



# **Members' Report 2021.**

**Hume Bank**



# Tony Whiting 1952–2021

**Deputy Chair 2016, Chair 2016–2020  
and Director 2020–2021**

**“Tony had a gift to ‘cut through’ the complexity of issues with common sense and wisdom. He was a leader for many and guided with a strong sense of service to our customers and community. Hume Bank was very fortunate to have Tony as a Director and I will always be grateful for the time I was able to share in his deep purpose, passion and care.”**

Stephen Capello, CEO

**“Tony brought to the Board of Hume Bank a highly valuable mix of hard and soft skills. Tony had very strong business acumen forged over decades working in the highly competitive print media sector. Tony was able to compliment this with a demeanour of calmness and kindness and always a sense of purpose, that is, what is best for Hume Bank, its staff, customers and the community. The Board is very grateful for Tony’s contribution. Tony will be greatly missed.”**

Michael Gobel, Chair

**We dedicate these pages to Tony Whiting:  
A visionary leader who has left a significant  
legacy in our community and at Hume Bank**

In his public life, Tony made a substantial contribution to the media industry with his career at Fairfax Media starting in the 1980s. He worked on the premier title of The Australian Financial Review and held several key positions including publisher in 1986. Considered a visionary leader, who was passionate about living and working in the Albury Wodonga community, he was appointed to the Chief Executive Officer of The Border Mail from 1996 to 2007 where he left a significant legacy in our community.

Tony’s formal connection with Hume Bank started in 2016, when he joined the Board. During his tenure he served as Deputy Chair, before being appointed Chair from 2016 to 2020. Hume Bank and the greater community benefited tremendously from Tony’s experience on the Board and its Committees. He contributed to increasing board effectiveness through a measured and consistent approach and he oversaw Hume’s strategy that positioned Hume Bank for growth and ongoing success. Tony played an important role as a voice of reason and a connection to the community as the bank expanded, and this was no more evident than when he worked closely with Board and CEO to guide the bank through the challenges of the COVID-19 pandemic.

No words can adequately express our sadness at Tony’s passing or our gratitude for the opportunity to work with him and the contribution he made to Hume Bank. He will be greatly missed.

In his private life, Tony was cherished by his family and friends. We offer our sincere condolences to his family.

Rest in peace.  
Tony Whiting 1952–2021



## Purpose.

The bank for life.

## Vision.

To be a successful,  
trusted bank.

## The explorer's opportunity.

To respond to the challenges and opportunities in our environment, we updated our Strategic Business Plan 2019 – 2023: The Explorer's Opportunity.

The Strategic Business Plan is focused on steering the bank through a period of transformation as we reinvent and reposition ourselves to be a relevant, expanded and strong financial institution.

We remain differentiated via our unique position of being a citizen of regional NE Victoria and Southern NSW, championing the best of regional enterprise and creating strong and sustainable communities.

## Our ongoing commitments.



### Being human-centred.

People remain at the core of everything we do as we continue to enhance each and every customer experience.



### Thinking beyond the bank.

Traditional banking has changed. We offer an anytime, anywhere service, in person and online, with optimised distribution and touch points.



### Making connections.

We're using technology to foster greater collaboration within the region and beyond, to help drive innovation.



### Striving for simplicity and exceeding expectations.

We're meeting our customers' expectations by providing simpler, smarter banking solutions.



### Embracing data.

The insights from our data will enable Hume Bank to make informed and insightful decisions that will help meet our customers' needs.





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# 2021 key initiatives.



Committed \$50m in lending to stimulate our local regional market to support new home constructions and renovations.



Reaffirmed our commitment to our local community by designing a purpose built standalone new Lavington branch.



Keeping our customers up to date with technology by improving online security with SMS authentication and removing tokens.



With our customers in mind, we launched our new myBlue home loan product. This provides lower fees with a simple and competitive offer.



Continued to assist our customers and staff throughout the pandemic with support options available.



We gave customers more ways to interact with us by expanding our broker network, allowing us to showcase further our new home loan product 'myBlue'.



# Performance.

LOANS & ADVANCES

**\$996m**

DEPOSITS

**\$1.39bn**

LOAN APPROVALS

**\$354m**

OPERATING PROFIT BEFORE TAX

**\$6.1m**

TOTAL CUSTOMERS

**55,331**

TOTAL ASSETS

**\$1.50bn**



# Chairman and CEO's Report 2021.



Michael Gobel, Chairman and  
Stephen Capello, CEO

With COVID-19 continuing to challenge our resolve both locally and globally, Hume Bank's response was to focus on our most valuable assets - our staff, customers, and community.

