



## HCi capital position disclosure

For the financial year ending 30 June 2024, HCi held the following capital positions. This information is provided in accordance with the [APRA Capital Standard HPS 110 Capital Adequacy](#) under the Private Health Insurance (Prudential Supervision) Act 2015.

Description of capital component – private health insurer	Amount as at 30 June
Common Equity Tier 1 Capital	\$30,025,961
Aggregate regulatory adjustments in the calculation of Common Equity Tier 1 Capital	\$473,845
Additional Tier 1 Capital	\$0
Aggregate regulatory adjustments in the calculation of Additional Tier 1 Capital	\$0
Tier 2 Capital	\$0
Aggregate regulatory adjustments in the calculation of Tier 2 Capital	\$0
Total capital base	\$30,025,961
HCi's prescribed capital amount	\$7,867,729
<b>Capital adequacy multiple</b>	<b>3.82</b>
Description of capital component – health benefits fund	Amount as at 30 June
Net assets, after applying any regulatory adjustments	\$30,025,961
Aggregate regulatory adjustments to HCi's net assets	\$478,845
Tier 2 Capital	\$0
Aggregate regulatory adjustments in the calculation of Tier 2 Capital	\$0
Total capital base	\$30,025,961
HCi's prescribed capital amount, determined from:	\$7,867,729
• <i>Insurance Risk Charge</i>	\$5,970,252
• <i>Asset Risk Charge</i>	\$3,094,763
• <i>Asset Concentration Risk Charge</i>	\$0
• <i>Operational Risk Charge</i>	\$ 614,310
• <i>Aggregation benefit</i>	-\$ 1,811,597
• <i>Tax benefits</i>	\$0
<b>Capital adequacy multiple</b>	<b>3.82</b>

Please note that figures are rounded to the nearest dollar.