

Fire Service Credit Union Ltd

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

As at 30 September 2015

Capital Adequacy

	30/09/2015	30/06/2015
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	4,547	4,205
Loans and advances		
Claims secured by	9,990	10,161
Other members loans	1,564	1,864
Commitments for loans and		
- Loans approved not	331	209
- Loan redraw facilities	421	386
- for cash and cash claims		
- for other assets	191	215
- for operational risk	2,978	2,978
Total risk weighted assets	20,022	20,017
Credit Union capital base		
- common equity tier 1	4,333	4,308
- tier 1 capital	4,333	4,308
- total capital	4,381	4,355
Capital adequacy ratio		
- on common equity tier 1	21.64%	21.52%
- on tier 1 capital	21.64%	21.52%
- on total capital	21.88%	21.76%

Credit risk

For the three month period ended

30/09/2015

	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	7,238	20,107	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	28,543	29,468	-	-	-	-
- other members loans	1,564	1,804	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	734	643	-	-	-	-
- loan redraw limits	2,408	2,307	-	-	-	-
- revocable overdraft limits	4,775	4,438	-	-	-	-
- other irrevocable standby commitments	1,705	1,688	-	-	-	-
Total loans and advances	39,729	40,348	-	-	0	0

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

\$48

For the three month period ended

30/06/2015

	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	5,595	20,107	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,031	29,468	-	-	-	-
- other members loans	1,864	1,804	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	542	604	-	-	-	-
- loan redraw limits	2,206	2,203	-	-	-	-
- revocable overdraft limits	4,101	4,301	-	-	-	-
- other irrevocable standby commitments	1,677	1,671	-	-	-	-
Total loans and advances	39,421	40,052	-	-	-	-

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

\$48