

Common Disclosure Template

For the year ended 30 June 2022

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	1,050.1
3	Accumulated other comprehensive income (and other reserves)	29.8
6	Common Equity Tier 1 capital before regulatory adjustments	1,079.9
Common Equity Tier 1 capital: regulatory adjustments		
11	Cash-flow hedge reserve	17.4
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	40.4
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	1.0
26f	of which: capitalised expenses	37.4
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	1.5
28	Total regulatory adjustments to Common Equity Tier 1	57.8
29	Common Equity Tier 1 Capital (CET1)	1,022.1
45	Tier 1 Capital (T1=CET1+AT1)	1,022.1
Tier 2 Capital: instruments and provisions		
50	Provisions	6.0
51	Tier 2 Capital before regulatory adjustments	6.0
Tier 2 Capital: regulatory adjustments		
58	Tier 2 capital (T2)	6.0
59	Total capital (TC=T1+T2)	1,028.1
60	Total risk-weighted assets based on APRA standards	5,021.3
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.36%
62	Tier 1 (as a percentage of risk-weighted assets)	20.36%
63	Total capital (as a percentage of risk-weighted assets)	20.48%
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)	12.48%
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)	6.0
77	Cap on inclusion of provisions in Tier 2 under standardised approach	62.8