

Public Disclosure of Prudential Information in accordance with APRA Prudential Standard APS 330

For the quarter ended: 30 JUNE 2014

This report has been prepared by Australian Central Credit Union Ltd (trading as People's Choice Credit Union) to meet its disclosure requirements under the Australian Prudential Regulatory Authority (APRA) Australian Prudential Standard (APS) 330 Capital Adequacy: Public disclosure of Prudential Information.

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COMMON DISCLOSURE TEMPLATE
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The Consolidated Group is applying the Basel III regulatory adjustments in full as implemented by APRA under APS 330. the capital disclosures as detailed in the Common Disclosure template below represent the post 1 January 2018 common disclosure requirements.

Common Equity Tier 1 capital: instruments and reserves		\$m
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	N/A
2	Retained earnings	144
3	Accumulated other comprehensive income (and other reserves)	334
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	N/A
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A
6	Common Equity Tier 1 capital before regulatory adjustments	478
Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	N/A
8	Goodwill (net of related tax liability)	8
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	N/A
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A
11	Cash-flow hedge reserve	11
12	Shortfall of provisions to expected losses	N/A
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	N/A
14	Gains and losses due to changes in own credit risk on fair valued liabilities	N/A
15	Defined benefit superannuation fund net assets	N/A
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A
17	Reciprocal cross-holdings in common equity	N/A
18	where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A
19	short positions (amount above 10% threshold)	N/A
20	Mortgage service rights (amount above 10% threshold)	N/A
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A
22	Amount exceeding the 15% threshold	N/A
23	of which: significant investments in the ordinary shares of financial entities	N/A
24	of which: mortgage servicing rights	N/A
25	of which: deferred tax assets arising from temporary differences	N/A
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	24
26a	of which: treasury shares	N/A
26b	issued by the ADI	N/A
26c	of which: deferred fee income	N/A
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	11
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	13
26f	of which: capitalised expenses	5
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA rules	5
26h	of which: covered bonds in excess of asset cover in pools	N/A
26i	of which: undercapitalisation of a non-consolidated subsidiary	N/A
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	(10)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	N/A
28	Total regulatory adjustments to Common Equity Tier 1	44
29	Common Equity Tier 1 Capital (CET1)	434
Additional Tier 1 Capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments	N/A
31	of which: classified as equity under applicable accounting standards	N/A
32	of which: classified as liabilities under applicable accounting standards	N/A
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	N/A
35	of which: instruments issued by subsidiaries subject to phase out	N/A
36	Additional Tier 1 Capital before regulatory adjustments	N/A
Additional Tier 1 Capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	N/A
38	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A
39	where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A
40	positions)	N/A
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	N/A
41a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	N/A
41b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	N/A
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	N/A
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A
43	Total regulatory adjustments to Additional Tier 1 capital	N/A
44	Additional Tier 1 capital (AT1)	N/A
45	Tier 1 Capital (T1=CET1+AT1)	434
Tier 2 Capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments	N/A
47	Directly issued capital instruments subject to phase out from Tier 2	N/A
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	N/A
49	of which: instruments issued by subsidiaries subject to phase out	N/A
50	Provisions	7
51	Tier 2 Capital before regulatory adjustments	7

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Tier 2 Capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	N/A
53	Reciprocal cross-holdings in Tier 2 instruments	N/A
54	where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A
55	short positions	N/A
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	0
56a	<i>of which: holdings of capital instruments in group members by other group members on behalf of third parties</i>	N/A
56b	<i>of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55</i>	N/A
56c	<i>of which: other national specific regulatory adjustments not reported in rows 56a and 56b</i>	0
57	Total regulatory adjustments to Tier 2 capital	0
58	Tier 2 capital (T2)	8
59	Total capital (TC=T1+T2)	442
60	Total risk-weighted assets based on APRA standards	2,789
Capital ratios and buffers		N/A
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.57%
62	Tier 1 (as a percentage of risk-weighted assets)	15.57%
63	Total capital (as a percentage of risk-weighted assets)	15.84%
64	requirement, expressed as a percentage of risk-weighted assets)	7.00%
65	<i>of which: capital conservation buffer requirement</i>	2.50%
66	<i>of which: ADI-specific countercyclical buffer requirements</i>	N/A
67	<i>of which: G-SIB buffer requirement</i>	N/A
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	8.57%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amount below thresholds for deductions (not risk-weighted)		
72	Non-significant investments in the capital of other financial entities	N/A
73	Significant investments in the ordinary shares of financial entities	N/A
74	Mortgage servicing rights (net of related tax liability)	N/A
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	7
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	N/A
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A
82	Current cap on AT1 instruments subject to phase out arrangements	N/A
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	N/A
84	Current cap on T2 instruments subject to phase out arrangements	N/A
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A

