

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2019

### Capital Adequacy as at 30 September 2019 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	60,802,204
Claims secured by residential mortgages	308,819,542
Other retail claims	65,863,148
Other assets	12,487,153
Off balance sheet exposures	37,335,491
<b>Total capital requirement for credit risk</b>	<b>485,307,537</b>
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	69,500,516
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>554,808,053</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.02%
Tier 1 capital adequacy ratio	14.02%
<b>Total capital adequacy ratio</b>	<b>14.32%</b>

### Credit Risk as at 30 September 2019 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	313,103,995	307,799,028
Loans and advances	923,560,673	919,173,546
Other assets	12,487,153	12,773,102
<b>Total on balance sheet credit risk exposures</b>	<b>1,249,151,821</b>	<b>1,239,745,676</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	33,486,644	33,949,082
Guarantees	1,830,134	1,827,246
Undrawn credit limits	163,153,209	162,644,870
Forward asset purchase	-	-
Interest rate contracts	-	-
<b>Total off balance sheet credit risk exposures</b>	<b>198,469,987</b>	<b>198,421,198</b>
<b>Total credit risk exposures</b>	<b>1,447,621,807</b>	<b>1,438,166,874</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	313,103,995	307,799,028
Claims secured by residential mortgages	1,016,936,937	1,011,541,772
Other retail claims	105,093,722	106,052,973
Other assets	12,487,153	12,773,102
<b>Total credit risk exposures</b>	<b>1,447,621,807</b>	<b>1,438,166,875</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,925,701	-	-	-
Other retail claims	609,949	16,758	59,442	79,707	26,822
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>609,949</b>	<b>1,942,459</b>	<b>59,442</b>	<b>79,707</b>	<b>26,822</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,664,424

### Securitisation Exposures as at 30 September 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	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	138,344,815

## Capital Adequacy as at 30 June 2019 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	55,532,336
Claims secured by residential mortgages	302,532,613
Other retail claims	68,626,451
Other assets	9,647,876
Off balance sheet exposures	38,473,833
Total capital requirement for credit risk	474,813,108
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	69,500,516
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>544,313,624</b>

<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.08%
Tier 1 capital adequacy ratio	14.08%
Total capital adequacy ratio	14.38%

## Credit Risk as at 30 June 2019 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	287,834,832	297,762,191
Loans and advances	908,512,126	889,550,146
Other assets	9,647,876	9,629,050
<b>Total on balance sheet credit risk exposures</b>	<b>1,205,994,834</b>	<b>1,196,941,387</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	40,118,008	45,981,541
Guarantees	1,765,870	1,742,099
Undrawn credit limits	157,399,770	157,632,331
Forward asset purchase	-	-
Interest rate contracts	-	-
<b>Total off balance sheet credit risk exposures</b>	<b>199,283,648</b>	<b>205,355,971</b>
<b>Total credit risk exposures</b>	<b>1,405,278,482</b>	<b>1,402,297,358</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	287,834,832	297,762,191
Claims secured by residential mortgages	999,026,045	985,439,849
Other retail claims	108,769,729	109,466,270
Other assets	9,647,876	9,629,050
<b>Total credit risk exposures</b>	<b>1,405,278,482</b>	<b>1,402,297,360</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,591,960	-	-	-
Other retail claims	529,153	45,177	56,072	76,396	72,287
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>529,153</b>	<b>1,637,137</b>	<b>56,072</b>	<b>76,396</b>	<b>72,287</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,632,796

## Securitisation Exposures as at 30 June 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	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	146,484,905