

Fire Service Credit Union Ltd

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

As at 30 September 2014

Capital Adequacy

	31/12/2014	30/09/2014
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	3,856	3,763
Loans and advances		
Claims secured by	10,816	10,662
Other members loans	1,521	1,602
Commitments for loans and		
- Loans approved not	118	496
- Loan redraw facilities	356	334
- for cash and cash claims		
- for other assets	265	160
- for operational risk	2,875	2,765
Total risk weighted assets	19,807	19,782
Credit Union capital base		
- common equity tier 1	4,335	4,323
- tier 1 capital	4,335	4,323
- total capital	4,382	4,370
Capital adequacy ratio		
- on common equity tier 1	21.88%	21.85%
- on tier 1 capital	21.88%	21.85%
- on total capital	22.12%	22.09%

Credit risk

For the three month period ended

31/12/2014

	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	4,111	18,826	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	30,903	30,576	-	-	-	-
- other members loans	1,521	1,562	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	290	845	-	-	-	-
- loan redraw limits	2,035	1,973	-	-	-	-
- revocable overdraft limits	4,647	4,602	-	-	-	-
- other irrevocable standby commitments	1,671	1,653	-	-	-	-
Total loans and advances	41,068	41,210	0	-	0	- 0

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

\$47

For the three month period ended

30/09/2014

	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	4,824	16,905	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	30,249	30,415	-	-	-	-
- other members loans	1,602	1,633	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,399	737	-	-	-	-
- loan redraw limits	1,911	1,811	-	-	-	-
- revocable overdraft limits	4,556	4,513	-	-	-	-
- other irrevocable standby commitments	1,634	1,584	-	-	-	-
Total loans and advances	41,351	40,693	-	-	-	-

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

\$47