

# Indue Ltd APRA Public Disclosure

Quarter Ended 30 September 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 September 2022.

**Table 3: capital adequacy**

Capital Requirements – Risk Weighted Assets	Sep 22	Jun 22
Credit Risk (excluding Securitisation)	106,578,697	104,451,380
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	142,544,187	142,544,187
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
<b>Total Risk Weighted Assets</b>	<b>249,122,884</b>	<b>246,995,568</b>

**Capital Adequacy Ratio (%)**

Common Equity Tier 1 Capital	16.77%	16.27%
Tier 1 Capital		
<b>Total Capital</b>	<b>16.77%</b>	<b>16.27%</b>

**TABLE 4: CREDIT RISK**

Gross Credit Risk Exposures	Sep 22	Jun 22
Cash items	310,108,260	247,398,918
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,328,548	2,647,959
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	312,202,745	289,912,744
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	71,402,766	91,761,982
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	16,087,750	13,475,459
By Portfolio	NA	NA
<b>Total General Reserve for Credit Losses</b>	<b>NA</b>	<b>NA</b>

TABLE 4: CREDIT RISK		
Average Gross Credit Risk Exposures	Sep 22	Jun 22
Cash items	269,573,973	241,919,039
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,170,034	2,997,076
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	312,579,300	290,419,899
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	71,402,766	91,761,982
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	16,087,750	13,475,459
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA

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