

**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 2017**  
**ABN 11 087 651 125**  
**AFSL 244310**



CAPITAL	AS AT 30	AS AT 30
	SEPTEMBER 2017	JUNE 2017
	\$m	\$m
<b>Tier 1 Capital</b>		
Retained Earnings including current year earnings	573.3	562.2
Deductions from Tier 1 Capital	(65.9)	(65.5)
<b>Total Tier 1 Capital</b>	<b>507.4</b>	<b>496.7</b>
Tier 2 Capital	12.3	12.3
<b>Total Capital base</b>	<b>519.7</b>	<b>509.0</b>

SECURITISATION	AS AT 30	AS AT 30
	SEPTEMBER 2017	JUNE 2017
	\$m	\$m
On balance sheet securitisation*	1,339.7	1,378.5
Off balance sheet securitisation*	726.0	778.0
RMBS Securities held	782.3	783.2
Redraw facilities	15.9	16.3
Swap facilities	0.6	1.2

\* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 30	AS AT 30
	SEPTEMBER 2017	JUNE 2017
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,117.9	2,058.7
Unsecured loans and credit limits	556.8	562.9
Liquid deposits	222.2	243.9
Other assets	52.1	55.6
Off balance sheet exposures	31.6	30.8
Operational Risk	458.8	458.8
Securitisation	5.5	6.1
<b>TOTAL</b>	<b>3,444.9</b>	<b>3,416.8</b>

CAPITAL RATIOS	AS AT 30	AS AT 30
	SEPTEMBER 2017	JUNE 2017
	%	%
Tier 1 Capital Ratio (Group)	14.73%	14.54%
<b>Total Capital Ratio (Group)</b>	<b>15.08%</b>	<b>14.89%</b>

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		
<b>Loans and Advances</b>							
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)	
<b>Total Loans and Advances</b>	<b>6,244.0</b>	<b>6,163.7</b>	<b>14.3</b>	<b>27.9</b>	<b>4.4</b>	<b>0.2</b>	
<b>Commitments</b>	<b>1,099.7</b>	<b>1,091.2</b>					
<b>Derivatives</b>	<b>865.0</b>	<b>850.0</b>					
<b>Other</b>	<b>999.4</b>	<b>984.0</b>	-	-			
<b>General Reserve for Credit Losses</b>	<b>12.3</b>						

CREDIT RISK EXPOSURE AS AT 30 JUNE 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		
<b>Loans and Advances</b>							
Secured by residential mortgage	5,520.7	5,684.1	12.3	25.7	0.4	0.2	
Other member loans	562.9	563.0	1.5	1.1	4.1	1.5	
<b>Total Loans and Advances</b>	<b>6,083.6</b>	<b>6,247.1</b>	<b>13.8</b>	<b>26.8</b>	<b>4.5</b>	<b>1.7</b>	
<b>Commitments</b>	<b>1,082.7</b>	<b>1,103.7</b>					
<b>Derivatives</b>	<b>835.0</b>	<b>827.5</b>					
<b>Other</b>	<b>968.6</b>	<b>976.6</b>	-	-			
<b>General Reserve for Credit Losses</b>	<b>12.3</b>						