

APS 330 INTERIM FINANCIAL REPORTING 31 December 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	
	31 December 2018	30 September 2018
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	11,986	12,194
• Loans - secured by residential mortgage	35,841	34,604
• Loans - other retail	17,010	16,870
• all other assets	2,579	2,690
Total credit risk on balance sheet	67,416	66,358
Total credit risk off balance sheet (commitments)	2,665	3,312
• 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	10,304
(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	80,673	79,974
	31 December 2018	30 September 2018
(f) Common Equity Tier 1	25.27%	25.22%
Tier 1	25.27%	25.22%
Total Capital	25.66%	25.62%

APS 330 INTERIM FINANCIAL REPORTING 31 December 2018

Public Disclosure requirements for all locally incorporated ADIs - QUARTERLY

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	97,034	3,732	96,276
Household Other Loans	18,091	30	17,815
Commercial Term Loans	1,503	-	1,517
Overdrafts	443	2,165	462
Loan Redraw Facilities	-	9,782	-
Total	117,071	15,709	116,070

(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	97,034	51	Nil	-	-
	Household Other Loans & Overdrafts	18,534	207	87	142	14
	Commercial Term Loans	1,503	-	Nil	-	-
	Total	117,071	258	87	142	14
(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