

# **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.

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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)

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### Table 3: Capital Adequacy

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
<b>Total Credit Risk</b>	<b>6.0</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	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)	-
<b>Total Risk Weighted Assets</b>	<b>17.3</b>
<b>Common Equity Tier 1 Ratio</b>	<b>99%</b>
<b>Tier 1 Ratio</b>	<b>99%</b>
<b>Total Capital Ratio</b>	<b>99%</b>

The capital requirements as at the end of the quarter ended 30 September 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	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>

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**Table 4: Credit Risk**

<b>Quarterly Disclosure from 1 October 2019 – 31 December 2019</b>						
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	-	-	-	-
<b>Total by portfolio</b>	<b>22.8</b>	<b>19.7</b>	-	<b>0.0</b>	-	-
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				
<b>Total by exposure type</b>	<b>22.8</b>	<b>19.7</b>				
<b>General reserve for credit losses</b>		<b>\$nil</b>				

<b>Quarterly Disclosure from 1 July 2019 – 30 September 2019</b>						
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	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>	-	-	-	-
Cash and Cash Equivalent	13.2	9.0				
Loans and advances	-	-				
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	2.0	1.7				
<b>Total by exposure type</b>	<b>16.6</b>	<b>12.1</b>				
<b>General reserve for credit losses</b>		<b>\$nil</b>				

**Table 5: Securitisation Exposures**

<b>Securitisation Exposure for the period 1 October 2019 - 31 December 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	-	-

<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	-	-