

# Capital Reconciliation

For the Year Ended 30 June 2014



	Balance sheet per published financial statements as at June 2014 \$000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2014 \$000	APS330 table ref
<b>ASSETS</b>				
Cash	85,491		85,491	
Receivables	4,492		4,492	
Held to Maturity Financial Assets	210,101		210,101	
Loans and Advances to Members	2,203,281		2,203,281	
Tier 2 Capital Provisions		1,053	1,053	50
Available for Sale Financial Instruments	497,856		497,856	19
Plant and Equipment	3,420		3,420	
of which: Capital software deduction			1,250	26f
Intangibles	482		482	26f
Prepayments and Debtors	1,819		1,819	
of which: Deferred loan fee expenses			28	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(1,050)	(1,050)	2
Deferred Tax Assets	1,480		1,480	21
<b>TOTAL ASSETS</b>	<b>3,008,422</b>	<b>3</b>	<b>3,008,425</b>	
<b>LIABILITIES</b>				
Payable due to Other Financial Institutions	146,384		146,384	
Deposits from Members	2,634,165		2,634,165	
Creditor Accruals and Settlement accounts	14,663		14,663	
Derivative Liabilities	168		168	
Current Tax Liability	1,407		1,407	
Provisions	2,046		2,046	
Deferred Tax Liabilities				
<b>TOTAL LIABILITIES</b>	<b>2,798,833</b>	<b>-</b>	<b>2,798,833</b>	
<b>NET ASSETS</b>	<b>209,588</b>	<b>3</b>	<b>209,591</b>	
<b>MEMBERS EQUITY</b>				
<b>Reserves</b>	<b>7,025</b>			
Of which: General Reserve Credit Losses			6,440	50
Provisions		1,053	1,053	50
Capital Redemption Reserve			314	3
Revaluation Reserve			272	11
<b>Retained Earnings</b>	<b>202,563</b>		<b>202,563</b>	2
YTD upfront fee Income on Deferred Loan Fees		120	120	2
Opening Balance of Deferred Loan Fees		(1,170)	(1,170)	2
<b>TOTAL MEMBERS EQUITY</b>	<b>209,588</b>	<b>3</b>	<b>209,591</b>	