

Fire Service Credit Union Ltd

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

As at 31 December 2015

Capital Adequacy

	31/12/2015	30/09/2015
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	4,603	4,547
Loans and advances		
Claims secured by	9,774	9,990
Other members loans	1,718	1,564
Commitments for loans and		
- Loans approved not	192	331
- Loan redraw facilities	443	421
- for cash and cash claims		
- for other assets	170	191
- for operational risk	3,065	2,978
Total risk weighted assets	19,963	20,022
Credit Union capital base		
- common equity tier 1	4,357	4,333
- tier 1 capital	4,357	4,333
- total capital	4,404	4,381
Capital adequacy ratio		
- on common equity tier 1	21.82%	21.64%
- on tier 1 capital	21.82%	21.64%
- on total capital	22.06%	21.88%

Credit risk

For the three month period ended

31/12/2015

	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	8,512	22,806	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	27,925	28,234	-	-	-	-
- other members loans	1,718	1,641	0	3	0	0
Off balance sheet commitments:						
- loans approved not advanced	367	551	-	-	-	-
- loan redraw limits	2,530	2,469	-	-	-	-
- revocable overdraft limits	4,889	4,588	-	-	-	-
- other irrevocable standby commitments	1,699	1,692	-	-	-	-
Total loans and advances	39,128	39,175	0	3	0	0

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

\$48

For the three month period ended

30/09/2015

	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	7,238	20,107	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	28,543	29,468	-	-	-	-
- other members loans	1,564	1,804	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	734	643	-	-	-	-
- loan redraw limits	2,408	2,307	-	-	-	-
- revocable overdraft limits	4,775	4,438	-	-	-	-
- other irrevocable standby commitments	1,705	1,688	-	-	-	-
Total loans and advances	39,729	40,348	-	-	-	-

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

\$48