

Fire Service Credit Union Ltd

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

As at 31 Dec 2018

Capital Adequacy

	31/12/2018	30/09/2018
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,766	6,549
Loans and advances		
Claims secured by	13,707	13,428
Other members loans	2,521	2,520
Commitments for loans and		
- Loans approved not advanced	258	0
- Loan redraw facilities	392	457
- for cash and cash claims		
- for other assets	149	151
- for operational risk	3,690	3,573
Total risk weighted assets	26,483	26,679
Credit Union capital base		
- common equity tier 1	4,712	4,668
- tier 1 capital	4,712	4,668
- total capital	4,772	4,729
Capital adequacy ratio		
- on common equity tier 1	17.79%	17.50%
- on tier 1 capital	17.79%	17.50%
- on total capital	18.02%	17.72%

Credit risk

For the three month period ended

31/12/2018

	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	8,321	13,168	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	38,797	38,480	-	-	-	-
- other members loans	2,521	2,520	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	738	369	-	-	-	-
- loan redraw limits	2,240	1,427	-	-	-	-
- revocable overdraft limits	3,190	3,387	-	-	-	-
- other irrevocable standby commitments	1,938	1,979	-	-	-	-
Total loans and advances	49,423	48,162	-	-	-	-

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

\$60

For the three month period ended

30/09/2018

	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	8,927	25,065	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	38,161	36,429	-	-	-	-
- other members loans	2,520	2,538	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	-	528	-	-	-	-
- loan redraw limits	2,613	2,727	-	-	-	-
- revocable overdraft limits	3,583	3,580	-	-	-	-
- other irrevocable standby commitments	1,947	1,997	-	-	-	-
Total loans and advances	48,825	47,798	-	-	-	-

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

\$53