

Fire Service Credit Union Ltd

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

As at 31 December 2016

Capital Adequacy

	31/12/2016	30/09/2016
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	6,782	5,514
Loans and advances		
Claims secured by	10,348	10,314
Other members loans	2,205	2,042
Commitments for loans and		
- Loans approved not	436	198
- Loan redraw facilities	516	524
- for cash and cash claims		
- for other assets	168	176
- for operational risk	3,267	3,155
Total risk weighted assets	23,720	21,923
Credit Union capital base		
- common equity tier 1	4,469	4,439
- tier 1 capital	4,469	4,439
- total capital	4,515	4,485
Capital adequacy ratio		
- on common equity tier 1	18.84%	20.25%
- on tier 1 capital	18.84%	20.25%
- on total capital	19.04%	20.46%

Credit risk

For the three month period ended

31/12/2016

	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	10,957	24,985	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,565	29,517	-	-	-	-
- other members loans	2,205	2,123	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	1,158	769	-	-	-	-
- loan redraw limits	2,947	2,971	-	-	-	-
- revocable overdraft limits	4,092	4,070	-	-	-	-
- other irrevocable standby commitments	1,817	1,778	-	-	-	-
Total loans and advances	41,784	41,228	0	-	0	- 0

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

\$46

For the three month period ended

30/09/2016

	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	8,764	24,495	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,468	28,372	-	-	-	-
- other members loans	2,042	1,959	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	360	544	-	-	-	-
- loan redraw limits	2,995	2,817	-	-	-	-
- revocable overdraft limits	4,047	4,133	-	-	-	-
- other irrevocable standby commitments	1,728	1,723	-	-	-	-
Total loans and advances	40,641	39,547	-	-	-	-

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

\$46