

# Statement of financial position

## as at 30 June 2014

		Consolidated Entity 2014	Consolidated Entity 2013 Restated	The Company 2014	The Company 2013
	Note	\$'000	\$'000	\$'000	\$'000
<b>Assets</b>					
Cash and liquid assets	8	50,445	54,113	51,065	45,140
Receivables	9	22,564	17,539	21,676	17,606
Debt securities at amortised cost	10	93,100	167,420	93,100	167,420
Investment securities at amortised cost	11	579,054	440,896	579,054	440,896
Net loans and advances	12,13	2,426,040	2,307,598	2,426,040	2,307,598
Investments in associates	14	5,107	4,813	1,615	1,614
Other investments	15	30,966	28,233	44,047	39,445
Property plant & equipment	16	19,833	20,483	13,175	14,044
Intangible assets	17	1,195	–	1,195	–
Other assets	18	1,036	1,106	1,034	1,104
Assets available for sale	19	–	1,050	–	1,050
Deferred tax assets	20	737	1,204	737	1,206
<b>Total assets</b>		<b>3,230,077</b>	<b>3,044,455</b>	<b>3,232,738</b>	<b>3,037,123</b>
<b>Liabilities</b>					
Deposits	21	2,743,340	2,608,075	2,744,613	2,609,579
Short term borrowings/NCD's	22	48,647	24,802	48,647	24,802
Current tax payable	23	3,409	2,764	3,108	2,811
Provisions	23	5,505	5,641	5,505	5,641
Other liabilities	23	52,001	57,252	61,997	55,540
<b>Total liabilities</b>		<b>2,852,902</b>	<b>2,698,534</b>	<b>2,863,870</b>	<b>2,698,373</b>
<b>Net assets</b>		<b>377,175</b>	<b>345,921</b>	<b>368,868</b>	<b>338,750</b>
<b>Customer owners' funds</b>					
Reserves	24	377,175	345,921	368,868	338,750
Retained earnings		–	–	–	–
<b>Total customer owners' funds</b>		<b>377,175</b>	<b>345,921</b>	<b>368,868</b>	<b>338,750</b>

The statements of financial position are to be read in conjunction with the notes to the financial statements.