

APS330 Risk exposures and assessment
Quarter ended 31 December 2016



Your region, your money

DECEMBER 2016					SEPTEMBER 2016					
Capital Adequacy										
Capital requirements in terms of risk-weighted assets for:					\$					
Credit risk (excluding securitisation)					854,200,679					
Securitisation					174,219					
Market risk					-					
Operational risk					85,411,784					
Total risk weighted assets					939,786,682					
Common Equity Tier 1 Capital Ratio					12.33%					
Tier 1 Capital Ratio					12.33%					
Total Capital Ratio					13.47%					
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		243,234,706	228,017,716			212,800,727	203,950,138			
Claims secured against eligible residential mortgages		1,062,119,467	1,049,674,159			1,037,228,850	1,024,086,045			
Claims secured against securitisation exposures		871,094	898,922			926,750	969,322			
Past due claims		1,557,023	2,272,287			2,987,551	4,787,434			
Other assets and claims		285,827,737	282,617,416			279,407,095	279,548,180			
Total on balance sheet exposures		1,593,610,028	1,563,480,500			1,533,350,973	1,513,341,119			
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$			
Direct credit substitutes		1,539,723	1,536,864			1,534,004	1,565,615			
Other commitments		152,633,726	144,621,763			136,609,801	142,691,462			
Total off balance sheet exposures		154,173,449	146,158,627			138,143,805	144,257,076			
Total credit risk		1,747,783,477	1,709,639,127			1,671,494,778	1,657,598,195			
Portfolio	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs	51,304,669	235,447,728	220,845,287			46,960,778	206,242,845	197,720,995		
Claims secured against eligible residential mortgages	485,869,034	1,062,119,467	1,049,674,159			477,394,764	1,037,228,850	1,024,086,045		
Claims secured against securitisation exposures	174,219	871,094	898,922			185,350	926,750	969,322		
Other retail	299,071,065	431,389,275	422,224,120			291,576,196	413,058,966	420,811,419		
Other	17,955,911	17,955,911	15,996,639			14,037,366	14,037,366	14,010,415		
Total	854,374,898	1,747,783,476	1,709,639,127			830,154,454	1,671,494,778	1,657,598,195		
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	816,844	429,857	0	-147,563	-	860,544	745,004	147,563	84,711	-
Claims secured against securitisation exposures	-	399,840	-	-	-	-	35,555	-	-	-
Other retail	2,483,436	0	2,025,227	-1,247,360	260,339	6,707,127	0	3,272,587	-102,857	-433,933
Total	3,300,280	829,697	2,025,227	-1,394,923	260,339	7,567,671	780,559	3,420,150	-18,147	-433,933
General Reserve for Credit Losses					\$					
Reserve for credit losses					2,467,440					
Collective provision for impairment					8,260,000					
Total					10,727,440					
Securitisation										
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$			
Residential mortgages		-	-			0	-			
On-Balance Sheet Securitisation Exposures				Exposure \$				Exposure \$		
Financial assets held to maturity				871,094				926,750		
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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