/06/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	14/06/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	14/06/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	14/06/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	21/06/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	21/06/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50
	21/06/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
	28/06/2019	24200/BANRYA00001A	(Contributions) Bankier, Ryan - Accumulation (Accumulation)	180.50
	28/06/2019	24200/BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulatio...	180.50

S & T Bankier Superfund Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	28/06/2019	24200/WILCHR00001A	(Contributions) Wilson, Christopher - Accumulation (Accumulation)	180.50
Sub-Total				28,158.00
Ignore Cents				0.00
Total				28,158.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	28,158.00
Sub-Total				28,158.00
Ignore Cents				0.00
Total				28,158.00
W - GROSS INCOME (Sum of labels A to U)				
				58,881.00
Sub-Total				58,881.00
Ignore Cents				0.00
Total				58,881.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				58,881.00
Sub-Total				58,881.00
Ignore Cents				0.00
Total				58,881.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2019	33400/BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	255.00
	30/06/2019	33400/BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	2,305.25
	30/06/2019	33400/STBA0001_AIRCON	Air Conditioning - 67/109 Leitchs Rd DITIO	155.85
	30/06/2019	33400/STBA0001_STAFFA	Staff Ammenities - 67/109 Leitchs Rd MMENI	179.62
	30/06/2019	33400/STBA0001_SECURI	Security System - 67/109 Leitchs Rd TYSYS	12.54
	30/06/2019	33400/STBA0001_LIGHTS	Lights & Fittings - 67/109 Leitchs Rd &FITT	83.44
	30/06/2019	33400/STBA0001_FIRECO	Fire Control Equip - 67/109 Leitchs Rd NTROL	17.45
	30/06/2019	33400/STBA0001_LIGHTS	Lights & Fittings - 67/109 Leitchs Rd &FIT1	47.80
	30/06/2019	33400/STBA0001_AIRCON	Airconditioner Mitsubishi - 67/109 Leitchs DIT11 Rd	97.20
Sub-Total				3,154.15
Ignore Cents				0.15
Total				3,154.00
F1 - Expenses - Insurance Premiums				
	16/07/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.74
	16/08/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	17/09/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.59

S & T Bankier Superfund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
	16/10/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	16/11/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	17/12/2018	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.59
	16/01/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	18/02/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	18/03/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	16/04/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	16/05/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	230.79
	17/06/2019	39000/BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (A...	264.28
	16/07/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.88
	15/08/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	17/09/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/10/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/11/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	17/12/2018	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/01/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/02/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/03/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/04/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	15/05/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	302.93
	17/06/2019	39000/WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Acc...	347.92
	17/07/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/08/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/09/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/10/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	19/11/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/12/2018	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/01/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	18/02/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.45
	18/03/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.45
	17/04/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55

S & T Bankier Superfund Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
	17/05/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	465.55
	17/06/2019	39000/BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulat...	529.19
Sub-Total				12,132.66
Ignore Cents				0.66
Total				12,132.00
I1 - Expenses - Investment expenses				
	01/08/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	506.95
	06/12/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	510.78
	06/12/2018	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	860.52
	30/06/2019	41960/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	150.77
	28/09/2018	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,056.27
	21/02/2019	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,063.74
	23/05/2019	42100/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1,063.36
	06/12/2018	42150/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	274.93
	30/06/2019	42150/BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	539.40
Sub-Total				6,026.72
Ignore Cents				0.72
Total				6,026.00
J1 - Expenses - Management and administration expenses				
	01/08/2018	31500	Bank Charges	0.40
	20/08/2018	30100	Accountancy Fees	2,750.00
	01/09/2018	31500	Bank Charges	1.20
	01/10/2018	31500	Bank Charges	0.40
	18/10/2018	31500	Bank Charges	27.50
	18/10/2018	31500	Bank Charges	(27.50)
	01/11/2018	31500	Bank Charges	0.40
	01/01/2019	31500	Bank Charges	1.20
	01/03/2019	31500	Bank Charges	0.80
	01/04/2019	31500	Bank Charges	0.40
	01/06/2019	31500	Bank Charges	0.40
	21/08/2018	30400	ATO Supervisory Levy	259.00
	30/06/2019	30400	ATO Supervisory Levy	259.00
Sub-Total				3,273.20
Ignore Cents				0.20
Total				3,273.00
N - TOTAL DEDUCTIONS				24,585.00

S & T Bankier Superfund Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
N - TOTAL DEDUCTIONS				
Sub-Total				24,585.00
Ignore Cents				0.00
Total				24,585.00
O - TAXABLE INCOME OR LOSS				
Sub-Total				34,296.00
Ignore Cents				0.00
Total				34,296.00
Z - TOTAL SMSF EXPENSES				
Sub-Total				24,585.00
Ignore Cents				0.00
Total				24,585.00
A - Taxable income				
Sub-Total				34,296.00
Ignore Cents				0.00
Total				34,296.00
T1 - Tax on taxable income				
Sub-Total				5,144.40
Ignore Cents				0.00
Total				5,144.40
B - Gross Tax				
Sub-Total				5,144.40
Ignore Cents				0.00
Total				5,144.40
T2 - SUBTOTAL				
Sub-Total				5,144.40
Ignore Cents				0.00
Total				5,144.40
T3 - SUBTOTAL 2				
Sub-Total				5,144.40
Ignore Cents				0.00
Total				5,144.40
E1 - Complying fund's franking credits tax offset				

S & T Bankier Superfund**Tax Reconciliation Report**

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	05/07/2018	23900/NAB.AX	National Australia Bank Limited	869.79
	14/11/2018	23900/BOQ.AX	Bank Of Queensland Limited.	296.07
	15/03/2019	23900/BLD.AX	Boral Limited.	151.65
	12/04/2019	23900/FLT.AX	Flight Centre Travel Group Limited	1,515.55
Sub-Total				2,833.06
Ignore Cents				0.00
Total				2,833.06
E - Refundable tax offsets				
				2,833.06
Sub-Total				2,833.06
Ignore Cents				0.00
Total				2,833.06
T5 - TAX PAYABLE				
				2,311.34
Sub-Total				2,311.34
Ignore Cents				0.00
Total				2,311.34
K - PAYG instalments raised				
	28/02/2019	85000	Income Tax Payable/Refundable	1,592.00
	30/06/2019	85000	Income Tax Payable/Refundable	1,592.00
Sub-Total				3,184.00
Ignore Cents				0.00
Total				3,184.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(613.66)
Sub-Total				(613.66)
Ignore Cents				0.00
Total				(613.66)



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 74856004

Last Updated 16/10/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
908720473	THE TRUSTEE FOR S & T BANKIER SUPERFUND	796.00	796.00	796.00	796.00	3,184.00

Total No of Clients: 1

86000 - PAYG Instalment Payable

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$1,592.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,592.00)		

Supporting Documents

- ATO - PAYG Instalment Report.pdf

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 74856004

Last Updated 16/10/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
908720473	THE TRUSTEE FOR S & T BANKIER SUPERFUND	796.00	796.00	796.00	796.00	3,184.00

Total No of Clients: 1

88000 - Sundry Creditors

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$690.17)		100%
TOTAL		CY Balance	LY Balance	
		(\$690.17)		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

S & T Bankier Superfund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
30/06/2019	Rates Payable			150.77	150.77 CR
30/06/2019	Water Rates Payable			539.40	690.17 CR
				690.17	690.17 CR

Total Debits: 0.00

Total Credits: 690.17

88010 - Creditors - ATO

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88010	Creditors - ATO	(\$22.32)		100%
TOTAL		CY Balance	LY Balance	
		(\$22.32)		

Supporting Documents

- General Ledger [Report](#)
- ATO - Income Tax Account.pdf [88010](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

S & T Bankier Superfund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
30/06/2019	2018 Income TAx			22.32	22.32 CR
				22.32	22.32 CR
Total Debits:	0.00				
Total Credits:	22.32				



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR S & T
 BANKIER SUPERFUND
ABN 39 589 684 407
TFN 908 720 473

