



Heritage and People's Choice Limited

ABN 11 087 651 125

APS 330 Prudential Disclosure

31 DECEMBER 2024

Capital Adequacy

As at 31 December 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	6,342.6
Other retail	739.5
Corporate	15.2
Banks and Other ADIs	821.9
Government	-
All other	124.5
Total on balance sheet assets and off balance sheet exposures	8,043.7
Securitisation Risk-weighted Assets	20.0
Market Risk-weighted Assets	-
Operational Risk-weighted Assets	828.6
Total Risk-weighted Assets	8,892.3
Capital Ratios for the Consolidated Group	
Common Equity Tier 1	14.61%
Tier 1	14.61%
Total Capital	16.21%

Credit Risk

As at 31 December 2024

Exposure Type	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Loans and advances secured by residential mortgage	17,534.3	17,495.5
Other Member Loans	556.0	557.6
Commitments ¹	1,302.5	1,270.5
Derivatives ¹	22.4	18.7
Liquid Assets	4,837.3	4,638.0
Other	286.9	322.7
Total	24,539.4	24,303.0

Exposure Portfolios	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Claims secured by residential mortgage	18,682.3	18,609.7
Other retail	795.5	800.3
Corporate	20.1	20.8
Banks and Other ADIs	2,797.5	2,582.1
Government	2,062.1	2,074.6
All other	181.9	215.5
Total	24,539.4	24,303.0

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

Credit Exposure Type	Non-performing facilities	Provisions held against non-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	202.7	11.5	4.8	0.5
Other Member Loans	7.5	5.3	3.6	0.1
Total	210.2	16.8	8.4	0.6

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

Securitisation

As at 31 December 2024

	Capital Relief	Funding Only	Self- securitisation	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
Securitisation Activity for the Quarter				
Residential Mortgage	1,000.0	-	181.1	-
Total Exposures	1,000.0	-	181.1	-

Securitisation Exposure Types	On-Balance Sheet	Off-Balance Sheet	Total Exposures
	\$m	\$m	\$m
Securitisation ³	3,028.7	2,350.0	5,378.7
RMBS securities held	2,752.1	-	2,752.1
Redraw facilities	2.0	6.9	8.9
Swap facilities	2.9	91.4	94.3

³ Loans and advances secured by residential mortgage.