

23RD NOVEMBER 2023

54th Annual General Meeting



regional
australia **bank**

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167



Regional Australia Bank is committed to regional Australians. We take pride in calling regional Australia our home.



92,001
CUSTOMERS



300
STAFF



38
BRANCHES



Graham Olrich

Chair, Regional Australia Bank

Agenda – Items of Business

1. Chair and Chief Executive Officer Presentations
2. Financial Report
3. Re-election of Director
4. Constitutional Amendments

Banking With A Conscience

Community Partnership Program:

- We support 1,900 Community Groups
- In 2023 we donated over \$2.75 million which is 8.6% of our profit
- Over 150 events held to support community groups

Rising Cost of Living and Targeted Assistance:

- Retained 40 basis points of the RBA increases since August
- Provided Flood and Disaster Assistance to impacted members

Cyber and Financial Crime:

- Key focus for Board and management
- Committed to protecting Member funds and data

Record Profits:

- 2022-2023 period was a record year for profits of \$32.06 M



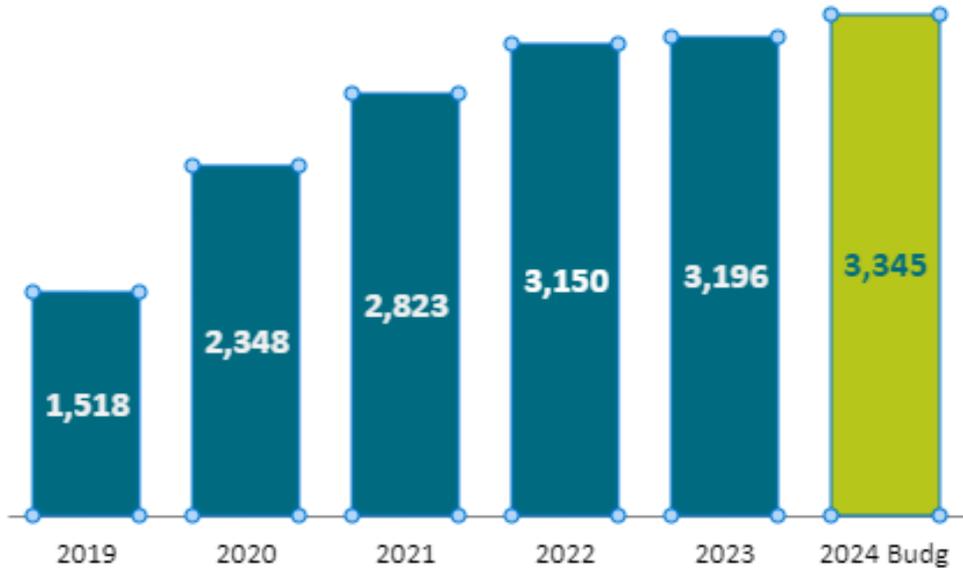


David Heine

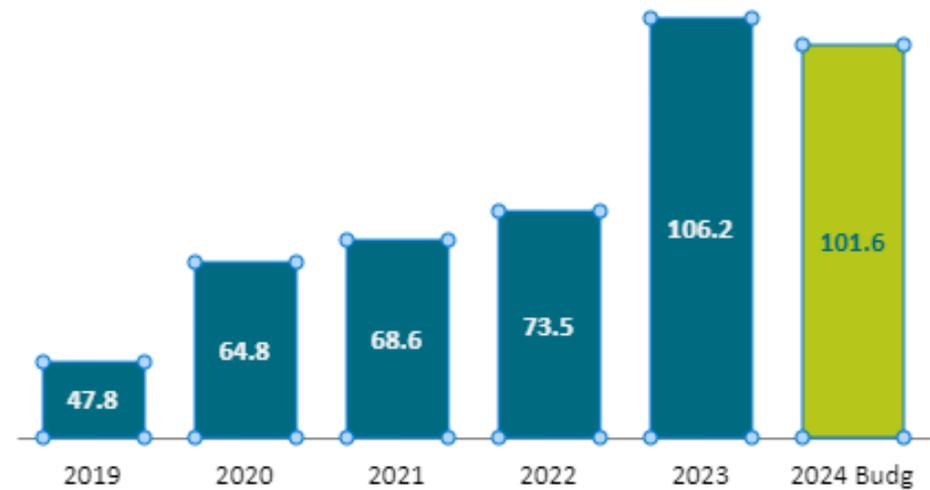
Chief Executive Officer, Regional Australia Bank

2. Lending and Revenue

Total Assets (\$mill)

