

Fire Service Credit Union Ltd

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

As at 30 June 2017

Capital Adequacy

	30/06/2017	31/03/2017
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	8,111	7,427
Loans and advances		
Claims secured by	10,412	10,234
Other members loans	2,373	2,314
Commitments for loans and		
- Loans approved not advanced	727	795
- Loan redraw facilities	489	492
- for cash and cash claims		
- for other assets	274	143
- for operational risk	3,384	3,267
Total risk weighted assets	25,769	24,673
Credit Union capital base		
- common equity tier 1	4,530	4,507
- tier 1 capital	4,530	4,507
- total capital	4,584	4,553
Capital adequacy ratio		
- on common equity tier 1	17.58%	18.27%
- on tier 1 capital	17.58%	18.27%
- on total capital	17.79%	18.45%

Credit risk

For the three month period ended

30/06/2017

	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	9,530	26,154	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,748	29,495	-	-	-	-
- other members loans	2,373	2,344	0	-	0	-0
Off balance sheet commitments:						
- loans approved not advanced	1,910	2,035	-	-	-	-
- loan redraw limits	2,792	2,801	-	-	-	-
- revocable overdraft limits	4,200	4,226	-	-	-	-
- other irrevocable standby commitments	1,812	1,806	-	-	-	-
Total loans and advances	42,835	42,707	0	-	0	- 0

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

\$53

For the three month period ended

31/03/2017

	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	8,525	26,427	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,241	29,403	-	-	-	-
- other members loans	2,314	2,260	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	2,161	1,659	-	-	-	-
- loan redraw limits	2,810	2,878	-	-	-	-
- revocable overdraft limits	4,253	4,173	-	-	-	-
- other irrevocable standby commitments	1,795	1,792	-	-	-	-
Total loans and advances	42,574	42,165	-	-	-	-

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

\$46