

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2018

Capital Adequacy as at 30 September 2018 (Current 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 30 September 2018 (Current 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 30 September 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	140,458,237

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

	\$
Capital requirements for credit risk	
Claims on ADIs	49,794,695
Claims secured by residential mortgages	274,608,299
Other retail claims	71,108,033
Other assets	10,936,992
Off balance sheet exposures	33,646,133
Total capital requirement for credit risk	440,094,152
Capital requirements for operational risk	
Capital requirement for operational risk	65,745,054
Total capital requirements (Risk Weighted Assets)	505,839,206

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.18%
Tier 1 capital adequacy ratio	14.18%
Total capital adequacy ratio	14.48%

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

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	259,281,459	260,099,210
Loans and advances	831,378,239	825,704,465
Other assets	10,936,992	11,837,971
Total on balance sheet credit risk exposures	1,101,596,690	1,097,641,646
Off balance sheet		
Loans approved not yet advanced	28,181,193	28,432,637
Guarantees	1,823,599	1,759,890
Undrawn credit limits	146,169,302	146,643,233
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	176,174,094	176,835,760
Total credit risk exposures	1,277,770,785	1,274,477,406

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	259,281,459	260,099,210
Claims secured by residential mortgages	896,128,922	892,292,948
Other retail claims	111,423,412	110,247,277
Other assets	10,936,992	11,837,971
Total credit risk exposures	1,277,770,785	1,274,477,406

	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	-	974,063	-	(5,000)	-
Other retail claims	397,906	222,849	75,758	57,085	66,581
Other assets	-	-	-	-	-
Total credit risk exposures	397,906	1,196,912	75,758	52,085	66,581

	\$
General reserve for credit losses	
General reserve for credit losses	1,517,659

Securitisation Exposures as at 30th June 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	42,531,857
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	149,884,118