

**APS330 Risk exposures and assessment**  
Quarter ended 30 September 2018



Your region, your money

SEPTEMBER 2018					JUNE 2018						
<b>Capital Adequacy</b>											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					865,357,864						
Securitisation					119,520						
Market risk					-						
Operational risk					89,303,991						
Total risk weighted assets					954,781,375						
Common Equity Tier 1 Capital Ratio					13.79%						
Tier 1 Capital Ratio					13.79%						
Total Capital Ratio					14.91%						
<b>Credit Risk (including securitisation)</b>											
		Total Gross Exposure \$		Average Gross Exposure \$				Total Gross Exposure \$		Average Gross Exposure \$	
<b>On Balance Sheet</b>											
Cash, cash equivalents and financial assets held to maturity											
291,658,887											
277,707,184											
263,755,481											
269,503,175											
Claims secured against eligible residential mortgages											
1,173,736,539											
1,173,637,450											
1,173,538,362											
1,177,547,017											
Claims secured against securitisation exposures											
597,601											
614,006											
630,411											
640,534											
Past due claims											
1,510,407											
2,406,708											
3,303,009											
3,017,235											
Other assets and claims											
247,621,616											
253,557,236											
259,492,855											
265,529,127											
Total on balance sheet exposures											
1,715,125,051											
1,707,922,584											
1,700,720,118											
1,716,237,088											
<b>Off Balance Sheet</b>											
Direct credit substitutes											
2,245,947											
2,265,918											
2,285,888											
2,044,578											
Other commitments											
159,543,650											
153,844,805											
148,145,961											
154,612,808											
Total off balance sheet exposures											
161,789,597											
156,110,723											
150,431,849											
156,657,386											
Total credit risk											
1,876,914,648											
1,864,033,307											
1,851,151,967											
1,872,894,474											
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Claims on ADIs											
69,536,801											
288,453,129											
274,616,627											
55,170,477											
260,780,126											
266,076,145											
Claims secured against eligible residential mortgages											
513,585,848											
1,173,736,539											
1,173,637,450											
515,520,979											
1,173,538,362											
1,177,547,017											
Claims secured against securitisation exposures											
119,520											
597,601											
614,006											
126,082											
630,411											
640,534											
Other retail											
266,874,460											
398,766,624											
400,842,954											
276,523,670											
402,919,284											
415,245,665											
Other											
15,360,754											
15,360,754											
14,322,269											
13,283,784											
13,283,784											
13,385,114											
Total											
865,477,384											
1,876,914,647											
1,864,033,307											
860,624,992											
1,851,151,966											
1,872,894,474											
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											
1,410,342											
1,317,491											
1,579,320											
42,404											
-											
2,843,078											
1,159,731											
1,536,916											
-1,255,991											
-											
Claims secured against securitisation exposures											
-											
-											
-											
-											
-											
Other retail											
1,254,500											
2,115,487											
929,479											
-304,523											
372,343											
1,522,284											
2,870,230											
1,234,002											
926,320											
818,641											
Total											
2,664,842											
3,432,978											
2,508,798											
-262,120											
372,343											
4,365,362											
4,029,961											
2,770,918											
-329,671											
818,641											
<b>General Reserve for Credit Losses</b>											
Reserve for credit losses											
2,467,440											
2,467,440											
Collective provision for impairment											
8,285,000											
8,385,000											
Total											
10,752,440											
10,852,440											
<b>Securitisation</b>											
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$				
Residential mortgages											
-											
-											
-											
-											
<b>On-Balance Sheet Securitisation Exposures</b>											
Financial assets held to maturity											
597,601											
630,411											
<b>Off-balance Sheet Securitisation Exposures</b>											
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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