

APS 330 INTERIM FINANCIAL REPORTING 30 September 2022
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 divided by total risk weighted assets

Capital Adequacy	Risk Weighted Assets \$000's	
	30 September 2022	30 June 2022
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	42,847	43,032
• Loans - secured by residential mortgage	45,644	43,778
• Loans - other retail	17,704	17,592
• all other assets	1,490	1,351
Total credit risk on balance sheet	107,685	105,753
Total credit risk off balance sheet (commitments)	4,658	5,052
• 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	13,315	13,315
(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	125,658	124,120
	30 September 2022	30 June 2022
(f) Common Equity Tier 1	18.40%	18.31%
Tier 1	18.40%	18.31%
Total Capital	18.40%	18.31%

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Credit Risk			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Jul – 30 Sep 2022)
(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	123,366	6,518	122,316
Household Other Loans	17,025	140	16,981
Commercial Term Loans	3,279	-	3,253
Overdrafts	233	2,353	219
Loan Redraw Facilities	-	14,235	-
Total	143,903	23,246	142,769

(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	123,366	-	-	-	-
	Household Other Loans & Overdrafts	17,258	87	83	165	4	
	Commercial Term Loans	3,279	-	-	-	-	
	Total	143,903	87	83	165	4	
(c)	General Reserve for Credit Losses						-

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