

# Statement of financial position

## As at 30 June 2013

	Note	Consolidated Entity 2013 \$'000	Consolidated Entity 2012 \$'000	The Company 2013 \$'000	The Company 2012 \$'000
<b>Assets</b>					
Cash and liquid assets	8	54,113	31,137	45,140	31,137
Receivables	9	17,539	9,674	17,606	9,918
Debt securities at amortised cost	10	167,420	129,050	167,420	129,050
Investment securities at amortised cost	11	440,896	406,084	440,896	406,084
Net loans and advances	12,13	2,307,598	2,210,139	2,307,598	2,210,139
Other investments	14	29,847	28,124	41,059	31,742
Property plant & equipment	15	20,483	18,682	14,044	12,685
Other assets	16	1,106	1,004	1,104	988
Assets available for sale	17	1,050	-	1,050	-
Deferred tax assets	18	1,204	2,586	1,206	2,586
<b>Total assets</b>		<b>3,041,256</b>	<b>2,836,480</b>	<b>3,037,123</b>	<b>2,834,329</b>
<b>Liabilities</b>					
Deposits	19	2,608,075	2,471,018	2,609,579	2,472,804
Short term borrowings/NCD's	20	24,802	-	24,802	-
Current tax payable	21	2,764	1,832	2,811	1,832
Provisions	21	5,641	5,099	5,641	5,099
Other liabilities	21	57,252	46,963	55,540	46,950
<b>Total liabilities</b>		<b>2,698,534</b>	<b>2,524,912</b>	<b>2,698,373</b>	<b>2,526,685</b>
<b>Net assets</b>		<b>342,722</b>	<b>311,568</b>	<b>338,750</b>	<b>307,644</b>
<b>Customer owners' funds</b>					
Reserves	22	342,722	311,568	338,750	307,644
Retained earnings		-	-	-	-
<b>Total customer owners' funds</b>		<b>342,722</b>	<b>311,568</b>	<b>338,750</b>	<b>307,644</b>

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