

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	147,249
All other claims	62,791
ADIs	19,629
All other	6,812
Off-balance sheet	11,266
Market risk	29,292
Total risk-weighted assets	277,039

Capital Ratios

Common Equity Tier 1	13.24%
Tier 1	13.24%
Total Capital	14.11%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	103,468	95,465
Loans and advances	469,167	462,930
All other	7,075	7,027
Off-balance sheet	73,903	72,866
Total	653,613	638,288

By portfolio	Gross exposure	Average gross exposure	Impaired facilities	Past due facilities	Specific provision	Charge for specific provision and write-offs
	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)
Claims secured by residential mortgages	406,148	400,623	992	2,173	202	5
All other claims	63,257	62,497	334	-	391	21
ADIs	96,645	88,693	-	-	-	-
All other	13,660	13,608	-	-	-	-
Off-balance sheet	73,903	91,949	-	-	-	-
Total	653,613	657,370	1,326	2,173	593	26

General Reserve for Credit Losses (GRCL)

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

Securitisation

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