We continued to be tested by the pandemic which caused so many in our community to face financial hardship and uncertainty on top of health and wellbeing concerns. Our response to the pandemic showed how a customer owned bank can mobilise to support each other when facing immediate financial uncertainty. We contributed financially to impacted community groups and continued to evolve our position and lead through the uncertainty that our 'new normal' brings. Our ongoing navigation of the pandemic also led to an amendment of Hume Bank's strategy, with an immediate focus during this time on protecting our customers, employees, community and the core of the bank and positioning ourselves to be ready post-crisis when the operating landscape becomes clearer.

## Community driven, community strong.

Just three months into 2020 we were all tested by the pandemic that continues to have a profound effect on people's lives and on the local, domestic, and global economy. Hume Bank has a central role to play in not just supporting customers and employees, but our community as well. Our response to our community's call was to provide a range of measures to help, guide and support each other.

We supported our customers by delivering products and services when they need them most, ensuring we provided 100% branch access across both NSW and Victoria. We increased the capacity of our contact centre as customers shifted to this form of communication and we were able to provide the tools required to keep customers safe by supporting them to bank from home. We removed fees and charges on transaction accounts to provide relief to our customers. Importantly we helped over 300 customers who were financially affected by the pandemic by providing loan payment deferral relief to make things easier when they needed it most.

We were proud we prioritised supporting every employee during the pandemic where our strong governance provided continued employment for all, ensuring family income continuity. We quickly established a framework

and provisioned technology to enable employees to work from home within one week of the pandemic being declared. Our people were also able to access additional flexibility to ensure a safe working environment, with an additional special personal leave allowance up to 10 days and a new annual mental health leave day.

In a first for the region, we took a leadership role in supporting the local economy and proudly launched our HomeBuilder home loan. Following newly established government incentives to support the increase in demand for construction, we saw an opportunity for Hume Bank to play a role in stimulating the local construction industry by committing \$50m in low-cost funding. Working alongside local building partners, we offered a low-rate fixed home loan to customers residing within our local region to support them building and renovating their dream homes using local trades.

Throughout the year the bank continued to support and give back to the community directly with our partnership and sponsorship funding program. We developed new and existing relationships with local groups and partners including the Australian Centre for Rural Entrepreneurship (ACRE). ACRE aims to build individuals, entities, and rural communities' entrepreneurial capability and capacity through learning and development programs. Our partnership offered us the opportunity to support programs such as CoStudy which offered a study space for university students who may not have the tools to learn from home or were displaced from campus due to COVID-19.

## Customer-owned and customer-focused.

Our customers continued to be at the forefront of our decision making and we continued to take steps to learn and understand them better. The bank reaffirmed its commitment to the local region with a new standalone branch in Lavington. Hume has had a branch in Lavington for over 40 years and the new location meant we could continue to support our customers in a new space specifically designed with our customers' banking needs and habits in mind for years to come.

A new home loan was developed to give our customers a simplified option that was easy to understand and use. 'myBlue', was launched in April 2021 and is one home loan product with multiple options and features. An innovative product, customers

could select multiple offsets with no application fee to add to market leading fixed and variable rates that our customers could take advantage of.

During the last financial year, Hume Bank offered its customers the lowest home loan rates in its history, 1.69% fixed-rate (within our Property Package) and 2.09% variable rate. During a period of growth and housing boom for our region, we were able to assist more customers with their dream of owning a home.

As part of improving the online banking experience and security for our customers, Hume Bank switched from using tokens (Symantec) to SMS authentication. This enables our customers to bank online anywhere, anytime, using their favourite mobile device easily and securely. In addition, we enabled SMS authentication to be the preferred method for any new customers joining Hume Bank.

Hume Bank continued to simplify customer banking by removing the need for two account numbers and implementing a single account number. Using a single account number for all banking transactions not only made transactional banking easier it ensured customers were no longer at risk of delayed or cancelled deposits.

We relaunched our online appointment booking platform to give our customers more visibility and flexibility on meeting with lenders. Our customers can choose to meet with a lender via video chat, face-to-face, or via phone, and we continued to utilise the use of eSignatures via DocuSign to provide our customers with a secure way to remotely execute many types of documents (and create less paper waste).

