

Fire Service Credit Union Ltd

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

As at 30 September 2022

Capital Adequacy

	30/09/2022	30/06/2022
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	9,387	9,202
Loans and advances		
Claims secured by residential mortgage	13,825	14,498
Other members loans	2,526	2,695
Commitments for loans and		
- Loans approved not advanced	0	0
- Loan redraw facilities	518	565
- for cash and cash claims		
- for other assets	148	191
- for operational risk	4,877	4,877
Total risk weighted assets	31,280	32,026
Credit Union capital base		
- common equity tier 1	5,363	5,203
- tier 1 capital	5,363	5,203
- total capital	5,363	5,271
Capital adequacy ratio		
- on common equity tier 1	17.14%	16.25%
- on tier 1 capital	17.14%	16.25%
- on total capital	17.14%	16.46%

Credit risk

For the three month period ended

30/09/2022

	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	17,000	4,821	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	39,125	39,703	-	-	-	-
- other members loans	2,608	2,610	1	-	71	0
Off balance sheet commitments:						
- loans approved not advanced	-	-	-	-	-	-
- loan redraw limits	2,958	3,092	-	-	-	-
- revocable overdraft limits	1,611	1,728	-	-	-	-
- other irrevocable standby commitments	2,635	2,692	-	-	-	-
Total loans and advances	48,938	49,826	1	-	71	0

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

\$0

For the three month period ended

30/06/2022

	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	16,300	23,816	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,660	41,380	-	-	-	-
- other members loans	2,775	2,623	0	-	70	
Off balance sheet commitments:						
- loans approved not advanced	-	10	-	-	-	-
- loan redraw limits	3,226	2,813	-	-	-	-
- revocable overdraft limits	1,844	2,122	-	-	-	-
- other irrevocable standby commitments	2,660	2,336	-	-	-	-
Total loans and advances	51,165	51,285	-	-	70	-

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

\$68

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