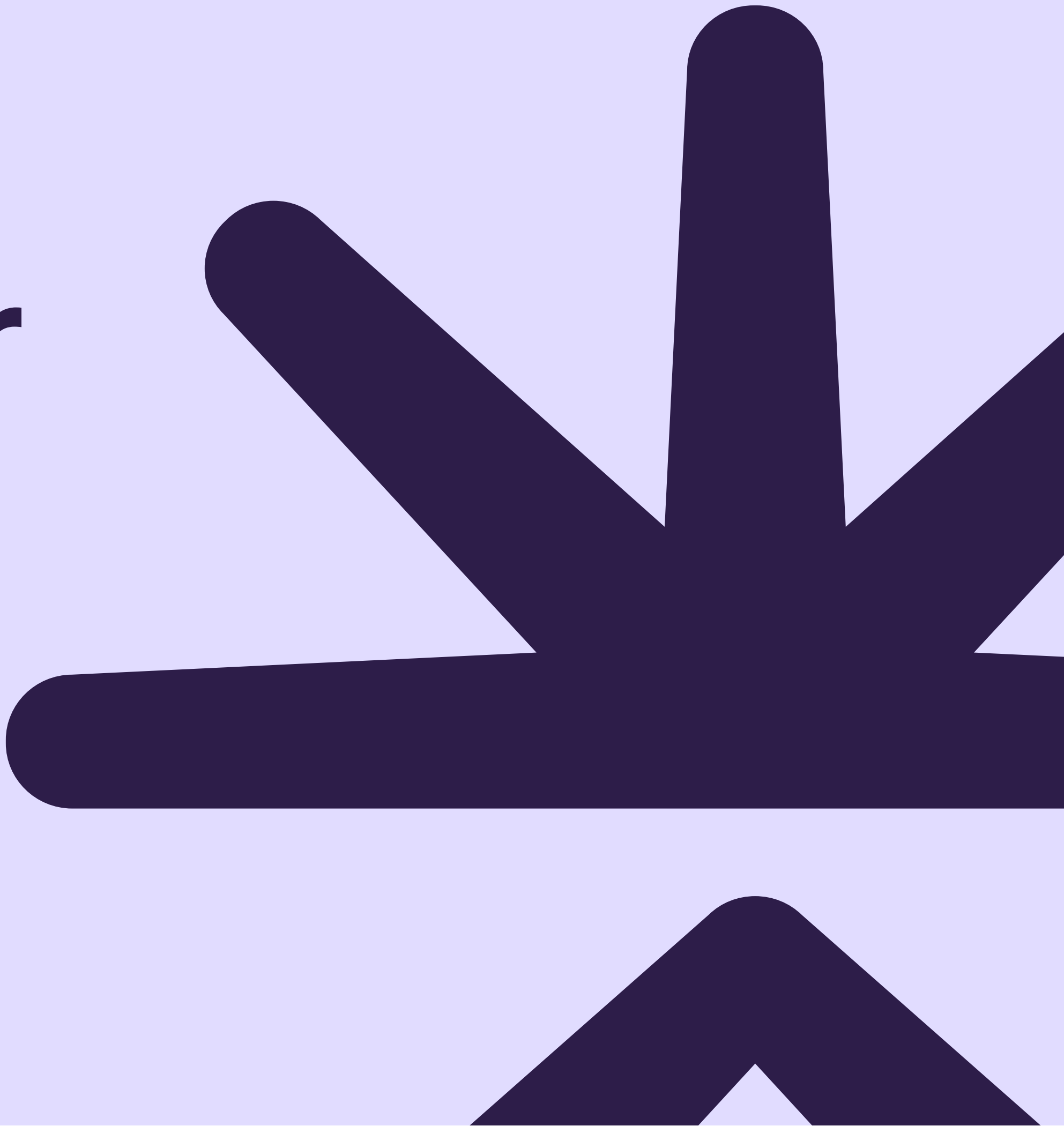


Grow together





Grow together

Welcome to Helia

With a proud heritage as Australia's first Lenders Mortgage Insurance (LMI) provider, Helia is committed to accelerating financial wellbeing through home ownership.

Helia was originally established by the Federal Government in 1965 as the Housing Loans Insurance Corporation (HLIC) and was acquired in 1997 by US-based General Electric Company (GE). It became Genworth Australia and listed on the ASX in 2014. Following the separation from Genworth Financial, Inc. in 2021, Genworth Australia was renamed Helia Group Limited (ASX: HLI) in November 2022.

The name Helia is inspired by the sun. It reflects who we are and how we use our expertise, experience and understanding to show people possibilities, shine a light on solutions and create brighter outcomes.

Sustainability Report

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Acknowledgement of Country

We respectfully acknowledge the Traditional Owners of the Lands across Australia and pay our respects to their Elders past, present and emerging. Our registered office is located on the Lands of the Cammeraygal Peoples.

Sustainability

Sustainable business practices

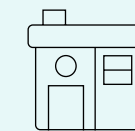
“Whether it’s elevating the level of home ownership in Australia, supporting people through hardship or building the climate resilience of our business, we always consider the short and long term impacts of what we do. We are committed to being a responsible and sustainable business, now and for the future.”

Pauline Blight-Johnston, Helia CEO



Helia’s sustainability strategy is built around our **three pillars** of driving financial wellbeing through home ownership, with climate resilience and good corporate citizenship.

These pillars set the framework for our ESG priorities and ensures that we consider our impacts on people and planet, and strive to deliver social, economic, and environmental value through what we do and how we operate.



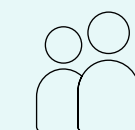
Driving financial wellbeing

We are working to elevate the level of home ownership in Australia by helping our customers to support vulnerable borrowers and the broader community.



Enhancing climate resilience

We are building the climate resilience of our business and working to reduce the environmental impact of our operations.



Good corporate citizenship

We are continuing to integrate ESG considerations into our investment approach and championing diversity through driving a supportive and inclusive culture.

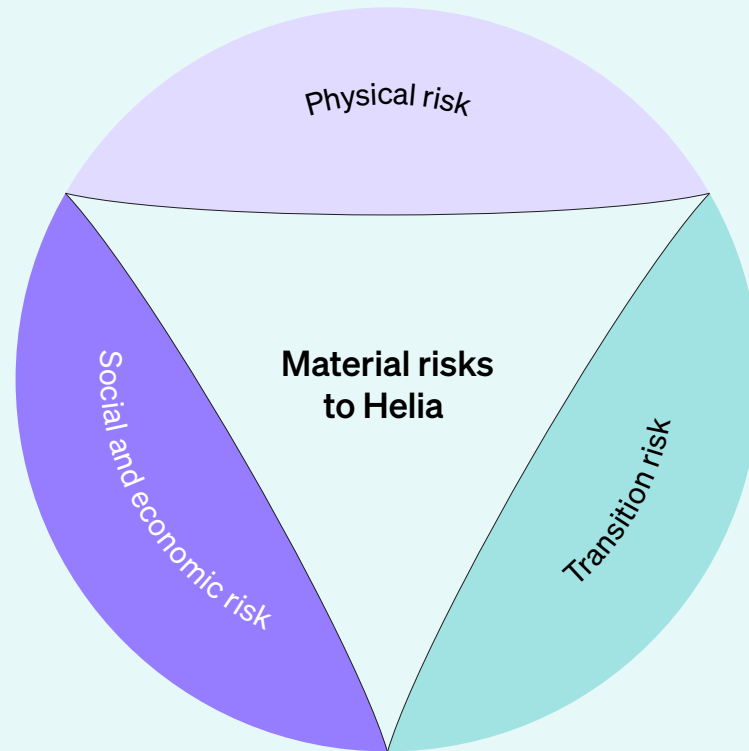
Governance

Our approach to sustainability

In 2022, we revised our sustainability approach to ensure we are responding to the evolving ESG landscape, meeting stakeholder expectations, and are delivering enduring social, environmental and economic value creation.

