



ORANGE CREDIT UNION LIMITED

ABN 34 087 650 477

AFSL 240 768

APS 330 - Public Disclosure of Prudential Information
Quarterly Update as at 31 Mar 2022

Capital Adequacy as at 31 March 2022 (Current 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 (Current 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

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
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

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	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 (Current Quarter)

Orange Credit Union does not have any securitisation exposures.



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Quarterly Update as at 31 Mar 2022

Capital Adequacy as at 31 December 2021 (Prior Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	33,743,220
Claims secured by residential mortgages	57,702,849
Other retail claims	13,882,160
Other assets	1,062,491
Off balance sheet exposures	2,950,032
Total capital requirement for credit risk	109,340,752
Capital requirements for operational risk	
Capital requirement for operational risk	14,503,979
Total capital requirements (Risk Weighted Assets)	123,844,731

Capital adequacy ratio		
Common Equity Tier 1 capital adequacy ratio	23,923,622	19.32%
Tier 1 capital adequacy ratio	23,923,622	19.32%
Total capital adequacy ratio	25,290,382	20.42%

Credit Risk as at 31 December 2021 (Prior Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	118,281,973	106,503,110
Loans and advances	167,636,713	166,579,833
Other assets	1,033,529	1,121,551
Total on balance sheet credit risk exposures	286,952,215	274,204,494
Off balance sheet		
Loans approved not yet advanced	2,749,104	2,612,637
Guarantees	-	-
Undrawn credit limits	8,814,352	8,632,835
Total off balance sheet credit risk exposures	11,563,456	11,245,472
Total credit risk exposures	298,515,671	285,449,966

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	118,281,973	106,503,110
Claims secured by residential mortgages	165,164,799	163,891,038
Other retail claims	14,035,369	13,934,267
Other assets	1,033,529	1,121,551
Total credit risk exposures	298,515,671	285,449,966

Other non risk rated exposures		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,535,090	8,166,541

	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	117,671	171,249	-	-	-
Other retail claims	-	7,722	180,429	29,243	7,794
Other assets	-	-	-	-	-
Total credit risk exposures	117,671	178,972	180,429	29,243	7,794

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

Securitisation Exposures as at 31 December 2021 (Prior Quarter)

Orange Credit Union does not have any securitisation exposures.