

## Fire Service Credit Union Ltd

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

As at 31 March 2017

### Capital Adequacy

	31/03/2017	31/12/2016
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	7,427	6,782
Loans and advances		
Claims secured by	10,234	10,348
Other members loans	2,314	2,205
Commitments for loans and		
- Loans approved not advanced	795	436
- Loan redraw facilities	492	516
- for cash and cash claims		
- for other assets	143	168
- for operational risk	3,267	3,267
<b>Total risk weighted assets</b>	<b>24,673</b>	<b>23,720</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,507	4,469
- tier 1 capital	4,507	4,469
- total capital	4,553	4,515
<b>Capital adequacy ratio</b>		
- on common equity tier 1	18.27%	18.84%
- on tier 1 capital	18.27%	18.84%
- on total capital	18.45%	19.04%

### Credit risk

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
<b>Deposits with banks or ADIs</b>	<b>8,525</b>	<b>26,427</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	29,241	29,403	-	-	-	-
- other members loans	2,314	2,260	0	-	0	-0
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	-	-	-	-
<b>Total loans and advances</b>	<b>42,574</b>	<b>42,165</b>	-	-	0	- 0

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

\$46

For the three month period ended

31/12/2016

	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
<b>Deposits with banks or ADIs</b>	<b>10,957</b>	<b>24,985</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	29,565	29,517	-	-	-	-
- other members loans	2,205	2,123	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,158	769	-	-	-	-
- loan redraw limits	2,947	2,971	-	-	-	-
- revocable overdraft limits	4,092	4,070	-	-	-	-
- other irrevocable standby commitments	1,817	1,778	-	-	-	-
<b>Total loans and advances</b>	<b>41,784</b>	<b>41,228</b>	-	-	-	-

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

\$46