

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 2015
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2015	SEPTEMBER 2015
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	527.32	515.53
Deductions from Tier 1 Capital	(76.94)	(74.98)
Total Tier 1 Capital	450.37	440.56
Tier 2 Capital	8.84	8.82
Total Capital base	459.21	449.38

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2015	SEPTEMBER 2015
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	1,907.20	1,980.78
Unsecured loans and credit limits	595.74	589.85
Liquid deposits	229.10	209.90
Other assets	53.48	55.00
Off balance sheet exposures	30.21	29.67
Operational Risk	405.98	391.86
Securitisation	3.45	0.36
TOTAL	3,225.17	3,257.43

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2015	SEPTEMBER 2015
	%	%
Tier 1 Capital Ratio (Group)	13.96%	13.52%
Total Capital Ratio (Group)	14.24%	13.80%

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2015	SEPTEMBER 2015
	\$m	\$m
On balance sheet securitisation*	1,278.35	1,632.50
Off balance sheet securitisation*	505.18	144.56
RMBS Securities held	529.93	579.54
Redraw facilities	12.53	8.85
Swap facilities	2.31	3.99

* Loans and advances secured by residential mortgage.

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2015							
Credit Exposure Type	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	5,111.16	5,144.25	8.77	17.82	0.36		0.00
Other member loans	595.74	597.67	1.42	1.81	3.04		(0.06)
Total Loans and Advances	5,706.90	5,741.92	10.19	19.63	3.41		(0.06)
Commitments	1,204.62	1,193.27					
Derivatives	742.00	703.72					
Other	954.59	925.46	0.20	0.00			
General Reserve for Credit Losses	8.84						

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2015							
Credit Exposure Type	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	5,341.32	5,259.33	7.50	18.82	0.45		0.00
Other member loans	589.85	594.72	1.62	2.07	3.02		(0.86)
Total Loans and Advances	5,931.17	5,854.05	9.11	20.89	3.47		(0.86)
Commitments	1,205.45	1,193.68					
Derivatives	689.11	677.28					
Other	875.17	885.76	0.24	0.00			
General Reserve for Credit Losses	8.82						