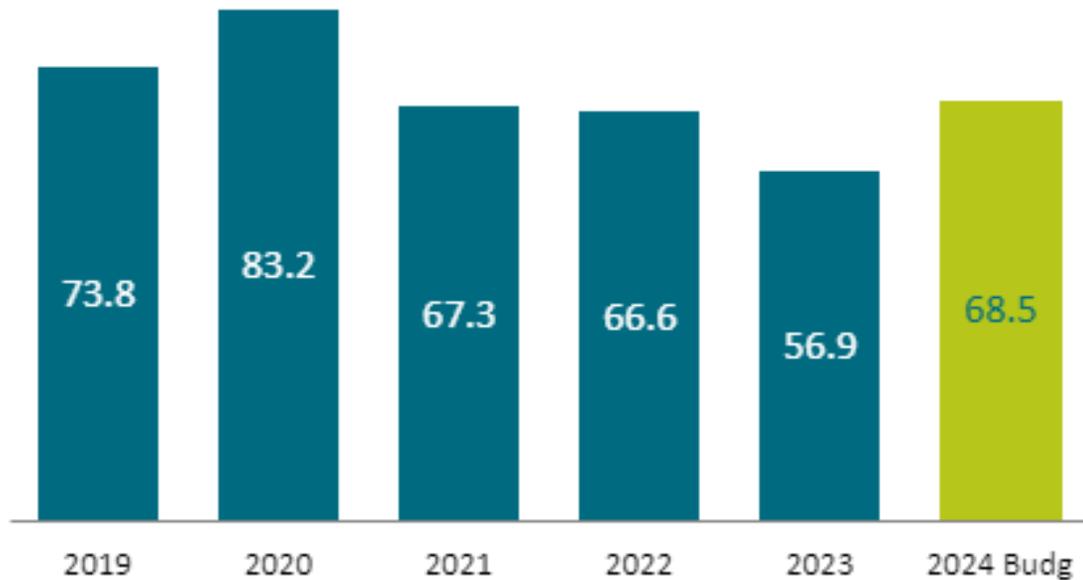


Revenue (\$mill)

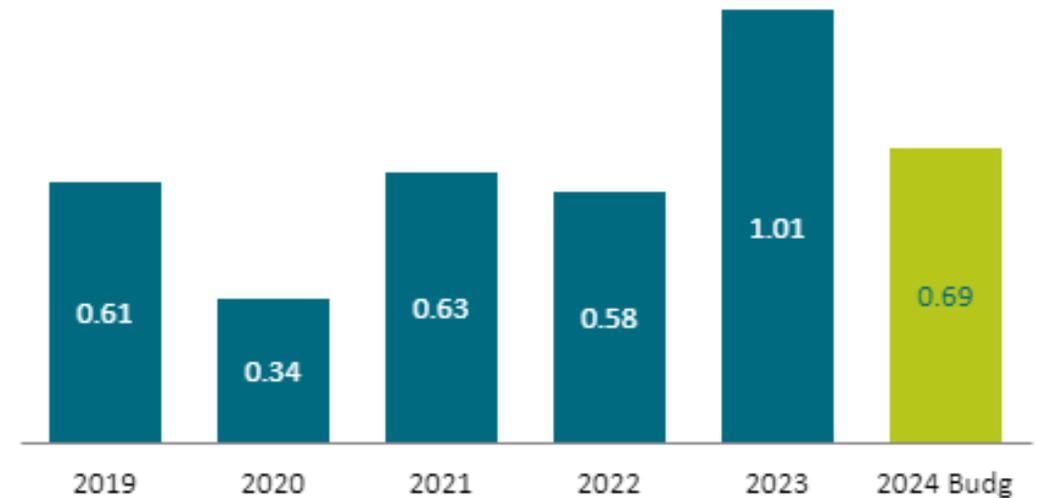


2. Cost to income & profit

Cost To Income (%)



ROA (%)



3. Re-election of Director

To consider and, if thought fit, to approve the following separate ordinary resolution:

"That Mr Mike Fenech, who retires by rotation in accordance with the Constitution of Regional Australia Bank and who is eligible for election, be re-elected as a Director".

Resolution passed 97.54%

4. Constitutional Amendments

To consider and, if thought fit, to approve the following resolution as a special resolution:

"That the Constitution of Regional Australia Bank Ltd be amended, in a manner summarised in the Explanatory Notes, by deleting the words that are struck out in the marked-up copy of the Constitution tabled at the meeting and signed by the Chair for the purposes of identification (Proposed Amended Constitution)".

Resolution passed 91.58%.

Close of Meeting...



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