

Xinja Bank Limited

APRA APS 330

Basel III Pillar 3

Disclosures

Quarter Ended 31 March 2020

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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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

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Table 3: Capital Adequacy

The capital requirements as at the end of the quarter ended 31 March 2020 are 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	39.1
Government	0.0
Securitisation	-
Other	1.7
Total Credit Risk	40.8
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	39.3
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	80.1
Common Equity Tier 1 Ratio	18%
Tier 1 Ratio	18%
Total Capital Ratio	18%

The capital requirements as at the end of the quarter ended 31 December 2019 are 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	11.3
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	17.3
Common Equity Tier 1 Ratio	99%
Tier 1 Ratio	99%
Total Capital Ratio	99%

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Table 4: Credit Risk

Quarterly Disclosure from 1 January 2020 – 31 Mar 2020						
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	0.0	0.0	-	0.0	-	-
Corporate	-	-	-	-	-	-
Bank and other ADIs	193.4	128.2	-	-	-	-
Government	295.7	102.8	-	-	-	-
Securitisation	-	-	-	-	-	-
Other	1.7	1.9	-	-	-	-
Total by portfolio	490.8	232.9	-	0.0	-	-
Cash and Cash Equivalent	150.0	107.5				
Loans and advances	0.0	0.0				
Due from financial institutions	43.4	20.7				
Debt securities	294.3	101.0				
Commitments and other non-market off-balance sheet exposures	-	-				
Market-related off-balance sheet exposures	-	-				
Other assets	3.1	3.7				
Total by exposure type	490.8	232.9				
General reserve for credit losses \$nil						

Quarterly Disclosure from 1 October 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	0.0	0.0	-	0.0	-	-
Corporate	-	-	-	-	-	-
Bank and other ADIs	18.4	15.9	-	-	-	-
Government	2.5	2.1	-	-	-	-
Securitisation	-	-	-	-	-	-
Other	1.9	1.7	-	-	-	-
Total by portfolio	22.8	19.7	-	0.0	-	-
Cash and Cash Equivalent	16.9	14.5				
Loans and advances	0.0	0.0				
Due from financial institutions	1.4	1.4				
Debt securities	-	-				
Commitments and other non-market off-balance sheet exposures	-	-				
Market-related off-balance sheet exposures	-	-				
Other assets	4.5	3.8				
Total by exposure type	22.8	19.7				
General reserve for credit losses \$nil						

Table 5: Securitisation Exposures

Securitisation Exposure for the period 1 January 2020 - 31 Mar 2020		
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	-	-

Securitisation Exposure for the period 1 October 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 \$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	-	-