

**APS 330 INTERIM FINANCIAL REPORTING 31 December 2019**  
**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

Capital Adequacy	Risk Weighted Assets \$000's	
	31 December 2019	30 September 2019
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	20,392	14,459
• Loans - secured by residential mortgage	38,795	36,966
• Loans - other retail	18,103	20,070
• all other assets	2,786	2,632
Total credit risk on balance sheet	80,076	74,127
Total credit risk off balance sheet (commitments)	3,039	2,874
• 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	10,625	10,638
(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).		
<b>Total Risk Weighted Assets</b>	<b>93,740</b>	<b>87,639</b>
	<b>31 December 2019</b>	<b>30 September 2019</b>
(f) Common Equity Tier 1	22.57%	23.95%
Tier 1	22.57%	23.95%
Total Capital	22.91%	24.31%

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<b>Credit Risk</b>			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Oct – 31 Dec 2019)
(a) Total gross credit risk exposures, plus average gross exposure over the period, broken down by:	<b>\$000's</b>	<b>\$000's</b>	<b>\$000's</b>
<b>Loans</b> (major types of credit exposure)			
By Portfolio Household Mortgage Secured Loans	105,575	2,586	104,204
Household Other Loans	19,357	1,166	19,264
Commercial Term Loans	1,416	826	1,376
Overdrafts	474	953	489
Loan Redraw Facilities	-	9,688	-
<b>Total</b>	<b>126,822</b>	<b>15,219</b>	<b>125,334</b>

(b)	<b>By Portfolio: Impaired, Past Due &amp; Provisions</b>	<b>Total Portfolio Balance \$000's</b>	<b>Impaired Facilities \$000's</b>	<b>Past Due Facilities \$000's</b>	<b>Specific Provisions \$000's</b>	<b>Specific Provisions &amp; Write Offs for Previous Quarter \$000's</b>
	<b>Portfolio</b>					
	Household Mortgage Secured Loans	105,575	-	-	-	-
	Household Other Loans & Overdrafts	19,831	220	100	164	-
	Commercial Term Loans	1,416	-	-	-	-
	Total	<b>126,822</b>	<b>220</b>	<b>100</b>	<b>164</b>	-
(c)	<b>General Reserve for Credit Losses</b>					<b>318</b>

<b>Securitisation Exposures</b>		
(a)	Summary of current period's securitisation activity, including the total amount of exposures securitized (by exposure type) and recognized gain or loss on sale by exposure type	N/A
(b)	Aggregate amount of:	
	• On-balance sheet securitisation exposures retained or purchased broken down by exposure type; and	N/A
	• Off-balance sheet securitisation exposures broken down by exposure type.	N/A