



ORANGE CREDIT UNION LIMITED
ABN 34 087 650 477
AFSL / Australian Credit Licence 240 768
APS 330 - Public Disclosure of Prudential Information
Quarterly Update as at 30 Jun 2022

Capital Adequacy as at 30 June 2022 (Current Quarter)		
	\$	
Capital requirements for credit risk		
Claims on ADIs	34,789,371	
Claims secured by residential mortgages	59,933,447	
Other retail claims	12,952,467	
Other assets	1,121,543	
Off balance sheet exposures	4,425,711	
Total capital requirement for credit risk	113,222,539	
Capital requirements for operational risk		
Capital requirement for operational risk	15,819,813	
Total capital requirements (Risk Weighted Assets)	129,042,352	
Capital adequacy ratio		
Common Equity Tier 1 capital adequacy ratio	23,259,104	18.35%
Tier 1 capital adequacy ratio	23,259,104	18.35%
Total capital adequacy ratio	24,675,217	19.44%

Credit Risk as at 30 June 2022 (Current Quarter)		
	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	118,115,641	118,030,368
Loans and advances	174,994,455	170,880,654
Other assets	1,107,062	1,357,019
Total on balance sheet credit risk exposures	294,217,159	290,268,042
Off balance sheet		
Loans approved not yet advanced	2,295,674	2,354,515
Guarantees		
Undrawn credit limits	8,830,413	8,846,164
Total off balance sheet credit risk exposures	11,126,087	11,200,679
Total credit risk exposures	305,343,245	301,468,720

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	118,115,641	118,030,368
Claims secured by residential mortgages	173,090,508	168,533,928
Other retail claims	13,030,033	13,547,405
Other assets	1,107,062	1,357,019
Total credit risk exposures	305,343,245	301,468,720

Other non risk rated exposures		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,750,501	8,633,640

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	46,753	118,349	-	-	-
Other retail claims	-	4,231	209,463	63,701	12,891
Other assets	-	-	-	-	-
Total credit risk exposures	46,753	122,580	209,463	63,701	12,891

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

Securitisation Exposures as at 30 Jun 2022 (Current Quarter)	
Orange Credit Union does not have any securitisation exposures.	



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Capital Adequacy as at 31 March 2022 (Prior Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	33,847,774
Claims secured by residential mortgages	58,335,115
Other retail claims	13,365,578
Other assets	1,959,427
Off balance sheet exposures	2,738,865
Total capital requirement for credit risk	110,246,759
Capital requirements for operational risk	
Capital requirement for operational risk	14,503,979
Total capital requirements (Risk Weighted Assets)	124,750,738

Capital adequacy ratio		
Common Equity Tier 1 capital adequacy ratio	23,790,522	19.06%
Tier 1 capital adequacy ratio	23,790,522	19.06%
Total capital adequacy ratio	25,169,400	20.17%

Credit Risk as at 31 March 2022 (Prior Quarter)

	Gross Exposure \$	Average over the quarter \$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	117,693,491	113,574,483
Loans and advances	170,010,796	168,040,656
Other assets	1,930,465	1,367,654
Total on balance sheet credit risk exposures	289,634,751	282,982,794
Off balance sheet		
Loans approved not yet advanced	1,955,896	2,380,593
Guarantees	-	-
Undrawn credit limits	8,956,598	8,779,041
Total off balance sheet credit risk exposures	10,912,494	11,159,634
Total credit risk exposures	300,547,245	294,142,428

	Gross exposure \$	Average over the quarter \$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	117,693,491	113,574,483
Claims secured by residential mortgages	167,346,476	165,269,839
Other retail claims	13,576,814	13,930,451
Other assets	1,930,465	1,367,654
Total credit risk exposures	300,547,245	294,142,428

Other non risk rated exposures		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,615,329	8,422,506

	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	103,410	162,466	-	-	-
Other retail claims	-	5,986	269,653	123,890	1,849
Other assets	-	-	-	-	-
Total credit risk exposures	103,410	168,452	269,653	123,890	1,849

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

Securitisation Exposures as at 31 March 2022 (Prior Quarter)

Orange Credit Union does not have any securitisation exposures.