

# **Xinja Bank Limited**

## **APRA APS 330**

### **Basel III Pillar 3**

### **Disclosures**

## **Quarter Ended 30 September 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.

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## 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](http://xinja.com.au/xinja-investor-information)

### Table 3: Capital Adequacy

The capital requirements as at the end of the quarter ended 30 September 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	3.3
Government	0.0
Securitisation	-
Other	0.5
<b>Total Credit Risk</b>	<b>3.8</b>
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	0.4
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)	-
<b>Total Risk Weighted Assets</b>	<b>4.2</b>
<b>Common Equity Tier 1 Ratio</b>	<b>358%</b>
<b>Tier 1 Ratio</b>	<b>358%</b>
<b>Total Capital Ratio</b>	<b>358%</b>

## Xinja Bank Limited, APS 330 Basel III Pillar 3 Disclosures

**Table 4: Credit Risk**

<b>Quarterly Disclosure from 1 July 2019 - 30 September 2019</b>						
<b>Credit Risk</b>	<b>Gross Exposure</b>	<b>Average Gross Exposure</b>	<b>Value of loans - Impaired</b>	<b>Value of loans - Past Due</b>	<b>Specific Provisions</b>	<b>Bad Debts Written Off</b>
	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>	<b>\$m</b>
Claims secured by residential mortgage	-	-	-	-	-	-
Other retail	-	-	-	-	-	-
Corporate	-	-	-	-	-	-
Bank and other ADIs	14.6	10.4	-	-	-	-
Government	1.5	1.3	-	-	-	-
Securitisation	-	-	-	-	-	-
Other	0.5	0.4	-	-	-	-
<b>Total by portfolio</b>	<b>16.6</b>	<b>12.1</b>	-	-	-	-
Loans and advances	-	-				
Due to financial institutions	14.6	10.4				
Debt securities	-	-				
Commitments and other non-market off-balance sheet exposures	-	-				
Market-related off-balance sheet exposures	-	-				
Other assets	2.0	1.7				
<b>Total by exposure type</b>	<b>16.6</b>	<b>12.1</b>				

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

**Table 5: Securitisation**

<b>Securitisation Exposure for the period 1 July 2019 - 30 September 2019</b>		
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 \$M	Recognised gain or loss on sale \$M
Residential mortgage	-	-
Aggregate amount of total securitisation exposures retained or purchased:	On balance sheet \$M	Off balance sheet \$M
Residential Mortgage	-	-

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