

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	187,268
All other claims	65,271
ADIs	17,284
All other	8,912
Off-balance sheet	18,973
Market risk	35,729
Total risk-weighted assets	333,437

Capital Ratios

Common Equity Tier 1	12.92%
Tier 1	12.92%
Total Capital	13.73%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	114,655	119,288
Loans and advances	590,100	571,535
All other	9,201	8,839
Off-balance sheet	109,545	103,290
Total	823,501	802,952

By portfolio	Gross exposure	Average gross exposure	Impaired facilities	Past due facilities	Specific provision	Charge for specific provision and write-offs
	\$ ('000s)	\$ ('000s)				\$ ('000s)
Claims secured by residential mortgages	525,221	509,238	967	816	37	-
All other claims	65,498	62,863	394	-	220	5
ADIs	86,422	94,888	-	-	-	-
All other	36,815	32,674	-	-	-	-
Off-balance sheet	109,545	103,290	-	-	-	-
Total	823,501	802,953	1,361	816	257	5

General Reserve for Credit Losses (GRCL)

	\$ ('000s)
GRCL as per Coastline Policy	2,160
Add: ECL treated as GRCL for APRA reporting purposes	553
Total GRCL reported to APRA	2,713

Securitisation

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

Common Disclosure Template - Capital

Common Equity Tier 1 capital: instruments and reserves		A\$m
2	Retained earnings	44.992
3	Accumulated other comprehensive income (and other reserves)	1.994
6	Common Equity Tier 1 capital before regulatory adjustments	46.986
Common Equity Tier 1 capital : regulatory adjustments		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	2.796
26	National specific regulatory adjustments	1.111
26c	of which: deferred fee income	(0.321)
26e	of which: deferred tax assets	0.820
26f	of which: capitalised expenses	0.355
26j	of which: other national specific regulatory adjustments	0.257
28	Total regulatory adjustments to Common Equity Tier 1	3.907
29	Common Equity Tier 1 Capital (CET1)	43.079
Additional Tier 1 Capital: instruments		
36	Additional Tier 1 Capital before regulatory adjustments	0.000
Additional Tier 1 Capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	0.000
44	Additional Tier 1 capital (AT1)	0.000
45	Tier 1 Capital (T1=CET1+AT1)	43.079
Tier 2 Capital: instruments and provisions		
50	Provisions	2.160
51	Tier 2 Capital before regulatory adjustments	2.160
Tier 2 Capital: regulatory adjustments		
56	National specific regulatory adjustments	(0.553)
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	(0.553)
57	Total regulatory adjustments to Tier 2 capital	(0.553)
58	Tier 2 capital (T2)	2.713
59	Total capital (TC=T1+T2)	45.792
60	Total risk-weighted assets based on APRA standards	333.439
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.92%
62	Tier 1 (as a percentage of risk-weighted assets)	12.92%
63	Total capital (as a percentage of risk-weighted assets)	13.73%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	4.92%
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2.160
77	Cap on inclusion of provisions in Tier 2 under standardised approach	4.168