

# SEE Accounting Group

Incorporating Dibben Accounting & Taxation and Alan Jackson and Co

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16<sup>th</sup> March 2005

Attention: George Wyatt  
Bendigo Stock Exchange  
Fax : 03 5444 0033


Dear George,

**RE: EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LIMITED**

We enclose the Annexure 3A for abovementioned for the half year ending 31<sup>st</sup> December 2004.

If you have any queries, please contact the writer.

Yours faithfully,



Scott Elwin



# Annexure 3A

**BSX Listing Rules**

**Half yearly/Yearly Disclosure**

**References** Version 1, Operative 23/8/2000

Chapter 3, BSX Listing Rules

EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LIMITED

Name of entity

90 092 538 620

ABN, ACN or ARBN

Half yearly (tick)

Annual (tick)

31<sup>st</sup> December 2004

Half year/financial year ended  
(‘Current period’)

### Summary

|   |         |                |    | \$A,000 |
|---|---------|----------------|----|---------|
| Sales revenue or operating revenue                          | up/down | 28%            | to | 492     |
| Profit (loss) before abnormal items and after tax           | up/down | 6%             | to | 41      |
| Abnormal items before tax                                   |         | gain (loss) of |    |         |
| Profit (loss) after tax but before outside equity interests | up/down | 85%            | to | 24      |
| Extraordinary items after tax attributable to members       |         | gain (loss) of |    |         |
| Profit (loss) for the period attributable to members        | up/down | 85%            | to | 24      |

|   |                          |                                |
|---|--------------------------|--------------------------------|
| Dividends (distributions)   | Franking rate applicable | 30%                            |
| Current period  | Final                    | -¢                             |
|   | Interim                  | 5¢                             |
| Previous corresponding period   | Final                    | -¢                             |
|   | Interim                  | -¢                             |
| Record date for determining entitlements to the dividend, (in the case of a trust distribution) |                          | 31 <sup>st</sup> December 2004 |

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

Short details of any bonus or cash issue or other items(s) of importance not previously released to BSX:

|     |
|-----|
| N/A |
|-----|

**Consolidated profit and loss account**

|  | Current period \$A'000 | Previous corresponding period \$A'000 |
|--|------------------------|---------------------------------------|
| Sales revenue or operating revenue   | 492                    | 382                                   |
| Expenses from ordinary activities  | (451)                  | (343)                                 |
| Borrowing costs  | -                      | -                                     |
| Share of net profit (loss) of associates and joint venture entities            | -                      | -                                     |
| Profit (loss) from ordinary activities before tax                              | 41                     | 39                                    |
| Income tax on ordinary activities  | (17)                   | (26)                                  |
| Profit (loss) from ordinary activities after tax                               | 24                     | 13                                    |
| Outside equity interests   | -                      | -                                     |
| Profit (loss) from ordinary activities after tax attributable to members       | 24                     | 13                                    |
| Profit (loss) from extraordinary activities after tax attributable to members  | -                      | -                                     |
| Profit (loss) for the period attributable to members                           | 24                     | 13                                    |
| Retained profits (accumulated losses) at the beginning of the financial period | (1)                    | 11                                    |
| Net transfers to and from reserves   | -                      | -                                     |
| Net effect of changes in accounting policies                                   | -                      | -                                     |
| Dividends paid or payable  | (24)                   | -                                     |
| Retained profits (accumulated losses) at end of financial period               | (1)                    | 24                                    |

**Profit restated to exclude amortisation of goodwill**

**Annexure 3A  
Half Yearly/Yearly Disclosure**

|   | Current period \$A'000 | Previous<br>corresponding period<br>\$A'000 |
|---|------------------------|---|
| Profit (loss) from ordinary activities after tax before outside equity interests and amortisation of goodwill | 24                     | 13  |
| Less (plus) outside equity interests  | -                      | -   |
| Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members    | 24                     | 13  |

