



**Prudential Disclosure Document**  
as at September 2021

## Introduction

In accordance with Australian Prudential Standard APS 330, locally incorporated ADI's using the standardised approach under the Basel III regulatory regime such as Regional Australia Bank are required to disclose information about their Capital, Capital Instruments, Credit Risk exposure and Remuneration.

The frequency and timing of Regional Australia Bank's disclosures as required under the Prudential Standard APS 330 Public Disclosure are:

Table	Frequency of Disclosure
Table 1: Composition of Capital	Annual
Regulatory Capital reconciliation	Annual
Table 3: Capital Adequacy	Quarterly
Table 4: Credit Risk	Quarterly
Table 5: Securitisation	Quarterly
Table 22: Remuneration	Annual

## Capital Management

Regional Australia Bank maintains an actively managed capital base to cover risks inherent in its business. The adequacy of Regional Australia Bank's capital is monitored using, among other measures, the rules and ratios established by the Australian Prudential Regulation Authority.

Regional Australia Bank has complied in full with all its externally imposed capital requirements. The primary objectives of Regional Australia Bank's capital management are to ensure that the business complies with externally imposed capital requirements and that Regional Australia Bank maintains healthy capital ratios in order to support its activities.

For the purposes of Capital disclosures Regional Australia Bank is using the post 1 January 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.



<b>TABLE 3: Capital Adequacy</b>	<b>30 Sep 2021</b> 000's	<b>30 Jun 2021</b> 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk *		
Residential Mortgages	781,688	768,008
Other Retail Loans	136,376	140,447
Corporate Loans	63,409	71,419
Funds Deposited with ADI's	78,732	69,226
Government	-	-
Fixed Assets	13,203	13,992
Other Assets	9,322	2,994
Off Balance Sheet	80,938	80,791
Total Credit Risk	1,163,668	1,146,877
Market risk	-	-
Operational risk	116,695	116,695
Total Assessed Risk	1,280,362	1,263,571
<b>Common Equity Tier 1</b>	<b>14.57%</b>	<b>14.43%</b>
<b>Tier 1</b>	<b>14.57%</b>	<b>14.43%</b>
<b>Total Capital</b>	<b>14.95%</b>	<b>14.82%</b>

\* Credit Risk portfolio allocations have been updated for June 2021 along with restated March 2021 comparative.



**TABLE 4: Credit Risk September Quarter** **30 Sep 21**  
**000's** **Qtr Average**  
**000's**

Total Gross Credit Risk exposures, plus average gross exposure over the period, broken down by;

Cash and Investment Securities	651,029	617,042
Trade and other receivables	4,540	3,106
Loans and advances to members		
Personal Loans	56,889	58,829
Mortgage Loans	1,964,483	1,939,646
Commercial Loans	209,493	210,421
Revolving Credit	26,488	29,179
Other Financial Assets	2,554	2,554
Property, plant and equipment	7,414	7,529
Intangible assets	1,216	1,317
Right of use Asset	4,574	4,751
Deferred tax assets	3,039	3,039
	2,931,718	2,877,413
Claims secured by residential mortgage	2,066,088	2,042,856
Other retail	82,711	87,650
Corporate (excluding secured by residential mortgage)	113,781	113,158
	2,262,579	2,243,665

By portfolio:

	<b>Sep 21</b>				
	Impaired	Past	Specific	Charges	Write
	Facilities	Due	Provision		Offs
	\$'000	\$'000	\$'000	\$'000	\$'000
Claims secured by residential mortgage	2,422	6,707	211	-	-
Other retail	2,734	5,156	-	-	164
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
All other	-	-	-	-	-
<b>Total</b>	<b>5,156</b>	<b>11,863</b>	<b>211</b>	-	<b>164</b>

General Reserve for Credit Losses 4,908



**TABLE 4: Credit Risk June Quarter** 30 Jun 21  
000's Qtr Average  
000's

Total Gross Credit Risk exposures, plus average gross exposure over the period, broken down by;

Cash and Investment Securities	583,055	503,468
Trade and other receivables	1,673	35,496
Loans and advances to members		
Personal Loans	60,769	62,115
Mortgage Loans	1,914,808	1,892,188
Commercial Loans	211,349	205,099
Revolving Credit	31,869	30,637
Other Financial Assets	2,554	2,005
Property, plant and equipment	7,645	8,963
Intangible assets	1,418	1,476
Right of use Asset	4,928	3,974
Deferred tax assets	3,039	3,440
	2,823,107	2,748,860

Claims secured by residential mortgage	2,019,625	1,991,590
Other retail	92,590	92,708
Corporate (excluding secured by residential mortgage)	112,536	108,699
	2,224,750	2,192,997

By portfolio:

	<b>Jun 21</b>				
	Impaired Facilities	Past Due	Specific Provision	Charges	Write Offs
	\$'000	\$'000	\$'000	\$'000	\$'000
Claims secured by residential mortgage	1,693	5,928	221	-	-
Other retail	1,986	3,678	-	-	276
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
All other	-	-	-	-	-
<b>Total</b>	<b>3,678</b>	<b>9,606</b>	<b>221</b>	<b>-</b>	<b>276</b>

General Reserve for Credit Losses 4,938



<b>TABLE 5: Securitisation exposures</b>	<b>30 Sep 21</b> 000's	<b>30 Jun 21</b> 000's
<b>Loans Securitised during the quarter</b>	<b>0</b>	<b>77,040</b>
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	516,421	515,771
<b>Off-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	811	825
<b>Total</b>	<b>517,232</b>	<b>516,596</b>

