

Fire Service Credit Union Ltd

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

As at 31 December 2017

Capital Adequacy

	31/12/2017	30/09/2017
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	7,085	6,678
Loans and advances		
Claims secured by	11,543	10,937
Other members loans	2,589	2,563
Commitments for loans and		
- Loans approved not advanced	149	934
- Loan redraw facilities	523	488
- for cash and cash claims		
- for other assets	178	198
- for operational risk	3,456	3,384
Total risk weighted assets	25,523	25,182
Credit Union capital base		
- common equity tier 1	4,592	4,557
- tier 1 capital	4,592	4,557
- total capital	4,645	4,610
Capital adequacy ratio		
- on common equity tier 1	17.99%	18.10%
- on tier 1 capital	17.99%	18.10%
- on total capital	18.20%	18.31%

Credit risk

For the three month period ended

31/12/2017

	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	11,642	24,352	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	32,981	32,115	-	-	-	-
- other members loans	2,589	2,576	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	425	1,477	-	-	-	-
- loan redraw limits	2,986	2,887	-	-	-	-
- revocable overdraft limits	4,181	4,370	-	-	-	-
- other irrevocable standby commitments	1,846	1,853	-	-	-	-
Total loans and advances	45,008	45,278	-	-	-	0

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

\$53

For the three month period ended

30/09/2017

	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	10,980	25,519	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	31,249	30,499	-	-	-	-
- other members loans	2,563	2,468	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	2,528	2,219	-	-	-	-
- loan redraw limits	2,789	2,790	-	-	-	-
- revocable overdraft limits	4,560	4,380	-	-	-	-
- other irrevocable standby commitments	1,817	1,858	-	-	-	-
Total loans and advances	45,505	44,213	-	-	-	-

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

\$53