

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 2019
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2019	SEPTEMBER 2019
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	628.2	616.3
Deductions from Tier 1 Capital	(69.7)	(66.4)
Total Tier 1 Capital	558.5	549.9
Tier 2 Capital	8.3	8.6
Total Capital base	566.8	558.5

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2019	SEPTEMBER 2019
	\$m	\$m
On balance sheet securitisation*	1,248.4	1,225.9
Off balance sheet securitisation*	1,327.3	1,409.8
RMBS Securities held	843.8	839.4
Redraw facilities	20.2	20.6
Swap facilities	3.3	4.0

* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2019	SEPTEMBER 2019
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,242.2	2,185.9
Unsecured loans and credit limits	502.2	508.3
Liquid deposits	312.9	356.9
Other assets	123.8	118.3
Off balance sheet exposures	36.7	35.8
Operational Risk	484.1	484.2
Securitisation	12.1	11.9
TOTAL	3,714.0	3,701.3

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2019	SEPTEMBER 2019
	%	%
Tier 1 Capital Ratio (Group)	15.04%	14.86%
Total Capital Ratio (Group)	15.26%	15.09%

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2019						
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	6,021.3	5,938.7	9.2	25.0	4.0	0.7
Other member loans	502.2	505.3	2.5	0.0	4.8	(0.1)
Total Loans and Advances	6,523.5	6,444.0	11.7	25.0	8.8	0.6
Commitments	1,127.2	1,126.6				
Derivatives	425.0	477.5				
Other	1,229.1	1,302.8	-	-		
General Reserve for Credit Losses	8.3					

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2019						
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	5,856.2	6,081.3	12.3	21.3	3.5	0.0
Other member loans	508.3	516.6	2.6	0.0	4.9	0.2
Total Loans and Advances	6,364.5	6,597.9	14.9	21.3	8.4	0.2
Commitments	1,126.0	1,109.7				
Derivatives	530.0	565.0				
Other	1,376.6	1,224.8	-	-		
General Reserve for Credit Losses	8.6					