

Fire Service Credit Union Ltd

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

As at 30 September 2013

Capital Adequacy

	30-09-13	30-06-13
	\$,000	\$,000
Capital requirements (in terms		
- for credit risk		
Deposits with banks and	2,801	3,081
Loans and advances		
Claims secured by	10,680	10,453
Other members loans	1,685	1,604
Commitments for loans and		
- Loans approved not	661	982
- Loan redraw facilities	281	208
- for cash and cash claims		
- for other assets	106	142
- for operational risk	2,566	2,566
Total risk weighted assets	18,780	19,036
Credit Union capital base		
- common equity tier 1	4,107	4,078
- tier 1 capital	4,107	4,078
- total capital	4,153	4,124
Capital adequacy ratio		
- on common equity tier 1	21.87%	21.42%
- on tier 1 capital	21.87%	21.42%
- on total capital	22.11%	21.66%

Credit risk

For the three month period ended **30-09-13**

	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	1,645	0	-	0	0
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	0	-	0	0

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

\$46

For the three month period ended **30-06-13**

	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	-	-	-	-
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	-	-	-	-

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

\$46