

Fire Service Credit Union Ltd

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

As at 31 December 2021

Capital Adequacy

	31/12/2021	30/09/2021
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	8,683	8,859
Loans and advances		
Claims secured by residential mortgage	14,664	14,397
Other members loans	2,444	2,614
Commitments for loans and		
- Loans approved not advanced	168	0
- Loan redraw facilities	451	486
- for cash and cash claims		
- for other assets	155	169
- for operational risk	4,615	4,404
Total risk weighted assets	31,180	30,928
Credit Union capital base		
- common equity tier 1	5,120	4,791
- tier 1 capital	5,120	4,791
- total capital	5,186	4,859
Capital adequacy ratio		
- on common equity tier 1	16.42%	15.49%
- on tier 1 capital	16.42%	15.49%
- on total capital	16.63%	15.71%

Credit risk

For the three month period ended 31/12/2021

	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
Deposits with banks or ADIs	14,600	4,418	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,036	40,790	-	-	-	-
- other members loans	2,521	2,529	0	-	70	0
Off balance sheet commitments:						
- loans approved not advanced	480	350	-	-	-	-
- loan redraw limits	2,575	2,676	-	-	-	-
- revocable overdraft limits	2,035	2,511	-	-	-	-
- other irrevocable standby commitments	2,569	2,321	-	-	-	-
Total loans and advances	51,216	51,177	-	-	70	-

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

\$66

For the three month period ended 30/09/2021

	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
Deposits with banks or ADIs	18,200	4,106	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,544	40,707	-	-	-	-
- other members loans	2,689	2,601	0	-	70	
Off balance sheet commitments:						
- loans approved not advanced	-	185	-	-	-	-
- loan redraw limits	2,777	2,844	-	-	-	-
- revocable overdraft limits	2,447	2,657	-	-	-	-
- other irrevocable standby commitments	2,592	2,504	-	-	-	-
Total loans and advances	51,049	51,774	-	-	70	-

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

\$67