

## Regulatory Capital Reconciliation as at 30 June 2020

		Statutory Level 1 (Members Banking Group Limited)	Consolidation Adjustments	Statutory Level 2 (Club Finance Holdings Limited)	Regulatory Adjustments	Regulatory Level 2 (Club Finance Holdings Limited)
Assets	CDT	\$'000	\$'000	\$'000	\$'000	\$'000
Cash and cash equivalents		104,082	70	104,152	-	104,152
Other financial assets at amortised cost		344,356	-	344,356	-	344,356
Loans and advances		1,973,884	(5)	1,973,879	(445)	1,973,434
of which:						
Deferred fee income	26c	456	-	456	-	456
Individual Provision/Specific Provision		(416)	-	(416)	(126)	(542)
General reserve for Credit losses/ Collective Provision	50	(3,081)	-	(3,081)	(319)	(3,400)
Financial assets at fair value through other comprehensive income		9,319	-	9,319	-	9,319
of which:						
Equity investments in financial institutions	26d	4,656	-	4,656	-	4,656
Investments in commercial entities	26g	4,663	-	4,663	-	4,663
Investments in controlled entities		2,200	(2,200)	-	-	-
Property, plant & equipment		246	3	249	-	249
Deferred tax assets	10	10,542	6,995	17,537	-	17,537
Intangible assets		-	299	299	-	299
of which:						
Intangible component of investments in subsidiaries	9	-	299	299	-	299
Other assets		1,532	6,619	8,151	-	8,151
of which:						
Capitalised Expenses	26f	224	-	224	-	224
<b>Total Assets</b>		<b>2,446,161</b>	<b>11,781</b>	<b>2,457,942</b>	<b>(445)</b>	<b>2,457,497</b>
Liabilities	CDT	\$'000	\$'000	\$'000	\$'000	\$'000
Other payables		7,210	6,901	14,111	-	14,111
Deposits		2,104,170	(7,963)	2,096,207	-	2,096,207
Borrowings		150,166	(166)	150,000	-	150,000
Deferred tax liabilities	10	-	6,171	6,171	-	6,171
Provisions		177	643	820	-	820
<b>Total Liabilities</b>		<b>2,261,723</b>	<b>5,586</b>	<b>2,267,309</b>	<b>-</b>	<b>2,267,309</b>
<b>Net Assets</b>		<b>184,438</b>	<b>6,195</b>	<b>190,633</b>	<b>(445)</b>	<b>190,188</b>
Equity	CDT	\$'000	\$'000	\$'000	\$'000	\$'000
Share capital		65,500	6,162	71,662	-	71,662
of which:						
Paid up ordinary shares	1	65,500	-	65,500	-	65,500
Unpaid ordinary shares		-	6,162	6,162	-	6,162
Retained Surplus	2	111,103	(16,091)	95,012	2,955	97,967
of which:						
Redeemed preference share capital account		944	-	944	-	944
Reserves	3	7,835	16,124	23,959	(3,400)	20,559
of which:						
Cashflow hedge reserve		-	-	-	-	-
Asset revaluation reserve	3	4,435	-	4,435	-	4,435
Other reserves specified by APRA	3	-	16,124	16,124	-	16,124
General reserve for credit losses	50	3,400	-	3,400	(3,400)	-
<b>Total Equity</b>		<b>184,438</b>	<b>6,195</b>	<b>190,633</b>	<b>(445)</b>	<b>190,188</b>

This document has been prepared for the consolidated entity being Club Finance Holdings Limited and its controlled entities for the purposes of meeting the disclosure obligations of APRA Prudential Standard APS 330 - Public Disclosure. This document has not been independently audited in accordance with Australian Auditing Standards.