



100% Local Banking

MEMBERS' REPORT 2014

Hume Bank

Contents Key Statistics 2
Chairman and CEO's Report 3
2014 Highlights 6
Customer Stories 16

**Summarised
Financial
Report** Consolidated Statement of Profit or Loss
and Other Comprehensive Income 22
Consolidated Statement of Financial Position 23
Consolidated Statement of Cash Flows 24
Independent Auditor's Report 25

Our Values

COMPASSIONATE

We seek to understand and support the needs and goals of customers, each other and the community.

RESPECTFUL

We are inclusive and will act fairly, honestly and with integrity with consideration for others.

ASPIRATIONAL

We empower and challenge each other to deliver operational excellence and will strive to improve everything we do.



COMMITTED

We work together as a team with dedication and loyalty to our organisation and take responsibility for our actions.

RESPONSIVE

We act with purpose, conviction and courage to deliver in a timely manner.

Key Statistics

58,000
Customers92%
Customer
Satisfaction
(Roy Morgan
Research)\$903m
Total AssetsNet Loan
Approvals
\$127m\$4m
Operating Profit
Before TaxTotal Loans
and Advances
\$672m76%
Employee
Engagement
(Hay Group)Total
Deposits
\$827m*Michael Gobel*, CHAIRMAN*Andrew Saxby*, CEO

Chairman and CEO's Report

At Hume, we see the potential in the ideas, dreams and desires of people in the region and we've helped them for nearly 60 years.

Review of Operations

The 2013 / 2014 financial year represented a very strong year for Hume.

Hume continued to provide outstanding customer service that saw increases in both the number of people banking with Hume and the number of accounts they obtained from Hume. What a fitting way to bring 59 years as a building society to a close and welcome the new beginning as Hume Bank.

Operating profit before fair value adjustments was unchanged at \$4.250m despite the record low cash rate that prevailed for nearly the whole year.

Hume's customers continue to rate Hume extremely highly with a satisfaction rating of 92.3% as at 30 June 2014 according to Roy Morgan Research. Employees also rate Hume highly with a Staff Engagement ratio of 76% measured by the Hay Group exceeding its Global High Performing Index for the second year running.

The high customer and staff satisfaction ratings should come as no surprise; they are two of the five measures that Hume has adopted to recognise success. Three of the measures relate to customers (the number of customers and both the number and value of the products they have) and improvements in all three measures confirm the Roy Morgan findings. Staff Engagement is the fourth measure and a regular flow of unsolicited positive feedback

provided by customers confirms the Hay Group survey results – that Hume has a happy and committed workforce. Profit is the fifth measure, measured by the efficiency ratio Cost to Income, not in absolute terms. Hume spends 81.8 cents of every dollar it earns in providing services to customers (virtually unchanged from 81.6 in 2012/13).

As preparations for Hume's conversion to a bank progressed, an opportunity arose to secure Hume's long term future at its traditional Olive Street location. Hume acquired an adjoining property which will be made available for lease until redevelopment plans are developed and finalised.

Profitability & Growth

Hume's operating profit before fair value adjustments was unchanged at \$4.250m (\$4.248m the previous year). The total comprehensive income, net of tax of \$3.000m was also unchanged from the previous year (\$2.995m) and is a strong result for Hume and its customers.

Despite record low interest rates, loan enquiry was subdued for most of the year and net loan approvals were 6% lower than the previous year. The combined impact of lower loan approvals and existing borrowers continuing to make additional repayments to reduce their loan balances meant that total loan balances finished the year \$4.6m lower than the previous year. Despite not needing deposit growth to fund loan growth,

Hume continued to offer competitive deposit rates to its customers recognising that many of them rely on income from their deposits. Total deposit balances increased by \$17.9m and funded the increase in total assets to \$903.1m at year end (\$883.9m at June 2013).

Operating expenses increased by 4% in comparison to the previous financial year, however more than half of this increase was in expenses either directly or indirectly relating to the Company changing its name to Hume Bank Limited. Some of the increased costs would have been incurred anyway; new uniforms would have been issued to staff a year earlier if not for the pending change in name and branch signage is updated on a periodic basis to reflect changes in the way Hume displays its name. Having a long lead-time from when members approved the change in name to it actually occurring allowed stocks of stationery and other branded material to be run down, minimising the cost of conversion.

Other expenses were incurred in establishing a facility that allows Hume to participate in the Reserve Bank of Australia's Repurchase operations. This facility further enhances Hume's ability to respond to market fluctuations and reduces Hume's exposure to liquidity risk.

The combination of modest asset growth and a reasonable level of profit caused the capital adequacy ratio to increase from 14.80% to 15.13% during the financial year. Hume's capital adequacy ratio, a measure of financial strength, continues to be well above the requirements set by the Australian Prudential Regulatory Authority (APRA) from 1 January 2013.

Looking Forward

Nationally, the Reserve Bank is flagging no immediate or drastic changes to interest rates and the Australian economy is expected to continue to grow at a slightly

below average pace. The areas in which Hume operates were largely unaffected by the mining boom and more recent contraction; therefore local economic growth is expected to continue to be measured and steady.

