



Prudential Disclosure Document
as at March 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 Mar 2020 000's	31 Dec 2019 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk		
Residential Mortgages	635,819	623,031
Other Retail Loans	21,106	27,214
Corporate Loans	181,364	179,986
Funds Deposited with ADI's	61,238	82,674
Government		
Securitisation		
Fixed Assets	11,832	11,415
Other Assets	67,458	52,685
Total Credit Risk	978,817	977,004
Market risk	-	-
Operational risk	106,159	106,159
Total Assessed Risk	1,084,976	1,083,163
Common Equity Tier 1	15.10%	14.80%
Tier 1	15.10%	14.80%
Total Capital	15.52%	15.22%



TABLE 4: Credit Risk December Quarter31 Mar 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	331,675	331,580
Trade and other receivables	36,859	46,216
Loans and advances to members		
Personal Loans	77,895	80,202
Mortgage Loans	1,587,704	1,575,291
Commercial Loans	165,214	164,479
Revolving Credit	33,660	33,170
Available for sale investments	1,456	1,456
Property, plant and equipment	15,391	12,919
Intangible assets	806	887
Deferred tax assets	3,712	3,712
	2,254,371	2,249,911

Claims secured by residential mortgage	1,672,695	1,659,698
Other retail	111,555	113,372
Corporate (excluding secured by residential mortgage)	80,223	80,072
	1,864,473	1,853,142

By portfolio:

	Mar 20				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	2,210	5,062	427	0	0
Other retail	2,510	4,720	0	0	311
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	4,720	9,782	427	0	311

The General Reserve for Credit Losses

4,566



TABLE 4: Credit Risk December Quarter31 Dec 19
000'sQtr Average
000's

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

Cash and cash equivalents	331,485	349,593
Trade and other receivables	55,572	45,455
Loans and advances to members		
Personal Loans	82,509	84,779
Mortgage Loans	1,562,877	1,540,556
Commercial Loans	163,744	160,309
Revolving Credit	32,680	33,027
Available for sale investments	1,456	1,456
Property, plant and equipment	10,446	9,697
Intangible assets	969	1,032
Deferred tax assets	3,712	3,712
	2,245,451	2,229,615
Claims secured by residential mortgage (reflect	1,646,700	1,624,070
Other retail	115,189	117,806
Corporate (excluding secured by residential mortgage)	79,921	76,795
	1,841,811	1,818,671

By portfolio:

	Dec 19				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	3,664	2,975	290	0	0
Other retail	2,006	5,481	0	0	237
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	5,670	8,456	290	0	237

The General Reserve for Credit Losses

4,542



TABLE 5: Securitisation exposures	31 Mar 20 000's	31 Dec 19 000's
Loans Securitised during the quarter	0	0
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	227,818	228,224
Off-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	1,195	1,223
Total	229,013	229,446

