

APS330 Risk exposures and assessment
Quarter ended 31 December 2015



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DECEMBER 2015					SEPTEMBER 2015					
Capital Adequacy										
Capital requirements in terms of risk-weighted assets for:					\$					
Credit risk (excluding securitisation)					791,977,766					
Securitisation					226,588					
Market risk					-					
Operational risk					81,148,877					
Total risk weighted assets					873,353,231					
Common Equity Tier 1 Capital Ratio					11.70%					
Tier 1 Capital Ratio					11.97%					
Total Capital Ratio					13.35%					
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		206,395,251	217,438,673			228,482,094	231,525,574			
Claims secured against eligible residential mortgages		985,469,205	979,695,270			973,921,335	970,526,540			
Claims secured against securitisation exposures		1,132,939	1,990,012			2,847,085	2,958,424			
Past due claims		5,484,561	6,549,454			7,614,346	6,826,601			
Other assets and claims		244,509,429	233,360,293			222,211,159	220,790,015			
Total on balance sheet exposures		1,442,991,385	1,439,033,702			1,435,076,019	1,432,627,153			
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$			
Direct credit substitutes		1,902,540	1,933,429			1,964,318	1,974,271			
Other commitments		186,235,039	184,485,928			182,736,816	174,305,325			
Total off balance sheet exposures		188,137,579	186,419,357			184,701,134	176,279,596			
Total credit risk		1,631,128,964	1,625,453,059			1,619,777,153	1,608,906,749			
Portfolio	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs	43,851,697	196,837,905	209,454,911			45,920,979	222,071,917	225,173,193		
Claims secured against eligible residential mortgages	444,035,242	985,469,205	979,695,270			436,138,977	973,921,335	970,526,540		
Claims secured against securitisation exposures	226,588	1,132,939	1,990,012			569,417	2,847,085	2,958,424		
Other retail	291,717,282	435,314,370	421,428,917			266,568,454	407,543,464	397,109,505		
Other	12,374,545	12,374,545	12,883,949			13,393,352	13,393,352	13,139,087		
Total	792,205,354	1,631,128,964	1,625,453,059			762,591,179	1,619,777,153	1,608,906,750		
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	2,597,459	211,537	531,257	-69,636	-	3,392,534	1,921,891	600,893	-379,054	-
Claims secured against securitisation exposures	-	-	-	-	-	-	-	-	-	-
Other retail	5,236,250	282,789	2,312,216	124,139	256,154	5,088,891	0	2,188,077	193,189	256,154
Total	7,833,709	494,326	2,843,473	54,503	256,154	8,481,425	1,921,891	2,788,970	-185,865	256,154
General Reserve for Credit Losses					\$					
Reserve for credit losses					2,467,440					
Collective provision for impairment					5,700,000					
Total					8,167,440					
Securitisation										
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$			
Residential mortgages		476,316	-			0	-			
On-Balance Sheet Securitisation Exposures						Exposure \$			Exposure \$	
Financial assets held to maturity						1,132,939			2,847,085	
Off-balance Sheet Securitisation Exposures						Notional Exposure \$			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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