### **APS330 Common disclosure**

# As at 30 June 2016



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ommon E 1	quity Tier 1 capital: instruments and reserves Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	<u> </u>
2		80.3
3	Retained earnings Accumulated other comprehensive income (and other reserves)	38.1
4	Directly issued capital subject to phase out from CET1	
5	Ordinary share capital issued by subsidiaries and held by third parties	
6	Common Equity Tier 1 capital before regulatory adjustments	118.43
	quity Tier 1 capital: regulatory adjustments	110.40
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	, "	
	Other intangibles other than mortgage servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel III framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined benefit superannuation fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where bcu does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage service rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the ordinary shares of financial entities	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	6.99
26a	of which: treasury shares	
26b	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by bcu	
26c	of which: deferred fee income	
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	1.8
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	4.30
26f	of which: capitalised expenses	0.88
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0.00
26h	of which: covered bonds in excess of asset cover in pools	
26i	of which: under-capitalisation of a non-consolidated subsidiary	
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	Total regulatory adjustments to Common Equity Tier 1	6.9
29	Common Equity Tier 1 Capital (CET1)	111.4
	Tier 1 Capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount	
34	allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
35 36	<u> </u>	

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Bananacoast Community Credit Union Ltd ABN 50087649750 AFSL 241077 Australian Credit Licence 241077

