

## APS 330 INTERIM FINANCIAL REPORTING 31 December 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	
	31 December 2021	30 September 2021
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	39,795	39,289
• Loans - secured by residential mortgage	43,080	42,572
• Loans - other retail	13,516	14,135
• all other assets	1,254	2,762
Total credit risk on balance sheet	97,645	98,758
Total credit risk off balance sheet (commitments)	5,767	5,189
• 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	12,538	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).		
<b>Total Risk Weighted Assets</b>	<b>115,950</b>	<b>115,756</b>
	<b>31 December 2021</b>	<b>30 September 2021</b>
(f) Common Equity Tier 1	19.32%	19.01%
Tier 1	19.32%	19.01%
Total Capital	19.60%	19.35%

### Credit Risk

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	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:	<b>\$000's</b>	<b>\$000's</b>	<b>\$000's</b>
<b>Loans</b> (major types of credit exposure)			
By Portfolio Household Mortgage Secured Loans	116,841	7,378	116,659
Household Other Loans	18,059	143	18,444
Commercial Term Loans	2,852	-	2,155
Overdrafts	237	2,414	275
Loan Redraw Facilities	-	14,060	-
<b>Total</b>	<b>137,990</b>	<b>23,996</b>	<b>137,443</b>

(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
<b>Portfolio</b>	Household Mortgage Secured Loans	116,841	-	-	-	-
	Household Other Loans & Overdrafts	18,297	142	80	191	-
	Commercial Term Loans	2,852	-	-	-	-
	<b>Total</b>	<b>137,990</b>	<b>142</b>	<b>80</b>	<b>191</b>	<b>-</b>
(c)	<b>General Reserve for Credit Losses</b>					<b>318</b>

<b>Securitisation Exposures</b>		
(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