

APS 330 INTERIM FINANCIAL REPORTING 30 September 2021
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 2021	30 June 2021
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	39,289	34,151
• Loans - secured by residential mortgage	42,572	42,078
• Loans - other retail	14,135	18,735
• all other assets	2,762	2,141
Total credit risk on balance sheet	98,758	97,105
Total credit risk off balance sheet (commitments)	5,189	5,247
• 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	11,809	11,809
(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	115,756	114,162
	30 September 2021	30 June 2021
(f) Common Equity Tier 1	19.01%	19.07%
Tier 1	19.01%	19.07%
Total Capital	19.28	19.35%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Jul – 30 Sep 2021)
(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	116,458	5,983	115,227
Household Other Loans	18,628	116	18,883
Commercial Term Loans	1,829	-	1,801
Overdrafts	334	2,443	337
Loan Redraw Facilities	-	14,955	-
Total	137,249	23,497	136,248

(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	116,458	-	-	-	-
	Household Other Loans & Overdrafts	18,962	118	78	210	18
	Commercial Term Loans	1,829	-	-	-	-
	Total	137,249	118	78	210	18
(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