

Capital Adequacy

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

| | |
|---|-------------------|
| | \$ ('000s) |
| Claims secured by residential mortgages | 204,031 |
| All other claims | 79,963 |
| ADIs | 17,427 |
| All other | 9,248 |
| Off-balance sheet | 21,188 |
| Market risk | 40,933 |
| Total risk-weighted assets | 372,790 |

Capital Ratios

| | |
|----------------------|--------|
| Common Equity Tier 1 | 13.61% |
| Tier 1 | 13.61% |
| Total Capital | 14.39% |

Credit Risk

| | Gross exposure \$ ('000s) | Average gross exposure \$ ('000s) |
|---|------------------------------|--------------------------------------|
| By major types of credit exposures | | |
| Cash and investments | 137,793 | 134,092 |
| Loans and advances | 656,428 | 654,509 |
| All other | 10,035 | 10,593 |
| Off-balance sheet | 127,965 | 125,114 |
| Total | 932,221 | 924,308 |

| | 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) |
|---|------------------------------|--------------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|
| By portfolio | | | | | | |
| Claims secured by residential mortgages | 577,123 | 574,677 | 598 | 911 | 5 | - |
| All other claims | 80,266 | 80,799 | 342 | - | 256 | 27 |
| ADIs | 87,136 | 84,379 | - | - | - | - |
| All other | 59,731 | 59,339 | - | - | - | - |
| Off-balance sheet | 127,965 | 125,114 | - | - | - | - |
| Total | 932,221 | 924,308 | 940 | 911 | 261 | 27 |

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.