



## Regulatory Capital Reconciliation

As At 30 June  
2018 \$A  
(\$,000)

Common Equity Tier 1 capital before regulatory adjustments (Refer to Common Disclosure Template Item 6)	50,012
Total regulatory adjustments to Common Equity Tier 1 (Refer to Common Disclosure Template Item 28)	(1,540)
<b>Common Equity Tier 1 Capital (CET1) (Refer to Common Disclosure Template Item 29)</b>	<b>48,472</b>
Additional Tier 1 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 36)	-
Total regulatory adjustments to Additional Tier 1 capital (Refer to Common Disclosure Template Item 43)	-
<b>Tier 1 Capital (T1=CET1+AT1) (Refer to Common Disclosure Template Item 45)</b>	<b>48,472</b>
Tier 2 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 51)	2,740
Total regulatory adjustments to Tier 2 capital (Refer to Common Disclosure Template Item 57)	-
<b>Tier 2 capital (T2) (Refer to Common Disclosure Template Item 58)</b>	<b>2,740</b>
<b>Total capital (TC=T1+T2) (Refer to Common Disclosure Template Item 59)</b>	<b>51,212</b>
Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements	
Available for Sale Investments - Equity investments in ADI's (Refer to Common Disclosure Template Item 26 d)	577
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	459
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	388
Capitalised Expenses (Prepayments) (Refer to Common Disclosure Template Item 26 f)	116
<b>Total Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements</b>	<b>1,540</b>
<b>Total Capital as per Audited Financial Statements at 30 June 2018 (Refer Balance sheet Below)</b>	<b>52,752</b>
<b>ASSETS</b>	
Cash and cash equivalents	7,222
Receivables from other financial institutions	65,458
Other receivables	650
Loans and advances to members	445,480
Available for sale investments (Refer to Common Disclosure Template Item 26 d)	577
Other assets (Refer to Common Disclosure Template Item 26 f)	289
Property, plant and equipment	1,438
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	459
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	388
<b>TOTAL ASSETS</b>	<b>521,961</b>
<b>LIABILITIES</b>	
Deposits from members	463,631
Payables and other liabilities	4,971
Derivatives	-
Current tax liability	291
Deferred tax liability	-
Provisions	316
<b>TOTAL LIABILITIES</b>	<b>469,209</b>
<b>NET ASSETS</b>	<b>52,752</b>
<b>MEMBERS EQUITY</b>	
Redeemed preference share capital (Refer to Common Disclosure Template Item 3)	406
Capital reserve (Refer to Common Disclosure Template Item 3)	229
Asset revaluation reserve (Refer to Common Disclosure Template Item 3)	-
General reserve for credit losses (Refer to Common Disclosure Template Item 50)	2,740
Retained earnings (Refer to Common Disclosure Template Item 2)	49,377
<b>TOTAL MEMBERS EQUITY</b>	<b>52,752</b>