



# SOUTHERN CROSS CREDIT UNION

	As At 30 Sep 2019 \$A (\$,000)	As At 30 Jun 2019 \$A (\$,000)
<b>Capital Adequacy Requirements for</b>		
<b>Credit Risk (in terms of risk weighted assets)</b>		
Claims on other ADI's	25,758	20,745
Loans secured by residential mortgage	199,010	205,055
Other loan claims held in the banking book	23,860	24,796
All other claims	3,338	3,481
<b>Total Credit Risk (risk weighted assets)</b>	<b>251,966</b>	<b>254,077</b>
<b>Market Risk</b>	<b>-</b>	<b>-</b>
<b>Operational Risk</b>	<b>33,161</b>	<b>32,453</b>
<b>Total Risk Weighted Assets</b>	<b>285,128</b>	<b>286,531</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>18.13%</b>	<b>17.80%</b>
<b>Tier 1 Capital Ratio</b>	<b>18.13%</b>	<b>17.80%</b>
<b>Total Capital Ratio</b>	<b>19.11%</b>	<b>18.83%</b>

<b>Credit Risk</b>							<b>As At 30 Sep 2019 \$A (\$,000)</b>
<b>Gross Credit Risk</b>	<b>Impaired Facilities</b>	<b>Past Due Facilities</b>	<b>Specific Provision</b>	<b>Bad Debt Write-offs</b>	<b>Average Gross Exposure</b>	<b>Total Gross Exposure</b>	
<b>On Balance Sheet</b>							
Claims on other ADI's					82,876	86,791	
Loans secured by residential mortgage	-	1,378	119	-	464,092	471,099	
Other loan claims held in the banking book	715	-	271	331	27,764	26,414	
All Other Claims					3,983	4,217	
<b>Off Balance Sheet</b>							
Loans approved not advanced					14,520	12,888	
Redraw facilities available					43,501	42,801	
Undrawn Credit Commitments					5,024	4,296	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>715</b>	<b>1,378</b>	<b>390</b>	<b>331</b>	<b>641,761</b>	<b>648,507</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					82,876	86,791	
Housing Loans					431,385	439,113	
Overdrafts					429	428	
Personal Loans					9,542	8,772	
Commercial Loans					50,500	49,200	
<b>Total</b>					<b>574,733</b>	<b>584,304</b>	
<b>General reserve for credit losses</b>							<b>2,791</b>

<b>Credit Risk</b>							<b>As At 30 Jun 2019 \$A (\$,000)</b>
<b>Gross Credit Risk</b>	<b>Impaired Facilities</b>	<b>Past Due Facilities</b>	<b>Specific Provision</b>	<b>Bad Debt Write-offs</b>	<b>Average Gross Exposure</b>	<b>Total Gross Exposure</b>	
<b>On Balance Sheet</b>							
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	
<b>Off Balance Sheet</b>							
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					-	-	
<b>Total Credit Risk</b>	<b>1,722</b>	<b>2,557</b>	<b>754</b>	<b>60</b>	<b>635,088</b>	<b>635,161</b>	
<b>Gross Exposure by portfolio</b>							
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	
<b>Total</b>					<b>568,843</b>	<b>572,524</b>	
<b>General reserve for credit losses</b>							<b>2,931</b>