Against that backdrop, Hume is very well positioned.

Hume saw an increase in the number of people banking with it during 2013/14 and people in Wangaratta and Wagga in particular, where Hume is still relatively new and unknown, recognised the value and convenience that Hume provides. Early indications are that the response to the change to Hume Bank is what the Board expected it to be; even more people are responding to the same great value proposition than before. Hume's products and service delivery will continue to be refined to provide even more value to customers; ensuring Hume's growth prospects as Hume Bank.

Board Changes

After sixteen months as Chairman, which included the Annual General Meeting at which members approved a change in name to Hume Bank Limited, Stuart Gilchrist resigned from that office in November 2013. Mr Gilchrist continued as a Director until February 2014 to provide continuity and support for Michael Gobel who was elected as Chairman at the November Board meeting. In anticipation of Mr Gilchrist's departure after 7 years as director, the Board re-appointed Henrietta Cruddas to the Board and elected her as Deputy Chairman in November 2013.

Mrs Denise Osborne advised the Board of her intention to retire after Hume became a bank and her resignation took effect on 21 August 2014; immediately after the 2014 Financial Accounts had been approved by the Board. Mrs Osborne served as a director for 7 years and believed that the milestone of Hume becoming a bank was an appropriate time for

her to step down from that role. The directors have an obligation to ensure that the Board as a whole has the full range of skills and experience required of an Australian Bank and, notwithstanding that there are three nominees seeking election to the two vacant director positions on the Board, agreed to fill that casual vacancy by appointing Mrs Kay Thawley to the Board following Mrs Osborne's resignation on 21 August 2014.

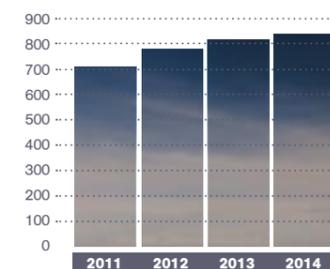
Members will elect two directors from the three candidates standing for election and the results will be announced at the 2014 Annual General Meeting. Members will be asked to confirm the appointments of Ms Henrietta Cruddas and Mrs Kay Thawley during the meeting.

Thanks

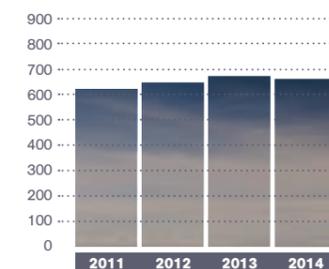
Over a period spanning nearly six decades, a number of people have made significant contributions to Hume; either as directors or as employees. Over the past year, staff have increased their contribution; and have continued to provide industry leading levels of customer service while also preparing for the conversion to Hume Bank on 1st July. Our thanks go to all staff and directors involved in, and or who contributed to, the process of converting to Hume Bank and for their continued commitment to Hume's ongoing success. Our thanks also go to customers for their continued support of Hume and, as members, for approving the change to Hume Bank.



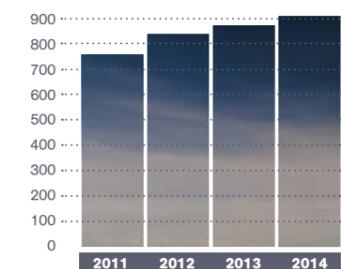
Total Deposits (\$m)



Total Loans (\$m)



Total Assets (\$m)



2014 Highlights

Hume changes its name to Hume Bank (July 2014)

Winner of CANSTAR Youth Banking and Education Award (customer owned bank)

Awarded 5 Star CANSTAR for Outstanding Business Loans

Awarded 5 Star CANSTAR for Outstanding Business Deposits

Awarded 5 Star CANSTAR for Outstanding Value Credit Card

NEW ATM Hot Spot Café, Bomen

PayWave launch (September 2013)

Members vote for Hume to apply to become a bank (Oct 2013)

Visa Checkout launch (January 2014)

Hume receives approval from APRA to become a bank (April 2014)

Highly commended for MOZO EXPERTS CHOICE AWARDS for Best Fee Free Credit Card

NEW ATM Telegraph Hotel, Chiltern

NEW ATM North Albury Newsagency, North Albury

NEW ATM Wagga Airport

Hume acquires part of the Baker Motors site (April 2014)



Hume continues to be dedicated to the region, it's people and the community.



*"Hume is who we are,
Bank is what we do".*

ANDREW SAXBY, CEO HUME BANK

Senior Management

Left to right:

MELISSA SWEETLAND
General Manager
Customer Service,
Sales and Marketing

ANDREW SAXBY
Chief Executive Officer

JESSIE ARNEY
General Manager
Human Resources

DAVID ROWE
General Manager
Information Technology

ALISON PRENTICE
Risk Manager

WAYNE NAGLE
General Manager
Finance and Administration

As one of Australia's leading customer owned banks, Hume continues to provide genuine customer owned banking to those living in north east Victoria and southern NSW.

On 1 July 2014, Hume changed its name to Hume Bank. The small change means a bigger future, not just for our customers but also for our employees.

