

APS 330 INTERIM FINANCIAL REPORTING 31 December 2016
Public Disclosure requirements for all locally incorporated ADIs - QUARTERLY

The capital held by SWSCU exceeds the policy and minimum capital prescribed by APRA Prudential standards. The excess may facilitate future growth for SWSCU.

The capital ratio is the amount of capital described in Table 3 divided by total risk weighted assets

Table 3: Capital Adequacy

	Risk Weighted Assets \$000's	
	31 December 2016	30 September 2016
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	13,725	13,041
• Loans - secured by residential mortgage	29,110	28,826
• Loans - other retail	14,823	13,524
• all other assets	2,667	2,818
Total credit risk on balance sheet	60,325	58,209
Total credit risk off balance sheet (commitments)	2,316	2,575
• Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	N/A	N/A
Capital requirements for securitisation	N/A	N/A
(b) Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).	N/A	N/A
(c) Capital requirements for market risk	-	-
(d) Capital requirements for operational risk	9,119	8,604
(e) Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only).		
Total Risk Weighted Assets	71,760	69,388

	31 December 2016	30 September 2016
(f) Common Equity Tier	26.65%	27.29%
Tier 1	26.65%	27.29%
Total Capital	27.07%	27.72%