Income tax 551

Date generated	25/10/2021
Overdue	\$22.32 DR
Not yet due	\$0.00
Balance	\$22.32 DR

Transactions

3 results found - from **01 July 2018** to **30 June 2019** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Aug 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,799.64	\$1,799.64 CR
17 Aug 2018	17 Aug 2018	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$5.75	\$1,805.39 CR
17 Aug 2018	22 Aug 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,805.39		\$0.00

A - Financial Statements

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Signed 2019 financials - 2.pdf
- Signed 2019 financials - 1.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

1 December, 2021

The Trustees
S & T Bankier Superfund
PO Box 6012
BRENDALE QLD 4500

Dear Scott

Re: S & T Bankier Superfund

Enclosed please find the 2019 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Amended June 2019 BAS
6. Investment Strategy
7. Audit Representation Letter;
8. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **30 June 2020**. However for the 2019 year, we have calculated that the Super Fund has an amount Refundable of **\$613.66** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2022 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

Amended June 2019 Business Activity Statement – Having reconciled the GST account for 2019 we have amended the June 2019 BAS to account for GST that hadn't been claimed. There will be an additional refund of \$212.00.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Scott Bankier

Ryan Bankier

.....
Christopher Wilson



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Scott Bankier
S & T Bankier Superfund
PO Box 6012
BRENDALE QLD 4500

Tax Invoice
209386
Ref: STBA0003
2 December, 2021

Table with 2 columns: Description and Amount. Description includes Professional Services Rendered, Preparation of Financial Statements, Dissection and coding of Bank Statements, Calculate members benefits, Preparation of Member Statements, Preparation and Lodgement of Superannuation Fund Tax Return, Preparation of Resolution of Minutes, and Preparation & Lodgement of Business Activity Statement. Amount is 2,750.00. Includes handwritten initials S.B., C.W., and R.B.

Description	Amount

Terms: Strictly Seven Days **AMT Due \$ 2,750.00**
 The Amount Due Includes GST of \$250.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 209386
S & T Bankier Superfund		Ref: STBA0003
*Cheque *Cash *M/card & VISA Only		2 December, 2021
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970	Amt Due: \$	2,750.00
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

S & T Bankier Superfund

Financial Statements & Reports

for the year ended

30 June 2019



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032
PO Box 354, ASPLEY QLD 4034
ABN: 16230504491
Phone 07 3263 5200 Fax 07 3263 4830
Email: info@taxonline.com.au

S & T Bankier Superfund
Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Dividends Received	9	7,014.65	2,519.50
Interest Received		76.24	200.32
Property Income	10	20,800.00	20,800.00
Contribution Income			
Employer Contributions		28,158.00	28,400.00
Total Income		<u>56,048.89</u>	<u>51,919.82</u>
Expenses			
Accountancy Fees		2,750.00	242.00
ASIC Filing Fee		0.00	254.00
ATO Supervisory Levy		518.00	0.00
Auditor's Remuneration		0.00	484.00
Bank Charges		5.20	5.60
Depreciation		3,154.15	3,425.19
Investment Expenses		0.00	191.30
Property Expenses - Council Rates		2,029.02	1,967.11
Property Expenses - Strata Levy Fees		3,183.37	2,114.72
Property Expenses - Water Rates		814.33	0.00
		<u>12,454.07</u>	<u>8,683.92</u>
Member Payments			
Life Insurance Premiums		12,132.66	10,645.02
Investment Losses			
Changes in Market Values	11	16,998.30	1,160.40
Total Expenses		<u>41,585.03</u>	<u>20,489.34</u>
Benefits accrued as a result of operations before income tax		<u>14,463.86</u>	<u>31,430.48</u>
Income Tax Expense	12	2,311.34	3,949.32
Benefits accrued as a result of operations		<u>12,152.52</u>	<u>27,481.16</u>

C.W. R.B. S.B.

The accompanying notes form part of these financial statements.

S & T Bankier Superfund
Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Plant and Equipment (at written down value) - Unitised	2	2,721.50	2,721.50
Real Estate Properties (Australian - Non Residential)	3	272,278.50	272,278.50
Shares in Listed Companies (Australian)	4	157,410.42	139,612.42
Total Investments		<u>432,410.42</u>	<u>414,612.42</u>
Other Assets			
Bendigo Bank - 138798798		11,422.38	13,308.08
Bendigo Bank CMC - 154114342		410.66	1,399.85
Other Assets-ATO ICA		119.22	0.00
GST Refundable		318.55	0.21
Income Tax Refundable		872.66	2,295.32
Total Other Assets		<u>13,143.47</u>	<u>17,003.46</u>
Total Assets		<u>445,553.89</u>	<u>431,615.88</u>
Less:			
Liabilities			
Sundry Creditors		690.17	0.00
ATO Integrated Client Account		1,406.00	333.00
Creditors - ATO		22.32	0.00
Total Liabilities		<u>2,118.49</u>	<u>333.00</u>
Net assets available to pay benefits		<u>443,435.40</u>	<u>431,282.88</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Bankier, Scott Travis - Accumulation		165,174.70	160,125.48
Wilson, Christopher - Accumulation		151,901.35	147,554.31
Bankier, Ryan - Accumulation		126,359.35	123,603.09
Total Liability for accrued benefits allocated to members' accounts		<u>443,435.40</u>	<u>431,282.88</u>

C.W. R.B. S.B.

The accompanying notes form part of these financial statements.

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Plant and Equipment (at written down value) - Unitised

	2019 \$	2018 \$
Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.21	259.21
Air Conditioning - 67/109 Leitchs Rd	415.59	415.59

Notes to the Financial Statements

For the year ended 30 June 2019

Fire Control Equip - 67/109 Leitchs Rd	46.54	46.54
Lights & Fittings - 67/109 Leitchs Rd	127.46	127.46
Lights & Fittings - 67/109 Leitchs Rd	222.50	222.50
Security System - 67/109 Leitchs Rd	33.44	33.44
Staff Ammenities - 67/109 Leitchs Rd	1,616.76	1,616.76
	2,721.50	2,721.50

Note 3: Real Estate Properties (Australian - Non Residential)

	2019 \$	2018 \$
67 / 109 LEITCHS ROAD BUILDING	72,713.27	72,713.27
67 / 109 LEITCHS RD OFFICE MEZZANINE	8,043.33	8,043.33
67 / 109 LEITCHS ROAD BRENDALE QLD	191,521.90	191,521.90
	272,278.50	272,278.50

Note 4: Shares in Listed Companies (Australian)

	2019 \$	2018 \$
AGL Energy Limited.	0.00	22,480.00
Australia And New Zealand Banking Group Limited	0.00	60,941.92
National Australia Bank Limited	0.00	56,190.50
Suncorp Group Limited	157,410.42	0.00
	157,410.42	139,612.42

Note 5: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Bendigo Bank - 138798798	11,422.38	13,308.08
Bendigo Bank CMC - 154114342	410.66	1,399.85
	11,833.04	14,707.93

Note 6: Liability for Accrued Benefits

Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	431,282.88	403,801.72
Benefits accrued as a result of operations	12,152.52	27,481.16
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	443,435.40	431,282.88

Note 7: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	443,435.40	431,282.88

Note 8: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 9: Dividends

	2019 \$	2018 \$
AGL Energy Limited.	0.00	490.00
Bank Of Queensland Limited.	690.84	0.00
Boral Limited.	707.69	0.00
Flight Centre Travel Group Limited	3,536.28	0.00
National Australia Bank Limited	2,029.50	2,029.50
RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	50.34	0.00
	7,014.65	2,519.50

