



Heritage and People's Choice Limited

ABN 11 087 651 125

APS 330 Prudential Disclosure

30 SEPTEMBER 2024

Capital Adequacy

As at 30 September 2024

Risk-weighted Assets	\$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
Claims secured by residential mortgage	6,659.0
Other retail	751.8
Corporate	16.5
Banks and Other ADIs	605.6
Government	-
All other	139.5
Total on balance sheet assets and off balance sheet exposures	8,172.4
Securitisation Risk-weighted Assets	12.0
Market Risk-weighted Assets	-
Operational Risk-weighted Assets	828.6
Total Risk-weighted Assets	9,013.0

Capital Ratios for the Consolidated Group

Common Equity Tier 1	13.75%
Tier 1	13.75%
Total Capital	15.32%

Credit Risk

As at 30 September 2024

Exposure Type	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Loans and advances secured by residential mortgage	18,400.5	18,293.5
Other Member Loans	561.4	564.6
Commitments ¹	1,269.4	1,295.3
Derivatives ¹	19.8	17.2
Liquid Assets	4,007.0	3,872.5
Other	321.6	306.6
Total	24,579.7	24,349.7

Exposure Portfolios	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Claims secured by residential mortgage	19,512.6	19,429.8
Other retail	808.7	813.9
Corporate	21.8	22.2
Banks and Other ADIs	2,070.4	1,945.0
Government	1,956.5	1,944.7
All other	209.7	194.1
Total	24,579.7	24,349.7

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	186.2	11.8	4.1	0.6
Other Member Loans	8.1	5.1	4.5	0.4
Total	194.3	16.9	8.6	1.0

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 2024

	Capital Relief \$m	Funding Only \$m	Self- securitisation \$m	Recognised Gain or Loss on Sale \$m
Securitisation Activity for the Quarter				
Residential Mortgage	-	50.0	169.7	-
Total Exposures	-	50.0	169.7	-

Securitisation Exposure Types	On-Balance Sheet	Off-Balance Sheet	Total Exposures
	\$m	\$m	\$m
Securitisation ³	3,338.0	1,537.3	4,875.3
RMBS securities held	2,779.8	-	2,779.8
Redraw facilities	2.2	5.3	7.5
Swap facilities	3.2	52.9	56.1

³ Loans and advances secured by residential mortgage.