

## Fire Service Credit Union Ltd

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

As at 31 December 2022

### Capital Adequacy

	31/12/2022	30/09/2022
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	8,607	9,387
Loans and advances		
Claims secured by residential mortgage	14,822	13,825
Other members loans	2,405	2,526
Commitments for loans and		
- Loans approved not advanced	709	0
- Loan redraw facilities	558	518
- for cash and cash claims		
- for other assets	117	148
- for operational risk	5,051	4,877
<b>Total risk weighted assets</b>	<b>32,269</b>	<b>31,280</b>
<b>Credit Union capital base</b>		
- common equity tier 1	5,510	5,363
- tier 1 capital	5,510	5,363
- total capital	5,510	5,363
<b>Capital adequacy ratio</b>		
- on common equity tier 1	17.07%	17.14%
- on tier 1 capital	17.07%	17.14%
- on total capital	17.07%	17.14%

### Credit risk

For the three month period ended

31/12/2022

	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>15,650</b>	<b>4,733</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	42,078	40,412	-	-	-	-
- other members loans	2,488	2,466	1	-	83	0
Off balance sheet commitments:						
- loans approved not advanced	2,025	1,013	-	-	-	-
- loan redraw limits	3,187	3,073	-	-	-	-
- revocable overdraft limits	1,610	1,610	-	-	-	-
- other irrevocable standby commitments	2,602	2,665	-	-	-	-
<b>Total loans and advances</b>	<b>53,990</b>	<b>51,239</b>	<b>1</b>	<b>-</b>	<b>83</b>	<b>0</b>

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

\$0

For the three month period ended

30/09/2022

	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>17,000</b>	<b>4,821</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	39,125	39,703	-	-	-	-
- other members loans	2,608	2,610	1	-	71	-
Off balance sheet commitments:						
- loans approved not advanced	-	-	-	-	-	-
- loan redraw limits	2,958	3,092	-	-	-	-
- revocable overdraft limits	1,611	1,728	-	-	-	-
- other irrevocable standby commitments	2,635	2,692	-	-	-	-
<b>Total loans and advances</b>	<b>48,938</b>	<b>49,826</b>	<b>1</b>	<b>-</b>	<b>71</b>	<b>-</b>

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

\$68