

Fire Service Credit Union Ltd

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

As at 30 June 2020

Capital Adequacy

	30/06/2020	31/03/2020
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	6,004	5,637
Loans and advances		
Claims secured by residential mortgage	14,381	15,006
Other members loans	2,544	2,381
Commitments for loans and		
- Loans approved not	60	264
- Loan redraw facilities	516	432
- for cash and cash claims		
- for other assets	248	288
- for operational risk	4,072	3,898
Total risk weighted assets	27,824	27,906
Credit Union capital base		
- common equity tier 1	4,749	4,827
- tier 1 capital	4,749	4,827
- total capital	4,816	4,895
Capital adequacy ratio		
- on common equity tier 1	17.07%	17.30%
- on tier 1 capital	17.07%	17.30%
- on total capital	17.31%	17.54%

Credit risk

For the three month period ended

30/06/2020

	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
Deposits with banks or ADIs	10,250	3,419	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,630	41,519	-	-	-	-
- other members loans	2,610	2,410	0	-	65	-21
Off balance sheet commitments:						
- loans approved not advanced	170	386	-	-	-	-
- loan redraw limits	2,948	2,708	-	-	-	-
- revocable overdraft limits	2,679	2,671	-	-	-	-
- other irrevocable standby commitments	2,107	2,093	-	-	-	-
Total loans and advances	51,144	51,786	-	-	65	21

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

\$67

For the three month period ended

31/03/2020

	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
Deposits with banks or ADIs	8,250	3,344	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,414	42,353	-	-	-	-
- other members loans	2,467	2,412	21	20	-	8
Off balance sheet commitments:						
- loans approved not advanced	755	438	-	-	-	-
- loan redraw limits	2,467	2,435	-	-	-	-
- revocable overdraft limits	2,663	2,637	-	-	-	-
- other irrevocable standby commitments	2,078	2,080	-	-	-	-
Total loans and advances	52,844	52,355	20	20	-	-

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

\$67