

Regulatory Capital Reconciliation 2019

	ADI	Level 1 regulatory adjustments	Regulatory Level 1	Level 2 subsidiary and NOHC adjustments	Regulatory Level 2
	CDT	\$'000	\$'000	\$'000	\$'000
Assets					
Cash and cash equivalents		29,624	0	29,624	29,624
Financial assets at fair value through other comprehensive income		9,352	0	9,352	9,352
of which:					
Equity investments in financial institutions	26d	6,123	0	6,123	6,123
Investments in commercial entities	26g	3,229	0	3,229	3,229
Other financial assets at amortised costs		324,462	0	324,462	324,462
Loans and advances		1,746,951	-3,000	1,743,951	1,743,951
of which:					
Deferred fee income	26c	148	0	148	148
Specific Provision		-355	0	-355	-355
Collective Provision		-1,310	0	-1,310	-1,310
General reserve for credit losses	50	0	-3,000	-3,000	-3,000
Investments in controlled entities		1,750	0	1,750	0
Property, plant & equipment		505	0	505	494
Deferred tax assets	26e	7,914	2,394	10,308	14,395
Intangible assets		0	0	0	7,091
of which:					
Goodwill	8	0	0	0	6,592
Intangible component of investments in subsidiaries	9	0	0	0	499
Other assets		2,000	58	2,058	9,130
of which:					
Capitalised Expenses	26f	121	0	121	121
Total Assets		2,122,558	-548	2,122,010	2,138,499
Liabilities					
Other payables		8,457	-300	8,157	8,874
Deposits		1,797,838	683	1,798,521	1,792,017
Borrowings		156,481	-392	156,089	156,089
Deferred tax liabilities	26e	0	2,394	2,394	6,717
Provisions		375	67	442	5,442
Total Liabilities		1,963,151	2,452	1,965,603	1,969,139
Net Assets		159,407	-3,000	156,407	169,360
Equity					
Share capital		30,000		30,000	36,151
of which:					
Paid up ordinary shares	1	30,000		30,000	30,000
Other		0		0	6,151
Retained Surplus	2	121,949	0	121,949	112,627
of which:					
Redeemed preference share capital account		944	0	944	944
Reserves	3	7,458	-3,000	4,458	20,582
of which:					
Asset revaluation reserve		4,458	0	4,458	4,458
Other reserves specified by APRA	8/9	0	0	0	16,124
General reserve for credit losses		3,000	-3,000	0	0
Total Equity		159,407	-3,000	156,407	169,360

This public disclosure is prepared for Member's Banking Group Limited for the year ended 30-Jun-2019. It complies with prudential standard APS 330 Public Disclosure and is unaudited.