

APS330 Risk exposures and assessment
Quarter ended 30 June 2015



Your region, your money

JUNE 2015					MARCH 2015												
Capital Adequacy																	
Capital requirements in terms of risk-weighted assets for:					\$												
Credit risk (excluding securitisation)					748,910,598					768,710,751							
Securitisation					613,953					662,453							
Market risk					-					-							
Operational risk					80,020,865					78,973,223							
Total risk weighted assets					829,545,416					848,346,427							
Common Equity Tier 1 Capital Ratio					11.76%					11.34%							
Tier 1 Capital Ratio					12.04%					11.62%							
Total Capital Ratio					13.44%					13.00%							
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					234,569,054	235,871,458				237,173,861	238,848,710						
Claims secured against eligible residential mortgages					967,131,744	956,452,781				945,773,817	939,736,740						
Claims secured against securitisation exposures					3,069,763	3,191,013				3,312,263	3,433,365						
Past due claims					6,038,856	6,952,649				7,866,442	8,353,230						
Other assets and claims					219,368,870	222,264,997				225,161,126	225,985,319						
Total on balance sheet exposures					1,430,178,287	1,424,732,898				1,419,287,509	1,416,357,362						
Off Balance Sheet					Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gross Exposure \$						
Direct credit substitutes					1,984,223	2,003,622				2,023,020	2,015,308						
Other commitments					165,873,834	174,413,738				182,953,641	183,737,881						
Total off balance sheet exposures					167,858,057	176,417,359				184,976,661	185,753,189						
Total credit risk					1,598,036,344	1,601,150,257				1,604,264,170	1,602,110,552						
Portfolio					Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Claims on ADIs					49,570,738	228,274,469	229,013,795				51,361,227	229,753,121	229,777,235				
Claims secured against eligible residential mortgages					429,909,641	967,131,744	956,452,781				423,889,546	945,773,817	939,736,740				
Claims secured against securitisation exposures					613,953	3,069,763	3,191,013				662,453	3,312,263	3,433,365				
Other retail					256,545,398	386,675,546	399,847,423				281,054,308	413,019,299	416,233,003				
Other					12,884,822	12,884,822	12,645,246				12,405,670	12,405,670	12,930,209				
Total					749,524,552	1,598,036,344	1,601,150,257				769,373,204	1,604,264,170	1,602,110,552				
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					3,386,074	391,516	979,947	-80,004	-				3,736,023	2,348,888	1,059,951	-184,322	-
Claims secured against securitisation exposures					-	373,824	-	-	-				110,374	377,076	-	-	-
Other retail					5,627,619	0	1,994,888	755,587	207,302				4,273,384	0	1,239,301	395,347	42,045
Total					9,013,693	765,340	2,974,835	675,583	207,302				8,119,781	2,725,964	2,299,252	211,025	42,045
General Reserve for Credit Losses					\$					\$							
Reserve for credit losses										2,467,440					2,467,440		
Collective provision for impairment										5,250,000					5,400,000		
Total										7,717,440					7,867,440		
Securitisation																	
Securitisation Activity					Exposures Securitised \$	Gain / (Loss) on Sale \$				Exposures Securitised \$	Gain / (Loss) on Sale \$						
Residential mortgages					403,565	-				882,631	-						
On-Balance Sheet Securitisation Exposures					Exposure \$					Exposure \$							
Financial assets held to maturity										3,069,763					3,312,263		
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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