

APS330 Risk exposures and assessment  
Quarter ended 30 Sep 2019



Your region, your money

| Sep-19   |  |  |  |  | Jun-19                   |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
|--|--|--|--|--|--------------------------|--|---------------------------|--|---------------------------|--------------------|----------------------------------|--|-------------------------|--|---------------------------|--|------------------------|--|------------------------|--|----------------------------------|--|----------------|--|
| <b>Capital Adequacy</b>                                      |  |  |  |  |                          |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Capital requirements in terms of risk-weighted assets for:   |  |  |  |  |                          |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
|  |  |  |  |  | \$                       |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Credit risk (excluding securitisation)                       |  |  |  |  | 894,370,059              |  |                           |  |                           | 875,035,707        |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Securitisation   |  |  |  |  | 96,112                   |  |                           |  |                           | 101,683            |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Market risk  |  |  |  |  | -                        |  |                           |  |                           | -                  |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Operational risk   |  |  |  |  | 94,880,958               |  |                           |  |                           | 94,721,600         |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total risk weighted assets</b>                            |  |  |  |  | <b>989,347,129</b>       |  |                           |  |                           | <b>969,858,991</b> |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Common Equity Tier 1 Capital Ratio                           |  |  |  |  | 14.59%                   |  |                           |  |                           | 14.77%             |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Tier 1 Capital Ratio   |  |  |  |  | 14.59%                   |  |                           |  |                           | 14.77%             |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Total Capital Ratio  |  |  |  |  | 15.44%                   |  |                           |  |                           | 15.64%             |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Credit Risk (including securitisation)</b>                |  |  |  |  |                          |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>On Balance Sheet</b>                                      |  |  |  |  | Total Gross Exposure \$  |  | Average Gross Exposure \$ |  | Total Gross Exposure \$   |                    | Average Gross Exposure \$        |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Cash, cash equivalents and financial assets held to maturity |  |  |  |  | 298,459,703              |  | 283,903,424               |  | 269,347,146               |                    | 267,956,293                      |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Claims secured against eligible residential mortgages        |  |  |  |  | 1,172,951,761            |  | 1,181,562,425             |  | 1,190,173,088             |                    | 1,185,305,553                    |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Claims secured against securitisation exposures              |  |  |  |  | 480,558                  |  | 494,487                   |  | 508,416                   |                    | 515,491                          |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Past due claims  |  |  |  |  | 2,765,713                |  | 3,258,625                 |  | 3,751,538                 |                    | 2,736,827                        |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Other assets and claims                                      |  |  |  |  | 254,587,622              |  | 246,512,090               |  | 238,436,558               |                    | 235,327,311                      |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total on balance sheet exposures</b>                      |  |  |  |  | <b>1,729,245,357</b>     |  | <b>1,715,731,051</b>      |  | <b>1,702,216,745</b>      |                    | <b>1,691,841,476</b>             |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Off Balance Sheet</b>                                     |  |  |  |  | Total Gross Exposure \$  |  | Average Gross Exposure \$ |  | Total Gross Exposure \$   |                    | Average Gross Exposure \$        |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Direct credit substitutes                                    |  |  |  |  | 2,102,563                |  | 2,161,945                 |  | 2,221,326                 |                    | 2,220,723                        |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Other commitments  |  |  |  |  | 138,903,001              |  | 143,500,754               |  | 148,098,508               |                    | 150,321,801                      |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total off balance sheet exposures</b>                     |  |  |  |  | <b>141,005,564</b>       |  | <b>145,662,699</b>        |  | <b>150,319,834</b>        |                    | <b>152,542,523</b>               |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total credit risk</b>                                     |  |  |  |  | <b>1,870,250,921</b>     |  | <b>1,861,393,750</b>      |  | <b>1,852,536,579</b>      |                    | <b>1,844,383,999</b>             |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Portfolio</b>   |  |  |  |  | Risk Weighted Assets \$  |  | Total Gross Exposure \$   |  | Average Gross Exposure \$ |                    | Risk Weighted Assets \$          |  | Total Gross Exposure \$ |  | Average Gross Exposure \$ |  |                        |  |                        |  |                                  |  |                |  |
