

Fire Service Credit Union Ltd

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

As at 30 September 2021

Capital Adequacy

	30/09/2021	30/06/2021
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	8,859	7,666
Loans and advances		
Claims secured by residential mortgage	14,397	14,665
Other members loans	2,614	2,588
Commitments for loans and		
- Loans approved not advanced	0	53
- Loan redraw facilities	486	509
- for cash and cash claims		
- for other assets	169	187
- for operational risk	4,404	4,404
Total risk weighted assets	30,928	30,073
Credit Union capital base		
- common equity tier 1	4,791	4,778
- tier 1 capital	4,791	4,778
- total capital	4,859	4,846
Capital adequacy ratio		
- on common equity tier 1	15.49%	15.89%
- on tier 1 capital	15.49%	15.89%
- on total capital	15.71%	16.11%

Credit risk

For the three month period ended

30/09/2021

	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	18,200	4,106	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,544	40,707	-	-	-	-
- other members loans	2,689	2,601	0	-	70	0
Off balance sheet commitments:						
- loans approved not advanced	-	185	-	-	-	-
- loan redraw limits	2,777	2,844	-	-	-	-
- revocable overdraft limits	2,447	2,657	-	-	-	-
- other irrevocable standby commitments	2,592	2,504	-	-	-	-
Total loans and advances	51,049	51,498	-	-	70	-

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

\$67

For the three month period ended

30/06/2021

	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	16,200	4,131	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,870	40,448	-	-	-	-
- other members loans	2,662	2,658	0	-	70	-
Off balance sheet commitments:						
- loans approved not advanced	150	176	-	-	-	-
- loan redraw limits	2,911	3,030	-	-	-	-
- revocable overdraft limits	2,866	3,117	-	-	-	-
- other irrevocable standby commitments	2,393	2,344	-	-	-	-
Total loans and advances	51,862	51,774	-	-	70	-

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

\$67