As we continue to grow and prosper as Hume Bank, we'll remain owned by our 58,000 customers and will keep investing money into the communities we serve.

Customers will continue to benefit through lower fees and better rates. Hume is 100% local with all decisions made by a local board and local senior management team.



Customers can access their money internationally while still being able to speak with someone local.



Hume's personalised service by a local team across our 19 branches, is supported by 47 ATMs as well as phone, online and mobile banking.

Customers can bank with a local organisation while accessing their cash and Hume's banking services 24x7 from anywhere around the world.

Hume continues to develop its banking and Visa services. This year Hume launched Visa Checkout, a free digital wallet service which allows you to checkout at participating retailers using just an e-mail address and password.

The increased card security also provides customised alerts.

Hume Visa cards also include the payWave facility providing faster checkout for purchases under \$100.

Hume's new mobile app provides customers increased convenience and flexibility.

Hume actively gives back to the community and looks at ways it can engage people on local issues.



Hume believes in making a difference to the towns and communities in which it operates. Each year, Hume supports more than 130 community groups, charities and local events through sponsorships, donations and in kind support.

Hume hosts a series of annual events to engage people and local businesses so they can make a difference. This year, Hume's Ladies Luncheon raised over \$10,000 for Betty's Place, an organisation that supports local women and children affected by domestic violence.

Hume's Movie Charity Evening raised over \$4,000 for Aspect Riverina School, a school that provides educational programs for children with autism. The event highlighted the skills autistic people can bring to the workplace and was held on World Autism Day.

This year, Hume will be the major financial sponsor of the Henty Machinery Field Days. Hume will provide ATMs and full banking facilities for more than 800 exhibitors and 60,000 visitors.

As a major sponsor of the 2014 Wangaratta Festival of Jazz, Hume will join the community in October to welcome festival guests to the region to sample the lively arts and entertainment on offer.

Hume is proud to sponsor the Wagga Wagga fest which is a short film competition encouraging the community and visitors alike to share their unique Wagga Wagga stories using the medium of film.

Hume also supports the community through employing local staff and purchasing locally whenever possible.

Hume has helped schools provide financial literacy to students so they can make better decisions about money.



Albury Public School was the first school to join Hume's school banking program in 2004. Today, over 2,500 students and 49 local primary schools participate in the program, which is also available to preschools.

Hume continues to help schools educate children on money matters with its annual activity book and dedicated website.

Hume has been recognised nationally for its commitment to improving financial literacy in the region and has been awarded CANSTAR's Best Youth Banking and Education (customer owned bank) three years in a row.



CUSTOMER STORIES



"Hume has always been there for us. We value their personalised service which has helped us in our personal and business banking."

PHILLIP AND LISA DAY

Phillip and Lisa have banked with Hume since 1992 and over the years have bought and sold several investment properties.

With the help of Hume, and careful planning, they now own three properties and their business, PM & LC Day Plumbing Pty Ltd, continues to expand in the commercial field.



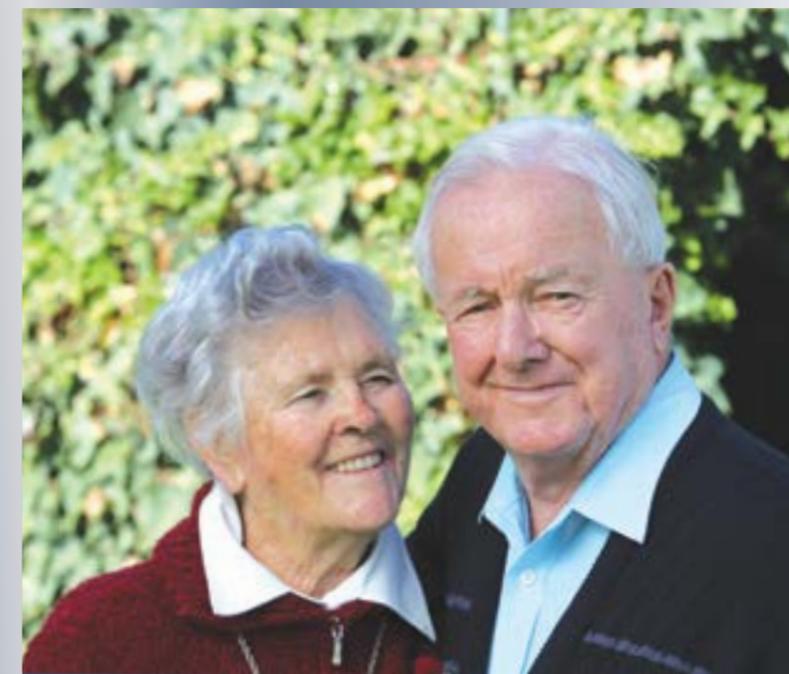
"Hume has helped me be a part of caring for local children in the region for 40 years."

JANICE WILCOX

Janice has banked with Hume since 1974 and during that time has operated three child care centres in the Albury area.

Over Janice's career she has cared for many children and their children. She continues to work at Craitons Child Care Centre, which she owns and operates.

Janice and her husband, Noel, have also bought and built 10 residential properties with Hume's help.



