

APS330 Risk exposures and assessment
Quarter ended 30 June 2019



Your region, your money

JUNE 2019					MARCH 2019												
Capital Adequacy																	
Capital requirements in terms of risk-weighted assets for:					\$												
Credit risk (excluding securitisation)					875,035,707					863,497,445							
Securitisation					101,683					104,513							
Market risk					-					-							
Operational risk					94,721,600					92,061,923							
Total risk weighted assets					969,858,991					955,663,882							
Common Equity Tier 1 Capital Ratio					14.77%					14.24%							
Tier 1 Capital Ratio					14.77%					14.24%							
Total Capital Ratio					15.64%					15.35%							
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					269,347,146	267,956,293				266,565,441	273,293,556						
Claims secured against eligible residential mortgages					1,190,173,088	1,185,305,553				1,180,438,019	1,180,557,521						
Claims secured against securitisation exposures					508,416	515,491				522,567	539,934						
Past due claims					3,751,538	2,736,827				1,722,115	2,084,336						
Other assets and claims					238,436,558	235,327,311				232,218,064	231,993,499						
Total on balance sheet exposures					1,702,216,745	1,691,841,476				1,681,466,207	1,688,468,846						
Off Balance Sheet					Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gross Exposure \$						
Direct credit substitutes					2,221,326	2,220,723				2,220,119	2,080,571						
Other commitments					148,098,508	150,321,801				152,545,093	155,974,186						
Total off balance sheet exposures					150,319,834	152,542,523				154,765,212	158,054,757						
Total credit risk					1,852,536,579	1,844,383,999				1,836,231,419	1,846,523,603						
Portfolio					Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Claims on ADIs					88,153,783	266,499,901	265,035,407				91,712,739	263,570,912	269,994,807				
Claims secured against eligible residential mortgages					514,329,150	1,190,173,088	1,185,305,553				509,187,741	1,180,438,019	1,180,557,521				
Claims secured against securitisation exposures					101,683	508,416	515,491				104,513	522,567	539,934				
Other retail					255,839,732	378,642,132	378,285,334				248,825,581	377,928,536	381,705,505				
Other					16,713,043	16,713,043	15,242,213				13,771,384	13,771,384	13,725,835				
Total					875,137,391	1,852,536,579	1,844,383,999				863,601,959	1,836,231,418	1,846,523,603				
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					1,059,850	259,819	82,836	(181,508)	-				1,356,962	1,229,140	264,344	4,954	-
Claims secured against securitisation exposures					-	-	-	-	-				-	-	-	-	-
Other retail					2,585,997	955,149	905,881	66,259	349,221				1,265,550	868,975	839,623	(307,269)	109,217
Total					3,645,847	1,214,969	988,717	-115,249	349,221				2,622,512	2,098,115	1,103,967	-302,315	109,217
General Reserve for Credit Losses					\$					\$							
Reserve for credit losses										2,467,440					2,467,440		
Collective provision for impairment										5,985,000					8,185,000		
Total										8,452,440					10,652,440		
Securitisation																	
Securitisation Activity					Exposures Securitised \$	Gain / (Loss) on Sale \$				Exposures Securitised \$	Gain / (Loss) on Sale \$						
Residential mortgages					-	-				-	-						
On-Balance Sheet Securitisation Exposures					Exposure \$					Exposure \$							
Financial assets held to maturity										508,416					522,567		
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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