Core to our approach is an ambition to mature and optimise our current sustainability performance, thereby enhancing Helia's long-term business resilience.

Our sustainability pillars set the framework for our sustainability goals, priorities, and reporting. They capture our commitment to important ESG issues and will guide our business in setting sustainability initiatives and targets for the future. They also respond to the key risks facing our business, identified in the materiality assessment we conducted in March 2022.



Responsible business practices

The following policies are available at helia.com.au

[Modern Slavery](#)

[Code of Conduct](#)

[Anti-Corruption](#)

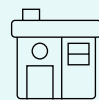
[Supplier Code of Conduct](#)

[Diversity & Inclusion](#)

[Whistleblower](#)



Sustainability commitments



Driving Financial Wellbeing & Housing Accessibility

- Elevate the level of home ownership in Australia, through providing new and affordable LMI solutions for borrowers.
- Drive financial wellbeing in communities, by providing home buyers and brokers with tools and education material.
- Support our most vulnerable customers and communities, through financial hardship relief solutions and investing in community programs.



Enhancing Climate Resilience

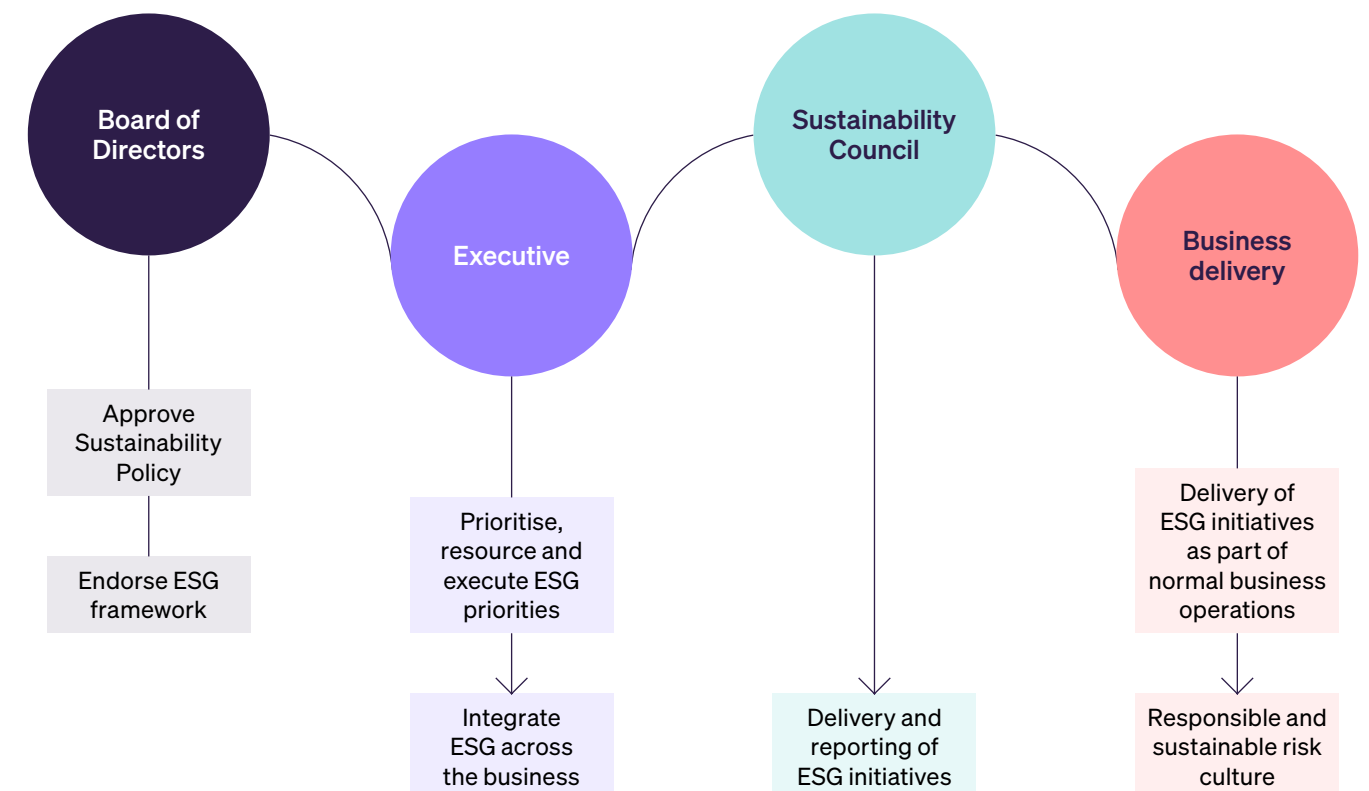
- Build the climate resilience of our business, by understanding and responding to climate risks.
- Increase climate resilience across the community, by expanding offerings to provide green product alternatives and through knowledge sharing and education programs.
- Minimise the environmental impact of our operations, by reducing emissions and waste.



Demonstrating Good Corporate Citizenship

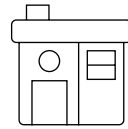
- Continue to integrate ESG considerations into Helia's investment approach, through sustainable investing.
- Increase access to affordable and resilient housing, through advocacy and participation in industry forums and public initiatives.
- Champion diversity through driving a supportive & inclusive culture, and prioritise respectful and appropriate reconciliation with Indigenous cultures.

