

# Fire Service Credit Union Ltd

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

As at 30 September 2020

## Capital Adequacy

	30/09/2020	30/06/2020
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	6,931	6,004
Loans and advances		
Claims secured by residential mortgage	13,960	14,381
Other members loans	2,580	2,544
Commitments for loans and		
- Loans approved not	0	60
- Loan redraw facilities	608	516
- for cash and cash claims		
- for other assets	250	248
- for operational risk	4,054	4,072
<b>Total risk weighted assets</b>	<b>28,384</b>	<b>27,824</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,831	4,749
- tier 1 capital	4,831	4,749
- total capital	4,898	4,816
<b>Capital adequacy ratio</b>		
- on common equity tier 1	17.02%	17.07%
- on tier 1 capital	17.02%	17.07%
- on total capital	17.26%	17.31%

## Credit risk

For the three month period ended

30/09/2020

	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
<b>Deposits with banks or ADIs</b>	<b>12,750</b>	<b>3,607</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	39,301	39,962	-	-	-	-
- other members loans	2,649	2,562	0	-	65	0
Off balance sheet commitments:						
- loans approved not advanced	-	9	-	-	-	-
- loan redraw limits	3,475	3,211	-	-	-	-
- revocable overdraft limits	3,248	2,963	-	-	-	-
- other irrevocable standby commitments	2,205	2,155	-	-	-	-
<b>Total loans and advances</b>	<b>50,878</b>	<b>50,863</b>	-	-	<b>65</b>	-

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

\$67

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
<b>Deposits with banks or ADIs</b>	<b>10,250</b>	<b>3,419</b>	-	-	-	-
<b>Loans and advances:</b>						
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	-	-	-	-
<b>Total loans and advances</b>	<b>51,144</b>	<b>51,786</b>	-	-	<b>65</b>	<b>21</b>

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

\$67