APS330 Risk exposures and assessment





JUNE 2019						MARCH 2019					
Capital Adequacy											
Capital requirements in terms of ri	isk-woighted ass	ate for:			s						
Credit risk (excluding securitisation)	isk-weignted assi	ets ior.			875,035,707					863,497,445	
Securitisation					101,683					104,513	
Market risk					101,003					104,510	
Operational risk					94,721,600					92,061,923	
Total risk weighted assets					969,858,991					955,663,882	
Common Equity Tier 1 Capital Rat	io				14.77%					14.24%	
Tier 1 Capital Ratio	10				14.77%					14.24%	
Total Capital Ratio					15.64%					15.35%	
Credit Risk (including securi	itisation)				13.04 /8					13.33 /	
order more (moraturing obotain											
0.51					Average Gross					Average Gros	
On Balance Sheet				Exposure \$	Exposure \$				Exposure \$	Exposure	
Cash, cash equivalents and financial assets held to maturity				269,347,146	267,956,293				266,565,441	273,293,55	
Claims secured against eligible resident				1,190,173,088	1,185,305,553				1,180,438,019	1,180,557,52	
Claims secured against securitisation	n exposures			508,416	515,491				522,567	539,93	
Past due claims				3,751,538	2,736,827				1,722,115	2,084,33	
Other assets and claims				238,436,558	235,327,311				232,218,064	231,993,49	
Total on balance sheet exposures				1,702,216,745	1,691,841,476				1,681,466,207	1,688,468,84	
Off Balanca Shoot				Total Gross Exposure \$	Average Gross				Total Gross Exposure \$	Average Gros	
Off Balance Sheet					Exposure \$					Exposure S	
Other commitments				2,221,326	2,220,723				2,220,119	2,080,57	
Other commitments				148,098,508	150,321,801 152,542,523				152,545,093	155,974,18	
Total off balance sheet exposures				150,319,834					154,765,212	158,054,75	
Total credit risk				1,852,536,579	1,844,383,999				1,836,231,419	1,846,523,60	
			B	-				5			
Portfolio			Risk Weighted Assets \$	Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Exposure \$	Average Gross Exposure	
Claims on ADIs			88,153,783	266,499,901	265,035,407			91,712,739	263,570,912	269,994,80	
			514,329,150					509,187,741	1,180,438,019	1,180,557,52	
Claims secured against securitisation			101,683	508,416	515,491			104,513	522,567	539,93	
Other retail	гохрозитов			500,410	010,401			104,010	0LL,007	000,00	
			255 839 732	378 642 132	378 285 334			248 825 581	377 928 536	381 705 50	
			255,839,732 16,713,043		378,285,334 15,242,213			248,825,581	377,928,536 13 771 384		
Other			16,713,043	16,713,043	15,242,213			13,771,384	13,771,384	13,725,83	
				16,713,043					13,771,384 1,836,231,418	13,725,83	
Other	Impoived	Don't due	16,713,043 875,137,391	16,713,043 1,852,536,579 Change to	15,242,213	Impaired	Post due	13,771,384 863,601,959	13,771,384 1,836,231,418 Change to	13,725,83	
Other	Impaired facilities \$	Past due facilities \$	16,713,043 875,137,391 Specific	16,713,043 1,852,536,579 Change to specific	15,242,213 1,844,383,999	Impaired facilities \$	Past due facilities \$	13,771,384 863,601,959 Specific	13,771,384 1,836,231,418 Change to specific	13,725,833 1,846,523,603	
Other Total			16,713,043 875,137,391 Specific	16,713,043 1,852,536,579 Change to	15,242,213		Past due facilities \$	13,771,384 863,601,959	13,771,384 1,836,231,418 Change to	13,725,833 1,846,523,603	
Other Total Portfolio Claims on ADIs Claims secured against eligible	facilities \$	facilities \$	16,713,043 875,137,391 Specific provisions \$	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$	facilities \$	facilities \$	13,771,384 863,601,959 Specific provisions \$	13,771,384 1,836,231,418 Change to specific provisions \$	13,725,83 1,846,523,60	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages			16,713,043 875,137,391 Specific provisions \$	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$			13,771,384 863,601,959 Specific provisions \$	13,771,384 1,836,231,418 Change to specific	13,725,83 1,846,523,60	
