

**FIRE SERVICE CREDIT UNION LTD**  
**Disclosure of Credit Risk Information and Capital Adequacy**  
 In accordance with APRA Prudential Standard APS 330

**Capital Structure**

ANNUAL DISCLOSURE As at 30 June 2012

	\$,000
<b>Tier 1 Capital</b>	
General reserves	1,489
Retained earnings	2,445
Current years earnings	222
Less deductions from tier 1 capital	(116)
- intangible assets	
- other	
<b>Tier 1 Capital (net of deductions)</b>	<b>4,039</b>
<b>Tier 2 Capital</b>	
<b>Tier 2 Capital (net of deductions)</b>	<b>0</b>
<b>Total Capital Base</b>	<b>4,039</b>

**Capital Adequacy**

QUARTERLY DISCLOSURE As at 30 September 2012

Risk weighted exposures

	30-Sep-12 \$,000	30-Jun-12 \$,000
Capital requirements -		
- for credit risk		
Deposits with banks and ADIs	3,014	2,686
Loans and advances		
Claims secured by residential mortgage	9,872	9,318
Other members loans	1,797	1,704
Commitments for loans and advances		
- Loans approved not advanced	561	517
- Loan redraw facilities	151	148
- for cash and cash claims		
- for other assets	84	120
- for operational risk	2,307	2,307
<b>Total risk weighted exposures</b>	<b>17,786</b>	<b>16,800</b>

Credit Union capital base

- Net tier 1 capital	4,087	4,039
- Total capital base	4,087	4,039

Capital adequacy ratio

- on net tier 1 capital	22.98%	24.04%
- on total capital base	22.98%	24.04%

**Credit risk**

For the three month period ended 30 September 2012

	Gross exposures at reporting date \$,000	Average gross exposures for the period \$,000	Impaired facilities \$,000	90 days past due \$,000	Specific provisions balance \$,000	Charge for specific provisions and write-offs for the period \$,000
Deposits with banks or ADIs	15,010	14,357				
Loans and advances:						
<i>On balance sheet:</i>						
- secured by residential mortgage	27,937	27,119				
- other members loans	1,797	1,750				
- commercial						
<i>Off balance sheet commitments:</i>						
- loans approved not advanced	1,603	1,504				
- loan redraw limits	862	954				
- revocable overdraft limits	5,120	5,167				
- other irrevocable standby commitments	1,442	1,394				
<b>Total loans and advances</b>	<b>38,760</b>	<b>37,788</b>				

General Reserve for Credit Loss (\$000):

\$43

For the three month period ended 30 June 2012

	Gross exposures at reporting date \$,000	Average gross exposures for the period \$,000	Impaired facilities \$,000	90 days past due \$,000	Specific provisions balance \$,000	Charge for specific provisions and write-offs for the period \$,000
Deposits with banks or ADIs	13,431	14,236				
Loans and advances:						
<i>On balance sheet:</i>						
- secured by residential mortgage	26,302	25,866				
- other members loans	1,704	1,678				
- commercial						
<i>Off balance sheet commitments:</i>						
- loans approved not advanced	1,385	975				
- loan redraw limits	847	812				
- revocable overdraft limits	5,213	5,142				
- other irrevocable standby commitments	1,337	1,347				
<b>Total loans and advances</b>	<b>36,788</b>	<b>35,820</b>				

General Reserve for Credit Loss (\$000):

\$43