



Prudential Disclosure Document
as at December 2020

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 disclosure's 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 18: 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.



TABLE 3: Capital Adequacy	31 Dec 2020 000's	30 Sep 2020 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk		
Residential Mortgages	712,183	672,495
Other Retail Loans	13,033	16,132
Corporate Loans	212,464	200,626
Funds Deposited with ADI's	93,103	58,281
Government		
Securitisation		
Fixed Assets	12,143	12,404
Other Assets	31,526	82,260
Total Credit Risk	1,074,451	1,042,199
Market risk	-	-
Operational risk	111,121	107,639
Total Assessed Risk	1,185,572	1,149,837
Common Equity Tier 1	14.66%	14.78%
Tier 1	14.66%	14.78%
Total Capital	15.07%	15.19%



TABLE 4: Credit Risk December Quarter31 Dec 20
000'sQtr Average
000's

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

Cash and cash equivalents	428,791	418,461
Trade and other receivables	32,097	59,557
Loans and advances to members		
Personal Loans	65,694	66,624
Mortgage Loans	1,802,418	1,751,836
Commercial Loans	200,184	193,661
Revolving Credit	27,608	27,858
Available for sale investments	1,456	1,456
Property, plant and equipment	10,521	10,665
Intangible assets	1,621	1,608
Deferred tax assets	3,840	3,840
	2,577,702	2,535,565
Claims secured by residential mortgage	1,891,664	1,840,238
Other retail	93,262	94,442
Corporate (excluding secured by residential mortgage)	110,938	105,258
	2,095,865	2,039,939

By portfolio:

	Dec 20				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	2,047	5,247	180	0	0
Other retail	2,398	4,445	0	0	59
Corporate	0	0	0	0	0
Bank	0	0	0	0	0
Government	0	0	0	0	0
All other	0	0	0	0	0
Total	4,445	9,692	180	0	59

The General Reserve for Credit Losses

4,912



TABLE 4: Credit Risk September Quarter30 Sep 20
000'sQtr Average
000's

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

Cash and cash equivalents	408,132	418,511
Trade and other receivables	87,017	45,475
Loans and advances to members		
Personal Loans	67,554	68,788
Mortgage Loans	1,701,254	1,660,582
Commercial Loans	187,137	179,240
Revolving Credit	28,108	30,013
Available for sale investments	1,456	1,892
Property, plant and equipment	10,809	10,948
Intangible assets	1,594	1,573
Deferred tax assets	3,840	3,603
	2,496,900	2,420,627
Claims secured by residential mortgage (reflect	1,788,812	1,704,361
Other retail	95,622	82,823
Corporate (excluding secured by residential mortgage)	99,578	151,420
	1,984,013	1,938,604

By portfolio:

	Sep 20				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	2,200	6,855	407	0	0
Other retail	2,914	5,114	0	0	1
Corporate	0	0	0	0	0
Bank	0	0	0	0	0
Government	0	0	0	0	0
All other	0	0	0	0	0
Total	5,114	11,969	407	0	1

The General Reserve for Credit Losses

4,704



TABLE 5: Securitisation exposures	31 Dec 20 000's	30 Sep 20 000's
Loans Securitised during the quarter	118,422	93,573
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	516,151	515,725
Off-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	861	881
Total	517,012	516,607

