

APS330 Risk exposures and assessment
Quarter ended 30 September 2017



Your region, your money

SEPTEMBER 2017					JUNE 2017					
Capital Adequacy										
Capital requirements in terms of risk-weighted assets for:					\$					
Credit risk (excluding securitisation)	878,878,573				857,492,353					
Securitisation	145,124				154,599					
Market risk	-				-					
Operational risk	89,838,923				88,544,184					
Total risk weighted assets	968,862,619				946,191,135					
Common Equity Tier 1 Capital Ratio	12.62%				12.67%					
Tier 1 Capital Ratio	12.62%				12.67%					
Total Capital Ratio	13.74%				13.82%					
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	261,793,961	245,767,052			229,740,143	222,987,642				
Claims secured against eligible residential mortgages	1,147,624,578	1,141,004,645			1,134,384,712	1,113,707,271				
Claims secured against securitisation exposures	725,618	749,306			772,995	798,042				
Past due claims	3,269,503	2,269,061			1,268,619	2,035,653				
Other assets and claims	265,318,707	262,505,737			259,692,767	261,243,471				
Total on balance sheet exposures	1,678,732,367	1,652,295,801			1,625,859,236	1,600,772,079				
Off Balance Sheet	Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes	1,983,986	2,141,507			2,299,028	1,943,593				
Other commitments	148,185,721	149,674,302			151,162,883	153,078,790				
Total off balance sheet exposures	150,169,707	151,815,809			153,461,911	155,022,383				
Total credit risk	1,828,902,074	1,804,111,610			1,779,321,147	1,755,794,461				
Portfolio	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			
Claims on ADIs	60,651,118	258,158,449	242,113,713		52,708,450	226,068,976	218,408,131			
Claims secured against eligible residential mortgages	517,213,827	1,147,624,578	1,141,004,645		512,796,681	1,134,384,712	1,113,707,271			
Claims secured against securitisation exposures	145,124	725,618	749,306		154,599	772,995	798,042			
Other retail	287,542,523	408,922,323	407,471,278		279,912,991	406,020,233	410,092,528			
Other	13,471,105	13,471,105	12,772,668		12,074,231	12,074,231	12,788,489			
Total	879,023,697	1,828,902,074	1,804,111,610		857,646,951	1,779,321,147	1,755,794,461			
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	2,402,725	751,169	0	0	-	1,898,684	132,235	0	0	-
Claims secured against securitisation exposures	-	408,562	-	-	-	-	560,749	-	-	-
Other retail	2,794,525	2,870,230	3,138,840	-19,627	-468,415	3,007,816	0	3,158,467	694,062	167,350
Total	5,197,250	4,029,961	3,138,840	-19,627	-468,415	4,906,500	692,984	3,158,467	694,062	167,350
General Reserve for Credit Losses					\$					
Reserve for credit losses	2,467,440				2,467,440					
Collective provision for impairment	8,385,000				8,385,000					
Total	10,852,440				10,852,440					
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	725,618				772,995					
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.

T 1300 228 228 E mail@bcu.com.au W www.bcu.com.au BSB 533-000

Bananacoast Community Credit Union Ltd ABN 50087649750 AFSL 241077 Australian Credit Licence 241077