

APS 330 INTERIM FINANCIAL REPORTING 31 December 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 December 2020	30 September 2020
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	34,857	31,315
• Loans - secured by residential mortgage	39,894	39,183
• Loans - other retail	18,118	18,105
• all other assets	2,810	2,389
Total credit risk on balance sheet	95,679	90,992
Total credit risk off balance sheet (commitments)	4,428	3,827
• Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	N/A	N/A
Capital requirements for securitisation		
(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	11,182	10,696
(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	111,288	105,514
	31 December 2020	30 September 2020
(f) Common Equity Tier 1	19.21%	20.30%
Tier 1	19.21%	20.30%
Total Capital	19.49%	20.60%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Oct – 31 Dec 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	107,514	4,577	106,546
Household Other Loans	18,942	236	18,957
Commercial Term Loans	2,105	-	2,053
Overdrafts	276	2,576	335
Loan Redraw Facilities	-	13,031	-
Total	128,837	20,420	127,891

(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	107,514	-	-	-	-
	Household Other Loans & Overdrafts	19,218	165	96	208	16
	Commercial Term Loans	2,105	-	-	-	-
	Total	128,837	165	96	208	16
(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