

APS330 DISCLOSURES



Let's talk banking

QUARTER Sep-08

Prudential disclosures

These prudential disclosures apply to Bananacoast Community Credit Union Limited.

The figures are current as at the end of September 2008.

Capital adequacy

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

Credit risk	493,197,962
Securitisation	0
Market risk	0
Operational risk	51,173,281
Total RWA	544,371,243
Total risk-based capital ratio	13.88%
Total tier 1 capital ratio	11.22%

Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	157,130,818	148,366,020
Claims secured against eligible residential mortgages	605,406,180	595,965,774
Past due claims	1,253,105	1,130,462
Other assets and claims	160,801,875	160,434,317
Total on balance sheet exposures	924,591,978	905,896,571

Off balance sheet

Direct credit substitutes	2,059,396	2,087,664
Other commitments	117,226,394	114,344,038
Total off balance sheet exposures	119,285,790	116,431,702
Total credit risk	1,043,877,768	1,022,328,273

Portfolio

Other ADIs	151,150,078	143,110,399
Claims secured against eligible residential mortgages	605,406,180	595,965,774
Retail	287,321,510	283,252,101
	1,043,877,768	1,022,328,273

	Impaired facilities	Past due facilities	Provisions	Write-offs
Other ADIs	0	0	0	0
Claims secured against eligible residential mortgages	147,603	1,464,713	440,405	0
Retail	1,289,638	0	983,500	72,529
	1,437,241	1,464,713	1,423,905	72,529
General reserve for credit losses	4,079,440			