



# *Regional Australia Bank's* **56<sup>th</sup> Annual General Meeting**



# **Welcome** ***Members & Guests***

**Michael Fenech**  
*Chair, Regional Australia Bank*





**David Johnson**



**Jennifer Leslie**



**Sally Mackenzie**



**Julie Osborne**



**Graham Olrich**



**David Rootes**

## ***Meet our Board of Directors***



**David Heine**



**Michelle Edmonds**



**Julie Armstrong**

## ***Meet our Executive Management***



**Les Bailey**



**James Harris**



**Rachel Mitchell**



**David Munday**



**Chris Stace**



# *Items of Business*

- 3. Chair Address & Chief Executive Officer Presentation
- 4. Financial Report
- 5. Transfer of Business Resolution: Special Resolution
- 6. Re-Election of Director: Ordinary Resolution
- 7. Constitutional Amendments: Special Resolution



# Chair's Address

## *Michael Fenech*



<b>Our Purpose</b> Why we were created	<b>Building strong regional Australian communities through the power of money</b>
<b>Our Vision</b> What we want for our members	<b>A vital regional Australia powered by regional Australians</b>
<b>Our Mission</b> Next step towards our vision	<b>To be chosen by more regional Australians to be their bank</b>



## Community Partnership Program:

- *We support 2,300 Community Groups*
- *In 2025 we donated \$2.8 million which is 10.2% of our profit*
- *Over 150 events held to support community groups*