"We feel a real connection to Hume with generations of our family banking with Hume."

PAUL AND ANNE GLASS

Paul and Anne Glass have been customers of Hume since its very beginning in 1955. They bought their first home with Hume's help.

They raised their 7 children in this home and still live there today with their 18 grandchildren visiting regularly.

Anne and Paul will celebrate their 60th wedding anniversary this October.

CUSTOMER STORIES



"Hume has helped us grow and develop our business into what it is today. We offer full services in electrical and solar solutions."

ALLISTER AND LAURA NEELY
Elect-Solar

Allister and Laura have banked with Hume since 2011 and have all their business and personal banking with Hume.

Their business, Elect-Solar, provides Wangaratta and surroundings areas efficient electrical services and energy saving solar systems.



"Banking locally has meant we have been able to fund our business ventures with the help of local knowledge and expertise."

ANDREW AND JENNY STERN
JMP Developments

With the help of Hume, Andrew and Jenny Stern transformed the former Toolles building on the corner of High and Stanley Streets in Wodonga. The \$1 million redevelopment was completed in December 2013.

Summarised Financial Statements

for the year ended 30 June 2014

Hume Bank Limited

(Formerly Hume Building Society Ltd)

ABN 85 051 868 556

AFSL No. 244248

Australian Credit Licence No. 244248

Contents	Consolidated Statement of Profit or Loss and Other Comprehensive Income	22
	Consolidated Statement of Financial Position	23
	Consolidated Statement of Cash Flows	24
	Independent Audit Report	25

APS 330 Prudential Disclosure documents are
located at humbank.com.au

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the year ended 30 June 2014

	2014 \$'000	2013 \$'000
Interest income		
Interest revenue	43,895	48,431
Interest expense	(23,609)	(28,750)
Net interest income	20,286	19,681
Non-interest income		
Fees and commissions from non-members	2,449	2,415
Fees and commissions from members	1,560	1,457
Other non-interest income	228	93
Total non-interest income	4,237	3,965
Total operating income	24,523	23,646
Operating expenses		
Personnel costs	(10,166)	(9,636)
Occupancy costs	(2,352)	(2,312)
ATM, Eftpos & electronic transaction processing costs	(1,412)	(1,364)
Depreciation and amortisation	(1,399)	(1,398)
Information technology expenses	(1,059)	(959)
Marketing expenses	(838)	(796)
Other operating expenses	(2,839)	(2,829)
Total operating expenses	(20,065)	(19,294)
Impairment of loans and advances	(208)	(104)
Operating profit before fair value adjustments	4,250	4,248
Fair value adjustments	(283)	-
Profit before income tax	3,967	4,248
Income tax expense	(1,204)	(1,293)
Profit for the year	2,763	2,955
Other comprehensive income		
Other comprehensive income	225	-
Change in fair value of cash flow hedges	12	-
Other comprehensive income, net of tax	237	-
Total comprehensive income for the year	3,000	2,955

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 2014

	2014 \$'000	2013 \$'000
Assets		
Cash and cash equivalents	42,897	37,575
Receivables due from other financial institutions	67,874	56,601
Investment securities	108,661	102,624
Trade and other receivables	1,169	1,191
Derivative financial instruments	16	-
Loans and advances	671,705	676,302
Other investments	204	204
Investment property	1,746	-
Property, plant and equipment	6,996	7,732
Intangible assets	449	400
Deferred tax assets	1,456	1,314
Total assets	903,173	883,943
Liabilities		
Deposits	826,973	809,025
Trade and other payables	11,107	13,032
Income tax payable	571	456
Deferred tax liabilities	5	144
Provision for employee benefits	2,177	1,946
Borrowings	2,000	2,000
Total liabilities	842,833	826,603
Net assets	60,340	57,340
Members' funds		
Reserves	2,839	2,581
Retained earnings	57,501	54,759
Total members' funds	60,340	57,340

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 2014

	2014 \$'000	2013 \$'000
Cash flows from operating activities		
Interest received	43,955	48,393
Interest paid	(24,604)	(29,171)
Other non-interest revenue received	4,190	4,013
Cash paid to suppliers and employees	(19,335)	(16,199)
Fees and commissions paid	(24)	(35)
Income tax paid	(1,375)	(1,318)
	<u>2,807</u>	<u>5,683</u>
<i>(Increase)/decrease in operating assets:</i>		
Net (increase)/decrease in loans and advances	4,389	(28,909)
Net increase/(decrease) in deposits	17,948	26,817
Net cash flows from operating activities	<u>25,144</u>	<u>3,591</u>
Cash flows from investing activities		
Net (increase)/decrease in receivables due from other financial institutions	13,000	(19,000)
Payments for property, plant and equipment	(562)	(1,824)
Proceeds from sale of property, plant and equipment	22	117
Payments for intangible assets	(324)	(292)
Payments for investment property	(1,648)	-
Net cash flows from investing activities	<u>10,488</u>	<u>(20,999)</u>
Cash flows from financing activities		
Proceeds from borrowings	-	2,000
Net cash flows from financing activities	<u>-</u>	<u>2,000</u>
Net increase/(decrease) in cash held	<u>35,632</u>	<u>(15,408)</u>
Cash at the beginning of the financial year	<u>177,800</u>	<u>193,208</u>
Cash at the end of the financial year	<u><u>213,432</u></u>	<u><u>177,800</u></u>