Other Total Portfolio Claims on ADIs Claims secured against eligible	facilities \$	facilities \$	16,713,043 875,137,391 Specific provisions \$	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$	facilities \$	facilities \$	13,771,384 863,601,959 Specific provisions \$	13,771,384 1,836,231,418 Change to specific provisions \$	13,725,83 1,846,523,60	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against	facilities \$	facilities \$	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$	facilities \$	facilities \$	13,771,384 863,601,959 Specific provisions \$	13,771,384 1,836,231,418 Change to specific provisions \$	13,725,83 1,846,523,60 Write offs	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures	facilities \$ - 1,059,850	facilities \$ - 259,819	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$	facilities \$ - 1,356,962	facilities \$	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$	13,725,83 1,846,523,60 Write offs	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ - - 349,221	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83 1,846,523,60 Write offs	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ - - 349,221	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83 1,846,523,60 Write offs	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ - - 349,221	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83 1,846,523,60 Write offs	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ - - 349,221	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83: 1,846,523,60: Write offs: 109,21:	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ - - 349,221 349,221	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83: 1,846,523,60: Write offs: 109,21: 109,21:	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83 1,846,523,60 Write offs: 109,21 109,21 2,467,44 8,185,00	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508)	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 (307,269)	13,725,83 1,846,523,60 Write offs: 109,21 109,21 2,467,44 8,185,00	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ - 4,954 - (307,269) -302,315	13,725,83 1,846,523,60 Write offs 109,21 109,21 2,467,44 8,185,00 10,652,44	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss)	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,83 1,846,523,60 Write offs 109,21 109,21 2,467,44 8,185,00 10,652,44 Gain / (Loss	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$	15,242,213 1,844,383,999 Write offs \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ - 4,954 - (307,269) -302,315	13,725,83: 1,846,523,60: Write offs: 109,21: 109,21: 2,467,444 8,185,00: 10,652,44: Gain / (Loss	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss)	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,833 1,846,523,603 Write offs s 109,217 109,217 2,467,440 8,185,000 10,652,440 Gain / (Loss	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss)	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,83 1,846,523,60 Write offs 109,21 109,21 2,467,44 8,185,00 10,652,44 Gain / (Loss	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss) on Sale \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,83: 1,846,523,60: Write offs: 109,21: 109,21: 2,467,44(8,185,00) 10,652,44(Gain / (Loss on Sale :	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss) on Sale \$ - Exposure \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ - 264,344 - 839,623	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,83: 1,846,523,60: Write offs: 109,21: 109,21: 2,467,44: 8,185,00: 10,652,44: Gain / (Loss on Sale:	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss) on Sale \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,836 1,846,523,603 Write offs \$ 109,217 109,217 \$ 2,467,44(8,185,000 10,652,44(Gain / (Loss on Sale \$ Exposure \$	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures Financial assets held to maturity	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss) on Sale \$ Exposure \$ 508,416	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	381,705,505 13,725,835 1,846,523,603 Write offs \$ 109,217 109,217 2,467,44(8,185,000 10,652,44(Gain / (Loss on Sale \$ 522,567	
Other Total Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures	facilities \$ - 1,059,850 - 2,585,997 3,645,847	facilities \$ - 259,819 - 955,149	16,713,043 875,137,391 Specific provisions \$ - 82,836	16,713,043 1,852,536,579 Change to specific provisions \$ (181,508) - 66,259 -115,249 Exposures	15,242,213 1,844,383,999 Write offs \$ 349,221 349,221 349,221 \$ 2,467,440 5,985,000 8,452,440 Gain / (Loss) on Sale \$ - Exposure \$	facilities \$ - 1,356,962 - 1,265,550	facilities \$ - 1,229,140 - 868,975	13,771,384 863,601,959 Specific provisions \$ 264,344	13,771,384 1,836,231,418 Change to specific provisions \$ 4,954 - (307,269) -302,315	13,725,833 1,846,523,603 Write offs s 109,217 109,217 2,467,44(8,185,000 10,652,44(Gain / (Loss on Sale s	

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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