

Indue Ltd APRA Public Disclosure

Quarter Ended 31 March 2022



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 2022.

Table 3: capital adequacy

Capital Requirements – Risk Weighted Assets	Mar 22	Dec 21
Credit Risk (excluding Securitisation)	101,969,914	102,960,486
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	133,739,104	133,739,104
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	235,709,018	236,699,590

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	16.46%	16.05%
Tier 1 Capital		
Total Capital	16.46%	16.05%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	Mar 22	Dec 21
Cash items	265,924,697	237,050,149
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,717,440	3,976,929
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	256,893,016	261,199,606
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	123,323,818	122,085,251
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,270,929	13,026,023
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK		
Average Gross Credit Risk Exposures	Mar 22	Dec 21
Cash items	210,553,654	184,673,832
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,928,660	3,290,213
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	243,259,375	259,529,585
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	123,323,818	122,085,251
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,270,929	13,026,023
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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