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



Crowe Horwath Albury
ABN 16 673 023 918
Member Crowe Horwath International
491 Smollett Street
Albury NSW 2640 Australia
PO Box 500
Albury NSW 2640 Australia
Tel 02 6121 1111
Fax 02 6041 1892
www.crowehorwath.com.au

Independent Auditor's report to the members of Hume Bank Limited

Report on the summarised financial statements

We have audited the accompanying summarised financial statements of Hume Bank Limited (formally Hume Building Society Ltd) (the Company), which comprises the consolidated statement of financial position as at 30 June 2014, and the consolidated statement of profit or loss and other comprehensive income and consolidated statement of cash flows for the year ended on that date as set out on pages 22 to 24 which were derived from the audited financial statements of Hume Bank Limited for the year ended 30 June 2014. We expressed an unmodified Auditor's opinion on those financial statements in our auditor's report dated 21 August 2014. Those financial statements, and the summarised financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on that financial report. The summarised financial statements do not contain all the disclosures required by the Australian Accounting Standards.

Reading the summarised financial statements, therefore, is not a substitute for reading the audited financial statements of the Company.

Directors' responsibility for the summarised financial report

The Directors of the Company are responsible for the preparation and fair presentation of the summarised financial statements.

Auditor's responsibility

Our responsibility is to express an opinion on the summarised financial statements based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.

Auditor's opinion

In our opinion, the information reported in the summarised financial statements is consistent, in all material respects, with the audited financial statements from which it was derived.

CROWE HORWATH ALBURY

BRADLEY D BOHUN
Partner
Albury, 21 August 2014

Crowe Horwath Albury is a member of Crowe Horwath International, a Swiss Verein. Each member of Crowe Horwath is a separate and independent legal entity. Liability limited by a scheme approved under Professional Standards Legislation other than for the acts or omissions of financial services licensees.

