Capital Reconciliation

For the Year Ended 30 June 2021

	Balance sheet per published financial statments as at June 2021 $000	Regulatory Adjustments	Expanded balance sheet under regulatory scope of APS330 for June 2021 $000	APS330 table ref
ASSETS				
Cash	177,156		177,156	
Receivables	3,712		3,712	
Held to Maturity Financial Assets	29,765		29,765	
Loans and Advances to Members	3,550,667		3,550,667	
Tier 2 Capital Provisions		12,729	12,729	50
Available for Sale Financial Instruments	1,210,597		1,210,597	19
Plant and Equipment	11,123		11,123	
Intangibles	1,108		1,108	26f
Prepayments and Debtors	18,769		18,769	
of which: Capital software deduction			*1,908*	26f
of which: Deferred loan fee expenses			*365*	26f
Deferred Loan Fee Income: Adjustment to Retained Earnings		(831)	(831)	2
Deferred Tax Assets	3,319		3,319	21
TOTAL ASSETS	**5,006,216**	**11,898**	**5,018,114**	
LIABILITIES				
Payable due to Other Financial Institutions	217,183		217,183	
Deposits from Members	4,459,490		4,459,490	
Creditor Accruals and Settlement accounts	11,778		11,778	
Lease Liability	9,538		9,538	
Derivative Liabilities	119		119	
Current Tax Liability	2,044		2,044	
Provisions	4,759		4,759	
TOTAL LIABILITIES	**4,704,911**	**-**	**4,704,911**	
NET ASSETS	**301,305**	**11,898**	**313,203**	
MEMBERS EQUITY				
Reserves	**8,530**			
Of which: General Reserve Credit Losses			1,796	50
Provisions		12,729	12,729	50
Capital Redemption Reserve			0	3
Revaluation Reserve			6,734	11
Retained Earnings	**292,775**		292,775	2
YTD upfront fee Income on Deferred Loan Fees		253	253	2
Opening Balance of Deferred Loan Fees		(1,084)	(1,084)	2
TOTAL MEMBERS EQUITY	**301,305**	**11,898**	**313,203**	