

APS 330 - Public Disclosure of Prudential Information
as at 30 September 2011

Capital Structure (as at 30 June 2011)

	\$
Tier 1 capital	
Retained earnings	49,300,364
Reserves	593,510
Deductions from Tier 1 capital	-1,400,483
Tier 1 capital (net of deductions)	48,493,391
Tier 2 capital	
Tier 2 capital (net of deductions)	1,318,944
Total capital base	49,812,335

Credit Risk

	\$
General reserve for credit losses	1,075,824

Total gross credit risk exposure	Gross Exposure	Average over the period*
	\$	\$
<i>On balance sheet</i>		
Cash, ADI deposits and investment securities	175,324,005	161,220,256
Loans and advances	617,397,628	614,528,557
Other assets	8,322,812	8,430,818
Total on balance sheet credit risk exposures	801,044,445	784,179,631
<i>Off balance sheet</i>		
Loans approved not yet advanced	21,507,931	20,460,417
Guarantees	1,758,205	1,822,843
Undrawn credit limits	20,639,170	20,019,200
Total off balance sheet credit risk exposures	43,905,306	42,302,460
Total credit risk exposures	844,949,751	826,482,091

Credit risk exposure by portfolio	Gross exposure	Average over the period*	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions*	Write-offs*
	\$	\$	\$	\$	\$	\$	\$
Cash and Claims on ADIs	175,324,005	161,220,256					
Claims secured by residential mortgages	589,773,675	584,930,137	-	844,325			
Other retail claims	71,529,259	71,900,880	-	468,490	264,149	11,762	6,456
Other assets	8,322,812	8,430,818					
Total credit risk exposures	844,949,751	826,482,091	-	1,312,815	264,149	11,762	6,456

* Period 1 July 2011 to 30 September 2011

Capital Adequacy

	\$
Capital requirement for credit risk	
Claims on ADIs	35,965,730
Claims secured by residential mortgages	204,123,008
Other retail claims	52,563,638
Other assets	8,322,812
Off balance sheet exposures	14,785,491
Total capital requirement for credit risk	315,760,679
Capital requirement for operational risk	
Capital requirement for operational risk	42,847,419
Total capital requirement	358,608,098

Capital adequacy ratio	
Tier 1 capital adequacy ratio	13.78%
Total capital adequacy ratio	14.16%



Hume Building Society Ltd
ABN 85 051 868 556
AFSL and ACL No. 244248