

Fire Service Credit Union Ltd

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

As at 30 September 2018

Capital Adequacy

	30/09/2018	30/06/2018
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	6,549	7,431
Loans and advances		
Claims secured by	13,428	12,207
Other members loans	2,520	2,555
Commitments for loans and		
- Loans approved not advanced	0	369
- Loan redraw facilities	457	497
- for cash and cash claims		
- for other assets	151	150
- for operational risk	3,573	3,556
Total risk weighted assets	26,679	26,765
Credit Union capital base		
- common equity tier 1	4,668	4,637
- tier 1 capital	4,668	4,637
- total capital	4,729	4,697
Capital adequacy ratio		
- on common equity tier 1	17.50%	17.99%
- on tier 1 capital	17.50%	17.99%
- on total capital	17.72%	18.20%

Credit risk

For the three month period ended

30/09/2018

	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	8,927	25,065	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	38,161	36,429	-	-	-	-
- other members loans	2,520	2,538	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	-	528	-	-	-	-
- loan redraw limits	2,613	2,727	-	-	-	-
- revocable overdraft limits	3,583	3,580	-	-	-	-
- other irrevocable standby commitments	1,947	1,997	-	-	-	-
Total loans and advances	48,825	47,798	-	-	-	0

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

\$60

For the three month period ended

30/06/2018

	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	9,604	23,783	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	34,695	34,456	-	-	-	-
- other members loans	2,555	2,598	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,055	702	-	-	-	-
- loan redraw limits	2,841	2,824	-	-	-	-
- revocable overdraft limits	2,577	3,833	-	-	-	-
- other irrevocable standby commitments	1,973	1,898	-	-	-	-
Total loans and advances	46,697	46,311	-	-	-	-

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

\$53