

APS330 DISCLOSURES



Let's talk banking

QUARTER March 2010

Prudential disclosures

These Prudential Disclosures apply to Bananacoast Community Credit Union Limited.

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

Capital adequacy

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

Credit risk	589,075,811
Securitisation	0
Market risk	0
Operational risk	55,999,437
Total RWA	645,075,248
Total risk-based capital ratio	12.48%
Total tier 1 capital ratio	11.26%

Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	204,867,272	176,540,719
Claims secured against eligible residential mortgages	726,753,139	722,015,586
Past due claims	4,336,315	2,842,442
Other assets and claims	170,667,796	169,716,141
Total on balance sheet exposures	1,106,624,522	1,071,114,887

Off balance sheet

Direct credit substitutes	1,810,547	1,781,559
Other commitments	137,796,433	137,715,923
Total off balance sheet exposures	139,606,980	139,497,482
Total credit risk	1,246,231,502	1,210,612,368

Portfolio

Other ADIs	198,653,578	168,830,629
Claims secured against eligible residential mortgages	726,753,139	722,015,586
Retail	320,824,785	319,766,154
	1,246,231,502	1,210,612,368

	Impaired facilities	Past due facilities	Provisions	Changes to Provisions	Write offs
Other ADIs	0	0	0	0	0
Claims secured against eligible residential mortgages	1,790,354	837,081	824,034	374,682	0
Retail	8,244,419	685,447	2,789,900	10,659	67,717
	10,034,773	1,522,528	3,613,934	385,341	67,717

General reserve for credit losses	2,467,440				
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