

**APS 330 - Public Disclosure of Prudential Information**  
as at 31 March 2013



**Hume Building Society Ltd**

ABN 85 051 868 556

AFSL No. 244248

Australian Credit Licence No. 244248

**Capital Structure (as at 30 June 2012)**

	\$
<b>Tier 1 capital</b>	
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
<b>Tier 2 capital</b>	
Tier 2 capital (net of deductions)	1,393,305
Total capital base	52,952,660

**Credit Risk**

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,171,920

Total gross credit risk exposure	Gross Exposure	Average over the period*
	\$	\$
<i>On balance sheet</i>		
Cash, ADI deposits and investment securities	219,820,647	214,483,782
Loans and advances	664,910,981	662,624,927
Other assets	8,604,805	8,319,882
Total on balance sheet credit risk exposures	893,336,433	885,428,591
<i>Off balance sheet</i>		
Loans approved not yet advanced	17,756,138	19,253,872
Guarantees	1,776,853	1,708,374
Undrawn credit limits	24,933,930	24,587,261
Total off balance sheet credit risk exposures	44,466,921	45,549,507
Total credit risk exposures	937,803,354	930,978,098

**Capital Adequacy**

	\$
<b>Capital requirement for credit risk</b>	
Claims on ADIs	43,956,914
Claims secured by residential mortgages	219,909,759
Other retail claims	53,853,516
Other assets	8,604,805
Off balance sheet exposures	15,225,088
Total capital requirement for credit risk	341,550,082
<b>Capital requirement for operational risk</b>	
Capital requirement for operational risk	49,089,918
Total capital requirement	390,640,000

<b>Capital adequacy ratio</b>	
Tier 1 capital adequacy ratio	13.83%
Total capital adequacy ratio	14.59%

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	219,820,647	214,483,782					
Claims secured by residential mortgages	634,115,835	633,402,426	-	2,172,895	-	-15,000	
Other retail claims	75,262,067	74,772,007	470,939	470,939	277,667	69,677	21,120
Other assets	8,604,805	8,319,883					
Total credit risk exposures	937,803,354	930,978,098	470,939	2,643,834	277,667	54,677	21,120

\* Period 1 January 2013 to 31 March 2013