RACQ Bank

Quarterly Regulatory Disclosure as at 31 March 2022

Capital Base

	Consolidated Banking Group 31 March 2022	Consolidated Banking Group 31 December 2021
	A$m	A$m
Tier 1 Capital		
Retained Earnings including current year earnings	109.4	106.7
Paid up ordinary share capital	65.5	65.5
Reserves	21.4	21.4
Adjustments to Tier 1 Capital	(18.4)	(19.1)
Total Tier 1 Capital	**177.9**	**174.5**
Tier 2 Capital net of adjustments	1.2	3.6
Total Capital Base	**179.1**	**178.1**

Capital Adequacy

	Consolidated Banking Group 31 March 2022	Consolidated Banking Group 31 December 2021
	A$m	A$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	730.1	726.6
Claims against ADIs	169.8	172.3
Claims against commercial security	1.7	1.7
Claims against other security	15.1	14.8
Unsecured claims	61.0	61.3
Commitments for loans and advances	17.0	21.0
Securitisation	-	-
All other claims	7.9	7.4
Total Credit Risk	1,002.6	1,005.1
Market risk	-	-
Operational risk	137.8	137.8
Total risk weighted assets	**1,140.4**	**1,142.9**
Capital Ratios		
Common Equity Tier 1 Capital Ratio	15.60%	15.27%
Tier 1 Capital ratio	15.60%	15.27%
Total Capital Ratio	15.71%	15.58%

Credit Risk Exposure

Consolidated Banking Group
31 March 2022
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	2,017.3	2,007.6	0.3	2.0	0.1	(0.2)
Unsecured	61.0	61.2	0.4	-	0.4	0.1
Total Loans and Advances	2,078.3	2,068.7	0.7	2.0	0.5	(0.1)
Liquidity Investments	540.7	544.6				
Other Assets	7.1	6.8				
Off Balance Sheet Exposures	341.4	349.3				
General Reserve for Credit Losses	1.2					

Consolidated Banking Group
31 December 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	1,997.8	1,990.0	0.4	4.2	0.3	(0.1)
Unsecured	61.3	61.0	0.3	-	0.3	0.1
Total Loans and Advances	2,059.1	2,051.0	0.7	4.2	0.6	-
Liquidity Investments	548.4	540.7				
Other Assets	6.5	7.0				
Off Balance Sheet Exposures	357.1	344.3				
General reserve for credit losses	3.6					

Securitisation

	Consolidated Banking Group 31 March 2022	Consolidated Banking Group 31 December 2021
	A$m	A$m
Current Period Securitisation Activities	-	-
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	0.9	1.0
Undrawn portion of Facilities		
Redraws	-	-
Total Off-Balance Sheet Securitisation Exposure	0.9	1.0

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.