

Fire Service Credit Union Ltd

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

As at 31 December 2013

Capital Adequacy

	31/12/2013	30/09/2013
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and ADIs	3,291	2,801
Loans and advances		
Claims secured by	10,544	10,680
Other members loans	1,648	1,685
Commitments for loans and		
- Loans approved not	631	661
- Loan redraw facilities	301	281
- for cash and cash claims		
- for other assets	90	106
- for operational risk	2,678	2,566
Total risk weighted assets	19,184	18,780
Credit Union capital base		
- common equity tier 1	4,117	4,107
- tier 1 capital	4,117	4,107
- total capital	4,163	4,153
Capital adequacy ratio		
- on common equity tier 1	21.46%	21.87%
- on tier 1 capital	21.46%	21.87%
- on total capital	21.70%	22.11%

Credit risk

For the three month period ended

31/12/2013

	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	16,405	15,151	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	30,127	30,320	-	-	-	-
- other members loans	1,648	1,667	0	-	0	0
Off balance sheet commitments:						
- loans approved not advanced	1,804	1,835	-	-	-	-
- loan redraw limits	1,719	1,663	-	-	-	-
- revocable overdraft limits	5,239	4,965	-	-	-	-
- other irrevocable standby commitments	1,553	1,521	-	-	-	-
Total loans and advances	42,090	41,970	0	-	0	0

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

\$46

For the three month period ended

30/09/2013

	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	13,964	14,684	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	30,513	30,110	-	-	-	-
- other members loans	1,685	1,657	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,866	2,283	-	-	-	-
- loan redraw limits	1,608	1,398	-	-	-	-
- revocable overdraft limits	4,690	4,742	-	-	-	-
- other irrevocable standby commitments	1,490	1,500	-	-	-	-
Total loans and advances	41,852	41,678	-	-	-	-

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

\$46