ESG Governance structure

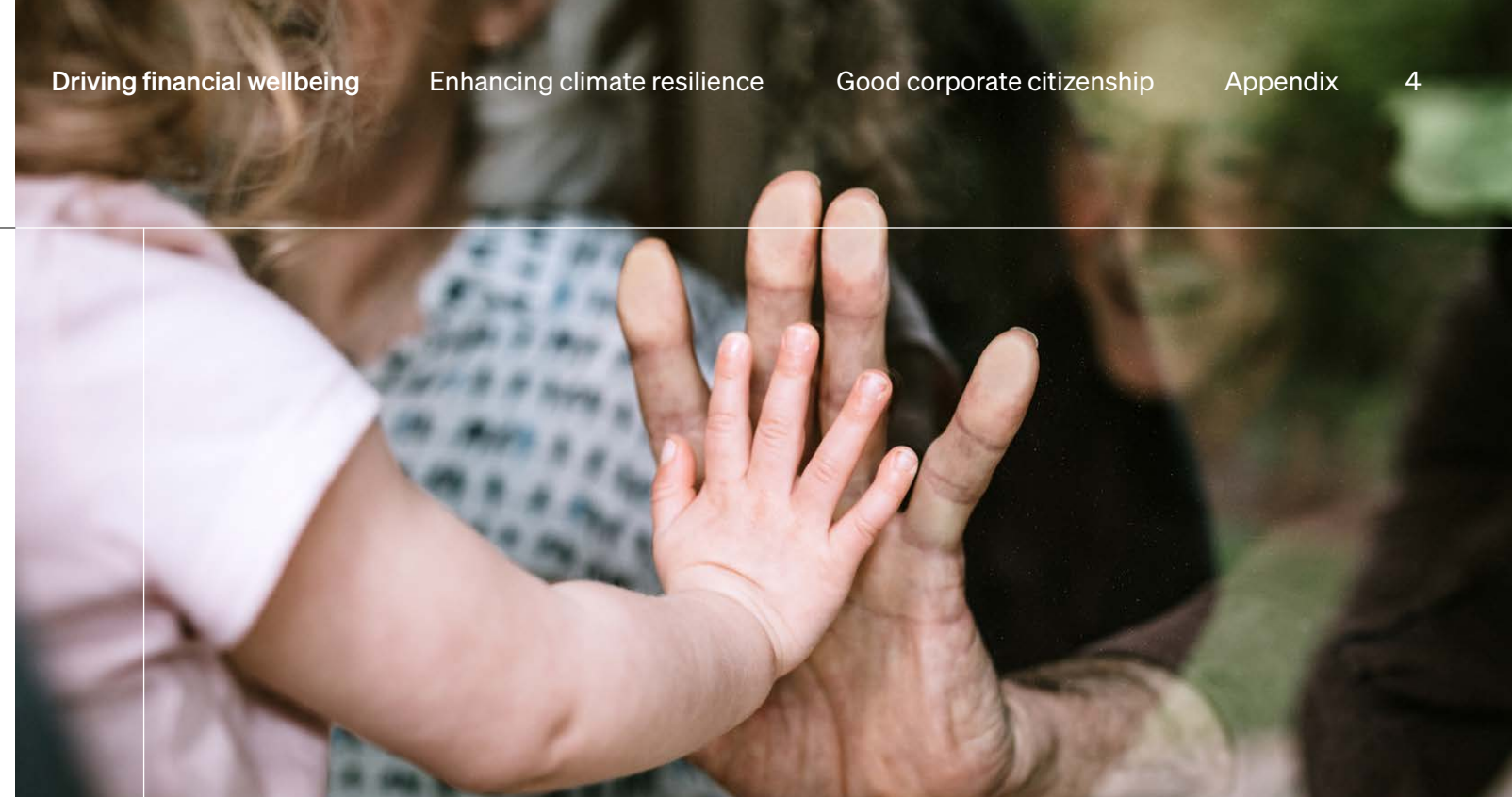




Driving financial wellbeing



Helia is dedicated to helping our customers to support vulnerable borrowers and the broader community through hardship relief solutions, educating home buyers and investing in community programs.



Hardship relief

In 2022, Helia extended delegated hardship authority to more customers, to enable more rapid assistance to be provided to home buyers impacted by financial hardship. In 2022, we supported over 8,000 hardship requests.

As part of our commitment to supporting vulnerable home owners in times of financial difficulty, Helia partners with our customers to forgo debt recovery actions for home buyers under specific hardship circumstances.

Helia has assisted over 50 vulnerable home owners by forgoing any action as part of the shortfall recovery process totalling almost \$5 million.



To elevate the level of home ownership in Australia, we are committed to providing new and affordable LMI solutions to assist borrowers.

Education

We are committed to driving financial wellbeing in communities, by providing home buyer and borrower education tools and materials. Education is key to helping people use LMI effectively as a tool to accelerating home ownership and to overcome the complexity involved in planning and applying for a home loan.

In 2022, Helia conducted a survey of 2,018 prospective first home buyers, and 1,187 recent first home buyers for our annual First Home Buyer Report to understand the trends and needs influencing their home ownership decisions. Helia also released the 2022/2023 edition of the It's My Home Magazine to help engage and educate all home buyers.

Our community partnerships

We are thankful to have continued our charity partnerships with St Vincent de Paul Society and Youth off the Streets, and to have commenced a new partnership with Habitat for Humanity in 2022.

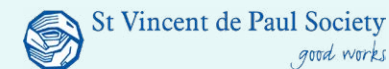
Through these partnerships, we have continued to support the financial wellbeing of communities through funding programs that address the barriers to home ownership. We have achieved this through various education, volunteering, and engagement opportunities for our people.

Local charities supported

75

Donation spend

\$471,450



St Vincent de Paul Society

In 2022, Helia continued to support:

- Our Lady of the Way – providing on site and outreach support to women escaping family and domestic violence who, as a result of leaving their situation, have become homeless.
- Sydney Metropolitan Van Services – supporting community members impacted by homelessness, unemployment, domestic and family violence, addiction, mental health issues and social isolation.
- Flood relief support – providing emergency food, accommodation and essential items to support families impacted by flooding across NSW.



Youth off the Streets

In 2022, Helia continued to support:

- Living skills capacity building program – teaching young people life skills to respond to developmental activities of daily living, personal, and emotional stressors.
- Domestic and family violence prevention program – teaching young people with limited exposure to healthy family and intimate relationships, how to identify and stop the cycle of domestic family violence.
- National Scholarship Program – helping our two recipients to complete their HSC and is assisting them in attaining their post-school goals including university.

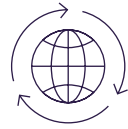


Habitat for Humanity

This year we announced a partnership with Habitat for Humanity based on our shared purpose to increase housing accessibility for more Australians.

- In 2022, we have contributed to a new domestic shelter which, upon completion, will help women and children escaping domestic violence and people facing homelessness.
- Over the coming years, Helia will provide volunteering, project funding and we will work together to advocate for more solutions to support vulnerable communities.

Enhancing climate resilience



We recognise that climate change has significant implications for our business, community and the environment.



Addressing our climate responsibility

Helia is committed to increasing climate resilience across the community by understanding and responding to climate risks, and by supporting customers, to provide green product alternatives.

We are constantly looking at the trends that could threaten the financial sustainability of our business and we understand that the risks associated with a changing climate are far reaching and may impact on various parts of the economy.

We operate in line with the Task Force on Climate-related Financial Disclosure (TCFD) and the ASX Corporate Governance Principles and Recommendations (Recommendation 7.4) that companies should mobilise to better understand all economic, environmental, and social sustainability risks that may be material to their organisation.

Both physical climate risk and transition risk have the potential to impact Helia's losses and conventional risk classes.

Helia's approach to assessing and managing Climate Risk is aligned to APRA's Prudential Practice Guide CPG 229 Climate Change Financial Risks (November 2021) that provides important guidance and sets regulatory expectations.

Transition risk

The effects of transition risk are already impacting local economies and house and land values.

We have progressed our work on identifying and assessing our exposure to coal mining and coal fired power generation which carry high residual risk given the longer-term movement away from coal. Our progress includes a new coal mining model to help forecast losses in mining towns to prioritise mitigation strategies. We are already working with our customers on location risk responses for these locations and will continue to work with our lenders on underwriting responses.

Our carbon neutral commitment

We understand the importance of developing a net zero plan for future. For now, we are focused on becoming carbon neutral and are looking at how we can reduce scope 1 and 2 emissions in line with global targets of approximately 50% emissions reduction by 2030.

Our climate commitment means we will take action to reduce greenhouse gas emissions with an ambition of becoming carbon neutral by 2050.

Our ambition:

50% reduction in scope 1 & 2 emissions by 2030

Physical climate risk

As frequent severe weather events continued in 2022, so too did their impacts on our lenders, consumers, and communities.

To enhance our understanding of these risks on our portfolio and to support our customers, we have continued to develop methodologies to assess the impact of climate risks.

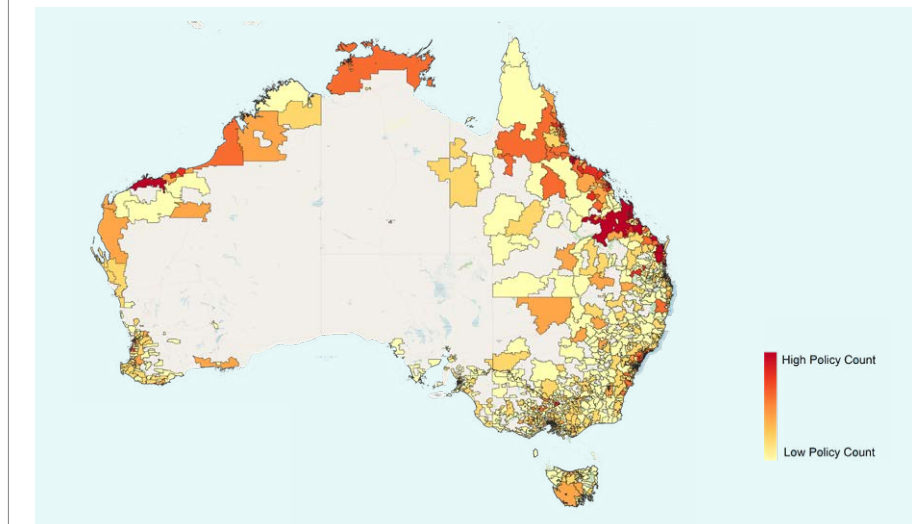
In 2022, we continued our partnership with Munich Re to assess the physical risk which has helped to guide us on setting our risk appetite and underwriting guidelines. We are working to share these understandings with our customers.

