



Regulatory Capital Reconciliation

As At 30 June
2021 \$A
(\$,000)

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| Common Equity Tier 1 capital before regulatory adjustments (Refer to Common Disclosure Template Item 6) | 58,602 |
| Total regulatory adjustments to Common Equity Tier 1 (Refer to Common Disclosure Template Item 28) | (2,714) |
| Common Equity Tier 1 Capital (CET1) (Refer to Common Disclosure Template Item 29) | 55,888 |
| 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) | - |
| Tier 1 Capital (T1=CET1+AT1) (Refer to Common Disclosure Template Item 45) | 55,888 |
| Tier 2 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 51) | 3,081 |
| Total regulatory adjustments to Tier 2 capital (Refer to Common Disclosure Template Item 57) | - |
| Tier 2 capital (T2) (Refer to Common Disclosure Template Item 58) | 3,081 |
| Total capital (TC=T1+T2) (Refer to Common Disclosure Template Item 59) | 58,969 |
| Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements | - |
| Investment securities - 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) | - |
| Intangible Assets (Refer to Common Disclosure Template Item 26 f) | 485 |
| Capitalised Expenses (Prepayments) (Refer to Common Disclosure Template Item 26 f) | 418 |
| Loans and advances - Capitalised Broker Upfront Commisisions (Refer to Common Disclosure Template Item 26 f) | 831 |
| Total Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements | 2,714 |
| Total Capital as per Audited Financial Statements at 30 June 2021 (Refer Balance sheet Below) | 61,683 |
| ASSETS | |
| Cash and cash equivalents | 21,727 |
| Receivables from other financial institutions | 110,177 |
| Other receivables | 2,031 |
| Loans and advances to members | 545,375 |
| Available for sale investments (Refer to Common Disclosure Template Item 26 d) | 980 |
| Other assets (Refer to Common Disclosure Template Item 26 f) | 3,089 |
| Property, plant and equipment | 2,351 |
| Current tax assets | 565 |
| Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e) | - |
| Intangible Assets (Refer to Common Disclosure Template Item 26 f) | 485 |
| Right of use assets | 1,589 |
| TOTAL ASSETS | 688,369 |
| LIABILITIES | |
| Deposits from members | 594,943 |
| Payables and other liabilities | 4,386 |
| Lease liabilities | 1,685 |
| Borrowings | 24,849 |
| Current tax liability | - |
| Deferred tax liability | 362 |
| Provisions | 461 |
| TOTAL LIABILITIES | 626,686 |
| NET ASSETS | 61,683 |
| MEMBERS EQUITY | |
| Redeemed preference share capital (Refer to Common Disclosure Template Item 3) | 436 |
| Capital reserve (Refer to Common Disclosure Template Item 3) | 229 |
| Asset revaluation reserve (Refer to Common Disclosure Template Item 3) | 299 |
| General reserve for credit losses (Refer to Common Disclosure Template Item 50) | 3,081 |
| Retained earnings (Refer to Common Disclosure Template Item 2) | 57,638 |
| TOTAL MEMBERS EQUITY | 61,683 |