

**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 2015**  
**ABN 11 087 651 125**  
**AFSL 244310**



CAPITAL	AS AT 30 SEPTEMBER 2015	AS AT 30 JUNE 2015
	\$m	\$m
<b>Tier 1 Capital</b>		
Retained Earnings including current year earnings	515.53	506.72
Deductions from Tier 1 Capital	(74.98)	(70.15)
<b>Total Tier 1 Capital</b>	<b>440.56</b>	<b>436.58</b>
Tier 2 Capital	8.82	8.82
<b>Total Capital base</b>	<b>449.38</b>	<b>445.40</b>

CAPITAL ADEQUACY COMPONENTS	AS AT 30 SEPTEMBER 2015	AS AT 30 JUNE 2015
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	1,980.78	1,915.60
Unsecured loans and credit limits	589.85	599.59
Liquid deposits	209.90	227.20
Other assets	55.00	50.89
Off balance sheet exposures	29.67	28.32
Operational Risk	391.86	391.88
Securitisation	0.36	0.37
<b>TOTAL</b>	<b>3,257.43</b>	<b>3,213.85</b>

CAPITAL RATIOS	AS AT 30 SEPTEMBER 2015	AS AT 30 JUNE 2015
	%	%
Tier 1 Capital Ratio (Group)	13.52%	13.58%
<b>Total Capital Ratio (Group)</b>	<b>13.80%</b>	<b>13.86%</b>

SECURITISATION	AS AT 30 SEPTEMBER 2015	AS AT 30 JUNE 2015
	\$m	\$m
On balance sheet securitisation*	1,632.50	1,739.97
Off balance sheet securitisation*	144.56	160.77
RMBS Securities held	579.54	615.91
Redraw facilities	8.85	11.02
Swap facilities	3.99	1.10

\* Loans and advances secured by residential mortgage.

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2015							
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	5,341.32	5,259.33	7.50	18.82	0.45	0.00	
Other member loans	589.85	594.72	1.62	2.07	3.02	(0.86)	
<b>Total Loans and Advances</b>	<b>5,931.17</b>	<b>5,854.05</b>	<b>9.11</b>	<b>20.89</b>	<b>3.47</b>	<b>(0.86)</b>	
<b>Commitments</b>	<b>1,205.45</b>	<b>1,193.68</b>					
<b>Derivatives</b>	<b>689.11</b>	<b>677.28</b>					
<b>Other</b>	<b>875.17</b>	<b>885.76</b>	<b>0.24</b>	<b>0.00</b>			
<b>General Reserve for Credit Losses</b>	<b>8.82</b>						

CREDIT RISK EXPOSURE AS AT 30 JUNE 2015							
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	5,177.34	4,619.83	8.05	17.57	0.35	0.00	
Other member loans	599.59	604.96	1.86	2.48	3.98	(0.17)	
<b>Total Loans and Advances</b>	<b>5,776.93</b>	<b>5,224.79</b>	<b>9.91</b>	<b>20.05</b>	<b>4.33</b>	<b>(0.17)</b>	
<b>Commitments</b>	<b>1,181.92</b>	<b>1,362.18</b>					
<b>Derivatives</b>	<b>665.44</b>	<b>634.57</b>					
<b>Other</b>	<b>896.34</b>	<b>844.10</b>	<b>0.10</b>	<b>0.00</b>			
<b>General Reserve for Credit Losses</b>	<b>8.82</b>						