

Fire Service Credit Union Ltd

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

As at 30 June 2013

Capital Adequacy

	30/06/2013	31/03/2013
	\$,000	\$,000
Capital requirements (in		
- for credit risk		
Deposits with banks and	3,081	2,907
Loans and advances		
Claims secured by	10,453	10,286
Other members loans	1,604	1,709
Commitments for loans		
- Loans approved not	982	625
- Loan redraw facilities	208	196
- for cash and cash claims		
- for other assets	142	114
- for operational risk	2,566	2,424
Total risk weighted assets	19,036	18,261
Credit Union capital base		
- common equity tier 1	4,078	
- tier 1 capital	4,078	4,086
- total capital	4,124	4,086
Capital adequacy ratio		
- on common equity tier 1	21.42%	
- on tier 1 capital	21.42%	22.98%
- on total capital	21.66%	22.98%

Credit risk

For the three month period ended **30/06/2013**

	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	15,404	14,958	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,789	29,452	-	-	-	-
- other members loans	1,604	1,657	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	2,701	2,225	-	-	-	-
- loan redraw limits	1,188	1,155	-	-	-	-
- revocable overdraft limits	4,793	4,818	-	-	-	-
- other irrevocable standby commitments	1,510	1,489	-	-	-	-
Total loans and advances	41,585	40,794	0	-	0	0

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

\$46

For the three month period ended **31/03/2013**

	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	14,482	13,998	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	29,197	29,270	-	-	-	-
- other members loans	1,709	1,719	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,749	1,041	-	-	-	-
- loan redraw limits	1,121	917	-	-	-	-
- revocable overdraft limits	4,842	5,042	-	-	-	-
- other irrevocable standby commitments	1,467	1,440	-	-	-	-
Total loans and advances	40,086	39,427	-	-	-	-

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

\$43