We will continue to leverage these insights to manage new business in higher risk areas through active customer participation, education and risk management practices.

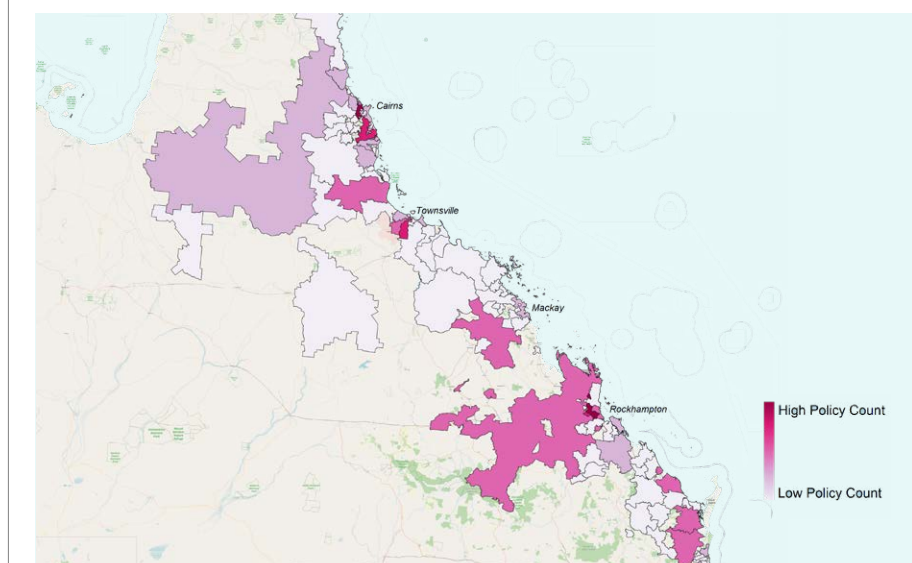
Approximately 90% of our policies in-force are not currently in high risk climate areas. For those that are, we undertake climate risk assessments to understand current and potential risk.

These climate assessment charts illustrate our exposure to physical climate risk across Australia and Northern QLD.

Policies in-force levels in high risk climate regions in Australia



Policies in-force levels in tropical cyclone and flood regions in Northern QLD



Source: MunichRe Climate Assessment undertaken for Helia, 2021.



Enhancing climate resilience continued

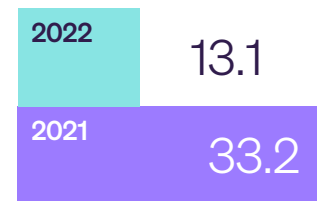
Helia is committed to minimising the environmental impacts of our operations by reducing emissions and waste.

Energy consumption

Our energy consumption is limited to purchased electricity, and like prior years, we have collected data on actual electricity consumption across our three offices. We receive monthly utility bills and consumption reports directly from our utility providers. Our head office continues to sit within a 5 Star Green Star rating and NABERS energy 5 Star rated office building, 101 Miller Street, North Sydney, NSW.

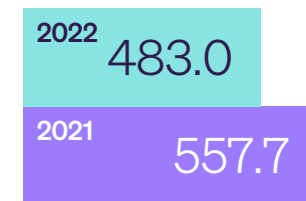
Helia 2022 Energy consumption (GJ)

Direct energy consumption (scope 1)

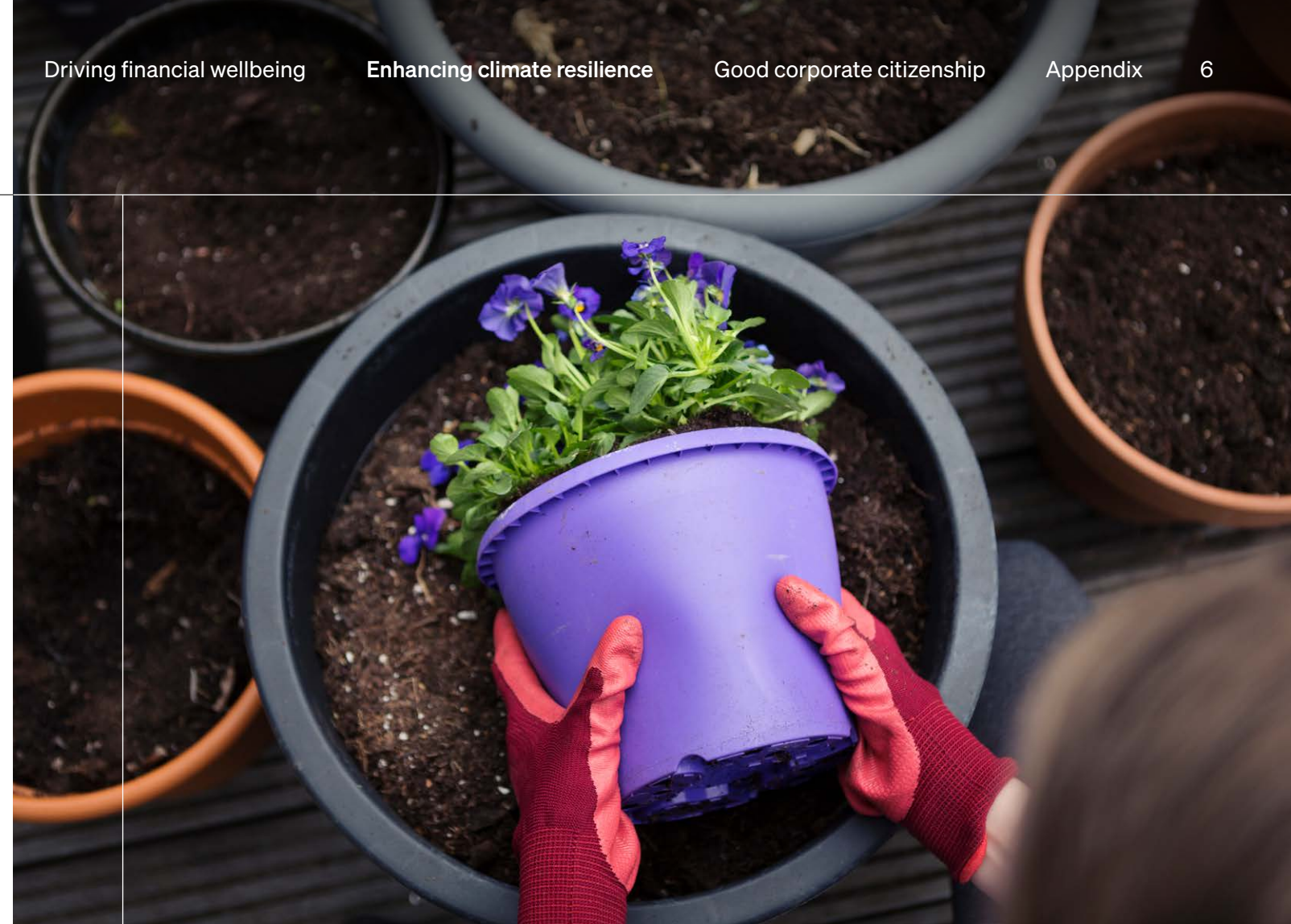


DOWN 61% on FY21

Indirect energy consumption (scope 2)



DOWN 13% on FY21

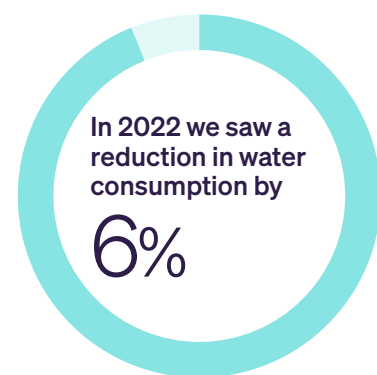


Water consumption

In 2022 we saw a 6% reduction in water consumption, reflecting our ongoing hybrid working arrangements and the closure of our Melbourne office in June 2022.

