



Prudential Disclosure Document
as at September 2019

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	30 Sep 2019 000's	30 Jun 2019 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk		
Residential Mortgages	604,595	429,260
Other Retail Loans	34,109	23,211
Corporate Loans	174,350	140,363
Funds Deposited with ADI's	121,007	50,944
Government Securitisation		
Fixed Assets	10,043	6,672
Other Assets	1,580	45,209
Total Credit Risk	945,685	695,659
Market risk	-	-
Operational risk	103,926	68,960
Total Assessed Risk	1,049,611	764,619
Common Equity Tier 1	15.05%	15.45%
Tier 1	15.05%	15.45%
Total Capital	15.49%	15.90%



TABLE 4: Credit Risk September Quarter30 Sep 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	367,701	291,910
Trade and other receivables	35,337	23,746
Loans and advances to members		
Personal Loans	87,048	78,783
Mortgage Loans	1,518,235	1,288,669
Commercial Loans	156,873	141,868
Revolving Credit	33,375	30,838
Available for sale investments	1,456	1,417
Property, plant and equipment	8,948	7,311
Intangible assets	1,095	1,047
Deferred tax assets	3,712	2,700
	2,213,780	1,868,290
Claims secured by residential mortgage	1,601,439	1,359,969
Other retail	120,423	109,621
Corporate (excluding secured by residential mortgage)	73,669	70,569
	1,795,531	1,540,159

By portfolio:

	Sep 19				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	1,991	2,915	418	0	0
Other retail	2,713	4,704	0	0	120
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	4,704	7,619	418	0	120

The General Reserve for Credit Losses

4,626



TABLE 4: Credit Risk June Quarter	30 Jun 19 000's	Qtr Average 000's
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Total Gross Credit Risk exposures, plus average gross exposure over the period, broken down by;

Cash and cash equivalents	216,120	224,250
Trade and other receivables	12,155	22,257
Loans and advances to members		
Personal Loans	70,517	71,211
Mortgage Loans	1,059,103	1,040,520
Commercial Loans	126,863	120,609
Revolving Credit	28,302	28,118
Available for sale investments	1,379	1,379
Property, plant and equipment	5,673	5,647
Intangible assets	999	869
Deferred tax assets	1,689	1,689
	1,522,801	1,516,550
Claims secured by residential mortgage (reflect	1,118,498	1,099,161
Other retail	98,819	99,329
Corporate (excluding secured by residential mortgage)	67,469	61,969
	1,284,786	1,260,459

By portfolio:

	Jun 19				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	1,124	2,265	403	0	0
Other retail	2,446	3,379	0	0	1,060
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	3,571	5,644	403	0	1,060

The General Reserve for Credit Losses 3,401



TABLE 5: Securitisation exposures	30 Sep 19 000's	30 Jun 19 000's
Loans Securitised during the quarter	0	50,906
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	228,040	170,933
Off-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	1,269	779
Total	229,309	171,712

