

APS330 Risk exposures and assessment
Quarter ended 30 September 2018



Your region, your money

SEPTEMBER 2018					JUNE 2018					
Capital Adequacy										
Capital requirements in terms of risk-weighted assets for:					\$					
Credit risk (excluding securitisation)					865,357,864					
Securitisation					119,520					
Market risk					-					
Operational risk					89,303,991					
Total risk weighted assets					954,781,375					
Common Equity Tier 1 Capital Ratio					13.79%					
Tier 1 Capital Ratio					13.79%					
Total Capital Ratio					14.91%					
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		291,658,887	277,707,184			263,755,481	269,503,175			
Claims secured against eligible residential mortgages		1,173,736,539	1,173,637,450			1,173,538,362	1,177,547,017			
Claims secured against securitisation exposures		597,601	614,006			630,411	640,534			
Past due claims		1,510,407	2,406,708			3,303,009	3,017,235			
Other assets and claims		247,621,616	253,557,236			259,492,855	265,529,127			
Total on balance sheet exposures		1,715,125,051	1,707,922,584			1,700,720,118	1,716,237,088			
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$			
Direct credit substitutes		2,245,947	2,265,918			2,285,888	2,044,578			
Other commitments		159,543,650	153,844,805			148,145,961	154,612,808			
Total off balance sheet exposures		161,789,597	156,110,723			150,431,849	156,657,386			
Total credit risk		1,876,914,648	1,864,033,307			1,851,151,967	1,872,894,474			
Portfolio	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs	69,536,801	288,453,129	274,616,627			55,170,477	260,780,126	266,076,145		
Claims secured against eligible residential mortgages	513,585,848	1,173,736,539	1,173,637,450			515,520,979	1,173,538,362	1,177,547,017		
Claims secured against securitisation exposures	119,520	597,601	614,006			126,082	630,411	640,534		
Other retail	266,874,460	398,766,624	400,842,954			276,523,670	402,919,284	415,245,665		
Other	15,360,754	15,360,754	14,322,269			13,283,784	13,283,784	13,385,114		
Total	865,477,384	1,876,914,647	1,864,033,307			860,624,992	1,851,151,966	1,872,894,474		
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	1,410,342	1,317,491	1,579,320	42,404	-	2,843,078	1,159,731	1,536,916	-1,255,991	-
Claims secured against securitisation exposures	-	-	-	-	-	-	-	-	-	-
Other retail	1,254,500	2,115,487	929,479	-304,523	372,343	1,522,284	2,870,230	1,234,002	926,320	818,641
Total	2,664,842	3,432,978	2,508,798	-262,120	372,343	4,365,362	4,029,961	2,770,918	-329,671	818,641
General Reserve for Credit Losses					\$					
Reserve for credit losses					2,467,440					
Collective provision for impairment					8,285,000					
Total					10,752,440					
Securitisation										
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$			
Residential mortgages		-	-			-	-			
On-Balance Sheet Securitisation Exposures				Exposure \$				Exposure \$		
Financial assets held to maturity				597,601				630,411		
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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