

Xinja Bank Limited

APRA APS 330

Basel III Pillar 3

Disclosures

Quarter Ended 30 June 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.

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	5
Table 5: Securitisation Exposures	6

Table 1: Capital Disclosures - Composition of Capital

This table will be published on lodgement of Financial Statements with ASIC.

Reconciliation between Consolidated Balance Sheet and the Regulatory Balance Sheet

This table will be published on lodgement of Financial Statements with ASIC.

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

Xinja Bank Limited, APS 330 Basel III Pillar 3 Disclosures

Table 3: Capital Adequacy

The capital requirements are as follows:

\$m	30 June 2020	31 March 2020
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	24.9	39.1
Government	0.0	0.0
Securitisation	-	-
Other	8.8	1.7
Total Credit Risk	33.7	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	38.6	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	72.3	80.1
Common Equity Tier 1 Ratio	24%	18%
Tier 1 Ratio	24%	18%
Total Capital Ratio	24%	18%

Xinja Bank Limited, APS 330 Basel III Pillar 3 Disclosures

Table 4: Credit Risk

Quarterly Disclosure from 1 April 2020 – 30 June 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	122.5	148.9	-	-	-	-
Government	355.2	345.7	-	-	-	-
Securitisation	-	-	-	-	-	-
Other	8.8	9.1	-	-	-	-
Total by portfolio	486.5	503.7	-	0.0	-	-
Cash and Cash Equivalent	121.1	131.6				
Loans and advances	0.0	0.0				
Due from financial institutions	1.3	17.3				
Debt securities	354.7	344.5				
Commitments and other non-market off-balance sheet exposures	-	-				
Market-related off-balance sheet exposures	-	-				
Other assets	9.4	10.3				
Total by exposure type	486.5	503.7				
General reserve for credit losses		\$nil				

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				

Table 5: Securitisation Exposures

Securitisation Exposure for the period 1 April 2020 – 30 June 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 January 2020 – 31 March 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	-	-