



ORANGE CREDIT UNION LIMITED
ABN 34 087 650 477
APS 330 - Public Disclosure of Prudential Information
Quarterly Update as at 30 June 2021

Capital Adequacy as at 30 June 2021 (Current Quarter)		
	\$	
Capital requirements for credit risk		
Claims on ADIs	26,235,299	
Claims secured by residential mortgages	57,446,786	
Other retail claims	13,506,292	
Other assets	1,208,669	
Off balance sheet exposures	2,866,392	
Total capital requirement for credit risk	101,263,437	
Capital requirements for operational risk		
Capital requirement for operational risk	13,827,514	
Total capital requirements (Risk Weighted Assets)	115,090,952	
Capital adequacy ratio		
Common Equity Tier 1 capital adequacy ratio	22,730,031	19.75%
Tier 1 capital adequacy ratio	22,730,031	19.75%
Total capital adequacy ratio	23,995,824	20.85%

Credit Risk as at 30 June 2021 (Current Quarter)		
	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	96,491,818	95,936,598
Loans and advances	165,628,328	161,384,123
Other assets	1,179,707	1,084,897
Total on balance sheet credit risk exposures	263,299,852	258,405,618
Off balance sheet		
Loans approved not yet advanced	2,708,856	3,107,720
Guarantees		
Undrawn credit limits	8,461,152	8,158,060
Total off balance sheet credit risk exposures	11,170,008	11,265,780
Total credit risk exposures	274,469,860	269,671,398

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	96,491,818	95,936,598
Claims secured by residential mortgages	163,210,075	159,584,250
Other retail claims	13,588,260	13,065,652
Other assets	1,179,707	1,084,897
Total credit risk exposures	274,469,860	269,671,398

Other non risk rated exposures		
Irrevocable standby commitments provided under APRA approved industry support arrangements	7,847,434	7,698,447

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	-	349,686	-	-	-
Other retail claims	125,275	197,756	151,185	(17,422)	27,075
Other assets	-	-	-	-	-
Total credit risk exposures	125,275	547,441	151,185	(17,422)	27,075

General reserve for credit losses	\$
General reserve for credit losses	3,072,916

Securitisation Exposures as at 30 June 2021 (Current Quarter)	
Orange Credit Union does not have any securitisation exposures.	



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Capital Adequacy as at 31 March 2021 (Prior Quarter)	
	\$
Capital requirements for credit risk	
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
Capital requirements for operational risk	
Capital requirement for operational risk	13,144,989
Total capital requirements (Risk Weighted Assets)	112,786,969

Capital adequacy ratio		
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%

Credit Risk as at 31 March 2021 (Prior Quarter)		
	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
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
Total on balance sheet credit risk exposures	257,897,864	252,557,771
Off balance sheet		
Loans approved not yet advanced	3,097,363	3,576,173
Guarantees	-	-
Undrawn credit limits	8,166,301	7,888,743
Total off balance sheet credit risk exposures	11,263,664	11,464,916
Total credit risk exposures	269,161,528	264,022,687

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
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
Total credit risk exposures	269,161,528	264,022,687

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

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Credit risk exposure by portfolio					
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	-	-	-	-	-
Total credit risk exposures	147,934	834,443	168,607	49,315	1,462

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

Securitisation Exposures as at 31 March 2021 (Prior Quarter)	
Orange Credit Union does not have any securitisation exposures.	