RACQ Bank

Quarterly Regulatory Disclosure as at 30 September 2021

Capital Base

	Consolidated Banking Group 30 September 2021	Consolidated Banking Group 30 June 2021
	A$m	A$m
Tier 1 Capital		
Retained Earnings including current year earnings	106.4	105.6
Paid up ordinary share capital	65.5	65.5
Reserves	21.4	21.4
Adjustments to Tier 1 Capital	(19.2)	(19.7)
Total Tier 1 Capital	**174.1**	**172.8**
Tier 2 Capital net of adjustments	3.6	3.6
Total Capital Base	**177.7**	**176.4**

Capital Adequacy

	Consolidated Banking Group 30 September 2021	Consolidated Banking Group 30 June 2021
	A$m	A$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	724.2	725.6
Claims against ADIs	156.3	157.4
Claims against commercial security	1.8	1.9
Claims against other security	11.3	10.4
Unsecured claims	60.7	59.2
Commitments for loans and advances	20.8	20.9
Securitisation	-	-
All other claims	8.4	8.0
Total Credit Risk	983.5	983.4
Market risk	-	-
Operational risk	132.1	132.2
Total risk weighted assets	**1,115.6**	**1,115.6**
Capital Ratios		
Common Equity Tier 1 Capital Ratio	15.61%	15.49%
Tier 1 Capital ratio	15.61%	15.49%
Total Capital Ratio	15.93%	15.81%

Credit Risk Exposure

Consolidated Banking Group
30 September 2021
A$m

	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Specific provisions	Charges for specific provision and write-offs for the quarter
Loans and Advances						
Secured	1,982.1	1,980.3	0.9	5.3	0.4	0.1
Unsecured	60.7	60.0	0.3	-	0.3	(0.1)
Total Loans and Advances	2,042.8	2,040.2	1.2	5.3	0.7	-
Liquidity Investments	532.9	516.2				
Other Assets	7.5	7.3				
Off Balance Sheet Exposures	331.5	330.5				
General reserve for credit losses	3.6					

Consolidated Banking Group
30 June 2021
A$m

	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Specific provisions	Charges for specific provision and write-offs for the quarter
Loans and Advances						
Secured	1,978.4	1,975.0	1.7	3.4	0.3	-
Unsecured	59.2	58.8	0.3	-	0.4	-
Total Loans and Advances	2,037.6	2,033.7	2.0	3.4	0.7	-
Liquidity Investments	499.4	496.1				
Other Assets	7.1	7.3				
Off Balance Sheet Exposures	329.5	334.4				
General reserve for credit losses	3.6					

Securitisation

	Consolidated Banking Group 30 September 2021	Consolidated Banking Group 30 June 2021
	A$m	A$m
Current Period Securitisation Activities	-	-
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	1.0	1.2
Undrawn portion of Facilities		
Redraws	-	-
Total Off-Balance Sheet Securitisation Exposure	1.0	1.2

This document is prepared for the consolidated entity being Club Finance Holdings Limited (CFH) and its controlled entities for the purposes of meeting the disclosure requirement of APRA Prudential Standard APS330 - Public Disclosure.
This document has not been independently audited in accordance with Australian Auditing Standards.
No legal entities included in the accounting scope of consolidation are excluded from the APRA Level 2 regulatory scope of consolidation.
CFH consolidated statutory financial statements are not required to be prepared under Australian Accounting Standards.