

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 30 September 2016

### Capital Adequacy as at 30th September 2016 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	52,747,667
Claims secured by residential mortgages	238,884,323
Other retail claims	67,953,279
Other assets	10,042,884
Off balance sheet exposures	29,705,241
Total capital requirement for credit risk	399,333,394
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	59,436,704
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>458,770,098</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.16%
Tier 1 capital adequacy ratio	14.16%
Total capital adequacy ratio	14.72%

### Credit Risk as at 30th September 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	274,063,346	268,097,299
Loans and advances	731,923,851	731,020,551
Other assets	10,042,884	10,670,562
<b>Total on balance sheet credit risk exposures</b>	<b>1,016,030,081</b>	<b>1,009,788,412</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	23,430,140	23,531,943
Guarantees	1,284,737	1,347,533
Undrawn credit limits	137,000,103	134,499,125
Forward asset purchase	-	-
Interest rate contracts	-	-
<b>Total off balance sheet credit risk exposures</b>	<b>161,714,980</b>	<b>159,378,601</b>
<b>Total credit risk exposures</b>	<b>1,177,745,061</b>	<b>1,169,167,013</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	274,063,346	268,097,298
Claims secured by residential mortgages	788,573,707	785,355,231
Other retail claims	105,065,124	105,043,922
Other assets	10,042,884	10,670,562
<b>Total credit risk exposures</b>	<b>1,177,745,061</b>	<b>1,169,167,013</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	-	2,149,338	-	-	-
Other retail claims	334,038	41,561	212,551	(10,063)	-
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>334,038</b>	<b>2,190,899</b>	<b>212,551</b>	<b>(10,063)</b>	<b>-</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,376,310

### Securitisation Exposures as at 30th September 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	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	113,762,417

## Capital Adequacy as at 30th June 2016 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	50,510,111
Claims secured by residential mortgages	238,739,688
Other retail claims	66,770,047
Other assets	10,513,809
Off balance sheet exposures	28,294,038
Total capital requirement for credit risk	394,827,693
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	59,436,704
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>454,264,397</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.09%
Tier 1 capital adequacy ratio	14.09%
Total capital adequacy ratio	14.65%

## Credit Risk as at 30th June 2016 (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	262,083,416	267,599,615
Loans and advances	729,761,488	721,475,656
Other assets	10,513,809	11,120,228
<b>Total on balance sheet credit risk exposures</b>	<b>1,002,358,713</b>	<b>1,000,195,499</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	19,004,815	28,002,854
Guarantees	1,455,030	1,484,660
Undrawn credit limits	132,228,378	136,040,453
Forward asset purchase	-	-
Interest rate contracts	-	11,294
<b>Total off balance sheet credit risk exposures</b>	<b>152,688,224</b>	<b>165,539,261</b>
<b>Total credit risk exposures</b>	<b>1,155,046,937</b>	<b>1,165,734,760</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	262,083,416	267,599,614
Claims secured by residential mortgages	778,300,828	783,272,688
Other retail claims	104,148,884	103,730,935
Other assets	10,513,809	11,131,522
<b>Total credit risk exposures</b>	<b>1,155,046,937</b>	<b>1,165,734,759</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	-	1,740,319	-	(53,929)	-
Other retail claims	313,796	42,994	222,615	28,694	10,552
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>313,796</b>	<b>1,783,313</b>	<b>222,615</b>	<b>(25,235)</b>	<b>10,552</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,362,793

## Securitisation Exposures as at 30th June 2016 (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	123,257,912