

**APS330 Risk exposures and assessment**  
Quarter ended 31 March 2017



Your region, your money

MARCH 2017					DECEMBER 2016									
<b>Capital Adequacy</b>														
<b>Capital requirements in terms of risk-weighted assets for:</b>														
					\$									
Credit risk (excluding securitisation)					841,199,404					854,200,679				
Securitisation					164,618					174,219				
Market risk					-					-				
Operational risk					85,411,784					85,411,784				
<b>Total risk weighted assets</b>					<b>926,775,806</b>					<b>939,786,682</b>				
Common Equity Tier 1 Capital Ratio					12.72%					12.33%				
Tier 1 Capital Ratio					12.72%					12.33%				
Total Capital Ratio					13.88%					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		216,235,141		229,734,923				243,234,706		228,017,716				
Claims secured against eligible residential mortgages		1,093,029,830		1,077,574,649				1,062,119,467		1,049,674,159				
Claims secured against securitisation exposures		823,090		847,092				871,094		898,922				
Past due claims		2,802,686		2,179,855				1,557,023		2,272,287				
Other assets and claims		262,794,174		274,310,956				285,827,737		282,617,416				
<b>Total on balance sheet exposures</b>		<b>1,575,684,922</b>		<b>1,584,647,474</b>				<b>1,593,610,027</b>		<b>1,563,480,500</b>				
<b>Off Balance Sheet</b>														
Direct credit substitutes		1,588,158		1,563,941				1,539,723		1,536,864				
Other commitments		154,994,696		153,814,211				152,633,726		144,621,763				
<b>Total off balance sheet exposures</b>		<b>156,582,854</b>		<b>155,378,151</b>				<b>154,173,449</b>		<b>146,158,627</b>				
<b>Total credit risk</b>		<b>1,732,267,776</b>		<b>1,740,025,626</b>				<b>1,747,783,476</b>		<b>1,709,639,127</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		46,665,741		210,747,285		223,097,507		46,960,778		235,447,728		220,845,287		
Claims secured against eligible residential mortgages		497,315,972		1,093,029,830		1,077,574,649		477,394,764		1,062,119,467		1,049,674,159		
Claims secured against securitisation exposures		164,618		823,090		847,092		185,350		871,094		898,922		
Other retail		283,714,944		414,164,823		422,777,049		291,576,196		431,389,275		422,224,120		
Other		13,502,747		13,502,747		15,729,329		14,037,366		17,955,911		15,996,639		
<b>Total</b>		<b>841,364,022</b>		<b>1,732,267,776</b>		<b>1,740,025,626</b>		<b>830,154,454</b>		<b>1,747,783,476</b>		<b>1,709,639,127</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		1,203,629		613,003		0		0		-		816,844		
Claims secured against securitisation exposures		-		447,182		-		-		-		429,857		
Other retail		2,516,781		0		2,464,405		439,178		211,071		2,483,436		
<b>Total</b>		<b>3,720,410</b>		<b>1,060,184</b>		<b>2,464,405</b>		<b>439,178</b>		<b>211,071</b>		<b>3,300,280</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>General Reserve for Credit Losses</b>														
Reserve for credit losses					2,467,440					2,467,440				
Collective provision for impairment					8,260,000					8,260,000				
<b>Total</b>					<b>10,727,440</b>					<b>10,727,440</b>				
<b>Securitisation</b>														
		<b>Exposures Securitised \$</b>		<b>Gain / (Loss) on Sale \$</b>				<b>Exposures Securitised \$</b>		<b>Gain / (Loss) on Sale \$</b>				
<b>Securitisation Activity</b>														
Residential mortgages		-		-				0		-				
<b>On-Balance Sheet Securitisation Exposures</b>														
Financial assets held to maturity		823,090		871,094										
<b>Off-balance Sheet Securitisation Exposures</b>														
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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