We are aware of our need to minimise water usage and we frequently work with our landlords to better understand and monitor our consumption.

In 2022 the reliability of our water consumption data increased as we moved from estimate to actual reads being conducted. Our head office has a 4.5 star NABERS water rating.



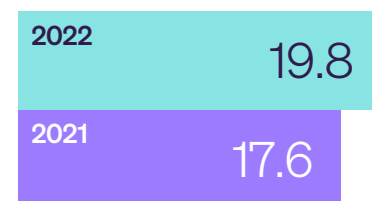
Our waste management

We are committed to reducing our waste generated wherever possible through initiatives and policies to reuse and recycle carefully selected materials and products. We measure these results by calculating waste generation and the volume of recycling in our offices.

During 2022, Helia operated from three offices:

- North Sydney (Head office, as at 31 December 2022)
- Brisbane (closed 31 January 2022)
- Melbourne (closed 30 June 2022)

Total municipal solid waste (tonnes/year)



UP 13% on FY21

Following the closure of our Melbourne office, we have occupied WorkClub serviced office from 14 November to support our Melbourne based employees.

As at 31 December, 2022, our employees are 88% Sydney based, 5% Melbourne based and we also have a team of remote workers across Australia, based predominantly in Brisbane (7%).

Waste and recycling data for 2022 was provided by our landlords for both our offices and combined to provide an indicator of our annual waste generated.

Helia continues to work in conjunction with our landlords on waste management initiatives.

In 2022, our North Sydney office building installed an organic waste system that allows waste to be processed into compost and collected by a service provider for distribution.

Our water and waste data for 2022 has been collected for our North Sydney and Melbourne offices only.

GHG emissions

Our GHG emissions are categorised as direct (scope 1), indirect (scope 2), and other indirect (scope 3) emissions.

The total scope 1 and 2 emissions associated with Helia's three offices was found to be 98.9 t CO₂-e which is a 20% reduction from the previous year. The majority of Helia's emissions were scope 2 amounting to 98.2 t CO₂-e in 2022.

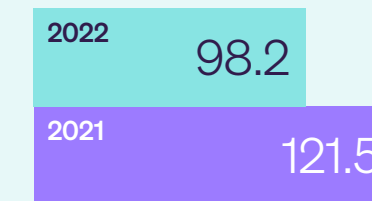
The significant reduction in Helia's emissions and energy consumption is due to lease terminations of our Melbourne and Brisbane offices in June 2022 and January 2022, respectively.

Our reported operational indirect emissions (scope 3) predominantly represented by corporate travel and employee office commuting.

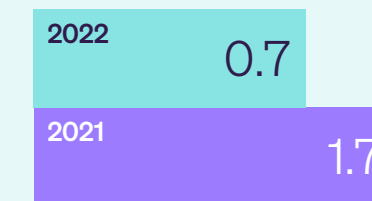
In 2022, COVID restrictions eased and normal employee movement resumed. From 2023 we intend to recommence tracking and report these scope 3 emissions.

GHG emissions data (tCO₂-e)

Purchased electricity



Natural gas



Reduction in emissions on FY21

20%

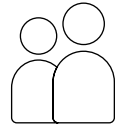


See all our environmental performance data on page 8

(tCO₂-e) – Carbon dioxide equivalent
GJ – Gigajoule

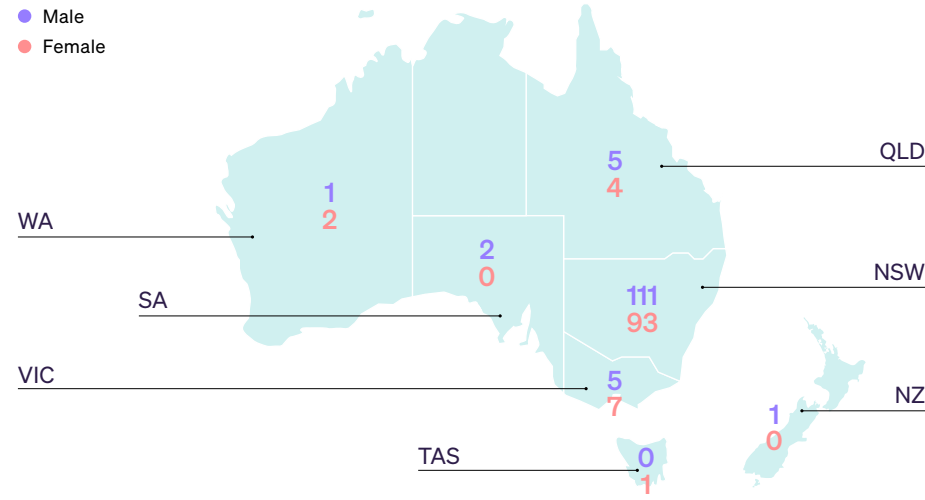


Good corporate citizenship



Total workforce by gender & region

232



Diversity and inclusion

Supporting an inclusive culture

We are committed to championing diversity through cultivating a diverse and inclusive workforce where differences are valued, and where we prioritise respectful and appropriate reconciliation with Indigenous cultures.

Our commitment to diversity and inclusion is focused on:

- gender equity
- inclusive and diverse culture
- indigenous awareness.

Our focused efforts included diversity training programs addressing respect at work, inclusion, cultural awareness, unconscious bias and psychosocial safety for all our people, and the delivery of a suite of leadership programs to provide opportunity for career growth in the workplace.

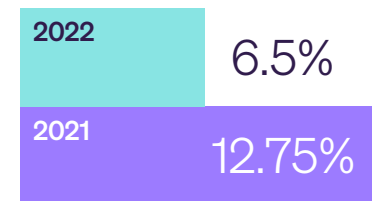
In 2022, Helia also updated its paid parental leave policy to make it available to all care givers with no required waiting periods and had a total of nine people taking parental leave in 2022.

We supported the attraction and retention of women through focused hiring and promotion practices. As a result of these efforts, we exceeded our target of 40% women in management positions which reached 43.48% and reduced our gender pay gap to 6.5% (down from 12.75% in 2021), far exceeding industry benchmarks (29.5%).

“As Chair of the Diversity Council, I am honoured to lead the work as we continue to invest in the diversity and inclusiveness of our workforce, grounded in our values where speaking up is encouraged. This year we lodged our first Reconciliation Action Plan (RAP) to Reconciliation Australia which will help to guide us on the incremental steps we will take over time as we progress our awareness, actions, and approach to Reconciliation.”

Greg McAweeney
Chief Commercial Officer, LMI

Continuing to close the gender pay gap



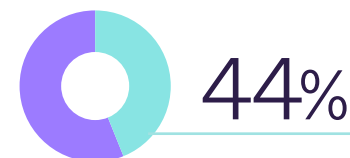
Employees returned from parental leave

9

Board gender equality



Senior Leadership team gender equality



Female Male

Responsible investing

In 2022, we remained committed to identifying and mitigating climate change related risks in relation to our investment portfolio integration and continue to review our investment policy annually.

