

APS330 DISCLOSURES

Your region, *your money*

QUARTER June 2010

Prudential disclosures

These Prudential Disclosures apply to Bananacoast Community Credit Union Limited.

The figures are current as at the end of June 2010.

Capital adequacy

Capital requirements in terms of risk-weighted assets for:-

Credit risk	600,684,512
Securitisation	0
Market risk	0
Operational risk	58,590,781
Total RWA	659,275,293
Total risk-based capital ratio	11.85%
Total tier 1 capital ratio	11.18%

Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	198,639,736	201,753,504
Claims secured against eligible residential mortgages	751,003,168	738,878,154
Past due claims	5,905,686	5,121,001
Other assets and claims	178,128,070	174,397,933
Total on balance sheet exposures	1,133,676,660	1,120,150,591

Off balance sheet

Direct credit substitutes	1,840,909	1,825,728
Other commitments	124,506,913	131,151,673
Total off balance sheet exposures	126,347,822	132,977,401
Total credit risk	1,260,024,482	1,253,127,992

Portfolio

Other ADIs	192,217,910	195,435,744
Claims secured against eligible residential mortgages	751,003,168	738,878,154
Retail	316,803,404	318,814,095
	1,260,024,482	1,253,127,992

	Impaired facilities	Past due facilities	Provisions	Changes to Provisions	Write offs
Other ADIs	0	0	0	0	0
Claims secured against eligible residential mortgages	2,733,127	1,037,636	524,741	(299,293)	0
Retail	4,504,427	542,892	3,582,299	792,399	67,717
	7,237,554	1,580,528	4,107,040	493,106	67,717
General reserve for credit losses	2,467,440				