

Fire Service Credit Union Ltd

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

As at 30 June 2015

Capital Adequacy

	30/06/2015	31/03/2015
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	4,205	3,995
Loans and advances		
Claims secured by	10,161	10,483
Other members loans	1,864	1,744
Commitments for loans and		
- Loans approved not	209	268
- Loan redraw facilities	386	385
- for cash and cash claims		
- for other assets	215	243
- for operational risk	2,978	2,875
Total risk weighted assets	20,017	19,992
Credit Union capital base		
- common equity tier 1	4,308	4,344
- tier 1 capital	4,308	4,344
- total capital	4,355	4,392
Capital adequacy ratio		
- on common equity tier 1	21.52%	21.73%
- on tier 1 capital	21.52%	21.73%
- on total capital	21.76%	21.97%

Credit risk

For the three month period ended

30/06/2015

	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	5,595	20,107	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,031	29,468	-	-	-	-
- other members loans	1,864	1,804	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	542	604	-	-	-	-
- loan redraw limits	2,206	2,203	-	-	-	-
- revocable overdraft limits	4,101	4,301	-	-	-	-
- other irrevocable standby commitments	1,677	1,671	-	-	-	-
Total loans and advances	39,421	40,052	0	-	0	0

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

\$48

For the three month period ended

31/03/2015

	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	5,005	19,503	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,951	30,404	-	-	-	-
- other members loans	1,744	1,633	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	658	474	-	-	-	-
- loan redraw limits	2,200	2,118	-	-	-	-
- revocable overdraft limits	4,501	4,574	-	-	-	-
- other irrevocable standby commitments	1,670	1,668	-	-	-	-
Total loans and advances	40,723	40,871	-	-	-	-

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

\$47