

Capital Disclosures

Under APS330 Capital Adequacy: Public Disclosure of Prudential Information, the following information is required to be disclosed on the Credit Union's website. In making the following disclosures, the post 1 January 2018 common disclosure template is being used because SCCU is fully applying the Basel III regulatory adjustments as implemented by APRA.

As a financial institution, Southern Cross Credit Union must hold sufficient capital to support all material risks it is exposed to. In addition, it has capital plans in place to manage its position into the future.

	As At 30 June
	2022 \$A
Common Disclosure Template	(\$,000)
Common Equity Tier 1 capital: instruments and reserves	
1 Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	Not applicable
2 Retained earnings	59,903
3 Accumulated other comprehensive income (and other reserves)	1,115
4 Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	Not applicable
5 Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Not applicable
6 Common Equity Tier 1 capital before regulatory adjustments	61,018
Common Equity Tier 1 capital: regulatory adjustments	7, 1
7 Prudential valuation adjustments	Not applicable
8 Goodwill (net of related tax liability)	Not applicable
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	Not applicable
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	rtot applicable
, , , , , , , , , , , , , , , , , , ,	Not applicable
11 Cash-flow hedge reserve	Not applicable
12 Shortfall of provisions to expected losses	Not applicable
13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Not applicable
14 Gains and losses due to changes in own credit risk on fair valued liabilities	Not applicable
15 Defined benefit superannuation fund net assets	Not applicable
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	Not applicable
17 Reciprocal cross-holdings in common equity	Not applicable
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible	
short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	Not applicable
19 Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation,	
net of eligible short positions (amount above 10% threshold)	Not applicable
20 Mortgage service rights (amount above 10% threshold)	Not applicable
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable
22 Amount exceeding the 15% threshold	0
23 of which: significant investments in the ordinary shares of financial entities	Not applicable
24 of which: mortgage servicing rights	Not applicable
25 of which: deferred tax assets arising from temporary differences	Not applicable
26 National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	(3,950)
26a of which: treasury shares	Not applicable
26b of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase	
new ordinary shares issued by the ADI	Not applicable
26c of which: deferred fee income	Not applicable
26d of which: equity investments in financial institutions not reported in rows 18, 19 and 23	(1,111)
26e of which: deferred tax assets not reported in rows 10, 21 and 25	-
26f of which: capitalised expenses	(2,838)
26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	Not applicable
26h of which: covered bonds in excess of asset cover in pools	Not applicable
26i of which: undercapitalisation of a non-consolidated subsidiary	Not applicable
26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i	Not applicable
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	Not applicable
28 Total regulatory adjustments to Common Equity Tier 1	(3,950)
29 Common Equity Tier 1 Capital (CET1)	57,068



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of eligible short positions Not applicable 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) Not applicable 56a of which: holdings of capital instruments in group members by other group members on behalf of third parties Not applicable 56b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 Not applicable 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b Not applicable 57 Total regulatory adjustments to Tier 2 capital The state of third parties Not applicable 58 Tier 2 capital (T2) 9 Total capital (TC=T1+T2) 61,367		Not applicable
56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) Not applicables 56a of which: holdings of capital instruments in group members by other group members on behalf of third parties Not applicables 56b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 Not applicables 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b Not applicables 57 Total regulatory adjustments to Tier 2 capital The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables 58 Tier 2 capital (T2) The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables Applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows Not applicables The state of third parties and the scope of regulatory consolidation not reported in rows The state of third parties and the scope of regulatory consolidation not reported in rows The state of third parties and the scope of regulatory consolidation not reported in rows The state of third parties and the scope of regulatory consolidation not reported in rows The state of third parties and the s		
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56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (TC=T1+T2) 61,367		Mat and E. I.I.
57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 4,299 59 Total capital (TC=T1+T2) 61,367		•••
58 Tier 2 capital (T2) 4,299 59 Total capital (TC=T1+T2) 61,367		Not applicable
59 Total capital (TC=T1+T2) 61,367		•
bu Total risk-weighted assets based on APRA standards 380,970	· · ·	
	bu Total risk-weighted assets based on APRA standards	380,970

SOUTHERN CROSS
CREDIT UNION Capital ratios and buffers
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)
62 Tier 1 (as a percentage of risk-weighted assets)
63 Total capital (as a percentage of risk-weighted assets)
64 Buffer requirement (minimum CET1 requirement of 4.5% plus capital con

05 Total Capital (as a percentage of fish-weighted assets)	10.1176
64 Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65 of which: capital conservation buffer requirement	2.50%
66 of which: ADI-specific countercyclical buffer requirements	0
67 of which: G-SIB buffer requirement (not applicable)	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	2.98%
National minima (if different from Basel III)	
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70 National Tier 1 minimum ratio (if different from Basel III minimum)	
71 National total capital minimum ratio (if different from Basel III minimum)	
Amount below thresholds for deductions (not risk-weighted)	
72 Non-significant investments in the capital of other financial entities	Not applicable
73 Significant investments in the ordinary shares of financial entities	Not applicable
74 Mortgage servicing rights (net of related tax liability)	Not applicable
75 Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable
Applicable caps on the inclusion of provisions in Tier 2	
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
	4,299
77 Cap on inclusion of provisions in Tier 2 under standardised approach	4,246
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
	Not applicable
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Not applicable
Capital instruments subject to phase-out arrangements	
80 Current cap on CET1 instruments subject to phase out arrangements	Not applicable

14.98% 14.98% 16.11%

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) Attachment B: Main Features of Capital Instruments

81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities

83 Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)

82 Current cap on AT1 instruments subject to phase out arrangements

84 Current cap on T2 instruments subject to phase out arrangements

Southern Cross Credit Union Ltd has no capital instruments included in its Regulatory Capital and the attachment B disclosure template is Not Applicable