

APS330 Risk exposures and assessment
Quarter ended 31 March 2015



Your region, your money

MARCH 2015					DECEMBER 2014						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					768,710,751						
Securitisation					662,453						
Market risk					-						
Operational risk					78,973,223						
Total risk weighted assets					848,346,427						
Common Equity Tier 1 Capital Ratio					11.34%						
Tier 1 Capital Ratio					11.62%						
Total Capital Ratio					13.00%						
Credit Risk (including securitisation)											
		Total Gross Exposure \$	Average Gross Exposure \$		Total Gross Exposure \$	Average Gross Exposure \$					
On Balance Sheet											
Cash, cash equivalents and financial assets held to maturity		237,173,861	238,848,710		240,523,558	250,217,039					
Claims secured against eligible residential mortgages		945,773,817	939,736,740		933,699,662	929,430,119					
Claims secured against securitisation exposures		3,312,263	3,433,365		3,554,466	3,694,658					
Past due claims		7,866,442	8,353,230		8,840,018	9,139,198					
Other assets and claims		225,161,126	225,985,318		226,809,511	229,816,641					
Total on balance sheet exposures		1,419,287,509	1,416,357,362		1,413,427,215	1,422,297,655					
Off Balance Sheet											
Direct credit substitutes		2,023,020	2,015,308		2,007,595	1,930,426					
Other commitments		182,953,641	183,737,881		184,522,121	177,510,569					
Total off balance sheet exposures		184,976,661	185,753,189		186,529,716	179,440,995					
Total credit risk		1,604,264,170	1,602,110,551		1,599,956,931	1,601,738,650					
		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$	Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$				
Portfolio											
Claims on ADIs		51,361,227	229,753,121	229,777,235	54,340,978	229,801,349	241,340,563				
Claims secured against eligible residential mortgages		423,889,546	945,773,817	939,736,740	417,595,261	933,699,662	929,430,119				
Claims secured against securitisation exposures		662,453	3,312,263	3,433,365	710,893	3,554,466	3,694,658				
Other retail		281,054,308	413,019,299	416,233,003	282,196,144	419,446,707	413,392,374				
Other		12,405,670	12,405,670	12,930,209	13,454,747	13,454,747	13,880,936				
Total		769,373,204	1,604,264,170	1,602,110,551	768,298,023	1,599,956,931	1,601,738,650				
		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 \$
Portfolio											
Claims on ADIs		-	-	-	-	-	-	-	-	-	-
Claims secured against eligible residential mortgages		3,736,023	2,348,888	1,059,951	-184,322	-	3,652,025	1,987,072	1,244,273	160,275	-
Claims secured against securitisation exposures		110,374	377,076	-	-	-	-	372,252	-	-	-
Other retail		4,273,384	0	1,239,301	395,347	42,045	5,189,149	100,000	843,954	-736,436	139,113
Total		8,119,781	2,725,964	2,299,252	211,025	42,045	8,841,174	2,459,324	2,088,227	-576,161	139,113
General Reserve for Credit Losses											
Reserve for credit losses					2,467,440						
Collective provision for impairment					5,400,000						
Total					7,867,440						
Securitisation											
		Exposures Securitised \$	Gain / (Loss) on Sale \$		Exposures Securitised \$	Gain / (Loss) on Sale \$					
Residential mortgages		882,631	-		1,151,792	-					
On-Balance Sheet Securitisation Exposures					Exposure \$						
Financial assets held to maturity					3,312,263						
Off-balance Sheet Securitisation Exposures					Notional Exposure \$						
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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.

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