

# APS330 DISCLOSURES



Let's talk banking

## QUARTER Jun-09

### Prudential disclosures

These prudential disclosures apply to Bananacoast Community Credit Union Limited.

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

### Capital adequacy

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

|                                |             |
|--------------------------------|-------------|
| Credit risk                    | 533,762,150 |
| Securitisation                 | 0           |
| Market risk                    | 0           |
| Operational risk               | 53,895,188  |
| Total RWA                      | 587,657,338 |
| Total risk-based capital ratio | 13.52%      |
| Total tier 1 capital ratio     | 11.30%      |

### Credit risk

| On balance sheet                                      | Total gross Exposure | Average gross Exposure |
|---|----------------------|------------------------|
| Cash and cash equivalents                             | 128,420,508          | 124,143,479            |
| Claims secured against eligible residential mortgages | 677,774,841          | 659,387,348            |
| Past due claims                                       | 2,013,735            | 2,184,666              |
| Other assets and claims                               | 165,571,658          | 165,159,868            |
| Total on balance sheet exposures                      | 973,780,742          | 950,875,360            |

### Off balance sheet

|                                   |               |               |
|-----------------------------------|---------------|---------------|
| Direct credit substitutes         | 1,742,763     | 1,819,391     |
| Other commitments                 | 119,143,977   | 124,880,292   |
| Total off balance sheet exposures | 120,886,740   | 126,699,683   |
| Total credit risk                 | 1,094,667,482 | 1,077,575,043 |

### Portfolio

|   |               |               |
|---|---------------|---------------|
| Other ADIs  | 122,445,440   | 117,419,942   |
| Claims secured against eligible residential mortgages | 677,774,841   | 659,387,348   |
| Retail  | 294,447,201   | 300,767,753   |
|   | 1,094,667,482 | 1,077,575,043 |

|   | Impaired facilities | Past due facilities | Provisions | Write-offs |
|---|---------------------|---------------------|------------|------------|
| Other ADIs  | 0                   | 0                   | 0          | 0          |
| Claims secured against eligible residential mortgages | 634,171             | 493,755             | 235,357    | 0          |
| Retail  | 5,735,114           | 432,616             | 2,509,940  | 98,039     |
|   | 6,369,285           | 926,371             | 2,745,297  | 98,039     |
| General reserve for credit losses                     | 2,467,440           |                     |            |            |