

Indue Ltd APRA Public Disclosure

Quarter Ended 31 December 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 December 2021.

Table 3: capital adequacy

Capital Requirements – Risk Weighted Assets	Dec 21	Sep 21
Credit Risk (excluding Securitisation)	102,960,486	97,329,710
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	133,739,104	125,166,895
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	236,699,590	222,496,605

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	16.05%	16.69%
Tier 1 Capital		
Total Capital	16.05%	16.69%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	Dec 21	Sep 21
Cash items	237,050,149	204,907,009
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	3,976,929	2,248,268
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	261,199,606	261,865,921
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	122,085,251	115,126,681
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,026,023	10,271,196
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK

Average Gross Credit Risk Exposures	Dec 21	Sep 21
Cash items	184,673,832	188,080,469
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	3,290,213	2,234,610
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	259,529,585	247,234,902
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	122,085,251	115,126,681
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,026,023	10,271,196
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

The word "indue" is written in a white, lowercase, serif font. The letter 'i' has a distinct dot. The logo is positioned in the upper left quadrant of the page. The background is a dark blue with a pattern of concentric, light blue circular lines that create a ripple effect, centered around the logo.

indue

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