Heritage Bank **APS 330: Public Disclosure**

Capital Adequacy as at 30 September 2019

	Risk-Weighted Assets (A$m)
Capital Requirements	
Credit Risk	
Corporate	0.0
Government	0.0
ADIs	452.4
Residential Mortgage	2,658.3
Other Retail	276.2
Other	94.3
Off Balance Sheet	69.1
	3,550.3
Securitisation	61.0
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	503.9
	4,115.2
Common Equity Tier 1	13.18%
Tier 1	13.18%
Total Capital Ratio	14.60%

Credit Risk as at 30 September 2019

	Gross Credit Exposure (A$m)	Average Gross Credit Exposure for Quarter (A$m)
Exposure Type		
Cash and Investment Securities	1,469.3	1,453.7
Loans and Advances	7,607.7	7,605.6
Other Assets	160.8	166.7
Total On Balance Sheet Exposures	9,237.8	9,226.0
Loans Approved not yet Advanced	168.1	163.2
Other Off Balance Sheet	995.4	990.4
Total Off Balance Sheet Exposures	1,163.5	1,153.6
Total Exposures	10,401.3	10,379.6
Exposure by Portfolio		
Corporate	0.0	0.0
Government	212.8	202.2
ADIs	1,256.5	1,251.5
Residential Mortgage	8,282.5	8,272.9
Other Retail	483.1	480.6
Other	166.4	172.4
	10,401.3	10,379.6

Credit Risk as at 30 September 2019

	Impaired Loans (A$m)	Past Due Loans (A$m)	Specific Provision Balance (A$m)	Charges for Specific Provision (A$m)	Write-Offs (A$m)
Exposure by Portfolio					
Corporate	0.0	0.0	0.0	0.0	0.0
Government	0.0	0.0	0.0	0.0	0.0
ADIs	0.0	0.0	0.0	0.0	0.0
Residential Mortgage	6.0	40.0	2.6	0.3	0.0
Other Retail	4.2	1.5	2.0	(0.4)	0.3
Other	0.0	0.0	0.0	0.0	0.0
Total	10.2	41.5	4.6	(0.1)	0.3
General Reserve for Credit Losses					
General Reserve for Credit Losses					8.4

Securitisation Exposures as at 30 September 2019

	Total Exposures Securitised (A$m)	Recognised Gain or Loss on Sale (A$m)
Securitisation Activity for Quarter		
Residential Mortgage	0.0	0.0
Total Exposures	0.0	0.0

	On Balance Sheet (A$m)	Off Balance Sheet (A$m)	Total Exposures (A$m)
Securitisation Exposure Types			
Liquidity Facilities	0.0	0.0	0.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	11.9	11.9
Holdings of Securities	4.5	0.0	4.5
	4.5	11.9	16.4