**Revenue and expenses from operating activities**

|                                 | Current period \$A'000 | Previous<br>corresponding period<br>\$A'000 |
|---------------------------------|------------------------|---|
| Details of revenue and expenses |                        |   |
| MARGIN INCOME                   | 303                    | 227   |
| COMMISSION INCOME               | 81                     | 64  |
| FEE INCOME                      | 80                     | 59  |
| MARKET DEVELOPMENT INCOME       | 25                     | 25  |
| INTEREST INCOME                 | 3                      | 7   |

**Intangible and extraordinary items**

|  | Consolidated - current period |                        |                      |
|--|-------------------------------|------------------------|----------------------|
|  | Before tax<br>\$A'000         | Related tax<br>\$A'000 | After tax<br>\$A'000 |
| Amortisation of goodwill                 | -                             | -                      | -                    |
| Amortisation of other intangibles        | 12                            | (1)                    | 11                   |
| <b>Total amortisation of intangibles</b> | 12                            | (1)                    | 11                   |
| Extraordinary items (details)            | -                             | -                      | -                    |
| <b>Total extraordinary items</b>         | -                             | -                      | -                    |

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Comparison of half year profits**  
*(Annual statement only)*

|  | Current year - \$A'000 | Previous year - \$A'000 |
|--|------------------------|-------------------------|
| Consolidated profit (loss) from ordinary activities after tax attributable to members reported for the 1st half year | -                      | 24                      |
| Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year          | N/A                    | N/A                     |

**Consolidated balance sheet**

| <b>Current assets</b>                     | At end of current period \$A'000 | As shown in last annual report \$A'000 | As in last half yearly statement \$A'000 |
|---|----------------------------------|--|--|
| Cash                                      | 270                              | 258                                    | 258                                      |
| Receivable                                | 103                              | 75                                     | 76                                       |
| Investments                               | -                                | -                                      | -  |
| Inventories                               | -                                | -                                      | -  |
| Other (provide details if material)       | -                                | -                                      | -  |
| <b>Total current assets</b>               | <b>373</b>                       | <b>333</b>                             | <b>334</b>                               |
| <b>Non-current assets</b>                 |                                  |  |  |
| Receivables                               | -                                | -                                      | -  |
| Investments                               | 1                                | -                                      | -  |
| Inventories                               | -                                | -                                      | -  |
| Other property, plant and equipment (net) | 150                              | 153                                    | 153                                      |
| Intangibles (net)                         | 41                               | 53                                     | 63                                       |
| Other (provide details if material)       | -                                | -                                      | -  |
| <b>Total non-current assets</b>           | <b>192</b>                       | <b>206</b>                             | <b>216</b>                               |
| <b>Total assets</b>                       | <b>565</b>                       | <b>539</b>                             | <b>550</b>                               |
| <b>Current liabilities</b>                |                                  |  |  |
| Accounts payable                          | 46                               | 46                                     | 22                                       |
| Borrowings                                | -                                | -                                      | -  |
| Provisions                                | 62                               | 25                                     | 22                                       |
| Other (provide details if material)       | -                                | 11                                     | 24                                       |
| <b>Total current liabilities</b>          | <b>108</b>                       | <b>82</b>                              | <b>68</b>                                |

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

|   |     |     |     |
|---|-----|-----|-----|
| <b>Non-current liabilities</b>                      |     |     |     |
| Accounts payable                                    | -   | -   | -   |
| Borrowings  | -   | -   | -   |
| Provisions  | -   | -   | -   |
| Other (provide details if material)                 | -   | -   | -   |
| <b>Total non-current liabilities</b>                | -   |     |     |
| <b>Total liabilities</b>                            | 108 | 82  | 68  |
| <b>Net assets</b>                                   | 457 | 457 | 482 |
| <b>Equity</b>                                       |     |     |     |
| Capital   | 458 | 458 | 458 |
| Reserves  | -   | -   | -   |
| Retained profits (accumulated losses)               | (1) | (1) | 24  |
| Equity attributable to members of the parent entity | -   | -   | -   |
| Outside equity interests in controlled entities     | -   | -   | -   |
| <b>Total equity</b>                                 | 457 | 457 | 482 |
| Preference capital and related premium included     | -   | -   | -   |