## Strong now and in the future.

The decision to prioritise our customers and communities, along with the RBA's official cash rate dropping to 0.10% in 2020, impacted Hume Bank's performance early on but through focus the bank's operating profit improved to \$6.1 million benefiting from strong credit risk management. As a customer-owned bank, all profits will be reinvested to benefit our customers and their communities. Despite the challenges, by the end of the year Hume Bank built a stronger balance sheet, increasing total assets to \$1.5 billion, an increase of 11.6% on last year.

Building capability for the future is essential for a sustainable bank. To ensure our customers receive efficient and effective

services, we continued to invest in our technical capabilities to enhance our operational resilience.

We strengthened our distribution capability so that our customers can access our home loan products via brokers. This channel is important for our region and beyond and with investment in technology and people, Hume Bank is now connected with many local and regional brokers.

To build better customer experiences we invested in technology that not only supported the bank's drive for operational efficiency but also improves customer experiences. With this guiding principle, Hume Bank invested in Robotic Processing Automation (RPA), enabling the bank to utilise technology to support employees in delivering better customer experiences.

Ensuring we maintain solid financial footing remains an ongoing focus in the face of all the uncertainty around the near-term economic recovery. The strength of Hume Bank has clearly been demonstrated with positive net cashflows of \$8.9 million and net profit after tax of \$4.4 million following conservative provisioning, meeting our objective to be an unquestionably strong bank.

Our number one focus remains our customers' financial wellbeing and supporting their banking needs. Guided by our Strategic Business Plan, we continue to build a strong financial institution leveraging our unique regional positioning to shape Hume Bank as a regional icon in years to come.

The Board was impressed by the dedication of our CEO Stephen Capello, leadership team and employees as they found ways to help thousands of customers, a multitude of community organisations, and many local businesses navigate the financial impact of the pandemic.

Lastly, to our customers, as part of the owners of Hume Bank, our ultimate commitment is to you. We will continue to work toward customer service excellence, in the products we design and the personalised service we provide you with. As your local trusted bank, we strive to be a regional icon in the years to come, investing in and building prosperous regions and communities for future generations. Hume Bank, your bank for life..

## OPBT

2017	\$5,630,056
2018	\$6,013,534
2019	\$6,912,519
2020	\$5,730,019
2021	\$6,132,284

## Total Deposits

2017	\$966,078,152
2018	\$1,016,351,610
2019	\$1,112,521,560
2020	\$1,240,543,824
2021	\$1,390,061,686

## Net Loan & Advances

2017	\$774,914,018
2018	\$831,791,467
2019	\$908,803,532
2020	\$951,694,910
2021	\$996,345,186

## Total Assets

2017	\$1,051,849,915
2018	\$1,104,109,637
2019	\$1,208,274,942
2020	\$1,341,933,052
2021	\$1,497,686,897



## Our Board.



**Michael Gobel**

**Chairman,  
Non-executive Director**

B Sc, MAppFin, GAICD



**Tony Whiting**

**Non-executive Director**

B Com



**Kerry Grigg**

**Non-executive Director**

B Com, M Com (Marketing)  
(Hons), PhD, GAICD



**Kay Thawley**

**Non-executive Director**

B Bus, GAICD



**Paul McGill**

**Non-executive Director**

B Sc, GAICD

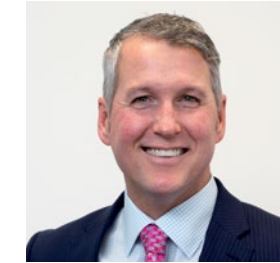


**Kent Griffin**

**Non-executive Director**

FIAA, B Economics  
(Actuarial Studies), GAICD

## Executive Management Team.



**Stephen Capello**

**Chief Executive Officer**

MBA, FCPA, GAICD and  
B Business (Commerce)



**Ken Barnes**

**Chief Financial Officer**

MAppFin, B Economics



**Kristy Campbell**

**Chief People &  
Change Officer**

BA Arts (HR & Media Studies),  
Adv. Dip. Management



**Lisa Ryan**

**Chief Technology Officer**

MBA, GAICD



**Alison Prentice**

**Chief Risk Officer**

Assoc. Dip (Accounting)



**Jason Woolhouse**

**Chief Design &  
Marketing Officer**

B Sc, min Bus



**Ben Foley**

**Acting Chief  
Customer Officer**

B Business  
(Enterprise Development),  
Adv Dip. Management



# HomeBuilder.

In 2020, we launched a new home loan, Hume Bank HomeBuilder, which was specifically designed for our local regional market to support new home constructions and renovations.

