



ORANGE CREDIT UNION LIMITED

ABN 34 087 650 477

AFSL 240 768

APS 330 - Public Disclosure of Prudential Information

Quarterly Update as at 30 September 2021

**Capital Adequacy as at 30 September 2021 (Current Quarter)**

	\$	
<b>Capital requirements for credit risk</b>		
Claims on ADIs	29,112,094	
Claims secured by residential mortgages	57,291,608	
Other retail claims	14,091,980	
Other assets	1,167,931	
Off balance sheet exposures	2,810,503	
Total capital requirement for credit risk	104,474,115	
<b>Capital requirements for operational risk</b>		
Capital requirement for operational risk	13,827,514	
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>118,301,629</b>	
<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	22,849,683	19.31%
Tier 1 capital adequacy ratio	22,849,683	19.31%
Total capital adequacy ratio	24,155,609	20.42%

**Credit Risk as at 30 September 2021 (Current 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	104,747,987	99,521,671
Loans and advances	166,474,460	163,833,625
Other assets	1,138,969	1,164,415
<b>Total on balance sheet credit risk exposures</b>	<b>272,361,415</b>	<b>264,519,711</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	2,500,011	2,736,939
Guarantees		
Undrawn credit limits	8,502,941	8,408,602
<b>Total off balance sheet credit risk exposures</b>	<b>11,002,952</b>	<b>11,145,541</b>
<b>Total credit risk exposures</b>	<b>283,364,367</b>	<b>275,665,252</b>

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	104,747,987	99,521,671
Claims secured by residential mortgages	163,298,241	161,477,625
Other retail claims	14,179,171	13,501,541
Other assets	1,138,969	1,164,415
<b>Total credit risk exposures</b>	<b>283,364,367</b>	<b>275,665,252</b>

**Other non risk rated exposures**

Irrevocable standby commitments provided under APRA approved industry support arrangements	8,117,099	7,882,064
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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	121,138	127,335	-	-	-
Other retail claims	-	8,612	157,224	6,039	3,039
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>121,138</b>	<b>135,947</b>	<b>157,224</b>	<b>6,039</b>	<b>3,039</b>

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

**Securitisation Exposures as at 30 September 2021 (Current Quarter)**

Orange Credit Union does not have any securitisation exposures.



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**Quarterly Update as at 30 September 2021**

**Capital Adequacy as at 30 June 2021 (Prior Quarter)**

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	26,235,299
Claims secured by residential mortgages	57,446,786
Other retail claims	13,506,292
Other assets	1,221,117
Off balance sheet exposures	2,866,392
Total capital requirement for credit risk	101,275,886
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	13,827,514
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>115,103,400</b>

**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	23,995,979	20.85%

**Credit Risk as at 30 June 2021 (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	96,479,370	95,932,448
Loans and advances	165,628,328	161,384,123
Other assets	1,192,155	1,089,047
<b>Total on balance sheet credit risk exposures</b>	<b>263,299,852</b>	<b>258,405,618</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	2,708,856	3,107,720
Guarantees	-	-
Undrawn credit limits	8,461,152	8,158,060
<b>Total off balance sheet credit risk exposures</b>	<b>11,170,008</b>	<b>11,265,780</b>
<b>Total credit risk exposures</b>	<b>274,469,860</b>	<b>269,671,398</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	96,479,370	95,932,448
Claims secured by residential mortgages	163,210,075	159,584,250
Other retail claims	13,588,260	13,065,652
Other assets	1,192,155	1,089,047
<b>Total credit risk exposures</b>	<b>274,469,860</b>	<b>269,671,398</b>

**Other non risk rated exposures**

Irrevocable standby commitments provided under APRA approved industry support arrangements	7,847,434	7,698,447
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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	-	349,686	-	-	-
Other retail claims	125,275	197,756	151,185	17,422	27,075
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>125,275</b>	<b>547,441</b>	<b>151,185</b>	<b>17,422</b>	<b>27,075</b>

<b>General reserve for credit losses</b>	\$
General reserve for credit losses	3,072,916

**Securitisation Exposures as at 30 June 2021 (Prior Quarter)**

Orange Credit Union does not have any securitisation exposures.