**Consolidated statement of cash flows**

| <b>Cash flows related to operating activities</b>       | Current period \$A'000 | Previous corresponding period \$A'000 |
|---|------------------------|---------------------------------------|
| Receipts from customers                                 | 507                    | 357                                   |
| Payments to suppliers and employees                     | (451)                  | (359)                                 |
| Dividends received                                      | -                      | -                                     |
| Interest and other items of similar nature received     | 3                      | 7                                     |
| Interest and other costs of finance paid                | -                      | -                                     |
| Income taxes paid                                       | (28)                   | -                                     |
| Other (provide details if material)                     | -                      | -                                     |
| <b>Net operating cash flows</b>                         | 31                     | 5                                     |
| <b>Cash flows related to investing activities</b>       |                        |                                       |
| Payments for purchases of property, plant and equipment | (18)                   | (125)                                 |

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

|  |             |            |
|--|-------------|------------|
| Proceeds from sale of property, plant and equipment          | -           | -          |
| Payment for purchases of equity investments                  | (1)         | -          |
| Proceeds from sale of equity investments                     | -           | -          |
| Loans to other entities                                      | -           | -          |
| Loans repaid by other entities                               | -           | -          |
| Other (provide details if material)                          | -           | -          |
| <b>Net investing cash flows</b>                              | <b>(19)</b> | <b>-</b>   |
| <b>Cash flows related to financing activities</b>            |             |            |
| Proceeds from issues of securities (shares, options, etc.)   |             |            |
| Proceeds from borrowings                                     |             |            |
| Repayment of borrowings                                      |             |            |
| Dividends paid   |             |            |
| Other (provide details if material)                          |             |            |
| <b>Net financing cash flows</b>                              | <b>-</b>    | <b>-</b>   |
| <b>Net increase (decrease) in cash held</b>                  |             |            |
| Cash at beginning of period<br>(see Reconciliation of cash)  | 258         | 378        |
| Exchange rate adjustments                                    | -           | -          |
| <b>Cash at end of period</b><br>(see Reconciliation of cash) | <b>270</b>  | <b>258</b> |

**Non-cash financing and investing activities**

*Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows are as follows. If an amount is quantified, show comparative amount.*

|     |
|-----|
| N/A |
|-----|

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Reconciliation of cash**

Reconciliation of cash at the end of the period (as shown in the consolidated statement of cash flows) to the related items in the accounts is as follows.

|                                    | Current period<br>\$A'000 | Previous<br>corresponding period<br>\$A'000 |
|------------------------------------|---------------------------|---|
| Cash on hand and at bank           | 70                        | 58  |
| Deposits at call                   | 200                       | 200   |
| Bank overdraft                     | -                         | -   |
| Other (provide details)            | -                         | -   |
| <b>Total cash at end of period</b> | <b>270</b>                | <b>258</b>                                  |

**Ratios**

**Profit before tax/sales**

Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue

| Current period | Previous<br>corresponding period |
|----------------|----------------------------------|
| 8%             | 10%                              |

**Profit after tax/equity interests**

Consolidated profit (loss) from ordinary activities after tax attributable to members as a percentage of equity (similarly attributable) at the end of the period

|    |    |
|----|----|
| 5% | 2% |
|----|----|

**Earnings per security (EPS)**

Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share

- (a) Basic EPS  
(b) Diluted EPS (if materially different from (a))

| Current period | Previous<br>corresponding period |
|----------------|----------------------------------|
| 5c             | 3c                               |
| N/A            | N/A                              |

**NTA backing**

Net tangible asset backing per ordinary security

| Current period | Previous<br>corresponding period |
|----------------|----------------------------------|
| 112c           | 103c                             |



**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Details of specific receipts/outlays, revenues/expenses**

|   | Current period A\$'000 | Previous corresponding period<br>\$A'000 |
|---|------------------------|--|
| Interest revenue included   | 3                      | 7  |
| Interest revenue included but not yet received (if material)  | -                      | -  |
| Interest costs excluded from borrowing costs capitalised in asset values  | -                      | -  |
| Outlays (excepts those arising from the acquisition of an existing business) capitalised in intangibles (if material) | -                      | -  |
| Depreciation (excluding amortisation of intangibles)  | 21                     | 30                                       |
| Other specific relevant items   | -                      | -  |

