

Newcastle Greater Mutual Group Ltd
ACN 96 087 651 992

APRA BASEL III Pillar 3 Disclosures

For the quarter ended: 30 September 2025



NGM
GROUP

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1. Introduction

Basis of Preparation

Newcastle Greater Mutual Group Ltd (NGM Group) is an Authorised Deposit-taking Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA) under the authority of the *Banking Act 1959*.

This report has been prepared in accordance with APRA's revised Prudential Standard APS 330 *Public Disclosure* (APS 330), effective from 1 January 2025.

All financial information is presented in Australian dollars, rounded to the nearest million to one decimal place (unless otherwise stated). All amounts relate to the period ended 30 September 2025, unless otherwise specified. The disclosures are reported on a Level 2 basis, in accordance with Prudential Standard CPS 001 'Definitions'.

NGM Group maintains a Board-approved Regulatory Disclosures Policy to ensure ongoing compliance with the disclosure requirements set out in APS 330. The policy outlines the governance framework and processes for preparing and validating prudential disclosures, including establishing roles and responsibilities, internal review and approval procedures, and the frequency and timing of disclosures.

Attestation

As Chief Financial Officer and an Accountable Person of NGM Group, I attest that this report has been prepared in accordance with NGM Group's Regulatory Disclosures Policy, and complies with APRA's Prudential Standard APS 330 *Public Disclosure*.

Signed,



Richard Burton
Chief Financial Officer
5 December 2025

2. Key Prudential Metrics

KM1: Key metrics (at consolidated group level)

The following table provides an overview of key metrics related to capital.

		a	b	c	d	e
		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	1,849.9	1,835.3	1,805.2	1,780.3	1,746.6
2	Tier 1	1,849.9	1,835.3	1,805.2	1,780.3	1,746.6
3	Total capital	1,877.3	1,863.3	1,832.9	1,805.8	1,772.9
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	7,871.9	7,738.0	7,750.1	7,769.1	7,644.9
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	23.50	23.72	23.29	22.91	22.85
6	Tier 1 ratio (%)	23.50	23.72	23.29	22.91	22.85
7	Total capital ratio (%)	23.85	24.08	23.65	23.24	23.19
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50	2.50	2.50	2.50	2.50
9	Countercyclical buffer requirement (%)	1.00	1.00	1.00	1.00	1.00
11	Total of bank CET1 specific buffer requirements (%)	3.50	3.50	3.50	3.50	3.50
12	CET1 available after meeting the bank's minimum capital requirements (%) ⁽¹⁾	15.85	16.08	15.65	15.24	15.19

⁽¹⁾ Item 12 is calculated as the difference between the bank's CET1 Ratio (Item 5) reduced by the minimum CET1 requirement (4.5%) and any shortfall in meeting Tier 1 and Total capital requirements, in accordance with BCBS standards. Comparative information has been restated to align with BCBS methodology.

OV1: Overview of RWA

The following table provides an overview of NGM Group's RWA and the related minimum capital requirements by risk type.

		a	b	c
		RWA		Minimum capital requirements
		Sep-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	7,095.5	6,959.2	567.6
2	<i>Of which: standardised approach (SA)</i>	7,095.5	6,959.2	567.6
6	Counterparty credit risk (CCR)	4.1	6.1	0.3
9	<i>Of which: other CCR</i>	4.1	6.1	0.3
10	Credit valuation adjustment (CVA)	3.7	5.4	0.3
16	Securitisation exposures in banking book	-	31.0	-
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA)</i>	-	31.0	-
24	Operational risk	768.6	736.3	61.5
29	Total	7,871.9	7,738.0	629.8

Significant movements during the reporting period:

'Securitisation exposures in the banking book' (Item 16) reduced to nil in the Sep-25 quarter (Jun-25: \$31.0M), following the sale of NGM Group's Residential Mortgage-Backed Securities (RMBS) portfolio during the quarter.