

# Capital Reconciliation

For the Year Ended 30 June 2020



	Balance sheet per published financial statements as at June 2020 \$000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2020 \$000	APS330 table ref
<b>ASSETS</b>				
Cash	157,092		157,092	
Receivables	2,701		2,701	
Held to Maturity Financial Assets	29,765		29,765	
Loans and Advances to Members	3,456,563		3,456,563	
Tier 2 Capital Provisions		12,683	12,683	50
Available for Sale Financial Instruments	808,354		808,354	19
Plant and Equipment	13,553		13,553	
Intangibles	1,206		1,206	26f
Prepayments and Debtors	12,902		12,902	
<i>of which: Capital software deduction</i>			1,488	26f
<i>of which: Deferred loan fee expenses</i>			280	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(803)	(803)	2
Deferred Tax Assets	4,358		4,358	21
<b>TOTAL ASSETS</b>	<b>4,486,494</b>	<b>11,880</b>	<b>4,498,374</b>	
<b>LIABILITIES</b>				
Payable due to Other Financial Institutions	175,101		175,101	
Deposits from Members	3,993,780		3,993,780	
Creditor Accruals and Settlement accounts	14,918		14,918	
Lease Liability	10,721		10,721	
Derivative Liabilities	1,426		1,426	
Current Tax Liability	1,509		1,509	
Provisions	4,126		4,126	
<b>TOTAL LIABILITIES</b>	<b>4,201,581</b>	<b>-</b>	<b>4,201,581</b>	
<b>NET ASSETS</b>	<b>284,913</b>	<b>11,880</b>	<b>296,793</b>	
<b>MEMBERS EQUITY</b>				
<b>Reserves</b>	<b>6,673</b>			
Of which: General Reserve Credit Losses			1,796	50
Provisions		12,683	12,683	50
Capital Redemption Reserve			0	3
Revaluation Reserve			4,877	11
<b>Retained Earnings</b>	<b>278,240</b>		<b>278,240</b>	2
YTD upfront fee Income on Deferred Loan Fees		240	240	2
Opening Balance of Deferred Loan Fees		(1,043)	(1,043)	2
<b>TOTAL MEMBERS EQUITY</b>	<b>284,913</b>	<b>11,880</b>	<b>296,792</b>	