

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 June 2021

Capital Adequacy as at 30 June 2021 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	80,424,765
Claims secured by residential mortgages	334,930,836
Other retail claims	65,831,004
Other assets	11,062,769
Off balance sheet exposures	59,718,824
Total capital requirement for credit risk	551,968,198
Capital requirements for operational risk	
Capital requirement for operational risk	80,823,719
Total capital requirements (Risk Weighted Assets)	632,791,917

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.36%
Tier 1 capital adequacy ratio	13.36%
Total capital adequacy ratio	13.90%

Credit Risk as at 30 June 21 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	488,250,910	501,178,770
Loans and advances	997,390,832	984,124,874
Other assets	11,062,769	11,041,766
Total on balance sheet credit risk exposures	1,496,704,511	1,496,345,410
Off balance sheet		
Loans approved not yet advanced	79,522,304	73,103,510
Guarantees	1,762,135	1,815,264
Undrawn credit limits	194,913,375	198,600,683
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	276,197,814	273,519,457
Total credit risk exposures	1,772,902,325	1,769,864,867

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	488,250,910	501,178,770
Claims secured by residential mortgages	1,165,504,341	1,151,038,932
Other retail claims	108,084,305	106,605,399
Other assets	11,062,769	11,041,766
Total credit risk exposures	1,772,902,325	1,769,864,867

	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	-	1,476,896	-	-	-
Other retail claims	595,025	-	130,910	57,943	2,266
Other assets	-	-	-	-	-
Total credit risk exposures	595,025	1,476,896	130,910	57,943	2,266

	\$
General reserve for credit losses	
General reserve for credit losses	3,400,739

Securitisation Exposures as at 30 June 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	22,655,434
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	227,245,535

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