

APS330 Risk exposures and assessment
Quarter ended 31 March 2018



Your region, your money

MARCH 2018					DECEMBER 2017										
Capital Adequacy															
Capital requirements in terms of risk-weighted assets for:					\$										
Credit risk (excluding securitisation)					882,034,888					901,864,586					
Securitisation					130,131					137,429					
Market risk					-					-					
Operational risk					96,145,642					96,145,642					
Total risk weighted assets					978,310,661					998,147,657					
Common Equity Tier 1 Capital Ratio					13.10%					12.59%					
Tier 1 Capital Ratio					13.10%					12.59%					
Total Capital Ratio					14.20%					13.67%					
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					275,250,869	284,822,576				294,394,283	294,394,283				
Claims secured against eligible residential mortgages					1,181,555,673	1,175,485,550				1,169,415,427	1,169,415,427				
Claims secured against securitisation exposures					650,657	668,902				687,146	687,146				
Past due claims					2,731,461	2,543,229				2,354,998	2,354,998				
Other assets and claims					271,565,400	275,347,269				279,129,138	279,129,138				
Total on balance sheet exposures					1,731,754,060	1,738,867,526				1,745,980,993	1,745,980,993				
Off Balance Sheet					Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes					1,803,267	1,800,112				1,796,957	1,796,957				
Other commitments					161,079,656	160,297,658				159,515,661	159,515,661				
Total off balance sheet exposures					162,882,923	162,097,770				161,312,618	161,312,618				
Total credit risk					1,894,636,983	1,900,965,296				1,907,293,611	1,907,293,610				
Portfolio					Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs					57,287,423	271,372,163	280,720,839				62,531,905	290,069,514	290,069,514		
Claims secured against eligible residential mortgages					521,905,295	1,181,555,673	1,175,485,550				524,246,364	1,169,415,427	1,169,415,427		
Claims secured against securitisation exposures					130,131	650,657	668,902				137,429	687,146	687,146		
Other retail					289,355,726	427,572,045	430,754,772				301,902,293	433,937,499	433,937,499		
Other					13,486,444	13,486,444	13,335,234				13,184,025	13,184,025	13,184,025		
Total					882,165,019	1,894,636,982	1,900,965,296				902,002,015	1,907,293,610	1,907,293,610		
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					1,501,859	1,159,731	2,792,906	2,792,906	-	2,079,233	471,704	0	0	-	
Claims secured against securitisation exposures					-	-	-	-	-	-	688,027	-	-	-	
Other retail					2,152,024	2,870,230	307,683	-3,041,283	253,718	2,365,460	2,870,230	3,348,965	0	245,245	
Total					3,653,883	4,029,961	3,100,589	-248,377	253,718	4,444,693	4,029,961	3,348,965	0	245,245	
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										650,657					687,146
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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