

**APS330 Risk exposures and assessment**  
Quarter ended 31 December 2018



Your region, your money

DECEMBER 2018					SEPTEMBER 2018						
<b>Capital Adequacy</b>											
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>						
Credit risk (excluding securitisation)	858,501,617				865,357,864						
Securitisation	111,460				119,520						
Market risk	-				-						
Operational risk	92,061,923				89,303,991						
<b>Total risk weighted assets</b>	<b>950,675,000</b>				<b>954,781,375</b>						
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.08%</b>				<b>13.79%</b>						
<b>Tier 1 Capital Ratio</b>	<b>14.08%</b>				<b>13.79%</b>						
<b>Total Capital Ratio</b>	<b>15.20%</b>				<b>14.91%</b>						
<b>Credit Risk (including securitisation)</b>											
<b>On Balance Sheet</b>		<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>				
Cash, cash equivalents and financial assets held to maturity		280,021,670	285,840,279			291,658,887	277,707,184				
Claims secured against eligible residential mortgages		1,180,677,024	1,177,206,781			1,173,736,539	1,173,637,450				
Claims secured against securitisation exposures		557,302	577,452			597,601	614,006				
Past due claims		2,446,557	1,978,482			1,510,407	2,406,708				
Other assets and claims		231,768,933	239,695,275			247,621,616	253,557,236				
<b>Total on balance sheet exposures</b>		<b>1,695,471,487</b>	<b>1,705,298,269</b>			<b>1,715,125,051</b>	<b>1,707,922,584</b>				
<b>Off Balance Sheet</b>		<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>			<b>Total Gross Exposure \$</b>	<b>Average Gross Exposure \$</b>				
Direct credit substitutes		1,941,022	2,093,485			2,245,947	2,265,918				
Other commitments		159,403,280	159,473,465			159,543,650	153,844,805				
<b>Total off balance sheet exposures</b>		<b>161,344,302</b>	<b>161,566,949</b>			<b>161,789,597</b>	<b>156,110,723</b>				
<b>Total credit risk</b>		<b>1,856,815,789</b>	<b>1,866,865,218</b>			<b>1,876,914,648</b>	<b>1,864,033,307</b>				
<b>Portfolio</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>		
Claims on ADIs		82,333,073	276,418,702	282,435,916			69,536,801	288,453,129	274,616,627		
Claims secured against eligible residential mortgages		513,613,291	1,180,677,024	1,177,206,781			513,585,848	1,173,736,539	1,173,637,450		
Claims secured against securitisation exposures		111,460	557,302	577,452			119,520	597,601	614,006		
Other retail		248,874,967	385,482,474	392,124,549			266,874,460	398,766,624	400,842,954		
Other		13,680,286	13,680,286	14,520,520			15,360,754	15,360,754	14,322,269		
<b>Total</b>		<b>858,613,077</b>	<b>1,856,815,789</b>	<b>1,866,865,218</b>			<b>865,477,384</b>	<b>1,876,914,647</b>	<b>1,864,033,307</b>		
<b>Portfolio</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>Impaired facilities \$</b>	<b>Past due facilities \$</b>	<b>Specific provisions \$</b>	<b>Change to specific provisions \$</b>	<b>Write offs \$</b>
Claims on ADIs		-	-	-	-	-	-	-	-	-	-
Claims secured against eligible residential mortgages		1,627,035	1,564,520	259,389	(1,319,930)	-	1,410,342	1,317,491	1,579,320	42,404	-
Claims secured against securitisation exposures		-	-	-	-	-	-	-	-	-	-
Other retail		2,165,042	1,308,106	1,146,892	217,413	966,606	1,254,500	2,115,487	929,479	(304,523)	372,343
<b>Total</b>		<b>3,792,078</b>	<b>2,872,626</b>	<b>1,406,281</b>	<b>-1,102,517</b>	<b>966,606</b>	<b>2,664,842</b>	<b>3,432,978</b>	<b>2,508,798</b>	<b>-262,120</b>	<b>372,343</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>						
Reserve for credit losses					2,467,440				2,467,440		
Collective provision for impairment					8,185,000				8,285,000		
<b>Total</b>					<b>10,652,440</b>				<b>10,752,440</b>		
<b>Securitisation</b>											
<b>Securitisation Activity</b>		<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>			<b>Exposures Securitised \$</b>	<b>Gain / (Loss) on Sale \$</b>				
Residential mortgages		-	-			-	-				
<b>On-Balance Sheet Securitisation Exposures</b>				<b>Exposure \$</b>				<b>Exposure \$</b>			
Financial assets held to maturity				557,302				597,601			
<b>Off-balance Sheet Securitisation Exposures</b>				<b>Notional Exposure \$</b>				<b>Notional Exposure \$</b>			
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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