

## Fire Service Credit Union Ltd

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

As at 30 June 2018

### Capital Adequacy

	30/06/2018	31/03/2018
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	7,431	6,995
Loans and advances		
Claims secured by	12,207	12,010
Other members loans	2,555	2,641
Commitments for loans and		
- Loans approved not advanced	369	122
- Loan redraw facilities	497	491
- for cash and cash claims		
- for other assets	150	173
- for operational risk	3,556	3,461
<b>Total risk weighted assets</b>	<b>26,765</b>	<b>25,892</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,637	4,624
- tier 1 capital	4,637	4,624
- total capital	4,697	4,678
<b>Capital adequacy ratio</b>		
- on common equity tier 1	17.32%	17.86%
- on tier 1 capital	17.32%	17.86%
- on total capital	17.55%	18.07%

### Credit risk

For the three month period ended

30/06/2018

	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
<b>Deposits with banks or ADIs</b>	<b>9,604</b>	<b>23,783</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	34,695	34,456	-	-	-	-
- other members loans	2,555	2,598	0	0	-	0
Off balance sheet commitments:						
- loans approved not advanced	1,055	702	-	-	-	-
- loan redraw limits	2,841	2,824	-	-	-	-
- revocable overdraft limits	3,577	3,833	-	-	-	-
- other irrevocable standby commitments	1,973	1,898	-	-	-	-
<b>Total loans and advances</b>	<b>46,697</b>	<b>46,311</b>	-	<b>0</b>	-	<b>0</b>

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

\$60

For the three month period ended

31/03/2018

	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
<b>Deposits with banks or ADIs</b>	<b>9,706</b>	<b>22,489</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	34,217	33,599	-	-	-	-
- other members loans	2,641	2,615	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	348	387	-	-	-	-
- loan redraw limits	2,808	2,897	-	-	-	-
- revocable overdraft limits	4,089	4,135	-	-	-	-
- other irrevocable standby commitments	1,871	1,328	-	-	-	-
<b>Total loans and advances</b>	<b>45,974</b>	<b>45,460</b>	-	-	-	-

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

\$53