

APS 330 INTERIM FINANCIAL REPORTING 31 March 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

Table 3: Capital Adequacy

	Risk Weighted Assets \$000's	
	31 March 2018	31 December 2017
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	11,503	11,404
• Loans - secured by residential mortgage	33,935	32,631
• Loans - other retail	16,347	15,641
• all other assets	2,855	2,867
Total credit risk on balance sheet	64,640	62,543
Total credit risk off balance sheet (commitments)	2,670	2,313
• 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	9,938	9,938
(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	77,248	74,794

	31 March 2018	31 December 2017
(f) Common Equity Tier	25.69%	26.29%
Tier 1	25.69%	26.29%
Total Capital	26.10%	26.72%