

APS 330 INTERIM FINANCIAL REPORTING 31 March 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 March 2021	31 December 2020
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	35,906	34,857
• Loans - secured by residential mortgage	40,259	39,894
• Loans - other retail	18,449	18,118
• all other assets	2,719	2,810
Total credit risk on balance sheet	97,333	95,679
Total credit risk off balance sheet (commitments)	5,618	4,428
• 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	11,182
(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	114,133	111,288
	31 March 2021	31 December 2020
(f) Common Equity Tier 1	18.90%	19.21%
Tier 1	18.90%	19.21%
Total Capital	19.18%	19.49%

APS 330 INTERIM FINANCIAL REPORTING 31 March 2021

Public Disclosure requirements for all locally incorporated ADIs - QUARTERLY

Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Jan – 31 Mar 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	108,495	7,686	108,126
Household Other Loans	19,027	99	18,932
Commercial Term Loans	2,012	-	2,057
Overdrafts	367	2,371	388
Loan Redraw Facilities	-	12,951	-
Total	129,901	23,106	129,503

(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	108,495	-	-	-	-
	Household Other Loans & Overdrafts	19,394	156	97	329	14
	Commercial Term Loans	2,012	-	-	-	-
	Total	129,901	156	97	329	14
(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