

## Capital Adequacy

Capital requirements (in terms of risk-weighted assets) for:

	\$ ('000s)
Claims secured by residential mortgages	143,205
All other claims	61,270
ADIs	17,048
All other	6,835
Off-balance sheet	11,716
Market risk	27,920
<b>Total risk-weighted assets</b>	<b>267,994</b>

### Capital Ratios

Common Equity Tier 1	13.38%
Tier 1	13.38%
Total Capital	14.28%

## Credit Risk

	Gross exposure \$ ('000s)	Average gross exposure \$ ('000s)
<b>By major types of credit exposures</b>		
Cash and investments	87,461	85,520
Loans and advances	456,692	450,611
All other	6,978	6,777
Off-balance sheet	71,829	58,174
<b>Total</b>	<b>622,960</b>	<b>601,082</b>

	Gross exposure \$ ('000s)	Average gross exposure \$ ('000s)	Impaired facilities \$ ('000s)	Past due facilities \$ ('000s)	Specific provision \$ ('000s)	Charge for specific provision and write-offs \$ ('000s)
<b>By portfolio</b>						
Claims secured by residential mortgages	395,098	389,959	2,192	4,873	274	6
All other claims	61,737	60,882	288	3,366	401	25
ADIs	80,740	81,826	-	-	-	-
All other	13,556	10,242	-	-	-	-
Off-balance sheet	71,829	58,174	-	-	-	-
<b>Total</b>	<b>622,960</b>	<b>601,083</b>	<b>2,480</b>	<b>8,239</b>	<b>675</b>	<b>31</b>

## General Reserve for Credit Losses (GRCL)

	\$ ('000s)
GRCL as per Coastline Policy	2,160
Add: ECL treated as GRCL for APRA reporting purposes	263
<b>Total GRCL reported to APRA</b>	<b>2,423</b>

## Securitisation

The Credit Union did not engage in any securitisation activities during the quarter.