

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 March 2022
ABN 11 087 651 125 AFSL 244310



Capital	As at 31 March 2022 \$m	As at 31 December 2021 \$m
Tier 1 capital		
Retained earnings including current year earnings	720.3	672.7
Deductions from tier 1 capital	(179.3)	(146.9)
Total tier 1 capital	541.0	525.8
Tier 2 capital	75.0	88.1
Total capital base	616.0	613.9

Securitisation	As at 31 March 2022 \$m	As at 31 December 2021 \$m
On balance sheet securitisation*	1,814.2	1,670.2
Off balance sheet securitisation*	1,227.5	1,318.1
RMBS securities held	1,698.5	1,593.0
Redraw facilities	22.8	21.5
Swap facilities	-1.0	1.0

* Loans and advances secured by residential mortgage.

Capital adequacy components	As at 31 March 2022 \$m	As at 31 December 2021 \$m
Credit risk:		
Secured loans and credit limits	2,542.4	2,441.5
Unsecured loans and credit limits	389.4	395.7
Liquid assets	516.4	497.3
Other assets	107.9	84.8
Off balance sheet exposures	70.0	68.0
Operational risk	514.9	514.9
Securitisation	7.9	9.7
TOTAL	4,148.9	4,011.9

Capital ratios	As at 31 March 2022 %	As at 31 December 2021 %
Tier 1 capital ratio (group)	13.04%	13.11%
Total capital ratio (group)	14.85%	15.30%

Credit risk exposure as at 31 March 2022						
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	6,901.4	6,767.3	6.1	33.2	7.3	0.1
Other member loans	389.4	392.5	2.7	0.0	4.8	0.3
Total loans and advances	7,290.8	7,159.8	8.8	33.2	12.1	0.4
Commitments	1,113.5	1,165.0				
Derivatives	1,425.0	1,445.0				
Liquid assets	1,639.8	1,677.5				
Other	106.3	95.3	-	-		
General reserve for credit losses	0.0					

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					