

**APS330 Risk exposures and assessment**  
Quarter ended 30 June 2017



Your region, your money

| JUNE 2017   |  |                                 |                                  |                                  | MARCH 2017                              |                                 |                                  |                                |                                  |   |                      |
|---|--|---------------------------------|----------------------------------|----------------------------------|---|---------------------------------|----------------------------------|--------------------------------|----------------------------------|---|----------------------|
| <b>Capital Adequacy</b>   |  |                                 |                                  |                                  |   |                                 |                                  |                                |                                  |   |                      |
| <b>Capital requirements in terms of risk-weighted assets for:</b> |  |                                 |                                  |                                  | <b>\$</b>                               |                                 |                                  |                                |                                  |   |                      |
| Credit risk (excluding securitisation)                            |  |                                 |                                  |                                  | 857,492,353                             |                                 |                                  |                                |                                  | 841,199,404                             |                      |
| Securitisation  |  |                                 |                                  |                                  | 154,599                                 |                                 |                                  |                                |                                  | 164,618                                 |                      |
| Market risk   |  |                                 |                                  |                                  | -                                       |                                 |                                  |                                |                                  | -                                       |                      |
| Operational risk  |  |                                 |                                  |                                  | 88,544,184                              |                                 |                                  |                                |                                  | 85,411,784                              |                      |
| <b>Total risk weighted assets</b>                                 |  |                                 |                                  |                                  | <b>946,191,135</b>                      |                                 |                                  |                                |                                  | <b>926,775,806</b>                      |                      |
| <b>Common Equity Tier 1 Capital Ratio</b>                         |  |                                 |                                  |                                  | <b>12.67%</b>                           |                                 |                                  |                                |                                  | <b>12.72%</b>                           |                      |
| <b>Tier 1 Capital Ratio</b>                                       |  |                                 |                                  |                                  | <b>12.67%</b>                           |                                 |                                  |                                |                                  | <b>12.72%</b>                           |                      |
| <b>Total Capital Ratio</b>  |  |                                 |                                  |                                  | <b>13.82%</b>                           |                                 |                                  |                                |                                  | <b>13.88%</b>                           |                      |
| <b>Credit Risk (including securitisation)</b>                     |  |                                 |                                  |                                  |   |                                 |                                  |                                |                                  |   |                      |
| <b>On Balance Sheet</b>   |  | <b>Total Gross Exposure \$</b>  | <b>Average Gross Exposure \$</b> |                                  |   | <b>Total Gross Exposure \$</b>  | <b>Average Gross Exposure \$</b> |                                |                                  |   |                      |
| Cash, cash equivalents and financial assets held to maturity      |  | 229,740,143                     | 222,987,642                      |                                  |   | 216,235,141                     | 229,734,923                      |                                |                                  |   |                      |
| Claims secured against eligible residential mortgages             |  | 1,134,384,712                   | 1,113,707,271                    |                                  |   | 1,093,029,830                   | 1,077,574,649                    |                                |                                  |   |                      |
| Claims secured against securitisation exposures                   |  | 772,995                         | 798,042                          |                                  |   | 823,090                         | 847,092                          |                                |                                  |   |                      |
| Past due claims   |  | 1,268,619                       | 2,035,653                        |                                  |   | 2,802,686                       | 2,179,855                        |                                |                                  |   |                      |
| Other assets and claims   |  | 259,692,767                     | 261,243,471                      |                                  |   | 262,794,174                     | 274,310,956                      |                                |                                  |   |                      |
| <b>Total on balance sheet exposures</b>                           |  | <b>1,625,859,236</b>            | <b>1,600,772,079</b>             |                                  |   | <b>1,575,684,922</b>            | <b>1,584,647,474</b>             |                                |                                  |   |                      |
| <b>Off Balance Sheet</b>  |  | <b>Total Gross Exposure \$</b>  | <b>Average Gross Exposure \$</b> |                                  |   | <b>Total Gross Exposure \$</b>  | <b>Average Gross Exposure \$</b> |                                |                                  |   |                      |
| Direct credit substitutes   |  | 2,299,028                       | 1,943,593                        |                                  |   | 1,588,158                       | 1,563,941                        |                                |                                  |   |                      |
| Other commitments   |  | 151,162,883                     | 153,078,790                      |                                  |   | 154,994,696                     | 153,814,211                      |                                |                                  |   |                      |
| <b>Total off balance sheet exposures</b>                          |  | <b>153,461,911</b>              | <b>155,022,383</b>               |                                  |   | <b>156,582,854</b>              | <b>155,378,151</b>               |                                |                                  |   |                      |
