

APS330 DISCLOSURES



Let's talk banking

QUARTER Dec-08

Prudential disclosures

These prudential disclosures apply to Bananacoast Community Credit Union Limited.

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

Capital adequacy

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

Credit risk	503,042,873
Securitisation	0
Market risk	0
Operational risk	51,173,281
Total RWA	554,216,154
Total risk-based capital ratio	13.87%
Total tier 1 capital ratio	11.38%

Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	162,785,260	159,015,632
Claims secured against eligible residential mortgages	620,763,426	604,231,658
Past due claims	1,195,435	1,152,119
Other assets and claims	164,775,195	161,881,276
Total on balance sheet exposures	949,519,316	926,280,685

Off balance sheet

Direct credit substitutes	1,973,905	2,049,744
Other commitments	119,085,140	115,924,405
Total off balance sheet exposures	121,059,045	117,974,150
Total credit risk	1,070,578,361	1,044,254,835

Portfolio

Other ADIs	152,447,405	151,582,520
Claims secured against eligible residential mortgages	620,763,426	604,231,658
Retail	297,367,530	288,440,657
	1,070,578,361	1,044,254,835

	Impaired facilities	Past due facilities	Provisions	Write-offs
Other ADIs	0	0	0	0
Claims secured against eligible residential mortgages	479,629	1,714,752	880,985	0
Retail	571,117	0	867,153	61,981
	1,050,746	1,714,752	1,748,138	61,981
General reserve for credit losses	3,356,440			