

APS330 Risk exposures and assessment
Quarter ended 31 March 2019



Your region, your money

MARCH 2019					DECEMBER 2018						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)	863,497,445				858,501,617						
Securitisation	104,513				111,460						
Market risk	-				-						
Operational risk	92,061,923				92,061,923						
Total risk weighted assets	955,663,882				950,675,000						
Common Equity Tier 1 Capital Ratio	14.24%				14.08%						
Tier 1 Capital Ratio	14.24%				14.08%						
Total Capital Ratio	15.35%				15.20%						
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		266,565,441	273,293,556			280,021,670	285,840,279				
Claims secured against eligible residential mortgages		1,180,438,019	1,180,557,521			1,180,677,024	1,177,206,781				
Claims secured against securitisation exposures		522,567	539,934			557,302	577,452				
Past due claims		1,722,115	2,084,336			2,446,557	1,978,482				
Other assets and claims		232,218,064	231,993,499			231,768,933	239,695,275				
Total on balance sheet exposures		1,681,466,207	1,688,468,846			1,695,471,487	1,705,298,269				
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes		2,220,119	2,080,571			1,941,022	2,093,485				
Other commitments		152,545,093	155,974,186			159,403,280	159,473,465				
Total off balance sheet exposures		154,765,212	158,054,757			161,344,302	161,566,949				
Total credit risk		1,836,231,419	1,846,523,603			1,856,815,789	1,866,865,218				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		91,712,739	263,570,912	269,994,807			82,333,073	276,418,702	282,435,916		
Claims secured against eligible residential mortgages		509,187,741	1,180,438,019	1,180,557,521			513,613,291	1,180,677,024	1,177,206,781		
Claims secured against securitisation exposures		104,513	522,567	539,934			111,460	557,302	577,452		
Other retail		248,825,581	377,928,536	381,705,505			248,874,967	385,482,474	392,124,549		
Other		13,771,384	13,771,384	13,725,835			13,680,286	13,680,286	14,520,520		
Total		863,601,959	1,836,231,418	1,846,523,603			858,613,077	1,856,815,789	1,866,865,218		
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		1,356,962	1,229,140	264,344	4,954	-	1,627,035	1,564,520	259,389	-1,319,930	-
Claims secured against securitisation exposures		-	-	-	-	-	-	-	-	-	-
Other retail		1,265,550	868,975	839,623	-307,269	109,217	2,165,042	1,308,106	1,146,892	217,413	966,606
Total		2,622,512	2,098,115	1,103,967	-302,315	109,217	3,792,078	2,872,626	1,406,281	-1,102,517	966,606
General Reserve for Credit Losses					\$						
Reserve for credit losses					2,467,440				2,467,440		
Collective provision for impairment					8,185,000				8,185,000		
Total					10,652,440				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				522,567				557,302			
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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