

Regulatory Capital Reconciliation 2018

	Credit Union 2018		Regulatory Adjustments	Remove Capital Relief Trusts	Regulatory Level 1	Add Level 2 Subsidiaries	Regulatory Level 2
	CDT	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Assets							
Cash and cash equivalents		297,080		- 48,040	249,040	48	249,088
Financial assets - FVTPL		-			-	27	27
Financial assets - HTM		2,876,977	- 1,395,189		1,481,788	303	1,482,091
Derivative financial instruments		947			947		947
Financial assets - AFS		42,890			42,890		42,890
Investments in controlled entities	26d	800			800	2,000	2,800
Investments in joint arrangements	26g	1,612			1,612		1,612
Loans		12,289,850		- 1,722,314	10,567,536		10,567,536
Accounting loss provisions		- 9,545	9,545		-		-
Loss provisions included in RWA		-	- 6,063		- 6,063		- 6,063
Loss provisions included in GRCL	50	-	- 3,482		- 3,482		- 3,482
Net deferred origination costs & fee revenue	26f	19,929			19,929		19,929
Specific Regulatory Adjustments relating to securitisation	26j	-	- 4,626		- 4,626		- 4,626
Loans and advances		12,300,234	- 4,626	- 1,722,314	10,573,294	-	10,573,294
Intangible assets	9	72,998	- 39		72,959		72,959
Capitalised debt raising costs	26f	-	431		431		431
Capitalised securitisation startup costs	26f	-	5,023		5,023		5,023
Intangible assets		72,998	5,415		78,413		78,413
Property, plant and equipment		14,307	40		14,347		14,347
Other assets		10,088		- 5,138	4,950	235	5,185
Total assets		15,617,933	- 1,394,360	- 1,775,492	12,448,081	2,613	12,450,694
Liabilities							
Deposits		9,231,009			9,231,009		9,231,009
Derivative financial instruments		902		- 2,890	- 1,988		- 1,988
Borrowings		5,369,385	- 1,389,734	- 1,761,290	2,218,361		2,218,361
Deferred tax liability	26e	4,635			4,635	- 1	4,634
Provisions		20,643			20,643		20,643
Other liabilities		29,952		- 11,312	18,640	33	18,673
Total liabilities		14,656,526	- 1,389,734	- 1,775,492	11,491,300	32	11,491,332
Net assets		961,407	- 4,626		956,781	2,581	959,362
Members' funds							
Ordinary shares		-			-		-
Credit loss reserve	50	18,383			18,383		18,383
Redeemable preference share reserve	3	2,915			2,915		2,915
Available for sale reserve	3	15,216			15,216		15,216
Cash flow hedge reserve	3,11	- 9			- 9		- 9
Business combination reserve	3	9,592			9,592		9,592
Asset revaluation reserve	3	-			-		-
Reserves		46,097			46,097		46,097
Retained earnings	2, 26j	863,145	- 4,626		858,519	2,676	861,195
Current year earnings	2	52,165			52,165	- 95	52,070
Total members' funds		961,407	- 4,626		956,781	2,581	959,362