

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2017

Capital Adequacy as at 30th September 2017 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	56,280,893
Claims secured by residential mortgages	254,887,056
Other retail claims	70,986,763
Other assets	12,857,003
Off balance sheet exposures	33,708,851
Total capital requirement for credit risk	428,720,566
Capital requirements for operational risk	
Capital requirement for operational risk	62,561,863
Total capital requirements (Risk Weighted Assets)	491,282,429
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.02%
Tier 1 capital adequacy ratio	14.02%
Total capital adequacy ratio	14.53%

Credit Risk as at 30th September 2017 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	291,583,521	276,309,299
Loans and advances	779,042,038	777,331,654
Other assets	12,857,003	12,192,604
Total on balance sheet credit risk exposures	1,083,482,562	1,065,833,557
Off balance sheet		
Loans approved not yet advanced	29,459,541	27,119,271
Guarantees	1,453,925	1,430,193
Undrawn credit limits	147,644,692	146,026,343
Forward asset purchase	-	-
Interest rate contracts	25,000	25,000
Total off balance sheet credit risk exposures	178,583,158	174,600,807
Total credit risk exposures	1,262,065,720	1,240,434,364

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	291,583,521	276,309,299
Claims secured by residential mortgages	847,499,858	840,733,602
Other retail claims	110,100,338	111,173,860
Other assets	12,882,003	12,217,603
Total credit risk exposures	1,262,065,720	1,240,434,364

	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	-	1,681,054	-	-	-
Other retail claims	317,850	46,517	55,069	23,770	9,979
Other assets	-	-	-	-	-
Total credit risk exposures	317,850	1,727,571	55,069	23,770	9,979

	\$
General reserve for credit losses	
General reserve for credit losses	1,473,847

Securitisation Exposures as at 30th September 2017 (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	130,089,030

Capital Adequacy as at 30th June 2017 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	50,516,940
Claims secured by residential mortgages	253,160,997
Other retail claims	71,419,527
Other assets	12,068,781
Off balance sheet exposures	31,651,383
Total capital requirement for credit risk	418,817,628
Capital requirements for operational risk	
Capital requirement for operational risk	62,428,326
Total capital requirements (Risk Weighted Assets)	481,245,954

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.14%
Tier 1 capital adequacy ratio	14.14%
Total capital adequacy ratio	14.65%

Credit Risk as at 30th June 2017 (Previous Quarter)

	Gross Exposure \$	Average over the quarter \$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	262,813,827	268,005,214
Loans and advances	774,722,682	769,348,185
Other assets	12,068,781	13,180,463
Total on balance sheet credit risk exposures	1,049,605,289	1,050,533,862
Off balance sheet		
Loans approved not yet advanced	26,714,702	27,665,548
Guarantees	1,387,800	1,384,104
Undrawn credit limits	143,076,492	142,224,966
Forward asset purchase	-	-
Interest rate contracts	25,000	25,000
Total off balance sheet credit risk exposures	171,203,994	171,299,618
Total credit risk exposures	1,220,809,283	1,221,833,480

	Gross exposure \$	Average over the quarter \$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	262,813,827	268,005,215
Claims secured by residential mortgages	834,899,641	830,122,478
Other retail claims	111,002,035	110,500,324
Other assets	12,093,781	13,205,463
Total credit risk exposures	1,220,809,283	1,221,833,480

	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	-	1,897,519	-	-	-
Other retail claims	315,359	18,421	42,169	105,015	62,385
Other assets	-	-	-	-	-
Total credit risk exposures	315,359	1,915,940	42,169	105,015	62,385

	\$
General reserve for credit losses	
General reserve for credit losses	1,443,738

Securitisation Exposures as at 30th June 2017 (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	136,847,533