

Indue Ltd APRA Public Disclosure

Quarter Ended 30 June 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 30 June 2022.

Table 3: capital adequacy

Capital Requirements – Risk Weighted Assets	Jun 22	Mar 22
Credit Risk (excluding Securitisation)	104,451,380	101,969,914
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	142,544,187	133,739,104
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
Total Risk Weighted Assets	246,995,568	235,709,018

Capital Adequacy Ratio (%)

Common Equity Tier 1 Capital	16.27%	16.46%
Tier 1 Capital		
Total Capital	16.27%	16.46%

TABLE 4: CREDIT RISK

Gross Credit Risk Exposures	Jun 22	Mar 22
Cash items	247,398,918	265,924,697
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,647,959	2,717,440
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	289,912,744	256,893,016
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	91,761,982	123,323,818
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,475,459	13,270,929
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

TABLE 4: CREDIT RISK

Average Gross Credit Risk Exposures	Jun 22	Mar 22
Cash items	241,919,039	210,553,654
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,997,076	2,928,660
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	290,419,899	243,259,375
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	91,761,982	123,323,818
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	13,475,459	13,270,929
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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