



Financial Sector (Collection of Data) (reporting standard) determination No. 14 of 2018

Reporting Standard ARS 320.0 Statement of Financial Position (Domestic Books)

Financial Sector (Collection of Data) Act 2001

I, Alison Bliss, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) and subsection 33(3) of the *Acts Interpretation Act 1901*:

- (a) REVOKE Financial Sector (Collection of Data) (reporting standard) determination No. 30 of 2008, including *Reporting Standard ARS 320.0 Statement of Financial Position (Domestic Books)* made under that Determination; and
- (b) DETERMINE *Reporting Standard ARS 320.0 Statement of Financial Position (Domestic Books)*, in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 3 of the reporting standard.

Under section 15 of the Act, I DECLARE that the reporting standard shall begin to apply to those financial sector entities, and the revoked reporting standard shall cease to apply, on 1 April 2018.

This instrument commences on 1 April 2018.

Dated: 21 March 2018

[Signed]

Alison Bliss
General Manager
Data Analytics Division

Interpretation

In this Determination:

APRA means the Australian Prudential Regulation Authority.

financial sector entity has the meaning given by section 5 of the Act.

Schedule

Reporting Standard ARS 320.0 Statement of Financial Position (Domestic Books) comprises the document commencing on the following page.



Reporting Standard ARS 320.0

Statement of Financial Position (Domestic Books)

Objective of this Reporting Standard

This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001* and outlines the overall requirements for the provision of information to APRA relating to an authorised deposit-taking institution's statement of financial position. It should be read in conjunction with *Reporting Form ARF 320.0 Statement of Financial Position (Domestic Books)* and the associated instructions (both of which are attached and form part of this Reporting Standard).

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Data collected in *Reporting Form ARF 320.0 Statement of Financial Position (Domestic Books)* (ARF 320.0) is used by APRA for the purpose of prudential supervision. It may also be used by the Reserve Bank of Australia (RBA) and the Australian Bureau of Statistics.

Application and commencement

3. This Reporting Standard applies to an authorised deposit-taking institution (ADI) as set out in the table below.

Class of ADI	Applicable
Australian-owned Bank	Yes
Foreign Subsidiary Bank	Yes
Branch of a Foreign Bank	Yes
Building Society	No
Credit Union	No
Other ADI	Yes

4. This Reporting Standard commences on 1 April 2018.

Information required

5. An ADI to which this Reporting Standard applies must provide APRA with the information required by ARF 320.0 for each reporting period.

Form and method of submission

6. The information required by this Reporting Standard must be given to APRA in electronic format, using the 'Direct to APRA' application or by a method notified by APRA, in writing, prior to submission.

Note: the Direct to APRA application software (also known as D2A) may be obtained from APRA.

Reporting periods and due dates

7. Subject to paragraphs 8 and 9, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each calendar month.
8. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, for a particular ADI to require it to provide the information required by this Reporting Standard:
 - (a) more frequently (if, having regard to the particular circumstances of the ADI, APRA considers it necessary or desirable to obtain information more frequently for the purposes of the prudential supervision of the ADI); or
 - (b) less frequently (if, having regard to the particular circumstances of the ADI and the extent to which it requires prudential supervision, APRA considers it is unnecessary to require the ADI to provide the information as frequently as provided by paragraph 7).
9. The information required by this Reporting Standard must be provided to APRA 10 business days after the end of the reporting period to which it relates.
10. APRA may grant an ADI an extension of a due date in writing, in which case the new due date for the provision of the information will be the date on the notice of extension.

Quality control

11. All information provided by an ADI under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the ADI as set out in *Prudential Standard APS 310 Audit and Related Matters*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if

required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an ADI under this Reporting Standard.

12. All information provided by an ADI under this Reporting Standard must be subject to processes and controls developed by the ADI for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

13. When an officer of an ADI submits information under this Reporting Standard using the D2A application, or other method notified by APRA, it will be necessary for the officer to digitally sign the relevant information using a digital certificate acceptable to APRA.

