

# Capital Reconciliation

For the year ended 30 June 2024

Newcastle Greater Mutual Group Limited is the head of the Level 2 consolidated group to which prudential standard APS 330 *Public Disclosure* applies.

	Balance sheet per published audited financial statements	Adjustments <sup>1</sup>	Balance sheet under regulatory scope of consolidation	Reference to Capital Disclosure Template
	As at 30 June 2024 A\$m	As at 30 June 2024 A\$m	As at 30 June 2024 A\$m	
<b>Assets</b>				
Cash and cash equivalents	861.3	(3.3)	858.0	
Cash Collateral	5.6	-	5.6	
Prepayments and other receivables	18.8	(0.3)	18.5	
<i>of which: capitalised expenses</i>			13.2	26f
Derivative financial instruments	1.3	-	1.3	
Financial assets at amortised cost	3,162.4	(0.4)	3,162.0	
Financial assets at fair value through profit or loss	24.7	(23.5)	1.2	
<i>of which: other national specific regulatory adjustments</i>			-	26j
<i>of which: equity investments in financial institutions</i>			1.2	26d
Loans and advances	17,004.4	-	17,004.4	
<i>of which: capitalised expenses</i>			55.9	26f
<i>of which: forward looking provisions for unidentified losses</i>			(26.2)	50
Net deferred tax assets	39.5	-	39.5	26e
Current tax assets	4.7	-	4.7	
Intangible assets	1.3	-	1.3	26f
Property, plant and equipment	117.9	-	117.9	
Investment properties	2.0	-	2.0	
<b>Total assets</b>	<b>21,243.9</b>	<b>(27.5)</b>	<b>21,216.4</b>	
<b>Liabilities</b>				
Payables	88.2	(1.5)	86.7	
Derivative financial instruments	6.8	-	6.8	
Deposits	17,568.5	-	17,568.5	
Borrowings	1,652.4	-	1,652.4	
<i>of which: capitalised expenses</i>			1.6	26f
Lease liability	42.6	-	42.6	
Provisions	34.4	-	34.4	
<b>Total liabilities</b>	<b>19,392.9</b>	<b>(1.5)</b>	<b>19,391.4</b>	
<b>NET ASSETS</b>	<b>1,851.0</b>	<b>(26.0)</b>	<b>1,825.0</b>	
<b>Equity</b>				
Reserves	564.3	-	564.3	
<i>of which: asset revaluation reserve</i>			21.0	3
<i>of which: cash flow hedge reserve</i>			0.8	3,11
<i>of which: general reserve</i>			540.5	3
Retained profits	1,260.7	-	1,260.7	2
Non-controlling interest	26.0	(26.0)	-	2
<b>Total equity</b>	<b>1,851.0</b>	<b>(26.0)</b>	<b>1,825.0</b>	

Totals and sub-total rows in the table above may not directly add due to the rounding of individual line items to millions of dollars.

### 1. Adjustments – Entities Excluded from the Level 2 Regulatory Consolidated Group

These entities are included within the accounting consolidation but excluded from the regulatory consolidated group for capital purposes.

	<b>Total Assets A\$m</b>	<b>Total Liabilities A\$m</b>	<b>Total Equity A\$m</b>
Newcastle Permanent Charitable Foundation <sup>A</sup>	24.8	-	24.8
Greater Charitable Foundation <sup>B</sup>	2.7	1.5	1.2
<b>Total</b>	<b>27.5</b>	<b>1.5</b>	<b>26.0</b>

- A. Newcastle Permanent Charitable Foundation is a discretionary trust established and domiciled in Australia and is a community support fund established for the purpose of raising funds to be provided to other deductible gift recipients
- B. Greater Charitable Foundation is a discretionary trust established and domiciled in Australia and is a community support fund established for the purpose of raising funds to be provided to other deductible gift recipients