

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2018

Capital Adequacy as at 31 December 2018 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	57,874,388
Claims secured by residential mortgages	285,116,842
Other retail claims	70,001,319
Other assets	10,053,874
Off balance sheet exposures	35,069,689
Total capital requirement for credit risk	458,116,112
Capital requirements for operational risk	
Capital requirement for operational risk	67,463,667
Total capital requirements (Risk Weighted Assets)	525,579,779
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.12%
Tier 1 capital adequacy ratio	14.12%
Total capital adequacy ratio	14.42%

Credit Risk as at 31 December 2018 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	300,347,499	289,511,071
Loans and advances	858,306,802	847,718,874
Other assets	10,053,874	12,030,021
Total on balance sheet credit risk exposures	1,168,708,175	1,149,259,966
Off balance sheet		
Loans approved not yet advanced	30,624,416	34,253,523
Guarantees	1,622,421	1,762,392
Undrawn credit limits	154,395,544	153,039,519
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	186,642,381	189,055,434
Total credit risk exposures	1,355,350,556	1,338,315,400

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	300,347,499	289,511,071
Claims secured by residential mortgages	935,561,067	927,701,151
Other retail claims	109,388,116	109,073,157
Other assets	10,053,874	12,030,021
Total credit risk exposures	1,355,350,556	1,338,315,400

	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	-	1,145,575	-	-	-
Other retail claims	403,283	24,635	60,796	119,715	81,901
Other assets	-	-	-	-	-
Total credit risk exposures	403,283	1,170,211	60,796	119,715	81,901

	\$
General reserve for credit losses	
General reserve for credit losses	1,576,739

Securitisation Exposures as at 31 December 2018 (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	131,048,128

Capital Adequacy as at 30th September 2018 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	55,243,185
Claims secured by residential mortgages	277,386,779
Other retail claims	70,396,409
Other assets	13,678,031
Off balance sheet exposures	35,669,956
Total capital requirement for credit risk	452,374,361
Capital requirements for operational risk	
Capital requirement for operational risk	65,745,054
Total capital requirements (Risk Weighted Assets)	518,119,415

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.10%
Tier 1 capital adequacy ratio	14.10%
Total capital adequacy ratio	14.40%

Credit Risk as at 30th September 2018 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	285,456,012	278,965,918
Loans and advances	838,267,151	834,172,993
Other assets	13,678,031	11,737,360
Total on balance sheet credit risk exposures	1,137,401,194	1,124,876,271
Off balance sheet		
Loans approved not yet advanced	35,204,303	31,913,667
Guarantees	1,876,702	1,855,805
Undrawn credit limits	150,497,528	148,281,895
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	187,578,533	182,051,367
Total credit risk exposures	1,324,979,727	1,306,927,638

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	285,456,012	278,965,918
Claims secured by residential mortgages	916,844,086	905,541,690
Other retail claims	109,001,598	110,682,669
Other assets	13,678,031	11,737,360
Total credit risk exposures	1,324,979,727	1,306,927,637

	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	-	998,359	-	-	-
Other retail claims	420,601	14,596	170,865	85,717	30,141
Other assets	-	-	-	-	-
Total credit risk exposures	420,601	1,012,955	170,865	85,717	30,141

General reserve for credit losses	
General reserve for credit losses	1,554,358

Securitisation Exposures as at 30th September 2018 (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	140,458,237