

APS330 Risk exposures and assessment
Quarter ended 30 June 2018



Your region, your money

JUNE 2018					MARCH 2018						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					860,498,910					882,034,887	
Securitisation					126,082					130,131	
Market risk					-					-	
Operational risk					88,900,786					96,145,642	
Total risk weighted assets					949,525,778					978,310,660	
Common Equity Tier 1 Capital Ratio					13.67%					13.10%	
Tier 1 Capital Ratio					13.67%					13.10%	
Total Capital Ratio					14.80%					14.20%	
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		263,755,481	269,503,175			275,250,869	284,822,576				
Claims secured against eligible residential mortgages		1,173,538,362	1,177,547,017			1,181,555,673	1,175,485,550				
Claims secured against securitisation exposures		630,411	640,534			650,657	668,902				
Past due claims		3,303,009	3,017,235			2,731,461	2,543,229				
Other assets and claims		259,492,855	265,529,128			271,565,401	275,347,269				
Total on balance sheet exposures		1,700,720,118	1,716,237,089			1,731,754,061	1,738,867,526				
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes		2,285,888	2,044,578			1,803,267	1,800,112				
Other commitments		148,145,961	154,612,808			161,079,656	160,297,658				
Total off balance sheet exposures		150,431,849	156,657,386			162,882,923	162,097,770				
Total credit risk		1,851,151,967	1,872,894,475			1,894,636,984	1,900,965,296				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		55,170,477	260,780,126	266,076,144			57,287,423	271,372,163	280,720,839		
Claims secured against eligible residential mortgages		515,520,979	1,173,538,362	1,177,547,017			521,905,295	1,181,555,673	1,175,485,550		
Claims secured against securitisation exposures		126,082	630,411	640,534			130,131	650,657	668,902		
Other retail		276,523,670	402,919,284	415,245,664			289,355,726	427,572,045	430,754,772		
Other		13,283,784	13,283,784	13,385,114			13,486,444	13,486,444	13,335,234		
Total		860,624,992	1,851,151,966	1,872,894,474			882,165,019	1,894,636,982	1,900,965,297		
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		2,843,078	1,159,731	1,536,916	-1,255,990	-	1,501,859	1,159,731	2,792,906	2,792,906	-
Claims secured against securitisation exposures		-	-	-	-	-	-	-	-	-	-
Other retail		1,522,284	2,870,230	1,234,002	926,319	818,641	2,152,024	2,870,230	307,683	-3,041,283	253,718
Total		4,365,362	4,029,961	2,770,918	-329,671	818,641	3,653,883	4,029,961	3,100,589	-248,377	253,718
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				630,411				650,657			
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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