

Australian Central Credit Union (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 2021
ABN 11 087 651 125
AFSL 244310

**People's
Choice**

Banking for life

Capital	As at 31	As at 31
	March 2021	December 2020
	\$m	\$m
Tier 1 capital		
Retained earnings including current year earnings	649.8	642.8
Deductions from tier 1 capital	(123.8)	(118.4)
Total tier 1 capital	526.0	524.4
Tier 2 capital	14.2	14.1
Total capital base	540.2	538.5

Securitisation	As at 31	As at 31
	March 2021	December 2020
	\$m	\$m
On balance sheet securitisation*	2,173.7	2,218.0
Off balance sheet securitisation*	981.3	1,044.9
RMBS securities held	1,778.7	1,780.7
Redraw facilities	25.1	25.7
Swap facilities	3.4	4.2

* Loans and advances secured by residential mortgage.

Capital adequacy components	As at 31	As at 31
	March 2021	December 2020
	\$m	\$m
Credit risk:		
Secured loans and credit limits	2,407.6	2,371.9
Unsecured loans and credit limits	431.2	437.5
Liquid deposits	368.8	388.1
Other assets	92.0	103.1
Off balance sheet exposures	46.0	35.9
Operational risk	496.9	496.7
Securitisation	9.7	11.3
TOTAL	3,852.2	3,844.5

Capital ratios	As at 31	As at 31
	March 2021	December 2020
	%	%
Tier 1 capital ratio (group)	13.65%	13.64%
Total capital ratio (group)	14.02%	14.01%

Credit risk exposure as at 31 March 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	6,548.1	6,495.1	5.9	26.4	6.1	(1.1)
Other member loans	431.2	434.4	1.6	0.0	6.0	0.6
Total loans and advances	6,979.3	6,929.5	7.5	26.4	12.1	(0.5)
Commitments	1,127.5	1,114.7				
Derivatives	595.0	580.0				
Liquid assets	1,373.7	1,440.4				
Other	90.8	96.0	-	-		
General reserve for credit losses	14.2					

Credit risk exposure as at 31 December 2020						
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	6,442.1	6,391.1	5.9	28.3	6.9	(0.5)
Other member loans	437.5	436.6	1.7	0.0	6.1	0.4
Total loans and advances	6,879.6	6,827.7	7.6	28.3	13.0	(0.1)
Commitments	1,101.9	1,099.0				
Derivatives	565.0	470.0				
Liquid assets	1,507.1	1,563.4				
Other	101.1	99.6	-	-		
General reserve for credit losses	14.1					