

Fire Service Credit Union Ltd

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

As at 30 June 2019

Capital Adequacy

	30/06/2019	31/03/2019
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	5,001	5,397
Loans and advances		
Claims secured by residential mortgage	14,703	14,039
Other members loans	2,503	2,468
Commitments for loans and		
- Loans approved not	0	165
- Loan redraw facilities	392	403
- for cash and cash claims		
- for other assets	244	157
- for operational risk	3,780	3,690
Total risk weighted assets	26,623	26,319
Credit Union capital base		
- common equity tier 1	4,720	4,724
- tier 1 capital	4,720	4,724
- total capital	4,788	4,784
Capital adequacy ratio		
- on common equity tier 1	17.73%	17.95%
- on tier 1 capital	17.73%	17.95%
- on total capital	17.98%	18.18%

Credit risk

For the three month period ended **30/06/2019**

	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	6,889	3,049	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,831	40,881	-	-	-	-
- other members loans	2,562	2,515	0	-	-	0
Off balance sheet commitments:						
- loans approved not advanced	-	235	-	-	-	-
- loan redraw limits	2,239	2,270	-	-	-	-
- revocable overdraft limits	2,799	2,851	-	-	-	-
- other irrevocable standby commitments	1,920	1,995	-	-	-	-
Total loans and advances	51,351	50,748	-	-	-	0

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

\$67

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	-	-	-	-
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	-	-	-	-

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

\$60