

APS 330 INTERIM FINANCIAL REPORTING 31 March 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 March 2019	31 December 2018
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	12,457	11,986
• Loans - secured by residential mortgage	36,588	35,841
• Loans - other retail	17,391	17,010
• all other assets	2,568	2,579
Total credit risk on balance sheet	69,004	67,416
Total credit risk off balance sheet (commitments)	3,398	2,665
• 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	10,591	10,591
(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	82,993	80,673
	31 March 2019	31 December 2018
(f) Common Equity Tier 1	24.85%	25.27%
Tier 1	24.85%	25.27%
Total Capital	25.24%	25.66%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (1 Oct – 31 Dec 2018)
(a) Total gross credit risk exposures, plus average gross exposure over the period, broken down by:	\$000's	\$000's	\$000's
Loans (major types of credit exposure)			
By Portfolio Household Mortgage Secured Loans	98,951	10,776	98,327
Household Other Loans	18,368	1,195	18,262
Commercial Term Loans	1,534	822	1,524
Overdrafts	519	1,027	501
Loan Redraw Facilities	-	-	-
Total	119,372	13,820	118,614

(b)	By Portfolio: Impaired, Past Due & Provisions	Total Portfolio Balance \$000's	Impaired Facilities \$000's	Past Due Facilities \$000's	Specific Provisions \$000's	Specific Provisions & Write Offs for Previous Quarter \$000's
Portfolio	Household Mortgage Secured Loans	98,951	-	-	-	-
	Household Other Loans & Overdrafts	18,887	180.38	96.79	138	16
	Commercial Term Loans	1,534	0.183	0.183	-	-
	Total	119,372	180	97	138	16
(c)	General Reserve for Credit Losses					318

Securitisation Exposures		
(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