| <b>Total credit risk</b>  |  | <b>1,779,321,147</b>            | <b>1,755,794,461</b>             |                                  |   | <b>1,732,267,776</b>            | <b>1,740,025,626</b>             |                                |                                  |   |                      |
| <b>Portfolio</b>  |  | <b>Risk Weighted Assets \$</b>  | <b>Total Gross Exposure \$</b>   | <b>Average Gross Exposure \$</b> |   |                                 | <b>Risk Weighted Assets \$</b>   | <b>Total Gross Exposure \$</b> | <b>Average Gross Exposure \$</b> |   |                      |
| Claims on ADIs  |  | 52,708,450                      | 226,068,976                      | 218,408,131                      |   |                                 | 46,665,741                       | 210,747,285                    | 223,097,507                      |   |                      |
| Claims secured against eligible residential mortgages             |  | 512,796,681                     | 1,134,384,712                    | 1,113,707,271                    |   |                                 | 497,315,972                      | 1,093,029,830                  | 1,077,574,649                    |   |                      |
| Claims secured against securitisation exposures                   |  | 154,599                         | 772,995                          | 798,042                          |   |                                 | 164,618                          | 823,090                        | 847,092                          |   |                      |
| Other retail  |  | 279,912,991                     | 406,020,233                      | 410,092,528                      |   |                                 | 283,714,944                      | 414,164,823                    | 422,777,049                      |   |                      |
| Other   |  | 12,074,231                      | 12,074,231                       | 12,788,489                       |   |                                 | 13,502,747                       | 13,502,747                     | 15,729,329                       |   |                      |
| <b>Total</b>  |  | <b>857,646,951</b>              | <b>1,779,321,147</b>             | <b>1,755,794,461</b>             |   |                                 | <b>841,364,022</b>               | <b>1,732,267,776</b>           | <b>1,740,025,626</b>             |   |                      |
| <b>Portfolio</b>  |  | <b>Impaired facilities \$</b>   | <b>Past due facilities \$</b>    | <b>Specific provisions \$</b>    | <b>Change to specific provisions \$</b> | <b>Write offs \$</b>            | <b>Impaired facilities \$</b>    | <b>Past due facilities \$</b>  | <b>Specific provisions \$</b>    | <b>Change to specific provisions \$</b> | <b>Write offs \$</b> |
| Claims on ADIs  |  | -                               | -                                | -                                | -                                       | -                               | -                                | -                              | -                                | -                                       | -                    |
| Claims secured against eligible residential mortgages             |  | 1,898,684                       | 132,235                          | 0                                | 0                                       | -                               | 1,203,629                        | 613,003                        | 0                                | 0                                       | -                    |
| Claims secured against securitisation exposures                   |  | -                               | 560,749                          | -                                | -                                       | -                               | -                                | 447,182                        | -                                | -                                       | -                    |
| Other retail  |  | 3,007,816                       | 0                                | 3,158,467                        | 694,062                                 | 167,350                         | 2,516,781                        | 0                              | 2,464,405                        | 439,178                                 | 211,071              |
| <b>Total</b>  |  | <b>4,906,500</b>                | <b>692,984</b>                   | <b>3,158,467</b>                 | <b>694,062</b>                          | <b>167,350</b>                  | <b>3,720,410</b>                 | <b>1,060,184</b>               | <b>2,464,405</b>                 | <b>439,178</b>                          | <b>211,071</b>       |
| <b>General Reserve for Credit Losses</b>                          |  |                                 |                                  |                                  | <b>\$</b>                               |                                 |                                  |                                |                                  |   |                      |
| Reserve for credit losses   |  |                                 |                                  |                                  | 2,467,440                               |                                 |                                  |                                |                                  | 2,467,440                               |                      |
| Collective provision for impairment                               |  |                                 |                                  |                                  | 8,385,000                               |                                 |                                  |                                |                                  | 8,260,000                               |                      |
| <b>Total</b>  |  |                                 |                                  |                                  | <b>10,852,440</b>                       |                                 |                                  |                                |                                  | <b>10,727,440</b>                       |                      |
| <b>Securitisation</b>   |  |                                 |                                  |                                  |   |                                 |                                  |                                |                                  |   |                      |
| <b>Securitisation Activity</b>                                    |  | <b>Exposures Securitised \$</b> | <b>Gain / (Loss) on Sale \$</b>  |                                  |   | <b>Exposures Securitised \$</b> | <b>Gain / (Loss) on Sale \$</b>  |                                |                                  |   |                      |
| Residential mortgages   |  | -                               | -                                |                                  |   | 0                               | -                                |                                |                                  |   |                      |
| <b>On-Balance Sheet Securitisation Exposures</b>                  |  |                                 |                                  | <b>Exposure \$</b>               |   |                                 | <b>Exposure \$</b>               |                                |                                  |   |                      |
| Financial assets held to maturity                                 |  |                                 |                                  | 772,995                          |   |                                 | 823,090                          |                                |                                  |   |                      |
| <b>Off-balance Sheet Securitisation Exposures</b>                 |  |                                 |                                  | <b>Notional Exposure \$</b>      |   |                                 | <b>Notional Exposure \$</b>      |                                |                                  |   |                      |
|   |  |                                 |                                  | -                                |   |                                 | -                                |                                |                                  |   |                      |

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