

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	201,881
All other claims	80,838
ADIs	16,324
All other	10,517
Off-balance sheet	20,274
Market risk	40,933
Total risk-weighted assets	370,767

Capital Ratios

Common Equity Tier 1	13.23%
Tier 1	13.23%
Total Capital	14.01%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	130,391	133,317
Loans and advances	652,589	645,203
All other	11,151	10,523
Off-balance sheet	122,262	124,597
Total	916,393	913,640

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	572,231	565,864	598	911	13	-
All other claims	81,332	79,541	342	-	195	70
ADIs	81,622	86,372	-	-	-	-
All other	58,946	57,267	-	-	-	-
Off-balance sheet	122,262	124,597	-	-	-	-
Total	916,393	913,641	940	911	208	70

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.

Common Disclosure Template - Capital

Common Equity Tier 1 capital: instruments and reserves		A\$m
2	Retained earnings	50.811
3	Accumulated other comprehensive income (and other reserves)	1.984
6	Common Equity Tier 1 capital before regulatory adjustments	52.795
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	0.930
26c	of which: deferred fee income	(0.500)
26e	of which: deferred tax assets	0.933
26f	of which: capitalised expenses	0.445
26j	of which: other national specific regulatory adjustments	0.052
28	Total regulatory adjustments to Common Equity Tier 1	3.726
29	Common Equity Tier 1 Capital (CET1)	49.069
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 (ATI)	0.000
45	Tier 1 Capital (T1=CET1+ATI)	49.069
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	(0.723)
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	(0.723)
57	Total regulatory adjustments to Tier 2 capital	(0.723)
58	Tier 2 capital (T2)	2.883
59	Total capital (TC=T1+T2)	51.952
60	Total risk-weighted assets based on APRA standards	370.767
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.23%
62	Tier 1 (as a percentage of risk-weighted assets)	13.23%
63	Total capital (as a percentage of risk-weighted assets)	14.01%
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	<i>of which: capital conservation buffer requirement</i>	2.50%
66	<i>of which: ADI-specific countercyclical buffer requirements</i>	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	5.23%
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	4.635