

Capital Reconciliation

For the Year Ended 30 June 2019

Newcastle Permanent Building Society Limited is the head of the Level 2 consolidated group to which this Prudential Standard applies.

	Balance sheet per published audited financial statements ¹ As at 30 June 2019 \$'000	Balance sheet under regulatory scope of consolidation As at 30 June 2019 \$'000	Reference to Common Disclosure Template
Assets			
Cash and cash equivalents	477,119	464,969	
Prepayments and other receivables	9,115	8,372	
of which: capitalised expenses			26f
Derivative financial instruments	2,371	2,371	
Financial assets at amortised cost	1,144,125	1,144,125	
Financial assets at fair value through profit or loss (FVTPL)	26,868	-	
Loans and advances to members	9,100,551	9,100,551	
of which: capitalised fees			26f
of which: loan to other financial institutions			26d
Net deferred tax assets	8,279	8,278	26e
Current tax assets	407	412	
Intangible assets	13,444	13,444	26f
Property, plant and equipment	48,336	48,336	
Investment properties	1,715	1,715	
Total assets	10,832,330	10,792,573	
Liabilities			
Payables	20,411	20,317	
Derivative financial instruments	7,364	7,364	
Deposits	8,478,794	8,483,608	
Life investment contract liabilities	296	-	
Life insurance contract liabilities	14,153	-	
Borrowings	1,311,647	1,311,647	
Current tax liabilities	-	-	
Provisions	16,995	16,989	
Total liabilities	9,849,660	9,839,925	
NET ASSETS	982,670	952,648	
Equity			
Reserves	27,180	27,180	
of which: asset revaluation reserve			3
of which: cash flow hedge reserve			3.11
of which: general reserve for credit losses			50
Retained profits	925,468	925,468	2
Non-controlling interest	30,022		2
Total equity	982,670	952,648	

¹ Listing of legal entities that are included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation are as follows:

Newcastle Friendly Society Limited		\$'000
Total Balance sheet assets		15,682
Total Balance sheet liabilities		14,576
Total equity		1,106

The continuing principal activity of the Newcastle Friendly Society Limited is the provision of a range of financial products and services to members. This includes the provision of insurance bonds, saving bonds and pre-arranged funeral bonds.

Newcastle Permanent Charitable Foundation		\$'000
Total Balance sheet assets		28,916
Total Balance sheet liabilities		3
Total equity		28,913

Newcastle Permanent Charitable Foundation is a discretionary trust established and domiciled in Australia and is a registered charitable entity whose activities are to provide donations for community oriented benevolent purposes.