

AUSTRALIAN CENTRAL CREDIT UNION LTD (TRADING AS PEOPLE'S CHOICE CREDIT UNION)
PUBLIC DISCLOSURE OF PRUDENTIAL INFORMATION
IN ACCORDANCE WITH APRA PRUDENTIAL STANDARD APS 330
FOR THE QUARTER ENDED 31 DECEMBER 2014
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2014	SEPTEMBER 2014
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	492.55	486.22
Deductions from Tier 1 Capital	(42.33)	(43.29)
Total Tier 1 Capital	450.22	442.94
Tier 2 Capital	7.47	7.43
Total Capital base	457.69	450.36

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2014	SEPTEMBER 2014
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	1,617.39	1,522.65
Unsecured loans and Credit Limits	594.33	601.68
Liquid deposits	415.12	288.95
Other assets	47.99	40.42
Off balance sheet exposures	23.52	19.72
Operational Risk	377.62	366.97
Securitisation	0.71	0.71
TOTAL	3,076.68	2,841.10

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2014	SEPTEMBER 2014
	%	%
Tier 1 Capital Ratio for the group	14.63%	15.59%
Total Capital Ratio for the group	14.88%	15.85%

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2014	SEPTEMBER 2014
	\$m	\$m
On balance sheet securitisation*	1,203.52	594.08
Off balance sheet securitisation*	165.44	317.56
RMBS Securities held	60.71	33.99
Redraw facilities	7.68	3.95
Swap facilities	1.58	1.58

* Loans and advances secured by residential mortgage.

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2014						
	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision	Charges for specific provision & amounts written-off during the period
Loans and Advances						
Secured by residential mortgage	4,386.68	4,224.50	6.94	14.18	0.30	0.00
Other member loans	594.33	602.33	2.02	1.67	3.48	0.62
Total Loans and Advances	4,981.01	4,826.83	8.96	15.85	3.78	0.62
Commitments	1,503.13	1,522.79				
Derivatives	683.51	643.61				
Other	1,381.11	1,086.48	0.22	0.06		
General Reserve for Credit Losses	7.09					

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2014						
	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision	Charges for specific provision & amounts written-off during the period
Loans and Advances						
Secured by residential mortgage	4,123.69	4,093.01	3.87	10.38	0.07	0.00
Other member loans	601.68	606.00	1.94	1.57	3.10	(0.50)
Total Loans and Advances	4,725.37	4,699.01	5.81	11.95	3.16	(0.50)
Commitments	1,458.69	1,500.57				
Derivatives	601.54	602.62				
Other	870.13	831.00	0.24	0.06		
General Reserve for Credit Losses	7.05					