**REGULATORY CAPITAL DISCLOSURE RECONCILIATION
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	CDT	Consolidated Entity \$m	Adjustments (1) \$m	Regulatory Level 2 \$m
Assets				
Cash and cash equivalents		130.0		130.0
Loans and advances		5,024.3	(362.6)	4,661.7
<i>of which: Loan and lease origination fees and commissions paid to mortgage originators and brokers</i>	<i>26f</i>			<i>0.2</i>
Available-for-Sale investment securities		636.9		636.9
<i>of which: Holding companies of ADIs and equivalent overseas entities</i>	<i>26d</i>			<i>11.3</i>
Other investments		1.8		1.8
<i>of which Other Common Equity Tier 1 adjustments as advised by APRA</i>	<i>26j</i>			<i>0.4</i>
Property, plant and equipment		23.4		23.4
Intangible assets		12.3		12.3
<i>of which: Goodwill</i>	<i>8</i>			<i>8.5</i>
<i>of which: Information Technology</i>	<i>26f</i>			<i>3.2</i>
<i>of which: Other intangibles</i>	<i>26j</i>			<i>0.7</i>
Assets Held for Sale		-		-
Investments accounted for using the equity method		5.2		5.2
<i>of which: Commercial (non-financial) entities</i>	<i>26g</i>			<i>5.2</i>
Deferred tax assets	<i>26e</i>	14.5		14.5
Derivative Assets		1.6		1.6
Other assets		20.7		20.7
<i>of which: Secutatisation start up costs</i>	<i>26f</i>			<i>1.6</i>
Total Assets		5,870.8	(362.7)	5,508.2
Liabilities				
Deposits		4,335.8		4,335.8
Derivative liabilities		5.2		5.2
Other payables		56.7		56.7
<i>of which: Mutual Aid</i>	<i>26j</i>			<i>11.2</i>
Borrowings		979.3	(362.7)	616.6
Current tax payable		5.6		5.6
Deferred tax liabilities	<i>26e</i>	1.8		1.8
Provisions		19.3		19.3
Total Liabilities		5,403.7	(362.7)	5,041.1
Net Assets		467.4		467.4
Equity				
Reserves	<i>3</i>	178.2		178.2
Retained earnings	<i>2,3</i>	289.2		289.2
<i>of which: Gains/(losses) on effective cash flow hedges</i>	<i>3,11</i>			<i>13.0</i>
Total Equity		467.4		467.4

(1) Adjustment column reflects the entities that have been provided prudential relief and are not included in the Consolidated Entity for capital purposes

REGULATORY CAPITAL DISCLOSURE RECONCILIATION (continued)
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Entities excluded from level 2 regulatory Consolidated Group.

	Total Assets \$m	Total Liabilities \$m
1. Securitisation		
Entity is included within the accounting consolidation but excluded from the regulatory Consolidation Group.		
Light Trust No.1	68.2	68.2
2. Warehouse Securitisation Facilities		
Entities not owned nor controlled by the Consolidated Group where funding facilities are included within the accounting consolidation but excluded from the regulatory Consolidation Group.		
Titan No 12. Trust (NAB)	126.7	126.7
Waratah Finance Pty Ltd ATF Savings and Loans Asset Trust	167.7	167.7