Aachal	Yal	Felicite	Pauline	Tacia	Hailee	Sai	Natalie	Larnii	Rajesh	Winton	Carol	Janice	Cassandre	Sahra	Cleonia	Gail	Jagger	
Aaiti	Mackelle	Felicity	Pavlina	Tad	Hailey	Saige	Nataliia	Larra	Rajiv	Wolfgang	Carole	Janie	Cassa	Sai	Clifford	Garry	Jane	
Aaliyah	Mackenna	Felix	Paxton	Tadeuz	Hale	Sainakrong	Natalija	Lorraine	Ralli	Jacey	Caroline	Janine	Cassidy	Salem	Clint	Garth	Jane	
Earli	Mackannah	Feng	Payge	Taela	Haley	Sajan	Natalya	Padraic	Wabiwa	Jachida	Sonya	Jarah	Cassie	Sally	Clinton	Gary	Jamie	
Earlie	Mackenzie	Feni	Pearl	Taelah	Haley-Elan	Sakelarios	Natarsha	Padraig	Wade	Oakley	Sophie	Jaryd	Cassie-Ann	Marguerite	Cody	Gayton	Jamie-Lee	
Zerannah	Zakary	Feodore	Pearse	Tafadzwa	Halle	Salele	Natascha	Padriac	Waldemar	Oanh	Stacey	Jasmine	Cassten	Margueritte	Coen	Gemma	Samuel	
Zavier	Zakk	Ferapc	Pearson	Tagan	Hamali	Sali	Natasha	Pahal	Wallace	Odette	Stacy	Jason	Casurina	Maria	Cohen	Genevieve	Sandra	
Zawad	Zakary	Fergus	Pedro	Tahl	Hamed	Nadja	Natashja	Nardine	Walter	Edin	Stephanie	Jasper	Catalina	Marian	Colette	Geoff	Sarah	
Zaylia	Zali	Fidel	Adelia	Tahleah	Sallee	Nadya	Nataya	Naree	Waltraud	Oiga	Stephen	Jay	Cate	Marianne	Colin	Noah	Sarah-Jane	
Zaltje	Zander	Flipa	Adellyn	Tahlee	Sallie	Nahum	Daen	Talor	Wanda	Ol	Steve	Jaycie	Caterina	Marie	Colleen	Noel	Sari	
Aanika	Zane	Guan	Aden	Tahli	Sally	Naina	Dagmar	Talulah	Paistey	Oliva	Carolyn	Jayden	Catharine	Marilyn	Collin	Noeline	Sascha	
Aankith	Zaneita	Edna	Adena	Tahlia	Sally-Ann	Naithan	Dagny	Tamara	Paiten	Oliver	Carona	Jaydon	Catherine	Marion	Connie	Norma	Sasha	
Aaren	Mackensy	Edble	Aderyn	Tahlia-Lee	Sally-Anne	Nakala	Daiken	Tamara-Lee	Paityn	Paige	Casey	Jayne	Cathie	Marisa	Connor	Norman	Saxon	
Aaron	Mackenzey	Eddy	Adi	Tahlie	Salvadore	Nakita	Dail	Zayne	Pallavi	Pam	Casey-Anne	Jazmine	Catherine	Marita	Constansia	Nosa	Scott	
Valentina	Mackenzie	Edik	Adib	Tahnee	Salvatore	Caitlyn	Daila	Zdravko	Wanna	Pamela	Cash	Jean	Cathryn	Mark	Cooper	Nyree	Sean	
Valentino	Mackenzey	Edisgard	Adina Tallara	Tahni	Salwan	Caius	Daimon	Zeb	Warick	Pampha	Cassantira	Jeanette	Cathy	Marlene	Cord	Octavia	Seflan	
Valeria	Mackinley	Eden	Aditya	Tahnja	Sam	Calais	Dain	Zed	Warren	Panayota	Cassie	Jeffery	Katie	Martin	Corey	Olive	Seona	
Valerie	Maclan	Eden	Adja	Tahum	Samantha	Caldwell	Daina	Zeger	Warrick	Panayotis	Catherine	Jeffrey	Kathina	Mary	Corina	Oliver	Serena	
Chad	Chuck	Kenny	Adon	Tahya	Samara	Cale	Dainah	Zelia	Warwick	Pania	Cathryn	Jemma	Kay	Mary-Ellen	Corrie	Olivia	Seth	
Vance	Macy	Oscar	Dalounny	Tahyla	Samichha	Caleb	Daisy	Zelie	Wayne	Pansy	Cathy	Jenna	Kayden	Maryanne	Courtney	Owen	Shae	
Vanessa	Madalena	Oscar-James	Dalton	Radha	Samira	Caledonia	Daizi	Tamarah	Wen	Paola	Cecalia	Jenna-Lee	Keith	Marylyn	Craig	Paige	Mackenna	
Wilbur	Madalynne	Oska	Daman	Radhika	Sammuel	Callan	Daja	Tameaka	Wendy	Paul	Carla	Jenna-Leigh	Kellie	Mason	Daine	Pamela	Mackenzie	
Wilfred	Maddelin	Oskar	Damanti	Radmila	Sammy	Callen	Dakha	Tameeka	Wenjuan	Olivia	Celeste	Jennie	Kelly	Matthew	Dale	Patricia	Macy	
Wilhelmina	Maddeline	Oswald	Dambar	Radomir	Samone	Callie	Kaarel	Tamekah	Wenona	Olivia-Lee	Celia	Jennifer	Kendy	Maureen	Dallas	Patrick	Maddison	
Will	Madden	Otilia	Damban	Radlosava	Samoul	Callum	Kabita	Tamera	Werner	Oliviah	Charles	Jenny-Ann	Kenneth	Maurice	Damian	Paul	Madelyn	
Yanna	Maddie	Otis	Adrian	Bartina	Samual	Calvin	Kacee	Tamika	Wesley	Ollie	Chase	Jermy	Kent	Max	Damien	Paula	Madison	
Yeg	Maddison	Oubonphay	Adriana	Barnaby	Samuel	Cambell	Kacey	Yamuna	Weston	Olympia	Chelsea	Jesse	Kerrie	Maxine	Dane	Pauleen	Maggie	
Yala	Abbey-Lee	Outhoum-phone	Adrianna	Barrie	Hamid	Camden	Kacie	Yan	Whitney	Chen	Chen	Jessica	Kerrin	Maxine	Danette	Pauline	Abdul	
Yunus	Abbi	Owen	Adric	Lace	Hamidreza	Cameron	Kade	Yaneta	Wil	Christa	Alison-May	John	Lochlan	Daniel	Danette	Pauline	Abdul	
Yusuf	Abbie	Owen	Adric	Lacey	Hamilton	Camia-Emily	Kaden	Yani	Ralph	Christa	Alister	John	Logan	Meagan	Edward	Rachel	Adele	
Yvette	Abbigail	Ozanna	Adnerone	Lachan	Hamish	Camilla	Kadie	Yanina	Ralph	Christa	Alister	John	Logan	Meagan	Edward	Rachel	Adele	
Yvonne	Abby	Edith	Aengus	Lachhi	Hamza	Camille	Kadison	Yanuka	Ram	Jacinta	Vaughn	Jimmy	Loree-Anne	Boyd	Edwina	Rachelle	Adrian	
Zaan	Abdul	Editha	Agnes	Lachlan	Hanah	Campbell	Kachibane	Yasmi	Raman	Jack	Venita	Joan	Lorraine	Bradley	Allana	Raelea	Alec	
Zac	Abduqahor	Ory	Agni	Lacie	Hanessa	Candi	Kaeden	Yarrod	Ramanpreet	Jack	Venita	Joan	Lorraine	Bradley	Allana	Raelea	Alec	
Zach	Abe	Edmond	Ahli	Laera	Hanifa	Ian	Kaeta	Yasmin	Ramesh	Jackie	Geoffery	Joanne	Louise	Brandon	Alyce	Raffaella	Alexa	
William	Abel	Edna	Al	Lala	Hank	Ibrahim	Kaelab	Yashmina	Ramon	Jackie	Geoffrey	Jodi	Lucas	Brayden	Alyssa	Rahim	Shakira	
William	Eamon	Edward	Aid	Lalish	Basant	Ida	Kaelen	Ybelteje	Ramu	Jackielyn	Geoffrey	Jodi	Lucas	Brayden	Alyssa	Rahim	Shakira	
