

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2015

### Capital Adequacy as at 31st December 2015 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	55,366,915
Claims secured by residential mortgages	227,693,887
Other retail claims	61,714,084
Other assets	10,126,321
Off balance sheet exposures	35,325,129
Total capital requirement for credit risk	390,226,336
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	58,038,980
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>448,265,316</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.78%
Tier 1 capital adequacy ratio	13.78%
Total capital adequacy ratio	14.39%

### Credit Risk as at 31st December 2015 (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	288,479,773	284,829,864
Loans and advances	696,947,671	689,907,343
Other assets	10,126,321	9,508,943
<b>Total on balance sheet credit risk exposures</b>	<b>995,553,765</b>	<b>984,246,150</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	37,867,559	34,715,644
Guarantees	1,450,369	1,487,279
Undrawn credit limits	139,521,160	137,921,044
Forward asset purchase	-	-
Interest rate contracts	32,790	50,793
<b>Total off balance sheet credit risk exposures</b>	<b>178,871,878</b>	<b>174,174,760</b>
<b>Total credit risk exposures</b>	<b>1,174,425,643</b>	<b>1,158,420,910</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	288,479,773	284,829,864
Claims secured by residential mortgages	776,957,059	764,719,187
Other retail claims	98,829,700	99,312,122
Other assets	10,159,111	9,559,736
<b>Total credit risk exposures</b>	<b>1,174,425,643</b>	<b>1,158,420,909</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	-	2,375,869	-	(8,408)	-
Other retail claims	342,501	15,697	285,231	7,799	44,199
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>342,501</b>	<b>2,391,566</b>	<b>285,231</b>	<b>-609</b>	<b>44,199</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,344,796

### Securitisation Exposures as at 31st December 2015 (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	108,076,195

## Capital Adequacy as at 30th September 2015 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	54,426,397
Claims secured by residential mortgages	222,312,044
Other retail claims	61,977,887
Other assets	9,187,883
Off balance sheet exposures	33,474,357
Total capital requirement for credit risk	381,378,567
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	57,749,024
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>439,127,591</b>

<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.92%
Tier 1 capital adequacy ratio	13.92%
Total capital adequacy ratio	14.54%

## Credit Risk as at 30th September 2015 (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	280,819,383	274,151,867
Loans and advances	684,205,962	680,665,548
Other assets	9,187,883	9,214,314
<b>Total on balance sheet credit risk exposures</b>	<b>974,213,228</b>	<b>964,031,729</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	32,718,191	29,060,374
Guarantees	1,540,267	2,319,732
Undrawn credit limits	135,959,845	134,780,442
Forward asset purchase	-	-
Interest rate contracts	56,794	65,339
<b>Total off balance sheet credit risk exposures</b>	<b>170,275,097</b>	<b>166,225,887</b>
<b>Total credit risk exposures</b>	<b>1,144,488,325</b>	<b>1,130,257,616</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	280,819,383	274,151,866
Claims secured by residential mortgages	755,119,455	747,645,187
Other retail claims	99,304,811	99,180,910
Other assets	9,244,677	9,279,653
<b>Total credit risk exposures</b>	<b>1,144,488,325</b>	<b>1,130,257,616</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	-	2,548,139	-	(1,584)	18,416
Other retail claims	396,727	15,063	330,039	14,844	10,207
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>396,727</b>	<b>2,563,201</b>	<b>330,039</b>	<b>13,260</b>	<b>28,624</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,317,383

## Securitisation Exposures as at 30th September 2015 (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	114,670,710