

**APS 330 INTERIM FINANCIAL REPORTING 30 September 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

<b>Capital Adequacy</b>	<b>Risk Weighted Assets \$000's</b>	
	<b>30 September 2019</b>	<b>30 June 2019</b>
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	14,459	13,247
• Loans - secured by residential mortgage	36,966	36,967
• Loans - other retail	20,070	17,986
• all other assets	2,632	2,023
Total credit risk on balance sheet	74,127	70,223
Total credit risk off balance sheet (commitments)	2,874	3,338
• 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	10,638	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>87,639</b>	<b>84,199</b>
	<b>30 September 2019</b>	<b>30 June 2019</b>
(f) Common Equity Tier 1	23.95%	25.27%
Tier 1	23.95%	25.27%
Total Capital	24.31%	25.66%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (1 Jul – 30 Sep 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	102,522	11,984	101,884
Household Other Loans	19,256	1,182	18,528
Commercial Term Loans	1,407	798	1,430
Overdrafts	490	973	509
Loan Redraw Facilities	-	-	-
<b>Total</b>	<b>123,675</b>	<b>14,937</b>	<b>122,351</b>

(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	102,522	-	-	-	-
	Household Other Loans & Overdrafts	19,746	142	90	128	-
	Commercial Term Loans	1,407	-	-	-	-
	<b>Total</b>	<b>123,675</b>	<b>142</b>	<b>90</b>	<b>128</b>	<b>-</b>
(c)	<b>General Reserve for Credit Losses</b>					<b>318</b>

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