

## Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	139,542
All other claims	59,559
ADIs	21,421
All other	6,260
Off-balance sheet	12,659
Market risk	29,035
<b>Total risk-weighted assets</b>	<b>268,476</b>

### Capital Ratios

Common Equity Tier 1	13.13%
Tier 1	13.13%
Total Capital	14.09%

## Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	83,578	87,835
Loans and advances	444,529	439,264
All other	6,576	5,844
Off-balance sheet	44,519	44,317
<b>Total</b>	<b>579,202</b>	<b>577,260</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	384,819	380,862	2,427	9,931	248	22
All other claims	60,026	58,588	189	2,554	241	51
ADIs	82,911	87,172	-	-	-	-
All other	6,927	6,321	-	-	-	-
Off-balance sheet	44,519	44,317	-	-	-	-
<b>Total</b>	<b>579,202</b>	<b>577,260</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	414
<b>Total GRCL reported to APRA</b>	<b>2,574</b>

## Securitisation

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