We committed \$50m in lending specifically to our HomeBuilder home loan. We were proud to offer our then lowest ever 2-year fixed rate of 1.99% to locals within 150km radius of Albury Wodonga to establish and improve their homes. It also allowed us to support local builders and encourage the community to utilise local trades and suppliers to continue to grow our regional community.

Together with our 16 local building partners, the HomeBuilder home loan enabled over 201 families to build or renovate their homes.

With more than 10% of local employment in the construction and real estate industries, our goal is to support local people who are building local houses, using local trades and suppliers to the greater economic benefit of the region.



# New Lavington Branch.

With a desire to better serve the banking needs of our customers and the Lavington community, we invested in a standalone space for our new Lavington Branch. This community is very much part of the Hume Bank DNA and opening a new branch in Lavington reaffirmed our commitment to the area.

On launch day (Monday, 10 August 2020), Hume Bank treated customers who transacted on the day branded cookies, 'Bank Brighter' bags and pens as housewarming gifts.

This relocation also gave us an opportunity to redesign the branch with our customer's banking needs in mind and features an open plan design for a more welcoming experience as well as private areas for customer enquiries and office appointments. The branch lobby is accessible 24/7 with a deposit taking ATM and a coin machine.



# Technology Solutions.

## New ways to connect with Hume Bank

Hume Bank has been investigating ways of how to be more accessible to our customers. Our need for accessibility introduced a fundamental shift with the expansion into the Broker channel. This technology connects Hume Bank's platforms and provides our customers with access to over 2500 brokers.

Providing an option for our customers to consult a broker gives them another way to interact with Hume Bank and increases our client demography.

The opportunities the broker channel has provided have had a significant benefit in allowing us to reach more customers which enables more customers to get into their own homes sooner, thanks to their broker and Hume Bank.



