

APS330 Risk exposures and assessment
Quarter ended 31 March 2016



Your region, your money

MARCH 2016					DECEMBER 2015						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)	802,071,785				791,977,766						
Securitisation	210,199				226,588						
Market risk	-				-						
Operational risk	81,148,878				81,148,877						
Total risk weighted assets	883,430,863				873,353,231						
Common Equity Tier 1 Capital Ratio	11.80%				11.70%						
Tier 1 Capital Ratio	12.03%				11.97%						
Total Capital Ratio	13.01%				13.35%						
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		217,726,721	212,060,986			206,395,251	217,438,673				
Claims secured against eligible residential mortgages		992,739,783	989,104,494			985,469,205	979,695,270				
Claims secured against securitisation exposures		1,050,996	1,091,968			1,132,939	1,990,012				
Past due claims		5,855,153	5,669,857			5,484,561	6,549,454				
Other assets and claims		256,953,846	250,731,638			244,509,429	233,360,293				
Total on balance sheet exposures		1,474,326,500	1,458,658,942			1,442,991,385	1,439,033,702				
Off Balance Sheet		Total Gross Exposure \$	Average Gross Exposure \$			Total Gross Exposure \$	Average Gross Exposure \$				
Direct credit substitutes		1,612,017	1,757,279			1,902,540	1,933,429				
Other commitments		178,496,616	182,365,827			186,235,039	184,485,928				
Total off balance sheet exposures		180,108,633	184,123,106			188,137,579	186,419,357				
Total credit risk		1,654,435,133	1,642,782,048			1,631,128,964	1,625,453,059				
Portfolio		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Claims on ADIs		46,639,393	210,730,848	203,784,376			43,851,697	196,837,905	209,454,911		
Claims secured against eligible residential mortgages		450,663,367	992,739,783	989,104,494			444,035,242	985,469,205	979,695,270		
Claims secured against securitisation exposures		210,199	1,050,996	1,091,968			226,588	1,132,939	1,990,012		
Other retail		290,984,976	436,129,457	435,721,913			291,717,282	435,314,370	421,428,917		
Other		13,784,049	13,784,049	13,079,297			12,374,545	12,374,545	12,883,949		
Total		802,281,985	1,654,435,133	1,642,782,048			792,205,354	1,631,128,964	1,625,453,059		
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		2,819,611	495,672	19,305	-511,952	-	2,597,459	211,537	531,257	-69,636	-
Claims secured against securitisation exposures		-	192,145	-	-	-	-	-	-	-	-
Other retail		5,292,879	282,680	3,015,727	703,511	120,617	5,236,250	282,789	2,312,216	124,139	256,154
Total		8,112,490	970,497	3,035,031	191,558	120,617	7,833,709	494,326	2,843,473	54,503	256,154
General Reserve for Credit Losses					\$						
Reserve for credit losses					2,467,440				2,467,440		
Collective provision for impairment					6,175,000				5,700,000		
Total					8,642,440				8,167,440		
Securitisation											
Securitisation Activity		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$				
Residential mortgages		10,308,675	-			476,316	-				
On-Balance Sheet Securitisation Exposures		Exposure \$				Exposure \$					
Financial assets held to maturity		1,050,996				1,132,939					
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.

T 1300 228 228 E mail@bcu.com.au W www.bcu.com.au BSB 704-328

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