

# INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 30 June 2020

**indue**

© 2020 Indue Ltd  
All rights reserved.

**\*\* CONFIDENTIAL \*\***

This document is provided in confidence and Indue reserves all of its intellectual property rights. No part of this document may be reproduced, transferred, sold or otherwise disposed of, or transmitted in any form or by any means (graphic, electronic or mechanical, including but not limited to photocopying, recording or information retrieval systems), without the written permission of Indue.

The information contained in this document is of a general nature only and should not be relied upon without undertaking due enquiries to validate its application to your own circumstances. Indue and any individual contributors expressly disclaim all and any liability to any person in connection with anything done or omitted to be done by such a person in reliance, whether whole or partial, upon the whole or any part of the content of this document.

Indue Ltd  
PO Box 523 Toowong  
QLD 4066 Australia

**phone** +61 7 3258 4222  
**fax** +61 7 3258 4211  
**email** [indue@indue.com.au](mailto:indue@indue.com.au)  
**web** [indue.com.au](http://indue.com.au)

# Indue Ltd – 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 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 Ltd. 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.

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

The following report is for the quarter ended **30 June 2020**.

TABLE 3: CAPITAL ADEQUACY		Q2 2020
Capital Requirements	Risk Weighted Assets (\$)	
Credit Risk (excluding Securitisation)	103,674,342	
Equity Exposures (IRB)	NA	
Market Risk	NA	
Operational Risk	110,513,836	
Interest Rate Risk in the Banking Book (IRRBB)	NA	
<b>Total Risk Weighted Assets</b>	<b>214,188,177</b>	

Capital Ratios	Capital Adequacy Ratio (%)
Common Equity Tier 1 Capital	<b>15.03%</b>
Tier 1 Capital	
<b>Total Capital</b>	<b>15.03%</b>

TABLE 4: CREDIT RISK		
Gross Credit Risk Exposures	End of Qtr (\$)	Average (\$)
Cash items	39,402,167	43,319,846
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,321,530	2,061,208
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	342,629,030	335,106,643
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	53,548,722	53,548,722
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	9,409,989	9,409,989
<b>By Portfolio</b>	NA	NA
<b>Total General Reserve for Credit Losses</b>	NA	NA



**indue**

PO Box 523, Toowong QLD 4066

phone +61 7 3258 4222 fax +61 7 3258 4211  
email [indue@indue.com.au](mailto:indue@indue.com.au) web [indue.com.au](http://indue.com.au)