

## Fire Service Credit Union Ltd

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

As at 30 June 2014

### Capital Adequacy

	30/06/2014	31/03/2014
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	3,076	3,281
Loans and advances		
Claims secured by	10,703	10,278
Other members loans	1,664	1,656
Commitments for loans and		
- Loans approved not	33	487
- Loan redraw facilities	300	318
- for cash and cash claims		
- for other assets	200	84
- for operational risk	2,765	2,678
<b>Total risk weighted assets</b>	<b>18,741</b>	<b>18,782</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,301	4,164
- tier 1 capital	4,301	4,164
- total capital	4,348	4,210
<b>Capital adequacy ratio</b>		
- on common equity tier 1	22.95%	22.17%
- on tier 1 capital	22.95%	22.17%
- on total capital	23.20%	22.41%

### Credit risk

For the three month period ended

30/06/2014

	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
<b>Deposits with banks or ADIs</b>	<b>2,927</b>	<b>15,870</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	30,581	29,973	-	-	-	-
- other members loans	1,664	1,660	0	-	0	0
Off balance sheet commitments:						
- loans approved not advanced	75	734	-	-	-	-
- loan redraw limits	1,712	1,765	-	-	-	-
- revocable overdraft limits	4,469	4,633	-	-	-	-
- other irrevocable standby commitments	1,537	1,531	-	-	-	-
<b>Total loans and advances</b>	<b>40,038</b>	<b>40,295</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>

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

\$47

For the three month period ended

31/03/2014

	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
<b>Deposits with banks or ADIs</b>	<b>16,357</b>	<b>16,348</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	29,365	29,746	-	-	-	-
- other members loans	1,656	1,667	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,392	1,835	-	-	-	-
- loan redraw limits	1,818	1,663	-	-	-	-
- revocable overdraft limits	4,796	4,965	-	-	-	-
- other irrevocable standby commitments	1,528	1,521	-	-	-	-
<b>Total loans and advances</b>	<b>40,555</b>	<b>41,970</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

\$46