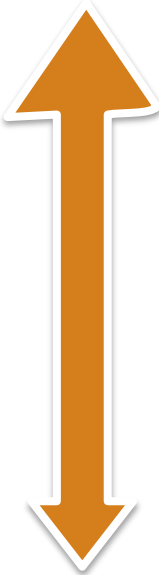


## First Credit Union Incorporated

("Credit Union")

### Ranking of Securities

The diagram below illustrates the ranking of the call and term accounts on the liquidation of the Credit Union. It is based on \$428,326,000 of call and term accounts on issue, being the number of call and term accounts issued by the Credit Union as at 30 June 2025.

	<b>Ranking on liquidation of First Credit Union</b>	<b>Examples of Liabilities</b>	<b>Amount at 30 June 2025</b>
	High ranking/priority	Liabilities that rank in priority to the call and term accounts	Preferential creditors \$343,000  Prior charges: Nil  Unpaid Supervisor's costs, fees and expenses: Nil
		Liabilities that rank equally with the call and term accounts	Call and term accounts will rank equally with all other term and call accounts issued by the Credit Union  \$428,326,000
		Liabilities that rank below the term and call accounts	Lower ranking creditors, such as unsecured creditors  \$3,051,000
	Lower ranking/priority	Equity	The amount owed to members following the distribution of surplus assets.  \$71,051,000

The financial information is that of First Credit Union Incorporated on a non-consolidated basis, meaning the equity investment in First Insurance Limited (a wholly owned subsidiary) is a regulatory deduction, and is not consolidated within these figures. For this reason, financial information may differ from the Audited Consolidated Financial Statements of First Credit Union Incorporated, which are reported on a Consolidated basis.