

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 March 2020

Capital Adequacy as at 31 March 2020 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	66,652,028
Claims secured by residential mortgages	315,533,906
Other retail claims	64,719,424
Other assets	11,431,588
Off balance sheet exposures	43,225,833
Total capital requirement for credit risk	501,562,778
Capital requirements for operational risk	
Capital requirement for operational risk	71,985,150
Total capital requirements (Risk Weighted Assets)	573,547,928
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.99%
Tier 1 capital adequacy ratio	13.99%
Total capital adequacy ratio	14.29%

Credit Risk as at 31 March 2020 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	343,770,245	346,949,879
Loans and advances	938,844,002	935,940,455
Other assets	11,431,588	11,633,089
Total on balance sheet credit risk exposures	1,294,045,834	1,294,523,423
Off balance sheet		
Loans approved not yet advanced	46,564,561	39,767,026
Guarantees	1,734,928	1,739,350
Undrawn credit limits	172,771,761	170,609,887
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	221,071,250	212,116,263
Total credit risk exposures	1,515,117,084	1,506,639,686

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	343,770,245	346,949,878
Claims secured by residential mortgages	1,053,891,852	1,042,365,809
Other retail claims	106,023,399	105,690,911
Other assets	11,431,588	11,633,089
Total credit risk exposures	1,515,117,084	1,506,639,687

	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	-	2,153,143	-	-	-
Other retail claims	654,296	16,452	46,306	78,607	72,219
Other assets	-	-	-	-	-
Total credit risk exposures	654,296	2,169,595	46,306	78,607	72,219

	\$
General reserve for credit losses	
General reserve for credit losses	1,720,644

Securitisation Exposures as at 31 March 2020 (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	158,241,937

Capital Adequacy as at 31 December 2019 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	65,035,471
Claims secured by residential mortgages	311,622,291
Other retail claims	66,942,097
Other assets	12,084,423
Off balance sheet exposures	39,155,379
Total capital requirement for credit risk	494,839,661
Capital requirements for operational risk	
Capital requirement for operational risk	71,985,150
Total capital requirements (Risk Weighted Assets)	566,824,811
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.92%
Tier 1 capital adequacy ratio	13.92%
Total capital adequacy ratio	14.22%

Credit Risk as at 31 December 2019 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	337,631,825	334,261,085
Loans and advances	930,331,688	927,009,409
Other assets	12,084,423	12,239,290
Total on balance sheet credit risk exposures	1,280,047,936	1,273,509,784
Off balance sheet		
Loans approved not yet advanced	39,522,929	39,238,182
Guarantees	1,709,644	1,789,971
Undrawn credit limits	168,113,707	165,695,283
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	209,346,280	206,723,436
Total credit risk exposures	1,489,394,215	1,480,233,220

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	337,631,825	334,261,086
Claims secured by residential mortgages	1,033,028,873	1,028,053,434
Other retail claims	106,649,095	105,679,410
Other assets	12,084,423	12,239,290
Total credit risk exposures	1,489,394,215	1,480,233,220

	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	-	1,697,602	-	-	-
Other retail claims	667,998	17,588	65,042	105,581	50,182
Other assets	-	-	-	-	-
Total credit risk exposures	667,998	1,715,190	65,042	105,581	50,182

	\$
General reserve for credit losses	
General reserve for credit losses	1,700,474

Securitisation Exposures as at 31 December 2019 (Previous 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	126,682,051