

Fire Service Credit Union Ltd

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

As at 31 March 2022

Capital Adequacy

	31/03/2022	31/12/2021
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	9,097	8,683
Loans and advances		
Claims secured by residential mortgage	15,085	14,664
Other members loans	2,552	2,444
Commitments for loans and		
- Loans approved not advanced	20	168
- Loan redraw facilities	420	451
- for cash and cash claims		
- for other assets	123	155
- for operational risk	4,615	4,615
Total risk weighted assets	31,913	31,180
Credit Union capital base		
- common equity tier 1	5,141	5,120
- tier 1 capital	5,141	5,120
- total capital	5,209	5,186
Capital adequacy ratio		
- on common equity tier 1	16.11%	16.42%
- on tier 1 capital	16.11%	16.42%
- on total capital	16.32%	16.63%

Credit risk

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
Deposits with banks or ADIs	15,550	23,619	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,101	41,569	-	-	-	-
- other members loans	2,630	2,498	0	-	70	0
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	-	-	-	-
Total loans and advances	51,761	51,274	0	-	70	0

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

\$68

For the three month period ended

31/12/2021

	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
Deposits with banks or ADIs	14,600	4,418	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,036	40,790	-	-	-	-
- other members loans	2,521	2,529	0	-	70	-
Off balance sheet commitments:						
- loans approved not advanced	480	350	-	-	-	-
- loan redraw limits	2,575	2,676	-	-	-	-
- revocable overdraft limits	2,035	2,511	-	-	-	-
- other irrevocable standby commitments	2,569	2,321	-	-	-	-
Total loans and advances	51,216	51,777	-	-	70	-

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

\$66