

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	189,750
All other claims	67,579
ADIs	20,208
All other	8,237
Off-balance sheet	21,440
Market risk	35,853
Total risk-weighted assets	343,067

Capital Ratios

Common Equity Tier 1	13.05%
Tier 1	13.05%
Total Capital	13.86%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	128,069	121,362
Loans and advances	601,232	595,666
All other	8,709	8,955
Off-balance sheet	119,407	114,476
Total	857,417	840,459

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	534,126	529,673	1,595	854	12	(26)
All other claims	67,842	66,670	388	-	216	(12)
ADIs	101,039	93,731	-	-	-	-
All other	35,003	35,909	-	-	-	-
Off-balance sheet	119,407	114,476	-	-	-	-
Total	857,417	840,459	1,983	854	228	(38)

General Reserve for Credit Losses (GRCL)

	\$ ('000s)
GRCL as per Coastline Policy	2,160
Add: ECL treated as GRCL for APRA reporting purposes	642
Total GRCL reported to APRA	2,802

Securitisation

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