



**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 September 2022**

**Capital Adequacy as at 30 September 2022 (Current Quarter)**

	\$	
<b>Capital requirements for credit risk</b>		
Claims on ADIs	30,197,344	
Claims secured by residential mortgages	65,479,429	
Other retail claims	12,122,280	
Other assets	1,776,008	
Off balance sheet exposures	4,861,912	
<b>Total capital requirement for credit risk</b>	<b>114,436,973</b>	
<b>Capital requirements for operational risk</b>		
Capital requirement for operational risk	15,819,813	
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>130,256,786</b>	
<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	23,857,428	18.32%
Tier 1 capital adequacy ratio	23,857,428	18.32%
Total capital adequacy ratio	25,285,323	19.42%

**Credit Risk as at 30 September 2022 (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	102,976,074	112,892,772
Loans and advances	190,632,680	178,550,381
Other assets	1,747,046	1,594,858
<b>Total on balance sheet credit risk exposures</b>	<b>295,355,800</b>	<b>293,038,011</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	2,606,907	2,280,578
Guarantees		
Undrawn credit limits	9,028,817	8,944,190
<b>Total off balance sheet credit risk exposures</b>	<b>11,635,725</b>	<b>11,224,768</b>
<b>Total credit risk exposures</b>	<b>306,991,525</b>	<b>304,262,780</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	102,976,074	112,892,772
Claims secured by residential mortgages	190,090,674	176,842,552
Other retail claims	12,177,731	12,932,597
Other assets	1,747,046	1,594,858
<b>Total credit risk exposures</b>	<b>306,991,525</b>	<b>304,262,780</b>

<b>Other non risk rated exposures</b>		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,785,362	8,715,909

	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	56,066	161,789	-	-	-
Other retail claims	-	2,290	114,342	114,342	149
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>56,066</b>	<b>164,079</b>	<b>114,342</b>	<b>114,342</b>	<b>149</b>

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

**Securitisation Exposures as at 30 September 2022 (Current Quarter)**

Orange Credit Union does not have any securitisation exposures.



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**Capital Adequacy as at 30 June 2022 (Prior Quarter)**

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	34,789,371
Claims secured by residential mortgages	59,933,447
Other retail claims	12,965,680
Other assets	1,121,543
Off balance sheet exposures	4,478,961
<b>Total capital requirement for credit risk</b>	<b>113,289,002</b>
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	15,819,813
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>129,108,815</b>

<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	23,605,529	18.28%
Tier 1 capital adequacy ratio	23,605,529	18.28%
Total capital adequacy ratio	25,021,641	19.38%

**Credit Risk as at 30 June 2022 (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	118,008,751	117,994,738
Loans and advances	175,007,668	170,885,059
Other assets	1,107,062	1,357,019
<b>Total on balance sheet credit risk exposures</b>	<b>294,123,482</b>	<b>290,236,816</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	2,295,674	2,354,515
Guarantees	-	-
Undrawn credit limits	8,830,413	8,846,164
<b>Total off balance sheet credit risk exposures</b>	<b>11,126,087</b>	<b>11,200,679</b>
<b>Total credit risk exposures</b>	<b>305,249,569</b>	<b>301,437,495</b>

	Gross exposure \$	Average over the quarter \$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	118,008,751	117,994,738
Claims secured by residential mortgages	173,090,508	168,533,928
Other retail claims	13,043,247	13,551,810
Other assets	1,107,062	1,357,019
<b>Total credit risk exposures</b>	<b>305,249,569</b>	<b>301,437,495</b>

<b>Other non risk rated exposures</b>		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,747,035	8,632,485

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

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

**Securitisation Exposures as at 30 June 2022 (Prior Quarter)**

Orange Credit Union does not have any securitisation exposures.