

APS330 DISCLOSURES



Let's talk banking

QUARTER Sep-09

Prudential disclosures

These Prudential Disclosures apply to Bananacoast Community Credit Union Limited.

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

Capital adequacy

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

Credit risk	542,151,922
Securitisation	0
Market risk	0
Operational risk	54,159,998
Total RWA	596,311,920
Total risk-based capital ratio	13.65%
Total tier 1 capital ratio	11.49%

Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	147,368,855	137,894,682
Claims secured against eligible residential mortgages	693,904,605	685,839,723
Past due claims	1,632,211	1,822,973
Other assets and claims	169,013,295	167,466,021
Total on balance sheet exposures	1,011,918,966	993,023,399

Off balance sheet

Direct credit substitutes	1,845,381	1,794,072
Other commitments	134,584,132	127,735,436
Total off balance sheet exposures	136,429,513	129,529,508
Total credit risk	1,148,348,479	1,122,552,907

Portfolio

Other ADIs	140,329,102	131,387,271
Claims secured against eligible residential mortgages	693,904,605	685,839,723
Retail	314,114,772	305,325,913
	1,148,348,479	1,122,552,907

	Impaired facilities	Past due facilities	Provisions	Write-offs
Other ADIs	0	0	0	0
Claims secured against eligible residential mortgages	729,836	548,335	280,146	0
Retail	6,386,025	264,667	2,715,147	56,827
	7,115,861	813,002	2,995,293	56,827
General reserve for credit losses	2,467,440			