

## APS 330 - Public Disclosure of Prudential Information

Quarterly Update as at 30 September 2015

### Capital Adequacy as at 30th September 2015 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	54,426,397
Claims secured by residential mortgages	222,312,044
Other retail claims	61,977,887
Other assets	9,187,883
Off balance sheet exposures	33,474,357
<b>Total capital requirement for credit risk</b>	<b>381,378,567</b>
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	57,749,024
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>439,127,591</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.92%
Tier 1 capital adequacy ratio	13.92%
Total capital adequacy ratio	14.54%

### Credit Risk as at 30th September 2015 (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	280,819,383	274,151,867
Loans and advances	684,205,962	680,665,548
Other assets	9,187,883	9,214,314
<b>Total on balance sheet credit risk exposures</b>	<b>974,213,228</b>	<b>964,031,729</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	32,718,191	29,060,374
Guarantees	1,540,267	2,319,732
Undrawn credit limits	135,959,845	134,780,442
Forward asset purchase	-	-
Interest rate contracts	56,794	65,339
<b>Total off balance sheet credit risk exposures</b>	<b>170,275,097</b>	<b>166,225,887</b>
<b>Total credit risk exposures</b>	<b>1,144,488,325</b>	<b>1,130,257,616</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	280,819,383	274,151,866
Claims secured by residential mortgages	755,119,455	747,645,187
Other retail claims	99,304,811	99,180,910
Other assets	9,244,677	9,279,653
<b>Total credit risk exposures</b>	<b>1,144,488,325</b>	<b>1,130,257,616</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	-	2,548,139	-	(1,584)	18,416
Other retail claims	396,727	15,063	330,039	14,844	10,207
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>396,727</b>	<b>2,563,201</b>	<b>330,039</b>	<b>13,260</b>	<b>28,624</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,317,383

### Securitisation Exposures as at 30th September 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	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	114,670,710

## Capital Adequacy as at 30th June 2015 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	50,509,161
Claims secured by residential mortgages	220,440,789
Other retail claims	63,566,770
Other assets	9,184,981
Off balance sheet exposures	30,837,954
Total capital requirement for credit risk	374,539,655
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	57,749,024
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>432,288,679</b>

<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.97%
Tier 1 capital adequacy ratio	13.97%
Total capital adequacy ratio	14.60%

## Credit Risk as at 30th June 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	260,760,136	263,054,158
Loans and advances	678,323,633	674,450,629
Other assets	9,184,981	9,280,736
<b>Total on balance sheet credit risk exposures</b>	<b>948,268,750</b>	<b>946,785,523</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	25,293,546	26,057,041
Guarantees	2,462,055	2,461,663
Undrawn credit limits	132,744,991	133,410,684
Forward asset purchase	-	-
Interest rate contracts	70,551	84,367
<b>Total off balance sheet credit risk exposures</b>	<b>160,571,143</b>	<b>162,013,755</b>
<b>Total credit risk exposures</b>	<b>1,108,839,893</b>	<b>1,108,799,278</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	260,760,136	263,054,158
Claims secured by residential mortgages	739,334,526	737,878,013
Other retail claims	99,489,699	98,502,004
Other assets	9,255,532	9,365,103
<b>Total credit risk exposures</b>	<b>1,108,839,893</b>	<b>1,108,799,278</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	162,997	1,680,924	20,000	(4,169)	4,169
Other retail claims	624,273	407,857	325,402	36,263	59,766
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>787,270</b>	<b>2,088,781</b>	<b>345,402</b>	<b>32,094</b>	<b>63,935</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,296,786

## Securitisation Exposures as at 30th June 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	120,292,568