

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 2019
ABN 11 087 651 125
AFSL 244310



CAPITAL	AS AT 30	AS AT 30
	SEPTEMBER 2019	JUNE 2019
	\$m	\$m
Tier 1 Capital		
Retained Earnings including current year earnings	616.3	612.9
Deductions from Tier 1 Capital	(66.4)	(63.2)
Total Tier 1 Capital	549.9	549.7
Tier 2 Capital	8.6	8.6
Total Capital base	558.5	558.3

SECURITISATION	AS AT 30	AS AT 30
	SEPTEMBER 2019	JUNE 2019
	\$m	\$m
On balance sheet securitisation*	1,225.9	1,620.6
Off balance sheet securitisation*	1,409.8	843.3
RMBS Securities held	839.4	870.5
Redraw facilities	20.6	18.5
Swap facilities	4.0	3.7

* Loans and advances secured by residential mortgage.

CAPITAL ADEQUACY COMPONENTS	AS AT 30	AS AT 30
	SEPTEMBER 2019	JUNE 2019
	\$m	\$m
Credit Risk:		
Secured loans and credit limits	2,185.9	2,342.6
Unsecured loans and credit limits	508.3	524.9
Liquid deposits	356.9	276.5
Other assets	118.3	38.1
Off balance sheet exposures	35.8	30.0
Operational Risk	484.2	484.2
Securitisation	11.9	7.4
TOTAL	3,701.3	3,703.7

CAPITAL RATIOS	AS AT 30	AS AT 30
	SEPTEMBER 2019	JUNE 2019
	%	%
Tier 1 Capital Ratio (Group)	14.86%	14.84%
Total Capital Ratio (Group)	15.09%	15.07%

CREDIT RISK EXPOSURE AS AT 30 SEPTEMBER 2019							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	5,856.2	6,081.3	12.3	21.3	3.5	0.0	
Other member loans	508.3	516.6	2.6	0.0	4.9	0.2	
Total Loans and Advances	6,364.5	6,597.9	14.9	21.3	8.4	0.2	
Commitments	1,126.0	1,109.7					
Derivatives	530.0	565.0					
Other	1,376.6	1,224.8	-	-			
General Reserve for Credit Losses	8.6						

CREDIT RISK EXPOSURE AS AT 30 JUNE 2019							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	6,306.5	6,219.2	11.8	23.6	3.6	0.2	
Other member loans	524.9	527.6	2.5	0.1	4.9	0.1	
Total Loans and Advances	6,831.4	6,746.8	14.3	23.7	8.5	0.3	
Commitments	1,093.4	1,099.8					
Derivatives	600.0	632.5					
Other	1,073.0	1,041.8	-	-			
General Reserve for Credit Losses	8.6						