

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

Capital Adequacy as at 31st March 2015 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	50,463,859
Claims secured by residential mortgages	218,252,366
Other retail claims	63,289,786
Other assets	9,417,924
Off balance sheet exposures	27,575,995
Total capital requirement for credit risk	368,999,930
Capital requirements for operational risk	
Capital requirement for operational risk	55,527,733
Total capital requirements (Risk Weighted Assets)	424,527,663
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.06%
Tier 1 capital adequacy ratio	14.06%
Total capital adequacy ratio	14.69%

Credit Risk as at 31st March 2015 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	260,087,522	252,942,264
Loans and advances	673,287,791	674,259,933
Other assets	9,417,924	9,517,062
Total on balance sheet credit risk exposures	942,793,237	936,719,259
Off balance sheet		
Loans approved not yet advanced	23,093,187	19,869,820
Guarantees	2,508,895	2,152,197
Undrawn credit limits	132,546,740	131,800,529
Forward asset purchase	-	-
Interest rate contracts	88,972	95,044
Total off balance sheet credit risk exposures	158,237,794	153,917,590
Total credit risk exposures	1,101,031,031	1,090,636,849

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	260,087,522	252,942,264
Claims secured by residential mortgages	736,795,372	732,904,885
Other retail claims	94,641,241	95,177,594
Other assets	9,506,896	9,612,106
Total credit risk exposures	1,101,031,031	1,090,636,849

	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	150,002	1,351,135	24,169	24,169	-
Other retail claims	434,251	230,228	353,075	(95)	775
Other assets					
Total credit risk exposures	584,253	1,581,363	377,244	24,074	775

	\$
General reserve for credit losses	
General reserve for credit losses	1,273,583

Securitisation Exposures as at 31st March 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	32,000,623
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	127,690,827

Capital Adequacy as at 31st December 2014 (Previous Quarter)

	\$
Capital requirements for credit risk	
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
Total capital requirement for credit risk	348,206,107
Capital requirements for operational risk	
Capital requirement for operational risk	55,527,733
Total capital requirements (Risk Weighted Assets)	403,733,840

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.59%
Tier 1 capital adequacy ratio	14.59%
Total capital adequacy ratio	15.29%

Credit Risk as at 31st December 2014 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
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
Total on balance sheet credit risk exposures	929,379,044	920,498,663
Off balance sheet		
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
Total off balance sheet credit risk exposures	51,321,819	52,756,782
Total credit risk exposures	980,700,863	973,255,445

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
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
Total credit risk exposures	980,700,863	973,255,445

	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	143,906	1,365,891	24,114	20,057	-
Other retail claims	407,657	181,647	329,830	(14,207)	7,572
Other assets					
Total credit risk exposures	551,563	1,547,538	353,945	5,850	7,572

	\$
General reserve for credit losses	
General reserve for credit losses	1,215,821

Securitisation Exposures as at 31st December 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	101,705,827