

## 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

	30/09/2014	30/06/2014
	\$,000	\$,000
<b>Capital requirements (in terms</b>		
- for credit risk		
Deposits with banks and ADIs	3,763	3,076
Loans and advances		
Claims secured by	10,662	10,703
Other members loans	1,602	1,664
Commitments for loans and		
- Loans approved not	496	33
- Loan redraw facilities	334	300
- for cash and cash claims		
- for other assets	160	200
- for operational risk	2,765	2,765
<b>Total risk weighted assets</b>	<b>19,782</b>	<b>18,741</b>
<b>Credit Union capital base</b>		
- common equity tier 1	4,323	4,301
- tier 1 capital	4,323	4,301
- total capital	4,370	4,348
<b>Capital adequacy ratio</b>		
- on common equity tier 1	21.85%	22.95%
- on tier 1 capital	21.85%	22.95%
- on total capital	22.09%	23.20%

### Credit risk

For the three month period ended

30/09/2014

	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>4,824</b>	<b>16,905</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	30,249	30,415	-	-	-	-
- other members loans	1,602	1,633	0	-	0	(0)
Off balance sheet commitments:						
- loans approved not advanced	1,399	737	-	-	-	-
- loan redraw limits	1,911	1,811	-	-	-	-
- revocable overdraft limits	4,556	4,513	-	-	-	-
- other irrevocable standby commitments	1,634	1,584	-	-	-	-
<b>Total loans and advances</b>	<b>41,351</b>	<b>40,693</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

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	-	-	-	-
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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

\$47