

Capital Reconciliation

For the year ended 30 June 2021

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 2021 \$'000	Balance sheet under regulatory scope of consolidation As at 30 June 2021 \$'000	Reference to Common Disclosure Template
Assets			
Cash and cash equivalents	803,060	799,215	
Prepayments and other receivables	13,673	13,215	
<i>of which: capitalised expenses</i>		9,510	26f
Derivative financial instruments	2,068	2,068	
Financial assets at amortised cost	1,616,411	1,616,411	
Financial assets at fair value through profit or loss (FVTPL)	27,649	2,392	
<i>of which: equity investments in financial institutions</i>		539	26d
<i>of which: other national specific regulatory adjustments</i>		1,853	26j
Loans and advances	9,159,845	9,159,845	
<i>of which: capitalised expenses</i>		17,889	26f
<i>of which: other national specific regulatory adjustments</i>		(5,198)	26j
Net deferred tax assets	6,215	6,215	26e
Intangible assets	12,349	12,349	26f
Property, plant and equipment	60,887	60,887	
Investment properties	1,524	1,524	
Total assets	11,703,681	11,674,121	
Liabilities			
Payables	24,828	23,890	
Derivative financial instruments	9	9	
Deposits	9,141,950	9,141,950	
Borrowings	1,435,449	1,435,449	
<i>of which: capitalised expenses</i>		1,165	26f
Lease liability	20,072	20,072	
Current tax liabilities	5,738	5,738	
Provisions	13,360	13,360	
Total liabilities	10,641,406	10,640,468	
NET ASSETS	1,062,275	1,033,653	
Equity			
Reserves	37,293	37,293	
<i>of which: asset revaluation reserve</i>		12,364	3
<i>of which: cash flow hedge reserve</i>		1,069	3,11
<i>of which: general reserve for credit losses</i>		23,860	50
Retained profits	996,360	996,360	2
Non-controlling interest	28,622	-	2
Total equity	1,062,275	1,033,653	

Newcastle Permanent Charitable Foundation		\$'000
Total Balance sheet assets		29,560
Total Balance sheet liabilities		938
Total equity		28,622

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.