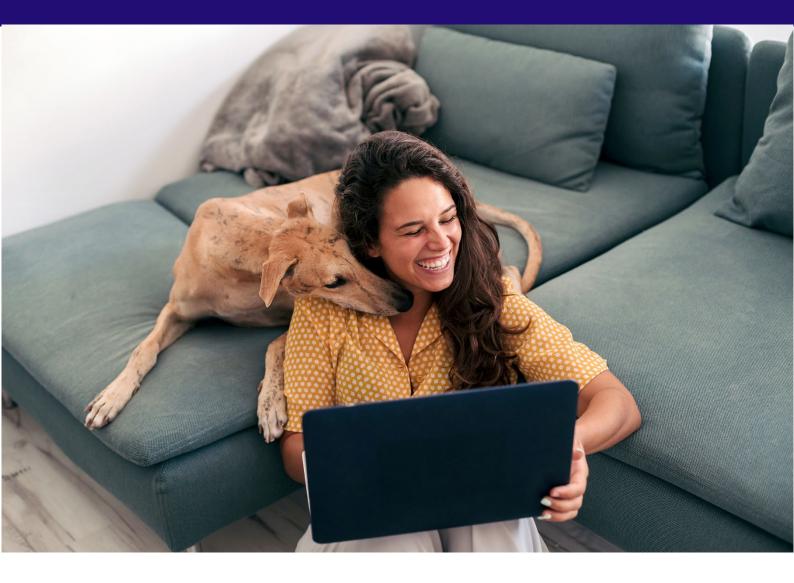
People First Bank



ABN 11 087 651 125

APS 330 Prudential Disclosure

31 MARCH 2024

Capital Adequacy

As at 31 March 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	6,650.5
Other retail	778.3
Corporate	17.2
Banks and Other ADIs	597.6
Government	-
All other	121.9
Total on balance sheet assets and off balance sheet exposures	8,165.5
Securitisation Risk-weighted Assets	13.5
Market Risk-weighted Assets	-
Market Risk-weighted Assets Operational Risk-weighted Assets	- 786.7
-	- 786.7 8,965.7
Operational Risk-weighted Assets Total Risk-weighted Assets	
Operational Risk-weighted Assets Total Risk-weighted Assets Capital Ratios for the Consolidated Group	8,965.7
Operational Risk-weighted Assets Total Risk-weighted Assets Capital Ratios for the Consolidated Group Common Equity Tier 1	8,965.7 13.65%
Operational Risk-weighted Assets	8,965.7

Credit Risk

As at 31 March 2024

	Gross Credit Exposure	Average Gross Credit Exposure
Exposure Type	\$m	\$m
Loans and advances secured by residential mortgage	17,557.8	17,402.3
Other Member Loans	582.0	578.0
Commitments ¹	1,725.8	1,757.7
Derivatives ¹	13.7	28.8
Liquid Assets	4,207.2	4,382.6
Other	290.3	301.3
Total	24,376.8	24,450.7

	Gross Credit Exposure	Average Gross Credit Exposure
Exposure Portfolios	\$m	\$m
Claims secured by residential mortgage	18,708.6	18,532.2
Other retail	833.9	832.9
Corporate	22.7	23.3
Banks and Other ADIs	2,051.8	2,249.8
Government	2,588.9	2,631.4
All other	170.9	181.1
Total	24,376.8	24,450.7

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

	Non- performing facilities	Provisions held against performing exposures ²	Provisions against non - performing exposures	Charges for specific provision & amounts written- off during the period
Credit Exposure Type	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	161.2	12.5	4.4	-
Other Member Loans	10.0	6.5	3.0	-
Total	171.2	19.0	7.4	-

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

Securitisation

As at 31 March 2024

	Capital Relief	Funding Only	Self- securitisation ³	Recognised Gair or Loss on Sale
	\$m	\$m	\$m	\$m
Securitisation Activity for the Quarte	er			
Residential Mortgage	-	59.9	(826.3)	-
³ Activity for the quarter included the partial rede	- emption of	59.9	(826.3)	-
	-	59.9 On-Balance Sheet	(826.3) Off-Balance Sheet	- Total Exposures
³ Activity for the quarter included the partial rede the Bank's self-securitisation facilities.	-	On-Balance	Off-Balance	- Total Exposures \$m
³ Activity for the quarter included the partial rede the Bank's self-securitisation facilities. Securitisation Exposure Types	-	On-Balance Sheet	Off-Balance Sheet	•
³ Activity for the quarter included the partial rede the Bank's self-securitisation facilities. Securitisation Exposure Types Securitisation ⁴	-	On-Balance Sheet \$m	Off-Balance Sheet \$m	- \$m
³ Activity for the quarter included the partial rede the Bank's self-securitisation facilities.	-	On-Balance Sheet \$m 2,952.3	Off-Balance Sheet \$m	\$m 4,677.2

⁴ Loans and advances secured by residential mortgage.