

APS330 Main features of capital instruments

As at 30 June 2015



Your region, your money

		Member Bonus Shares	Subordinated Debt
1	Issuer	Bananacoast Community Credit Union Ltd	Bananacoast Community Credit Union Ltd
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA	ISIN AU3FN0012548
3	Governing law(s) of the instrument	New South Wales	New South Wales
Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1 transitional	Tier 2 transitional
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Group & solo	Group & solo
7	Instrument type	Other	Subordinated notes
8	Amount recognised in Regulatory Capital	\$2.383m	\$3.850m
9	Par value of instrument	\$3.404m	\$5.500m
10	Accounting classification	Equity	Liability - amortised cost
11	Original date of issuance	From 16-Dec-02 to 16-Mar-05	27-Jan-11
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	NA	27-Jan-21
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Discretionary subject to bcu Constitution, redeem full or partial amount	On any interest payment date following 5th anniversary, redeem full amount
16	Subsequent call dates, if applicable	NA	As above
Coupons/dividends			
17	Fixed or floating dividend/coupon	NA	Floating
18	Coupon rate and any related index	NA	AUD 3 MTH BBSW + 475bps
19	Existence of a dividend stopper	NA	NA
20	Fully discretionary, partially discretionary or mandatory	NA	Mandatory
21	Existence of step up or other incentive to redeem	NA	No
22	Non-cumulative or cumulative	NA	Cumulative
23	Convertible or non-convertible	NA	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issue of instrument it converts into	NA	NA
30	Write-down feature	NA	No
31	If write-down, write-down trigger(s)	NA	NA
32	If write-down, full or partial	NA	NA
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Redeemable preference shares	Unsecured notes and creditors
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	Not ordinary shares and redeemable subject to bcu constitution	No write-down or convertible features

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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