

Australian Central Credit Union (trading as People's Choice Credit Union)
Public Disclosure of Prudential Information
in accordance with APRA Prudential Standard APS 330
as at 31 December 2021
ABN 11 087 651 125 AFSL 244310



Capital	As at	As at
	31 December 2021	30 September 2021
	\$m	\$m
Tier 1 capital		
Retained earnings including current year earnings	672.7	661.9
Deductions from tier 1 capital	(146.9)	(138.9)
Total tier 1 capital	525.8	523.0
Tier 2 capital	88.1	88.5
Total capital base	613.9	611.5

Capital adequacy components	As at	As at
	31 December 2021	30 September 2021
	\$m	\$m
Credit risk:		
Secured loans and credit limits	2,441.5	2,564.4
Unsecured loans and credit limits	395.7	402.8
Liquid assets	497.3	378.0
Other assets	84.8	95.6
Off balance sheet exposures	68.0	57.9
Operational risk	514.9	505.7
Securitisation	9.7	7.0
TOTAL	4,011.9	4,011.4

Securitisation	As at	As at
	31 December 2021	30 September 2021
	\$m	\$m
On balance sheet securitisation*	1,670.2	2,015.9
Off balance sheet securitisation*	1,318.1	846.5
RMBS securities held	1,593.0	1,613.1
Redraw facilities	21.5	22.9
Swap facilities	1.0	3.3

* Loans and advances secured by residential mortgage.

Capital ratios	As at	As at
	31 December 2021	30 September 2021
	%	%
Tier 1 capital ratio (group)	13.11%	13.04%
Total capital ratio (group)	15.30%	15.24%

Credit risk exposure as at 31 December 2021						
Credit exposure type	Gross credit risk closing balance \$m	Quarterly average gross exposure \$m	Amount impaired \$m	Amount past due \$m	Specific provision \$m	Charges for specific provision & amounts written-off during the period \$m
Loans and Advances						
Secured by residential mortgage	6,633.3	6,809.6	7.8	23.8	6.9	0.4
Other member loans	395.7	399.2	2.4	0.0	4.9	(0.0)
Total loans and advances	7,029.0	7,208.8	10.2	23.8	11.8	0.4
Commitments	1,216.5	1,205.9				
Derivatives	1,465.0	1,282.5				
Liquid assets	1,715.2	1,671.6				
Other	84.2	89.1	-	-		
General reserve for credit losses	13.1					

Credit risk exposure as at 30 September 2021						
Credit exposure type	Gross credit risk closing balance \$m	Quarterly average gross exposure \$m	Amount impaired \$m	Amount past due \$m	Specific provision \$m	Charges for specific provision & amounts written-off during the period \$m
Loans and advances						
Secured by residential mortgage	6,986.0	6,875.0	6.9	27.1	6.6	(0.4)
Other member loans	402.8	411.4	2.2	0.0	5.0	(0.4)
Total loans and advances	7,388.8	7,286.4	9.1	27.1	11.6	(0.8)
Commitments	1,195.3	1,192.1				
Derivatives	1,100.0	965.0				
Liquid assets	1,628.0	1,503.2				
Other	94.0	91.8	-	-		
General reserve for credit losses	13.5					