

# APS330 DISCLOSURES



Let's talk banking

## QUARTER Mar-09

### Prudential disclosures

These prudential disclosures apply to Bananacoast Community Credit Union Limited.

The figures are current as at the end of March 2009.

### Capital adequacy

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

Credit risk	528,667,900
Securitisation	0
Market risk	0
Operational risk	52,559,451
Total RWA	581,227,351
Total risk-based capital ratio	13.35%
Total tier 1 capital ratio	11.13%

### Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	119,866,449	149,228,336
Claims secured against eligible residential mortgages	640,999,854	613,423,707
Past due claims	2,355,597	1,452,989
Other assets and claims	164,748,078	162,597,977
Total on balance sheet exposures	927,969,978	926,703,008

### Off balance sheet

Direct credit substitutes	1,896,019	2,011,313
Other commitments	130,616,606	119,597,456
Total off balance sheet exposures	132,512,625	121,608,769
Total credit risk	1,060,482,603	1,048,311,777

### Portfolio

Other ADIs	112,394,444	141,785,501
Claims secured against eligible residential mortgages	640,999,854	613,423,707
Retail	307,088,305	293,102,569
	1,060,482,603	1,048,311,777

	Impaired facilities	Past due facilities	Provisions	Write-offs
Other ADIs	0	0	0	0
Claims secured against eligible residential mortgages	495,028	414,333	141,553	0
Retail	4,476,776	292,742	2,006,832	96,303
	4,971,804	707,075	2,148,385	96,303
General reserve for credit losses	2,528,475			