

INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 30 June 2020

indue

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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

| Capital Requirements – Risk Weighted Assets | Q2 2020 (\$) | Q1 2020 (\$) |
|--|--------------------|--------------------|
| Credit Risk (excluding Securitisation) | 103,674,342 | 100,349,330 |
| Equity Exposures (IRB) | NA | NA |
| Market Risk | NA | NA |
| Operational Risk | 110,513,836 | 106,067,180 |
| Interest Rate Risk in the Banking Book (IRRBB) | NA | NA |
| Total Risk Weighted Assets | 214,188,177 | 206,416,510 |

Capital Adequacy Ratio (%)

| | | |
|------------------------------|---------------|---------------|
| Common Equity Tier 1 Capital | 15.03% | 15.72% |
| Tier 1 Capital | | |
| Total Capital | 15.03% | 15.72% |

TABLE 4: CREDIT RISK

| Gross Credit Risk Exposures | End of Qtr 2 (\$) | 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 |
| By Portfolio | NA | NA |
| Total General Reserve for Credit Losses | NA | NA |

TABLE 4: CREDIT RISK

| Gross Credit Risk Exposures | End of Qtr 1 (\$) | Average (\$) |
|--|-------------------|--------------|
| Cash items | 33,074,226 | 30,343,890 |
| Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks | 4,127,376 | 2,736,499 |
| Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less | 311,590,010 | 311,978,786 |
| Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months | 61,553,097 | 61,553,097 |
| All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties) | 13,289,728 | 13,289,728 |
| By Portfolio | NA | NA |
| Total General Reserve for Credit Losses | NA | NA |



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