

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2014

### Capital Adequacy as at 31st December 2014 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	46,853,102
Claims secured by residential mortgages	218,899,542
Other retail claims	64,404,972
Other assets	9,592,166
Off balance sheet exposures	8,456,325
<b>Total capital requirement for credit risk</b>	<b>348,206,107</b>
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	55,527,733
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>403,733,840</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.59%
Tier 1 capital adequacy ratio	14.59%
<b>Total capital adequacy ratio</b>	<b>15.29%</b>

### Credit Risk as at 31st December 2014 (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	244,830,088	239,098,449
Loans and advances	674,956,790	671,689,651
Other assets	9,592,166	9,710,563
<b>Total on balance sheet credit risk exposures</b>	<b>929,379,044</b>	<b>920,498,663</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	19,641,185	21,747,307
Guarantees	2,304,499	2,273,393
Undrawn credit limits	29,279,067	28,648,011
Forward asset purchase	-	-
Interest rate contracts	97,068	88,071
<b>Total off balance sheet credit risk exposures</b>	<b>51,321,819</b>	<b>52,756,782</b>
<b>Total credit risk exposures</b>	<b>980,700,863</b>	<b>973,255,445</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	244,830,088	239,098,449
Claims secured by residential mortgages	629,306,639	634,313,156
Other retail claims	96,874,902	90,045,206
Other assets	9,689,234	9,798,634
<b>Total credit risk exposures</b>	<b>980,700,863</b>	<b>973,255,445</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	143,906	1,365,891	24,114	20,057	-
Other retail claims	407,657	181,647	329,830	-14,207	7,572
Other assets					
<b>Total credit risk exposures</b>	<b>551,563</b>	<b>1,547,538</b>	<b>353,945</b>	<b>5,850</b>	<b>7,572</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,215,821

### Securitisation Exposures as at 31st December 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	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	101,705,827

## Capital Adequacy as at 30th September 2014 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	46,040,986
Claims secured by residential mortgages	217,181,414
Other retail claims	62,971,971
Other assets	9,688,119
Off balance sheet exposures	10,904,897
Total capital requirement for credit risk	346,787,387
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	54,220,886
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>401,008,273</b>

<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.43%
Tier 1 capital adequacy ratio	14.43%
Total capital adequacy ratio	15.13%

## Credit Risk as at 30th September 2014 (Previous Quarter)

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	239,475,667	232,208,170
Loans and advances	669,035,350	670,430,475
Other assets	9,688,119	9,698,408
Total on balance sheet credit risk exposures	918,199,136	912,337,053
<b>Off balance sheet</b>		
Loans approved not yet advanced	23,194,574	22,184,187
Guarantees	2,025,074	2,007,046
Undrawn credit limits	27,990,943	27,299,371
Forward asset purchase	-	-
Interest rate contracts	85,072	89,693
Total off balance sheet credit risk exposures	53,295,663	51,580,297
<b>Total credit risk exposures</b>	<b>971,494,799</b>	<b>963,917,350</b>

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	239,475,667	232,208,170
Claims secured by residential mortgages	635,775,949	635,650,209
Other retail claims	86,469,992	86,270,869
Other assets	9,773,191	9,788,101
Total credit risk exposures	971,494,799	963,917,349

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs					
Claims secured by residential mortgages	4,058	1,845,749	4,058	56	-
Other retail claims	523,743	207,423	351,609	38,347	18,374
Other assets					
Total credit risk exposures	527,801	2,053,172	355,667	38,403	18,374

General reserve for credit losses	\$
General reserve for credit losses	1,203,025

## Securitisation Exposures as at 30th September 2014 (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	109,338,161