



Regulatory Capital Reconciliation

As At 30 June
2022 \$A
(\$,000)

Common Equity Tier 1 capital before regulatory adjustments (Refer to Common Disclosure Template Item 6)	61,018
Total regulatory adjustments to Common Equity Tier 1 (Refer to Common Disclosure Template Item 28)	(3,950)
Common Equity Tier 1 Capital (CET1) (Refer to Common Disclosure Template Item 29)	57,068
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)	57,068
Tier 2 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 51)	4,299
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)	4,299
Total capital (TC=T1+T2) (Refer to Common Disclosure Template Item 59)	61,367
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)	1,111
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	-
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	768
Capitalised Expenses (Prepayments) (Refer to Common Disclosure Template Item 26 f)	85
Loans and advances - Capitalised Broker Upfront Commisisions (Refer to Common Disclosure Template Item 26 f)	1,985
Total Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements	3,949
Total Capital as per Audited Financial Statements at 30 June 2022 (Refer Balance sheet Below)	65,317
ASSETS	
Cash and cash equivalents	20,755
Receivables from other financial institutions	105,095
Other receivables	245
Loans and advances to members	684,655
Available for sale investments (Refer to Common Disclosure Template Item 26 d)	1,111
Other assets (Refer to Common Disclosure Template Item 26 f)	1,956
Property, plant and equipment	1,757
Current tax assets	-
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	-
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	768
Right of use assets	1,417
TOTAL ASSETS	817,759
LIABILITIES	
Deposits from members	720,968
Payables and other liabilities	3,953
Lease liabilities	1,516
Borrowings	24,849
Current tax liability	406
Deferred tax liability	258
Provisions	492
TOTAL LIABILITIES	752,442
NET ASSETS	65,317
MEMBERS EQUITY	
Redeemed preference share capital (Refer to Common Disclosure Template Item 3)	449
Capital reserve (Refer to Common Disclosure Template Item 3)	229
Asset revaluation reserve (Refer to Common Disclosure Template Item 3)	435
General reserve for credit losses (Refer to Common Disclosure Template Item 50)	3,082
Retained earnings (Refer to Common Disclosure Template Item 2)	61,122
TOTAL MEMBERS EQUITY	65,317