

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 December 2016

Capital Adequacy as at 30th December 2016 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	51,633,169
Claims secured by residential mortgages	242,447,355
Other retail claims	68,549,156
Other assets	11,793,995
Off balance sheet exposures	31,732,010
Total capital requirement for credit risk	406,155,686
Capital requirements for operational risk	
Capital requirement for operational risk	60,812,503
Total capital requirements (Risk Weighted Assets)	466,968,189
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.08%
Tier 1 capital adequacy ratio	14.08%
Total capital adequacy ratio	14.64%

Credit Risk as at 30th December 2016 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	267,883,581	271,476,894
Loans and advances	742,658,864	737,162,166
Other assets	11,793,995	10,983,628
Total on balance sheet credit risk exposures	1,022,336,440	1,019,622,688
Off balance sheet		
Loans approved not yet advanced	30,906,196	26,686,045
Guarantees	1,384,529	1,301,685
Undrawn credit limits	138,310,453	137,448,566
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	170,601,178	165,436,296
Total credit risk exposures	1,192,937,617	1,185,058,984

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	267,883,581	271,476,894
Claims secured by residential mortgages	808,081,388	797,477,467
Other retail claims	105,178,653	105,120,995
Other assets	11,793,995	10,983,628
Total credit risk exposures	1,192,937,617	1,185,058,984

	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	-	1,664,682	-	-	-
Other retail claims	284,167	26,887	204,985	22,450	30,016
Other assets	-	-	-	-	-
Total credit risk exposures	284,167	1,691,569	204,985	22,450	30,016

	\$
General reserve for credit losses	
General reserve for credit losses	1,400,905

Securitisation Exposures as at 30th December 2016 (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	106,295,472

Capital Adequacy as at 30th September 2016 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	52,747,667
Claims secured by residential mortgages	238,884,323
Other retail claims	67,953,279
Other assets	10,042,884
Off balance sheet exposures	29,705,241
Total capital requirement for credit risk	399,333,394
Capital requirements for operational risk	
Capital requirement for operational risk	59,436,704
Total capital requirements (Risk Weighted Assets)	458,770,098

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.16%
Tier 1 capital adequacy ratio	14.16%
Total capital adequacy ratio	14.72%

Credit Risk as at 30th September 2016 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	274,063,346	268,097,299
Loans and advances	731,923,851	731,020,551
Other assets	10,042,884	10,670,562
Total on balance sheet credit risk exposures	1,016,030,081	1,009,788,412
Off balance sheet		
Loans approved not yet advanced	23,430,140	23,531,943
Guarantees	1,284,737	1,347,533
Undrawn credit limits	137,000,103	134,499,125
Forward asset purchase	-	-
Interest rate contracts	-	-
Total off balance sheet credit risk exposures	161,714,980	159,378,601
Total credit risk exposures	1,177,745,061	1,169,167,013

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	262,083,416	267,599,614
Claims secured by residential mortgages	778,300,828	783,272,688
Other retail claims	104,148,884	103,730,935
Other assets	10,513,809	11,131,522
Total credit risk exposures	1,155,046,937	1,165,734,759

	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	-	2,149,338	-	-	-
Other retail claims	334,038	41,561	212,551	(10,063)	-
Other assets	-	-	-	-	-
Total credit risk exposures	334,038	2,190,899	212,551	(10,063)	-

	\$
General reserve for credit losses	
General reserve for credit losses	1,376,310

Securitisation Exposures as at 30th September 2016 (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	113,762,417