

APS330 Risk exposures and assessment
Quarter ended 31 March 2018



Your region, your money

MARCH 2018					DECEMBER 2017						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					882,034,888						
Securitisation					130,131						
Market risk					-						
Operational risk					96,145,642						
Total risk weighted assets					978,310,661						
Common Equity Tier 1 Capital Ratio					13.10%						
Tier 1 Capital Ratio					13.10%						
Total Capital Ratio					14.20%						
Credit Risk (including securitisation)											
		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
On Balance Sheet											
Cash, cash equivalents and financial assets held to maturity		275,250,869	284,822,576			294,394,283	294,394,283				
Claims secured against eligible residential mortgages		1,181,555,673	1,175,485,550			1,169,415,427	1,169,415,427				
Claims secured against securitisation exposures		650,657	668,902			687,146	687,146				
Past due claims		2,731,461	2,543,229			2,354,998	2,354,998				
Other assets and claims		271,565,400	275,347,269			279,129,138	279,129,138				
Total on balance sheet exposures		1,731,754,060	1,738,867,526			1,745,980,993	1,745,980,993				
Off Balance Sheet											
Direct credit substitutes		1,803,267	1,800,112			1,796,957	1,796,957				
Other commitments		161,079,656	160,297,658			159,515,661	159,515,661				
Total off balance sheet exposures		162,882,923	162,097,770			161,312,618	161,312,618				
Total credit risk		1,894,636,983	1,900,965,296			1,907,293,611	1,907,293,610				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		57,287,423	271,372,163	280,720,839			62,531,905	290,069,514	290,069,514		
Claims secured against eligible residential mortgages		521,905,295	1,181,555,673	1,175,485,550			524,246,364	1,169,415,427	1,169,415,427		
Claims secured against securitisation exposures		130,131	650,657	668,902			137,429	687,146	687,146		
Other retail		289,355,726	427,572,045	430,754,772			301,902,293	433,937,499	433,937,499		
Other		13,486,444	13,486,444	13,335,234			13,184,025	13,184,025	13,184,025		
Total		882,165,019	1,894,636,982	1,900,965,296			902,002,015	1,907,293,610	1,907,293,610		
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		1,501,859	1,159,731	2,792,906	2,792,906	-	2,079,233	471,704	0	0	-
Claims secured against securitisation exposures		-	-	-	-	-	-	688,027	-	-	-
Other retail		2,152,024	2,870,230	307,683	-3,041,283	253,718	2,365,460	2,870,230	3,348,965	0	245,245
Total		3,653,883	4,029,961	3,100,589	-248,377	253,718	4,444,693	4,029,961	3,348,965	0	245,245
General Reserve for Credit Losses					\$						
Reserve for credit losses					2,467,440						
Collective provision for impairment					8,385,000						
Total					10,852,440						
Securitisation											
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$				
Residential mortgages		-	-			0	-				
On-Balance Sheet Securitisation Exposures					Exposure \$						
Financial assets held to maturity					650,657						
Off-balance Sheet Securitisation Exposures					Notional Exposure \$						
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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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