

**APS 330 INTERIM FINANCIAL REPORTING 31 December 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	
	31 December 2022	30 September 2022
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	40,117	42,847
• Loans - secured by residential mortgage	45,447	45,644
• Loans - other retail	17,600	17,704
• all other assets	1,651	1,490
Total credit risk on balance sheet	104,815	107,685
Total credit risk off balance sheet (commitments)	4,501	4,658
• 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	14,954	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).		
<b>Total Risk Weighted Assets</b>	<b>124,261</b>	<b>125,658</b>
	<b>31 December 2022</b>	<b>30 September 2022</b>
(f) Common Equity Tier 1	19.16%	18.40%
Tier 1	19.16%	18.40%
Total Capital	19.16%	18.40%

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<b>Credit Risk</b>			
	Balance Sheet Value	Off Balance Sheet Commitments	Average balance Sheet (01 Oct – 31 Dec 2022)
(a) Total gross credit risk exposures, plus average gross exposure over the period, broken down by:	\$000's	\$000's	\$000's
<b>Loans</b> (major types of credit exposure)			
By Portfolio Household Mortgage Secured Loans	122,108	6,057	122,163
Household Other Loans	17,197	114	17,163
Commercial Term Loans	3,665	-	3,436
Overdrafts	278	2,221	244
Loan Redraw Facilities	-	15,543	-
<b>Total</b>	<b>143,248</b>	<b>23,935</b>	<b>143,006</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	122,108	-	-	-	-
	Household Other Loans & Overdrafts	17,474	107	107	219	6
	Commercial Term Loans	3,279	-	-	-	-
	<b>Total</b>	<b>142,861</b>	<b>107</b>	<b>107</b>	<b>219</b>	<b>6</b>
(c)	<b>General Reserve for Credit Losses</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