

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 MARCH 2016
ABN 11 087 651 125
AFSL 244310



| CAPITAL | AS AT 31 MARCH 2016 | AS AT 31 DECEMBER 2015 |
|---|--------------------------------|-----------------------------------|
| | \$m | \$m |
| Tier 1 Capital | | |
| Retained Earnings including current year earnings | 536.46 | 527.32 |
| Deductions from Tier 1 Capital | (75.89) | (76.94) |
| Total Tier 1 Capital | 460.57 | 450.37 |
| Tier 2 Capital | 8.84 | 8.84 |
| Total Capital base | 469.41 | 459.21 |

| CAPITAL ADEQUACY COMPONENTS | AS AT 31 MARCH 2016 | AS AT 31 DECEMBER 2015 |
|------------------------------------|--------------------------------|-----------------------------------|
| | \$m | \$m |
| Credit Risk: | | |
| Secured loans and credit limits | 1,953.77 | 1,907.20 |
| Unsecured loans and credit limits | 598.91 | 595.74 |
| Liquid deposits | 253.02 | 229.10 |
| Other assets | 56.12 | 53.48 |
| Off balance sheet exposures | 27.11 | 30.21 |
| Operational Risk | 405.98 | 405.98 |
| Securitisation | 3.41 | 3.45 |
| TOTAL | 3,298.33 | 3,225.17 |

| CAPITAL RATIOS | AS AT 31 MARCH 2016 | AS AT 31 DECEMBER 2015 |
|------------------------------------|--------------------------------|-----------------------------------|
| | % | % |
| Tier 1 Capital Ratio (Group) | 13.96% | 13.96% |
| Total Capital Ratio (Group) | 14.23% | 14.24% |

| SECURITISATION | AS AT 31 MARCH 2016 | AS AT 31 DECEMBER 2015 |
|-----------------------------------|--------------------------------|-----------------------------------|
| | \$m | \$m |
| On balance sheet securitisation* | 1,562.75 | 1,278.35 |
| Off balance sheet securitisation* | 476.20 | 505.18 |
| RMBS Securities held | 699.23 | 529.93 |
| Redraw facilities | 14.34 | 12.53 |
| Swap facilities | 2.31 | 2.31 |

* Loans and advances secured by residential mortgage.

| CREDIT RISK EXPOSURE AS AT 31 MARCH 2016 | | | | | | | |
|---|--|---|----------------------------|----------------------------|-------------------------------|---|---------------|
| 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 | 5,250.40 | 5,180.78 | 7.44 | 17.14 | 0.31 | | 0.00 |
| Other member loans | 598.91 | 597.33 | 1.24 | 3.18 | 3.03 | | (0.07) |
| Total Loans and Advances | 5,849.32 | 5,778.11 | 8.68 | 20.32 | 3.34 | | (0.07) |
| Commitments | 1,200.39 | 1,202.50 | | | | | |
| Derivatives | 807.00 | 774.50 | | | | | |
| Other | 974.45 | 964.52 | 0.11 | 0.00 | | | |
| General Reserve for Credit Losses | | 8.84 | | | | | |

| 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 | 5,226.24 | 8.77 | 17.82 | 0.36 | | 0.00 |
| Other member loans | 595.74 | 592.80 | 1.42 | 1.81 | 3.04 | | (0.06) |
| Total Loans and Advances | 5,706.90 | 5,819.04 | 10.19 | 19.63 | 3.41 | | (0.06) |
| Commitments | 1,204.62 | 1,205.03 | | | | | |
| Derivatives | 742.00 | 715.56 | | | | | |
| Other | 954.59 | 914.88 | 0.20 | 0.00 | | | |
| General Reserve for Credit Losses | | 8.84 | | | | | |