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# As at 30 June 2016



meatments in own Additional Tier 1 Instruments  Reciprocal cross-holdings in Additional Tier 1 Instruments investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where two does not own more than 10% of the issued ahare capital (amount above 10% treathold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (not of eligible short positions)  40 consolidation (not of eligible short positions)  41 National specific regulatory adjustments in group members by other group members on behalf of third parties of which: indeximents in the capital of financial militations that are outside the scope of regulatory consolidations not reported in cows 39 and 40  41 of which: indeximents an explaited infrastruments in ordinated instruments and state of consolidations and the capital of financial institutions that are outside the scope of regulatory consolidations not reported in cows 39 and 40  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  43 Total regulatory adjustments to Additional Tier 1 Capital  44 Additional Tier 1 Capital (AT1)  45 Tier 1 Capital (TieGET+AT1)  46 Tier 2 Capital: instruments and provisions  47 Directly issued capital instruments audiect to phase out from Tier 2  48 Tier 2 restruments (and CET1 and AT1 instruments on included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in Group Ti2)  49 of which: instruments issued by subsidiaries subject to phase out from Tier 2  Tier 2 contains an ordination of the capital of financial instruments  50 Investments in non Tier 2 instruments  51 Tier 2 Capital before regulatory adjustments  52 Investments in non Tier 2 instruments  53 Reciprocal cross-holdings in Tier 2 instruments  54 Reciprocal cross-holdings in Tier 2 instruments  55 Reciprocal cross-holdings in Tier 2 instruments  56 Na	Additiona	Tier 1 Capital: regulatory adjustments	\$M
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National specific regulatory adjustments (sum of rows 41a, 41b and 41c)   Of which: Individual of visition in the capital of infrancial residuations that are outside the scope of regulatory consolidations not reported in rows 30 and 40   Of which: Other national specific regulatory adjustments not reported in rows 41a and 41b   Of which: Other national specific regulatory adjustments not reported in rows 41a and 41b   Of which: Other national specific regulatory adjustments not reported in rows 41a and 41b   Of which: Other national specific regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions   Of the Additional Tier 1 Capital (AT1)   Of the Additional Tier 2 Capital (AT1)   Of the Additional Tier 2 Capital (AT1)   Of the Additional Tier 2 (AT1)   Of th	40		0
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Additional Tier 1 Capital (T1=CET1+AT1)  Tier 2 Capital (T1=CET1+AT1)  111.444  Tier 2 Capital Is: instruments and provisions  46 Directly issued qualifying Tier 2 instruments  47 Directly issued qualifying Tier 2 instruments  48 (amount allowed in Group T2)  49 of which: instruments issued by subsidiaries subject to phase out  50 Provisions  Tier 2 Capital Ise for regulatory adjustments  51 Tier 2 Capital before regulatory adjustments  52 Investments in own Tier 2 instruments  53 Reciprocal cross-holdings in Tier 2 instruments  64 Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  54 Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  55 National specific regulatory adjustments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  56 National specific regulatory adjustments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  56 National specific regulatory adjustments in group members by other group members on behalf of third parties  57 of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 56a and 56b  57 Total regulatory adjustments in rier 2 Capital  58 Tier 2 Capital (T2)  58 Tier 2 Capital (T2)  59 Total Capital (T2-Ti-T2)  100 3036  60 Total risk-weighted assets based on APRA standards  61 Common Equity Ther 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  63 Total capital (as a percentage of risk-weighted assets)  64 Of which: ADI-specific countercyclical buffer requirement of 4.5% plus capital conservation buffer req	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0
Tier 2 Capital: Instruments and provisions  Directly issued qualifying Tier 2 instruments  Directly issued qualifying Tier 2 instruments so to phase out from Tier 2  Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties  (amount allowed in Group T2)  Directly issued capital instruments suiced by subsidiaries subject to phase out  Provisions  Provisions  Tier 2 Capital before regulatory adjustments  Same Tier 2 Capital before regulatory adjustments  Reciprocal cross-holdings in Tier 2 instruments  Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation not reported in rows 56a and 56b  National specific regulatory adjustments (the sum of rows 56a and 56b  Total regulatory adjustments in the partial of financial institutions that are outside the scope of regulatory consolidation not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 Capital  Total regulatory adjustments to Tier 2 Capital  Total regulatory	43	Total regulatory adjustments to Additional Tier 1 Capital	0
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Tier 2 Capital: regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 54 Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) 54 Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory (about threshold) 55 Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions 56 National specific regulatory adjustments (the sum of rows 56a, 56b and 56c) 56 Validinal specific regulatory adjustments in group members by other group members on behalf of third parties 56 Validinal specific regulatory adjustments in group members by other group members on behalf of third parties 56 Validinal specific regulatory adjustments that are outside the scope of regulatory consolidation not reported in rows 54 and 55 56 Validinal specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 Capital 58 Tier 2 Capital (T2) 59 Total Capital (T2) 59 Total Capital (T2) 59 Total Capital (T2) 59 Total Capital (T2) 50 Total risk-weighted assets based on APRA standards 50 Total risk-weighted assets based on APRA standards 50 Total risk-weighted assets based on APRA standards 50 Total capital (as a percentage of risk-weighted assets) 50 Total capital (as a percentage of risk-weighted assets) 51 Total capital (as a percentage of risk-weighted assets) 52 Tier 1 ratio (as a percentage of risk-weighted assets) 53 Total capital (as a percentage of risk-weighted assets) 54 Of which: Capital conservation buffer requirements expressed as a percentage of risk-weighted assets) 55 Of which: Capital conservation buffer requirements 56 Of which: ADI-specific countercyclical buffe	50	Provisions	8.892
