

**APS330 Risk exposures and assessment**  
Quarter ended 30 September 2017



Your region, your money

SEPTEMBER 2017					JUNE 2017						
<b>Capital Adequacy</b>											
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>						
Credit risk (excluding securitisation)					878,878,573						
Securitisation					145,124						
Market risk					-						
Operational risk					89,838,923						
<b>Total risk weighted assets</b>					<b>968,862,619</b>						
Common Equity Tier 1 Capital Ratio					12.62%						
Tier 1 Capital Ratio					12.62%						
Total Capital Ratio					13.74%						
<b>Credit Risk (including securitisation)</b>											
		<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>				
<b>On Balance Sheet</b>											
Cash, cash equivalents and financial assets held to maturity		261,793,961	245,767,052			229,740,143	222,987,642				
Claims secured against eligible residential mortgages		1,147,624,578	1,141,004,645			1,134,384,712	1,113,707,271				
Claims secured against securitisation exposures		725,618	749,306			772,995	798,042				
Past due claims		3,269,503	2,269,061			1,268,619	2,035,653				
Other assets and claims		265,318,707	262,505,737			259,692,767	261,243,471				
<b>Total on balance sheet exposures</b>		<b>1,678,732,367</b>	<b>1,652,295,801</b>			<b>1,625,859,236</b>	<b>1,600,772,079</b>				
<b>Off Balance Sheet</b>											
Direct credit substitutes		1,983,986	2,141,507			2,299,028	1,943,593				
Other commitments		148,185,721	149,674,302			151,162,883	153,078,790				
<b>Total off balance sheet exposures</b>		<b>150,169,707</b>	<b>151,815,809</b>			<b>153,461,911</b>	<b>155,022,383</b>				
<b>Total credit risk</b>		<b>1,828,902,074</b>	<b>1,804,111,610</b>			<b>1,779,321,147</b>	<b>1,755,794,461</b>				
<b>Portfolio</b>		<b>Risk Weighted Assets \$</b>	<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Risk Weighted Assets \$</b>	<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>		
Claims on ADIs		60,651,118	258,158,449	242,113,713			52,708,450	226,068,976	218,408,131		
Claims secured against eligible residential mortgages		517,213,827	1,147,624,578	1,141,004,645			512,796,681	1,134,384,712	1,113,707,271		
Claims secured against securitisation exposures		145,124	725,618	749,306			154,599	772,995	798,042		
Other retail		287,542,523	408,922,323	407,471,278			279,912,991	406,020,233	410,092,528		
Other		13,471,105	13,471,105	12,772,668			12,074,231	12,074,231	12,788,489		
<b>Total</b>		<b>879,023,697</b>	<b>1,828,902,074</b>	<b>1,804,111,610</b>			<b>857,646,951</b>	<b>1,779,321,147</b>	<b>1,755,794,461</b>		
<b>Portfolio</b>		<b>Impaired facilities \$</b>	<b>Past due facilities \$</b>	<b>Specific provisions \$</b>	<b>Change to specific provisions \$</b>	<b>Write offs \$</b>	<b>Impaired facilities \$</b>	<b>Past due facilities \$</b>	<b>Specific provisions \$</b>	<b>Change to specific provisions \$</b>	<b>Write offs \$</b>
Claims on ADIs		-	-	-	-	-	-	-	-	-	-
Claims secured against eligible residential mortgages		2,402,725	751,169	0	0	-	1,898,684	132,235	0	0	-
Claims secured against securitisation exposures		-	408,562	-	-	-	-	560,749	-	-	-
Other retail		2,794,525	2,870,230	3,138,840	-19,627	-468,415	3,007,816	0	3,158,467	694,062	167,350
<b>Total</b>		<b>5,197,250</b>	<b>4,029,961</b>	<b>3,138,840</b>	<b>-19,627</b>	<b>-468,415</b>	<b>4,906,500</b>	<b>692,984</b>	<b>3,158,467</b>	<b>694,062</b>	<b>167,350</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>						
Reserve for credit losses					2,467,440						
Collective provision for impairment					8,385,000						
<b>Total</b>					<b>10,852,440</b>						
<b>Securitisation</b>											
<b>Securitisation Activity</b>		<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>			<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>				
Residential mortgages		-	-			0	-				
<b>On-Balance Sheet Securitisation Exposures</b>					<b>Exposure \$</b>						
Financial assets held to maturity					725,618						
<b>Off-balance Sheet Securitisation Exposures</b>					<b>Notional Exposure \$</b>						
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This document has been prepared for the consolidated entity being Bananacoast Community Credit Union Ltd (bcu) and its controlled entities for the purpose of meeting the disclosure obligations of APRA Prudential Standard APS330 Public Disclosure. This document has not been independently audited in accordance with Australian Auditing Standards. It should be read in conjunction with bcu's Concise Financial Report which has been independently audited in accordance with Australian Accounting Standards.

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