

# Regulatory Disclosure

## Regulatory Capital Reconciliation for the Consolidated Group

As at 30 Jun 2018 \$'000	ADI	Level 1 regulatory adjustments	Regulatory Level 1	Level 2 subsidiary and NOHC adjustments	Regulatory Level 2	Common disclosure reference
<b>Assets</b>						
Cash and cash equivalents	21,285	0	21,285	1	21,286	
Current Tax receivable	2,545	-2,545	0	0	0	
Financial assets at fair value through other comprehensive income	9,352	0	9,352	0	9,352	
<i>of which:</i>						
<i>Equity investments in financial institutions</i>	6,123	0	6,123	0	6,123	26d
<i>Investments in commercial entities</i>	3,229	0	3,229	0	3,229	26g
Other financial assets at amortised costs	217,919	0	217,919	0	217,919	
Investment in RMBS at amortised costs	387,947	-387,947	0	0	0	
Loans and advances	1,478,100	-2,500	1,475,600	0	1,475,600	
<i>of which:</i>						
<i>Deferred fee income</i>	66	0	66	0	66	26c
<i>Specific Provision</i>	267	0	267	0	267	
<i>General reserve for credit losses</i>	0	2,500	2,500	0	2,500	50
Investments in controlled entities	100	0	100	-100	0	
Property, plant & equipment	1,798	0	1,798	3	1,801	
Deferred tax assets	4,275	1,937	6,212	44	6,256	26e
Intangible assets	11,085	0	11,085	16,031	27,116	
<i>of which:</i>						
<i>Goodwill</i>		0		7,794	7,794	8
<i>Intangible component of investments in subsidiaries</i>		0		8,237	8,237	9
<i>Other</i>	11,085	0	11,085	0	11,085	26f
Other assets	1,950	2,117	4,067	6,746	10,813	
<b>Total Assets</b>	<b>2,136,356</b>	<b>-388,938</b>	<b>1,747,418</b>	<b>22,725</b>	<b>1,770,143</b>	
<b>Liabilities</b>						
Other payables	10,561	-904	9,657	431	10,088	
Deposits	1,475,377	0	1,475,377	-2,404	1,472,973	
Borrowings	95,762	0	95,762	0	95,762	
Intercompany Loan Arrow Trust	387,947	-387,947	0	0	0	
Deferred tax liabilities	0	1,937	1,937	2,472	4,409	26e
Provisions	570	476	1,046	676	1,722	
<b>Total Liabilities</b>	<b>1,970,217</b>	<b>-386,438</b>	<b>1,583,779</b>	<b>1,175</b>	<b>1,584,954</b>	
<b>Net Assets</b>	<b>166,139</b>	<b>-2,500</b>	<b>163,639</b>	<b>21,550</b>	<b>185,189</b>	
<b>Equity</b>						
Share capital	25,000		25,000	6,135	31,135	
<i>Of which:</i>						
<i>Paid up ordinary shares</i>	25,000		25,000		25,000	1
<i>Other</i>	0		0		6,135	
Retained Surplus	134,181	0	134,181	-709	133,472	2
<i>of which:</i>						
<i>Redeemed preference share capital account</i>	944	0	944	0	944	
Reserves	6,958	-2,500	4,458	16,124	20,582	3
<i>of which:</i>						
<i>Asset revaluation reserve</i>	4,458	0	4,458	0	4,458	
<i>Goodwill</i>	0	0	0	7,794	7,794	8
<i>Other reserves specified by APRA</i>	0	0	0	8,330	8,330	9
General reserve for credit losses	2,500	-2,500	0	0	0	
<b>Total Equity</b>	<b>166,139</b>	<b>-2,500</b>	<b>163,639</b>	<b>21,550</b>	<b>185,189</b>	

This public disclosure is prepared for Member's Banking Group Limited for the year ended 30-Jun-2018. It complies with prudential standard APS 330 Public Disclosure and is unaudited.