

APS330 Risk exposures and assessment
Quarter ended 31 March 2017



Your region, your money

MARCH 2017					DECEMBER 2016						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:											
Credit risk (excluding securitisation)					\$					\$	
Securitisation					841,199,404					854,200,679	
Market risk					164,618					174,219	
Operational risk					-					-	
					85,411,784					85,411,784	
Total risk weighted assets					926,775,806					939,786,682	
Common Equity Tier 1 Capital Ratio					12.72%					12.33%	
Tier 1 Capital Ratio					12.72%					12.33%	
Total Capital Ratio					13.88%					13.47%	
Credit Risk (including securitisation)											
On Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Cash, cash equivalents and financial assets held to maturity		216,235,141	229,734,923			243,234,706	228,017,716				
Claims secured against eligible residential mortgages		1,093,029,830	1,077,574,649			1,062,119,467	1,049,674,159				
Claims secured against securitisation exposures		823,090	847,092			871,094	898,922				
Past due claims		2,802,686	2,179,855			1,557,023	2,272,287				
Other assets and claims		262,794,174	274,310,956			285,827,737	282,617,416				
Total on balance sheet exposures		1,575,684,922	1,584,647,474			1,593,610,027	1,563,480,500				
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes		1,588,158	1,563,941			1,539,723	1,536,864				
Other commitments		154,994,696	153,814,211			152,633,726	144,621,763				
Total off balance sheet exposures		156,582,854	155,378,151			154,173,449	146,158,627				
Total credit risk		1,732,267,776	1,740,025,626			1,747,783,476	1,709,639,127				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		46,665,741	210,747,285	223,097,507			46,960,778	235,447,728	220,845,287		
Claims secured against eligible residential mortgages		497,315,972	1,093,029,830	1,077,574,649			477,394,764	1,062,119,467	1,049,674,159		
Claims secured against securitisation exposures		164,618	823,090	847,092			185,350	871,094	898,922		
Other retail		283,714,944	414,164,823	422,777,049			291,576,196	431,389,275	422,224,120		
Other		13,502,747	13,502,747	15,729,329			14,037,366	17,955,911	15,996,639		
Total		841,364,022	1,732,267,776	1,740,025,626			830,154,454	1,747,783,476	1,709,639,127		
Portfolio		Impaired facilities \$	Past due facilities \$	Specific provisions \$	Change to specific provisions \$	Write offs \$	Impaired facilities \$	Past due facilities \$	Specific provisions \$	Change to specific provisions \$	Write offs \$
Claims on ADIs		-	-	-	-	-	-	-	-	-	-
Claims secured against eligible residential mortgages		1,203,629	613,003	0	0	-	816,844	429,857	0	-147,563	-
Claims secured against securitisation exposures		-	447,182	-	-	-	-	399,840	-	-	-
Other retail		2,516,781	0	2,464,405	439,178	211,071	2,483,436	0	2,025,227	-1,247,360	260,339
Total		3,720,410	1,060,184	2,464,405	439,178	211,071	3,300,280	829,697	2,025,227	-1,394,923	260,339
General Reserve for Credit Losses											
Reserve for credit losses					\$						
					2,467,440						
Collective provision for impairment											
					8,260,000						
Total					10,727,440						
Securitisation											
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$				
Residential mortgages		-	-			0	-				
On-Balance Sheet Securitisation Exposures				Exposure \$				Exposure \$			
Financial assets held to maturity				823,090				871,094			
Off-balance Sheet Securitisation Exposures				Notional Exposure \$				Notional Exposure \$			
				-				-			

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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