CAPITAL	AS AT 30 JUNE 2014 \$m	AS AT 31 MARCH 2014 \$m
Tier 1 Capital		
Retained Earnings including current year earnings	478.0	472.3
Deductions from Tier 1 Capital	(43.7)	(40.0)
Total Tier 1 Capital	434.3	432.3
Tier 2 Capital	7.5	7.8
Total Capital base	441.8	440.1

CAPITAL ADEQUACY COMPONENTS	AS AT 30 JUNE 2014 \$m	AS AT 31 MARCH 2014 \$m
Credit Risk:		
Secured loans and credit limits	1,501.9	1,472.4
Unsecured loans and Credit Limits	610.3	604.6
Liquid deposits	215.8	228.1
Other assets	30.6	50.7
Off balance sheet exposures	61.9	59.5
Operational Risk	367.5	374.5
Securitisation	0.7	0.9
TOTAL	2,788.9	2,790.7

CAPITAL RATIOS	AS AT 30 JUNE 2014 %	AS AT 31 MARCH 2014 %
Tier 1 Capital Ratio for the group	15.57%	15.49%
Total Capital Ratio for the group	15.84%	15.77%

SECURITISATION	AS AT 30 JUNE 2014 \$m	AS AT 31 MARCH 2014 \$m
On balance sheet securitisation*	637.70	680.91
Off balance sheet securitisation*	324.82	409.93
RMBS Securities held	33.99	29.20
Redraw facilities	4.30	2.16
Swap facilities	1.58	2.08
* Loans and advances secured by residential mortgage.		

CREDIT RISK EXPOSURE							
Consolidated Group as at 30 June 2014 \$ millions							
	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	\$ 4,062.33	\$ 3,957.23	\$ 4.80	\$ 10.36	\$ 0.04	\$ -	\$ -
Other member loans	\$ 610.32	\$ 599.02	\$ 1.89	\$ 2.28	\$ 3.62	\$ 0.28	\$ 0.28
Total Loans and Advances	\$ 4,672.65	\$ 4,556.25	\$ 6.69	\$ 12.64	\$ 3.66	\$ 0.28	\$ 0.28
Commitments	\$ 1,542.45	\$ 1,457.74					
Derivatives	\$ 603.70	\$ 520.52					
Other	\$ 791.86	\$ 825.65	\$ 0.26	\$ 0.08			
General Reserve for Credit Losses	\$ 7.15						

CREDIT RISK EXPOSURE							
Consolidated Group as at 31 March 2014 \$ millions							
	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	\$ 3,972.09	\$ 3,912.11	\$ 4.86	\$ 9.60	\$ 0.52	\$ -	\$ -
Other member loans	\$ 604.60	\$ 596.16	\$ 1.73	\$ 1.98	\$ 2.86	\$ 0.35	\$ 0.35
Total Loans and Advances	\$ 4,576.69	\$ 4,508.27	\$ 6.59	\$ 11.59	\$ 3.38	\$ 0.35	\$ 0.35
Commitments	\$ 1,526.19	\$ 1,449.61	\$ -	\$ -	\$ -	\$ -	\$ -
Derivatives	\$ 512.70	\$ 475.02	\$ -	\$ -	\$ -	\$ -	\$ -
Other	\$ 805.33	\$ 832.39	\$ 0.82	\$ 0.15	\$ -	\$ -	\$ -
General Reserve for Credit Losses	\$ 7.02						

REMUNERATION DISCLOSURES

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The Corporate Governance Committee is responsible for overseeing remuneration. This includes conducting regular reviews of, and making recommendations to the Board on the Remuneration Policy; making annual recommendations to the Board on the remuneration of the Managing Director, direct reports of the Managing Director, and overseeing the remuneration of other persons whose activity may, in the Corporate Governance Committee's opinion, affect the financial soundness of Australian Central Credit Union Ltd trading as People's Choice Credit Union ("People's Choice") and any other person specified by APRA; and making annual recommendations to the Board on the remuneration of the categories of persons covered by the Remuneration Policy. The Corporate Governance Committee operates in accordance with its terms of reference which outline the Committee's roles, responsibilities and terms of operation.

The Corporate Governance Committee meets at least three times a year and as required.

