



INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 30 June 2021

indue

© 2021 Indue Ltd
All rights reserved.

**** CONFIDENTIAL ****

This document is provided in confidence and Indue reserves all of its intellectual property rights. No part of this document may be reproduced, transferred, sold or otherwise disposed of, or transmitted in any form or by any means (graphic, electronic or mechanical, including but not limited to photocopying, recording or information retrieval systems), without the written permission of Indue.

The information contained in this document is of a general nature only and should not be relied upon without undertaking due enquiries to validate its application to your own circumstances. Indue and any individual contributors expressly disclaim all and any liability to any person in connection with anything done or omitted to be done by such a person in reliance, whether whole or partial, upon the whole or any part of the content of this document.

Indue Ltd
PO Box 523 Toowong
QLD 4066 Australia

phone +61 7 3258 4222
fax +61 7 3258 4211
email indue@indue.com.au
web indue.com.au

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 2021**.

TABLE 3: CAPITAL ADEQUACY

Capital Requirements – Risk Weighted Assets	Jun 21	Mar 21
Credit Risk (excluding Securitisation)	109,076,419	108,725,283
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	125,166,895	116,026,400
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	234,243,314	224,751,682

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	15.52%	15.62%
Tier 1 Capital		
Total Capital	15.52%	15.62%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	Jun 21	Mar 21
Cash items	153,021,199	101,618,717
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,415,419	2,299,428
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	266,969,583	315,293,030
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	114,920,112	56,393,827
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,748,266	10,417,604
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK

Average Gross Credit Risk Exposures	Jun 21	Mar 21
Cash items	131,450,967	118,224,865
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	3,144,702	1,959,189
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	268,817,594	314,303,844
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	114,920,112	56,393,827
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	10,748,266	10,417,604
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



indue

PO Box 523, Toowong QLD 4066

phone +61 7 3258 4222 fax +61 7 3258 4211
email indue@indue.com.au web indue.com.au