Investments in own Tier 2 instruments  Reciprocal cross-holdings in Tier 2 instruments Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  National specific regulatory adjustments (the sum of rows 56a, 56b and 56c)  56a of which: holdings of capital instruments in group members by other group members on behalf of third parties  of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b  57 Total regulatory adjustments to Tier 2 Capital  58 Tier 2 Capital (T2)  8.892  59 Total Capital (T2)  10 Total risk-weighted assets based on APRA standards  50 Total risk-weighted assets based on APRA standards  50 Total capital (anount above 10%  61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  83 Total capital (as a percentage of risk-weighted assets)  84 Europital (anount above 10%  65 of which: capital conservation buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  66 of which: Capital conservation buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	51	Tier 2 Capital before regulatory adjustments	8.892
Reciprocal cross-holdings in Tier 2 instruments Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% treshold)  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  National specific regulatory adjustments (the sum of rows 56a, 56b and 56c)  of which: holdings of capital instruments in group members by other group members on behalf of third parties  of which: holdings of capital instruments in group members by other group members on behalf of third parties  of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  of which: other national specific regulatory adjustments not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 Capital  Total regulatory adjustments to Tier 2 Capital  Total capital (T2)  Sagara  Total Capital (T2)  120.336  Total risk-weighted assets based on APRA standards  905.556  Capital ratios and buffers  Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  12.31%  Experiments (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any outercyclical buffer requirement serves as a percentage of risk-weighted assets)  of which: capital conservation buffer requirements  of which: G-SIB buffer requirement (not applicable)	Tier 2 Cap	ital: regulatory adjustments	
Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  Significant investments in the Tier 2 capital of rows 56a, 56b and 56c)  National specific regulatory adjustments by other group members on behalf of third parties  of which: holdings of capital instruments in group members by other group members on behalf of third parties  of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  for of which: other national specific regulatory adjustments not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 Capital  Total capital (T2)  Sage  Total Capital (T2)  Sage  Total Capital (T2=T1+T2)  120.336  Total Capital (T2=T1+T2)  120.336  Capital ratios and buffers  61  Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  12.31%  62  Tier 1 ratio (as a percentage of risk-weighted assets)  12.31%  63  Total capital (as a percentage of risk-weighted assets)  2.50%  64  of which: capital conservation buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements (minimum CET1 requirements  65  of which: G-SIB buffer requirement (not applicable)	52	Investments in own Tier 2 instruments	0
net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)  Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions  National specific regulatory adjustments (the sum of rows 56a, 56b and 56c)  of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  of which: other national specific regulatory adjustments not reported in rows 56a and 56b  of which: other national specific regulatory adjustments not reported in rows 56a and 56b  of third regulatory adjustments to Tier 2 Capital  aliance of the capital (TC=T1+T2)  aliance of the capital (TC=T1+T2)  for total capital (TC=T1+T2)  for total risk-weighted assets based on APRA standards  capital ratios and buffers  capital ratios and buffers  capital ratio (as a percentage of risk-weighted assets)  aliance of the capital (amount above 10% of which: capital conservation buffer of 2.5% plus any countercyclical buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirement expressed as a percentage of risk-weighted assets)  of which: Ca-SIB buffer requirement (not applicable)	53	Reciprocal cross-holdings in Tier 2 instruments	0
Significant investments in the le 2 capital on behaling, minimal and insulative entities that are outside the scope of regulatory consolidation, net of elligible short positions  National specific regulatory adjustments (the sum of rows 56a, 56b and 56c)  Of which: Investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  of which: other national specific regulatory adjustments not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 Capital  Tier 2 Capital (T2)  Total Capital (TC=T1+T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Capital ratios and buffers  Capital ratio (as a percentage of risk-weighted assets)  Tier 1 ratio (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)	54	net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10%	0
of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 Capital  58 Tier 2 Capital (T2)  59 Total Capital (TC=T1+T2)  120.336  Capital ratios and buffers  Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  50 Total capital (as a percentage of risk-weighted assets)  51 Total capital (as a percentage of risk-weighted assets)  52 Tier 1 ratio (as a percentage of risk-weighted assets)  53 Total capital (as a percentage of risk-weighted assets)  54 Total capital (as a percentage of risk-weighted assets)  55 Total capital (as a percentage of risk-weighted assets)  66 Total capital (as a percentage of risk-weighted assets)  57 Total capital (as a percentage of risk-weighted assets)  67 Of which: capital conservation buffer requirement  68 of which: Capital conservation buffer requirements  69 of which: G-SIB buffer requirement (not applicable)  50 Of which: G-SIB buffer requirement (not applicable)	55		0
