SOUTHERN CRO CREDIT UNION	SS					
						As At 31 Mar
Constal Adamson Domisionante for					2022 \$A	2022 \$A
Capital Adequacy Requirements for					(\$,000)	(\$,000)
Credit Risk (in terms of risk weighted assets) Claims on other ADI's					20.665	26.046
Loans secured by residential mortgage					32,665 276,871	36,046 257,933
Other loan claims held in the banking book					26,093	26,044
All other claims					4,076	4,625
Total Credit Risk (risk weighted assets)					339,706	324,648
Market Risk					•	•
Operational Risk					41,264	39,941
Total Risk Weighted Assets					380,970	364,590
Common Equity Tier 1 Capital Ratio Tier 1 Capital Ratio					14.98% 14.98%	15.71% 15.71%
					16.11%	16.81%
Total Capital Ratio						
Credit Risk					As At 30 Jun 202	
Gross Credit Risk	Impaired	Past Due	Specific	Bad Debt	Average Gross	Total Gross
On Delance Chest	Facilities	Facilities	Provision	Write-offs	Exposure	Exposure
On Balance Sheet					122.020	106 576
Claims on other ADI's Loans secured by residential mortgage		701	97		132,929 615,633	126,576 656,222
Other loan claims held in the banking book	63	701	97 88	- 13	26,586	26,631
All Other Claims	00		00	15	5,315	4,569
					0,010	1,000
Off Balance Sheet						
Loans approved not advanced					42,821	44,212
Redraw facilities available Undrawn Credit Commitments					48,441 7,677	49,994 7,589
Interest rate contracts					1,011	1,009
Total Credit Risk	63	701	184	13	879,402	915,793
					010,102	010,100
Gross Exposure by portfolio					100.000	100 570
Other ADI's Housing Loans					132,929 583,851	126,576 624,873
Overdrafts					241	255
Personal Loans					14,077	15,895
Commercial Loans					44,049	41,831
Total					775,148	809,430
General reserve for credit losses						4,299
Credit Risk					As At 31 Mar 202	2 \$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		100			135,279	131,276
Loans secured by residential mortgage	-	430	86	-	587,634	600,225
Other loan claims held in the banking book All Other Claims	43	-	80	3	26,451 5,614	26,361 5,168
Off Balance Sheet						
Loans approved not advanced					43,434	45,437
Redraw facilities available					47,945	49,001
Undrawn Credit Commitments					7,766	7,766
Interest rate contracts	-				-	-
Total Credit Risk	43	430	166	3	854,123	865,234
Gross Exposure by portfolio						
Other ADI's					135,279	131,276
Housing Loans					556,595	570,360
Overdrafts					234	240
Personal Loans					13,461	14,663
Commercial Loans					43,796	41,324
Total					749,364	757,863
						2 000

3,999

General reserve for credit losses