**Control gained over entities having material effect**

Name of entity

N/A

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity since the date in the current period on which control was acquired

N/A

Date from which such profit has been calculated

N/A

Profit (loss) from ordinary activities and extraordinary items after tax of the entity for the whole of the previous corresponding period

N/A

**Loss of control of entities having material effect**

Name of entity

N/A

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity for the current period to the date of loss of control

N/A

Date from which the profit (loss) has been calculated

N/A

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity while controlled during the whole of the previous corresponding period

N/A

Contribution to consolidated profit (loss) from ordinary activities and extraordinary items from sale of interest leading to loss of control

N/A

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Reports for industry and geographical segments**

**Segments**

Operating Revenue

Sales to customers outside the economic entity

Inter-segment sales

Unallocated revenue

Total revenue

Segment result

Unallocated expenses

Consolidated profit from ordinary activities after tax (before equity accounting)

Segment assets

Unallocated assets

Total assets

) Comparative data for segment assets should be as at the  
) end of the previous corresponding period  
)

**Dividends**

Date the dividend is payable

14 JANUARY 2005

Record date to determine entitlements to the dividend (ie. on the basis of registrable transfers received up to 5.00 pm)

31 DECEMBER 2004

**Amount per security**

|  |               | <i>Franking rate applicable</i> | %   | %      | %   |
|--|---------------|---------------------------------|-----|--------|-----|
| <i>(annual report only)</i>                |               |                                 |     |        |     |
| <b>Final dividend:</b>                     | Current year  | -¢                              | N/A | -¢     | N/A |
|  | Previous year | -¢                              | -¢  | -¢     | -¢  |
| <i>(Half yearly and annual statements)</i> |               |                                 |     |        |     |
| <b>Interim dividend:</b>                   | Current year  | 5¢                              | N/A | 30% 2¢ | N/A |
|  | Previous year | -¢                              | -¢  | -¢     | -¢  |

**Annexure 3A  
Half Yearly/Yearly Disclosure**

**Total annual dividend (distribution) per security**  
*(Annual statement only)*

|                       | Current year | Previous year |
|-----------------------|--------------|---------------|
| Ordinary securities   | -            | -             |
| Preference securities | -            | -             |

**Total dividend (distribution)**

|                       | Current period<br>\$A'000 | Previous<br>corresponding period -<br>\$A'000 |
|-----------------------|---------------------------|---|
| Ordinary securities   | \$24                      | \$-   |
| Preference securities | \$-                       | \$-   |
| <b>Total</b>          | \$24                      | \$-   |

**Half yearly report – interim dividend (distribution) on all securities or Annual report – final dividend (distribution) on all securities**

|                       | Current period<br>\$A'000 | Previous<br>corresponding period -<br>\$A'000 |
|-----------------------|---------------------------|---|
| Ordinary securities   | \$24                      | \$-   |
| Preference securities | \$-                       | \$-   |
| <b>Total</b>          | \$24                      | \$-   |

The dividend or distribution plans shown below are in operation.

N/A

The last date(s) for receipt of election notices to the dividend or distribution plans

N/A

Any other disclosures in relation to dividends (distributions)

N/A

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Equity accounted associated entities and other material interests**

*Equity accounting information attributable to the to the economic entity's share of investments in associated entities must be disclosed in a separate notice. See AASB 1016: Disclosure of Information about Investments in Associated Companies.*

| <b>Entities share of:</b>                          | Current period<br>A\$'000 | Previous corresponding<br>period A\$'000 |
|--|---------------------------|--|
| Profit (loss) from ordinary activities before tax. | -                         | -  |
| Income tax   | -                         | -  |
| Profit (loss) from ordinary activities after tax   | -                         | -  |
| Extraordinary items net of tax                     | -                         | -  |
| Net profit (loss)                                  | -                         | -  |
| Outside equity interests                           | -                         | -  |
| Net profit (loss) attributable to members          | -                         | -  |

