

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 DECEMBER 2017
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2017	SEPTEMBER 2017
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	583.2	573.3
Deductions from Tier 1 Capital	(70.0)	(65.9)
Total Tier 1 Capital	513.2	507.4
Tier 2 Capital	12.3	12.3
Total Capital base	525.5	519.7

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2017	SEPTEMBER 2017
	\$m	\$m
On balance sheet securitisation*	1,395.4	1,339.7
Off balance sheet securitisation*	681.2	726.0
RMBS Securities held	789.0	782.3
Redraw facilities	15.6	15.9
Swap facilities	0.4	0.6

* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2017	SEPTEMBER 2017
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,173.0	2,117.9
Unsecured loans and credit limits	550.3	556.8
Liquid deposits	244.8	222.2
Other assets	47.4	52.1
Off balance sheet exposures	30.2	31.6
Operational Risk	468.3	458.8
Securitisation	4.9	5.5
TOTAL	3,518.9	3,444.9

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2017	SEPTEMBER 2017
	%	%
Tier 1 Capital Ratio (Group)	14.59%	14.73%
Total Capital Ratio (Group)	14.93%	15.08%

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2017							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	5,834.5	5,760.8	15.4	20.9	1.1	0.4	
Other member loans	550.3	553.5	1.5	1.3	3.9	0.7	
Total Loans and Advances	6,384.8	6,314.3	16.9	22.2	5.0	1.1	
Commitments	1,094.5	1,097.1					
Derivatives	840.0	852.5					
Other	1,041.9	1,020.7	-	-			
General Reserve for Credit Losses	12.3						

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2017							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	5,687.2	5,603.9	12.8	26.9	0.8	0.4	
Other member loans	556.8	559.8	1.5	1.0	3.6	(0.2)	
Total Loans and Advances	6,244.0	6,163.7	14.3	27.9	4.4	0.2	
Commitments	1,099.7	1,091.2					
Derivatives	865.0	850.0					
Other	999.4	984.0	-	-			
General Reserve for Credit Losses	12.3						