



Capital Adequacy as at 31 December 2020 (Current Quarter)		
	\$	
<b>Capital requirements for credit risk</b>		
Claims on ADIs	25,683,558	
Claims secured by residential mortgages	55,216,920	
Other retail claims	12,412,077	
Other assets	939,226	
Off balance sheet exposures	5,409,047	
Total capital requirement for credit risk	99,660,828	
<b>Capital requirements for operational risk</b>		
Capital requirement for operational risk	13,146,599	
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>112,807,427</b>	
<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	22,696,582	20.12%
Tier 1 capital adequacy ratio	22,696,582	20.12%
Total capital adequacy ratio	23,942,342	21.22%

Credit Risk as at 31 December 2020 (Current Quarter)		
Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	93,980,320	89,678,281
Loans and advances	159,125,953	151,632,086
Other assets	910,264	1,608,505
<b>Total on balance sheet credit risk exposures</b>	<b>254,016,537</b>	<b>242,918,872</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	3,207,438	3,803,610
Guarantees		
Undrawn credit limits	8,156,230	7,704,562
<b>Total off balance sheet credit risk exposures</b>	<b>11,363,668</b>	<b>11,508,172</b>
<b>Total credit risk exposures</b>	<b>265,380,205</b>	<b>254,427,044</b>

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	93,980,320	89,678,281
Claims secured by residential mortgages	157,618,117	150,020,309
Other retail claims	12,871,504	13,119,948
Other assets	910,264	1,608,505
<b>Total credit risk exposures</b>	<b>265,380,205</b>	<b>254,427,044</b>

Other non risk rated exposures		
Irrevocable standby commitments provided under APRA approved industry support arrangements	7,566,246	7,233,884

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	283,286	-	-	-
Other retail claims	130,476	174,794	149,974	45,251	60
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>130,476</b>	<b>458,080</b>	<b>149,974</b>	<b>45,251</b>	<b>60</b>

General reserve for credit losses	\$
General reserve for credit losses	3,035,741

Securitisation Exposures as at 31 December 2020 (Current Quarter)	
Orange Credit Union does not have any securitisation exposures.	



**Capital Adequacy as at 30 September 2020 (Prior Quarter)**

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	26,554,538
Claims secured by residential mortgages	51,696,298
Other retail claims	12,668,908
Other assets	3,078,155
Off balance sheet exposures	5,904,163
Total capital requirement for credit risk	99,902,061
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	12,801,022
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>544,313,624</b>

**Capital adequacy ratio**

Common Equity Tier 1 capital adequacy ratio	23,091,237	20.49%
Tier 1 capital adequacy ratio	23,091,237	20.49%
Total capital adequacy ratio	24,344,328	21.60%

**Credit Risk as at 30 September 2020 (Prior Quarter)**

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	92,477,654	81,332,353
Loans and advances	150,229,466	147,793,666
Other assets	3,049,193	1,644,415
Total on balance sheet credit risk exposures	245,756,312	230,770,434
<b>Off balance sheet</b>		
Loans approved not yet advanced	3,805,268	3,764,557
Guarantees	-	-
Undrawn credit limits	7,962,149	7,752,045
Total off balance sheet credit risk exposures	11,767,417	11,516,602
<b>Total credit risk exposures</b>	<b>257,523,729</b>	<b>242,287,036</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	92,477,654	81,332,353
Claims secured by residential mortgages	148,952,642	146,049,266
Other retail claims	13,044,241	13,261,002
Other assets	3,049,193	1,644,415
<b>Total credit risk exposures</b>	<b>257,523,729</b>	<b>242,287,036</b>

**Other non risk rated exposures**

Irrevocable standby commitments provided under APRA approved industry support arrangements	7,317,862	6,872,482
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	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	61,561	594,931	-	-	-
Other retail claims	75,680	171,894	146,617	30,387	1,071
Other assets	-	-	-	-	-
Total credit risk exposures	137,241	766,825	146,617	30,387	1,071

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	2,861,193

**Securitisation Exposures as at 30 September 2020 (Prior Quarter)**

Orange Credit Union does not have any securitisation exposures.
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