

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2017

Capital Adequacy as at 31st December 2017 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	53,943,046
Claims secured by residential mortgages	262,171,159
Other retail claims	70,201,029
Other assets	12,938,553
Off balance sheet exposures	37,504,969
Total capital requirement for credit risk	436,758,756
Capital requirements for operational risk	
Capital requirement for operational risk	64,254,803
Total capital requirements (Risk Weighted Assets)	501,013,559
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.95%
Tier 1 capital adequacy ratio	13.95%
Total capital adequacy ratio	14.25%

Credit Risk as at 31st December 2017 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	280,876,514	288,709,553
Loans and advances	798,001,723	785,940,771
Other assets	12,938,553	12,669,394
Total on balance sheet credit risk exposures	1,091,816,790	1,087,319,718
Off balance sheet		
Loans approved not yet advanced	38,931,723	36,126,905
Guarantees	1,475,967	1,470,784
Undrawn credit limits	150,381,869	148,482,494
Forward asset purchase	-	-
Interest rate contracts	-	6,250
Total off balance sheet credit risk exposures	190,789,559	186,086,433
Total credit risk exposures	1,282,606,349	1,273,406,151

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	280,876,514	288,709,553
Claims secured by residential mortgages	877,523,335	861,361,530
Other retail claims	111,267,947	110,659,425
Other assets	12,938,553	12,675,645
Total credit risk exposures	1,282,606,349	1,273,406,153

	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	-	1,402,041	-	-	-
Other retail claims	425,758	211,696	45,007	68,932	22,834
Other assets	-	-	-	-	-
Total credit risk exposures	425,758	1,613,737	45,007	68,932	22,834

	\$
General reserve for credit losses	
General reserve for credit losses	1,503,041

Securitisation Exposures as at 31st December 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	125,675,531

Capital Adequacy as at 30th September 2017 (Previous 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 (Previous 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 (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	130,089,030