

Xinja Bank Limited

APRA APS 330

Basel III Pillar 3

Disclosures

Quarter Ended 31 December

2019

Background

Xinja Bank Limited (Xinja), as an approved Authorised Deposit Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA), is required to comply with the disclosure requirements of APS 330 on a Level 2 basis. Reporting levels are in accordance with APRA definitions as per APRA Prudential Standard APS110: Capital Adequacy.

Contents	Page
Table 1: Capital Disclosure - Composition of Capital	3
Reconciliation between Consolidated Balance Sheet and the Regulatory Balance Sheet	3
Table 2: Main Features of Capital Instruments	3
Table 3: Capital Adequacy	4
Table 4: Credit Risk	4
Table 5: Securitisation Exposures	4

Xinja Bank Limited, APS 330 Basel III Pillar 3 Disclosures

Table 1: Capital Disclosures - Composition of Capital

This table will be included for the financial year ending 30 June 2020.

Reconciliation between Consolidated Balance Sheet and the Regulatory Balance Sheet

This table will be included for the financial year ending 30 June 2020.

Table 2: Main Features of Capital Instruments

The main features of capital instruments for Xinja Bank Limited are updated on an ongoing basis and are available at the Regulatory Disclosures section of Xinja Bank's website at the following address: xinja.com.au/xinja-investor-information

Table 3: Capital Adequacy

The capital requirements as at the end of the quarter ended 31 December 2019 is as follows:

	\$M
Capital requirements (in terms of risk-weighted assets) for credit risk by portfolio for:	
Claims secured by residential mortgage	-
Other retail	-
Corporate	-
Banks and other ADI's	4.1
Government	0.0
Securitisation	-
Other	1.9
Total Credit Risk	6.0
Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach	-
Capital requirements (in terms of risk-weighted assets) for market risk	-
Capital requirements (in terms of risk-weighted assets) for operational risk	18.0
Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA-approved Australian-owned ADI's only)	-
Total Risk Weighted Assets	24.0
Common Equity Tier 1 Ratio	71%
Tier 1 Ratio	71%
Total Capital Ratio	71%

Xinja Bank Limited, APS 330 Basel III Pillar 3 Disclosures

Table 4: Credit Risk

Quarterly Disclosure from 1 July 2019 – 31 December 2019						
Credit Risk	Gross Exposure	Average Gross Exposure	Value of loans - Impaired	Value of loans - Past Due	Specific Provisions	Bad Debts Written Off
	\$m	\$m	\$m	\$m	\$m	\$m
Claims secured by residential mortgage	-	-	-	-	-	-
Other retail	-	-	-	-	-	-
Corporate	-	-	-	-	-	-
Bank and other ADIs	18.4	13.7	-	-	-	-
Government	2.5	1.7	-	-	-	-
Securitisation	-	-	-	-	-	-
Other	1.9	1.0	-	-	-	-
Total by portfolio	22.8	16.4	-	-	-	-
Cash and Cash Equivalent	16.9	12.4				
Loans and advances	0.0	0.0				
Due to financial institutions	1.4	1.2				
Debt securities	-	-				
Commitments and other non-market off-balance sheet exposures	-	-				
Market-related off-balance sheet exposures	-	-				
Other assets	4.5	2.8				
Total by exposure type	22.8	16.4				

General reserve for credit losses **\$nil**

Table 5: Securitisation

Securitisation Exposure for the period 1 July 2019 – 31 December 2019		
Summary of current period's securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type:	Total Exposures Securitised	Recognised gain or loss on sale
	\$M	\$M
Residential mortgage	-	-
Aggregate amount of total securitisation exposures retained or purchased:	On balance sheet	Off balance sheet
	\$M	\$M
Residential Mortgage	-	-