We will continue to incorporate ESG considerations in the investment decision process for our investment mandates.

Our Code of Conduct

Our Code of Conduct sets the expected standards of professional behaviour that we all need to follow. It guides us to do the right thing in our behaviours, actions and decisions.

Our actions and decisions need to stay consistent with our behaviours and comply with Helia policies and procedures, and the law.

Access our Code of Conduct at www.helia.com.au

Workplace health and safety

We are committed to providing a safe and healthy workplace with a focus on mental and physical wellbeing, flexible working, work life balance, and supporting our employees who are carers.

Helia has committed to building a work environment that helps employees achieve their maximum potential, both at work and in their personal lives. In 2022 Helia has offered ongoing flexibility to continually support new ways of working arrangements.

Our continued focus on workplace flexibility and inclusion was reflected in high employee engagement survey results for questions relating to workplace flexibility (96%), care and wellbeing (93%) and authentic self (83%), leading to higher overall culture and engagement for our organisation.

Work related ill health and injury

In 2022, we reported zero fatalities, high-consequence injuries, recordable injuries or recordable incidents of ill health.

Our Reconciliation Action Plan

In 2022 Helia continued its Reconciliation Action Plan (RAP) which has continued to help guide us through the incremental steps we are taking to progress our awareness, actions, and approach to Reconciliation in Australia.

Access our RAP at www.helia.com.au

Sustainability Appendix

Materiality Assessment

In 2022, we undertook a comprehensive materiality assessment, with the assistance of an independent third-party consultant. Our materiality assessment (methodology comprising of desktop research, stakeholder interviews, and a materiality prioritisation workshop with key internal staff) revealed the topics most material to Helia's stakeholders.

The results of our materiality assessment have helped us to shape our new Sustainability pillars (Financial Wellbeing and Housing Affordability, Climate Resilience and Good Corporate Citizenship), and will inform our sustainability approach, strategic priorities and reporting.

Helia intends to undertake a materiality assessment every two–three years.

2022 Helia Materialist Assessment outcomes:

Prioritised list of material topics

1. Financial wellbeing & housing accessibility
2. Climate risk & resilience
3. ESG Corporate governance & responsible business
4. Diversity & inclusion
5. Customer education & awareness
6. Culture & wellbeing
7. Legal & regulatory compliance
8. Talent attraction, development & retention
9. Sustainable investing
10. Community investment & philanthropy
11. Green products & services
12. Modern slavery & human rights
13. Economic value generated
14. Resources, energy & emissions

(Based on stakeholder interview responses alone.)

Environmental data

Environmental indicators

Helia's 2022 environmental indicators (i.e., greenhouse gas (GHG) emissions, energy, waste, and water) have been prepared for all Helia offices. This data has been supplied via internal and third-party sources. Electricity usage is converted from Kwh to tCO₂-e and Gas usage is converted from MJ into tCO₂-e.

All environmental data has been subject to independent review by an external consultancy.

Direct energy consumption (scope 1)

2021–2022 Direct energy consumption by primary source

	2021 Total GJ	2022 Total GJ	Contribution (%)	% change (2021 to 2022)
Non-renewable sources				
Natural gas	33.2	13.1	100%	-61%
LPG	-	-	-	-
Diesel/Oil	-	-	-	-
Renewable sources	-	-	-	-
Total	33.2	13.1	100%	-61%

Direct energy consumption (scope 2)

2021–2022 Indirect energy consumption by primary source

	2021 Total GJ	2022 Total GJ	Contribution (%)	% change (2021 to 2022)
Non-renewable sources (electricity)				
Sydney	519.9	474.4	98%	-9%
Melbourne	15.3	8.0	1.7%	-48%
Brisbane	22.5	0.6	0.1%	-97%
Total	557.7	483.0	100%	-13%
Renewable sources (electricity)				
Sydney	-	-	-	-
Melbourne	-	-	-	-
Brisbane	-	-	-	-
Total	-	-	-	-
Total	557.7	483.0	100%	-13%

Sustainability Appendix continued

2021–2022 Direct & indirect emissions (scope 1 & 2) by source

	2021 GHG emissions (sum of direct & indirect emissions)	2022 GHG emissions (sum of direct & indirect emissions)	% contribution of direct & indirect emissions (scope 1 & 2)	% change
Purchased electricity				
Sydney	112.6	96.2	97.3%	-15%
Melbourne	3.9	1.9	1.9%	-52%
Brisbane	5.0	0.1	0.1%	-97%
Total	121.5	98.2	99.3%	-19%
Natural Gas				
Sydney	-	-	-	-
Melbourne	1.7	0.7	0.7%	-61%
Brisbane	-	-	-	-
Total	1.7	0.7	0.7%	-61%
LPG				
Sydney	-	-	-	-
Melbourne	-	-	-	-
Brisbane	-	-	-	-
Total	-	-	-	-
Diesel				
Sydney	-	-	-	-
Melbourne	-	-	-	-
Brisbane	-	-	-	-
Total	-	-	-	-
Total	123.2	98.9	100%	-20%

Office location	2021 Total water consumption (ML/year)	2022 Total water consumption (ML/year)	Contribution (%)	% change
Sydney	1.10	1.08	97.0%	-2%
Melbourne	0.08	0.03	3.0%	-58%
Brisbane	-	-	-	-
Total	1.2	1.1	100.0%	-6%

2021–2022 Breakdown of non-hazardous waste disposal by office

Office location	2021 Municipal solid waste (tonnes/year)	2021 Recycling (tonnes/year)	2022 Municipal solid waste (tonnes/year)	2022 Recycling (tonnes/year)	% change municipal solid waste	% change recycling
Sydney	17.6	11.7	18.1	10.8	3%	-8%
Melbourne	-	-	1.7	0.2	100%	100%
Brisbane	-	-	-	-	-	-
Total	17.6	11.7	19.8	11	12%	-6%

2022 Waste Recycled: -44%

TCFD

Helia reports in accordance with recommendations of the Task Force on Climate-related Financial Disclosure (TCFD) and complies with the ASX Corporate Governance Principles and Recommendations (Recommendation 7.4) that companies should disclose their exposure to, and management of, environmental or social risks material to their organisation.

Note: The page numbers referenced in the below table refer to the [2022 Helia Annual Report](#), in which this Sustainability content was originally published.

TCFD Recommended Disclosures	Our Approach
Governance: Disclose the organisation's governance around climate-related risks and opportunities	
a) Describe the board's oversight of climate-related risks and opportunities	Helia's governance processes cover climate related risks. The Board is ultimately responsible for all risk, and the organisation provides regular updates to the Risk Committee and management on its progress towards understanding climate-related risk. 2022 Annual Report pages 22–23 and 26–27
b) Describe management's role in assessing and managing climate-related risks and opportunities	2022 Annual Report pages 22–23 and 26–27
Strategy: Disclose the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning where such information is material	
a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium and long term	2022 Annual Report pages 20–21
b) Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning	2022 Annual Report pages 22–23 and 30–32 Note: Detailed disclosures on financial impact still evolving.
c) Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	Information incomplete or unavailable – developing as part of wider climate impact work and carbon neutral commitment.
Risk Management: Disclose how the organisation identifies, assesses, and manages climate-related risk	
a) Describe the organisation's processes for identifying and assessing climate-related risks	2022 Annual Report pages 30–31
b) Describe the organisation's processes for managing climate-related risks	2022 Annual Report page 22–23 and 30–31
c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management	2022 Annual Report pages 22–23, 26–27 and 30–31
Metrics and Targets: Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	
a) Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process	Emissions spread – climate spread. 2022 Annual Report pages 30–33
b) Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks	Emissions spread – climate spread. 2022 Annual Report pages 30–33
c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets	Information incomplete or unavailable – developing as part of wider climate impact work and carbon neutral commitment.

