



Notice of 2020 Annual General Meeting

The 2020 Annual General Meeting of Regional Australia Bank Ltd (ACN 21 087 650 36) (Regional Australia Bank) will be held at the Armidale City Bowling Club, 92-96 Dumaresq St, Armidale New South Wales, Thursday 26 November 2020 at 5:00pm.

Items of Business

1. Financial Report

To receive and consider the Financial Report, the Directors' Report and the Auditor's Report of Regional Australia Bank for the financial year ended 30 June 2020.

By order of the Board

A handwritten signature in black ink, appearing to read "D. Munday".

David Munday
Company Secretary

28 August 2020

Explanatory Notes

The Explanatory Notes to this notice provide additional information on matters to be considered at the Meeting. The Explanatory Notes form part of this notice of meeting.

2020 Annual General Meeting - Explanatory Notes

Item 1 Financial Report

As required by section 317 of the *Corporations Act 2001* (Cth) (Corporations Act), the Financial Report, Directors Report and Auditors Report of Regional Australia Bank Ltd for the year ended 30 June 2020, will be laid before the Annual General Meeting.

There is no requirement for a formal resolution to be put before the meeting on this agenda item.

The Annual Report, including the Financial Report and the Auditor's Report, will be tabled at the Annual General Meeting.

Questions from Members

There will be opportunity to ask questions or raise comments on the management of Regional Australia Bank and to ask questions relevant to the conduct of the audit, the preparation and content of the Auditor's Report, and the independence of the auditor in relation to the conduct of the audit.

In addition to taking questions at the Annual General Meeting, written questions to the external auditor (KPMG) about the content of the Auditor's Report or the conduct of the audit of the Financial Report to be considered at the Annual General Meeting must be submitted not less than five (5) business days before the Annual General Meeting by emailing your question to the Regional Australia Bank Company Secretary at companysecretary@regionalaustaliabank.com.au.

Copies of any questions received will be made available at the Annual General Meeting. The Chairman of the Annual General Meeting will allow the external auditor to answer written questions submitted to the auditor before the Annual General Meeting.

Further Information

The Regional Australia Bank 2020 Annual Report, including the Financial Report and the Auditor's Report, is available at www.regionalaustaliabank.com.au.

Annual General Meeting Attendance

Due to the circumstances presented by the COVID-19 pandemic and for the social distancing requirements and the safety of everyone in our community, the meeting venue will only be able to hold a limited number of people.

If you are attending the meeting you will be required to register with the Regional Australia Bank Company Secretary at companysecretary@regionalaustaliabank.com.au not less than five (5) business days before the Annual General Meeting.