| Claims on ADIs   |  |  |  |  | 103,134,080              |  | 295,318,744               |  | 280,909,323               |                    | 88,153,783                       |  | 266,499,901             |  | 265,035,407               |  |                        |  |                        |  |                                  |  |                |  |
| Claims secured against eligible residential mortgages        |  |  |  |  | 506,968,648              |  | 1,172,951,761             |  | 1,181,562,425             |                    | 514,329,150                      |  | 1,190,173,088           |  | 1,185,305,553             |  |                        |  |                        |  |                                  |  |                |  |
| Claims secured against securitisation exposures              |  |  |  |  | 96,112                   |  | 480,558                   |  | 494,487                   |                    | 101,683                          |  | 508,416                 |  | 515,491                   |  |                        |  |                        |  |                                  |  |                |  |
| Other retail   |  |  |  |  | 251,693,115              |  | 368,925,641               |  | 373,783,886               |                    | 255,839,732                      |  | 378,642,132             |  | 378,285,334               |  |                        |  |                        |  |                                  |  |                |  |
| Other  |  |  |  |  | 32,574,217               |  | 32,574,217                |  | 24,643,630                |                    | 16,713,043                       |  | 16,713,043              |  | 15,242,213                |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total</b>   |  |  |  |  | <b>894,466,171</b>       |  | <b>1,870,250,920</b>      |  | <b>1,861,393,750</b>      |                    | <b>875,137,391</b>               |  | <b>1,852,536,579</b>    |  | <b>1,844,383,999</b>      |  |                        |  |                        |  |                                  |  |                |  |
| <b>Portfolio</b>   |  |  |  |  | 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        |  |  |  |  | 665,259                  |  | 434,781                   |  | 203,444                   |                    | 120,608                          |  | -                       |  | 1,059,850                 |  | 259,819                |  | 82,836                 |  | -181,508                         |  | -              |  |
| Claims secured against securitisation exposures              |  |  |  |  | -                        |  | -                         |  | -                         |                    | -                                |  | -                       |  | -                         |  | -                      |  | -                      |  | -                                |  | -              |  |
| Other retail   |  |  |  |  | 2,447,330                |  | 1,104,452                 |  | 888,078                   |                    | -17,804                          |  | 59,783                  |  | 2,585,997                 |  | 955,149                |  | 905,881                |  | 66,259                           |  | 349,221        |  |
| <b>Total</b>   |  |  |  |  | <b>3,112,589</b>         |  | <b>1,539,233</b>          |  | <b>1,091,522</b>          |                    | <b>102,804</b>                   |  | <b>59,783</b>           |  | <b>3,645,847</b>          |  | <b>1,214,969</b>       |  | <b>988,717</b>         |  | <b>-115,249</b>                  |  | <b>349,221</b> |  |
| <b>General Reserve for Credit Losses</b>                     |  |  |  |  |                          |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Reserve for credit losses                                    |  |  |  |  | 2,467,440                |  |                           |  |                           | 2,467,440          |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Collective provision for impairment                          |  |  |  |  | 5,985,000                |  |                           |  |                           | 5,985,000          |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Total</b>   |  |  |  |  | <b>8,452,440</b>         |  |                           |  |                           | <b>8,452,440</b>   |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Securitisation</b>  |  |  |  |  |                          |  |                           |  |                           |                    |                                  |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Securitisation Activity</b>                               |  |  |  |  | Exposures Securitised \$ |  | Gain / (Loss) on Sale \$  |  | Exposures Securitised \$  |                    | Gain / (Loss) on Sale \$         |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Residential mortgages  |  |  |  |  | -                        |  | -                         |  | -                         |                    | -                                |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>On-Balance Sheet Securitisation Exposures</b>             |  |  |  |  | Exposure \$              |  | Exposure \$               |  | Exposure \$               |                    | Exposure \$                      |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| Financial assets held to maturity                            |  |  |  |  | 480,558                  |  | 480,558                   |  | 508,416                   |                    | 508,416                          |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
| <b>Off-balance Sheet Securitisation Exposures</b>            |  |  |  |  | Notional Exposure \$     |  | Notional Exposure \$      |  | Notional Exposure \$      |                    | Notional Exposure \$             |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |
|  |  |  |  |  | -                        |  | -                         |  | -                         |                    | -                                |  |                         |  |                           |  |                        |  |                        |  |                                  |  |                |  |

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