

Fire Service Credit Union Ltd

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

As at 30 September 2017

Capital Adequacy

	30/09/2017	30/06/2017
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	6,678	8,111
Loans and advances		
Claims secured by	10,937	10,412
Other members loans	2,563	2,373
Commitments for loans and		
- Loans approved not advanced	934	727
- Loan redraw facilities	488	489
- for cash and cash claims		
- for other assets	198	274
- for operational risk	3,384	3,384
Total risk weighted assets	25,182	25,769
Credit Union capital base		
- common equity tier 1	4,557	4,530
- tier 1 capital	4,557	4,530
- total capital	4,610	4,584
Capital adequacy ratio		
- on common equity tier 1	18.10%	17.58%
- on tier 1 capital	18.10%	17.58%
- on total capital	18.31%	17.79%

Credit risk

For the three month period ended

30/09/2017

	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	10,980	25,519	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	31,249	30,499	-	-	-	-
- other members loans	2,563	2,468	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	2,528	2,219	-	-	-	-
- loan redraw limits	2,789	2,790	-	-	-	-
- revocable overdraft limits	4,560	4,380	-	-	-	-
- other irrevocable standby commitments	1,817	1,858	-	-	-	-
Total loans and advances	45,505	44,213	-	-	-	-

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

\$53

For the three month period ended

30/06/2017

	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	9,530	26,154	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,748	29,495	-	-	-	-
- other members loans	2,373	2,344	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,910		-	-	-	-
- loan redraw limits	2,792	2,035	-	-	-	-
- revocable overdraft limits	4,200	2,801	-	-	-	-
- other irrevocable standby commitments	1,812	4,226	-	-	-	-
	42,835	1,806	-	-	-	-
Total loans and advances	41,784	42,707	-	-	-	-

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

\$53