

APS 330 INTERIM FINANCIAL REPORTING 30 September 2018
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	
	30 September 2018	30 June 2018
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	12,194	10,960
• Loans - secured by residential mortgage	34,604	34,607
• Loans - other retail	16,870	16,519
• all other assets	2,690	2,802
Total credit risk on balance sheet	66,358	64,888
Total credit risk off balance sheet (commitments)	3,312	2,636
• 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	10,304	10,305
(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	79,974	77,829
	30 September 2018	30 June 2018
(f) Common Equity Tier 1	25.22%	25.71%
Tier 1	25.22%	25.71%
Total Capital	25.62%	26.12%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (1 Jul – 30 Sep 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	96,723	3,732	96,460
Household Other Loans	15,403	30	15,397
Commercial Term Loans	102	-	105
Overdrafts	1,282	2,165	1,312
Loan Redraw Facilities	-	9,782	-
Total	113,510	15,709	113,274

(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	96,723	-	Nil	-	-
	Household Other Loans & Overdrafts	16,685	283	97	175	8
	Commercial Term Loans	102	-	Nil	-	-
	Total	113,510	283	97	175	8
(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