Willis	Eathan	Edwige	Aida	Laine	Basil	Ida	Kahle	Yedu	Ran	Tanisha	George	Jodie	Lucia	Meggan	Millie	Rainer	Shanaya	
Wilma	Eboneigh	Edwin	Aidan	Lainey	Bastian	Idaho	Kahlen	Yelena	Rana	Tina	Glen	Jody	Lucinda	Meitty	Mimi	Ralph	Shane	
Worren	Eboney	Edwina	Aiden	Laken	Basu	Ido	Kahla	Yelka	Randall	Tina	Glen	Joel	Luella	Meilanie	Misti	Ralph	Shane	
Wyatt	Impelda	Eeshan	Bachyuniuze	Lakshman	Baxter	Igor	Kahli	Yen	Randi	Tanna	Glenn	Johanna	Brent	Melba	Melba	Shannon	Shantal	
Vanita	Imijen	Efthymia	Baden	Lali	Bayden	Ishapera	Kahyda	Yhealashet	Randy	Tanna	Glenn	John	Brenton	Melba	Melba	Shannon	Shantal	
Vannessa	Imogen	Egypt	Bag	Lalit	Baydon	Ike	Kai	Yianna	Rani	Tanna	Glen	Mark	Brett	Melba	Melba	Shannon	Shantal	
Varidhi	Imogyn	Ehrenfried	Bahati	Lalita	Baydon	Ike	Kai	Yianna	Raoul	Tanna	Glen	Mark	Brett	Melba	Melba	Shannon	Shantal	
Varsha	Iranan	Abhi	Baiden	Lamia	Cadell	Nakya	Kaiden	Yiesha	Raphael	Jacklyn	Graeme	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Aaryn	Imre	Abi	Bailea	Lan	Cael	Nancy	Kaija	Yolana	Raquel	Jacklyn	Graham	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Aashoke	Inderpreet	Abigail	Tamson	Lana	Caelan	Nancy	Kaile	Yolanda	Rasheena	Jacklyn	Graham	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Abbey	Indi	Abflave	Tamzin	Larve	Caiden	Nanda	Kailea	Yolande	Rasool	Jacklyn	Graham	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Macaulay	Indi-Ella	Abraham	Tamzyn	Lane	Caidyn	Nandita	Kailee	Yoin	Rathena	Jacklyn	Graham	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Macaylah	Eboni	Abuong	Tamyka	Lani	Cailleigh	Nanette	Kailey	Tamikah	Ratna	Jacklyn	Graham	Jonah	Joseph	Joseph	Joseph	Joseph	Joseph	
Mace	Ebonie	Ace	Tamzin	Larry	Qalo	Naymi	Kaly	Tamir	Ratu	Ulrich	Gwen	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zachery	Ebonny	Ada	Tamzyn	Rafiki	Quenten	Nar	Kan	Tamirra-Rose	Raunak	Ulrich	Gwen	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zack	Ebony	Adah	Tana	Ragan	Quentin	Nara	Kane	Tammi	Sabastian	Uma	Haidy	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zackary	Ebony-Belle	Adalbert	Tanah	Raganora	Quenton	Nara	Kari	Tammie	Sabina	Uma	Halle	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zade	Ebony-Rose	Adam	Tanar	Rahni	Tai	Ike	Kaleb	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zafer	Eda	Kali	Tanarra	Raymond	Taibe	Ike	Kalen	Tammie	Sabira	Upendra	Hannah	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Maaike	Fabiano	Kalin	Tandy	Raine	Tailem	Iona	Kalene	Tammie	Sabitha	Urmila	Harrison	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Mabel	Fae	Kalina	Tanea	Tammy	Taisha-Mae	Iona	Kalen	Tammie	Sabitra	Urmila	Harrison	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Mabelle	Fahenaaz	Kaliopi	Taneesha	Tammy-Lee	Zack	Iona	Kalena	Tammie	Sabrina	Urmila	Harrison	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Macall	Fahimeh	Kallan	Tangacha	Nareen	Zackary	Iona	Kalena	Tammie	Sacha	Urmila	Harrison	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Macaulay	Faira	Kallem	Tania	Nareen	Zade	Iona	Kalena	Tammie	Sacha	Urmila	Harrison	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zahli	Faith	Addelyn	Tanielle	Narella	Zafer	India	Kaleb	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zahlia	Fallon	Addison	Tanisha	Nari	Zahli	India-Rose	Kalen	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zahra	Fangkai	Adela	Tanika	Narissa	Zahli	India	Kalen	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zaine	Farah	Adelaide	Tanikah	Narridah	Zahli	India	Kalen	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Zak	Farzana	Adele	Tanin	Naseem	Zahli	India	Kalen	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Vaughan	Fatmire	Par	Bailee	Nash	Zahli	India	Kalen	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Viviane	Faustino	Pardeep	Bailey	Kalani	Quinn	Candice	Kaitlyn	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Vedhanika	Fay	Paris	Bailey-Lee	Kalani	Quinn	Candy	Kaiya	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Veera	Faye	Parker	Baily	Kale	Quinn	Canice	Kaiyum	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Velma	Faylene	Parmila	Bair	Rainer	Quyn	Oepri	Narad	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Volnei	Fergus	Paroz	Bal	Latisha	Quyn	Ogalev	Narayan	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Mackayla	Feargal	Paricia	Baieke	Latitia	Cain	Cara-Lea	Narcyza	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Mackellar	Febe	Parvizi	Balin	Latna	Caine	Cara-Mia	Nardia	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	
Kander	Rae	Pashupati	Baljinder	Lauchlan	Caitlan	Caragh	Paavo	Tammie	Sabine	Una	Hameed	John	Joseph	Joseph	Joseph	Joseph	Joseph	

