Public Disclosures of Prudential Information

as at 31 Mar 2023

Capital Adequacy *Updated quarterly*	Mar-2023 $000s
Risk Weighted Assets	
Capital requirement for credit risk	
Lending secured by residential mortgage	188,664
Other Loans	23,735
Claims on ADIs	50,623
All other claims	5,593
	268,615
Capital requirement for securitisation	0
Capital requirement for market risk	0
Capital requirement for operational risk	26,862
Total Risk Weighted Assets	**295,477**
Common Equity Tier 1 Capital Ratio	22.83%
Tier 1 Capital Ratio	22.83%
Tier 2 Capital Ratio	0.12%
Total Capital Ratio	**22.95%**

Credit Risk *Updated quarterly*	Mar-2023 $000s	Average for the Quarter
Gross Credit Exposures by type		
Loans and overdrafts	550,581	541,410
Cash and liquid assets	138,514	141,573
Loan commitments	93,484	57,566
All other exposures	11,362	11,946
	793,941	**752,495**
Gross Credit Exposures by portfolio		
Lending secured by residential mortgage	615,600	572,466
Other Lending	28,465	26,511
Claims on ADIs	138,514	141,573
All other claims	11,362	11,946
	793,941	**752,495**

Impairment and Bad Debt Summary ($000's)

31 Mar 2023	Non-Performing	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage	660	660	285	0
Other Lending	168	161	237	-5
All other claims				
	828	**821**	**522**	**-5**

Over the Horizon Losses in Provision **355**

Railways Credit Union Limited
trading as MOVE Bank
ABN 91 087 651 090 AFSL 234 536