Note 10: Rental Income

	2019 \$	2018 \$
67 / 109 LEITCHS ROAD BRENDALE QLD	20,800.00	20,800.00
	20,800.00	20,800.00

Note 11: Changes in Market Values

Notes to the Financial Statements

For the year ended 30 June 2019

Unrealised Movements in Market Value

	2019 \$	2018 \$
Plant and Equipment (at written down value) - Unitised		
Air Conditioning - 67/109 Leitchs Rd	155.85	0.00
Airconditioner Mitsubishi - 67/109 Leitchs Rd	97.20	0.00
Fire Control Equip - 67/109 Leitchs Rd	17.45	0.00
Lights & Fittings - 67/109 Leitchs Rd	83.44	0.00
Lights & Fittings - 67/109 Leitchs Rd	47.80	0.00
Security System - 67/109 Leitchs Rd	12.54	0.00
Staff Ammenities - 67/109 Leitchs Rd	179.62	0.00
	593.90	0.00
Real Estate Properties (Australian - Non Residential)		
67 / 109 LEITCHS RD OFFICE MEZZANINE	255.00	0.00
67 / 109 LEITCHS ROAD BRENDALE QLD	0.00	3,425.19
67 / 109 LEITCHS ROAD BUILDING	2,305.25	0.00
	2,560.25	3,425.19
Shares in Listed Companies (Australian)		
AGL Energy Limited.	244.97	(244.97)
Australia And New Zealand Banking Group Limited	170.85	(304.48)
Bt Investment Management Limited	0.00	2,206.71
National Australia Bank Limited	5,520.80	(5,520.80)
Suncorp Group Limited	38.51	0.00
	5,975.13	(3,863.54)
Total Unrealised Movement	9,129.28	(438.35)

Realised Movements in Market Value

	2019 \$	2018 \$
Shares in Listed Companies (Australian)		
AGL Energy Limited.	111.52	0.00
Alumina Limited	(559.89)	0.00
Aristocrat Leisure Limited	(1,680.47)	1,360.66
Australia And New Zealand Banking Group Limited	6,704.55	843.43
Australian Pharmaceutical Industries Limited	352.21	0.00

Notes to the Financial Statements

For the year ended 30 June 2019

Bank Of Queensland Limited.	(2,030.38)	0.00
Bendigo And Adelaide Bank Limited	(8,594.64)	0.00
Boral Limited.	1,589.78	0.00
Bt Investment Management Limited	0.00	(3,210.34)
Commonwealth Bank Of Australia.	1,911.80	0.00
Flexigroup Limited	823.14	0.00
Flight Centre Travel Group Limited	(6,108.15)	0.00
Fortescue Metals Group Ltd	(1,850.14)	0.00
Liquefied Natural Gas Limited	(373.23)	0.00
Mayne Pharma Group Limited	(6,895.77)	0.00
Mesoblast Limited	0.00	(481.47)
National Australia Bank Limited	(5,459.74)	765.67
Origin Energy Limited	(3,710.98)	0.00
Orocobre Limited	3,727.76	0.00
Resolute Mining Limited	(116.04)	0.00
Shopping Centres Australasia Property Group	(670.24)	0.00
Suncorp Group Limited	(4,364.20)	0.00
Tabcorp Holdings Limited	1,154.25	0.00
Treasury Wine Estates Limited	1,018.34	0.00
Village Roadshow Limited	360.21	0.00
	(24,660.31)	(722.05)
Shares in Listed Companies (Overseas)		
RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	(1,467.27)	0.00
	(1,467.27)	0.00
Total Realised Movement	(26,127.58)	(722.05)
Changes in Market Values	(16,998.30)	(1,160.40)
Note 12: Income Tax Expense		
The components of tax expense comprise	2019	2018
	\$	\$
Current Tax	2,311.34	3,949.32

Notes to the Financial Statements

For the year ended 30 June 2019

Income Tax Expense	2,311.34	3,949.32
--------------------	----------	----------

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	2,169.58	4,714.57
--	----------	----------

Less:

Tax effect of:

Increase in MV of Investments	1,369.39	0.00
-------------------------------	----------	------

Realised Accounting Capital Gains	(3,919.14)	(108.31)
-----------------------------------	------------	----------

Add:

Tax effect of:

Decrease in MV of Investments	0.00	65.75
-------------------------------	------	-------

Franking Credits	424.96	158.24
------------------	--------	--------

TFN Credits	0.00	7.50
-------------	------	------

Rounding	0.11	(0.12)
----------	------	--------

Income Tax on Taxable Income or Loss	5,144.40	5,054.25
--------------------------------------	----------	----------

Less credits:

Franking Credits	2,833.06	1,054.93
------------------	----------	----------

TFN Credits	0.00	50.00
-------------	------	-------

Current Tax or Refund	2,311.34	3,949.32
-----------------------	----------	----------

Note 13: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

C.W. R.B. S.B.

S & T Bankier Superfund Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Bendigo Bank - 138798798	13,308.08	0.00	0.00	11,422.38	0.00	0.00	4.66	4.66	0.04 %
Bendigo Bank CMC - 154114342	1,399.85	0.00	0.00	410.66	0.00	0.00	65.83	65.83	4.70 %
	14,707.93	0.00	0.00	11,833.04	0.00	0.00	70.49	70.49	0.48 %
Other Assets									
STBA0001_ ATO GIC	0.00	0.00	0.00	0.00	0.00	0.00	5.75	5.75	0.00 %
	0.00	0.00	0.00	0.00	0.00	0.00	5.75	5.75	0.00 %
Plant and Equipment (at written down value) - Unitised									
STBAC001_ Air Conditioning - 67/109 Leitchs Rd	415.59	0.00	0.00	415.59	0.00	0.00	(155.85)	(155.85)	(37.50) %
STBAC001_ Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.21	0.00	0.00	259.21	0.00	0.00	(97.20)	(97.20)	(37.50) %
STBAC001_ Fire Control Equip - 67/109 Leitchs Rd	46.54	0.00	0.00	46.54	0.00	0.00	(17.45)	(17.45)	(37.49) %
STBAC001_ Lights & Fittings - 67/109 Leitchs Rd	127.46	0.00	0.00	127.46	0.00	0.00	(47.80)	(47.80)	(37.50) %
STBAC001_ Lights & Fittings - 67/109 Leitchs Rd	222.50	0.00	0.00	222.50	0.00	0.00	(83.44)	(83.44)	(37.50) %
STBAC001_ Security System - 67/109 Leitchs Rd	33.44	0.00	0.00	33.44	0.00	0.00	(12.54)	(12.54)	(37.50) %
STBAC001_ Staff Ammenities - 67/109 Leitchs Rd	1,616.76	0.00	0.00	1,616.76	0.00	0.00	(179.62)	(179.62)	(11.11) %
	2,721.50	0.00	0.00	2,721.50	0.00	0.00	(593.90)	(593.90)	(21.82) %
Real Estate Properties (Australian - Non Residential)									
BANKLEIT3 67 / 109 LEITCHS RD OFFICE MEZZANINE	8,043.33	0.00	0.00	8,043.33	0.00	0.00	(255.00)	(255.00)	(3.17) %
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALE QLD	191,521.90	0.00	0.00	191,521.90	0.00	0.00	14,773.28	14,773.28	7.71 %
BANKLEI2 67 / 109 LEITCHS ROAD BUILDING	72,713.27	0.00	0.00	72,713.27	0.00	0.00	(2,305.25)	(2,305.25)	(3.17) %

