

Fire Service Credit Union Ltd

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

30 June 2016

Capital Adequacy

	30/06/2016	31/03/2016
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,977	5,295
Loans and advances		
Claims secured by	9,546	9,763
Other members loans	1,877	1,956
Commitments for loans and		
- Loans approved not	330	323
- Loan redraw facilities	462	453
- for cash and cash claims		
- for other assets	247	170
- for operational risk	3,155	3,065
Total risk weighted assets	21,594	21,024
Credit Union capital base		
- common equity tier 1	4,418	4,375
- tier 1 capital	4,418	4,375
- total capital	4,464	4,423
Capital adequacy ratio		
- on common equity tier 1	20.46%	20.81%
- on tier 1 capital	20.46%	20.81%
- on total capital	20.67%	21.04%

Credit risk

For the three month period ended

30/06/2016

	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	11,451	23,994	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	27,275	27,584	-	-	-	-
- other members loans	1,877	1,917	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	707	791	-	-	-	-
- loan redraw limits	2,638	2,613	-	-	-	-
- revocable overdraft limits	4,219	4,275	-	-	-	-
- other irrevocable standby commitments	1,706	1,674	-	-	-	-
Total loans and advances	38,421	38,854	0	-	0	0

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

\$46

For the three month period ended

31/03/2016

	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	9,469	22,767	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	27,893	27,909	-	-	-	-
- other members loans	1,957	1,837	1	-	-	1
Off balance sheet commitments:						
- loans approved not advanced	876	621	-	-	-	-
- loan redraw limits	2,588	2,559	-	-	-	-
- revocable overdraft limits	4,331	4,610	-	-	-	-
- other irrevocable standby commitments	1,667	1,671	-	-	-	-
Total loans and advances	39,313	39,207	1	-	-	1

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

\$48