

APS 330 INTERIM FINANCIAL REPORTING 31 March 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 March 2022	31 December 2021
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;		
• Cash	0	0
• Liquid investments	42,248	39,795
• Loans - secured by residential mortgage	43,564	43,080
• Loans - other retail	18,464	13,516
• all other assets	1,149	1,254
Total credit risk on balance sheet	105,425	97,645
Total credit risk off balance sheet (commitments)	5,296	5,767
• 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	12,538
(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	123,259	115,950
	31 March 2022	31 December 2021
(f) Common Equity Tier 1	18.27%	19.32%
Tier 1	18.27%	19.32%
Total Capital	18.27%	19.60%

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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	118,011	4,930	118,051
Household Other Loans	17,414	384	17,581
Commercial Term Loans	2,935	-	2,877
Overdrafts	227	2,308	242
Loan Redraw Facilities	-	14,149	-
Total	138,587	21,771	138,751

(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	118,011	-	-	-	-
	Household Other Loans & Overdrafts	17,640	108	73	146	-	
	Commercial Term Loans	2,935	-	-	-	-	
	Total	138,587	108	73	146	-	
(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