S & T Bankier Superfund Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Shares in Listed Companies (Australian)	272,278.50	0.00	0.00	272,278.50	0.00	0.00	12,213.03	12,213.03	4.49 %
AGL.AX AGL Energy Limited.	22,480.00	130,183.84	152,908.81	0.00	111.52	244.97	0.00	356.49	(145.52) %
AWC.AX Alumina Limited	0.00	10,019.95	10,019.95	0.00	(559.89)	0.00	0.00	(559.89)	0.00 %
ALL.AX Aristocrat Leisure Limited	0.00	30,030.54	30,030.54	0.00	(1,680.47)	0.00	0.00	(1,680.47)	0.00 %
ANZ.AX Australia And New Zealand Banking Group Limited	60,941.92	65,100.82	126,213.59	0.00	6,704.55	170.85	0.00	6,875.40	(4,024.23) %
API.AX Australian Pharmaceutical Industries Limited	0.00	30,133.18	30,133.18	0.00	352.21	0.00	0.00	352.21	0.00 %
BOQ.AX Bank Of Queensland Limited.	0.00	19,472.55	19,472.55	0.00	(2,030.38)	0.00	986.91	(1,043.47)	0.00 %
BEN.AX Bendigo And Adelaide Bank Limited	0.00	210,473.26	210,473.26	0.00	(8,594.64)	0.00	0.00	(8,594.64)	0.00 %
BLD.AX Boral Limited.	0.00	35,034.46	35,034.46	0.00	1,589.78	0.00	859.34	2,449.12	0.00 %
CBA.AX Commonwealth Bank Of Australia.	0.00	31,991.56	31,991.56	0.00	1,911.80	0.00	0.00	1,911.80	0.00 %
FXL.AX Flexigroup Limited	0.00	8,058.49	8,058.49	0.00	823.14	0.00	0.00	823.14	0.00 %
FLT.AX Flight Centre Travel Group Limited	0.00	75,088.20	75,088.20	0.00	(6,108.15)	0.00	5,051.83	(1,056.32)	0.00 %
FMG.AX Fortescue Metals Group Ltd	0.00	60,130.27	60,130.27	0.00	(1,850.14)	0.00	0.00	(1,850.14)	0.00 %
LNG.AX Liquefied Natural Gas Limited	0.00	20,186.42	20,186.42	0.00	(373.23)	0.00	0.00	(373.23)	0.00 %
MYX.AX Mayne Pharma Group Limited	0.00	37,040.70	37,040.70	0.00	(6,895.77)	0.00	0.00	(6,895.77)	0.00 %
NAB.AX National Australia Bank Limited	56,190.50	0.00	61,711.30	0.00	(5,459.74)	5,520.80	2,899.29	2,960.35	(53.62) %
ORG.AX Origin Energy Limited	0.00	70,074.12	70,074.12	0.00	(3,710.98)	0.00	0.00	(3,710.98)	0.00 %
ORE.AX Orocobre Limited	0.00	38,996.04	38,996.04	0.00	3,727.76	0.00	0.00	3,727.76	0.00 %
RSG.AX Resolute Mining Limited	0.00	20,044.77	20,044.77	0.00	(116.04)	0.00	0.00	(116.04)	0.00 %
SCP.AX Shopping Centres Australasia Property Group	0.00	20,014.09	20,014.09	0.00	(670.24)	0.00	0.00	(670.24)	0.00 %
SUN.AX Suncorp Group Limited	0.00	279,625.96	122,254.07	157,410.42	(4,364.20)	38.51	0.00	(4,325.69)	(2.75) %
TAH.AX Tabcorp Holdings Limited	0.00	20,018.01	20,018.01	0.00	1,154.25	0.00	0.00	1,154.25	0.00 %

S & T Bankier Superfund Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
TWE.AX Treasury Wine Estates Limited	0.00	6,994.45	6,994.45	0.00	1,018.34	0.00	0.00	1,018.34	0.00 %
VRL.AX Village Roadshow Limited	0.00	6,841.23	6,841.23	0.00	360.21	0.00	0.00	360.21	0.00 %
Shares in Listed Companies (Overseas)	139,612.42	1,225,552.93	1,213,730.0	157,410.42	(24,660.31)	5,975.13	9,797.37	(8,887.81)	(5.87) %
RMD RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	0.00	159,187.96	159,187.96	0.00	(1,467.27)	0.00	50.34	(1,416.93)	0.00 %
	0.00	159,187.96	159,187.96	0.00	(1,467.27)	0.00	50.34	(1,416.93)	0.00 %
	429,320.35	1,384,740.89	1,372,918.0	444,243.46	(26,127.58)	5,975.13	21,543.08	1,390.63	0.32 %

S & T Bankier Superfund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bendigo Bank - 138798798		11,422.380000	11,422.38	11,422.38	11,422.38			2.57 %
Bendigo Bank CMC - 154114342		410.660000	410.66	410.66	410.66			0.09 %
		11,833.04	11,833.04	11,833.04	11,833.04		0.00 %	2.66 %
Plant and Equipment (at written down value) - Unifised								
STBA0001_A Air Conditioning - 67/109 IRCONDITIO Leitchs Rd	2.00	207.795000*	415.59	1,696.82	3,393.64	(2,978.05)	(87.75) %	0.09 %
STBA0001_A Airconditioner Mitsubishi - IRCONDIT1 67/109 Leitchs Rd	1.00	259.210000*	259.21	1,705.45	1,705.45	(1,446.24)	(84.80) %	0.06 %
STBA0001_F Fire Control Equip - 67/109 IRECONTRO Leitchs Rd	1.00	46.540000*	46.54	630.00	630.00	(583.46)	(92.61) %	0.01 %
STBA0001_L Lights & Fittings - 67/109 IGHTS&FIT1 Leitchs Rd	1.00	127.460000*	127.46	490.00	490.00	(362.54)	(73.99) %	0.03 %
STBA0001_L Lights & Fittings - 67/109 IGHTS&FIT Leitchs Rd	1.00	222.500000*	222.50	780.00	780.00	(557.50)	(71.47) %	0.05 %
STBA0001_S Security System - 67/109 ECURITYSY Leitchs Rd	2.00	16.720000*	33.44	3,885.00	7,770.00	(7,736.56)	(99.57) %	0.01 %
STBA0001_S Staff Amenities - 67/109 TAFFAMME Leitchs Rd	1.00	1,616.760000*	1,616.76	4,370.00	4,370.00	(2,753.24)	(63.00) %	0.36 %
		2,721.50	2,721.50	19,139.09	19,139.09	(16,417.59)	(85.78) %	0.61 %
Real Estate Properties (Australian - Non Residential)								
BANKLEIT3 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	8,043.330000*	8,043.33	10,200.00	10,200.00	(2,156.67)	(21.14) %	1.81 %
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	191,521.900000	191,521.90	154,397.10	154,397.10	37,124.80	24.04 %	43.11 %
BANKLEI2 67 / 109 LEITCHS ROAD BUILDING	1.00	72,713.270000*	72,713.27	92,210.00	92,210.00	(19,496.73)	(21.14) %	16.37 %
		272,278.50	272,278.50	256,807.10	256,807.10	15,471.40	6.02 %	61.29 %

Shares in Listed Companies (Australian)

S & T Bankier Superfund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
SUN.AX Suncorp Group Limited	11,686.00	13.470000	157,410.42	13.47	157,371.91	38.51	0.02 %	35.43 %
			157,410.42		157,371.91	38.51	0.02 %	35.43 %
			444,243.46		445,151.14	(907.68)	(0.20) %	100.00 %

¹ Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

Investment	Market Price	Market Price Date
Air Conditioning - 67/109 Leitchs Rd	207.795000	30/06/2018
Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.210000	30/06/2018
Fire Control Equip - 67/109 Leitchs Rd	46.540000	30/06/2018
Lights & Fittings - 67/109 Leitchs Rd	127.460000	30/06/2018
Lights & Fittings - 67/109 Leitchs Rd	222.500000	30/06/2018
Security System - 67/109 Leitchs Rd	16.720000	30/06/2018
Staff Amenities - 67/109 Leitchs Rd	1616.760000	30/06/2018
67 / 109 LEITCHS RD OFFICE MEZZANINE	8043.330000	30/06/2018
67 / 109 LEITCHS ROAD BUILDING	72713.270000	30/06/2018

S & T Bankier Superfund
Realised Capital Gains Report
For The Period 01 July 2018 - 30 June 2019

