

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	207,560
All other claims	75,083
ADIs	18,241
All other	10,155
Off-balance sheet	20,725
Market risk	43,523
Total risk-weighted assets	375,287

Capital Ratios

Common Equity Tier 1	14.03%
Tier 1	14.03%
Total Capital	14.80%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	141,064	139,429
Loans and advances	661,497	658,963
All other	10,992	10,514
Off-balance sheet	127,489	127,727
Total	941,042	936,633

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	586,981	582,052	232	267	15	-
All other claims	75,413	77,840	987	-	311	6
ADIs	91,206	89,171	-	-	-	-
All other	59,953	59,842	-	-	-	-
Off-balance sheet	127,489	127,727	-	-	-	-
Total	941,042	936,632	1,219	267	325	6

General Reserve for Credit Losses (GRCL)

	\$ ('000s)
GRCL as per Coastline Policy	2,160
Add: ECL treated as GRCL for APRA reporting purposes	723
Total GRCL reported to APRA	2,883

Securitisation

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