

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
Capital requirements (in terms		
- 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
Total risk weighted assets	28,384	27,824
Credit Union capital base		
- common equity tier 1	4,831	4,749
- tier 1 capital	4,831	4,749
- total capital	4,898	4,816
Capital adequacy ratio		
- 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
Deposits with banks or ADIs	12,750	3,607	-	-	-	-
Loans and advances:						
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	-	-	-	-
Total loans and advances	50,878	50,863	-	-	65	-

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

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

\$67