# Financial Report

*CEO, David Heine*

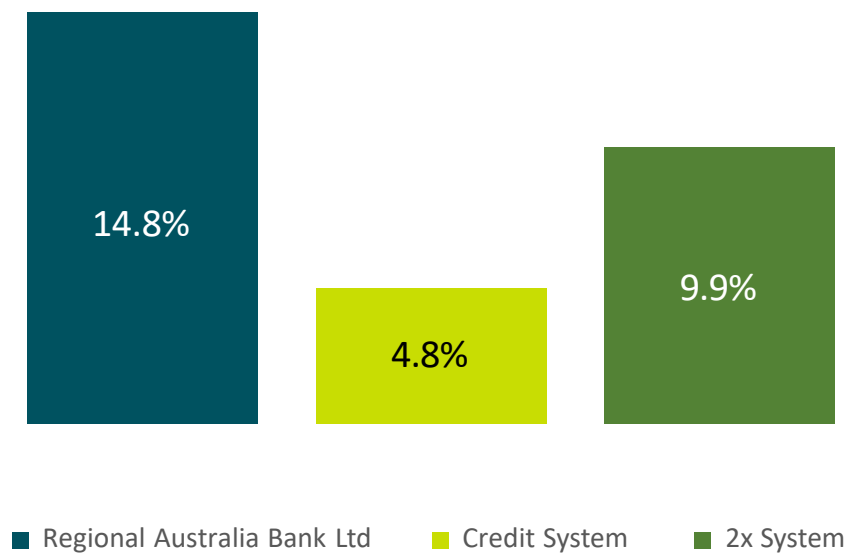




# Lending Growth and Arrears



## Growth Rate Comparison

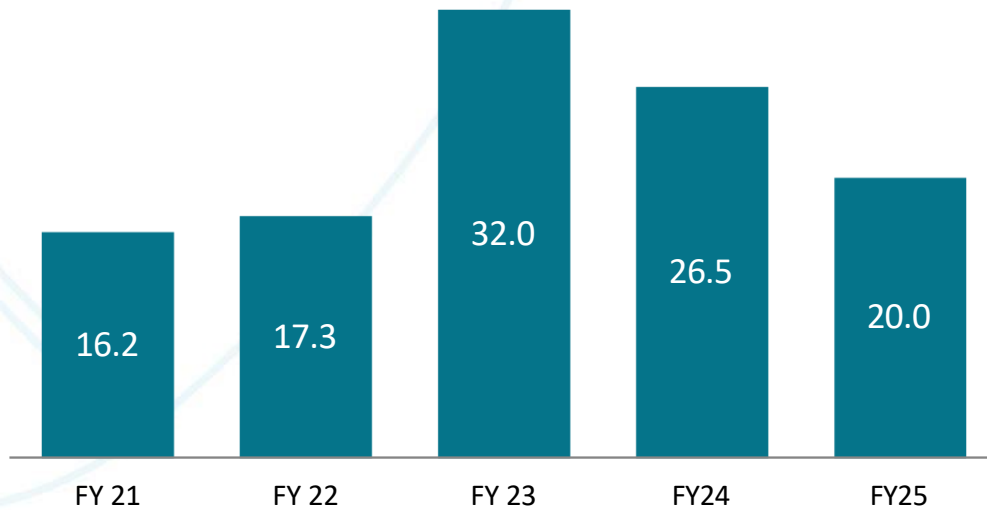


## Loan Arrears Performance (90+ Days Past Due / Gross Loans & Advances)

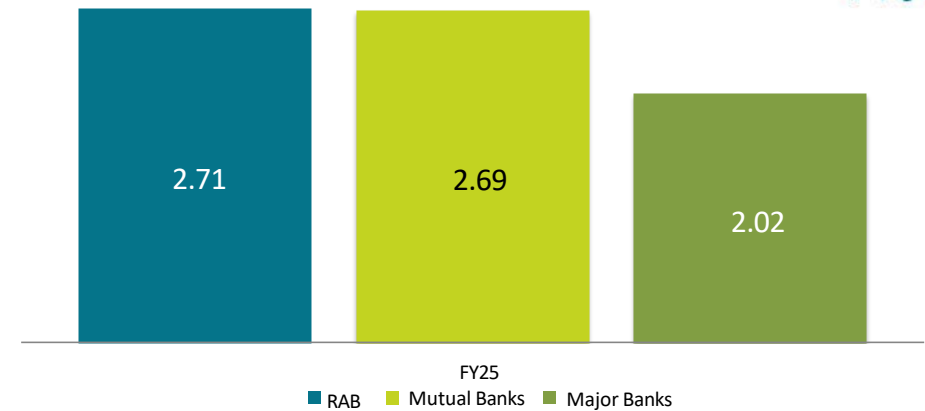


# Profit & Cost to Income

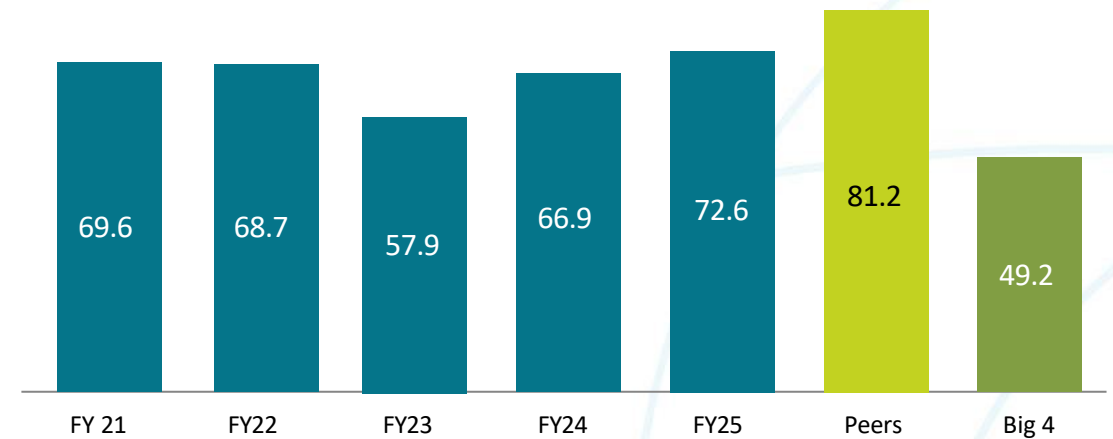
## Net Profit After Tax (\$mill)



## Net Interest Margin (%)



## Cost To Income (%)



## 5. Transfer of Business Resolution



Special Resolution To consider and, if thought fit, to approve the following special resolution:

*“That the members of Regional Australia Bank Ltd approve the proposed total transfer of the business of Summerland Financial Services Limited to Regional Australia Bank Ltd, and that the transfer take effect on 1 July 2026 or on such other date as the Australian Prudential Regulation Authority determines.”*

*Resolution passed 96.72%*



## 6. Re-election of Director: Ordinary Resolution



To consider and, if thought fit, approve the following separate ordinary resolutions:

*“That Julie Frances Osborne, who retires by rotation in accordance with the Constitution of Regional Australia Bank and who is eligible for election, be re-elected as a Director”.*

*Resolution passed 97.86%*



## 7. Constitutional Amendments: Special Resolution



To consider and, if thought fit, to approve the following resolution as a special resolution:

*“That the Constitution of Regional Australia Bank Ltd be amended, in a manner summarised in the Explanatory Notes, by amending Rule 2.1(1) and inserting a new Rule 14.1(2) in the marked-up copy of the Constitution tabled at the meeting and signed by the Chair for the purposes of identification (Proposed Amended Constitution)”.*

*Resolution passed 97.28%*

Regional Australia Bank is committed to regional Australians. We take pride in calling regional Australia our home.



**100,000+**  
**CUSTOMERS**



**350**  
**STAFF**



**39**  
**BRANCHES**





Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167