SOUTHERN CRO CREDIT UNION	SS					
CREDIT UNION						
					As At 31 Dec	As At 30 Sep
					2021 \$A	2021 \$A
Canital Adaguasy Baguiramenta for						
Capital Adequacy Requirements for					(\$,000)	(\$,000)
Credit Risk (in terms of risk weighted assets) Claims on other ADI's					20 047	38,043
Loans secured by residential mortgage					38,847 248,078	243,983
Other loan claims held in the banking book					25,882	22.958
All other claims					5,148	5,042
Total Credit Risk (risk weighted assets)				_	317,954	310,025
Market Risk					•	
Operational Risk					39,078	38,219
Total Risk Weighted Assets				-	357,032	348,245
Common Equity Tier 1 Capital Ratio					15.95%	16.09%
Tier 1 Capital Ratio					15.95%	16.09%
Total Capital Ratio					17.00%	17.03%
Credit Risk					As At 31 Dec 202	1 \$A (\$,000)
Gross Credit Risk	Impaired	Past Due	Specific	Bad Debt	Average Gross	Total Gross
	Facilities	Facilities	Provision	Write-offs	Exposure	Exposure
On Balance Sheet						
Claims on other ADI's		0.1.1			134,272	139,282
Loans secured by residential mortgage	35	611	76 78	3	562,559	575,043
Other loan claims held in the banking book All Other Claims	33	-	70	3	25,095 5,883	26,541 6,060
7 iii Odilor Cidinio					0,000	0,000
Off Balance Sheet						
Loans approved not advanced					39,946	41,431
Redraw facilities available Undrawn Credit Commitments					46,458 8,166	46,889 7,766
Interest rate contracts					0,100	7,700
Total Credit Risk	35	611	154	3	822,378	843,012
Cuesa Ermanura hu mautfalia					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,.
Gross Exposure by portfolio Other ADI's					134,272	139,282
Housing Loans					530,882	542,829
Overdrafts					217	227
Personal Loans					11,800	12,259
Commercial Loans				_	44,755	46,268
Total					721,925	740,865
General reserve for credit losses						3,762
Credit Risk					As At 30 Sep 202	
Gross Credit Risk	lmmainad	Doot Due	Specific		<u> </u>	
	Impaired Facilities	Past Due Facilities	Provision	Bad Debt Write-offs	Average Gross Exposure	Total Gross Exposure
On Balance Sheet					104 407	100.000
Claims on other ADI's Loans secured by residential mortgage		587	74		131,487 534,728	129,262 550,075
Other loan claims held in the banking book	37	-	68	42	24,511	23,648
All Other Claims	O1		00		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			110		707.044	-
Total Credit Risk	37	587	142	42	787,011	801,744
Gross Exposure by portfolio					404 407	400.000
Other ADI's Housing Loans					131,487 505,465	129,262 518,935
Overdrafts					223	206
Personal Loans						
					10,887	11,340
Commercial Loans					42,665	43,242
Commercial Loans Total				_		

3,273

General reserve for credit losses