

Fire Service Credit Union Ltd

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

As at 31 March 2020

Capital Adequacy

	31/03/2020	31/12/2019
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,637	5,992
Loans and advances		
Claims secured by residential mortgage	15,006	15,039
Other members loans	2,381	2,442
Commitments for loans and		
- Loans approved not	264	42
- Loan redraw facilities	432	420
- for cash and cash claims		
- for other assets	288	259
- for operational risk	3,898	3,898
Total risk weighted assets	27,906	28,092
Credit Union capital base		
- common equity tier 1	4,827	4,836
- tier 1 capital	4,827	4,836
- total capital	4,895	4,903
Capital adequacy ratio		
- on common equity tier 1	17.30%	17.21%
- on tier 1 capital	17.30%	17.21%
- on total capital	17.54%	17.45%

Credit risk

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	21	-	5
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	21	21	-	5

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

\$67

For the three month period ended

31/12/2019

	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	6,500	3,345	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,293	42,241	-	-	-	-
- other members loans	2,521	2,444	20	20	-	8
Off balance sheet commitments:						
- loans approved not advanced	120	226	-	-	-	-
- loan redraw limits	2,402	2,332	-	-	-	-
- revocable overdraft limits	2,612	2,701	-	-	-	-
- other irrevocable standby commitments	2,082	2,048	-	-	-	-
Total loans and advances	52,030	51,991	20	20	-	-

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

\$67