

Disclosure of Prudential Information

For the Quarter Ended 30 June 2022

Risk Exposures and Assessment

Based on Level 2 – Reporting Consolidated Group

Capital Adequacy		
Capital Requirements:	Risk-Weighted Assets	
	30/06/2022	31/03/2022
A) Credit Risk (excluding securitisation)		
Class I – Cash Items	-	-
Class II – Claims on Australian & foreign governments	-	-
Class III – Claims on central banks, international banking agencies, regional development banks, ADIs & overseas banks	\$597,597,994	\$628,855,078
Class IV – Claims secured against eligible residential mortgages	\$3,414,663,035	\$3,308,277,307
Class V – Unsettled and failed transactions	-	-
Class VI – Past due claims	\$13,198,869	\$2,692,081
Class VII – Other assets & claims	\$166,584,094	\$154,509,348
Non-market-related off-balance sheet credit exposures	\$165,638,715	\$144,675,241
Market-related off-balance sheet credit exposures	\$18,999,751	\$15,162,671
Total Credit Risk (excluding securitisation)	\$4,376,682,458	\$4,254,171,727
B) Credit Risk (securitisation)	-	-
C) Market Risk	-	-
D) Operational Risk	\$644,581,008	\$633,623,717
Capital Ratio:		
Common Equity Tier 1 Ratio	20.36%	20.68%
Total Capital Adequacy Ratio	20.48%	20.84%
Tier 1 Capital Adequacy Ratio	20.36%	20.68%

Credit Risk

Total gross credit risk exposures, plus average gross exposure over the period.

A) By major types of credit exposure

On-Balance Sheet credit risk-weighted assets:		Exposure at 30/06/2022	Average Exposure at 30/06/2022*	Exposure at 31/03/2022	Average Exposure at 31/03/2022*
Class I	Cash Items	\$199,804,344	\$243,388,836	\$224,835,621	\$228,543,553
Class II	Claims on Australian and foreign governments	\$58,126,916	\$58,095,014	\$58,086,788	\$61,966,992
Class III	Claims on central banks, international banking agencies, regional development banks, ADIs & overseas banks	\$1,968,342,821	\$2,134,358,406	\$2,312,955,649	\$2,257,490,940
Class IV	Claims secured against eligible residential mortgages	\$9,632,186,253	\$9,451,811,419	\$9,322,244,368	\$9,292,093,335
Class V	Unsettled and failed transactions	-	-	-	-
Class VI	Past due items	\$17,870,196	\$13,226,107	\$5,170,689	\$6,703,430
Class VII	Other assets and claims	\$166,584,094	\$158,232,229	\$154,509,348	\$154,454,220
Off-balance sheet exposures Non-market-related					
	Guarantees	\$2,264,172	\$2,290,703	\$2,313,765	\$2,317,406
	Commitments with certain drawdowns	\$462,066,978	\$463,773,380	\$399,699,588	\$382,046,152
	Commitments that can be unconditionally cancelled at any time without notice	\$212,180,848	\$213,040,824	\$212,239,673	\$211,958,354
Off-balance sheet exposures Market-related					
	Interest rate contracts	\$30,220,325	\$27,597,996	\$20,953,148	\$13,853,841
	Foreign exchange and gold contracts	-	-	-	-

*Average exposure is calculated by using closing monthly balances during the period.

B) By portfolio

Impaired Facilities	Balance Outstanding 30/06/2022	Balance Outstanding 31/03/2022
Residents		
Households	\$5,721,452	\$6,494,088
<i>of which: Owner-occupied housing</i>	\$4,622,921	\$5,400,549
<i>of which: Investor housing</i>	\$429,025	-
<i>of which: Credit Cards</i>	\$454,646	\$458,053
<i>of which: Other personal</i>	\$214,860	\$635,485
Non-financial corporations	\$3,545	\$4,515
<i>of which: Private trading corporations</i>	-	\$2,515
<i>of which: Private unincorporated businesses</i>	\$3,545	\$2,000
TOTAL	\$5,724,997	\$6,498,603

Past Due Items	Balance Outstanding 30/06/2022	Balance Outstanding 31/03/2022
Residents		
Households	\$5,898,691	\$3,141,464
<i>of which: Owner-occupied housing</i>	\$4,258,626	\$2,363,553
<i>of which: Investor housing</i>	\$1,179,001	\$234,162
<i>of which: Credit Cards</i>	-	-
<i>of which: Other personal</i>	\$461,064	\$543,749
Non-financial corporations	-	-
<i>of which: Private trading corporations</i>	-	-
<i>of which: Private unincorporated businesses</i>	-	-
TOTAL	\$5,898,691	\$3,141,464

Collective Provision	Outstanding balances 30/06/2022	Provision required 30/06/2022	Outstanding balances 31/03/2022	Provision required 31/03/2022
Category One facilities	\$48,480,280	-	\$41,280,731	-
Category Two facilities	\$5,062,147	-	\$1,367,523	-
Category Three facilities	\$489,222	\$56,005	\$650,751	\$51,271
Category Four facilities	\$1,039,715	\$310,228	\$974,604	\$320,005
TOTALS	\$55,071,364	\$366,233	\$44,273,609	\$371,276

Charges and Write-offs during the period	30/06/2022	31/03/2022
	Australia	Australia
Specific provisions	\$6,447,819	\$7,818,239
Charges for specific provisions	-\$1,333,033	\$73,299
Bad debts written off to profit and loss	\$37,387	\$62,118

C) The general reserve for credit losses

	30/06/2022	31/03/2022
Balance	-	-

D) Securitisation exposures[~]

Current period securitisation activity	Balance 30/06/2022		Balance 31/03/2022	
Mortgage securitisations (on-balance sheet)				
Opening balance of securitised loans at beginning of quarter		\$84,187,663		\$90,986,711
Add: New loans securitised during the quarter		-		-
Add: Interest charged for the quarter		\$709,913		\$715,994
Less: Repayments/amortisation/loan buy backs for the quarter		\$7,951,902		\$7,515,042
Closing balance of securitised loans at end of quarter		\$76,945,674		\$84,187,663
Investment securitisation exposures				
	Residential Mortgage Backed Securities	Asset Backed Commercial Paper	Total	Total
Opening balance at beginning of quarter	\$1,594,169	-	\$1,594,169	\$1,707,509
Add: New purchases for the quarter	-	-	-	-
Add/(Less): Fair value adjustments	\$49,120	-	\$49,120	\$3,786
Less: Redemptions/Amortisation	\$123,569	-	\$123,569	\$117,126
Closing Balance at end of quarter	\$1,519,720	-	\$1,519,720	\$1,594,169

^{*}Newcastle Permanent has no off-balance sheet securitisation exposures as at 30 June 2022.

[~]There are no recognised gains or losses on sale of securitisation exposures.