

**APS330 Risk exposures and assessment**  
Quarter ended 30 September 2016



Your region, your money

SEPTEMBER 2016					JUNE 2016						
<b>Capital Adequacy</b>											
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>						
Credit risk (excluding securitisation)					829,969,104						
Securitisation					185,350						
Market risk					-						
Operational risk					82,748,123						
<b>Total risk weighted assets</b>					<b>912,902,576</b>						
Common Equity Tier 1 Capital Ratio					12.46%						
Tier 1 Capital Ratio					12.46%						
Total Capital Ratio					13.47%						
<b>Credit Risk (including securitisation)</b>											
		<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>				
<b>On Balance Sheet</b>											
Cash, cash equivalents and financial assets held to maturity		212,800,727	203,950,138			195,099,549	206,413,135				
Claims secured against eligible residential mortgages		1,037,228,850	1,024,086,045			1,010,943,239	1,001,841,511				
Claims secured against securitisation exposures		926,750	969,322			1,011,895	1,031,445				
Past due claims		2,987,551	4,787,434			6,587,316	6,221,235				
Other assets and claims		279,407,095	279,548,180			279,689,266	268,321,556				
<b>Total on balance sheet exposures</b>		<b>1,533,350,974</b>	<b>1,513,341,119</b>			<b>1,493,331,264</b>	<b>1,483,828,882</b>				
<b>Off Balance Sheet</b>											
Direct credit substitutes		1,534,004	1,565,615			1,597,225	1,604,621				
Other commitments		136,609,801	142,691,462			148,773,123	163,634,869				
<b>Total off balance sheet exposures</b>		<b>138,143,805</b>	<b>144,257,076</b>			<b>150,370,348</b>	<b>165,239,490</b>				
<b>Total credit risk</b>		<b>1,671,494,779</b>	<b>1,657,598,195</b>			<b>1,643,701,612</b>	<b>1,649,068,372</b>				
		<b>Risk Weighted Assets \$</b>	<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Risk Weighted Assets \$</b>	<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>		
<b>Portfolio</b>											
Claims on ADIs		46,960,778	206,242,845	197,720,995			42,341,237	189,199,144	199,964,996		
Claims secured against eligible residential mortgages		477,394,764	1,037,228,850	1,024,086,045			463,183,853	1,010,943,239	1,001,841,511		
Claims secured against securitisation exposures		185,350	926,750	969,322			202,379	1,011,895	1,031,445		
Other retail		291,576,196	413,058,966	420,811,419			303,098,613	428,563,871	432,346,664		
Other		14,037,366	14,037,366	14,010,415			13,983,463	13,983,463	13,883,756		
<b>Total</b>		<b>830,154,454</b>	<b>1,671,494,778</b>	<b>1,657,598,195</b>			<b>822,809,545</b>	<b>1,643,701,612</b>	<b>1,649,068,372</b>		
		<b>Impaired facilities \$</b>	<b>Past due facilities \$</b>	<b>Specific provisions \$</b>	<b>Change to specific provisions \$</b>	<b>Write offs \$</b>	<b>Impaired facilities \$</b>	<b>Past due facilities \$</b>	<b>Specific provisions \$</b>	<b>Change to specific provisions \$</b>	<b>Write offs \$</b>
<b>Portfolio</b>											
Claims on ADIs		-	-	-	-	-	-	-	-	-	-
Claims secured against eligible residential mortgages		860,544	745,004	147,563	84,711	-	3,245,781	971,980	62,853	43,548	-
Claims secured against securitisation exposures		-	35,555	-	-	-	-	200,677	-	-	-
Other retail		6,707,127	0	3,272,587	-102,857	-433,933	5,807,838	0	3,375,444	359,717	204,931
<b>Total</b>		<b>7,567,671</b>	<b>780,559</b>	<b>3,420,150</b>	<b>-18,147</b>	<b>-433,933</b>	<b>9,053,619</b>	<b>1,172,657</b>	<b>3,438,297</b>	<b>403,265</b>	<b>204,931</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>						
Reserve for credit losses					2,467,440						
Collective provision for impairment					6,775,000						
<b>Total</b>					<b>9,242,440</b>						
<b>Securitisation</b>											
		<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>			<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>				
Securitisation Activity											
Residential mortgages		-	-			0	-				
<b>On-Balance Sheet Securitisation Exposures</b>					<b>Exposure \$</b>						
Financial assets held to maturity					926,750						
<b>Off-balance Sheet Securitisation Exposures</b>					<b>Notional Exposure \$</b>						
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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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