APS330 Risk exposures and assessment

Quarter ended 30 June 2015

bcu
Your region, your money

JUNE 2015					MARCH 2015					
Capital Adequacy										
Capital requirements in terms of r	isk-weighted ass	ets for:			\$					
Credit risk (excluding securitisation)					748,910,598					768,710,75
Securitisation					613,953					662,453
Market risk					-					70.070.000
Operational risk	i and the second se		i		80,020,865	i i				78,973,223
Total risk weighted assets					829,545,416					848,346,42
Common Equity Tier 1 Capital Rat Tier 1 Capital Ratio	10				11.76% 12.04%					11.349 11.629
Total Capital Ratio					12.04%					13.00%
Credit Risk (including secur	itisation)				13.44%					13.007
, and the second s										
On Balance Sheet				Total Gross Exposure \$	Average Gross Exposure \$				Total Gross Exposure \$	Average Gros Exposure
Cash, cash equivalents and financial	Lassats hold to m	aturity.		234,569,054	235,871,458				237,173,861	238,848,71
Claims secured against eligible resid		atomy		967,131,744	956,452,781				945,773,817	
Claims secured against securitisation				3,069,763	3,191,013				3,312,263	
Past due claims				6,038,856	6,952,649				7,866,442	
Other assets and claims				219,368,870	222,264,997				225,161,126	
Total on balance sheet exposures				1,430,178,287					1,419,287,509	1
					,,2,030				,,_01,505	
				Total Gross	Average Gross				Total Gross	Average Gros
Off Balance Sheet				Exposure \$					Exposure \$	
Direct credit substitutes				1,984,223	2,003,622				2,023,020	2,015,30
Other commitments				165,873,834	174,413,738				182,953,641	183,737,88
Total off balance sheet exposures				167,858,057	176,417,359				184,976,661	185,753,18
Total credit risk	ļ			1,598,036,344	1,601,150,257				1,604,264,170	1,602,110,55
			Risk Weighted		Average Gross			Risk Weighted		Average Gross
Portfolio			Assets \$	Exposure \$				Assets \$	Exposure \$	
Claims on ADIs 49,570,73				228,274,469	229,013,795			51,361,227	229,753,121	229,777,23
			429,909,641	967,131,744	956,452,781			423,889,546	945,773,817	
Claims secured against securitisation	1 exposures		613,953	3,069,763	3,191,013			662,453	3,312,263	
Other retail			256,545,398	386,675,546	399,847,423			281,054,308	413,019,299	
Other			12,884,822	12,884,822	12,645,246 1.601.150.257			12,405,670	12,405,670 1,604,264,170	
Total			749,524,552	1,598,036,344	1,601,150,257			769,373,204	1,604,264,170	1,602,110,55
				Change to					Change to	
	Increase and	Deet due	Creatific	a maaifi a		Increase and	Deet due		a maaifia	
Portfolio	Impaired facilities \$	Past due facilities \$		specific provisions \$	Write offs \$	Impaired facilities \$	Past due facilities \$	Specific provisions \$	specific provisions \$	
Portfolio Claims on ADIs				specific provisions \$	Write offs \$				specific provisions \$	
Claims secured against eligible	facilities \$	facilities \$ -	provisions \$	provisions \$	Write offs \$ -	facilities \$	facilities \$ -	provisions \$	provisions \$	Write offs s
Claims on ADIs Claims secured against eligible residential mortgages			provisions \$		Write offs \$ -					Write offs S
Claims on ADIs Claims secured against eligible	facilities \$	facilities \$ -	provisions \$ - 979,947	provisions \$	Write offs \$ - -	facilities \$	facilities \$ -	provisions \$	provisions \$	Write offs s
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against	facilities \$	facilities \$ - 391,516	provisions \$ - 979,947 -	provisions \$	Write offs \$ - - - 207,302	facilities \$	facilities \$ - 2,348,888	provisions \$ 	provisions \$	Write offs s
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$ - 3,386,074 -	facilities \$ - 391,516 373,824	provisions \$	provisions \$ - -80,004 -	-	facilities \$	facilities \$ 2,348,888 377,076	provisions \$ 	provisions \$ - -184,322 -	Write offs 5
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- - - 207,302	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs \$
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- - 207,302 207,302	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs \$
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- - 207,302 207,302 \$	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs : 42,04: 42,04:
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- - 207,302 207,302 \$ 2,467,440	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs : 42,04 42,04 2,467,44
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- 207,302 207,302 207,302 \$ 2,467,440 5,250,000	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs 42,04 42,04 42,04 2,467,44 5,400,00
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- - 207,302 207,302 \$ 2,467,440	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs : 42,04: 42,04: 2,467,44: 5,400,000
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- 207,302 207,302 207,302 \$ 2,467,440 5,250,000	facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs 42,04 42,04 42,04 2,467,44 5,400,00
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 	Write offs 42,04 42,04 2,467,44 5,400,00 7,867,44
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs : 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale :
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs : 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale :
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- 207,302 207,302 207,302 \$ 2,467,440 5,250,000 7,717,440 Gain / (Loss) on Sale \$ - Exposure \$	facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs : 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale : Exposure :
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against eligible claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 		facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs : 42,044 42,044 2,467,444 5,400,000 7,867,444 Gain / (Loss on Sale : Exposure :
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against eligible residential mortgages Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures Financial assets held to maturity	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- 207,302 207,302 207,302 \$ 2,467,440 5,250,000 7,717,440 Gain / (Loss) on Sale \$ - Exposure \$ 3,069,763	facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs : 42,044 42,044 2,467,444 5,400,000 7,867,444 Gain / (Loss on Sale : 3,312,263
Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses Reserve for credit losses Collective provision for impairment Total Securitisation Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures	facilities \$	facilities \$ - - 391,516 373,824 0	provisions \$	provisions \$ 	- 207,302 207,302 207,302 \$ 2,467,440 5,250,000 7,717,440 Gain / (Loss) on Sale \$ - Exposure \$	facilities \$ 3,736,023 110,374 4,273,384 8,119,781	facilities \$ - 2,348,888 377,076 0	provisions \$	provisions \$ 184,322 	Write offs 42,04 42,04 2,467,44 5,400,00 7,867,44 Gain / (Loss on Sale

This document has been prepared for the consolidated entity being Bananacoast Community Credit Union Ltd (bcu) and is 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