



SOUTHERN CROSS CREDIT UNION

	As At 31 Dec 2020 \$A (\$,000)	As At 30 Sep 2020 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	48,897	45,051
Loans secured by residential mortgage	212,074	205,712
Other loan claims held in the banking book	21,616	20,309
All other claims	5,123	4,869
Total Credit Risk (risk weighted assets)	287,709	275,941
Market Risk		
Operational Risk	36,713	35,676
Total Risk Weighted Assets	324,422	311,617
Common Equity Tier 1 Capital Ratio	16.77%	17.27%
Tier 1 Capital Ratio	16.77%	17.27%
Total Capital Ratio	17.69%	18.21%

Credit Risk							As At 31 Dec 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					176,263	188,487	
Loans secured by residential mortgage	-	708	74	-	482,752	486,872	
Other loan claims held in the banking book	627	-	415	8	22,671	23,083	
All Other Claims					9,961	5,985	
Off Balance Sheet							
Loans approved not advanced					22,320	25,105	
Redraw facilities available					43,596	44,632	
Undrawn Credit Commitments					7,367	7,716	
Interest rate contracts					-	-	
Total Credit Risk	627	708	489	8	764,931	781,881	
Gross Exposure by portfolio							
Other ADI's					180,368	188,487	
Housing Loans					457,447	461,115	
Overdrafts					293	323	
Personal Loans					8,039	8,345	
Commercial Loans					39,644	40,171	
Total					685,791	698,442	
General reserve for credit losses							3,004

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