

# Common Disclosure Template

For the year ended 30 June 2021

## Based on Level 2 – Reporting Consolidated Group

Newcastle Permanent is using the post 1 January 2018 common disclosure template because we are fully applying the Basel III regulatory adjustments as implemented by APRA.

Common Equity Tier 1 capital: instruments and reserves		A\$m
2	Retained earnings	996.4
3	Accumulated other comprehensive income (and other reserves)	13.4
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,009.8</b>
Common Equity Tier 1 capital: regulatory adjustments		
11	Cash-flow hedge reserve	1.1
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	44.3
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	0.5
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	6.2
26f	of which: capitalised expenses	40.9
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	(3.3)
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>45.4</b>
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>964.4</b>
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>964.4</b>
Tier 2 Capital: instruments and provisions		
50	Provisions	23.9
51	<b>Tier 2 Capital before regulatory adjustments</b>	<b>23.9</b>
Tier 2 Capital: regulatory adjustments		
58	<b>Tier 2 capital (T2)</b>	<b>23.9</b>
59	<b>Total capital (TC=T1+T2)</b>	<b>988.3</b>
60	<b>Total risk-weighted assets based on APRA standards</b>	<b>4,773.0</b>
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.21%
62	Tier 1 (as a percentage of risk-weighted assets)	20.21%
63	Total capital (as a percentage of risk-weighted assets)	20.71%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	12.71%
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	23.9
77	Cap on inclusion of provisions in Tier 2 under standardised approach	59.7