

## Fire Service Credit Union Ltd

Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330

As at 31 December 2020

### Capital Adequacy

	31/12/2020	30/09/2020
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	7,700	6,931
Loans and advances		
Claims secured by residential mortgage	13,365	13,960
Other members loans	2,599	2,580
Commitments for loans and		
- Loans approved not	723	0
- Loan redraw facilities	610	608
- for cash and cash claims		
- for other assets	184	250
- for operational risk	4,267	4,054
<b>Total risk weighted assets</b>	<b>29,448</b>	<b>28,384</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,824	4,831
- tier 1 capital	4,824	4,831
- total capital	4,892	4,898
<b>Capital adequacy ratio</b>		
- on common equity tier 1	16.38%	17.02%
- on tier 1 capital	16.38%	17.02%
- on total capital	16.61%	17.26%

### Credit risk

For the three month period ended

31/12/2020

	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
<b>Deposits with banks or ADIs</b>	<b>16,000</b>	<b>3,607</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	37,405	38,353	-	-	-	-
- other members loans	2,670	2,590	0	-	65	0
Off balance sheet commitments:						
- loans approved not advanced	2,065	361	-	-	-	-
- loan redraw limits	3,485	3,480	-	-	-	-
- revocable overdraft limits	3,028	3,367	-	-	-	-
- other irrevocable standby commitments	2,292	2,249	-	-	-	-
<b>Total loans and advances</b>	<b>50,945</b>	<b>50,400</b>	-	-	<b>65</b>	-

The general reserve for credit losses at reporting date is (\$000):

\$67

For the three month period ended

30/09/2020

	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
<b>Deposits with banks or ADIs</b>	<b>12,750</b>	<b>3,607</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	39,301	39,962	-	-	-	-
- other members loans	2,649	2,562	0	-	65	-
Off balance sheet commitments:						
- loans approved not advanced	-	9	-	-	-	-
- loan redraw limits	3,475	3,211	-	-	-	-
- revocable overdraft limits	3,248	2,963	-	-	-	-
- other irrevocable standby commitments	2,205	2,155	-	-	-	-
<b>Total loans and advances</b>	<b>50,878</b>	<b>50,863</b>	-	-	<b>65</b>	-

The general reserve for credit losses at reporting date is (\$000):

\$67