of which: inlocings of capital instruments in group members by other group members on benant of find parties  of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55  56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b  57 Total regulatory adjustments to Tier 2 Capital  58 Tier 2 Capital (T2)  59 Total Capital (TC=T1+T2)  60 Total risk-weighted assets based on APRA standards  50 Capital ratios and buffers  61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  63 Total capital (as a percentage of risk-weighted assets)  80 Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirement expressed as a percentage of risk-weighted assets)  64 countercyclical buffer requirement expressed as a percentage of risk-weighted assets)  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	56	National specific regulatory adjustments (the sum of rows 56a, 56b and 56c)	0
56b rows 54 and 55  56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b  57 Total regulatory adjustments to Tier 2 Capital  58 Tier 2 Capital (T2)  59 Total Capital (TC=T1+T2)  60 Total risk-weighted assets based on APRA standards  Capital ratios and buffers  61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  63 Total capital (as a percentage of risk-weighted assets)  64 Suffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	56a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	0
Total regulatory adjustments to Tier 2 Capital  Tier 2 Capital (T2)  Total Capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Capital ratios and buffers  Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)	56b		0
58 Tier 2 Capital (T2) 59 Total Capital (TC=T1+T2) 50 Total risk-weighted assets based on APRA standards 50 Total risk-weighted assets based on APRA standards 51 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets) 50 Tier 1 ratio (as a percentage of risk-weighted assets) 51 Total capital (as a percentage of risk-weighted assets) 52 Total capital (as a percentage of risk-weighted assets) 53 Total capital (as a percentage of risk-weighted assets) 54 Euffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) 55 Of which: capital conservation buffer requirement 56 Of which: ADI-specific countercyclical buffer requirements 57 Of which: G-SIB buffer requirement (not applicable) 58 Of which: G-SIB buffer requirement (not applicable)	56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	0
Total Capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Capital ratios and buffers  Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  Tier 1 ratio (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)	57	Total regulatory adjustments to Tier 2 Capital	0
Capital ratios and buffers  61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  63 Total capital (as a percentage of risk-weighted assets)  84 Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any  64 countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	58	Tier 2 Capital (T2)	8.892
Capital ratios and buffers  61	59	Total Capital (TC=T1+T2)	120.336
61 Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)  62 Tier 1 ratio (as a percentage of risk-weighted assets)  63 Total capital (as a percentage of risk-weighted assets)  64 Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	60	Total risk-weighted assets based on APRA standards	905.558
Tier 1 ratio (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  7.00%  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)	Capital ra	tios and buffers	
Total capital (as a percentage of risk-weighted assets  Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  7.00%  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)	61	Common Equity Tier 1 ratio (as a percentage of risk-weighted assets)	12.31%
Buffer requirements (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  7.00% 65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements 67 of which: G-SIB buffer requirement (not applicable)	62		
64 countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  65 of which: capital conservation buffer requirement  66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)  7.00%  6.00%	63	Total capital (as a percentage of risk-weighted assets	13.29%
66 of which: ADI-specific countercyclical buffer requirements  67 of which: G-SIB buffer requirement (not applicable)  08  09  09  09  09	64		7.00%
66 of which: ADI-specific countercyclical buffer requirements 67 of which: G-SIB buffer requirement (not applicable) 0%			2.50%
67 of which: G-SIB buffer requirement (not applicable)			0%
			0%
			4.81%

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Bananacoast Community Credit Union Ltd ABN 50087649750 AFSL 241077 Australian Credit Licence 241077

#### **APS330 Common disclosure**

### As at 30 June 2016



National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	0		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	0		
71	National total capital minimum ratio (if different from Basel III minimum)	0		
Amount below thresholds for deductions (not risk-weighted)				
72	Non-significant investments in the capital of other financial entities	0		
73	Significant investments in the ordinary shares of financial entities	0		
74	Mortgage servicing rights (net of related tax liability)	0		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0		
Applicable	e caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	8.892		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	10.285		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0		
Capital in	struments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	0		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0		
82	Current cap on AT1 instruments subject to phase out arrangements	0		
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	0		
84	Current cap on T2 instruments subject to phase out arrangements	0		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0		

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.

bcu is using the post 1 January 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA. T 1300 228 228 E mail@bcu.com.au W www.bcu.com.au BSB 704-328

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