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
AGL.AX - AGL Energy Limited.													
	22/02/2018	09/08/2018	1,000.00	22,724.97	21,145.05	(1,579.92)	22,724.97	22,724.97	0.00	0.00	0.00	0.00	(1,579.92)
	05/11/2018	30/11/2018	7,234.00	130,183.84	131,875.28	1,691.44	130,183.84	130,183.84	0.00	0.00	0.00	1,691.44	0.00
	8,234.00		152,908.81	153,020.33	111.52	152,908.81	152,908.81	0.00	0.00	0.00	0.00	1,691.44	(1,579.92)
ALL.AX - Aristocrat Leisure Limited													
	07/12/2018	20/12/2018	1,347.00	30,030.54	28,350.07	(1,680.47)	30,030.54	30,030.54	0.00	0.00	0.00	0.00	(1,680.47)
	1,347.00		30,030.54	28,350.07	(1,680.47)	30,030.54	30,030.54	0.00	0.00	0.00	0.00	0.00	(1,680.47)
ANZ.AX - Australia And New Zealand Banking Group Limited													
	30/08/2017	23/07/2018	2,158.00	61,112.77	62,793.39	1,680.62	61,112.77	61,112.77	0.00	0.00	0.00	1,680.62	0.00
	22/06/2015	23/07/2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	02/07/2018	23/07/2018	62.00	0.00	1,804.07	1,804.07	0.00	0.00	0.00	0.00	0.00	1,804.07	0.00
	03/01/2019	14/01/2019	2,697.00	65,100.82	66,320.68	3,219.86	65,100.82	65,100.82	0.00	0.00	0.00	3,219.86	0.00
	4,917.00		126,213.59	132,918.14	6,704.55	126,213.59	126,213.59	0.00	0.00	0.00	0.00	6,704.55	0.00
API.AX - Australian Pharmaceutical Industries Limited													
	07/12/2018	17/12/2018	20,270.00	30,133.18	30,485.39	352.21	30,133.18	30,133.18	0.00	0.00	0.00	352.21	0.00
	20,270.00		30,133.18	30,485.39	352.21	30,133.18	30,133.18	0.00	0.00	0.00	0.00	352.21	0.00
AWC.AX - Alumina Limited													
	02/04/2019	27/06/2019	4,000.00	10,019.95	9,450.06	(559.89)	10,019.95	10,019.95	0.00	0.00	0.00	0.00	(559.89)
	4,000.00		10,019.95	9,450.06	(559.89)	10,019.95	10,019.95	0.00	0.00	0.00	0.00	0.00	(559.89)

S & T Bankier Superfund
Realised Capital Gains Report
For The Period 01 July 2018 - 30 June 2019

Investment	Accounting Treatment				Tax Treatment				Capital Loss				
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains
Shares in Listed Companies (Australian)													
BEN.AX - Bendigo And Adelaide Bank Limited													
	03/01/2019	14/01/2019	5,714.00	60,158.85	62,205.35	2,046.50	60,158.85	60,158.85	0.00	0.00	0.00	2,046.50	0.00
	11/02/2019	12/02/2019	13,927.00	150,314.41	139,673.27	(10,641.14)	150,314.41	150,314.41	0.00	0.00	0.00	0.00	(10,641.14)
			19,641.00	210,473.26	201,878.62	(8,594.64)	210,473.26	210,473.26	0.00	0.00	0.00	2,046.50	(10,641.14)
BLD.AX - Boral Limited.													
	22/02/2019	22/05/2019	7,113.00	35,034.46	36,624.24	1,589.78	35,034.46	35,034.46	0.00	0.00	0.00	1,589.78	0.00
			7,113.00	35,034.46	36,624.24	1,589.78	35,034.46	35,034.46	0.00	0.00	0.00	1,589.78	0.00
BOQ.AX - Bank Of Queensland Limited.													
	22/10/2018	05/12/2018	1,818.00	19,472.55	17,442.17	(2,030.38)	19,472.55	19,472.55	0.00	0.00	0.00	0.00	(2,030.38)
			1,818.00	19,472.55	17,442.17	(2,030.38)	19,472.55	19,472.55	0.00	0.00	0.00	0.00	(2,030.38)
CBA.AX - Commonwealth Bank Of Australia.													
	26/03/2019	24/04/2019	452.00	31,991.56	33,903.36	1,911.80	31,991.56	31,991.56	0.00	0.00	0.00	1,911.80	0.00
			452.00	31,991.56	33,903.36	1,911.80	31,991.56	31,991.56	0.00	0.00	0.00	1,911.80	0.00
FLT.AX - Flight Centre Travel Group Limited													
	21/02/2019	27/06/2019	1,692.00	75,088.20	68,980.05	(6,108.15)	75,088.20	75,088.20	0.00	0.00	0.00	0.00	(6,108.15)
			1,692.00	75,088.20	68,980.05	(6,108.15)	75,088.20	75,088.20	0.00	0.00	0.00	0.00	(6,108.15)
FMG.AX - Fortescue Metals Group Ltd													
	23/07/2018	26/07/2018	13,230.00	60,130.27	58,280.13	(1,850.14)	60,130.27	60,130.27	0.00	0.00	0.00	0.00	(1,850.14)

S & T Bankier Superfund
Realised Capital Gains Report
 For The Period 01 July 2018 - 30 June 2019

Investment	Accounting Treatment				Tax Treatment				Capital Loss				
	Purchase Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains
Shares in Listed Companies (Australian)													
			13,230.00	60,130.27	58,280.13	(1,850.14)	60,130.27	60,130.27	0.00	0.00	0.00	0.00	(1,850.14)
FXL-AX - Flexigroup Limited													
	30/04/2019	08/05/2019	5,712.00	8,058.49	8,881.63	823.14	8,058.49	8,058.49	0.00	0.00	0.00	823.14	0.00
LNG-AX - Liquefied Natural Gas Limited													
	16/10/2018	18/10/2018	33,333.00	20,186.42	19,813.19	(373.23)	20,186.42	20,186.42	0.00	0.00	0.00	0.00	(373.23)
MYX-AX - Mayne Pharma Group Limited													
	21/02/2019	26/03/2019	46,250.00	37,040.70	30,144.93	(6,895.77)	37,040.70	37,040.70	0.00	0.00	0.00	0.00	(6,895.77)
NAB-AX - National Australia Bank Limited													
	30/08/2017	24/08/2018	2,050.00	61,711.30	56,251.56	(5,459.74)	61,711.30	61,711.30	0.00	0.00	0.00	0.00	(5,459.74)
ORE-AX - Orocobre Limited													
	08/05/2019	22/05/2019	2,648.00	8,996.67	9,736.03	739.36	8,996.67	8,996.67	0.00	0.00	0.00	739.36	0.00
	30/04/2019	22/05/2019	8,972.00	29,999.37	32,987.77	2,988.40	29,999.37	29,999.37	0.00	0.00	0.00	2,988.40	0.00
ORG-AX - Origin Energy Limited													
	07/12/2018	19/12/2018	10,174.00	70,074.12	66,363.14	(3,710.98)	70,074.12	70,074.12	0.00	0.00	0.00	0.00	(3,710.98)
			11,620.00	38,996.04	42,723.80	3,727.76	38,996.04	38,996.04	0.00	0.00	0.00	3,727.76	0.00

S & T Bankier Superfund
Realised Capital Gains Report
For The Period 01 July 2018 - 30 June 2019

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
			10,174.00	70,074.12	66,363.14	(3,710.98)	70,074.12	70,074.12	0.00	0.00	0.00	0.00	(3,710.98)
RSG.AX - Resolute Mining Limited													
	06/08/2018	14/08/2018	15,228.00	20,044.77	19,928.73	(116.04)	20,044.77	20,044.77	0.00	0.00	0.00	0.00	(116.04)
SCP.AX - Shopping Centres Australasia Property Group													
	06/08/2018	23/08/2018	8,205.00	20,014.09	19,343.85	(670.24)	20,014.09	20,014.09	0.00	0.00	0.00	0.00	(670.24)
SUN.AX - Suncorp Group Limited													
	20/09/2018	10/10/2018	8,489.00	122,254.07	117,889.87	(4,364.20)	122,254.07	122,254.07	0.00	0.00	0.00	0.00	(4,364.20)
TAH.AX - Tabcorp Holdings Limited													
	07/12/2018	14/01/2019	4,602.00	20,018.01	21,172.26	1,154.25	20,018.01	20,018.01	0.00	0.00	0.00	1,154.25	0.00
TWE.AX - Treasury Wine Estates Limited													
	07/12/2018	12/02/2019	481.00	6,994.45	8,012.79	1,018.34	6,994.45	6,994.45	0.00	0.00	0.00	1,018.34	0.00
VRL.AX - Village Roadshow Limited													
	06/11/2018	27/11/2018	3,047.00	6,841.23	7,201.44	360.21	6,841.23	6,841.23	0.00	0.00	0.00	360.21	0.00

