

APS 330 - Public Disclosure of Prudential Information

Quarterly Update as at 31 March 2014

Capital Adequacy as at 31st March 2014 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	43,507,562
Claims secured by residential mortgages	216,680,482
Other retail claims	65,457,069
Other assets	8,498,842
Off balance sheet exposures	8,167,164
Total capital requirement for credit risk	342,311,119
Capital requirements for operational risk	
Capital requirement for operational risk	52,614,368
Total capital requirements (Risk Weighted Assets)	394,925,487
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.39%
Tier 1 capital adequacy ratio	14.39%
Total capital adequacy ratio	15.09%

Credit Risk as at 31st March 2014 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	225,554,794	212,578,632
Loans and advances	669,672,283	670,138,909
Other assets	8,498,842	8,627,065
Total on balance sheet credit risk exposures	903,725,919	891,344,606
Off balance sheet		
Loans approved not yet advanced	17,156,725	17,270,229
Guarantees	2,231,759	2,222,763
Undrawn credit limits	26,023,338	26,046,019
Forward asset purchase	-	1,156,500
Interest rate contracts	99,862	105,724
Total off balance sheet credit risk exposures	45,511,684	46,801,235
Total credit risk exposures	949,237,603	938,145,841

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	225,554,794	212,578,632
Claims secured by residential mortgages	629,110,004	628,938,709
Other retail claims	85,974,101	86,739,211
Other assets	8,598,704	9,889,289
Total credit risk exposures	949,237,603	938,145,841

	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	69,311	2,137,343	34,118	-149	-
Other retail claims	551,540	561,787	361,122	2,286	12,764
Other assets					
Total credit risk exposures	620,851	2,699,130	395,240	2,137	12,764

	\$
General reserve for credit losses	
General reserve for credit losses	1,184,776

Securitisation Exposures as at 31st March 2014 (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	124,009,363
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	119,898,630

Capital Adequacy as at 31st December 2013 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	39,354,913
Claims secured by residential mortgages	216,098,637
Other retail claims	66,803,759
Other assets	8,937,607
Off balance sheet exposures	17,880,661
Total capital requirement for credit risk	349,075,577
Capital requirements for operational risk	
Capital requirement for operational risk	52,614,368
Total capital requirements (Risk Weighted Assets)	401,689,945

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.94%
Tier 1 capital adequacy ratio	13.94%
Total capital adequacy ratio	14.69%

Credit Risk as at 31st December 2013 (Previous Quarter)

	Gross Exposure \$	Average over the quarter \$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	205,755,270	216,895,252
Loans and advances	669,618,784	669,657,154
Other assets	8,937,607	8,907,696
Total on balance sheet credit risk exposures	884,311,661	895,460,102
Off balance sheet		
Loans approved not yet advanced	20,158,872	20,428,581
Guarantees	2,204,202	2,153,912
Undrawn credit limits	25,444,998	25,803,569
Forward asset purchase	1,542,000	385,500
Interest rate contracts	107,678	110,533
Total off balance sheet credit risk exposures	49,457,750	48,882,095
Total credit risk exposures	933,769,411	944,342,197

	Gross exposure \$	Average over the quarter \$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	205,755,270	216,895,252
Claims secured by residential mortgages	628,977,951	634,833,594
Other retail claims	88,448,905	83,209,622
Other assets	10,587,285	9,403,729
Total credit risk exposures	933,769,411	944,342,197

	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	263,932	2,184,006	34,267	34,267	-
Other retail claims	669,133	677,951	371,600	120,216	56,458
Other assets					
Total credit risk exposures	933,065	2,861,957	405,867	154,483	56,458

	\$
General reserve for credit losses	
General reserve for credit losses	1,205,023

Securitisation Exposures as at 31st December 2013 (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	-