Sustainability Appendix continued

Organisational data

Employee data

Director, employee, new hires & departures by age and gender (as at 31 December 2022).

Board of Directors	Female	Male	Total
< 30 years	0	0	0 (0%)
30–50 years	0	2	2 (25%)
>50 years	4	2	6 (75%)
Total	4 (50%)	4 (50%)	8 (100%)

Employees	Female	Male	Total
< 30 years	13 (6%)	14 (6%)	27 (12%)
30–50 years	68 (29%)	74 (32%)	142 (71%)
>50 years	26 (11%)	37 (16%)	63 (27%)
Total	107 (46%)	125 (54%)	232 (100%)

New hires in 2022	Female	Male	Total
< 30 years	8 (12%)	10 (15%)	18 (28%)
30–50 years	16 (25%)	26 (40%)	42 (65%)
>50 years	3 (5%)	2 (3%)	5 (8%)
Total	27 (42%)	38 (58%)	65 (100%)

Departures in 2022	Female	Male	Total
< 30 years	3 (6%)	7 (14%)	10 (20%)
30–50 years	17 (34%)	13 (26%)	30 (60%)
>50 years	2 (4%)	8 (16%)	10 (20%)
Total	22 (44%)	28 (56%)	50 (100%)

Director, employee, new hires & departures by region (as at 31 December 2022)

Region	Director	Employee	New hires	Departures
NSW	6 (75%)	204 (88%)	63 (94%)	49 (98%)
VIC	1 (12.5%)	12 (5%)	2 (3%)	1 (2%)
QLD	1 (12.5%)	9 (4%)	1 (1.5%)	0 (0%)
WA	0 (0%)	3 (1.5%)	0 (0%)	0 (0%)
SA	0 (0%)	2 (1%)	0 (0%)	0 (0%)
TAS	0 (0%)	1 (0.5%)	1 (1.5%)	0 (0%)
NZ	0 (0%)	1 (0.5%)	0 (0%)	0 (0%)
Total	8 (100%)	232 (100%)	67 (100%)	50 (100%)

Parental leave (for the year ending 31 December 2022)

	Female	Male	Total
Employees that took parental leave	5	5	10
Employees that returned to work after parental leave ended	4	5	9
Employees that returned to work after parental leave ended, that were still employees 12 months after their return to work	3*	2*	5
Return to work and retention rates of employees that took parental leave	30%	20%	50%

* out of 10 employees on Parental Leave in 2021.

Performance and Development

Helia annual performance cycle

Feb – Mar	Set performance and development goals
Jun	Talent and succession planning
Jul	Mid year performance and development review
Nov – Dec	Annual performance review

100% of employees received regular performance and career development reviews.

Training hours

Average hours of training per year per employee (for the year ending 31 December 2022)

Training by gender	Male	Female	Total
Average no. training hours	23.4	24.6	24.01

Training by employee category	Employee	Leadership member	Total
Average no. training hours	21	31	24

Stakeholder engagement

Overview & engagement frequency

An integral part of building a sustainable business is having regular engagement with key stakeholders to support effective decision-making. This year, Helia collaborated with the following stakeholder groups to gain insights and input on relevant issues.

Our people

Regular communication with employees underpins our culture at Helia. We engage with our people in a variety of ways, including regular touchpoints between managers and individuals/teams, professional development conversations, quarterly Town Halls, lunch and learn sessions, employee surveys, and social and community events.

Engagement: ○ Daily ○ Weekly ● Quarterly

Community groups

We invest in community programs run by charitable groups through donations and volunteering programs.

Engagement: ★ Adhoc



Sustainability Appendix continued

Government

We liaise regularly with the Commonwealth and State Treasuries, as well as other Federal and State government departments and agencies, on policy and programs impacting home buyers.

Total political contributions: Nil. No indirect contributions. No in-kind contributions.

Engagement: ★ Adhoc

Suppliers

We engage with our suppliers throughout the provision of services. After a competitive bidding process, we assess their ability to perform a defined scope of work and their approach to sustainability and the prevention of modern slavery. We undertake risk assessments and reference checks and once a supplier is engaged, we conduct regular business reviews for those identified as higher risk. All suppliers have undergone Helia's modern slavery assessment in 2022.

We are committed to complying with all necessary laws, regulations, rules and agreements when engaging suppliers and post onboarding, including where there are changes in the regulatory and compliance landscape. A supplier code of conduct for existing and new suppliers ensures Helia's ongoing compliance with APRA Prudential Standard CPS 220 (Risk Management).

Engagement: ● Annual ★ Adhoc

[See our Supplier Code of Conduct](#)

Home buyers

We engage with home buyers through news, digital and social media and consumer publications.

As part of our ongoing commitment to educate home buyers on the process about LMI, we produce and publish numerous online articles and tools such as our LMI tool kit, Deposit Comparison Estimator, LMI Fee Estimator and our annual magazine, 'It's My Home'.

Engagement: ● Annual ★ Adhoc

Media

We proactively engage with media to keep the market and general public informed on news and business changes and respond to requests for information. Our Media and Public Relations Policy is available on our website.

Engagement: ★ Adhoc

[See our Media Relations Policy](#)

Landlords

We liaise regularly with our Sydney, Melbourne and Brisbane office landlords (noting the Brisbane office closed 31 January 2022 and Melbourne closed 30 June 2022) or their agents regarding our workplaces. We have regular meetings with our Sydney landlord's Resource Recovery Manager, to collaborate on a specific environmental agenda and track consumption metrics.

Engagement: 🕒 Quarterly

Shareholders

Helia is committed to accurate and timely communication with our shareholders. Our Disclosure Policy is available on our website and outlines how we comply with our continuous disclosure obligations in a timely and transparent manner. We provide half year (June) and full year (December) financial result updates each year and issue an Annual Report and Corporate Governance Statement in February.

[See our Disclosure Policy](#)

Retail shareholders

Our Investor Relations team are available to answer questions or receive feedback from retail investors.

We communicate with our retail shareholders through:

- the Investor Centre on our website
- email alerts
- an annual Investor Day, and
- the Annual General Meeting, which provides retail shareholders with the opportunity to ask questions and provide feedback directly to the Chairman, Board and Chief Executive Officer (CEO).

Institutional shareholders

Our Investor Relations team are also available to answer questions or receive feedback from institutional investors.

Our Chief Executive Officer (CEO) and Chief Financial Officer (CFO) meet with our existing shareholders and prospective institutional investors on a regular basis as part of our:

- post results domestic and international roadshows
- broker hosted conferences and investor briefing sessions, and
- company hosted meetings on an 'as requested' basis throughout the year.

Investment analysts

Investment analysts are invited to participate in all briefings through a conference call and webcast, including those for the half and full-year results. During these briefings, analysts have an opportunity to ask questions of our CEO and CFO.

These briefings are available to all shareholders to listen to live or on replay through our website. Briefings are often followed up with 1:1 investor and analyst roadshow meetings to further discuss our business.

Engagement: 🕒 Half year ● Full year ★ Adhoc

Ratings agencies

S&P Global Ratings and Fitch Ratings provide insurer financial strength credit ratings on Helia Insurance Pty Ltd. We meet with representatives from both agencies for an annual management meeting and liaise regularly with them including at our financial results updates.

Engagement: 🕒 Half year

Customers

We value our strong and collaborative partnerships with our customers. We seek feedback through our annual customer satisfaction survey, that provides insights into customer experiences and areas Helia should focus on in the following year to help our customers and their customers. We also engage with our customers through workshops, industry forums, training sessions, digital media platforms and our originations call centre.

