



INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 31 March 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 **31 March 2020**.

TABLE 3: CAPITAL ADEQUACY

Capital Requirements – Risk Weighted Assets	Q1 2020 (\$)	Q4 2019 (\$)
Credit Risk (excluding Securitisation)	100,349,330	104,607,626
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	106,067,180	106,067,180
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	206,416,510	210,674,806

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	15.72%	15.19%
Tier 1 Capital		
Total Capital	15.72%	15.19%

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

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	End of Qtr 4 (\$)	Average (\$)
Cash items	37,574,591	30,402,530
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,318,809	2,153,515
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	334,397,129	309,831,100
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	57,956,450	57,956,450
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	9,530,865	9,530,865
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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