

**APS330 Risk exposures and assessment**  
Quarter ended 31 December 2016



Your region, your money

DECEMBER 2016					SEPTEMBER 2016					
<b>Capital Adequacy</b>										
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>					
Credit risk (excluding securitisation)					854,200,679					829,969,104
Securitisation					174,219					185,350
Market risk					-					-
Operational risk					85,411,784					82,748,123
<b>Total risk weighted assets</b>					<b>939,786,682</b>					<b>912,902,576</b>
<b>Common Equity Tier 1 Capital Ratio</b>					<b>12.33%</b>					<b>12.46%</b>
<b>Tier 1 Capital Ratio</b>					<b>12.33%</b>					<b>12.46%</b>
<b>Total Capital Ratio</b>					<b>13.47%</b>					<b>13.47%</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		243,234,706	228,017,716			212,800,727	203,950,138			
Claims secured against eligible residential mortgages		1,062,119,467	1,049,674,159			1,037,228,850	1,024,086,045			
Claims secured against securitisation exposures		871,094	898,922			926,750	969,322			
Past due claims		1,557,023	2,272,287			2,987,551	4,787,434			
Other assets and claims		285,827,737	282,617,416			279,407,095	279,548,180			
<b>Total on balance sheet exposures</b>		<b>1,593,610,028</b>	<b>1,563,480,500</b>			<b>1,533,350,973</b>	<b>1,513,341,119</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		1,539,723	1,536,864			1,534,004	1,565,615			
Other commitments		152,633,726	144,621,763			136,609,801	142,691,462			
<b>Total off balance sheet exposures</b>		<b>154,173,449</b>	<b>146,158,627</b>			<b>138,143,805</b>	<b>144,257,076</b>			
<b>Total credit risk</b>		<b>1,747,783,477</b>	<b>1,709,639,127</b>			<b>1,671,494,778</b>	<b>1,657,598,195</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	51,304,669	235,447,728	220,845,287			46,960,778	206,242,845	197,720,995		
Claims secured against eligible residential mortgages	485,869,034	1,062,119,467	1,049,674,159			477,394,764	1,037,228,850	1,024,086,045		
Claims secured against securitisation exposures	174,219	871,094	898,922			185,350	926,750	969,322		
Other retail	299,071,065	431,389,275	422,224,120			291,576,196	413,058,966	420,811,419		
Other	17,955,911	17,955,911	15,996,639			14,037,366	14,037,366	14,010,415		
<b>Total</b>	<b>854,374,898</b>	<b>1,747,783,476</b>	<b>1,709,639,127</b>			<b>830,154,454</b>	<b>1,671,494,778</b>	<b>1,657,598,195</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	816,844	429,857	0	-147,563	-	860,544	745,004	147,563	84,711	-
Claims secured against securitisation exposures	-	399,840	-	-	-	-	35,555	-	-	-
Other retail	2,483,436	0	2,025,227	-1,247,360	260,339	6,707,127	0	3,272,587	-102,857	-433,933
<b>Total</b>	<b>3,300,280</b>	<b>829,697</b>	<b>2,025,227</b>	<b>-1,394,923</b>	<b>260,339</b>	<b>7,567,671</b>	<b>780,559</b>	<b>3,420,150</b>	<b>-18,147</b>	<b>-433,933</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>					
Reserve for credit losses					2,467,440					2,467,440
Collective provision for impairment					8,260,000					6,775,000
<b>Total</b>					<b>10,727,440</b>					<b>9,242,440</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		-	-			0	-			
<b>On-Balance Sheet Securitisation Exposures</b>				<b>Exposure \$</b>				<b>Exposure \$</b>		
Financial assets held to maturity				871,094				926,750		
<b>Off-balance Sheet Securitisation Exposures</b>				<b>Notional Exposure \$</b>				<b>Notional Exposure \$</b>		
				-				-		

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