

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



<b>CAPITAL</b>	<b>AS AT 31 MARCH 2015</b>	<b>AS AT 31 DECEMBER 2014</b>
	<b>\$m</b>	<b>\$m</b>
<b>Tier 1 Capital</b>		
Retained Earnings including current year earnings	497.21	492.55
Deductions from Tier 1 Capital	(50.92)	(42.33)
<b>Total Tier 1 Capital</b>	<b>446.29</b>	<b>450.22</b>
Tier 2 Capital	7.82	7.47
<b>Total Capital base</b>	<b>454.11</b>	<b>457.69</b>

<b>CAPITAL ADEQUACY COMPONENTS</b>	<b>AS AT 31 MARCH 2015</b>	<b>AS AT 31 DECEMBER 2014</b>
	<b>\$m</b>	<b>\$m</b>
Credit Risk:		
Secured loans and credit limits	1,871.54	1,617.39
Unsecured loans and credit limits	604.01	594.33
Liquid deposits	220.13	415.12
Other assets	43.09	47.99
Off balance sheet exposures	29.59	23.52
Operational Risk	377.62	377.62
Securitisation	0.71	0.71
<b>TOTAL</b>	<b>3,146.69</b>	<b>3,076.68</b>

<b>CAPITAL RATIOS</b>	<b>AS AT 31 MARCH 2015</b>	<b>AS AT 31 DECEMBER 2014</b>
	<b>%</b>	<b>%</b>
Tier 1 Capital Ratio (Group)	14.18%	14.63%
<b>Total Capital Ratio (Group)</b>	<b>14.43%</b>	<b>14.88%</b>

<b>SECURITISATION</b>	<b>AS AT 31 MARCH 2015</b>	<b>AS AT 31 DECEMBER 2014</b>
	<b>\$m</b>	<b>\$m</b>
On balance sheet securitisation*	1,746.55	1,203.52
Off balance sheet securitisation*	174.89	165.44
RMBS Securities held	58.19	60.71
Redraw facilities	11.65	7.68
Swap facilities	1.58	1.58

\* Loans and advances secured by residential mortgage.

<b>CREDIT RISK EXPOSURE AS AT 31 MARCH 2015</b>							
<b>Credit Exposure Type</b>	<b>Gross Credit Risk Closing Balance</b>	<b>Quarterly Average Gross Exposure</b>	<b>Amount Impaired</b>	<b>Amount Past Due</b>	<b>Specific Provision</b>	<b>Charges for specific provision &amp; amounts written-off during the period</b>	
<b>Loans and Advances</b>							
Secured by residential mortgage	5,053.54	4,557.93	8.93	16.48	0.30		0.00
Other member loans	604.01	607.17	1.64	2.19	4.20		0.72
<b>Total Loans and Advances</b>	<b>5,657.55</b>	<b>5,165.10</b>	<b>10.57</b>	<b>18.68</b>	<b>4.50</b>		<b>0.72</b>
<b>Commitments</b>	<b>1,149.28</b>	<b>1,345.86</b>					
<b>Derivatives</b>	<b>707.16</b>	<b>655.43</b>					
<b>Other</b>	<b>854.90</b>	<b>823.38</b>	<b>0.19</b>	<b>0.07</b>			
<b>General Reserve for Credit Losses</b>	<b>7.44</b>						

<b>CREDIT RISK EXPOSURE AS AT 31 DECEMBER 2014</b>							
<b>Credit Exposure Type</b>	<b>Gross Credit Risk Closing Balance</b>	<b>Quarterly Average Gross Exposure</b>	<b>Amount Impaired</b>	<b>Amount Past Due</b>	<b>Specific Provision</b>	<b>Charges for specific provision &amp; amounts written-off during the period</b>	
<b>Loans and Advances</b>							
Secured by residential mortgage	4,386.68	4,224.50	6.94	14.18	0.30		0.00
Other member loans	594.33	602.33	2.02	1.67	3.48		0.62
<b>Total Loans and Advances</b>	<b>4,981.01</b>	<b>4,826.83</b>	<b>8.96</b>	<b>15.85</b>	<b>3.78</b>		<b>0.62</b>
<b>Commitments</b>	<b>1,503.13</b>	<b>1,522.79</b>					
<b>Derivatives</b>	<b>683.51</b>	<b>643.61</b>					
<b>Other</b>	<b>1,381.11</b>	<b>1,086.48</b>	<b>0.22</b>	<b>0.06</b>			
<b>General Reserve for Credit Losses</b>	<b>7.09</b>						