



Heritage and People's Choice Limited

ABN 11 087 651 125

APS 330 Prudential Disclosure

30 SEPTEMBER 2023

Capital Adequacy

As at 30 September 2023

Risk-weighted Assets	\$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
Claims secured by residential mortgage	6,602.6
Other retail	816.1
Corporate	18.0
Banks and Other ADIs	586.9
Government	-
All other	123.9
Total on balance sheet assets and off balance sheet exposures	8,147.5
Securitisation Risk-weighted Assets	15.8
Market Risk-weighted Assets	-
Operational Risk-weighted Assets	786.7
Total Risk-weighted Assets	8,950.0
Capital Ratios for the Consolidated Group	
Common Equity Tier 1	13.37%
Tier 1	13.37%
Total Capital	14.97%

Credit Risk

As at 30 September 2023

Exposure Type	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Loans and advances secured by residential mortgage	17,056.7	17,527.9
Other Member Loans	590.9	595.8
Commitments ¹	1,860.5	1,992.0
Derivatives ¹	45.6	61.1
Liquid Assets	4,599.4	4,144.9
Other	297.2	309.8
Total	24,450.3	24,631.5

Exposure Portfolios	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Claims secured by residential mortgage	18,166.7	18,694.8
Other retail	871.9	879.0
Corporate	23.8	24.1
Banks and Other ADIs	2,194.9	1,962.7
Government	3,019.9	2,886.4
All other	173.1	184.5
Total	24,450.3	24,631.5

¹ Off-balance sheet exposures have been converted to their credit equivalent amounts.

Credit Exposure Type	Non-performing facilities	Provisions held against performing exposures ²	Provisions against non-performing exposures	Charges for specific provision & amounts written-off during the period
	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	149.7	11.6	4.0	0.3
Other Member Loans	11.1	7.0	2.1	0.0
Total	160.8	18.6	6.1	0.3

² Provisions held against performing exposures that represent a purely forward-looking amount for future losses that are presently unidentified.

Securitisation

As at 30 September 2023

	Capital Relief \$m	Funding Only \$m	Self- securitisation \$m	Recognised Gain or Loss on Sale \$m
Securitisation Activity for the Quarter				
Residential Mortgage	1,000.0	-	153.2	-
Total Exposures	1,000.0	-	153.2	-

Securitisation Exposure Types	On-Balance Sheet \$m	Off-Balance Sheet \$m	Total Exposures \$m
Securitisation ³	4,057.9	1,936.4	5,994.3
RMBS securities held	3,922.8	-	3,922.8
Redraw facilities	15.3	6.8	22.1
Swap facilities	21.7	73.3	95.0

³ Loans and advances secured by residential mortgage.