

# INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 31 March 2021

**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 2021**.

**TABLE 3: CAPITAL ADEQUACY**

Capital Requirements – Risk Weighted Assets	Q1 2021 (\$)	Q4 2020 (\$)
Credit Risk (excluding Securitisation)	108,725,283	101,780,953
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	116,026,400	116,026,400
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
<b>Total Risk Weighted Assets</b>	<b>224,751,682</b>	<b>217,807,353</b>

**Capital Adequacy Ratio (%)**

Common Equity Tier 1 Capital	<b>15.62%</b>	<b>15.62%</b>
Tier 1 Capital		
<b>Total Capital</b>	<b>15.62%</b>	<b>15.62%</b>

**TABLE 4: CREDIT RISK**

Gross Credit Risk Exposures	End of Qtr 1 (\$)	Average (\$)
Cash items	101,618,717	118,224,865
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,299,428	1,959,189
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	315,293,030	314,303,844
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	56,393,827	56,393,827
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,417,604	10,417,604
<b>By Portfolio</b>	NA	NA
<b>Total General Reserve for Credit Losses</b>	NA	NA

**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
<b>By Portfolio</b>	NA	NA
<b>Total General Reserve for Credit Losses</b>	NA	NA



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