

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 March 2019

Capital Adequacy as at 31 March 2019 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	59,945,862
Claims secured by residential mortgages	289,971,377
Other retail claims	70,058,548
Other assets	9,762,411
Off balance sheet exposures	40,487,549
Total capital requirement for credit risk	470,225,747
Capital requirements for operational risk	
Capital requirement for operational risk	67,463,667
Total capital requirements (Risk Weighted Assets)	537,689,414
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.05%
Tier 1 capital adequacy ratio	14.05%
Total capital adequacy ratio	14.35%

Credit Risk as at 31 March 2019 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	310,183,513	301,353,339
Loans and advances	871,798,101	864,694,423
Other assets	9,762,411	10,257,471
Total on balance sheet credit risk exposures	1,191,744,025	1,176,305,233
Off balance sheet		
Loans approved not yet advanced	45,459,258	34,879,641
Guarantees	1,707,964	1,649,912
Undrawn credit limits	156,706,003	155,240,763
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	203,873,225	191,770,316
Total credit risk exposures	1,395,617,250	1,368,075,549

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	310,183,513	301,353,339
Claims secured by residential mortgages	965,701,147	946,863,100
Other retail claims	109,970,179	109,601,639
Other assets	9,762,411	10,257,471
Total credit risk exposures	1,395,617,250	1,368,075,549

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Credit risk exposure by portfolio					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,136,265	-	-	-
Other retail claims	503,840	16,136	85,567	130,049	47,463
Other assets	-	-	-	-	-
Total credit risk exposures	503,840	1,152,400	85,567	130,049	47,463

	\$
General reserve for credit losses	
General reserve for credit losses	1,613,068

Securitisation Exposures as at 31 March 2019 (Current Quarter)

Hume has established an internal securitisation of residential mortgages, linked to a repurchase agreement facility with the Reserve Bank of Australia, as a liquidity contingency. Hume has not derecognised these loans from the statement of financial position. No capital relief has been obtained under APS 120 Securitisation.

Type of Securitisation Exposure	Exposure
	\$
Residential mortgage loans securitised during current quarter	31,087,582
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	155,001,204

Capital Adequacy as at 31 December 2018 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	57,874,388
Claims secured by residential mortgages	285,116,842
Other retail claims	70,001,319
Other assets	10,053,874
Off balance sheet exposures	35,069,689
Total capital requirement for credit risk	458,116,112
Capital requirements for operational risk	
Capital requirement for operational risk	67,463,667
Total capital requirements (Risk Weighted Assets)	525,579,779

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.12%
Tier 1 capital adequacy ratio	14.12%
Total capital adequacy ratio	14.42%

Credit Risk as at 31 December 2018 (Current Quarter)

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
On balance sheet		
Cash, ADI deposits and investment securities	300,347,499	289,511,071
Loans and advances	858,306,802	847,718,874
Other assets	10,053,874	12,030,021
Total on balance sheet credit risk exposures	1,168,708,175	1,149,259,966
Off balance sheet		
Loans approved not yet advanced	30,624,416	34,253,523
Guarantees	1,622,421	1,762,392
Undrawn credit limits	154,395,544	153,039,519
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	186,642,381	189,055,434
Total credit risk exposures	1,355,350,556	1,338,315,400

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	300,347,499	289,511,071
Claims secured by residential mortgages	935,561,067	927,701,151
Other retail claims	109,388,116	109,073,157
Other assets	10,053,874	12,030,021
Total credit risk exposures	1,355,350,556	1,338,315,400

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,145,575	-	-	-
Other retail claims	403,283	24,635	60,796	119,715	81,901
Other assets	-	-	-	-	-
Total credit risk exposures	403,283	1,170,211	60,796	119,715	81,901

General reserve for credit losses	
General reserve for credit losses	1,576,739

Securitisation Exposures as at 31 December 2018 (Current Quarter)

Hume has established an internal securitisation of residential mortgages, linked to a repurchase agreement facility with the Reserve Bank of Australia, as a liquidity contingency. Hume has not derecognised these loans from the statement of financial position. No capital relief has been obtained under APS 120 Securitisation.

Type of Securitisation Exposure	Exposure
	\$
Residential mortgage loans securitised during current quarter	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	131,048,128