

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

### Capital Adequacy as at 31 March 2018 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	48,472,068
Claims secured by residential mortgages	270,333,530
Other retail claims	72,065,353
Other assets	14,364,703
Off balance sheet exposures	33,003,601
Total capital requirement for credit risk	438,239,256
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	64,254,803
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>502,494,059</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.11%
Tier 1 capital adequacy ratio	14.11%
Total capital adequacy ratio	14.41%

### Credit Risk as at 31 March 2018 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	254,210,773	262,447,639
Loans and advances	820,814,879	811,117,303
Other assets	14,364,703	12,908,449
Total on balance sheet credit risk exposures	1,089,390,355	1,086,473,391
<b>Off balance sheet</b>		
Loans approved not yet advanced	27,603,194	30,863,246
Guarantees	1,681,992	1,627,986
Undrawn credit limits	146,534,026	148,642,998
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	175,819,212	181,134,230
<b>Total credit risk exposures</b>	<b>1,265,209,567</b>	<b>1,267,607,621</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	254,210,773	262,447,639
Claims secured by residential mortgages	886,496,827	881,048,892
Other retail claims	110,137,264	111,202,642
Other assets	14,364,703	12,908,449
<b>Total credit risk exposures</b>	<b>1,265,209,567</b>	<b>1,267,607,622</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	783,156	5,000	5,000	-
Other retail claims	467,962	209,454	32,706	96,955	98,762
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>467,962</b>	<b>992,609</b>	<b>37,706</b>	<b>101,955</b>	<b>98,762</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,507,476

### Securitisation Exposures as at 31 March 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	120,980,536

## Capital Adequacy as at 31st December 2017 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
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
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	64,254,803
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>501,013,559</b>

<b>Capital adequacy ratio</b>	
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 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
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
<b>Off balance sheet</b>		
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
<b>Total credit risk exposures</b>	<b>1,282,606,349</b>	<b>1,273,406,151</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
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
<b>Total credit risk exposures</b>	<b>1,282,606,349</b>	<b>1,273,406,153</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
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	<b>425,758</b>	<b>1,613,737</b>	<b>45,007</b>	<b>68,932</b>	<b>22,834</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,503,041

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