S & T Bankier Superfund
Realised Capital Gains Report
 For The Period 01 July 2018 - 30 June 2019

Investment	Accounting Treatment				Tax Treatment				Capital Loss				
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains
Shares in Listed Companies (Australian)													
			3,047.00	6,841.23	7,201.44	360.21	6,841.23	6,841.23	0.00	0.00	0.00	360.21	0.00
			231,905.00	1,213,730.06	1,189,069.75	(24,660.31)	1,213,730.06	1,213,730.06	0.00	0.00	0.00	21,379.98	(46,040.29)
Shares in Listed Companies (Overseas)													
RMD3 - RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE													
	06/08/2018	09/10/2018	1,411.00	20,009.78	21,443.21	1,433.43	20,009.78	20,009.78	0.00	0.00	0.00	1,433.43	0.00
	15/10/2018	22/10/2018	9,559.00	139,178.18	136,277.48	(2,900.70)	139,178.18	139,178.18	0.00	0.00	0.00	0.00	(2,900.70)
			10,970.00	159,187.96	157,720.69	(1,467.27)	159,187.96	159,187.96	0.00	0.00	0.00	1,433.43	(2,900.70)
			10,970.00	159,187.96	157,720.69	(1,467.27)	159,187.96	159,187.96	0.00	0.00	0.00	1,433.43	(2,900.70)
			242,875.00	1,372,918.02	1,346,790.44	(26,127.58)	1,372,918.02	1,372,918.02	0.00	0.00	0.00	22,813.41	(48,940.99)

S & T Bankier Superfund Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Deductions	Other	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Bendigo Bank - 138798798	4.66			4.66	0.00	0.00	0.00	4.66			0.00	0.00
Bendigo Bank CMC - 154114342	65.83			65.83	0.00	0.00	0.00	65.83			0.00	0.00
	70.49			70.49	0.00	0.00	0.00	70.49			0.00	0.00
Other Assets												
STBA0001_AATO GIC TOGIC	5.75			5.75	0.00	0.00	0.00	5.75			0.00	0.00
	5.75			5.75	0.00	0.00	0.00	5.75			0.00	0.00
Real Estate Properties (Australian - Non Residential)												
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALDE QLD	20,800.00							20,800.00				
	20,800.00							20,800.00				
Shares in Listed Companies (Australian)												
BOQ.AX Bank Of Queensland Limited.	690.84	690.84	0.00		296.07			986.91		0.00		
BLD.AX Boral Limited.	707.69	353.84	353.85		151.65			859.34		0.00		
FLT.AX Flight Centre Travel Group Limited	3,536.28	3,536.28	0.00		1,515.55			5,051.83		0.00		
NAB.AX National Australia Bank Limited	2,029.50	2,029.50	0.00		869.79			2,899.29		0.00		
	6,964.31	6,610.46	353.85		2,833.06			9,797.37		0.00		
Shares in Listed Companies (Overseas)												
RMD RESMED INC - CDI 10:1 FOREIGN EXEMPT NYSE	50.34		50.34					50.34		0.00		
	50.34		50.34					50.34		0.00		

**S & T Bankier Superfund
Investment Income Report**

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income		Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2	Credits			
	27,890.89	6,610.46	404.19	76.24	2,833.06	0.00	0.00	30,723.95	0.00	0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) 30,723.95
Net Capital Gain 0.00

Total Assessable Income 30,723.95

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Depreciation Schedule

For The Period 01 July 2018 - 30 June 2019

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Plant and Equipment (at written down value) - Unitted											
Air Conditioning - 67/109 Leitchs Rd											
	30/06/2010	3,393.64	415.59			415.59	Low Value Pool	37.50 %	155.85	155.85	259.74
Airconditioner Mitsubishi - 67/109 Leitchs Rd											
	19/02/2011	1,705.45	259.21			259.21	Low Value Pool	37.50 %	97.20	97.20	162.01
Fire Control Equip - 67/109 Leitchs Rd											
	15/01/2010	630.00	46.54			46.54	Low Value Pool	37.50 %	17.45	17.45	29.09
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	780.00	222.50			222.50	Low Value Pool	37.50 %	83.44	83.44	139.06
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	490.00	127.46			127.46	Low Value Pool	37.50 %	47.80	47.80	79.66
Security System - 67/109 Leitchs Rd											
	30/06/2010	7,770.00	33.44			33.44	Low Value Pool	37.50 %	12.54	12.54	20.90
Staff Ammenities - 67/109 Leitchs Rd											
	15/01/2010	4,370.00	1,616.76			1,616.76	Diminishing Value	11.11 %	179.62	179.62	1,437.14
		19,139.09	2,721.50			2,721.50			593.90	593.90	2,127.60
Real Estate Properties (Australian - Non Residential)											
67 / 109 LEITCHS RD OFFICE MEZZANINE											
	15/01/2010	10,200.00	8,043.33			10,200.00	Prime Cost	2.50 %	255.00	255.00	7,788.33
67 / 109 LEITCHS ROAD BUILDING											
	15/01/2010	92,210.00	72,713.27			92,210.00	Prime Cost	2.50 %	2,305.25	2,305.25	70,408.02

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	
		102,410.00	80,756.60		102,410.00				2,560.25	78,196.35
		121,549.09	83,478.10		105,131.50				3,154.15	80,323.95

¹ Amounts have been pro rated based on number of days in the year
² Depreciation calculated as per depreciation method
³ Depreciation amounts posted to the ledger

S & T Bankier Superfund Compilation Report

We have compiled the accompanying special purpose financial statements of the S & T Bankier Superfund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of S & T Bankier Superfund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: *Sam Greco*

Dated: 02-12-2021

S & T Bankier Superfund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

Scott Bankier

.....
Scott Travis Bankier

Trustee

Ryan Bankier

.....
Ryan Bankier

Trustee

Christopher Wilson

.....
Christopher Wilson

Trustee

06-12-2021

Dated this day of

Minutes of a meeting of the Trustee(s)

held on / / at 12 Basswood Court, Albany Creek, Queensland 4035

- PRESENT:** Scott Travis Bankier, Ryan Bankier and Christopher Wilson
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
- AUDITORS:** It was resolved that
- Super Audits Pty Ltd
- of
- 5A Broadway, Glenelg South, South Australia 5045
- act as auditors of the Fund for the next financial year.

Minutes of a meeting of the Trustee(s)

held on / / at 12 Basswood Court, Albany Creek, Queensland 4035

TAX AGENTS:

It was resolved that

Sam Greco & Co Chartered Accountants

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

Christopher Wilson

.....
Christopher Wilson

Chairperson

S & T Bankier Superfund Members Statement

Scott Travis Bankier
22 Hobbs Street
Scarborough, Queensland, 4020, Australia

Your Details

Date of Birth : Provided
Age: 46
Tax File Number: Provided
Date Joined Fund: 15/08/2009
Service Period Start Date: 27/11/1991
Date Left Fund:
Member Code: BANSCO00001A
Account Start Date: 15/08/2009
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 165,174.70
Total Death Benefit 2,219,226.70
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 683,182.00

Your Balance

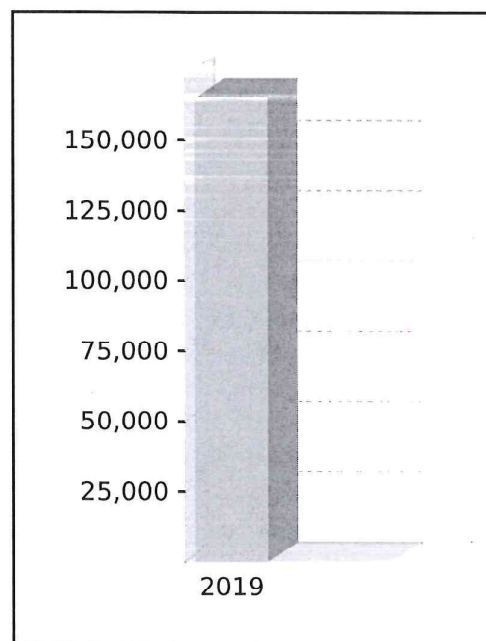
Total Benefits 165,174.70

Preservation Components

Preserved 164,857.07
Unrestricted Non Preserved 317.63
Restricted Non Preserved

Tax Components

Tax Free 2,326.90
Taxable 162,847.80



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	160,125.48
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	473.28
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	599.38
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	2,802.52
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	165,174.70

S.B.

