

Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	197,910
All other claims	77,492
ADIs	18,224
All other	10,147
Off-balance sheet	22,722
Market risk	38,195
Total risk-weighted assets	364,690

Capital Ratios

Common Equity Tier 1	13.04%
Tier 1	13.04%
Total Capital	13.81%

Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	136,244	135,155
Loans and advances	636,599	629,730
All other	11,113	6,134
Off-balance sheet	126,932	123,978
Total	910,888	894,997

By portfolio	Gross exposure	Average gross exposure	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions and write-offs
	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)	\$ ('000s)
Claims secured by residential mortgages	559,498	555,776	586	480	41	-
All other claims	77,749	74,624	427	43	282	13
ADIs	91,121	92,527	-	-	-	-
All other	55,588	48,092	-	-	-	-
Off-balance sheet	126,932	123,978	-	-	-	-
Total	910,888	894,997	1,013	523	323	13

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.