

**APS 330 INTERIM FINANCIAL REPORTING 30 December 2017**  
**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<br>\$000's |                   |
|---|---------------------------------|-------------------|
|   | 31 December 2017                | 30 September 2017 |
| (a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;  |                                 |                   |
| • Cash  | 0                               | 0                 |
| • Liquid investments  | 11,404                          | 12,290            |
| • Loans - secured by residential mortgage   | 32,631                          | 31,447            |
| • Loans - other retail  | 15,641                          | 15,054            |
| • all other assets  | 2,867                           | 2,750             |
| Total credit risk on balance sheet  | 62,543                          | 61,541            |
| Total credit risk off balance sheet (commitments)   | 2,313                           | 2,811             |
| • 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 (in terms of risk-weighted assets) for market risk   | -                               | -                 |
| (d) Capital requirements (in terms of risk-weighted assets) for operational risk  | 9,938                           | 9,616             |
| (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  | 74,794                          | 73,968            |

|                        | 31 December 2017 | 30 September 2017 |
|------------------------|------------------|-------------------|
| (f) Common Equity Tier | 26.29%           | 26.45%            |
| Tier 1                 | 26.29%           | 26.45%            |
| Total Capital          | 26.72%           | 26.88%            |