

APS 330 INTERIM FINANCIAL REPORTING 30 September 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 \$000's	
	30 September 2017	30 June 2017
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	12,290	12,357
• Loans - secured by residential mortgage	31,447	31,331
• Loans - other retail	15,054	14,614
• all other assets	2,750	2,637
Total credit risk on balance sheet	61,541	60,939
Total credit risk off balance sheet (commitments)	2,811	2,688
• 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	9,616	9,624
(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	73,968	73,251

	30 September 2017	30 June 2017
(f) Common Equity Tier	26.45%	26.59%
Tier 1	26.45%	26.59%
Total Capital	26.88%	27.00%