

APS330 Main features of capital instruments

As at 27 January 2016



Your region, your money

		Member Bonus Shares
1	Issuer	Bananacoast Community Credit Union Ltd
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	New South Wales
Regulatory treatment		
4	Transitional Basel III rules	Additional Tier 1 transitional
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group & solo	Group & solo
7	Instrument type	Other
8	Amount recognised in Regulatory Capital	\$2.039m
9	Par value of instrument	\$3.398m
10	Accounting classification	Equity
11	Original date of issuance	From 16-Dec-02 to 16-Mar-05
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Discretionary subject to bcu Constitution, redeem full or partial amount
16	Subsequent call dates, if applicable	NA
Coupons/dividends		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issue of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Redeemable preference shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Not ordinary shares and redeemable subject to bcu constitution

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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