

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	169,093
All other claims	62,858
ADIs	20,791
All other	8,911
Off-balance sheet	15,733
Market risk	32,285
Total risk-weighted assets	309,671

Capital Ratios

Common Equity Tier 1	13.03%
Tier 1	13.03%
Total Capital	13.90%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	123,152	107,622
Loans and advances	532,623	483,311
All other	8,919	7,015
Off-balance sheet	96,494	70,304
Total	761,188	668,252

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	470,022	423,463	2,427	9,931	248	22
All other claims	63,099	60,124	189	2,554	241	51
ADIs	103,955	97,694	-	-	-	-
All other	27,618	16,667	-	-	-	-
Off-balance sheet	96,494	70,304	-	-	-	-
Total	761,188	668,252	2,616	12,485	489	73

General Reserve for Credit Losses (GRCL)

	\$ ('000s)
GRCL as per Coastline Policy	2,160
Add: ECL treated as GRCL for APRA reporting purposes	539
Total GRCL reported to APRA	2,699

Securitisation

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