

## Fire Service Credit Union Ltd

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

As at 30 June 2022

### Capital Adequacy

	30/06/2022	31/03/2022
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	9,202	9,097
Loans and advances		
Claims secured by residential mortgage	14,498	15,085
Other members loans	2,695	2,552
Commitments for loans and		
- Loans approved not advanced	0	20
- Loan redraw facilities	565	420
- for cash and cash claims		
- for other assets	191	123
- for operational risk	4,877	4,615
<b>Total risk weighted assets</b>	<b>32,026</b>	<b>31,913</b>
<b>Credit Union capital base</b>		
- common equity tier 1	5,203	5,141
- tier 1 capital	5,203	5,141
- total capital	5,271	5,209
<b>Capital adequacy ratio</b>		
- on common equity tier 1	16.25%	16.11%
- on tier 1 capital	16.25%	16.11%
- on total capital	16.46%	16.32%

### Credit risk

For the three month period ended

30/06/2022

	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>16,300</b>	<b>23,816</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	40,660	41,380	-	-	-	-
- other members loans	2,775	2,623	0	-	70	0
Off balance sheet commitments:						
- loans approved not advanced	-	10	-	-	-	-
- loan redraw limits	3,226	2,813	-	-	-	-
- revocable overdraft limits	1,844	2,122	-	-	-	-
- other irrevocable standby commitments	2,660	2,336	-	-	-	-
<b>Total loans and advances</b>	<b>51,165</b>	<b>51,285</b>	<b>0</b>	<b>-</b>	<b>70</b>	<b>0</b>

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

\$68

For the three month period ended

31/03/2022

	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>15,550</b>	<b>23,619</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	42,101	41,569	-	-	-	-
- other members loans	2,630	2,498	0	-	70	-
Off balance sheet commitments:						
- loans approved not advanced	20	250	-	-	-	-
- loan redraw limits	2,400	2,488	-	-	-	-
- revocable overdraft limits	1,929	2,488	-	-	-	-
- other irrevocable standby commitments	2,680	1,982	-	-	-	-
<b>Total loans and advances</b>	<b>51,761</b>	<b>51,274</b>	<b>-</b>	<b>-</b>	<b>70</b>	<b>-</b>

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

\$68