Thank you to our 58,000 customers for helping us grow big enough to become a bank, your local, customer-owned bank. It is because of our customers that we are the successful, local organisation we are today.

Andrew Saxby
Andrew Saxby,
 CEO Hume Bank



Senior Managers

ANDREW SAXBY Chief Executive Officer
JESSIE ARNEY General Manager Human Resources
WAYNE NAGLE General Manager Finance and Administration
ALISON PRENTICE Risk Manager
DAVID ROWE General Manager Information Technology
MELISSA SWEETLAND General Manager Customer Service, Sales and Marketing

Management Team

OLYMPIA ANDRONICOS Regional Manager Southern NSW
DYANI BONACCI Marketing Manager
CARLY BROWN Regional Manager Victoria
JUDY CLOHESY Administrative Services and Facilities Manager
ALISON EATON Human Resources Manager
DALE JOHNSTONE Financial and Management Accountant
JARROD O'NEILL Finance Manager
TYLER PEACHEY Credit Manager
KEVIN PHILLIPS Management Accountant
BILL QUINN Information Technology Manager
MELISSA RALPH Compliance Manager
JUSTIN RYNEHART Regional Manager Riverina
JASON WOOLHOUSE Product Manager

Service Centres

ALBURY

Head Office
492 Olive Street, Albury NSW 2640
Phone (02) 6051 3211 Fax (02) 6051 3255

Myer Centrepoint
David & Swift Streets, Albury NSW 2640
Phone (02) 6051 3306 Fax (02) 6041 3314

Centro Albury
487 Kiewa Street, Albury NSW 2640
Phone (02) 6051 3308 Fax (02) 6041 5697

Lavington Square
Griffith Road, Lavington NSW 2641
Phone (02) 6051 3302 Fax (02) 6040 3508

Thurgoona Plaza
Shuter Avenue, Thurgoona NSW 2640
Phone (02) 6051 3325 Fax (02) 6043 3140

WODONGA

131 High Street, Wodonga VIC 3690
Phone (02) 6051 3309 Fax (02) 6022 9066

Wodonga Plaza
Elgin Street, Wodonga VIC 3690
Phone (02) 6051 3303 Fax (02) 6022 9022

Birallee Village
97 Melrose Drive, Wodonga VIC 3690
Phone (02) 6051 3304 Fax (02) 6043 4304

White Box Rise
Shop 12, Victoria Cross Parade, Wodonga VIC 3690
Phone (02) 6051 3326 Fax (02) 6024 3462

WANGARATTA

56-58 Murphy Street, Wangaratta VIC 3677
Phone (03) 5723 7666 Fax (03) 5721 3977

WAGGA WAGGA

115 Baylis Street, Wagga Wagga NSW 2650
Phone (02) 6939 7440 Fax (02) 6971 8134

Koorringal Mall
269 Lake Albert Road, Koorringal NSW 2650
Phone (02) 6939 7442 Fax (02) 6926 6936

Southcity Shopping Centre
1 Tanda Place, Glenfield Park NSW 2650
Phone (02) 6939 7441 Fax (02) 6971 2897

Regional

COROWA
79 Sanger Street, Corowa NSW 2646
Phone (02) 6051 3305 Fax (02) 6033 4312

CULCAIRN
50 Balfour Street, Culcairn NSW 2660
Phone (02) 6051 3310 Fax (02) 6029 8121

HOWLONG
45 Hawkins Street, Howlong NSW 2643
Phone (02) 6051 3317 Fax (02) 6026 8322

JINDERA
8-9 Jindera Plaza, Jindera NSW 2642
Phone (02) 6051 3323 Fax (02) 6026 3718

RUTHERGLEN
128-130 Main Street, Rutherglen VIC 3685
Phone (02) 6051 3321 Fax (02) 6032 7017

YACKANDANDAH
10 High Street, Yackandandah VIC 3749
Phone (02) 6051 3311 Fax (02) 6027 1184



Hume Bank

HEAD OFFICE: 492 Olive Street, Albury NSW 2640 | PHONE (02) 6051 3211 | FAX (02) 6051 3255 | humbank.com.au