

Fire Service Credit Union Ltd

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

As at 31 December 2019

Capital Adequacy

	31/12/2019	30/09/2019
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,992	5,772
Loans and advances		
Claims secured by residential mortgage	15,039	14,961
Other members loans	2,442	2,445
Commitments for loans and		
- Loans approved not	42	116
- Loan redraw facilities	420	412
- for cash and cash claims		
- for other assets	259	279
- for operational risk	3,898	3,782
Total risk weighted assets	28,092	27,767
Credit Union capital base		
- common equity tier 1	4,836	4,833
- tier 1 capital	4,836	4,833
- total capital	4,903	4,900
Capital adequacy ratio		
- on common equity tier 1	17.21%	17.40%
- on tier 1 capital	17.21%	17.40%
- on total capital	17.45%	17.65%

Credit risk

For the three month period ended

31/12/2019

	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	6,500	3,345	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,293	42,241	-	-	-	-
- other members loans	2,521	2,444	20	20	-	8
Off balance sheet commitments:						
- loans approved not advanced	120	226	-	-	-	-
- loan redraw limits	2,402	2,332	-	-	-	-
- revocable overdraft limits	2,612	2,701	-	-	-	-
- other irrevocable standby commitments	2,082	2,048	-	-	-	-
Total loans and advances	52,030	51,991	20	20	-	8

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

\$67

For the three month period ended

30/09/2019

	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	5,250	3,247	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,188	42,010	-	-	-	-
- other members loans	2,514	2,504	0	19	-	8
Off balance sheet commitments:						
- loans approved not advanced	332	166	-	-	-	-
- loan redraw limits	2,354	2,296	-	-	-	-
- revocable overdraft limits	2,693	2,746	-	-	-	-
- other irrevocable standby commitments	2,046	2,031	-	-	-	-
Total loans and advances	52,127	51,753	-	-	-	-

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

\$67