

# APS330 DISCLOSURES



Let's talk banking

## QUARTER December 2009

### Prudential disclosures

These Prudential Disclosures apply to Bananacoast Community Credit Union Limited.

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

### Capital adequacy

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

Credit risk	547,282,493
Securitisation	0
Market risk	0
Operational risk	55,999,437
Total RWA	603,281,930
Total risk-based capital ratio	13.03%
Total tier 1 capital ratio	11.72%

### Credit risk

On balance sheet	Total gross Exposure	Average gross Exposure
Cash and cash equivalents	148,214,165	147,791,510
Claims secured against eligible residential mortgages	717,278,032	705,591,319
Past due claims	1,348,569	1,490,390
Other assets and claims	168,764,485	168,888,890
Total on balance sheet exposures	1,035,605,251	1,023,762,109

### Off balance sheet

Direct credit substitutes	1,752,571	1,798,976
Other commitments	137,635,412	136,109,772
Total off balance sheet exposures	139,387,983	137,908,748
Total credit risk	1,174,993,234	1,161,670,857

### Portfolio

Other ADIs	139,007,679	139,668,391
Claims secured against eligible residential mortgages	717,278,032	705,591,319
Retail	318,707,523	316,411,148
	1,174,993,234	1,161,670,857

	Impaired facilities	Past due facilities	Provisions	Changes to Provisions	Write offs
Other ADIs	0	0	0	0	0
Claims secured against eligible residential mortgages	1,611,756	573,555	449,352	-122,588	0
Retail	7,852,920	208,895	2,779,241	355,888	94,777
	9,464,676	782,450	3,228,593	233,300	94,777
General reserve for credit losses	2,467,440				