

**APS330 Risk exposures and assessment**  
Quarter ended 30 September 2015



Your region, your money

SEPTEMBER 2015					JUNE 2015						
<b>Capital Adequacy</b>											
<b>Capital requirements in terms of risk-weighted assets for:</b>					<b>\$</b>						
Credit risk (excluding securitisation)	762,021,763				748,910,598						
Securitisation	569,417				613,953						
Market risk	-				-						
Operational risk	80,020,865				80,020,865						
<b>Total risk weighted assets</b>	<b>842,612,045</b>				<b>829,545,416</b>						
<b>Common Equity Tier 1 Capital Ratio</b>	<b>11.84%</b>				<b>11.76%</b>						
<b>Tier 1 Capital Ratio</b>	<b>12.13%</b>				<b>12.04%</b>						
<b>Total Capital Ratio</b>	<b>13.50%</b>				<b>13.44%</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		228,482,094	231,525,574			234,569,054	235,871,458				
Claims secured against eligible residential mortgages		973,921,335	970,526,540			967,131,744	956,452,781				
Claims secured against securitisation exposures		2,847,085	2,958,424			3,069,763	3,191,013				
Past due claims		7,614,346	6,826,601			6,038,856	6,952,649				
Other assets and claims		222,211,159	220,790,014			219,368,870	222,264,998				
<b>Total on balance sheet exposures</b>		<b>1,435,076,019</b>	<b>1,432,627,153</b>			<b>1,430,178,287</b>	<b>1,424,732,898</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		1,964,318	1,974,271			1,984,223	2,003,622				
Other commitments		182,736,816	174,305,325			165,873,834	174,413,738				
<b>Total off balance sheet exposures</b>		<b>184,701,134</b>	<b>176,279,596</b>			<b>167,858,057</b>	<b>176,417,360</b>				
<b>Total credit risk</b>		<b>1,619,777,153</b>	<b>1,608,906,749</b>			<b>1,598,036,344</b>	<b>1,601,150,258</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		45,920,979	222,071,917	225,173,193			49,570,738	228,274,469	229,013,795		
Claims secured against eligible residential mortgages		436,138,977	973,921,335	970,526,540			429,909,641	967,131,744	956,452,781		
Claims secured against securitisation exposures		569,417	2,847,085	2,958,424			613,953	3,069,763	3,191,013		
Other retail		266,568,454	407,543,464	397,109,505			256,545,398	386,675,546	399,847,423		
Other		13,393,352	13,393,352	13,139,087			12,884,822	12,884,822	12,645,246		
<b>Total</b>		<b>762,591,179</b>	<b>1,619,777,153</b>	<b>1,608,906,749</b>			<b>749,524,552</b>	<b>1,598,036,344</b>	<b>1,601,150,258</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		3,392,534	1,921,891	600,893	-379,054	-	3,386,074	391,516	979,947	-80,004	-
Claims secured against securitisation exposures		-	-	-	-	-	-	373,824	-	-	-
Other retail		5,088,891	0	2,188,077	193,189	256,154	5,627,619	0	1,994,888	755,587	207,302
<b>Total</b>		<b>8,481,425</b>	<b>1,921,891</b>	<b>2,788,970</b>	<b>-185,865</b>	<b>256,154</b>	<b>9,013,693</b>	<b>765,340</b>	<b>2,974,835</b>	<b>675,583</b>	<b>207,302</b>
<b>General Reserve for Credit Losses</b>					<b>\$</b>						
Reserve for credit losses					2,467,440				2,467,440		
Collective provision for impairment					5,250,000				5,250,000		
<b>Total</b>					<b>7,717,440</b>				<b>7,717,440</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	-			403,565	-				
<b>On-Balance Sheet Securitisation Exposures</b>				<b>Exposure \$</b>				<b>Exposure \$</b>			
Financial assets held to maturity				2,847,085				3,069,763			
<b>Off-balance Sheet Securitisation Exposures</b>				<b>Notional Exposure \$</b>				<b>Notional Exposure \$</b>			
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