

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2020

Capital Adequacy as at 31 December 2020 (Current Quarter)

| | \$ |
|--|--------------------|
| Capital requirements for credit risk | |
| Claims on ADIs | 80,259,883 |
| Claims secured by residential mortgages | 327,869,535 |
| Other retail claims | 65,364,738 |
| Other assets | 11,687,546 |
| Off balance sheet exposures | 49,362,486 |
| Total capital requirement for credit risk | 534,544,187 |
| Capital requirements for operational risk | |
| Capital requirement for operational risk | 77,434,088 |
| Total capital requirements (Risk Weighted Assets) | 611,978,276 |

| Capital adequacy ratio | |
|---|---------------|
| Common Equity Tier 1 capital adequacy ratio | 13.52% |
| Tier 1 capital adequacy ratio | 13.52% |
| Total capital adequacy ratio | 14.14% |

Credit Risk as at 31 December 2020 (Current Quarter)

| | Gross Exposure | Average over the quarter |
|--|----------------------|--------------------------|
| | \$ | \$ |
| Total gross credit risk exposure | | |
| On balance sheet | | |
| Cash, ADI deposits and investment securities | 480,408,370 | 470,896,271 |
| Loans and advances | 976,112,170 | 971,332,603 |
| Other assets | 11,687,546 | 12,104,277 |
| Total on balance sheet credit risk exposures | 1,468,208,085 | 1,454,333,151 |
| Off balance sheet | | |
| Loans approved not yet advanced | 47,941,294 | 49,610,807 |
| Guarantees | 1,863,715 | 1,923,240 |
| Undrawn credit limits | 196,883,924 | 195,825,273 |
| Forward asset purchase | - | - |
| Interest rate contracts | - | - |
| Total off balance sheet credit risk exposures | 246,688,933 | 247,359,320 |
| Total credit risk exposures | 1,714,897,018 | 1,701,692,471 |

| | Gross exposure | Average over the quarter |
|--|----------------------|--------------------------|
| | \$ | \$ |
| Credit risk exposure by portfolio | | |
| Cash and Claims on ADIs | 480,408,370 | 470,896,271 |
| Claims secured by residential mortgages | 1,114,933,953 | 1,111,183,503 |
| Other retail claims | 107,867,150 | 107,508,420 |
| Other assets | 11,687,546 | 12,104,277 |
| Total credit risk exposures | 1,714,897,018 | 1,701,692,471 |

| | 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 | - | 522,541 | - | - | - |
| Other retail claims | 365,291 | - | 104,104 | (30,742) | 46,752 |
| Other assets | - | - | - | - | - |
| Total credit risk exposures | 365,291 | 522,541 | 104,104 | (30,742) | 46,752 |

| | \$ |
|--|-----------|
| General reserve for credit losses | |
| General reserve for credit losses | 3,829,759 |

Securitisation Exposures as at 31 December 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 | 17,803,194 |
| Residential mortgage securitised loans - on balance sheet exposures at end of quarter | 206,071,639 |

Capital Adequacy as at 30 September 2020 (Previous 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 (Previous 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 (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 | 18,705,673 |
| Residential mortgage securitised loans - on balance sheet exposures at end of quarter | 208,274,359 |