

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 2018
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2018	SEPTEMBER 2018
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	612.2	605.1
Deductions from Tier 1 Capital	(76.7)	(78.8)
Total Tier 1 Capital	535.5	526.3
Tier 2 Capital	8.5	8.7
Total Capital base	544.0	535.0

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2018	SEPTEMBER 2018
	\$m	\$m
On balance sheet securitisation*	1,428.3	1,326.9
Off balance sheet securitisation*	940.7	997.0
RMBS Securities held	854.9	847.0
Redraw facilities	18.3	18.0
Swap facilities	(0.1)	(0.1)

* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2018	SEPTEMBER 2018
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,227.4	2,171.7
Unsecured loans and credit limits	533.0	533.9
Liquid deposits	278.6	260.3
Other assets	42.2	33.8
Off balance sheet exposures	30.3	29.7
Operational Risk	479.7	473.0
Securitisation	5.9	6.6
TOTAL	3,597.1	3,509.0

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2018	SEPTEMBER 2018
	%	%
Tier 1 Capital Ratio (Group)	14.89%	15.00%
Total Capital Ratio (Group)	15.12%	15.25%

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2018							Charges for specific provision & amounts written-off during the period
Credit Exposure Type	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision		
Loans and Advances							
Secured by residential mortgage	5,989.3	5,909.2	9.9	22.1	3.1		0.2
Other member loans	533.0	533.4	2.4	0.0	5.2		0.5
Total Loans and Advances	6,522.3	6,442.6	12.3	22.1	8.3		0.7
Commitments	1,103.8	1,104.9					
Derivatives	680.0	705.0					
Other	1,030.8	1,005.9	-	-			
General Reserve for Credit Losses	8.5						

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2018							Charges for specific provision & amounts written-off during the period
Credit Exposure Type	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision		
Loans and Advances							
Secured by residential mortgage	5,829.0	5,753.0	11.1	21.8	3.3		2.2
Other member loans	533.9	537.0	2.7	0.1	5.2		1.3
Total Loans and Advances	6,362.9	6,290.0	13.8	21.9	8.5		3.5
Commitments	1,106.0	1,103.7					
Derivatives	730.0	760.0					
Other	981.1	1,018.4	-	-			
General Reserve for Credit Losses	8.7						