



Heritage and People's Choice Limited

ABN 11 087 651 125

APS 330 Prudential Disclosure

31 DECEMBER 2023

Capital Adequacy

As at 31 December 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	6,569.6
Other retail	793.8
Corporate	18.1
Banks and Other ADIs	604.9
Government	-
All other	111.8
Total on balance sheet assets and off balance sheet exposures	8,098.2
Securitisation Risk-weighted Assets	14.3
Market Risk-weighted Assets	-
Operational Risk-weighted Assets	786.7
Total Risk-weighted Assets	8,899.2
Capital Ratios for the Consolidated Group	
Common Equity Tier 1	13.63%
Tier 1	13.63%
Total Capital	15.25%

Credit Risk

As at 31 December 2023

Exposure Type	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Loans and advances secured by residential mortgage	17,165.4	17,115.8
Other Member Loans	589.5	589.6
Commitments ¹	1,848.1	1,850.3
Derivatives ¹	28.5	37.0
Liquid Assets	4,590.1	4,520.3
Other	286.4	295.8
Total	24,508.0	24,408.8

Exposure Portfolios	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Claims secured by residential mortgage	18,284.6	18,219.3
Other retail	847.8	866.6
Corporate	23.9	24.1
Banks and Other ADIs	2,275.8	2,211.8
Government	2,912.5	2,915.3
All other	163.4	171.7
Total	24,508.0	24,408.8

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	141.4	12.6	3.8	0.7
Other Member Loans	11.6	6.7	2.9	0.1
Total	153.0	19.3	6.7	0.8

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 2023

	Capital Relief \$m	Funding Only \$m	Self- securitisation \$m	Recognised Gain or Loss on Sale \$m
Securitisation Activity for the Quarter				
Residential Mortgage	-	-	49.9	-
Total Exposures	-	-	49.9	-

Securitisation Exposure Types	On-Balance Sheet	Off-Balance Sheet	Total Exposures
	\$m	\$m	\$m
Securitisation ³	3,900.1	1,831.6	5,731.7
RMBS securities held	3,921.6	-	3,921.6
Redraw facilities	15.2	6.3	21.5
Swap facilities	15.7	66.4	82.1

³ Loans and advances secured by residential mortgage.