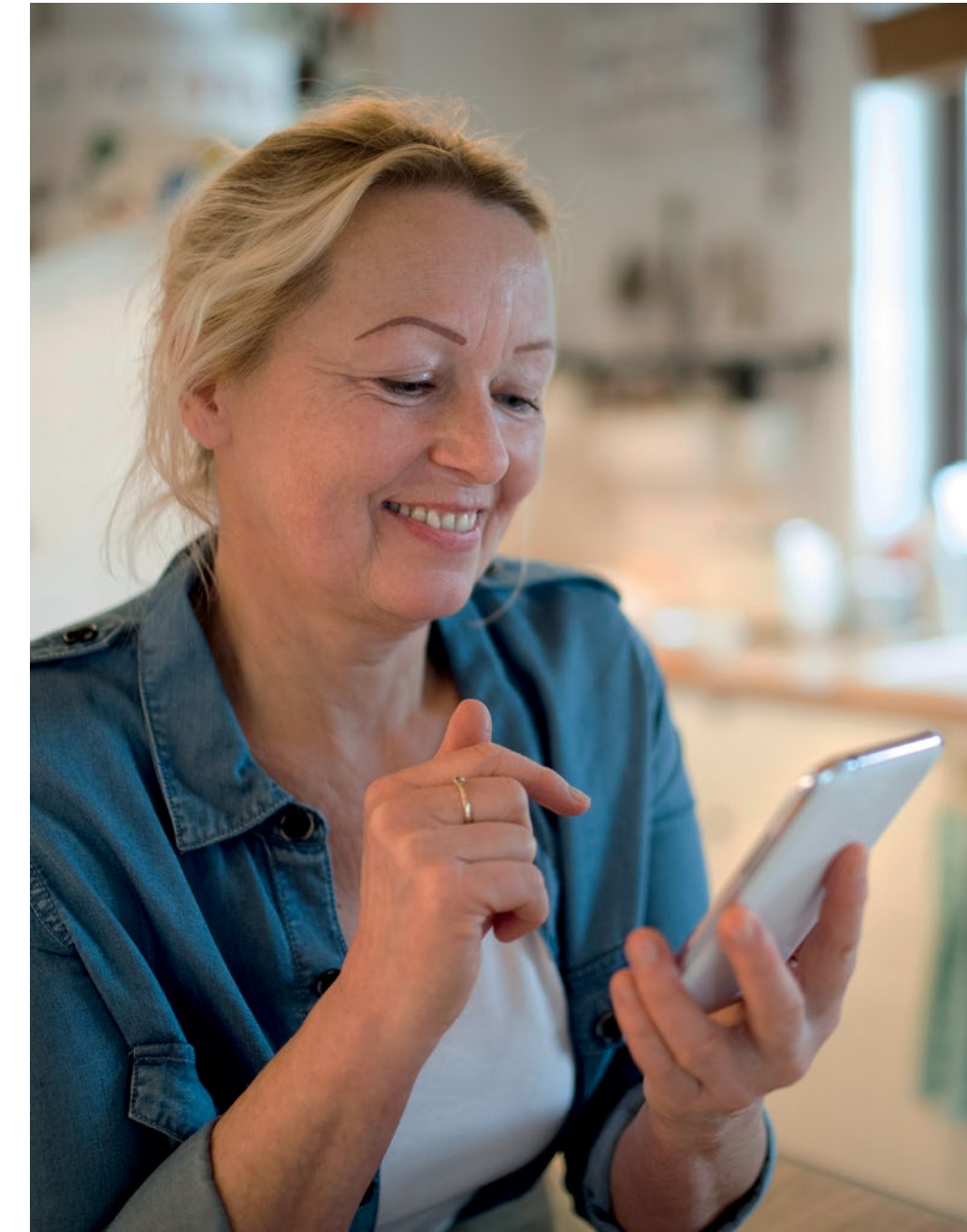
## SMS authentication

In these challenging times with COVID-19 changing the way we do banking; our rollout of SMS authentication was accelerated due to the need to assist our customers.

Hume Bank proudly launched SMS authentication security codes for online banking, enabling our customers to bank online anywhere, anytime using their favourite mobile device.

Existing Hume Bank customers were asked to register for SMS Verification by logging in and following the prompts, with all the same online transactions and maintenance, now requiring an SMS code. New Hume Bank customers are automatically registered for SMS authentication as a preferred service.

SMS Authentication keeps things simple for our customers with no need for them to use the outdated Security App or the physical token.





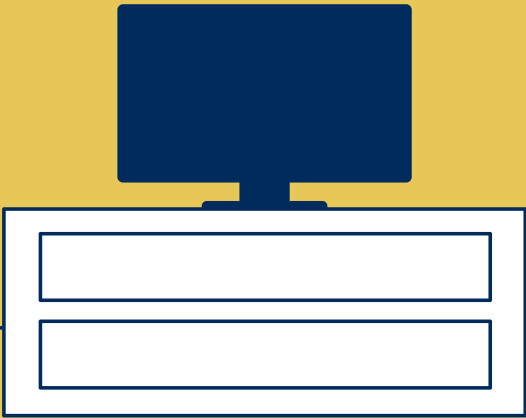


# Continuing our support through the pandemic.

The COVID-19 pandemic has had a lasting impact on our customer's lives and the local economy. However, for Hume Bank, 2021 was a year that presented challenges and opportunities. Whilst the year itself was unprecedented, and at times very uncertain, Hume Bank was able to continuously support its customers and employees and fast track initiatives to provide customers greater access to their banking online.

Hume Bank supported customers and communities by removing fees and offering loan payment deferrals in our effort to ease the financial strain some of our customers had to face with the global pandemic.

We also supported our staff by providing flexible working conditions and relief from the strain of working in an essential service under crisis conditions.



# myBlue home loan product.

Hume Bank began a new era by launching a new home loan product myBlue that provides our customers with lower fees, a simple competitively priced offer, with no application fee or on-going fees, and no big surprises along the way.

With our customers always being a primary focus, we wanted to create a product that screams trust and brings us into the conversation with the 'Big Banks'. Making this move puts our customers first, with organisations like Canstar taking note and

rewarding us with the 'Customer Owned Bank of the Year for NSW and VIC in First Home Buyer' award for 2021.

myBlue continues to grow and expand on its benefits for our customers like multiple offsets on one loan, fixed or variable options, no application fee, LVR tiered interest rates, investment and owner occupier lending, Principal + Interest & interest only repayments – all housed under the one loan.







