

Firefighters & Affiliates Credit Co-operative Ltd
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 30th June 2016

Capital Adequacy	30-Jun-16	31-Mar-16
	\$'000	\$'000
Capital requirements (in terms of risk weighted assets) -		
for credit risk		
Claims on banks and ADIs (deposits, bank bills)	9,159	8,710
Loans and advances	8,253	8,043
Claims secured by residential mortgage	3,542	2,938
Other retail	816	869
Commercial	0	0
Government	0	0
Commitments for loans and advances	331	384
- Loans approved not advanced	716	741
- Loan redraw facilities	0	0
for cash and cash claims	2,840	2,832
for other assets	3,063	3,034
for operational risk	26,082	27,556
Total risk weighted assets		
Credit union capital base		
- common equity tier 1 capital	4,758	4,749
- tier 1 capital	4,758	4,749
- total capital	4,904	4,896
Capital adequacy ratio		
- common equity tier 1 capital	16.99%	17.24%
- tier 1 capital	16.99%	17.24%
- total capital	17.10%	17.77%

Credit risk	Gross	Average	Impaired	90 days	Specific	Charge (recovery)
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Deposits with banks or ADIs	25,374	25,812	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	23,219	23,489	-	-	-	-
- other retail	3,542	2,659	0	0	0	0
- commercial	816	866	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	917	616	-	-	-	-
- loan redraw limits	3,632	3,625	-	-	-	-
- revocable line of credits	617	630	-	-	-	-
- irrevocable standby	1,799	1,706	-	-	-	-
Total loans and advances	34,893	33,500	0	0	0	0

The general reserve for credit losses at reporting date is (\$'000): \$146

As at 31-Mar-2016	Gross	Average	Impaired	90 days	Specific	Charge (recovery)
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Deposits with banks or ADIs	26,250	26,529	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	22,977	23,481	-	-	-	-
- other retail	2,938	2,461	-	-	-	(2)
- commercial	869	879	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,066	540	-	-	-	-
- loan redraw limits	3,840	3,625	-	-	-	-
- revocable line of credits	623	620	-	-	-	-
- irrevocable standby	1,793	1,706	-	-	-	-
Total loans and advances	33,917	33,392	-	-	-	(2)

The general reserve for credit losses at reporting date is (\$'000): \$146

Securitisation exposures
Quarter ending 30-Jun-16 31-Mar-16
\$'000 \$'000

Securitisation activity
New loans funded directly by external financier 0 0

Securitisation balances
On-balance sheet 0 0
Off-balance sheet, consisting of - 1,195 1,346
Owner occupied housing loans 1,195 1,346