

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 March 2021

Capital Adequacy as at 31 March 2021 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	83,285,728
Claims secured by residential mortgages	329,204,761
Other retail claims	63,806,744
Other assets	11,018,528
Off balance sheet exposures	54,650,265
Total capital requirement for credit risk	541,966,025
Capital requirements for operational risk	
Capital requirement for operational risk	77,434,088
Total capital requirements (Risk Weighted Assets)	619,400,114

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.51%
Tier 1 capital adequacy ratio	13.51%
Total capital adequacy ratio	14.11%

Credit Risk as at 31 March 2021 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	506,789,013	492,666,823
Loans and advances	976,122,401	977,649,941
Other assets	11,018,528	11,306,631
Total on balance sheet credit risk exposures	1,493,929,942	1,481,623,395
Off balance sheet		
Loans approved not yet advanced	60,948,724	58,404,331
Guarantees	1,797,603	1,842,852
Undrawn credit limits	199,727,363	199,360,517
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	262,473,690	259,607,700
Total credit risk exposures	1,756,403,632	1,741,231,095

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	506,789,013	492,666,823
Claims secured by residential mortgages	1,132,317,230	1,130,346,138
Other retail claims	106,278,860	106,911,502
Other assets	11,018,528	11,306,632
Total credit risk exposures	1,756,403,632	1,741,231,095

	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	-	694,641	-	-	-
Other retail claims	589,546	-	87,641	60,103	8,095
Other assets	-	-	-	-	-
Total credit risk exposures	589,546	694,641	87,641	60,103	8,095

	\$
General reserve for credit losses	
General reserve for credit losses	3,669,107

Securitisation Exposures as at 31 March 2021 (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	38,844,296
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	227,512,314

Capital Adequacy as at 31 December 2020 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	80,259,883
Claims secured by residential mortgages	327,869,535
Other retail claims	65,364,738
Other assets	11,687,546
Off balance sheet exposures	49,362,486
Total capital requirement for credit risk	534,544,187
Capital requirements for operational risk	
Capital requirement for operational risk	77,434,088
Total capital requirements (Risk Weighted Assets)	611,978,276

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.52%
Tier 1 capital adequacy ratio	13.52%
Total capital adequacy ratio	14.14%

Credit Risk as at 31 December 2020 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	480,408,370	470,896,271
Loans and advances	976,112,170	971,332,603
Other assets	11,687,546	12,104,277
Total on balance sheet credit risk exposures	1,468,208,085	1,454,333,151
Off balance sheet		
Loans approved not yet advanced	47,941,294	49,610,807
Guarantees	1,863,715	1,923,240
Undrawn credit limits	196,883,924	195,825,273
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	246,688,933	247,359,320
Total credit risk exposures	1,714,897,018	1,701,692,471

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	480,408,370	470,896,271
Claims secured by residential mortgages	1,114,933,953	1,111,183,503
Other retail claims	107,867,150	107,508,420
Other assets	11,687,546	12,104,277
Total credit risk exposures	1,714,897,018	1,701,692,471

	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	-	522,541	-	-	-
Other retail claims	365,291	-	104,104	(30,742)	46,752
Other assets	-	-	-	-	-
Total credit risk exposures	365,291	522,541	104,104	(30,742)	46,752

	\$
General reserve for credit losses	
General reserve for credit losses	3,829,759

Securitisation Exposures as at 31 December 2020 (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	17,803,194
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	206,071,639