

Fire Service Credit Union Ltd

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

As at 31 March 2018

Capital Adequacy

	31/03/2018	31/12/2017
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	6,995	7,085
Loans and advances		
Claims secured by	12,010	11,543
Other members loans	2,641	2,589
Commitments for loans and		
- Loans approved not advanced	122	149
- Loan redraw facilities	491	523
- for cash and cash claims		
- for other assets	173	178
- for operational risk	3,461	3,456
Total risk weighted assets	25,892	25,523
Credit Union capital base		
- common equity tier 1	4,624	4,592
- tier 1 capital	4,624	4,592
- total capital	4,678	4,645
Capital adequacy ratio		
- on common equity tier 1	17.86%	17.99%
- on tier 1 capital	17.86%	17.99%
- on total capital	18.07%	18.20%

Credit risk

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
Deposits with banks or ADIs	9,706	22,489	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	34,217	33,599	-	-	-	-
- other members loans	2,641	2,615	0	-	-	0
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	1,828	-	-	-	-
Total loans and advances	45,974	45,460	-	-	-	0

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

\$53

For the three month period ended

31/12/2017

	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	11,642	24,352	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	32,981	32,115	-	-	-	-
- other members loans	2,589	2,576	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	425	1,477	-	-	-	-
- loan redraw limits	2,986	2,887	-	-	-	-
- revocable overdraft limits	4,181	4,370	-	-	-	-
- other irrevocable standby commitments	1,846	1,853	-	-	-	-
Total loans and advances	45,008	45,278	-	-	-	-

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

\$53