

**Regulatory Capital Reconciliation**

 As At 30 June  
2019 \$A  
(\$,000)

Common Equity Tier 1 capital before regulatory adjustments (Refer to Common Disclosure Template Item 6)	53,312
Total regulatory adjustments to Common Equity Tier 1 (Refer to Common Disclosure Template Item 28)	(2,301)
<b>Common Equity Tier 1 Capital (CET1) (Refer to Common Disclosure Template Item 29)</b>	<b>51,011</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>51,011</b>
Tier 2 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 51)	2,931
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>2,931</b>
<b>Total capital (TC=T1+T2) (Refer to Common Disclosure Template Item 59)</b>	<b>53,942</b>
Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements	-
Equity investments in ADI's (Refer to Common Disclosure Template Item 26 d)	980
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	352
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	498
Capitalised Expenses (Prepayments) (Refer to Common Disclosure Template Item 26 f)	471
Hedging reserve	-
<b>Total Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements</b>	<b>2,301</b>
<b>Total Capital as per Audited Financial Statements at 30 June 2019 (Refer Balance sheet Below)</b>	<b>56,243</b>
<b>ASSETS</b>	
Cash and cash equivalents	7,189
Due from other financial institutions	62,510
Other receivables	665
Loans and advances	503,211
Investment Securities (Refer to Common Disclosure Template Item 26 d)	980
Other assets (Refer to Common Disclosure Template Item 26 f)	312
Property, plant and equipment	2,289
Current tax assets	8
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	352
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	498
<b>TOTAL ASSETS</b>	<b>578,014</b>
<b>LIABILITIES</b>	
Deposits	515,770
Payables and other liabilities	5,612
Derivatives	-
Current tax liability	-
Deferred tax liability	-
Provisions	389
<b>TOTAL LIABILITIES</b>	<b>521,771</b>
<b>NET ASSETS</b>	<b>56,243</b>
<b>MEMBERS EQUITY</b>	
Redeemed preference share capital (Refer to Common Disclosure Template Item 3)	419
Capital reserve (Refer to Common Disclosure Template Item 3)	229
Fair value reserve (Refer to Common Disclosure Template Item 3)	292
Hedging reserve	-
General reserve for credit losses (Refer to Common Disclosure Template Item 50)	2,931
Retained earnings (Refer to Common Disclosure Template Item 2)	52,372
<b>TOTAL MEMBERS EQUITY</b>	<b>56,243</b>