

APS 330 - Public Disclosure of Prudential Information
as at 31 December 2012



Capital Structure (as at 30 June 2012)

	\$
Tier 1 capital	
Retained earnings	52,498,178
Reserves	593,510
Deductions from Tier 1 capital	-1,532,333
Tier 1 capital (net of deductions)	51,559,355
Tier 2 capital	
Tier 2 capital (net of deductions)	1,393,305
Total capital base	52,952,660

Credit Risk

	\$
General reserve for credit losses	
General reserve for credit losses	1,155,158

Total gross credit risk exposure	Gross Exposure	Average over the period*
	\$	\$
<i>On balance sheet</i>		
Cash, ADI deposits and investment securities	209,375,881	201,774,810
Loans and advances	661,110,631	657,052,488
Other assets	8,142,061	8,346,589
Total on balance sheet credit risk exposures	878,628,573	867,173,887
<i>Off balance sheet</i>		
Loans approved not yet advanced	18,283,669	20,660,795
Guarantees	1,740,419	1,733,678
Undrawn credit limits	24,531,079	23,415,672
Total off balance sheet credit risk exposures	44,555,167	45,810,145
Total credit risk exposures	923,183,740	912,984,032

Capital Adequacy

	\$
Capital requirement for credit risk	
Claims on ADIs	41,369,855
Claims secured by residential mortgages	217,974,211
Other retail claims	53,765,918
Other assets	8,142,061
Off balance sheet exposures	14,710,742
Total capital requirement for credit risk	335,962,787
Capital requirement for operational risk	
Capital requirement for operational risk	49,089,918
Total capital requirement	385,052,705

Capital adequacy ratio	
Tier 1 capital adequacy ratio	13.69%
Total capital adequacy ratio	14.58%

Credit risk exposure by portfolio	Gross exposure	Average over the period*	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions*	Write-offs*
	\$	\$	\$	\$	\$	\$	\$
Cash and Claims on ADIs	209,375,881	201,774,810					
Claims secured by residential mortgages	631,277,989	628,471,698	88,610	1,577,737	15,000		
Other retail claims	74,387,809	74,390,935	398,744	398,744	229,110	19,099	7,508
Other assets	8,142,061	8,346,589					
Total credit risk exposures	923,183,740	912,984,032	487,353	1,976,481	244,110	19,099	7,508

* Period 1 October 2012 to 31 December 2012

Hume Building Society Ltd

ABN 85 051 868 556

AFSL No. 244248

Australian Credit Licence No. 244248