

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2014

Capital Adequacy as at 30th September 2014 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	46,040,986
Claims secured by residential mortgages	217,181,414
Other retail claims	62,971,971
Other assets	9,688,119
Off balance sheet exposures	10,904,897
Total capital requirement for credit risk	346,787,387
Capital requirements for operational risk	
Capital requirement for operational risk	54,220,886
Total capital requirements (Risk Weighted Assets)	401,008,273
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.51%
Tier 1 capital adequacy ratio	14.51%
Total capital adequacy ratio	15.21%

Credit Risk as at 30th September 2014 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	239,475,667	232,208,170
Loans and advances	669,035,350	670,430,475
Other assets	9,688,119	9,698,408
Total on balance sheet credit risk exposures	918,199,136	912,337,053
Off balance sheet		
Loans approved not yet advanced	23,194,574	22,184,187
Guarantees	2,025,074	2,007,046
Undrawn credit limits	27,990,943	27,299,371
Forward asset purchase	-	-
Interest rate contracts	85,072	89,693
Total off balance sheet credit risk exposures	53,295,663	51,580,297
Total credit risk exposures	971,494,799	963,917,350

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	239,475,667	232,208,170
Claims secured by residential mortgages	635,775,949	635,650,209
Other retail claims	86,469,992	86,270,869
Other assets	9,773,191	9,788,101
Total credit risk exposures	971,494,799	963,917,349

	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	4,058	1,845,749	4,058	56	-
Other retail claims	523,743	207,423	351,609	38,347	18,374
Other assets					
Total credit risk exposures	527,801	2,053,172	355,667	38,403	18,374

	\$
General reserve for credit losses	
General reserve for credit losses	1,203,025

Securitisation Exposures as at 30th September 2014 (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	109,338,161

Capital Adequacy as at 30th June 2014 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	42,165,333
Claims secured by residential mortgages	217,870,220
Other retail claims	63,994,427
Other assets	9,909,942
Off balance sheet exposures	10,208,862
Total capital requirement for credit risk	344,148,784
Capital requirements for operational risk	
Capital requirement for operational risk	54,220,886
Total capital requirements (Risk Weighted Assets)	398,369,670

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.43%
Tier 1 capital adequacy ratio	14.43%
Total capital adequacy ratio	15.13%

Credit Risk as at 30th June 2014 (Previous Quarter)

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
On balance sheet		
Cash, ADI deposits and investment securities	219,431,167	222,655,162
Loans and advances	672,147,270	670,798,050
Other assets	9,909,942	9,531,884
Total on balance sheet credit risk exposures	901,488,379	902,985,096
Off balance sheet		
Loans approved not yet advanced	21,082,795	19,283,244
Guarantees	1,945,833	2,032,546
Undrawn credit limits	26,510,967	26,383,205
Forward asset purchase	-	-
Interest rate contracts	91,233	97,705
Total off balance sheet credit risk exposures	49,630,828	47,796,700
Total credit risk exposures	951,119,207	950,781,796

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	219,431,167	222,655,163
Claims secured by residential mortgages	635,306,367	632,227,408
Other retail claims	86,380,498	86,269,636
Other assets	10,001,175	9,629,589
Total credit risk exposures	951,119,207	950,781,796

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs					
Claims secured by residential mortgages	4,002	2,036,376	4,002	(30,116)	26,634
Other retail claims	481,647	491,915	331,636	31,010	33,862
Other assets					
Total credit risk exposures	485,649	2,528,291	335,638	894	60,496

General reserve for credit losses	\$
General reserve for credit losses	1,195,109

Securitisation Exposures as at 30th June 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	114,888,605