

APS330 Risk exposures and assessment
Quarter ended 30 June 2015



Your region, your money

JUNE 2015					MARCH 2015						
Capital Adequacy											
Capital requirements in terms of risk-weighted assets for:					\$						
Credit risk (excluding securitisation)					748,910,598						
Securitisation					613,953						
Market risk					-						
Operational risk					80,020,865						
Total risk weighted assets					829,545,416						
Common Equity Tier 1 Capital Ratio					11.76%						
Tier 1 Capital Ratio					12.04%						
Total Capital Ratio					13.44%						
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		234,569,054	235,871,458			237,173,861	238,848,710				
Claims secured against eligible residential mortgages		967,131,744	956,452,781			945,773,817	939,736,740				
Claims secured against securitisation exposures		3,069,763	3,191,013			3,312,263	3,433,365				
Past due claims		6,038,856	6,952,649			7,866,442	8,353,230				
Other assets and claims		219,368,870	222,264,997			225,161,126	225,985,319				
Total on balance sheet exposures		1,430,178,287	1,424,732,898			1,419,287,509	1,416,357,362				
Off Balance Sheet											
Direct credit substitutes		1,984,223	2,003,622			2,023,020	2,015,308				
Other commitments		165,873,834	174,413,738			182,953,641	183,737,881				
Total off balance sheet exposures		167,858,057	176,417,359			184,976,661	185,753,189				
Total credit risk		1,598,036,344	1,601,150,257			1,604,264,170	1,602,110,552				
		Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$		
Portfolio											
Claims on ADIs		49,570,738	228,274,469	229,013,795			51,361,227	229,753,121	229,777,235		
Claims secured against eligible residential mortgages		429,909,641	967,131,744	956,452,781			423,889,546	945,773,817	939,736,740		
Claims secured against securitisation exposures		613,953	3,069,763	3,191,013			662,453	3,312,263	3,433,365		
Other retail		256,545,398	386,675,546	399,847,423			281,054,308	413,019,299	416,233,003		
Other		12,884,822	12,884,822	12,645,246			12,405,670	12,405,670	12,930,209		
Total		749,524,552	1,598,036,344	1,601,150,257			769,373,204	1,604,264,170	1,602,110,552		
		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		3,386,074	391,516	979,947	-80,004	-	3,736,023	2,348,888	1,059,951	-184,322	-
Claims secured against securitisation exposures		-	373,824	-	-	-	110,374	377,076	-	-	-
Other retail		5,627,619	0	1,994,888	755,587	207,302	4,273,384	0	1,239,301	395,347	42,045
Total		9,013,693	765,340	2,974,835	675,583	207,302	8,119,781	2,725,964	2,299,252	211,025	42,045
General Reserve for Credit Losses					\$						
Reserve for credit losses					2,467,440						
Collective provision for impairment					5,250,000						
Total					7,717,440						
Securitisation											
		Exposures Securitised \$	Gain / (Loss) on Sale \$			Exposures Securitised \$	Gain / (Loss) on Sale \$				
Residential mortgages		403,565	-			882,631	-				
On-Balance Sheet Securitisation Exposures					Exposure \$						
Financial assets held to maturity					3,069,763						
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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