



<b>Capital Adequacy as at 31 March 2021 (Current Quarter)</b>		
	\$	
<b>Capital requirements for credit risk</b>		
Claims on ADIs	25,707,993	
Claims secured by residential mortgages	55,086,624	
Other retail claims	12,656,560	
Other assets	1,191,083	
Off balance sheet exposures	4,999,720	
Total capital requirement for credit risk	99,641,980	
<b>Capital requirements for operational risk</b>		
Capital requirement for operational risk	13,144,989	
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>112,786,969</b>	
<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	22,776,625	20.19%
Tier 1 capital adequacy ratio	22,776,625	20.19%
Total capital adequacy ratio	24,022,150	21.30%

<b>Credit Risk as at 31 March 2021 (Current Quarter)</b>		
Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	97,337,656	94,598,543
Loans and advances	159,398,087	156,251,169
Other assets	1,162,121	1,708,059
<b>Total on balance sheet credit risk exposures</b>	<b>257,897,864</b>	<b>252,557,771</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	3,097,363	3,576,173
Guarantees		
Undrawn credit limits	8,166,301	7,888,743
<b>Total off balance sheet credit risk exposures</b>	<b>11,263,664</b>	<b>11,464,916</b>
<b>Total credit risk exposures</b>	<b>269,161,528</b>	<b>264,022,687</b>

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	97,337,656	94,598,543
Claims secured by residential mortgages	157,924,559	154,831,773
Other retail claims	12,737,193	12,884,313
Other assets	1,162,121	1,708,059
<b>Total credit risk exposures</b>	<b>269,161,528</b>	<b>264,022,687</b>

<b>Other non risk rated exposures</b>		
Irrevocable standby commitments provided under APRA approved industry support arrangements	7,681,660	7,521,923

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	-	633,653	-	-	-
Other retail claims	147,934	200,790	168,607	49,315	1,462
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>147,934</b>	<b>834,443</b>	<b>168,607</b>	<b>49,315</b>	<b>1,462</b>

General reserve for credit losses	\$
General reserve for credit losses	2,997,532

<b>Securitisation Exposures as at 31 March 2021 (Current Quarter)</b>	
Orange Credit Union does not have any securitisation exposures.	



**Capital Adequacy as at 31 December 2020 (Prior 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	941,826
Off balance sheet exposures	5,409,047
Total capital requirement for credit risk	99,663,428
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	13,144,989
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>112,808,417</b>

**Capital adequacy ratio**

Common Equity Tier 1 capital adequacy ratio	22,689,182	20.11%
Tier 1 capital adequacy ratio	22,689,182	20.11%
Total capital adequacy ratio	23,934,975	21.22%

**Credit Risk as at 31 December 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	93,980,320	89,526,072
Loans and advances	159,125,953	151,736,531
Other assets	912,864	1,621,655
Total on balance sheet credit risk exposures	254,019,137	242,884,259
<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
Total off balance sheet credit risk exposures	11,363,668	11,508,172
<b>Total credit risk exposures</b>	<b>265,382,805</b>	<b>254,392,430</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	93,980,320	89,526,072
Claims secured by residential mortgages	157,618,117	150,216,190
Other retail claims	12,871,504	13,028,513
Other assets	912,864	1,621,655
<b>Total credit risk exposures</b>	<b>265,382,805</b>	<b>254,392,430</b>

**Other non risk rated exposures**

Irrevocable standby commitments provided under APRA approved industry support arrangements	7,566,246	7,233,884
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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	-	283,286	-	-	-
Other retail claims	130,476	174,794	149,974	45,251	60
Other assets	-	-	-	-	-
Total credit risk exposures	<b>130,476</b>	<b>458,080</b>	<b>149,974</b>	<b>45,251</b>	<b>60</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	3,035,741

**Securitisation Exposures as at 31 December 2020 (Prior Quarter)**

Orange Credit Union does not have any securitisation exposures.
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