S & T Bankier Superfund Members Statement

Christopher Wilson
12 Basswood Court
Albany Creek, Queensland, 4035, Australia

Your Details

Date of Birth : Provided
Age: 46
Tax File Number: Provided
Date Joined Fund: 06/03/2015
Service Period Start Date: 27/11/1991
Date Left Fund:
Member Code: WILCHR00001A
Account Start Date : 06/03/2015
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 151,901.35
Total Death Benefit 2,205,953.35
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 675,305.00

Your Balance

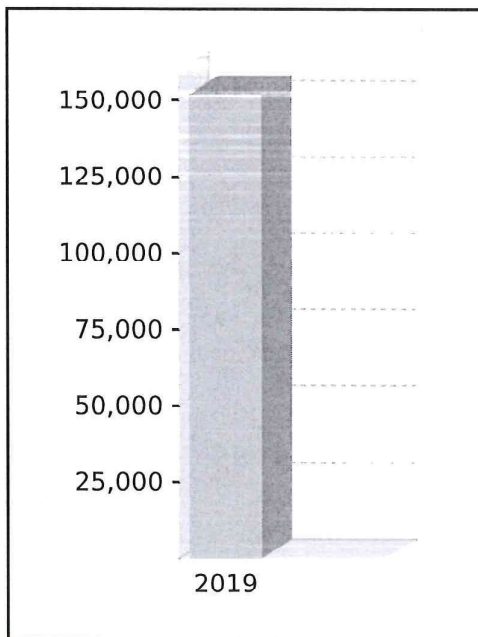
Total Benefits 151,901.35

Preservation Components

Preserved 151,585.07
Unrestricted Non Preserved 316.28
Restricted Non Preserved

Tax Components

Tax Free 1,062.00
Taxable 150,839.35



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	147,554.31
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	435.39
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	386.09
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,680.10
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	151,901.35

C.W.

S & T Bankier Superfund Members Statement

Ryan Bankier
70 Kolora Crescent
Ferny Hills, Queensland, 4055, Australia

Your Details

Date of Birth : Provided
Age: 43
Tax File Number: Provided
Date Joined Fund: 06/03/2015
Service Period Start Date: 01/08/1998
Date Left Fund:
Member Code: BANRYA00001A
Account Start Date: 06/03/2015
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 126,359.35
Total Death Benefit 2,180,411.35
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 675,305.00

Your Balance

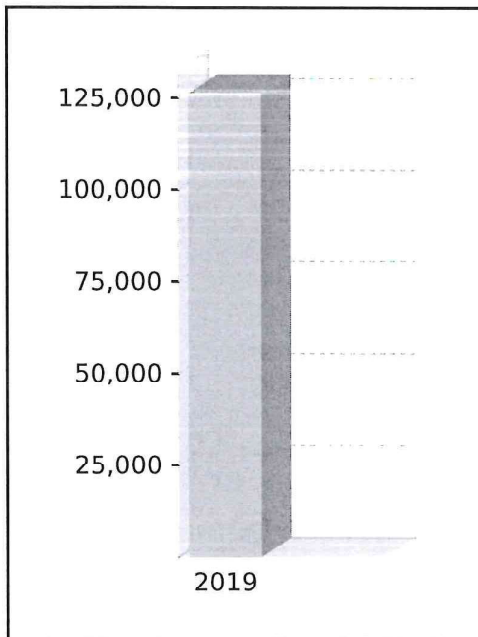
Total Benefits 126,359.35

Preservation Components

Preserved 126,359.35
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 960.00
Taxable 125,399.35



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	123,603.09
<u>Increases to Member account during the period</u>	
Employer Contributions	9,386.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	362.91
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,408.16
Income Tax	(65.55)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,650.04
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	126,359.35

R.B.

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number

Year

2019

Name of partnership,
trust, fund or entity

S & T Bankier Superfund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,
trustee or director

Scott Bankier

Date

06-12-2021

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference
number

74856004

Account Name

S & T Bankier Super Pty Ltd ATF

I authorise the refund to be deposited directly to the specified account.

Signature

Scott Bankier

Date

06-12-2021

Sensitive (when completed)

Client Ref: STBA0003
Agent : 74856-004

Self-managed superannuation fund annual return

2019

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status
 Is this an amendment to the SMSF's 2019 return? A N
 Is this the first required return for a newly registered SMSF? B N

6 SMSF auditor

Auditor's name Title Family name
 First given name
 Other given names

SMSF Auditor Number
 Auditor's phone number

Use Agent address details? Postal address

Date audit was completed A

Was Part A of the audit report qualified? B N
 Was Part B of the audit report qualified? C N
 If the audit report was qualified, have the reported issues been rectified? D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

8 Status of SMSF Australian superannuation fund

A Y
 C Y

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

Which method did you use to calculate your exempt current pension income?

Segregated assets method B

Unsegregated assets method C Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Sensitive (when completed)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** Y N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** Y N Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A** Loss

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions
Assessable employer contributions **R1**
plus Assessable personal contributions **R2**
plus #*No-TFN-quoted contributions **R3**
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income
* Net non-arm's length private company dividends **U1**
plus * Net non-arm's length trust distributions **U2**
plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Sensitive (when completed)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text" value="3,154"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text" value="12,132"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text" value="6,026"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="3,273"/>	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> Code <input type="text"/>	L2 <input type="text"/> Code <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS
O Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income **A**
 (an amount must be included even if it is zero)
 #Tax on taxable income **T1**
 (an amount must be included even if it is zero)
 #Tax on no-TFN-quoted contributions **J**
 (an amount must be included even if it is zero)
 Gross tax **B**
 (T1 plus J)

Sensitive (when completed)

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1
T2
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	SUBTOTAL 2 T3 <input type="text" value="5,144.40"/> (T2 less D –cannot be less than zero)
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

Complying fund's franking credits tax offset E1 <input type="text" value="2,833.06"/>	Refundable tax offsets E <input type="text" value="2,833.06"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Sensitive (when completed)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets). **I**
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	13,165		39,293
Collectables	0		0

Sensitive (when completed)

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.		Member Number
Title	Mr	Member's TFN		1
Family name	Bankier			Account status
First given name	Scott			<input type="checkbox"/> Code
Other given names	Travis			
Date of birth	15/01/1973	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 160,125.48

Refer to instructions for completing these labels

Employer contributions

A 9,386.00

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS **N** 9,386.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 165,174.70

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

TRIS Count

Allocated earnings or losses **O** 4,336.78

Loss **L**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Code

Income stream payment **R2**

Code

CLOSING ACCOUNT BALANCE **S** 165,174.70

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

See the Privacy note in the Declaration.		Member Number
Title	Mr	Member'sTFN
Family name	Bankier	2
First given name	Ryan	Account status
Other given names	Matthew	0 Code
Date of birth	11/07/1975	If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 123,603.09

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 9,386.00	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 9,386.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 6,629.74	Loss
S1 126,359.35	Inward rollovers and transfers	P	L
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
0 TRIS Count	CLOSING ACCOUNT BALANCE S 126,359.35		
	S1 plus S2 plus S3		
Accumulation phase value	X1		
Retirement phase value	X2		
Outstanding limited recourse borrowing arrangement amount	Y		

Sensitive (when completed)

