

INDUE LTD APRA PUBLIC DISCLOSURE

QUARTER ENDED 31 December 2016

indue

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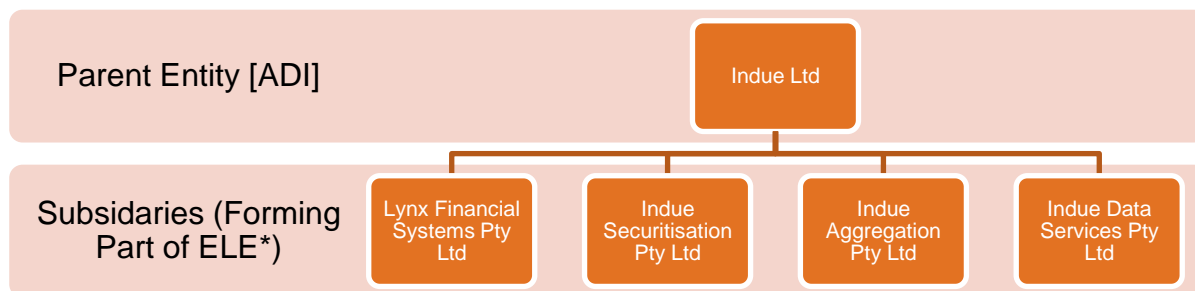
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Indue Group – Risk Exposures and Assessment Report

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 the head entity of the Indue Group and 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 Group. 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.

In accordance with the requirements of APS 330 the information disclosed in this report is disclosed on a Level 1 basis, which incorporates all of Indue's subsidiaries, each of which are approved by APRA to comprise an Extended Licensed Entity (ELE), as outlined in the chart below.



The specified information is required to be disclosed on a quarterly basis.

Indue Ltd, through its subsidiary Indue Securitisation Pty Ltd, provides various management services to securitisation trusts but does not have any securitisation exposures of the type referred to in APS 330.

The following report is for the quarter ended **31 December 2016**.

TABLE 3: CAPITAL ADEQUACY		Q4 2016
Capital Requirements	Risk Weighted Assets (\$)	
Credit Risk (excluding Securitisation)	77,130,603	
Equity Exposures (IRB)	NA	
Market Risk	NA	
Operational Risk	104,481,292	
Interest Rate Risk in the Banking Book (IRRBB)	NA	
Total Risk Weighted Assets	181,611,895	

Capital Ratios	Capital Adequacy Ratio (%)
Common Equity Tier 1 Capital	15.26%
Tier 1 Capital	
Total Capital	15.26%

TABLE 4: CREDIT RISK		
Gross Credit Risk Exposures	End of Qtr (\$)	Average (\$)
Cash items	22,578,172	21,643,576
Claims on central banks, international agencies, regional developments banks, ADIs and overseas banks	442,097	757,776
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of three months or less	212,100,052	217,339,947
Claims (other than equity) on ADIs & overseas banks, being claims with an original maturity of more than three months	81,791,345	81,791,345
All claims (other than equity) on private sector counterparts (other than ADIs, overseas banks and corporate counterparties)	8,062,897	8,062,897
By Portfolio	NA	NA
Total General Reserve for Credit Losses	NA	NA



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