

APS330 Risk exposures and assessment
Quarter ended 31 March 2019



Your region, your money

MARCH 2019					DECEMBER 2018														
Capital Adequacy																			
Capital requirements in terms of risk-weighted assets for:					\$														
Credit risk (excluding securitisation)					863,497,445														
Securitisation					104,513														
Market risk					-														
Operational risk					92,061,923														
Total risk weighted assets					955,663,882														
Common Equity Tier 1 Capital Ratio					14.24%														
Tier 1 Capital Ratio					14.24%														
Total Capital Ratio					15.35%														
Credit Risk (including securitisation)																			
		Total Gross Exposure \$		Average Gross Exposure \$		Total Gross Exposure \$		Average Gross Exposure \$											
On Balance Sheet																			
Cash, cash equivalents and financial assets held to maturity		266,565,441		273,293,556		280,021,670		285,840,279											
Claims secured against eligible residential mortgages		1,180,438,019		1,180,557,521		1,180,677,024		1,177,206,781											
Claims secured against securitisation exposures		522,567		539,934		557,302		577,452											
Past due claims		1,722,115		2,084,336		2,446,557		1,978,482											
Other assets and claims		232,218,064		231,993,499		231,768,933		239,695,275											
Total on balance sheet exposures		1,681,466,207		1,688,468,846		1,695,471,487		1,705,298,269											
Off Balance Sheet																			
Direct credit substitutes		2,220,119		2,080,571		1,941,022		2,093,485											
Other commitments		152,545,093		155,974,186		159,403,280		159,473,465											
Total off balance sheet exposures		154,765,212		158,054,757		161,344,302		161,566,949											
Total credit risk		1,836,231,419		1,846,523,603		1,856,815,789		1,866,865,218											
Portfolio		Risk Weighted Assets \$		Total Gross Exposure \$		Average Gross Exposure \$		Risk Weighted Assets \$		Total Gross Exposure \$		Average Gross Exposure \$							
Claims on ADIs		91,712,739		263,570,912		269,994,807		82,333,073		276,418,702		282,435,916							
Claims secured against eligible residential mortgages		509,187,741		1,180,438,019		1,180,557,521		513,613,291		1,180,677,024		1,177,206,781							
Claims secured against securitisation exposures		104,513		522,567		539,934		111,460		557,302		577,452							
Other retail		248,825,581		377,928,536		381,705,505		248,874,967		385,482,474		392,124,549							
Other		13,771,384		13,771,384		13,725,835		13,680,286		13,680,286		14,520,520							
Total		863,601,959		1,836,231,418		1,846,523,603		858,613,077		1,856,815,789		1,866,865,218							
Portfolio		Impaired facilities \$		Past due facilities \$		Specific provisions \$		Change to specific provisions \$		Impaired facilities \$		Past due facilities \$		Specific provisions \$		Change to specific provisions \$		Write offs \$	
Claims on ADIs		-		-		-		-		-		-		-		-		-	
Claims secured against eligible residential mortgages		1,356,962		1,229,140		264,344		4,954		-		1,627,035		1,564,520		259,389		-1,319,930	
Claims secured against securitisation exposures		-		-		-		-		-		-		-		-		-	
Other retail		1,265,550		868,975		839,623		-307,269		109,217		2,165,042		1,308,106		1,146,892		217,413	
Total		2,622,512		2,098,115		1,103,967		-302,315		109,217		3,792,078		2,872,626		1,406,281		-1,102,517	
General Reserve for Credit Losses																			
Reserve for credit losses					2,467,440														
Collective provision for impairment					8,185,000														
Total					10,652,440														
Securitisation																			
Securitisation Activity		Exposures Securitised \$		Gain / (Loss) on Sale \$		Exposures Securitised \$		Gain / (Loss) on Sale \$											
Residential mortgages		-		-		-		-											
On-Balance Sheet Securitisation Exposures					Exposure \$														
Financial assets held to maturity					522,567														
Off-balance Sheet Securitisation Exposures					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.

T 1300 228 228 E mail@bcu.com.au W www.bcu.com.au BSB 533-000

Bananacoast Community Credit Union Ltd ABN 50087649750 AFSL 241077 Australian Credit Licence 241077