

**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 2020**  
**ABN 11 087 651 125**  
**AFSL 244310**



CAPITAL	AS AT 31	AS AT 30
	DECEMBER 2020	SEPTEMBER 2020
	\$m	\$m
<b>Tier 1 Capital</b>		
Retained Earnings including current year earnings	642.8	636.8
Deductions from Tier 1 Capital	(118.4)	(110.3)
<b>Total Tier 1 Capital</b>	<b>524.4</b>	<b>526.5</b>
Tier 2 Capital	14.1	12.8
<b>Total Capital base</b>	<b>538.5</b>	<b>539.3</b>

SECURITISATION	AS AT 31	AS AT 30
	DECEMBER 2020	SEPTEMBER 2020
	\$m	\$m
On balance sheet securitisation*	2,218.0	2,526.6
Off balance sheet securitisation*	1,044.9	1,114.1
RMBS Securities held	1,780.7	2,113.0
Redraw facilities	25.7	29.0
Swap facilities	4.2	6.9

\* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 31	AS AT 30
	DECEMBER 2020	SEPTEMBER 2020
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,371.9	2,343.5
Unsecured loans and credit limits	437.5	435.6
Liquid deposits	388.1	416.6
Other assets	103.1	99.1
Off balance sheet exposures	35.9	32.0
Operational Risk	496.7	491.8
Securitisation	11.3	11.4
<b>TOTAL</b>	<b>3,844.5</b>	<b>3,830.0</b>

CAPITAL RATIOS	AS AT 31	AS AT 30
	DECEMBER 2020	SEPTEMBER 2020
	%	%
Tier 1 Capital Ratio (Group)	13.64%	13.75%
<b>Total Capital Ratio (Group)</b>	<b>14.01%</b>	<b>14.08%</b>

CREDIT RISK EXPOSURE AS AT 31 DECEMBER 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
<b>Loans and Advances</b>						
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
<b>Total Loans and Advances</b>	<b>6,879.6</b>	<b>6,827.7</b>	<b>7.6</b>	<b>28.3</b>	<b>13.0</b>	<b>(0.1)</b>
<b>Commitments</b>	<b>1,101.9</b>	<b>1,099.0</b>				
<b>Derivatives</b>	<b>565.0</b>	<b>470.0</b>				
<b>Other</b>	<b>1,608.2</b>	<b>1,662.9</b>	-	-		
<b>General Reserve for Credit Losses</b>	<b>14.1</b>					

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
<b>Loans and Advances</b>						
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
<b>Total Loans and Advances</b>	<b>6,775.7</b>	<b>6,743.6</b>	<b>8.5</b>	<b>31.1</b>	<b>13.5</b>	<b>0.2</b>
<b>Commitments</b>	<b>1,096.1</b>	<b>1,087.4</b>				
<b>Derivatives</b>	<b>375.0</b>	<b>357.5</b>				
<b>Other</b>	<b>1,717.6</b>	<b>1,583.2</b>	-	-		
<b>General Reserve for Credit Losses</b>	<b>12.8</b>					