APS330 Risk exposures and assessment





			JUNE 2018					MARCH 2018		
Capital Adequacy					,					
Capital requirements in terms of r	ick-woighted acc	ate for:			s					
Credit risk (excluding securitisation)	isk-weighted asse	ets ior.			860,498,910					882,034,887
Securitisation					126,082					130,131
Market risk					120,002					150,15
Operational risk					88,900,786					96,145,642
Total risk weighted assets					949,525,778					978,310,660
Common Equity Tier 1 Capital Rat					13.67%					13.10%
Tier 1 Capital Ratio					13.67%					13.10%
Total Capital Ratio					14.80%					14.20%
Credit Risk (including secur	itisation)				14.00%					14.20 /
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					Average Gross					Average Gros
On Balance Sheet				Exposure \$	Exposure \$				Exposure \$	Exposure
Cash, cash equivalents and financial assets held to maturity				263,755,481	269,503,175				275,250,869	284,822,57
Claims secured against eligible resid				1,173,538,362					1,181,555,673	1,175,485,55
Claims secured against securitisation	n exposures			630,411	640,534				650,657	668,90
Past due claims				3,303,009	3,017,235				2,731,461	2,543,22
Other assets and claims				259,492,855	265,529,128				271,565,401	275,347,26
Total on balance sheet exposures				1,700,720,118	1,716,237,089				1,731,754,061	1,738,867,52
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Off Balance Sheet					Average Gross					Average Gross Exposure
				Exposure \$	2 044 579				1 902 267	<u> </u>
Other commitments				2,285,888	2,044,578				1,803,267	1,800,112
Other commitments				148,145,961	154,612,808 156,657,386				161,079,656	160,297,658
Total off balance sheet exposures				150,431,849					162,882,923	162,097,770
Total credit risk				1,851,151,967	1,872,894,475				1,894,636,984	1,900,965,296
			B	-				5		
Portfolio			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure \$			Risk Weighted Assets \$	Total Gross Exposure \$	Average Gross Exposure S
Claims on ADIs			55,170,477	260,780,126	266,076,144			57,287,423	271,372,163	280,720,839
Claims secured against eligible residential mortgages			515,520,979					521,905,295	1,181,555,673	1,175,485,550
Claims secured against securitisation			126,082	630,411	640,534			130,131	650,657	668,90
Other retail	техрозитез		276,523,670	402,919,284	415,245,664			289,355,726	427,572,045	430,754,77
Other			13,283,784		13,385,114			13,486,444	13,486,444	13,335,23
Total			10,200,704	10,200,704	10,000,114				10,400,444	
			860 624 992	1 851 151 966	1 872 894 474			882 165 019	1 894 636 982	1 ann aas 2a'
Total			860,624,992		1,872,894,474			882,165,019	1,894,636,982	1,900,965,29
Total	Impaired	Doot due		Change to	1,872,894,474	Impaired	Doot due		Change to	1,900,965,29
Portfolio	Impaired facilities \$	Past due facilities \$	Specific	Change to specific	1,872,894,474 Write offs \$	Impaired facilities \$	Past due facilities \$	Specific	Change to specific	
			Specific	Change to			Past due facilities \$		Change to	
Portfolio Claims on ADIs Claims secured against eligible	facilities \$	facilities \$	Specific provisions \$	Change to specific provisions \$		facilities \$	facilities \$	Specific provisions \$	Change to specific provisions \$	
Portfolio Claims on ADIs Claims secured against eligible residential mortgages			Specific provisions \$	Change to specific provisions \$				Specific	Change to specific	
Portfolio Claims on ADIs Claims secured against eligible	facilities \$	facilities \$	Specific provisions \$	Change to specific provisions \$		facilities \$	facilities \$	Specific provisions \$	Change to specific provisions \$	
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against	facilities \$	facilities \$	Specific provisions \$ - 1,536,916	Change to specific provisions \$ -1,255,990		facilities \$	facilities \$	Specific provisions \$	Change to specific provisions \$	Write offs
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures	facilities \$ - 2,843,078	facilities \$ - 1,159,731	Specific provisions \$ - 1,536,916	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ - -	facilities \$ - 1,501,859	1,159,731	Specific provisions \$ - 2,792,906	Change to specific provisions \$	Write offs : 253,71:
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ 818,641	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	Write offs : 253,71:
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ 818,641	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	Write offs : 253,71:
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ 818,641	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	Write offs : 253,711
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail	facilities \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ 818,641	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	253,711 253,711
Portfolio Claims on ADIs Claims secured against eligible residential mortgages Claims secured against securitisation exposures Other retail Total General Reserve for Credit Losses	facilities \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	253,711 253,711 25467,441
Portfolio 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 \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	253,718 253,718 2,467,44(8,385,000
Portfolio 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 \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$ 818,641 818,641 \$ 2,467,440 8,385,000	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	253,711 253,711 2,467,441 8,385,000
Portfolio 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 \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$	Write offs \$ 818,641 818,641 \$18,641 \$2,467,440 8,385,000 10,852,440	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ - 2,792,9063,041,283248,377	253,711 253,711 253,711 2,467,444 8,385,000
Portfolio 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	facilities \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ -2,792,906 -3,041,283	253,711 253,711 253,711 2,467,444 8,385,001 10,852,444
Portfolio 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 \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$ 818,641 818,641 \$18,641 \$2,467,440 8,385,000 10,852,440	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 2,467,440 8,385,000 10,852,440 Gain / (Loss
Portfolio 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 \$ - 2,843,078 - 1,522,284 4,365,362	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377	253,711 253,711 253,711 2,467,444 8,385,001 10,852,444
Portfolio 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 \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,71, 253,71, 253,71, 2,467,444 8,385,00 10,852,44 Gain / (Loss
Portfolio 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 \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 2,467,44(8,385,00(10,852,44(Gain / (Loss on Sale s
Portfolio 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 \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 2,467,44(8,385,00(10,852,44(Gain / (Loss on Sale s
Portfolio 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 \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 2,467,44(8,385,00(10,852,44(Gain / (Loss on Sale \$ Exposure \$
Portfolio 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 \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 253,718 3 2,467,44(8,385,000 10,852,44(Gain / (Loss on Sale \$
Portfolio 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 Securitisation Activity Residential mortgages On-Balance Sheet Securitisation Exposures Financial assets held to maturity	facilities \$	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$	Change to specific provisions \$ -1,255,990 -926,319 -329,671	Write offs \$ 818,641 818,641 \$ \$ 2,467,440 8,385,000 10,852,440 Gain / (Loss) on Sale \$ Exposure \$ 630,411	facilities \$ - 1,501,859 - 2,152,024	facilities \$ - 1,159,731 - 2,870,230	Specific provisions \$ - 2,792,906 - 307,683	Change to specific provisions \$ 2,792,906 -3,041,283 -248,377 Exposures Securitised \$	253,718 253,718 253,718 253,718 2,467,444 8,385,000 10,852,446 Gain / (Loss on Sale s

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