**Material interests in entities which are not controlled entities**

*The entity has an interest (that is material to it) in the following entities.*

Name of entity    N/A

| <b>Equity accounted associates and joint venture entities</b> | Percentage of ownership interest held at end of period or date of disposal |                               | Contribution to profit (loss) from ordinary activities and extraordinary items after tax |  |
|---|--|-------------------------------|--|--|
|   | Current period   | Previous corresponding period | Current period<br>\$A'000  | Previous corresponding period<br>\$A'000 |
| <b>Total</b>  | NIL  | NIL                           | NIL  | NIL                                      |
| <b>Other material interests</b>                               |  |                               |  |  |

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

|              |     |     |     |     |
|--------------|-----|-----|-----|-----|
|              |     |     |     |     |
| <b>Total</b> | NIL | NIL | NIL | NIL |

**Issued and listed securities**

*Description includes rate of interest and any redemption or conversion rights together with prices and dates.*

| Category of securities   | Number issued | Number listed | Issue Price<br>(cents) | Paid-up value<br>(cents) |
|--|---------------|---------------|------------------------|--------------------------|
| <b>Preference securities</b><br><i>(description)</i>                             | NIL           | NIL           |                        |                          |
| Changes during current period  | NIL           | NIL           |                        |                          |
| <b>Ordinary securities</b>   | 469,608       | 469,608       | 100                    | 100                      |
| Changes during current period  | -             | -             |                        |                          |
| <b>Convertible debt securities</b><br><i>(description and conversion factor)</i> | NIL           | NIL           |                        |                          |
| Changes during current period  | NIL           | NIL           |                        |                          |

|   |     |     | Exercise price | Expiry date |
|---|-----|-----|----------------|-------------|
| <b>Options</b> <i>(description and conversion factor)</i> | NIL | NIL |                |             |
| Changes during current period                             |     |     |                |             |
| Exercised during current period                           |     |     |                |             |
| Expired during current period                             |     |     |                |             |

**Annexure 3A  
Half Yearly/Yearly Disclosure**

|                        |     |     |
|------------------------|-----|-----|
| <b>Debentures</b>      | NIL | NIL |
| <b>Unsecured Notes</b> | NIL | NIL |

**Discontinuing Operations**

**Consolidated profit and loss account**

|  | Continuing operations    |   | Discontinuing operations |   | Total entity             |   |
|--|--------------------------|---|--------------------------|---|--------------------------|---|
|  | Current period - \$A'000 | Previous corresponding period - \$A'000 | Current period - \$A'000 | Previous corresponding period - \$A'000 | Current period - \$A'000 | Previous corresponding period - \$A'000 |
| Sales revenue or operation revenue               |                          |   |                          |   |                          |   |
| Other revenue                                    |                          |   |                          |   |                          |   |
| Expenses from ordinary activities                |                          |   |                          |   |                          |   |
| Profit (loss) before tax                         |                          |   |                          |   |                          |   |
| Less tax   |                          |   |                          |   |                          |   |
| Profit (loss) from ordinary activities after tax |                          |   |                          |   |                          |   |

**Consolidated statement of cash flows**

|                          | Continuing operations    |   | Discontinuing operations |   | Total entity             |   |
|--------------------------|--------------------------|---|--------------------------|---|--------------------------|---|
|                          | Current period - \$A'000 | Previous corresponding period - \$A'000 | Current period - \$A'000 | Previous corresponding period - \$A'000 | Current period - \$A'000 | Previous corresponding period - \$A'000 |
| Net operating cash flows |                          |   |                          |   |                          |   |
| Net investing cash flows |                          |   |                          |   |                          |   |

**Annexure 3A  
Half Yearly/Yearly Disclosure**

|                          |  |  |  |  |  |  |
|--------------------------|--|--|--|--|--|--|
| Net financing cash flows |  |  |  |  |  |  |
|--------------------------|--|--|--|--|--|--|