# Summary Financial Report.

## For the year ended 30 June 2021

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Hume Bank Limited  
ABN 85 051 868 556 | AFSL No. 244248 | Australian Credit Licence No. 244248



# Basis of Preparation of Summary Financial Statements.

These summary financial statements have been extracted from the full audited consolidated financial report of Hume Bank Limited for the year ended 30 June 2021. They comprise Hume Bank Limited, the ultimate parent company, and its subsidiary (together, the ‘Group’).

The Directors have extracted the following statements from the full audited financial report:

- Consolidated Statement of Profit or Loss and Other Comprehensive Income
- Consolidated Statement of Financial Position
- Consolidated Statement of Cash Flows

For inclusion in the summary financial statements, on the basis that this is the most relevant information to the users of these statements.

The summary financial results for the year ended 30 June 2021 have been prepared in accordance with the framework concepts and the recognition and measurement requirements of Australian Accounting Standards.

The auditors’ report on the full financial report is an unqualified audit opinion.

The summary financial statements do not contain sufficient information to allow as full an understanding of the results and affairs of the Group as is provided in the full audited financial report. The 2021 Annual report containing the full audited financial report is available on the Hume Bank Limited website.

# Consolidated Statement of Profit or Loss and Other Comprehensive Income

FOR THE YEAR ENDED 30 JUNE 2021

	2021 \$'000	2020 \$'000
<b>Interest income</b>		
Interest revenue	33,191	39,876
Interest expense	(6,648)	(13,256)
Net interest income	26,543	26,620
<b>Non-interest income</b>		
Fees and commissions from non-customers	2,682	2,850
Fees and commissions from customers	2,339	2,218
Other non-interest income	393	403
Total non-interest income	5,414	5,471
Total operating income	31,957	32,091
<b>Operating expenses</b>		
Personnel costs	(12,684)	(11,795)
Occupancy costs	(1,102)	(1,104)
ATM, Eftpos & electronic transaction processing costs	(3,316)	(3,058)
Depreciation and amortisation	(1,902)	(2,345)
Information technology expenses	(2,422)	(2,056)
Marketing expenses	(1,019)	(1,103)
Other operating expenses	(3,447)	(2,919)
Total operating income	(25,891)	(24,380)
Impairment of loans and advances	66	(1,981)
Operating profit before fair value adjustments	6,132	5,730
Fair value adjustments	-	(30)
<b>Profit before income tax</b>	6,132	5,700
Income tax expense	(1,755)	(1,804)
<b>Profit for the year</b>	4,377	3,896
<b>Other comprehensive income, net of tax</b>		
Items that will not be reclassified subsequently to profit or loss		
Revaluation of property	-	371
Revaluation of financial assets	33	27
Items that may be reclassified subsequently to profit or loss		
Change in fair value of cash flow hedges	-	-
<b>Other comprehensive income, net of tax</b>	33	398
<b>Total comprehensive income for the year attributable to members</b>	4,410	4,294

The consolidated statement of profit or loss and other comprehensive income has been extracted from the annual statutory financial statements.



# Consolidated Statement of Financial Position

AS AT 30 JUNE 2021

	2021 \$'000	2020 \$'000
<b>Assets</b>		
Cash and cash equivalents	63,925	62,491
Receivables due from other financial institutions	108,654	90,694
Investment securities	314,448	222,492
Trade and other receivables	1,790	1,681
Loans and advances	996,345	951,695
Other investments	368	325
Investment property	1,740	1,740
Property, plant and equipment	7,162	7,254
Intangible assets	367	283
Right-of-use assets	1,637	1,970
Deferred tax assets	1,251	1,309
<b>Total assets</b>	<b>1,497,688</b>	1,341,934
<b>Liabilities</b>		
Deposits	1,390,062	1,240,544
Trade and other payables	13,818	11,954
Income tax payable	226	229
Provision for employee benefits	2,291	2,039
Lease liabilities	1,741	2,026
<b>Total liabilities</b>	<b>1,408,137</b>	1,256,792
<b>Net assets</b>	<b>89,551</b>	85,142
<b>Members' funds</b>		
Reserves	4,365	4,192
Retained earnings	85,186	80,950
<b>Total members' funds</b>	<b>89,551</b>	85,142

The consolidated statement of financial position has been extracted from the annual statutory financial statements.

