

Capital Reconciliation

For the Year Ended 30 June 2015



	Balance sheet per published financial statements as at June 2015 \$000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2015 \$000	APS330 table ref
ASSETS				
Cash	104,532		104,532	
Receivables	15,331		15,331	
Held to Maturity Financial Assets	214,762		214,762	
Loans and Advances to Members	2,204,665		2,204,665	
Tier 2 Capital Provisions		873	873	50
Available for Sale Financial Instruments	579,491		579,491	19
Plant and Equipment	3,448		3,448	
of which: Capital software deduction			1,253	26f
Intangibles	223		223	26f
Prepayments and Debtors	2,852		2,852	
of which: Deferred loan fee expenses			14	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(974)	(974)	2
Deferred Tax Assets	1,515		1,515	21
TOTAL ASSETS	3,126,819	- 100	3,126,719	
LIABILITIES				
Payable due to Other Financial Institutions	62,996		62,996	
Deposits from Members	2,820,174		2,820,174	
Creditor Accruals and Settlement accounts	14,708		14,708	
Derivative Liabilities	507		507	
Current Tax Liability	27		27	
Provisions	3,101		3,101	
Deferred Tax Liabilities				
TOTAL LIABILITIES	2,901,513	-	2,901,513	
NET ASSETS	225,306	- 100	225,206	
MEMBERS EQUITY				
Reserves	8,852			
Of which: General Reserve Credit Losses			7,277	50
Provisions		873	873	50
Capital Redemption Reserve			324	3
Revaluation Reserve			1,251	11
Retained Earnings	216,454		216,454	2
YTD upfront fee Income on Deferred Loan Fees		104	104	2
Opening Balance of Deferred Loan Fees		(1,078)	(1,078)	2
TOTAL MEMBERS EQUITY	225,306	- 100	225,206	