

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2019

Capital Adequacy as at 31 December 2019 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	65,035,471
Claims secured by residential mortgages	311,622,291
Other retail claims	66,942,097
Other assets	12,084,423
Off balance sheet exposures	39,155,379
Total capital requirement for credit risk	494,839,661
Capital requirements for operational risk	
Capital requirement for operational risk	71,985,150
Total capital requirements (Risk Weighted Assets)	566,824,811
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.92%
Tier 1 capital adequacy ratio	13.92%
Total capital adequacy ratio	14.22%

Credit Risk as at 31 December 2019 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	337,631,825	334,261,085
Loans and advances	930,331,688	927,009,409
Other assets	12,084,423	12,239,290
Total on balance sheet credit risk exposures	1,280,047,936	1,273,509,784
Off balance sheet		
Loans approved not yet advanced	39,522,929	39,238,182
Guarantees	1,709,644	1,789,971
Undrawn credit limits	168,113,707	165,695,283
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	209,346,280	206,723,436
Total credit risk exposures	1,489,394,215	1,480,233,220

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	337,631,825	334,261,086
Claims secured by residential mortgages	1,033,028,873	1,028,053,434
Other retail claims	106,649,095	105,679,410
Other assets	12,084,423	12,239,290
Total credit risk exposures	1,489,394,215	1,480,233,220

	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	-	1,697,602	-	-	-
Other retail claims	667,998	17,588	65,042	105,581	50,182
Other assets	-	-	-	-	-
Total credit risk exposures	667,998	1,715,190	65,042	105,581	50,182

	\$
General reserve for credit losses	
General reserve for credit losses	1,700,474

Securitisation Exposures as at 31 December 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	126,682,051

Capital Adequacy as at 30 September 2019 (Previous Quarter)

	\$
Capital requirements for credit risk	
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
Total capital requirement for credit risk	485,307,537
Capital requirements for operational risk	
Capital requirement for operational risk	69,500,516
Total capital requirements (Risk Weighted Assets)	554,808,053

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.02%
Tier 1 capital adequacy ratio	14.02%
Total capital adequacy ratio	14.32%

Credit Risk as at 30 September 2019 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
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
Total on balance sheet credit risk exposures	1,249,151,821	1,239,745,676
Off balance sheet		
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	-	-
Total off balance sheet credit risk exposures	198,469,987	198,421,198
Total credit risk exposures	1,447,621,807	1,438,166,874

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
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
Total credit risk exposures	1,447,621,807	1,438,166,875

	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	-	1,925,701	-	-	-
Other retail claims	609,949	16,758	59,442	79,707	26,822
Other assets	-	-	-	-	-
Total credit risk exposures	609,949	1,942,459	59,442	79,707	26,822

	\$
General reserve for credit losses	
General reserve for credit losses	1,664,424

Securitisation Exposures as at 30 September 2019 (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	138,344,815