# Consolidated Statement of Cash Flows

FOR THE YEAR ENDED 30 JUNE 2021

	2021 \$'000	2020 \$'000
<b>Cash flows from operating activities</b>		
Interest received	33,304	40,239
Interest paid	(7,654)	(14,688)
Other non-interest revenue received	5,193	5,392
Cash paid to suppliers and employees	(20,566)	(21,086)
Fees and commissions paid	(122)	(69)
Income tax paid	(1,709)	(2,009)
	<b>8,446</b>	7,779
<i>(Increase)/decrease in operating assets:</i>		
Net (increase)/decrease in loans and advances	(44,585)	(44,872)
Net increase/(decrease) in deposits	149,518	128,022
<b>Net cash flows from operating activities</b>	<b>113,379</b>	90,929
<b>Cash flows from investing activities</b>		
Net (increase)/decrease in receivables due from other financial institutions	(28,000)	-
Net (increase)/decrease in investments securities	(74,490)	(32,379)
Payments for property, plant and equipment	(711)	(406)
Proceeds from sale of property, plant and equipment	8	17
Payments for intangible assets	(288)	(208)
<b>Net cash flows from investing activities</b>	<b>(103,481)</b>	(32,976)
<b>Cash flows from financing activities</b>		
Proceeds from/(payments of) borrowings	-	-
Repayment of lease liabilities	(1,036)	(1,192)
<b>Net cash flows from financing activities</b>	<b>(1,036)</b>	(1,192)
<b>Net increase/(decrease) in cash held</b>	<b>8,861</b>	56,761
Cash at the beginning of the financial year	293,030	236,269
<b>Cash at the end of the financial year</b>	<b>301,892</b>	293,030

The consolidated statement of cash flows has been extracted from the annual statutory financial statements.



# Directors’ Declaration.

In the opinion of the directors of Hume Bank Limited (the Company and its subsidiaries, ‘the Group’), the accompanying summary financial statements of the Group for the year ended 30 June 2021 set out in pages 1 to 5:

- 1. Have been derived from or are consistent with the full audited financial report for the year ended 30 June 2021; and
- 2. Do not contain all the disclosures required by Australian Accounting Standards, *the Corporations Act 2001, Corporations Regulations 2001* and International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial report of Hume Bank Limited.

Signed in accordance with a resolution of Directors:

Michael Gobel  
Chairman

Kay Thawley  
Director

Albury, 26 August 2021



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## Report of the Independent Auditor on the Summary Financial Statements

### To the Members of Hume Bank Limited

#### Opinion

The accompanying summary financial statements, which comprise the summary consolidated statement of financial position as at 30 June 2021, the summary consolidated statement of profit or loss and other comprehensive income and summary consolidated cash flow statement for the year then ended, are derived from the audited financial report of Hume Bank Limited (the Company and its subsidiaries, ‘the Group’) for the year ended 30 June 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial report, on the basis described on page 2 of the summary financial statements.

#### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by Australian Accounting Standards, *Corporations Act 2001 and Corporations Regulations 2001*. Reading the summary financial statements and the auditor’s report thereon, therefore, is not a substitute for reading the audited financial report and the auditor’s report thereon.

#### The Audited Financial Report and our Report Thereon

We expressed an unqualified audit opinion on the financial report, in our report dated 26 August 2021.

#### Directors’ Responsibility for the Summary Financial Statements

The directors of the Company are responsible for the preparation of a summary of the audited financial report on the basis described on page 2 of the summary financial statements.

#### Auditor’s Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

Crowe Albury

Alison Flakemore, Partner

26 August 2021, Albury

Liability limited by a scheme approved under Professional Standards Legislation.  
The title ‘Partner’ conveys that the person is a senior member within their respective division, and is among the group of persons who hold an equity interest (shareholder) in its parent entity, Findex Group Limited. The only professional service offering which is conducted by a partnership is the Crowe Australasia external audit division. All other professional services offered by Findex Group Limited are conducted by a privately owned organisation and/or its subsidiaries.  
Findex (Aust) Pty Ltd, trading as Crowe Australasia is a member of Crowe Global, a Swiss verein. Each member firm of Crowe Global is a separate and independent legal entity. Findex (Aust) Pty Ltd and its affiliates are not responsible or liable for any acts or omissions of Crowe Global or any other member of Crowe Global. Crowe Global does not render any professional services and does not have an ownership or partnership interest in Findex (Aust) Pty Ltd. Services are provided by Crowe Albury, an affiliate of Findex (Aust) Pty Ltd.  
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**Hume Bank**