

## Fire Service Credit Union Ltd

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

As at 30 September 2019

### Capital Adequacy

	30/09/2019	30/06/2019
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	5,772	5,001
Loans and advances		
Claims secured by residential mortgage	14,961	14,703
Other members loans	2,445	2,503
Commitments for loans and		
- Loans approved not	116	0
- Loan redraw facilities	412	392
- for cash and cash claims		
- for other assets	279	244
- for operational risk	3,782	3,780
<b>Total risk weighted assets</b>	<b>27,767</b>	<b>26,623</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,833	4,720
- tier 1 capital	4,833	4,720
- total capital	4,900	4,788
<b>Capital adequacy ratio</b>		
- on common equity tier 1	17.40%	17.73%
- on tier 1 capital	17.40%	17.73%
- on total capital	17.65%	17.98%

### Credit risk

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
<b>Deposits with banks or ADIs</b>	<b>5,250</b>	<b>3,247</b>	-	-	-	-
<b>Loans and advances:</b>						
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	-	-	-	-
<b>Total loans and advances</b>	<b>52,127</b>	<b>51,753</b>	-	<b>19</b>	-	<b>8</b>

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

\$67

For the three month period ended **30/06/2019**

	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
<b>Deposits with banks or ADIs</b>	<b>6,889</b>	<b>3,049</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	41,831	40,881	-	-	-	-
- other members loans	2,562	2,515	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	-	235	-	-	-	-
- loan redraw limits	2,239	2,270	-	-	-	-
- revocable overdraft limits	2,799	2,851	-	-	-	-
- other irrevocable standby commitments	1,920	1,995	-	-	-	-
<b>Total loans and advances</b>	<b>51,351</b>	<b>50,748</b>	-	-	-	-

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

\$67