

## Fire Service Credit Union Ltd

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

As at 30 June 2021

### Capital Adequacy

	30/06/2021	31/03/2021
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	7,666	7,263
Loans and advances		
Claims secured by residential mortgage	14,665	14,166
Other members loans	2,588	2,729
Commitments for loans and		
- Loans approved not advanced	53	203
- Loan redraw facilities	509	551
- for cash and cash claims		
- for other assets	187	153
- for operational risk	4,404	4,267
<b>Total risk weighted assets</b>	<b>30,073</b>	<b>29,332</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,778	4,834
- tier 1 capital	4,778	4,834
- total capital	4,846	4,901
<b>Capital adequacy ratio</b>		
- on common equity tier 1	15.89%	16.48%
- on tier 1 capital	15.89%	16.48%
- on total capital	16.11%	16.71%

### Credit risk

For the three month period ended **30/06/2021**

	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
<b>Deposits with banks or ADIs</b>	<b>15,200</b>	<b>4,131</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	40,870	40,448	-	-	-	-
- other members loans	2,662	2,658	0	-	70	0
Off balance sheet commitments:						
- loans approved not advanced	150	176	-	-	-	-
- loan redraw limits	2,911	3,030	-	-	-	-
- revocable overdraft limits	2,866	3,117	-	-	-	-
- other irrevocable standby commitments	2,393	2,344	-	-	-	-
<b>Total loans and advances</b>	<b>51,852</b>	<b>51,774</b>	-	-	<b>70</b>	-

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

\$67

For the three month period ended **31/03/2021**

	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
<b>Deposits with banks or ADIs</b>	<b>12,300</b>	<b>4,033</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	40,026	38,716	-	-	-	-
- other members loans	2,801	2,664	0	-	70	-
Off balance sheet commitments:						
- loans approved not advanced	430	463	-	-	-	-
- loan redraw limits	3,148	3,369	-	-	-	-
- revocable overdraft limits	3,368	3,367	-	-	-	-
- other irrevocable standby commitments	2,287	2,262	-	-	-	-
<b>Total loans and advances</b>	<b>52,061</b>	<b>50,840</b>	-	-	<b>70</b>	-

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

\$67