

APS330 Risk exposures and assessment
Quarter ended 30 June 2016



Your region, your money

JUNE 2016					MARCH 2016												
Capital Adequacy																	
Capital requirements in terms of risk-weighted assets for:					\$												
Credit risk (excluding securitisation)					822,607,166					802,071,785							
Securitisation					202,379					210,199							
Market risk					-					-							
Operational risk					82,748,123					81,148,878							
Total risk weighted assets					905,557,668					883,430,863							
Common Equity Tier 1 Capital Ratio					12.31%					11.80%							
Tier 1 Capital Ratio					12.31%					12.03%							
Total Capital Ratio					13.29%					13.01%							
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					195,099,549	206,413,135				217,726,721	212,060,986						
Claims secured against eligible residential mortgages					1,010,943,239	1,001,841,511				992,739,783	989,104,494						
Claims secured against securitisation exposures					1,011,895	1,031,445				1,050,996	1,091,968						
Past due claims					6,587,316	6,221,235				5,855,153	5,669,857						
Other assets and claims					279,689,266	268,321,556				256,953,846	250,731,638						
Total on balance sheet exposures					1,493,331,265	1,483,828,882				1,474,326,500	1,458,658,943						
Off Balance Sheet					Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gross Exposure \$						
Direct credit substitutes					1,597,225	1,604,621				1,612,017	1,757,279						
Other commitments					148,773,123	163,634,869				178,496,616	182,365,827						
Total off balance sheet exposures					150,370,348	165,239,490				180,108,633	184,123,106						
Total credit risk					1,643,701,613	1,649,068,372				1,654,435,133	1,642,782,049						
Portfolio					Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Claims on ADIs					42,341,237	189,199,144	199,964,996				46,639,393	210,730,848	203,784,376				
Claims secured against eligible residential mortgages					463,183,853	1,010,943,239	1,001,841,511				450,663,367	992,739,783	989,104,494				
Claims secured against securitisation exposures					202,379	1,011,895	1,031,445				210,199	1,050,996	1,091,968				
Other retail					303,098,613	428,563,871	432,346,664				290,984,976	436,129,457	435,721,913				
Other					13,983,463	13,983,463	13,883,756				13,784,049	13,784,049	13,079,297				
Total					822,809,545	1,643,701,612	1,649,068,372				802,281,985	1,654,435,133	1,642,782,048				
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					3,245,781	971,980	62,853	43,548	-				2,819,611	495,672	19,305	-511,952	-
Claims secured against securitisation exposures					-	200,677	-	-	-				-	192,145	-	-	-
Other retail					5,807,838	0	3,375,444	359,717	204,931				5,292,879	282,680	3,015,727	703,511	120,617
Total					9,053,619	1,172,657	3,438,297	403,265	204,931				8,112,490	970,497	3,035,031	191,558	120,617
General Reserve for Credit Losses					\$					\$							
Reserve for credit losses										2,467,440					2,467,440		
Collective provision for impairment										6,425,000					6,175,000		
Total										8,892,440					8,642,440		
Securitisation																	
Securitisation Activity					Exposures Securitised \$	Gain / (Loss) on Sale \$				Exposures Securitised \$	Gain / (Loss) on Sale \$						
Residential mortgages					-	-				10,308,675	-						
On-Balance Sheet Securitisation Exposures					Exposure \$					Exposure \$							
Financial assets held to maturity										1,011,895					1,050,996		
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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