

Capital Adequacy

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

| | \$ ('000s) |
|-----------------------------------------|----------------|
| Claims secured by residential mortgages | 195,518 |
| All other claims | 71,261 |
| ADIs | 19,537 |
| All other | 7,469 |
| Off-balance sheet | 20,205 |
| Market risk | 38,195 |
| Total risk-weighted assets | 352,185 |

Capital Ratios

| | |
|----------------------|--------|
| Common Equity Tier 1 | 13.17% |
| Tier 1 | 13.17% |
| Total Capital | 13.96% |

Credit Risk

| By major types of credit exposures | Gross exposure | Average gross exposure |
|------------------------------------|----------------|------------------------|
| | \$ ('000s) | \$ ('000s) |
| Cash and investments | 134,065 | 124,360 |
| Loans and advances | 622,861 | 606,481 |
| All other | 8,519 | 8,860 |
| Off-balance sheet | 121,023 | 115,284 |
| Total | 886,468 | 854,985 |

| 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 | 552,053 | 538,637 | 976 | 805 | 28 | - |
| All other claims | 71,499 | 68,498 | 373 | 42 | 252 | 12 |
| ADIs | 93,933 | 90,178 | - | - | - | - |
| All other | 47,960 | 42,388 | - | - | - | - |
| Off-balance sheet | 121,023 | 115,284 | - | - | - | - |
| Total | 886,468 | 854,985 | 1,349 | 847 | 280 | 12 |

General Reserve for Credit Losses (GRCL)

| | \$ ('000s) |
|------------------------------------------------------|--------------|
| GRCL as per Coastline Policy | 2,160 |
| Add: ECL treated as GRCL for APRA reporting purposes | 650 |
| Total GRCL reported to APRA | 2,810 |

Securitisation

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