



**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 31 December 2022**

**Capital Adequacy as at 31 December 2022 (Current Quarter)**

	\$	
<b>Capital requirements for credit risk</b>		
Claims on ADIs	26,772,011	
Claims secured by residential mortgages	67,525,113	
Other retail claims	11,447,005	
Other assets	778,960	
Off balance sheet exposures	4,849,004	
<b>Total capital requirement for credit risk</b>	<b>111,372,093</b>	
<b>Capital requirements for operational risk</b>		
Capital requirement for operational risk	16,560,322	
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>127,932,415</b>	
<b>Capital adequacy ratio</b>		
Common Equity Tier 1 capital adequacy ratio	24,314,052	19.00%
Tier 1 capital adequacy ratio	24,314,052	19.00%
<b>Total capital adequacy ratio</b>	<b>25,706,384</b>	<b>20.09%</b>

**Credit Risk as at 31 December 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	92,678,312	104,554,379
Loans and advances	196,317,378	187,319,242
Other assets	764,479	1,206,196
<b>Total on balance sheet credit risk exposures</b>	<b>289,760,168</b>	<b>293,079,817</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	2,685,326	2,484,964
Guarantees		
Undrawn credit limits	8,899,004	8,963,750
<b>Total off balance sheet credit risk exposures</b>	<b>11,584,330</b>	<b>11,448,714</b>
<b>Total credit risk exposures</b>	<b>301,344,498</b>	<b>304,528,531</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	92,678,312	104,554,379
Claims secured by residential mortgages	196,393,629	186,524,937
Other retail claims	11,508,079	12,243,019
Other assets	764,479	1,206,196
<b>Total credit risk exposures</b>	<b>301,344,498</b>	<b>304,528,531</b>

<b>Other non risk rated exposures</b>		
Irrevocable standby commitments provided under APRA approved industry support arrangements	8,621,394	8,717,930

	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	83,258	127,922	-	-	-
Other retail claims	-	2,017	269,175	269,175	459
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>83,258</b>	<b>129,939</b>	<b>269,175</b>	<b>269,175</b>	<b>459</b>

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

**Securitisation Exposures as at 31 December 2022 (Current Quarter)**

Orange Credit Union does not have any securitisation exposures.



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**Quarterly Update as at 31 December 2022**

**Capital Adequacy as at 30 Sep 2022 (Prior 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%
<b>Total capital adequacy ratio</b>	<b>25,285,323</b>	<b>19.42%</b>

**Credit Risk as at 30 Sep 2022 (Prior Quarter)**

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
<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>

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

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	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 Sep 2022 (Prior Quarter)**

Orange Credit Union does not have any securitisation exposures.