

## Capital Adequacy

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

	\$ ('000s)
Claims secured by residential mortgages	156,903
All other claims	60,378
ADIs	19,926
All other	8,985
Off-balance sheet	13,185
Market risk	32,285
<b>Total risk-weighted assets</b>	<b>291,662</b>

### Capital Ratios

Common Equity Tier 1	13.09%
Tier 1	13.09%
Total Capital	14.01%

## Credit Risk

By major types of credit exposures	Gross exposure	Average gross exposure
	\$ ('000s)	\$ ('000s)
Cash and investments	116,570	104,331
Loans and advances	494,150	464,075
All other	9,153	7,132
Off-balance sheet	82,267	63,191
<b>Total</b>	<b>702,140</b>	<b>638,729</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	433,637	405,271	2,427	9,931	248	22
All other claims	60,845	58,997	189	2,554	241	51
ADIs	99,631	95,532	-	-	-	-
All other	25,760	15,738	-	-	-	-
Off-balance sheet	82,267	63,191	-	-	-	-
<b>Total</b>	<b>702,140</b>	<b>638,729</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.