**Other disclosures**

|  | Current period<br>A\$'000 | Previous corresponding<br>period A\$'000 |
|--|---------------------------|--|
| Carrying amount of items to be disposed of:                      |                           |  |
| - total assets   | -                         | -  |
| - total liabilities  | -                         | -  |
| Profit (loss) on disposal of assets or settlement of liabilities | -                         | -  |
| Related tax  | -                         | -  |
| Net profit (loss) on discontinuance                              | -                         | -  |

Description of disposals

|     |
|-----|
| N/A |
|-----|

**Comments by directors**

**Basis of accounts preparation**

*If this statement is a half yearly statement it should be read in conjunction with the last annual report and any announcements to the market made by the entity during the period.*

Material factors affecting the revenues and expenses of the entity for the current period including seasonal or cyclical factors

|  |
|--|
| INCREASED ACTIVITIES AT THE LISAROW BRANCH HAVE SEEN AN IMPROVEMENT IN REVENUE DURING THE PERIOD |
|--|

A description of each event since the end of the current period which has had a material effect and is not related to matters already reported, with financial effect quantified (if possible)

|     |
|-----|
| N/A |
|-----|

Franking credits available and prospects for paying fully or partly franked dividends for at least the next year

|  |
|--|
| FRANKING CREDITS AVAILABLE - \$55,677<br>PROSPECTS FOR FINAL DIVIDEND 04/05 ARE GOOD |
|--|

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

Changes in accounting policies since the last annual report and estimates of amounts reported in prior years are disclosed as follows.

|     |
|-----|
| N/A |
|-----|

Changes in the amounts of contingent liabilities or assets since the last annual report are disclosed as follows.

|     |
|-----|
| N/A |
|-----|

**Additional disclosure for trusts**

Number of units held by the management company or responsible entity to their related parties.

|     |
|-----|
| N/A |
|-----|

A statement of the fees and commissions payable to the management company or responsible entity.

Identify:

- Initial service charges
- Management fees
- Other fees

|   |
|---|
| - |
| - |
| - |



**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Annual meeting**  
*(Annual statement only)*

The annual meeting will be held as follows:

|  |  |
|--|--|
| Place  |  |
| Date   |  |
| Time   |  |
| Approximate date the annual report will be available |  |

**Compliance statement**

- 1 This statement has been prepared under accounting policies which comply with accounting standards as defined in the Corporations Law.
- 2 This statement, and the financial statements under the Corporations Law (if separate), use the same accounting policies.
- 3 In the case of a half-yearly report the same accounting standards and methods of computation are/are not\* (*delete one*) followed as compared with the most recent annual accounts.
- 4 This statement does/does not\* (*delete one*) give a true and fair view of the matters disclosed.
- 5 This statement is based on financial statements to which one of the following applies:  
*(Tick one)*  

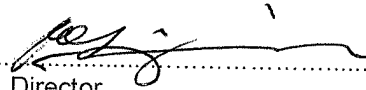
The financial statements have been audited.

The financial statements have been subject to review by a registered auditor (or overseas equivalent).

The financial statements are in the process of being audited or subject to review.

The financial statements have *not* yet been audited or reviewed.
- 6 If the accounts have been or are being audited or subject to review and the audit report is not attached, details of any qualifications are attached/will follow immediately they are available\* (*delete one*).
- 7 The entity has/does not have\* (*delete one*) a formally constituted audit committee.

Sign here:

  
.....  
Director

Date: 16<sup>th</sup> March 2005

Print name: Brian Lindbeck

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Notes

**True and fair view** If this statement does not give a true and fair view of a matter (for example, because compliance with an Accounting Standard is required) the entity must attach a note providing additional information and explanations to give a true and fair view.

**Income tax** If the amount provided for income tax in this statement differs (or would differ but for compensatory items) by more than 15% from the amount of income tax *prima facie* payable on the profit before tax, the entity must explain in a note the major items responsible for the difference and their amounts.

**Additional information** An entity may disclose additional information about any matter, and must do so if the information is material to an understanding of the financial statements. The information may be an expansion of the material contained in this statement, or contained in a note attached to the statement.