

APS 330 INTERIM FINANCIAL REPORTING 30 September 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 | |
|---|---------------------------------|---------------------|
| | 30 September 2020 | 30 June 2020 |
| (a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio; | | |
| • Cash | 0 | 0 |
| • Liquid investments | 31,315 | 25,387 |
| • Loans - secured by residential mortgage | 39,183 | 39,734 |
| • Loans - other retail | 18,105 | 17,741 |
| • all other assets | 2,389 | 2,238 |
| Total credit risk on balance sheet | 90,992 | 85,100 |
| Total credit risk off balance sheet (commitments) | 3,827 | 3,038 |
| • 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 | 10,696 | 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 | 105,514 | 98,833 |
| | 30 September 2020 | 30 June 2020 |
| (f) Common Equity Tier 1 | 20.30% | 21.56% |
| Tier 1 | 20.30% | 21.56% |
| Total Capital | 20.60% | 22.88% |

APS 330 INTERIM FINANCIAL REPORTING 30 September 2020

Public Disclosure requirements for all locally incorporated ADIs - QUARTERLY

| Credit Risk | | | |
|---|---------------------|-------------------------------|--|
| | Balance Sheet Value | Off Balance Sheet Commitments | Average balance Sheet (01 Jul – 30 Sep 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 | 105,718 | 3,630 | 106,669 |
| Household Other Loans | 18,908 | 1,022 | 18,855 |
| Commercial Term Loans | 1,812 | - | 1,769 |
| Overdrafts | 446 | 1,118 | 397 |
| Loan Redraw Facilities | - | 11,555 | - |
| Total | 126,884 | 17,325 | 127,690 |

| | | | | | | |
|-----|--|--|------------------------------------|------------------------------------|------------------------------------|--|
| (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 | 105,718 | - | - | - | - |
| | Household Other Loans & Overdrafts | 19,354 | 204 | 101 | 210 | 13 |
| | Commercial Term Loans | 1,812 | - | - | - | - |
| | Total | 126,884 | 204 | 101 | 210 | 13 |
| (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 |