Title		Mr	See the Privacy note in the Declaration.	Member Number	3
Family name		Wilson	Member'sTFN		
First given name		Christopher		Account status	0 Code
Other given names		Jason			
Date of birth		27/02/1973	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 147,554.31

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 9,386.00	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 9,386.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 5,038.96	Loss
S1 151,901.35	Inward rollovers and transfers	P	L
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
0 TRIS Count	CLOSING ACCOUNT BALANCE S 151,901.35		
	S1 plus S2 plus S3		
Accumulation phase value	X1		
Retirement phase value	X2		
Outstanding limited recourse borrowing arrangement amount	Y		

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	
J1	<input type="text"/>
Australian non-residential real property	
J2	<input type="text"/>
Overseas real property	
J3	<input type="text"/>
Australian shares	
J4	<input type="text"/>
Overseas shares	
J5	<input type="text"/>
Other	
J6	<input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>
Permissible temporary borrowings	V2	<input type="text"/>
Other borrowings	V3	<input type="text"/>
Borrowings		V <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W <input type="text" value="443,435"/>
Reserve accounts		X <input type="text"/>
Other liabilities		Y <input type="text" value="1,799"/>
TOTAL LIABILITIES		Z <input type="text" value="445,234"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

Sensitive (when completed)

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Scott Bankier

Date 01/12/2021

Preferred trustee or director contact details:

Title Mr

Family name Bankier

First given name Scott

Other given names Travis

Phone number 0419 800844

Email address

Non-individual trustee name (if applicable) S & T Bankier Super Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date 01/12/2021

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number 07 32635200

Tax agent number 74856004 Reference number STBA0003

Sensitive (when completed)

<h2 style="margin: 0;">Losses schedule</h2> <p style="margin: 0; font-size: small;">Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2019 tax return.</p> <p style="margin: 0; font-size: small;">Superannuation funds should complete and attach this schedule to their 2019 tax return.</p>	2019
--	------

Refer to *Losses schedule instructions 2019*, available on our website www.ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number (ABN)

2 Net capital losses carried forward to later income years

Year of loss		
2018–19	H	26,128
2017–18	I	722
2016–17	J	12,443
2015–16	K	
2014–15	L	
2013–14 and earlier income years	M	
Total	V	39,293

Transfer the amount at label V to the Net capital losses carried forward to later income years label on your tax return.

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important
 Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy
 Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For more information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration
 I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number
 Area code Number

Sensitive (when completed)

Capital gains tax (CGT) schedule

2019

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **S & T Bankier Superfund**

Australian Business Number (ABN) **39 589 684 407**

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="21,380"/>	K \$ <input type="text" value="46,040"/>
Other shares	B \$ <input type="text" value="1,433"/>	L \$ <input type="text" value="2,900"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	Q \$ <input type="text"/>
Collectables	H \$ <input type="text"/>	R \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>	
Total current year capital gains	J \$ <input type="text" value="22,813"/>	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input type="text" value="48,940"/>
Total current year net capital losses applied	B \$ <input type="text" value="22,813"/>
Total prior year net capital losses applied	C \$ <input type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
Total capital losses applied	E \$ <input type="text" value="22,813"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input type="text"/>
Other net capital losses carried forward to later income years	B \$ <input type="text" value="39,293"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

6 Net capital gain

Net capital gain **A \$**

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Sensitive (when completed)

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number (include area code)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Sensitive (when completed)



Agent SAM GRECO & CO.
Client THE TRUSTEE FOR S & T
BANKIER SUPERFUND
ABN 39 589 684 407

Print activity statement

Account	Period	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR S & T BANKIER SUPERFUND	Apr 2019 – Jun 2019	Cash

Payment due date 26 August 2019

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$520.00	
1B Owed by ATO			\$318.00
G1 Total sales	\$5,720.00		
Does this include GST?	Yes		
PAYG income tax instalment			
5A Owed to ATO		\$796.00	
5B Owed by ATO			\$0.00
T7 Instalment amount – Based on the notional tax \$ 3,005.36 from the 2017 assessment.	\$796.00		

Amount owing to ATO

\$998.00

Declaration

- > I THE TRUSTEE FOR S & T BANKIER SUPERFUND authorise SAM GRECO & CO. to give the Apr 2019 – Jun 2019 activity statement to the Commissioner of Taxation for 001 – THE TRUSTEE FOR S & T BANKIER SUPERFUND.
- > I declare that the information provided for the preparation of this activity statement is true and correct.
- > I am authorised to make this declaration.

Signed: Scott Baukier

Date: 06-12-2021

S & T Bankier Superfund

Unit 67 / 302 Southpine Road
BRENDALE QLD 4500

Investment Strategy

INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 50%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

LIQUIDITY

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

INSURANCE COVER:

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

REVIEW:

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

Scott Bankier

Date: 06-12-2021

Scott Travis Bankier
Director of Corporate Trustee

Christopher Wilson

Date: 14-12-2021

Christopher Wilson
Director of Corporate Trustee

Ryan Bankier

Date: 07-12-2021

Ryan Bankier
Director of Corporate Trustee

S & T Bankier Superfund
PO Box 6012 BRENDALE QLD 4500

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

S & T Bankier Superfund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of S & T Bankier Superfund for the year ended 30 June 2019, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of S & T Bankier Super Pty Ltd as Trustee for the S & T Bankier Superfund

Scott Bankier

Director / Trustee
Scott Travis Bankier

Ryan Bankier

Director / Trustee
Ryan Matthew Bankier

S & T Bankier Superfund

Dear Scott

S & T Bankier Superfund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2019. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2019, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of S & T Bankier Super Pty Ltd as trustee for the S & T Bankier Superfund

**Signed &
Dated**

Scott Bankier

06-12-2021

Scott Travis Bankier

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Signature Certificate

Document Ref.: A2GNJ-79MDM-WPKTL-MGCE5

Document signed by:

	Sam Greco Verified E-mail: samg@taxonline.com.au	<i>Sam Greco</i>
IP: 14.202.251.9 Date: 02 Dec 2021 03:09:57 UTC		

	Scott Bankier Verified E-mail: scott@sbigroup.net.au	<i>Scott Bankier</i>
IP: 27.127.204.234 Date: 05 Dec 2021 22:53:15 UTC		

	Ryan Bankier Verified E-mail: rdbankier@msn.com	<i>Ryan Bankier</i>
IP: 120.155.190.81 Date: 07 Dec 2021 07:16:54 UTC		

	Christopher Wilson Verified E-mail: cawilson@bigpond.com	<i>Christopher Wilson</i>
IP: 101.179.99.21 Date: 14 Dec 2021 06:12:43 UTC		

Document completed by all parties on:
14 Dec 2021 06:12:43 UTC

Page 1 of 1



Signed with PandaDoc.com

PandaDoc is a document workflow and certified eSignature solution trusted by 25,000+ companies worldwide.



B - Permanent Documents

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

S & T Bankier Superfund

Fund Summary Report

As at 30 June 2019

Fund Details

Date Formed: 15/08/2009

Tax File Number: Provided

ABN: 39589684407

Period: 01/07/2018 - 30/06/2019

Fund Type: SMSF

GST Registered: Yes

Postal Address:

Unit 67 / 302 Southpine Road
Brendale, Queensland 4500

Physical Address:

Unit 67 / 302 Southpine Road
Brendale, Queensland 4500

Members

Number of Members: 3

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Bankier, Scott Travis	46	1	0	Provided	Not Provided
Wilson, Christopher	46	1	0	Provided	Not Provided
Bankier, Ryan	43	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Fund Contact	S & T Bankier Super Pty Ltd
Fund Contact	Bankier, Scott Travis
Fund Contact	Bankier, Ryan
Fund Contact	Wilson, Christopher
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Bankier, Scott Travis
Trustee	Bankier, Ryan
Trustee	Wilson, Christopher

C - Other Documents

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

D - Pension Documentation

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

S & T Bankier Superfund

Transfer Balance Account Summary

For The Period 01 July 2018 - 30 June 2019

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Christopher Wilson

Ryan Bankier

Scott Travis Bankier

E - Estate Planning

2019 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members