

Capital Reconciliation

For the Year Ended 30 June 2016



	Balance sheet per published financial statements as at June 2016 \$000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2016 \$000	APS330 table ref
ASSETS				
Cash	82,798		82,798	
Receivables	3,899		3,899	
Held to Maturity Financial Assets	122,695		122,695	
Loans and Advances to Members	2,727,621		2,727,621	
Tier 2 Capital Provisions		947	947	50
Available for Sale Financial Instruments	391,414		391,414	19
Plant and Equipment	3,200		3,200	
of which: Capital software deduction			9,957	26f
Intangibles	3,473		3,473	26f
Prepayments and Debtors	9,796		9,796	
of which: Deferred loan fee expenses			612	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(904)	(904)	2
Deferred Tax Assets	2,178		2,178	21
TOTAL ASSETS	3,347,074	43	3,347,117	
LIABILITIES				
Payable due to Other Financial Institutions	164,278		164,278	
Deposits from Members	2,929,622		2,929,622	
Creditor Accruals and Settlement accounts	10,161		10,161	
Derivative Liabilities	1,358		1,358	
Current Tax Liability	358		358	
Provisions	2,948		2,948	
Deferred Tax Liabilities				
TOTAL LIABILITIES	3,108,725	-	3,108,725	
NET ASSETS	238,349	43	238,392	
MEMBERS EQUITY				
Reserves	8,642			
Of which: General Reserve Credit Losses			8,235	50
Provisions		947	947	50
Capital Redemption Reserve			336	3
Revaluation Reserve			71	11
Retained Earnings	229,707		229,707	2
YTD upfront fee Income on Deferred Loan Fees		83	83	2
Opening Balance of Deferred Loan Fees		(987)	(987)	2
TOTAL MEMBERS EQUITY	238,349	43	238,392	