SOUTHERN CROSS CREDIT UNION

Capital Adequacy Requirements for	As At 30 Sep 2020 $A ($,000)	As At 30 Jun 2020 $A ($,000)
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	45,051	38,153
Loans secured by residential mortgage	205,712	210,847
Other loan claims held in the banking book	20,309	20,555
All other claims	4,869	4,731
Total Credit Risk (risk weighted assets)	**275,941**	**274,286**
Market Risk	**-**	**-**
Operational Risk	**35,676**	**34,761**
Total Risk Weighted Assets	**311,617**	**309,047**
Common Equity Tier 1 Capital Ratio	**17.27%**	**17.39%**
Tier 1 Capital Ratio	**17.27%**	**17.39%**
Total Capital Ratio	**18.21%**	**18.31%**

Credit Risk — As At 30 Sep 2020 $A ($,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					134,950	172,248
Loans secured by residential mortgage	-	1,200	78	-	475,335	478,633
Other loan claims held in the banking book	762	-	675		23,453	22,259
All Other Claims					4,646	5,729
Off Balance Sheet						
Loans approved not advanced					14,847	19,534
Redraw facilities available					41,580	42,559
Undrawn Credit Commitments					5,328	7,018
Interest rate contracts					-	-
Total Credit Risk	**762**	**1,200**	**753**		**700,138**	**747,980**
Gross Exposure by portfolio						
Other ADI's					134,950	172,248
Housing Loans					449,295	453,780
Overdrafts					348	263
Personal Loans					8,058	7,732
Commercial Loans					41,087	39,117
Total					**633,738**	**673,141**
General reserve for credit losses						**2,943**

Credit Risk — As At 30 Jun 2020 $A ($,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					116,204	134,756
Loans secured by residential mortgage	-	3,171	122	-	472,214	472,391
Other loan claims held in the banking book	744	-	609	-	24,651	24,657
All Other Claims					4,580	5,598
Off Balance Sheet						
Loans approved not advanced					15,039	19,918
Redraw facilities available					40,672	40,744
Undrawn Credit Commitments					4,467	5,297
Interest rate contracts					-	-
Total Credit Risk	**744**	**3,171**	**731**	**-**	**677,828**	**703,362**
Gross Exposure by portfolio						
Other ADI's					116,204	134,756
Housing Loans					446,139	447,469
Overdrafts					385	337
Personal Loans					8,030	7,675
Commercial Loans					42,312	41,567
Total					**613,069**	**631,804**
General reserve for credit losses						**2,825**