

APS330 DISCLOSURES

Your region, *your money*

QUARTER December 2010

Prudential disclosures

These Prudential Disclosures apply to Bananacoast Community Credit Union Ltd.

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

Capital adequacy

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

	\$
Credit risk	608,754,313
Securitisation	0
Market risk	0
Operational risk	61,721,878
Total risk weighted assets	670,476,191
Total risk-based capital ratio	12.25%
Total Tier 1 capital ratio	11.52%

Credit risk

On balance sheet	Total gross exposure \$	Average gross exposure \$
Cash and cash equivalents	214,996,706	211,472,535
Claims secured against eligible residential mortgages	787,889,506	777,935,602
Past due claims	4,875,679	5,491,640
Other assets and claims	178,911,478	178,877,781
Total on balance sheet exposures	1,186,673,369	1,173,777,558
Off balance sheet	\$	\$
Direct credit substitutes	1,861,779	1,866,050
Other commitments	146,581,954	144,659,758
Total off balance sheet exposures	148,443,733	146,525,808
Total credit risk	1,335,117,102	1,320,303,365
Portfolio	\$	\$
Other ADIs	204,939,816	202,717,852
Claims secured against eligible residential mortgages	787,889,506	777,935,602
Retail	342,287,780	339,649,911
	1,335,117,102	1,320,303,365

	Impaired facilities	Past due facilities	Provisions	Changes to provisions	Write offs
Other ADIs	0	0	0	0	0
Claims secured against eligible residential mortgages	1,128,667	2,549,104	1,124,627	114,895	0
Retail	2,983,230	211,819	3,517,305	224,533	48,240
	4,111,897	2,760,923	4,641,932	339,428	48,240
General reserve for credit losses	2,467,440				