

# Indue Ltd APRA Public Disclosure

Quarter Ended 31 December 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 December 2022.

**Table 3: capital adequacy**

Capital Requirements – Risk Weighted Assets	Dec 22	Sep 22
Credit Risk (excluding Securitisation)	110,101,967	106,578,697
Equity Exposures (IRB)	NA	NA
Market Risk	NA	NA
Operational Risk	150,112,832	142,544,187
Interest Rate Risk in the Banking Book (IRRBB)	NA	NA
<b>Total Risk Weighted Assets</b>	<b>260,214,799</b>	<b>249,122,884</b>

**Capital Adequacy Ratio (%)**

Common Equity Tier 1 Capital	16.23%	16.77%
Tier 1 Capital		
<b>Total Capital</b>	<b>16.23%</b>	<b>16.77%</b>

**TABLE 4: CREDIT RISK**

Gross Credit Risk Exposures	Dec 22	Sep 22
Cash items	377,324,215	310,108,260
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,371,793	2,328,548
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	306,205,259	312,202,745
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	70,752,696	71,402,766
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	18,211,320	16,087,750
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	Dec 22	Sep 22
Cash items	301,142,124	269,573,973
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	2,341,178	2,170,034
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	309,819,778	312,579,300
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	70,752,696	71,402,766
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	18,211,320	16,087,750
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 background is a dark blue gradient with several thin, white, concentric circular lines that create a ripple effect, centered around the logo.

# indue

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