



## **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

<b>Risk-weighted Assets</b>	<b>\$m</b>
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
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>8,043.7</b>
<b>Securitisation Risk-weighted Assets</b>	<b>20.0</b>
<b>Market Risk-weighted Assets</b>	<b>-</b>
<b>Operational Risk-weighted Assets</b>	<b>828.6</b>
<b>Total Risk-weighted Assets</b>	<b>8,892.3</b>
<b>Capital Ratios for the Consolidated Group</b>	
Common Equity Tier 1	14.61%
Tier 1	14.61%
<b>Total Capital</b>	<b>16.21%</b>

# Credit Risk

As at 31 December 2024

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

	Gross Credit Exposure	Average Gross Credit Exposure
Exposure Portfolios	\$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
<b>Total</b>	<b>24,539.4</b>	<b>24,303.0</b>

<sup>1</sup> Off-balance sheet exposures have been converted to their credit equivalent amounts.

	Non-performing facilities	Provisions held against non-performing exposures <sup>2</sup>	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	202.7	11.5	4.8	0.5
Other Member Loans	7.5	5.3	3.6	0.1
<b>Total</b>	<b>210.2</b>	<b>16.8</b>	<b>8.4</b>	<b>0.6</b>

<sup>2</sup> 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
<b>Securitisation Activity for the Quarter</b>				
Residential Mortgage	1,000.0	-	181.1	-
<b>Total Exposures</b>	<b>1,000.0</b>	<b>-</b>	<b>181.1</b>	<b>-</b>

<b>Securitisation Exposure Types</b>	On-Balance Sheet	Off-Balance Sheet	Total Exposures
	\$m	\$m	\$m
Securitisation <sup>3</sup>	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

<sup>3</sup> Loans and advances secured by residential mortgage.