




RESERVE BANK OF AUSTRALIA

Declaration of Material Personal Interests

April 2021

Name: Philip William Lowe

Position Title: Governor

Signature: 

Declaration Date: 30 April 2021

1. Shareholdings in Public and Private Companies (including holding companies)

Name of company (including holding and subsidiary companies if applicable)	
Self	Telstra
Spouse	Telstra, CSR
Dependent Children	Telstra, very small holdings in selected ASX listed companies (no financial institutions)

2. Family and Business Trusts and Nominee Companies

	Name of trust / nominee company	Nature of operations	Beneficial interest
Self	None		
Spouse	Estate Trust	Investments	Potential remainder interest
Dependent Children	None		

3. Real Estate

	Location (suburb only)	Purpose for which owned (residence or investment)
Self	Randwick	Residence
Spouse	Randwick	Residence
Dependent Children	None	

4. Registered Directorships of Companies

	Name of Company	Activities of Company
Self	None	
Spouse	None	
Dependent Children	None	

5. Partnerships

Indicate the nature of the interests and the activities of the partnership

	Name	Nature of Interests	Activities of Partnership
Self	None		
Spouse	None		
Dependent Children	None		

6. Liabilities

Indicate the nature of the interests and the activities of the partnership

	Nature of Liability (mortgage, credit card, etc.)	Creditor
Self	Credit card	CBA
Spouse	Credit card	NAB
Dependent Children	None	

7. Bonds, Debentures and Like Investments

Indicate the nature of the interests and the activities of the partnership

	Type of Investment	Body in which investment is held
Self	None	
Spouse	None	
Dependent Children	None	

8. Managed Funds and Exchange Traded Funds

	Type of Investment	Body in which investment is held
Self	ETFs (Index Funds)	Various issuers
	Managed funds	Vanguard, Colonial First State
Spouse	ETFs (Index Funds)	Various issuers
	Managed funds	Vanguard, Colonial First State
Dependent Children	ETFs (Index Funds)	Various issuers

9. Saving or Investment Accounts

Indicate their nature and the name of bank or other institutions concerned

	Nature of Account	Name of Bank/Institution
Self	Bank Account	CBA, UBank, ING
	Super	Sunsuper
Spouse	Bank Account	CBA, NAB, UBank
	Super	Sunsuper
Dependent Children	Bank Account	CBA, UBank, ING
	Super	BT Super

10. Other Significant Assets

Indicate the nature of the interests and the activities of the partnership

	Nature of other assets
Self	None
Spouse	None
Dependent Children	None

11. Other Sources of Income

Not including salary at the Reserve Bank

	Nature of Income
Self	None
Spouse	Salary from APRA
Dependent Children	None

12. Gifts (valued over \$100)

Not including gifts received in a purely personal capacity (from friends/family, etc.) unless it is judged that an appearance of conflict of interest may be seen to exist

Published [separately](#) on Reserve Bank website (updated quarterly)

13. Sponsored travel or hospitality (valued over \$300)

Not including official travel at the expense of the Reserve Bank

	Details of travel/hospitality
Self	None
Spouse	None
Dependent Children	None

14. Membership of any organisation where a conflict of interest with official duties could foreseeably arise (or be seen to arise)

Include for example, airline clubs, private membership clubs etc.

	Name of organisation
Self	Complimentary membership of Qantas Chairman's Lounge Complimentary membership of National Press Club
Spouse	Complimentary membership of Qantas Chairman's Lounge
Dependent Children	None

15. Any other interests not previously declared

Indicate any other interests where a conflict of interest with official duties could foreseeably arise or be seen to arise

	Name of interests
Self	None
Spouse	None
Dependent Children	None