

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 March 2016

### Capital Adequacy as at 31st March 2016 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	52,187,824
Claims secured by residential mortgages	233,172,176
Other retail claims	62,984,872
Other assets	10,884,943
Off balance sheet exposures	37,648,974
Total capital requirement for credit risk	396,878,789
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	58,038,980
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>454,917,769</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.79%
Tier 1 capital adequacy ratio	13.79%
Total capital adequacy ratio	14.35%

### Credit Risk as at 31st March 2016 (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	271,275,574	279,520,844
Loans and advances	713,185,805	704,745,446
Other assets	10,884,943	10,492,087
<b>Total on balance sheet credit risk exposures</b>	<b>995,346,322</b>	<b>994,758,377</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	35,078,422	36,842,165
Guarantees	1,497,043	1,471,403
Undrawn credit limits	135,838,956	139,153,219
Forward asset purchase	-	-
Interest rate contracts	15,059	26,937
<b>Total off balance sheet credit risk exposures</b>	<b>172,429,480</b>	<b>177,493,724</b>
<b>Total credit risk exposures</b>	<b>1,167,775,802</b>	<b>1,172,252,101</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	271,275,574	279,520,844
Claims secured by residential mortgages	782,612,172	781,385,414
Other retail claims	102,988,054	100,826,820
Other assets	10,900,002	10,519,023
<b>Total credit risk exposures</b>	<b>1,167,775,802</b>	<b>1,172,252,101</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	45,000	2,639,514	53,929	53,929	-
Other retail claims	292,081	26,350	204,474	(76,292)	4,464
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>337,081</b>	<b>2,665,864</b>	<b>258,403</b>	<b>(22,363)</b>	<b>4,464</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,364,753

### Securitisation Exposures as at 31st March 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	27,871,240
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	128,627,316

## Capital Adequacy as at 31st December 2015 (Previous 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 (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	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 (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	108,076,195