

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2020

Capital Adequacy as at 30 September 2020 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	77,160,115
Claims secured by residential mortgages	326,084,052
Other retail claims	63,456,264
Other assets	11,861,804
Off balance sheet exposures	45,943,163
Total capital requirement for credit risk	524,505,398
Capital requirements for operational risk	
Capital requirement for operational risk	74,327,283
Total capital requirements (Risk Weighted Assets)	598,832,681
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.63%
Tier 1 capital adequacy ratio	13.63%
Total capital adequacy ratio	14.25%

Credit Risk as at 30 September 2020 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	447,783,347	436,873,287
Loans and advances	966,907,176	958,414,289
Other assets	11,861,804	11,732,215
Total on balance sheet credit risk exposures	1,426,552,327	1,407,019,791
Off balance sheet		
Loans approved not yet advanced	41,970,972	46,416,398
Guarantees	2,133,326	1,967,196
Undrawn credit limits	192,226,793	189,699,407
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	236,331,091	238,083,001
Total credit risk exposures	1,662,883,418	1,645,102,792

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	447,783,347	436,873,285
Claims secured by residential mortgages	1,095,961,069	1,088,355,908
Other retail claims	107,277,197	108,141,384
Other assets	11,861,804	11,732,215
Total credit risk exposures	1,662,883,418	1,645,102,792

	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	-	279,042	-	-	-
Other retail claims	356,592	13,918	75,824	(84,704)	28,467
Other assets	-	-	-	-	-
Total credit risk exposures	356,592	292,960	75,824	(84,704)	28,467

	\$
General reserve for credit losses	
General reserve for credit losses	3,702,135

Securitisation Exposures as at 30 September 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	18,705,673
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	208,274,359

Capital Adequacy as at 30 June 2020 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	67,476,081
Claims secured by residential mortgages	320,410,162
Other retail claims	63,092,023
Other assets	11,415,967
Off balance sheet exposures	48,330,289
Total capital requirement for credit risk	510,724,522
Capital requirements for operational risk	
Capital requirement for operational risk	74,327,283
Total capital requirements (Risk Weighted Assets)	585,051,804

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.80%
Tier 1 capital adequacy ratio	13.80%
Total capital adequacy ratio	14.38%

Credit Risk as at 30 June 2020 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	376,871,341	377,341,767
Loans and advances	953,463,821	950,387,401
Other assets	11,415,967	11,330,375
Total on balance sheet credit risk exposures	1,341,751,129	1,339,059,543
Off balance sheet		
Loans approved not yet advanced	48,617,278	46,103,908
Guarantees	1,891,114	1,862,482
Undrawn credit limits	180,178,308	179,360,653
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	230,686,700	227,327,043
Total credit risk exposures	1,572,437,829	1,566,386,586

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	376,871,341	377,341,767
Claims secured by residential mortgages	1,074,459,332	1,069,462,289
Other retail claims	109,691,189	108,252,155
Other assets	11,415,967	11,330,375
Total credit risk exposures	1,572,437,829	1,566,386,586

	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	-	991,695	-	-	-
Other retail claims	430,561	13,944	73,909	39,808	40,906
Other assets	-	-	-	-	-
Total credit risk exposures	430,561	1,005,640	73,909	39,808	40,906

	\$
General reserve for credit losses	
General reserve for credit losses	3,429,771

Securitisation Exposures as at 30 June 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	68,519,336
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	211,200,081