

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 30 SEPTEMBER 2016
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 30	AS AT 30
	SEPTEMBER 2016	JUNE 2016
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	546.58	538.25
Deductions from Tier 1 Capital	(72.45)	(73.79)
Total Tier 1 Capital	474.13	464.46
Tier 2 Capital	12.27	12.37
Total Capital base	486.40	476.83

SECURITISATION	AS AT 30	AS AT 30
	SEPTEMBER 2016	JUNE 2016
	\$m	\$m
On balance sheet securitisation*	1,601.11	1,629.82
Off balance sheet securitisation*	414.46	443.83
RMBS Securities held	735.67	751.70
Redraw facilities	14.00	14.13
Swap facilities	3.68	3.77

* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 30	AS AT 30
	SEPTEMBER 2016	JUNE 2016
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,047.55	2,012.89
Unsecured loans and credit limits	565.41	582.11
Liquid deposits	285.97	255.00
Other assets	55.86	48.72
Off balance sheet exposures	24.43	24.68
Operational Risk	426.27	426.27
Securitisation	3.22	3.35
TOTAL	3,408.71	3,353.02

CAPITAL RATIOS	AS AT 30	AS AT 30
	SEPTEMBER 2016	JUNE 2016
	%	%
Tier 1 Capital Ratio (Group)	13.91%	13.85%
Total Capital Ratio (Group)	14.27%	14.22%

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2016							Charges for specific provision & amounts written-off during the period
Credit Exposure Type	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision		
Loans and Advances							
Secured by residential mortgage	5,531.31	5,478.59	6.57	14.11	0.16	0.08	
Other member loans	565.41	573.76	1.82	1.76	3.35	(0.22)	
Total Loans and Advances	6,096.72	6,052.35	8.39	15.87	3.51	(0.14)	
Commitments	1,243.35	1,229.00					
Derivatives	807.00	822.00					
Other	1,067.72	1,027.67	-	-			
General Reserve for Credit Losses	12.27						

CREDIT RISK EXPOSURE AS AT 30 JUNE 2016							Charges for specific provision & amounts written-off during the period
Credit Exposure Type	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision		
Loans and Advances							
Secured by residential mortgage	5,425.87	5,338.13	7.18	14.83	0.21	-	
Other member loans	582.11	590.51	1.75	2.29	3.97	0.84	
Total Loans and Advances	6,007.98	5,928.64	8.93	17.12	4.18	0.84	
Commitments	1,214.65	1,207.52					
Derivatives	837.00	822.00					
Other	987.63	981.04	-	-			
General Reserve for Credit Losses	12.37						