SOUTHERN CROSS CREDIT UNION

Capital Adequacy Requirements for	As At 30 Jun 2019 $A ($,000)	As At 31 Mar 2019 $A ($,000)
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	20,745	21,444
Loans secured by residential mortgage	205,055	198,502
Other loan claims held in the banking book	24,796	26,527
All other claims	3,481	2,976
Total Credit Risk (risk weighted assets)	**254,077**	**249,449**
Market Risk	**-**	**-**
Operational Risk	**32,453**	**31,860**
Total Risk Weighted Assets	**286,531**	**281,309**
Common Equity Tier 1 Capital Ratio	**17.97%**	**17.92%**
Tier 1 Capital Ratio	**17.97%**	**17.92%**
Total Capital Ratio	**18.99%**	**18.93%**

Credit Risk — As At 30 Jun 2019 $A ($,000)

Gross Credit Risk	Impaired Facilities	Past Due Facilities	Specific Provision	Bad Debt Write-offs	Average Gross Exposure	Total Gross Exposure
On Balance Sheet						
Claims on other ADI's					73,838	68,715
Loans secured by residential mortgage	-	2,557	85	-	465,797	474,509
Other loan claims held in the banking book	1,722	-	669	60	29,207	29,300
All Other Claims					4,006	4,264
Off Balance Sheet						
Loans approved not advanced					14,104	12,056
Redraw facilities available					43,058	41,915
Undrawn Credit Commitments					5,077	4,401
Interest rate contracts					-	-
Total Credit Risk	**1,722**	**2,557**	**754**	**60**	**635,088**	**635,161**
Gross Exposure by portfolio						
Other ADI's					73,838	68,715
Housing Loans					432,846	442,036
Overdrafts					422	414
Personal Loans					9,894	9,475
Commercial Loans					51,842	51,884
Total					**568,843**	**572,524**
General reserve for credit losses						**2,931**

Credit Risk — As At 31 Mar 2019 $A ($,000)

Gross Credit Risk	Impaired Facilities	Past Due Facilities	Specific Provision	Bad Debt Write-offs	Average Gross Exposure	Total Gross Exposure
On Balance Sheet						
Claims on other ADI's					77,063	78,962
Loans secured by residential mortgage	-	800	72	-	450,987	457,086
Other loan claims held in the banking book	1,757	-	681	18	29,659	29,114
All Other Claims					3,894	3,748
Off Balance Sheet						
Loans approved not advanced					13,839	16,152
Redraw facilities available					44,249	44,201
Undrawn Credit Commitments					6,220	5,752
Interest rate contracts					-	-
Total Credit Risk	**1,757**	**800**	**752**	**18**	**625,911**	**635,015**
Gross Exposure by portfolio						
Other ADI's					77,063	78,962
Housing Loans					417,247	423,657
Overdrafts					396	431
Personal Loans					10,479	10,313
Commercial Loans					52,525	51,800
Total					**557,710**	**565,162**
General reserve for credit losses						**2,845**