



Banking for life

Prudential Standard APS 330 Public Disclosure

For the period ended 31 December 2022

ABN 11 087 651 125

Capital Adequacy

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	31 December 2022 \$m	30 September 2022 \$m
Risk-weighted Assets		
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	2,861.0	2,770.7
Other retail	394.2	383.1
Corporate	-	-
Banks and Other ADIs	339.2	377.3
Government	-	-
All other	194.8	225.0
Total on balance sheet assets and off balance sheet exposures	3,789.2	3,756.1
Securitisation Risk-weighted assets	8.5	9.3
Market Risk-weighted assets	-	-
Operational Risk-weighted assets	535.9	523.8
Total Risk-weighted Assets	4,333.6	4,289.2
Capital Ratios for the Consolidated Group	%	%
Common Equity Tier 1	12.80%	12.93%
Tier 1	12.80%	12.93%
Total Capital	14.53%	14.68%

	Gross Credit Exposure		Average Gross Credit Exposure	
	31 December 2022	30 September 2022	31 December 2022	30 September 2022
	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	7,766.5	7,519.8	7,643.1	7,406.6
Other Member Loans	394.2	383.1	388.7	385.0
Commitments	1,138.7	1,143.0	1,140.9	1,139.4
Derivatives	1,310.0	1,465.0	1,387.5	1,462.5
Liquid Assets	1,608.0	1,638.2	1,623.1	1,517.9
Other	122.4	150.9	136.6	143.2
Total	12,339.8	12,300.0	12,319.9	12,054.6
31 December 2022				
	Impaired Loans	Past Due Loans >90 days - not impaired	Specific Provisions	Charges for specific provision & amounts written- off during the period
Portfolios	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	10.5	27.3	6.3	0.6
Other Member Loans	2.2	-	3.6	0.4
Commitments	-	-	-	-
Derivatives	-	-	-	-
Liquid Assets	-	-	-	-
Other	-	-	-	-
Total	12.7	27.3	9.9	1.0
30 September 2022				
	Impaired Loans	Past Due Loans >90 days - not impaired	Specific Provisions	Charges for specific provision & amounts written- off during the period
Portfolios	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	7.5	29.8	5.7	(0.2)
Other Member Loans	2.1	-	3.4	0.4
Commitments	-	-	-	-
Derivatives	-	-	-	-
Liquid Assets	-	-	-	-
Other	-	-	-	-
Total	9.6	29.8	9.1	0.2

Securitisation

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31 December 2022				
	Capital Relief	Funding Only	Self- securitisation	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
Securitisation Activity for the Quarter				
Residential Mortgage	-	87.0	195.0	-
Total Exposures	-	87.0	195.0	-
Securitisation Exposure Types				
		On-Balance Sheet	Off-Balance Sheet	Total Exposures
		\$m	\$m	\$m
Securitisation*		2,309.6	983.6	3,293.2
RMBS securities held		1,730.4	-	1,730.4
Redraw facilities		19.2	5.7	24.9
Swap facilities		-	36.9	36.9
30 September 2022				
	Capital Relief	Funding Only	Self- securitisation	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
Securitisation Activity for the Quarter				
Residential Mortgage	-	379.0	-	-
Total Exposures	-	379.0	-	-
Securitisation Exposure Types				
		On-Balance Sheet	Off-Balance Sheet	Total Exposures
		\$m	\$m	\$m
Securitisation*		2,195.1	1,052.4	3,247.5
RMBS securities held		1,727.2	-	1,727.2
Redraw facilities		18.9	6.0	24.9
Swap facilities		-	40.5	40.5

* Loans and advances secured by residential mortgage.