

**Firefighters & Affiliates Credit Co-operative Ltd**  
**Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330**  
**As at 31 March 2016**

Capital Adequacy	31-Mar-16	31-Dec-15
	\$,000	\$,000
<b>Capital requirements (in terms of risk weighted assets) -</b>		
- for credit risk		
Claims on banks and ADIs (deposits, bank bills)	8,710	8,786
Loans and advances		
Claims secured by residential mortgage	8,042	8,222
Other retail	2,938	2,333
Commercial	869	867
Government	0	0
Commitments for loans and advances		
- Loans approved not advanced	384	186
- Loan redraw facilities	741	757
- for cash and cash claims	0	0
- for other assets	2,832	2,457
- for operational risk	3,034	3,034
<b>Total risk weighted assets</b>	<b>27,550</b>	<b>26,643</b>
<b>Credit union capital base</b>		
- common equity tier 1 capital	4,749	4,402
- tier 1 capital	4,749	4,402
- total capital	4,896	4,548
<b>Capital adequacy ratio</b>		
- common equity tier 1 capital	17.24%	16.52%
- tier 1 capital	17.24%	16.52%
- total capital	17.77%	17.07%

**Credit risk**

	Gross \$,000	Average \$,000	Impaired \$,000	90 days \$,000	Specific \$,000	Charge (recovery) \$,000
<b>Deposits with banks or ADIs</b>	<b>26,250</b>	<b>26,629</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	22,977	23,481	-	-	-	-
- other retail	2,938	2,461	0	0	0	(2)
- commercial	869	879	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	1,066	540	-	-	-	-
- loan redraw limits	3,840	3,825	-	-	-	-
- revocable line of credits	433	420	-	-	-	-
- irrevocable standby	1,793	1,705	-	-	-	-
<b>Total loans and advances</b>	<b>33,917</b>	<b>33,302</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(2)</b>

The general reserve for credit losses at reporting date is (\$000): \$146

As at 31 Dec 2015

	Gross \$,000	Average \$,000	Impaired \$,000	90 days \$,000	Specific \$,000	Charge (recovery) \$,000
<b>Deposits with banks or ADIs</b>	<b>27,008</b>	<b>24,471</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	23,492	23,649	-	-	-	-
- other retail	2,339	2,288	6	6	3	2
- commercial	867	882	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	495	365	-	-	-	-
- loan redraw limits	4,001	3,825	-	-	-	-
- revocable line of credits	387	416	-	-	-	-
- irrevocable standby	1,803	1,676	-	-	-	-
<b>Total loans and advances</b>	<b>33,384</b>	<b>33,102</b>	<b>6</b>	<b>6</b>	<b>3</b>	<b>2</b>

The general reserve for credit losses at reporting date is (\$000): \$146

**Securitisation exposures**

Quarter ending 31-Mar-16 31-Dec-15  
\$'000 \$'000

**Securitisation activity**

New loans funded directly by  
external financier 0 0

**Securitisation balances**

On-balance sheet 0 0

Off-balance sheet, consisting of -  
Owner occupied housing loans 1,346 1,364  
1,346 1,364