

Capital Reconciliation

For the Year Ended 30 June 2018

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 2018 \$'000	Balance sheet under regulatory scope of consolidation As at period end \$'000	Reference to Common Disclosure Template
Assets			
Cash and cash equivalents	636,473	619,318	
Prepayments and other receivables	5,618	5,598	
of which: capitalised expenses			26f
Derivative financial instruments	214	-	
Held-to-maturity investments	915,023	915,023	
of which: subordinated securitisation investments deducted from capital under APS 120			26j
Loans and advances to members	9,066,123	9,066,123	
of which: capitalised fees			26f
of which: loans to other financial institutions			26d
Available for sale financial assets	23,080	-	
Other financial assets	294	294	26d
Deferred tax assets	6,545	6,521	26e
Intangible assets	13,026	13,026	26f
Property, plant and equipment	47,955	47,955	
Investment properties	1,749	1,749	
Total assets	10,716,100	10,675,607	
Liabilities			
Payables	17,417	17,338	
Derivative financial instruments	1,546	1,332	
Deposits	8,242,302	8,248,097	
Life investment contract liabilities	672	-	
Life insurance contract liabilities	15,785	-	
Borrowings	1,469,201	1,469,201	
Current tax liabilities	1,619	1,612	
Provisions	13,265	13,260	
Deferred tax liabilities	-	-	
Total liabilities	9,761,807	9,750,840	
NET ASSETS	954,293	924,767	
Equity			
Reserves	32,313	32,313	
of which: asset revaluation reserve			3
of which: cash flow hedge reserve			3,11
of which: general reserve for credit losses			50
Retained profits	892,454	892,454	2
Non-controlling interest	29,526	-	2
Total equity	954,293	924,767	

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		17920
Total Balance sheet liabilities		16,572
Total equity		1,348

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		28,180
Total Balance sheet liabilities		3
Total equity		28,177

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.