

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 2020
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 31
	MARCH 2020	DECEMBER 2019
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	625.7	628.2
Deductions from Tier 1 Capital	(68.8)	(69.7)
Total Tier 1 Capital	556.9	558.5
Tier 2 Capital	13.3	8.3
Total Capital base	570.2	566.8

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 31
	MARCH 2020	DECEMBER 2019
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,272.3	2,242.2
Unsecured loans and credit limits	493.2	502.2
Liquid deposits	303.5	312.9
Other assets	121.2	123.8
Off balance sheet exposures	32.0	36.7
Operational Risk	484.1	484.1
Securitisation	15.7	12.1
TOTAL	3,722.0	3,714.0

SECURITISATION	AS AT 31	AS AT 31
	MARCH 2020	DECEMBER 2019
	\$m	\$m
On balance sheet securitisation*	1,310.1	1,248.4
Off balance sheet securitisation*	1,257.6	1,327.3
RMBS Securities held	845.7	843.8
Redraw facilities	19.5	20.2
Swap facilities	4.7	3.3

* Loans and advances secured by residential mortgage.

CAPITAL RATIOS	AS AT 31	AS AT 31
	MARCH 2020	DECEMBER 2019
	%	%
Tier 1 Capital Ratio (Group)	14.96%	15.04%
Total Capital Ratio (Group)	15.32%	15.26%

CREDIT RISK EXPOSURE AS AT 31 MARCH 2020						
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	6,121.0	6,071.1	13.1	27.4	5.3	1.3
Other member loans	493.2	497.7	3.0	0.0	6.4	2.2
Total Loans and Advances	6,614.2	6,568.8	16.1	27.4	11.7	3.5
Commitments	1,088.3	1,107.8				
Derivatives	380.0	402.5				
Other	1,217.9	1,223.5	-	-		
General Reserve for Credit Losses	13.3					

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					