

**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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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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