



Prudential Disclosure Document
as at March 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 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 Mar 2021 000's	31 Dec 2020 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk		
Residential Mortgages	741,353	712,183
Other Retail Loans	4,979	13,033
Corporate Loans	212,225	212,464
Funds Deposited with ADI's	91,228	93,103
Government		
Securitisation		
Fixed Assets	11,815	12,143
Other Assets	51,378	31,526
Total Credit Risk	1,112,979	1,074,451
Market risk	-	-
Operational risk	111,121	111,121
Total Assessed Risk	1,224,100	1,185,572
Common Equity Tier 1	14.54%	14.66%
Tier 1	14.54%	14.66%
Total Capital	14.95%	15.07%



TABLE 4: Credit Risk March Quarter31 Mar 21
000'sQtr Average
000's

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

Cash and cash equivalents	423,882	426,336
Trade and other receivables	69,319	50,708
Loans and advances to members		
Personal Loans	63,461	64,578
Mortgage Loans	1,869,568	1,835,993
Commercial Loans	198,848	199,516
Revolving Credit	29,404	28,506
Available for sale investments	1,456	1,456
Property, plant and equipment	10,281	10,401
Intangible assets	1,534	1,578
Deferred tax assets	3,840	3,840
	2,674,614	2,622,912

Claims secured by residential mortgage	1,963,555	1,927,610
Other retail	92,827	93,045
Corporate (excluding secured by residential mortgage)	104,861	107,899
	2,161,243	2,128,554

By portfolio:

	Mar 21				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	2,108	4,350	204	0	0
Other retail	2,563	4,671	0	0	158
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	4,671	9,021	204	0	158

The General Reserve for Credit Losses

4,960



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
	2,574,231	2,535,565
Claims secured by residential mortgage (reflect	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 5: Securitisation exposures	31 Mar 21 000's	31 Dec 20 000's
Loans Securitised during the quarter	0	118,422
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	516,533	516,151
Off-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	818	861
Total	517,351	517,012

