

# Capital Reconciliation

For the year ended 30 June 2022

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 <sup>1</sup> As at 30 June 2022 \$'000	Balance sheet under regulatory scope of consolidation As at 30 June 2022 \$'000	Reference to Common Disclosure Template
<b>Assets</b>			
Cash and cash equivalents	494,517	492,063	
Prepayments and other receivables	16,528	16,136	
<i>of which: capitalised expenses</i>		9,127	26f
Derivative financial instruments	30,494	30,494	
Financial assets at amortised cost	1,744,431	1,744,431	
Financial assets at fair value through profit or loss	23,966	2,059	
<i>of which: equity investments in financial institutions</i>		539	26d
<i>of which: other national specific regulatory adjustments</i>		1,520	26j
Loans and advances	9,771,568	9,771,568	
<i>of which: capitalised expenses</i>		23,162	26f
Net deferred tax assets	972	972	26e
Intangible assets	3,719	3,719	26f
Property, plant and equipment	59,960	59,960	
Investment properties	1,491	1,491	
<b>Total assets</b>	<b>12,147,646</b>	<b>12,122,893</b>	
<b>Liabilities</b>			
Payables	34,860	34,858	
Derivative financial instruments	5,304	5,304	
Deposits	9,579,677	9,579,677	
Borrowings	1,379,251	1,379,251	
<i>of which: capitalised expenses</i>		1,339	26f
Lease liability	22,517	22,517	
Current tax liabilities	1,717	1,717	
Provisions	13,643	13,643	
<b>Total liabilities</b>	<b>11,036,969</b>	<b>11,036,967</b>	
<b>NET ASSETS</b>	<b>1,110,677</b>	<b>1,085,926</b>	
<b>Equity</b>			
Reserves	29,810	29,810	
<i>of which: asset revaluation reserve</i>		12,363	3
<i>of which: cash flow hedge reserve</i>		17,447	3,11
Retained profits	1,056,116	1,056,116	2
Non-controlling interest	24,751	-	2
<b>Total equity</b>	<b>1,110,677</b>	<b>1,085,926</b>	

<b>Newcastle Permanent Charitable Foundation</b>		<b>\$'000</b>
Total Balance sheet assets		24,755
Total Balance sheet liabilities		4
Total equity		24,751

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.