The independent non-executive members of the Corporate Governance Committee and their attendance at meetings during the year is listed below:

Director	No. of Meetings Held	No. of Meetings Attended
J.L. Cossons (Chair) (appointed 1 June 2014)	5	5
W.R. Cossey (Retired from Chair effective 31 May 2014)	5	5
K.A. Skipper	5	4

During the year, the Corporate Governance Committee engaged AON Hewitt, HayGroup, Financial Institutions Remuneration Group Inc and internal Organisational Development Remuneration Specialists to review and provide advice on the variable remuneration structure for material risk takers. Any amendments to the structure are reported to the Corporate Governance Committee and updated in relevant remuneration schedules or policies.

People's Choice's Remuneration Policy approved by the Board in 2010 applies to all employees of People's Choice. The Corporate Governance Committee has reviewed the risks and remuneration structures and considers the following employees (as reviewed and approved in October 2013) material risk takers and Senior Managers in accordance with CPS 510:

Types of Employees	Number	Number
	2014	2013
Senior Managers		
Managing Director	1	1
Executive General Managers	5	0
General Manager	2	7
Senior Manager	18	17
Managers		
Corporate Secretary	1	1
Manager Financial Compliance	1	1
Manager Business Performance Intelligence	1	1
Manager Financial Operations	1	1
Manager Internal Audit	1	1
Manager Business Performance Analysis	1	1
Manager Credit Assessment	1	1
Manager Wholesale Treasury	1	1
Manager Retail Treasury and Operations	1	1
Manager Credit Policy	1	1
Material Risk Takers		
Financial Planners	32	27
Home Loan Advisers	34	24

REMUNERATION DISCLOSURES (continued)

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The Remuneration Policy is considered an important component to recruit and retain those who have the necessary skills for the effective and prudent operation and are committed to making a long-term career with People's Choice. The Remuneration Policy is designed to ensure:

- The alignment of People's Choice interests with those of its employees, shareholders and stakeholders
- People's Choice long-term financial soundness; and
- The support of an effective risk management framework

As detailed in the Remuneration Policy, the structure of the remuneration arrangements comprise of the following components:

- Fixed component
- Variable component

Fixed component

Fixed remuneration consisted of salary, fees, any FBT charges related to employee benefits including motor vehicles, leave entitlements and employer contributions to superannuation funds.

Remuneration levels are reviewed annually by the Corporate Governance Committee through a process that considers individuals, business units, overall performance of People's Choice and the markets in which it operates. In accordance with the Remuneration Policy, Board approval for certain categories of remuneration may be required.

Variable component

Employees have opportunities to participate in various variable pay arrangements. Discretionary variable pay is dependent on the achievement of both financial and non-financial objectives as set out in the budget approved by the Board.

The variable pay element is differentiated by performance. Taking into account the expected value of awards, the performance related elements of pay make up a considerable proportion of the total remuneration package for senior staff, whilst maintaining an appropriate balance between fixed and variable elements.

Remuneration is structured to provide an opportunity for top quartile financial reward aligned to higher levels of performance.

Performance is then measured and reviewed on a regular basis against the objectives, which include financial and non-financial metrics.

Annual bonus (at risk performance based remuneration)

All executive staff are eligible to receive an annual bonus to reflect the extent to which annual objectives have been met and individual performance.

The annual bonus earned by an individual is dependent on the achievement of the strategic Key Performance Indicators and objectives of People's Choice; the individual's business unit; and individual's performance which is reviewed and rated annually.

The determination of bonus remuneration is based on various performance metrics i.e. financial and non-financial metrics. Financial metrics are based on profitability. Non-financial metrics include compliance with risk management frameworks, management of staff and adherence to corporate values, and the commercial requirement to remain competitive in the market. In determining the payout under any component of variable pay, People's Choice adopts, as policy, the use of set targets to determine the extent to which overall organisation performance has been achieved as well as individual performance. The Corporate Governance Committee retains discretion to recommend to the Board variations to the bonus payment to reflect the achievement of performance metrics.

REMUNERATION DISCLOSURES (continued)

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Risk and Compliance Staff

The performance and remuneration of risk and compliance staff is assessed according to objectives specific to the roles they undertake as well as linked to the overall organisation objectives, which are independent of the business units they oversee. Remuneration is reviewed and benchmarked against the market and internally to ensure that it is set at an appropriate level.

