

Fire Service Credit Union Ltd

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

As at 30 September 2016

Capital Adequacy

	30/09/2016	30/06/2016
	\$,000	\$,000
Capital requirements (in		
- for credit risk		
Deposits with banks and	5,514	5,977
Loans and advances		
Claims secured by	10,314	9,546
Other members loans	2,042	1,877
Commitments for loans		
- Loans approved not	198	330
- Loan redraw facilities	524	462
- for cash and cash claims		
- for other assets	176	247
- for operational risk	3,155	3,155
Total risk weighted assets	21,923	21,594
Credit Union capital base		
- common equity tier 1	4,439	4,418
- tier 1 capital	4,439	4,418
- total capital	4,485	4,464
Capital adequacy ratio		
- on common equity tier 1	20.25%	20.46%
- on tier 1 capital	20.25%	20.46%
- on total capital	20.46%	20.67%

Credit risk

For the three month period ended

30/09/2016

	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
Deposits with banks or ADIs	8,764	24,495	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,468	28,372	-	-	-	-
- other members loans	2,042	1,959	0	-	0	0
Off balance sheet commitments:						
- loans approved not advanced	360	544	-	-	-	-
- loan redraw limits	2,995	2,817	-	-	-	-
- revocable overdraft limits	4,047	4,133	-	-	-	-
- other irrevocable standby commitments	1,728	1,723	-	-	-	-
Total loans and advances	40,641	39,547	0	-	0	0

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

\$46

For the three month period ended

30/06/2016

	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
Deposits with banks or ADIs	11,451	23,994	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	27,275	27,584	-	-	-	-
- other members loans	1,877	1,917	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	707	791	-	-	-	-
- loan redraw limits	2,638	2,613	-	-	-	-
- revocable overdraft limits	4,219	4,275	-	-	-	-
- other irrevocable standby commitments	1,706	1,674	-	-	-	-
Total loans and advances	38,421	38,854	-	-	-	-

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

\$46