

INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 30 September 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 **30 September 2021**.

TABLE 3: CAPITAL ADEQUACY

Capital Requirements – Risk Weighted Assets	Sep 21	Jun 21
Credit Risk (excluding Securitisation)	97,329,710	109,076,419
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	125,166,895	125,166,895
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	222,496,605	234,243,314

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	16.69%	15.52%
Tier 1 Capital		
Total Capital	16.69%	15.52%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	Sep 21	Jun 21
Cash items	204,907,009	153,021,199
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,248,268	2,415,419
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	261,865,921	266,969,583
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	115,126,681	114,920,112
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,271,196	10,748,266
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK

Average Gross Credit Risk Exposures	Sep 21	Jun 21
Cash items	188,080,469	131,450,967
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,234,610	3,144,702
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	247,234,902	268,817,594
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	115,126,681	114,920,112
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,271,196	10,748,266
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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