

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 2020
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 30	AS AT 30
	SEPTEMBER 2020	JUNE 2020
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	636.8	627.9
Deductions from Tier 1 Capital	(110.3)	(99.6)
Total Tier 1 Capital	526.5	528.3
Tier 2 Capital	12.8	12.7
Total Capital base	539.3	541.0

CAPITAL ADEQUACY COMPONENTS	AS AT 30	AS AT 30
	SEPTEMBER 2020	JUNE 2020
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,343.5	2,317.3
Unsecured loans and credit limits	435.6	462.2
Liquid deposits	416.6	374.0
Other assets	99.1	96.1
Off balance sheet exposures	32.0	25.2
Operational Risk	491.8	491.8
Securitisation	11.4	11.8
TOTAL	3,830.0	3,778.4

SECURITISATION	AS AT 30	AS AT 30
	SEPTEMBER 2020	JUNE 2020
	\$m	\$m
On balance sheet securitisation*	2,526.6	2,589.9
Off balance sheet securitisation*	1,114.1	1,185.1
RMBS Securities held	2,113.0	2,113.7
Redraw facilities	29.0	29.6
Swap facilities	6.9	13.4

* Loans and advances secured by residential mortgage.

CAPITAL RATIOS	AS AT 30	AS AT 30
	SEPTEMBER 2020	JUNE 2020
	%	%
Tier 1 Capital Ratio (Group)	13.75%	13.98%
Total Capital Ratio (Group)	14.08%	14.32%

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 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	6,340.1	6,294.7	6.9	31.1	7.8	(0.4)
Other member loans	435.6	448.9	1.6	0.0	5.7	0.6
Total Loans and Advances	6,775.7	6,743.6	8.5	31.1	13.5	0.2
Commitments	1,096.1	1,087.4				
Derivatives	375.0	357.5				
Other	1,717.6	1,583.2	-	-		
General Reserve for Credit Losses	12.8					

CREDIT RISK EXPOSURE AS AT 30 JUNE 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	6,249.2	6,185.1	10.0	31.8	8.8	3.7
Other member loans	462.2	477.7	2.3	0.0	5.3	(0.4)
Total Loans and Advances	6,711.4	6,662.8	12.3	31.8	14.1	3.3
Commitments	1,078.7	1,083.5				
Derivatives	340.0	360.0				
Other	1,448.7	1,333.3	-	-		
General Reserve for Credit Losses	12.7					