

Capital Reconciliation

For the Year Ended 30 June 2013



	Balance sheet per published financial statements as at June 2013 \$000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2013 \$000	APS330 table ref
ASSETS				
Cash	72,071		72,071	
Receivables	3,875		3,875	
Held to Maturity Financial Assets	562,315		562,315	
Loans and Advances to Members	2,143,950		2,143,950	
Tier 2 Capital Provisions		1,143	1,143	50
Available for Sale Financial Instruments	1,935		1,935	19
Plant and Equipment	3,186		3,186	
of which: Capital software deduction			626	26f
Intangibles	837		837	26f
Prepayments and Debtors	1,560		1,560	
of which: Deferred loan fee expenses			301	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(926)	(926)	2
Deferred Tax Assets	1,619		1,619	21
TOTAL ASSETS	2,791,347	217	2,791,564	
LIABILITIES				
Payable due to Other Financial Institutions	144,676		144,676	
Deposits from Members	2,430,829		2,430,829	
Creditor Accruals and Settlement accounts	18,555		18,555	
Current Tax Liability	1,322		1,322	
Provisions	2,172		2,172	
Deferred Tax Liabilities				
TOTAL LIABILITIES	2,597,554	-	2,597,554	
NET ASSETS	193,793	217	194,010	
MEMBERS EQUITY				
Reserves	6,222			
Of which: General Reserve Credit Losses			5,920	50
Provisions		1,143	1,143	50
Capital Redemption Reserve			302	3
Retained Earnings	187,571		187,571	2
YTD upfront fee Income on Deferred Loan Fees		120	120	2
Opening Balance of Deferred Loan Fees		(1,046)	(1,046)	2
TOTAL MEMBERS EQUITY	193,793	217	194,010	