



SOUTHERN CROSS CREDIT UNION

	As At 30 Sept 2021 \$A (\$,000)	As At 30 Jun 2021 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	38,043	40,132
Loans secured by residential mortgage	243,983	227,969
Other loan claims held in the banking book	22,958	24,691
All other claims	5,042	6,218
Total Credit Risk (risk weighted assets)	310,025	299,010
Market Risk	-	-
Operational Risk	38,219	37,338
Total Risk Weighted Assets	348,245	336,348
Common Equity Tier 1 Capital Ratio	16.09%	16.62%
Tier 1 Capital Ratio	16.09%	16.62%
Total Capital Ratio	17.03%	17.53%

	As At 30 Sept 2021 \$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					131,487	129,262
Loans secured by residential mortgage	-	587	74	-	534,728	550,075
Other loan claims held in the banking book	37	-	68	42	24,511	23,648
All Other Claims					6,271	5,705
Off Balance Sheet						
Loans approved not advanced					37,286	38,460
Redraw facilities available					45,202	46,027
Undrawn Credit Commitments					7,526	8,566
Interest rate contracts					-	-
Total Credit Risk	37	587	142	42	787,011	801,744
Gross Exposure by portfolio						
Other ADI's					131,487	129,262
Housing Loans					505,465	518,935
Overdrafts					223	206
Personal Loans					10,887	11,340
Commercial Loans					42,665	43,242
Total					690,726	702,985
General reserve for credit losses						3,273

	As At 30 Jun 2021 \$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					154,624	133,711
Loans secured by residential mortgage	-	576	115	-	507,999	519,381
Other loan claims held in the banking book	83	-	96	3	23,822	25,375
All Other Claims					6,506	6,837
Off Balance Sheet						
Loans approved not advanced					37,149	36,111
Redraw facilities available					45,030	44,378
Undrawn Credit Commitments					7,040	6,486
Interest rate contracts					-	-
Total Credit Risk	83	576	211	3	782,170	772,279
Gross Exposure by portfolio						
Other ADI's					154,624	133,711
Housing Loans					481,446	491,994
Overdrafts					259	239
Personal Loans					9,709	10,434
Commercial Loans					40,407	42,088
Total					686,445	678,466
General reserve for credit losses						3,081