

APS330 Risk exposures and assessment
Quarter ended 30 September 2015



Your region, your money

SEPTEMBER 2015					JUNE 2015												
Capital Adequacy																	
Capital requirements in terms of risk-weighted assets for:					\$												
Credit risk (excluding securitisation)					762,021,763					748,910,598							
Securitisation					569,417					613,953							
Market risk					-					-							
Operational risk					80,020,865					80,020,865							
Total risk weighted assets					842,612,045					829,545,416							
Common Equity Tier 1 Capital Ratio					11.84%					11.76%							
Tier 1 Capital Ratio					12.13%					12.04%							
Total Capital Ratio					13.50%					13.44%							
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					228,482,094	231,525,574				234,569,054	235,871,458						
Claims secured against eligible residential mortgages					973,921,335	970,526,540				967,131,744	956,452,781						
Claims secured against securitisation exposures					2,847,085	2,958,424				3,069,763	3,191,013						
Past due claims					7,614,346	6,826,601				6,038,856	6,952,649						
Other assets and claims					222,211,159	220,790,014				219,368,870	222,264,998						
Total on balance sheet exposures					1,435,076,019	1,432,627,153				1,430,178,287	1,424,732,898						
Off Balance Sheet					Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gross Exposure \$						
Direct credit substitutes					1,964,318	1,974,271				1,984,223	2,003,622						
Other commitments					182,736,816	174,305,325				165,873,834	174,413,738						
Total off balance sheet exposures					184,701,134	176,279,596				167,858,057	176,417,360						
Total credit risk					1,619,777,153	1,608,906,749				1,598,036,344	1,601,150,258						
Portfolio					Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Claims on ADIs					45,920,979	222,071,917	225,173,193				49,570,738	228,274,469	229,013,795				
Claims secured against eligible residential mortgages					436,138,977	973,921,335	970,526,540				429,909,641	967,131,744	956,452,781				
Claims secured against securitisation exposures					569,417	2,847,085	2,958,424				613,953	3,069,763	3,191,013				
Other retail					266,568,454	407,543,464	397,109,505				256,545,398	386,675,546	399,847,423				
Other					13,393,352	13,393,352	13,139,087				12,884,822	12,884,822	12,645,246				
Total					762,591,179	1,619,777,153	1,608,906,749				749,524,552	1,598,036,344	1,601,150,258				
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					3,392,534	1,921,891	600,893	-379,054	-				3,386,074	391,516	979,947	-80,004	-
Claims secured against securitisation exposures					-	-	-	-	-				-	373,824	-	-	-
Other retail					5,088,891	0	2,188,077	193,189	256,154				5,627,619	0	1,994,888	755,587	207,302
Total					8,481,425	1,921,891	2,788,970	-185,865	256,154				9,013,693	765,340	2,974,835	675,583	207,302
General Reserve for Credit Losses					\$					\$							
Reserve for credit losses										2,467,440					2,467,440		
Collective provision for impairment										5,250,000					5,250,000		
Total										7,717,440					7,717,440		
Securitisation																	
Securitisation Activity					Exposures Securitised \$	Gain / (Loss) on Sale \$				Exposures Securitised \$	Gain / (Loss) on Sale \$						
Residential mortgages					0	-				403,565	-						
On-Balance Sheet Securitisation Exposures					Exposure \$					Exposure \$							
Financial assets held to maturity										2,847,085					3,069,763		
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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