

## Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	163,409
All other claims	59,415
ADIs	22,712
All other	9,266
Off-balance sheet	14,901
Market risk	32,285
<b>Total risk-weighted assets</b>	<b>301,988</b>

### Capital Ratios

Common Equity Tier 1	13.02%
Tier 1	13.02%
Total Capital	13.91%

## Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	119,926	106,009
Loans and advances	512,185	473,092
All other	5,853	5,482
Off-balance sheet	94,535	69,325
<b>Total</b>	<b>732,499</b>	<b>653,908</b>

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	452,808	414,856	2,427	9,931	248	22
All other claims	59,685	58,417	189	2,554	241	51
ADIs	99,312	95,373	-	-	-	-
All other	26,159	15,937	-	-	-	-
Off-balance sheet	94,535	69,325	-	-	-	-
<b>Total</b>	<b>732,499</b>	<b>653,908</b>	<b>2,616</b>	<b>12,485</b>	<b>489</b>	<b>73</b>

## General Reserve for Credit Losses (GRCL)

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

## Securitisation

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