

APS 330 INTERIM FINANCIAL REPORTING 31 March 2020
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 March 2020	31 December 2019
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	18,829	20,392
• Loans - secured by residential mortgage	39,567	38,795
• Loans - other retail	18,032	18,103
• all other assets	3,310	2,786
Total credit risk on balance sheet	79,738	80,076
Total credit risk off balance sheet (commitments)	3,003	3,039
• Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	N/A	N/A
Capital requirements for securitisation	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	10,625	10,625
(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	93,366	93,740
	31 March 2020	31 December 2019
(f) Common Equity Tier 1	22.84%	22.57%
Tier 1	22.84%	22.57%
Total Capital	23.18%	22.91%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Jan – 31 Mar 2020)
(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	106,974	2,170	106,915
Household Other Loans	19,678	1,230	19,462
Commercial Term Loans	1,703	832	1,720
Overdrafts	460	990	472
Loan Redraw Facilities	-	10,195	-
Total	128,815	15,417	128,569

(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	106,974	-	-	-	-
	Household Other Loans & Overdrafts	20,138	261	115	235	71
	Commercial Term Loans	1,703	-	-	-	-
	Total	128,815	261	115	235	71
(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