Engagement: ★ Tailored per customer

Industry bodies

We contribute to discussions regarding issues facing the industry as members of the Insurance Council of Australia (ICA), and by working with the Customer Owned Banking Association (COBA) and the Mortgage and Finance Association of Australia (MFAA). The ICA – LMI subcommittee meets quarterly or more frequently as required.

Engagement: ★ Adhoc 🕒 Quarterly

Regulators

We engage with regulators openly, candidly and in a timely manner. In complying with legislation and regulations, Helia has regard to relevant community expectations and standards. Helia is regulated by the Australian Prudential Regulation Authority (APRA), an independent statutory authority that supervises financial institutions across banking, insurance and superannuation and promotes financial system stability in Australia. We regularly meet with APRA supervisory teams throughout the year. Helia is also regulated by the Australian Securities and Investments Commission (ASIC), Reserve Bank of New Zealand (RBNZ) and the Bermuda Monetary Authority (BMA).

Engagement: 🕒 Quarterly

Reinsurers

We engage with our reinsurers regularly throughout the year, including annual reinsurers' updates and an annual reinsurance roadshow.

Engagement: ● Annual 🕒 Half year

Sustainability Appendix continued

GRI Index

The Sustainability reporting in our Annual Report has been prepared in accordance with the 2021 GRI Standards. The GRI content index specifies each of the GRI Standards used and lists all disclosures included in this report.

Note: The page numbers referenced in the below table refer to the [2022 Helia Annual Report](#), in which this Sustainability content was originally published.

Statement of use

Helia Group Limited has reported the information cited in this GRI content index for the period 1st January 2022 to 31st December 2022 with reference to the GRI Standards.

GRI 1 used

GRI 1: Foundation 2021

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	2-1 Organizational details	Chairman's message (page 7), Sustainability report (page 26)
	2-2 Entities included in the organization's sustainability reporting	Financial report – Controlled entities (page 112)
	2-3 Reporting period, frequency and contact point	Financial report – Basis of preparation (page 76)
	2-4 Restatements of information	<i>Not applicable – no numbers restated</i>
	2-5 External assurance	Directors' report – Lead auditor's independence declaration (Page 70), Independent auditor's report (Page 119)
	2-6 Activities, value chain and other business relationships	Strategic report – Welcome to Helia (Page 1), The value we create (page 14), Who we are (page 10)
	2-7 Employees	Strategic report – Our enablers to success (page 19), Sustainability appendix (page 136)
	2-8 Workers who are not employees	Sustainability appendix (page 136)
	2-9 Governance structure and composition	Directors' report – Board of Directors (page 37)
	2-10 Nomination and selection of the highest governance body	Directors' report (page 36), Corporate governance statement (page 36)
	2-11 Chair of the highest governance body	Directors' report – Board of Directors (page 37)
	2-12 Role of the highest governance body in overseeing the management of impacts	Directors' report/corporate governance statement (page 36)
	2-13 Delegation of responsibility for managing impacts	Sustainability report (page 27)
	2-14 Role of the highest governance body in sustainability reporting	Sustainability report (page 27), Financial report – Basis of preparation (page 76)
	2-15 Conflicts of interest	Board of Directors (page 37), Operating and financial review (page 47)
	2-16 Communication of critical concerns	<i>Not applicable – no critical concerns were communicated</i>
	2-17 Collective knowledge of the highest governance body	Directors' report/corporate governance statement (page 36)
	2-18 Evaluation of the performance of the highest governance body	Directors' report/corporate governance statement (page 36)
	2-19 Remuneration policies	Financial statements (page 113), corporate governance statement (page 36)
	2-20 Process to determine remuneration	Directors' report/corporate governance statement (page 36)
	2-22 Statement on sustainable development strategy	Chairman's message (page 7), Sustainability report (page 26)
	2-23 Policy commitments	Sustainability report (page 27)
	2-24 Embedding policy commitments	Sustainability report (page 27)

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021 (continued)	2-26 Mechanisms for seeking advice and raising concerns	Sustainability report (page 35) – Code of conduct
	2-27 Compliance with laws and regulations	<i>Not applicable – we have had no significant incidents of, or fines that were paid for, non-compliance with laws and regulations during the reporting period</i>
	2-28 Membership associations	Sustainability appendix (page 137)
	2-29 Approach to stakeholder engagement	Sustainability appendix (page 137)
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Sustainability appendix (page 136)
	3-2 List of material topics	Sustainability appendix (page 136)
	3-3 Management of material topics	Sustainability appendix (page 136)
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial statements (page 72)
	201-2 Financial implications and other risks and opportunities due to climate change	Sustainability report (page 30–31)
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Sustainability report (page 27)
	205-2 Communication and training about anti-corruption policies and procedures	Sustainability report (page 27)
	205-3 Confirmed incidents of corruption and actions taken	<i>Not applicable – we have not identified any incidents of corruption during the reporting period</i>
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<i>Not applicable – we have had no legal actions pending or completed during 2022 regarding anti-competitive behaviour and violations of anti-trust and monopoly legislation in which the organisation has been identified as a participant</i>
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Sustainability report (page 32), Sustainability appendix (page 133)
GRI 303: Water and Effluents 2018	303-5 Water consumption	Sustainability report (page 32), Sustainability appendix (page 134)
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Sustainability report (page 33), Sustainability appendix (page 133)
	305-2 Energy indirect (Scope 2) GHG emissions	Sustainability report (page 33), Sustainability appendix (page 133)
	305-3 Other indirect (Scope 3) GHG emissions	Sustainability report (page 33)
	305-5 Reduction of GHG emissions	Sustainability report (page 33), Sustainability appendix (page 134)
GRI 306: Water 2020	306-3 Waste generated	Sustainability report (page 32), Sustainability appendix (page 134)
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Sustainability appendix (page 136)
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Strategic report – Our people (page 19)
	401-3 Parental leave	Sustainability report (page 34), Sustainability appendix (page 137)

Sustainability Appendix continued

GRI Standard	Disclosure	Location
GRI 402: Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	<i>Helia takes best practice guidance from the Fair Work Ombudsman regarding consultation and notice periods for operational changes</i>
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Sustainability report (page 27)
	403-2 Hazard identification, risk assessment, and incident investigation	Sustainability report – Code of conduct (page 35)
	403-5 Worker training on occupational health and safety	Strategic report – Our enablers to success (page 19), Sustainability report (page 35)
	403-9 Work-related injuries	Sustainability report (page 35)
	403-10 Work-related ill health	Sustainability report (page 35)
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Strategic report – Our enablers to success (page 19), Sustainability appendix (page 137)
	404-2 Programs for upgrading employee skills and transition assistance programs	Strategic report – Our enablers to success (page 19), Sustainability appendix (page 137)
	404-3 Percentage of employees receiving regular performance and career development reviews	Sustainability appendix (page 137)
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Sustainability report (page 34), Sustainability appendix (page 136)
	405-2 Ratio of basic salary and remuneration of women to men	Sustainability report (page 34)
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	<i>Not applicable – we have not identified any incidents of discrimination during the reporting period</i>
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Sustainability report (page 27)
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Sustainability report (page 27)
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Sustainability report (page 29)
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Sustainability appendix (page 137)
GRI 415: Public Policy 2016	415-1 Political contributions	Sustainability appendix (page 138)
GRI 417: Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	<i>Not applicable, we have not identified any incidents of non-compliance concerning product and service information and labeling</i>
	417-3 Incidents of non-compliance concerning marketing communications	<i>Not applicable, we have not identified any incidents of non-compliance concerning product and service information and labeling</i>
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	<i>Not applicable, we have had no substantial complaints concerning breaches of privacy and losses of customer data</i>