The determination of bonuses and the way they are cascaded down to each business unit are impacted by the achievement of key risk measures. Individual performance is reviewed against key risk measures to ensure that proposed individual remuneration is appropriate against these aspects.

During the year, the Corporate Governance Committee met five times. Committee members are not paid further remuneration in addition to their remuneration as Non-Executive Directors. The remuneration paid to the Corporate Governance Committee members (as Directors) is as follows:

Remuneration (inclusive of Superannuation)	2014	2013
Corporate Governance Committee (independent Non-Executive Directors)	\$319,221	\$307,505

The table below presents the number of employees who received variable remuneration, guaranteed bonuses, sign-on awards or severance payments during the financial year.

Variable remuneration, guaranteed bonuses, sign-on award and severance payment	2014	
	No. of Employees	Total
Variable remuneration	84	\$1,955,151
Guaranteed bonuses (N/A)	-	-
Sign-on award (N/A)	-	-
Severance payment	14	\$375,684
Total	87	\$2,156,806

Variable remuneration, guaranteed bonuses, sign-on award and severance payment	2013	
	No. of Employees	Total
Variable remuneration	82	\$1,627,894
Guaranteed bonuses (N/A)	-	-
Sign-on award (N/A)	-	-
Severance payment	5	\$156,835
Total	87	\$1,784,729

The table below presents total value of remuneration awards for Senior Managers:

Total Value of Remuneration awards for the current financial year	Unrestricted	Deferred	Total
Fixed Remuneration			
Cash-based	\$6,303,604	-	\$6,303,604
Share and share-linked instruments (N/A)	-	-	-
Other – superannuation	\$555,048	-	\$555,048
	\$6,858,652	-	\$6,858,652
Variable Remuneration			
Cash-based	\$784,386	-	\$784,386
Shares and share-linked instruments (N/A)	-	-	-
Other	-	-	-
	\$784,386	-	\$784,386
	\$7,643,038	-	\$7,643,038

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The table below presents total value of remuneration awards for Senior Managers:

Total Value of Remuneration awards for the financial year 2013	Unrestricted	Deferred	Total
Fixed Remuneration			
Cash-based	\$6,322,626	-	\$6,322,626
Share and share-linked instruments (N/A)	-	-	-
Other – superannuation	\$488,533	-	\$488,533
	\$6,811,159	-	\$6,811,159
Variable remuneration			
Cash-based	\$696,155	-	\$696,155
Shares and share-linked instruments (N/A)	-	-	-
Other	-	-	-
	\$696,155	-	\$696,155
	\$7,507,314	-	\$7,507,314

* The above figures include the remuneration awards for Managing Director, Executive General Managers, General Managers, Senior Managers and other management roles.

The table below presents total value of remuneration awards for material risk takers:

Total Value of remuneration awards for the current financial year	Unrestricted	Deferred	Total
Fixed Remuneration			
Cash-based	\$4,523,649	-	\$4,523,649
Share and share-linked instruments	-	-	-
Other – superannuation	\$528,562	-	\$528,562
	\$5,052,211	-	\$5,052,211
Variable remuneration			
Cash-based	\$1,170,765	-	\$1,170,765
Shares and share-linked instruments	-	-	-
Other	-	-	-
	\$1,170,765	-	\$1,170,765
	\$6,222,976	-	\$6,222,976

Total Value of remuneration awards for the financial year 2013	Unrestricted	Deferred	Total
Fixed Remuneration			
Cash-based	\$4,643,844	-	\$4,643,844
Share and share-linked instruments	-	-	-
Other – superannuation	\$418,821	-	\$418,821
	\$5,062,665	-	\$5,062,665
Variable remuneration			
Cash-based	\$1,088,574	-	\$1,088,574
Shares and share-linked instruments	-	-	-
Other	-	-	-
	\$1,088,574	-	\$1,088,574
	\$6,151,239	-	\$6,151,239

* The above figures include the remuneration awards for Home Loan Advisers and Financial Planners.