

**APS330 Risk exposures and assessment**  
Quarter ended 31 March 2016



Your region, your money

MARCH 2016					DECEMBER 2015						
<b>Capital Adequacy</b>											
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>						
Credit risk (excluding securitisation)					802,071,785					791,977,766	
Securitisation					210,199					226,588	
Market risk					-					-	
Operational risk					81,148,878					81,148,877	
<b>Total risk weighted assets</b>					<b>883,430,863</b>					<b>873,353,231</b>	
<b>Common Equity Tier 1 Capital Ratio</b>					<b>11.80%</b>					<b>11.70%</b>	
<b>Tier 1 Capital Ratio</b>					<b>12.03%</b>					<b>11.97%</b>	
<b>Total Capital Ratio</b>					<b>13.01%</b>					<b>13.35%</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		217,726,721	212,060,986			206,395,251	217,438,673				
Claims secured against eligible residential mortgages		992,739,783	989,104,494			985,469,205	979,695,270				
Claims secured against securitisation exposures		1,050,996	1,091,968			1,132,939	1,990,012				
Past due claims		5,855,153	5,669,857			5,484,561	6,549,454				
Other assets and claims		256,953,846	250,731,638			244,509,429	233,360,293				
<b>Total on balance sheet exposures</b>		<b>1,474,326,500</b>	<b>1,458,658,942</b>			<b>1,442,991,385</b>	<b>1,439,033,702</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		1,612,017	1,757,279			1,902,540	1,933,429				
Other commitments		178,496,616	182,365,827			186,235,039	184,485,928				
<b>Total off balance sheet exposures</b>		<b>180,108,633</b>	<b>184,123,106</b>			<b>188,137,579</b>	<b>186,419,357</b>				
<b>Total credit risk</b>		<b>1,654,435,133</b>	<b>1,642,782,048</b>			<b>1,631,128,964</b>	<b>1,625,453,059</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		46,639,393	210,730,848	203,784,376			43,851,697	196,837,905	209,454,911		
Claims secured against eligible residential mortgages		450,663,367	992,739,783	989,104,494			444,035,242	985,469,205	979,695,270		
Claims secured against securitisation exposures		210,199	1,050,996	1,091,968			226,588	1,132,939	1,990,012		
Other retail		290,984,976	436,129,457	435,721,913			291,717,282	435,314,370	421,428,917		
Other		13,784,049	13,784,049	13,079,297			12,374,545	12,374,545	12,883,949		
<b>Total</b>		<b>802,281,985</b>	<b>1,654,435,133</b>	<b>1,642,782,048</b>			<b>792,205,354</b>	<b>1,631,128,964</b>	<b>1,625,453,059</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		2,819,611	495,672	19,305	-511,952	-	2,597,459	211,537	531,257	-69,636	-
Claims secured against securitisation exposures		-	192,145	-	-	-	-	-	-	-	-
Other retail		5,292,879	282,680	3,015,727	703,511	120,617	5,236,250	282,789	2,312,216	124,139	256,154
<b>Total</b>		<b>8,112,490</b>	<b>970,497</b>	<b>3,035,031</b>	<b>191,558</b>	<b>120,617</b>	<b>7,833,709</b>	<b>494,326</b>	<b>2,843,473</b>	<b>54,503</b>	<b>256,154</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>						
Reserve for credit losses					2,467,440					2,467,440	
Collective provision for impairment					6,175,000					5,700,000	
<b>Total</b>					<b>8,642,440</b>					<b>8,167,440</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		10,308,675	-			476,316	-				
<b>On-Balance Sheet Securitisation Exposures</b>				<b>Exposure \$</b>				<b>Exposure \$</b>			
Financial assets held to maturity				1,050,996				1,132,939			
<b>Off-balance Sheet Securitisation Exposures</b>				<b>Notional Exposure \$</b>				<b>Notional Exposure \$</b>			
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