

INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 31 December 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 December 2020**.

TABLE 3: CAPITAL ADEQUACY

Capital Requirements – Risk Weighted Assets	Q4 2020 (\$)	Q3 2020 (\$)
Credit Risk (excluding Securitisation)	101,780,953	102,317,775
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	116,026,400	110,513,836
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	217,807,353	212,831,611

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	15.62%	15.46%
Tier 1 Capital		
Total Capital	15.62%	15.46%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	End of Qtr 4 (\$)	Average (\$)
Cash items	129,625,102	69,657,760
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,645,812	2,824,257
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	336,136,943	328,074,846
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	68,010,011	68,010,011
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,330,798	10,330,798
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	End of Qtr 3 (\$)	Average (\$)
Cash items	55,936,745	50,062,777
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,211,148	3,099,422
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	342,182,977	328,314,474
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	67,067,229	67,067,229
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	9,208,031	9,208,031
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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