

# INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 30 September 2018

**indue**

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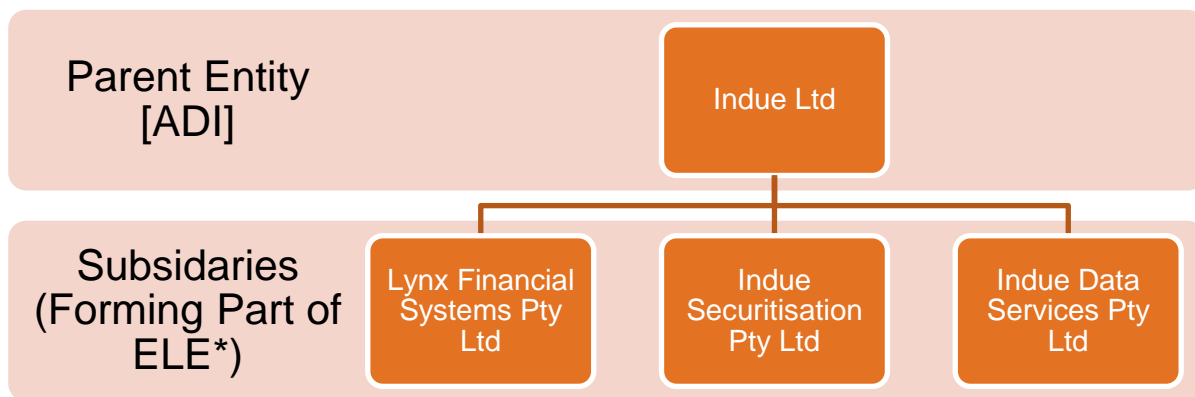
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# Indue Group – Risk Exposures and Assessment Report

Indue Ltd holds an Authorised Deposit-taking Institution (ADI) licence and is therefore subject to regulation by the Australian Prudential Regulation Authority (APRA). Indue Ltd is the head entity of the Indue Group and is locally incorporated and Australian owned.

The purpose of this report is to make available to the general public, specified information in respect of the capital adequacy and credit risk of the Indue Group. The specified information is outlined in Australian Prudential Standard 330 Capital Adequacy: Public Disclosure (APS 330) Attachment C – Risk exposures and assessment (all ADI's), which can be found on APRA's website.

In accordance with the requirements of APS 330 the information disclosed in this report is disclosed on a Level 1 basis, which incorporates all of Indue's subsidiaries, each of which are approved by APRA to comprise an Extended Licensed Entity (ELE), as outlined in the chart below.



The specified information is required to be disclosed on a quarterly basis.

Indue Ltd, through its subsidiary Indue Securitisation Pty Ltd, provides various management services to securitisation trusts but does not have any securitisation exposures of the type referred to in APS 330.

The following report is for the quarter ended **30 September 2018**.

TABLE 3: CAPITAL ADEQUACY		Q3 2018
Capital Requirements	Risk Weighted Assets (\$)	
Credit Risk (excluding Securitisation)	87,902,487	
Equity Exposures (IRB)	NA	
Market Risk	NA	
Operational Risk	97,522,902	
Interest Rate Risk in the Banking Book (IRRBB)	NA	
<b>Total Risk Weighted Assets</b>	<b>185,425,389</b>	

Capital Ratios	Capital Adequacy Ratio (%)
Common Equity Tier 1 Capital	<b>17.41%</b>
Tier 1 Capital	
<b>Total Capital</b>	<b>17.41%</b>

TABLE 4: CREDIT RISK		
Gross Credit Risk Exposures	End of Qtr (\$)	Average (\$)
Cash items	20,993,147	19,965,373
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	649,887	810,797
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	286,988,198	287,287,406
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	54,049,500	54,049,500
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	7,621,327	7,621,327
<b>By Portfolio</b>	NA	NA
<b>Total General Reserve for Credit Losses</b>	NA	NA



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