

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	154,331
All other claims	61,873
ADIs	18,872
All other	6,758
Off-balance sheet	10,696
Market risk	29,292
Total risk-weighted assets	281,822

Capital Ratios

Common Equity Tier 1	13.14%
Tier 1	13.14%
Total Capital	14.00%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	104,370	103,919
Loans and advances	488,689	478,928
All other	6,674	6,875
Off-balance sheet	74,860	74,382
Total	674,593	664,104

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	426,418	416,283	1,680	7,025	251	49
All other claims	62,339	62,798	95	3,124	526	201
ADIs	94,358	95,502	-	-	-	-
All other	16,618	15,139	-	-	-	-
Off-balance sheet	74,860	74,382	-	-	-	-
Total	674,593	664,104	1,775	10,149	777	250

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.