

APS330 Risk exposures and assessment
Quarter ended 31 December 2017



Your region, your money

DECEMBER 2017					SEPTEMBER 2017						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					901,864,586					878,878,573	
Securitisation					137,429					145,124	
Market risk					-					-	
Operational risk					96,145,642					89,838,923	
Total risk weighted assets					998,147,657					968,862,619	
Common Equity Tier 1 Capital Ratio					12.59%					12.62%	
Tier 1 Capital Ratio					12.59%					12.62%	
Total Capital Ratio					13.67%					13.74%	
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		294,394,283	262,067,213			261,793,961	245,767,052				
Claims secured against eligible residential mortgages		1,169,415,427	1,151,900,069			1,147,624,578	1,141,004,645				
Claims secured against securitisation exposures		687,146	730,070			725,618	749,306				
Past due claims		2,354,998	1,811,809			3,269,503	2,269,061				
Other assets and claims		279,129,138	269,410,953			265,318,707	262,505,737				
Total on balance sheet exposures		1,745,980,993	1,685,920,114			1,678,732,367	1,652,295,801				
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes		1,796,957	2,047,993			1,983,986	2,141,507				
Other commitments		159,515,661	155,339,272			148,185,721	149,674,302				
Total off balance sheet exposures		161,312,618	157,387,265			150,169,707	151,815,809				
Total credit risk		1,907,293,611	1,843,307,379			1,828,902,074	1,804,111,610				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		62,531,905	290,069,514	258,069,245			60,651,118	258,158,449	242,113,713		
Claims secured against eligible residential mortgages		524,246,364	1,169,415,427	1,151,900,069			517,213,827	1,147,624,578	1,141,004,645		
Claims secured against securitisation exposures		137,429	687,146	730,070			145,124	725,618	749,306		
Other retail		301,902,293	433,937,499	419,978,866			287,542,523	408,922,323	407,471,278		
Other		13,184,025	13,184,025	12,629,128			13,471,105	13,471,105	12,772,668		
Total		902,002,015	1,907,293,610	1,843,307,379			879,023,697	1,828,902,074	1,804,111,610		
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		2,079,233	471,704	0	0	-	2,402,725	751,169	0	0	-
Claims secured against securitisation exposures		-	688,027	-	-	-	-	408,562	-	-	-
Other retail		2,365,460	2,870,230	3,348,965	210,126	245,245	2,794,525	2,870,230	3,138,840	-19,627	-468,415
Total		4,444,693	4,029,961	3,348,965	210,126	245,245	5,197,250	4,029,961	3,138,840	-19,627	-468,415
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				687,146				725,618			
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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