

## Fire Service Credit Union Ltd

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

As at 30 September 2014

### Capital Adequacy

	31/03/2015	31/12/2014
	\$,000	\$,000
<b>Capital requirements (in</b>		
- for credit risk		
Deposits with banks and	3,995	3,856
Loans and advances		
Claims secured by	10,483	10,816
Other members loans	1,744	1,521
Commitments for loans		
- Loans approved not	268	118
- Loan redraw facilities	385	356
- for cash and cash claims		
- for other assets	243	265
- for operational risk	2,875	2,875
<b>Total risk weighted assets</b>	<b>19,992</b>	<b>19,807</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,344	4,335
- tier 1 capital	4,344	4,335
- total capital	4,392	4,382
<b>Capital adequacy ratio</b>		
- on common equity tier 1	21.73%	21.88%
- on tier 1 capital	21.73%	21.88%
- on total capital	21.97%	22.12%

### Credit risk

For the three month period ended

31/03/2015

	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>5,005</b>	<b>19,503</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	29,951	30,404	-	-	-	-
- other members loans	1,744	1,633	0	-	0	0
Off balance sheet commitments:						
- loans approved not advanced	658	474	-	-	-	-
- loan redraw limits	2,200	2,118	-	-	-	-
- revocable overdraft limits	4,501	4,574	-	-	-	-
- other irrevocable standby commitments	1,670	1,668	-	-	-	-
<b>Total loans and advances</b>	<b>40,723</b>	<b>40,871</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

31/12/2015

	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>4,111</b>	<b>18,826</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	30,903	30,576	-	-	-	-
- other members loans	1,521	1,562	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	290	845	-	-	-	-
- loan redraw limits	2,035	1,973	-	-	-	-
- revocable overdraft limits	4,647	4,602	-	-	-	-
- other irrevocable standby commitments	1,671	1,653	-	-	-	-
<b>Total loans and advances</b>	<b>41,068</b>	<b>41,210</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

\$47