

Fire Service Credit Union Ltd

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

As at 31 March 2019

Capital Adequacy

	31/03/2019	31/12/2018
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,397	5,766
Loans and advances		
Claims secured by residential mortgage	14,039	14
Other members loans	2,468	2,521
Commitments for loans and		
- Loans approved not	165	258
- Loan redraw facilities	403	392
- for cash and cash claims		
- for other assets	157	149
- for operational risk	3,690	3,690
Total risk weighted assets	26,319	26,483
Credit Union capital base		
- common equity tier 1	4,724	4,712
- tier 1 capital	4,724	4,712
- total capital	4,784	4,772
Capital adequacy ratio		
- on common equity tier 1	17.95%	17.79%
- on tier 1 capital	17.95%	17.79%
- on total capital	18.18%	18.02%

Credit risk

For the three month period ended

31/03/2019

	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	7,473	2,594	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	39,930	39,364	-	-	-	-
- other members loans	2,468	2,494	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	470	604	-	-	-	-
- loan redraw limits	2,302	2,271	-	-	-	-
- revocable overdraft limits	2,903	3,046	-	-	-	-
- other irrevocable standby commitments	1,916	1,957	-	-	-	-
Total loans and advances	49,990	49,736	-	-	-	0

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

\$60

For the three month period ended

31/12/2018

	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	8,321	13,168	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	38,797	38,480	-	-	-	-
- other members loans	2,521	2,520	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	738	369	-	-	-	-
- loan redraw limits	2,240	1,427	-	-	-	-
- revocable overdraft limits	3,190	3,387	-	-	-	-
- other irrevocable standby commitments	1,938	1,979	-	-	-	-
Total loans and advances	49,423	48,162	-	-	-	-

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

\$60