

## Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	176,483
All other claims	60,006
ADIs	21,544
All other	8,938
Off-balance sheet	17,286
Market risk	34,160
<b>Total risk-weighted assets</b>	<b>318,417</b>

### Capital Ratios

Common Equity Tier 1	13.12%
Tier 1	13.12%
Total Capital	13.96%

## Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	123,921	108,006
Loans and advances	552,970	493,485
All other	8,477	6,794
Off-balance sheet	97,035	70,575
<b>Total</b>	<b>782,403</b>	<b>678,860</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	493,254	435,079	2,427	9,931	248	22
All other claims	60,228	58,689	189	2,554	241	51
ADIs	103,353	97,393	-	-	-	-
All other	28,533	17,124	-	-	-	-
Off-balance sheet	97,035	70,575	-	-	-	-
<b>Total</b>	<b>782,403</b>	<b>678,860</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.