Minor alterations to forms and instructions

14. APRA may make minor variations to:
 - (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
 - (b) the instructions to a form, to clarify their application to the form, without changing any substantive requirement in the form or instructions.
15. If APRA makes such a variation it must notify in writing each ADI that is required to report under this Reporting Standard.

Interpretation

16. In this Reporting Standard:

AASB has the meaning in section 9 of the *Corporations Act 2001*.

ADI means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

Australian-owned bank means a locally incorporated ADI that assumes or uses the word 'bank' in relation to its banking business and is not a foreign subsidiary bank.

branch of a foreign bank means a 'foreign ADI' as defined in section 5 of the *Banking Act 1959*.

building society means a locally incorporated ADI that assumes or uses the expression ‘building society’ in relation to its banking business.

business days means ordinary business days, exclusive of Saturdays, Sundays and public holidays.

class of ADI means each of the following:

- (i) Australian-owned bank;
- (ii) foreign subsidiary bank;
- (iii) branch of a foreign bank;
- (iv) building society;
- (v) credit union; and
- (vi) other ADI.

credit union means a locally incorporated ADI that assumes or uses the expression ‘credit union’ in relation to its banking business and includes Cairns Penny Savings & Loans Limited.

due date means the relevant due date under paragraph 9 or, if applicable, paragraph 10.

foreign ADI has the meaning in section 5 of the *Banking Act 1959*.

foreign subsidiary bank means a locally incorporated ADI in which a bank that is not locally incorporated has a stake of more than 15 per cent.

locally incorporated means incorporated in Australia or in a State or Territory of Australia, by or under a Commonwealth, State or territory law.

other ADI means an ADI that is not an Australian-owned bank, a branch of a foreign bank, a building society, a credit union, or a foreign subsidiary bank but does not include Cairns Penny Savings & Loans Limited.

reporting period means a period mentioned in paragraph 7 or, if applicable, paragraph 8.

stake means a stake determined under the *Financial Sector (Shareholdings) Act 1998*, as if the only associates that were taken into account under paragraph (b) of subclause 10(1) of the Schedule to that Act were those set out in paragraphs (h), (j) and (l) of subclause 4(1).

17. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force from time to time.

ARF 320.0 Statement of Financial Position (Domestic Books)

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Millions to one decimal place for banks
Whole dollars no decimal place for other ADIs

Reporting Consolidation

Domestic Books

Section A: Assets

1. Cash and Liquid Assets

1.1. Notes and coins	
1.2. Deposits at call	
1.2.1. Banks	
1.2.2. Other ADIs	
1.2.3. Registered financial corporations	
1.2.4. Other financial institutions	
1.3. Gold bullion	
1.4. Due from clearing houses	
1.5. Securities purchased under agreements to resell	
1.6. Securities sold not delivered/security settlements	
1.7. Due from financial institutions	
1.7.1. RBA	
1.7.2. Banks	
1.7.3. Other ADIs	
1.7.4. Registered financial corporations	
1.7.5. Other financial institutions	
1.8. Total cash and liquid assets	
<i>1.8.1. of which: Denominated in foreign currency (AUD equivalent)</i>	

2. Trading Securities

2.1. Debt securities	
2.2. Equity securities	
2.3. Total trading securities	
<i>2.3.1. of which: Denominated in foreign currency (AUD equivalent)</i>	

3. Investment Securities

3.1. Debt securities	
3.2. Equity securities	
3.2.1. Banks and other ADIs	
3.2.2. Insurance corporations	
3.2.3. Other	
3.3. Total investment securities	
<i>3.3.1. of which: Denominated in foreign currency (AUD equivalent)</i>	

4. Acceptances of Customers

4.1. Total acceptances of customers	
<i>4.1.1. of which: Denominated in foreign currency (AUD equivalent)</i>	

5. Loans and Advances

	Gross of Provisions			Specific Provision (4)	General Reserve for Credit Losses (5)
	AUD (1)	FX (2)	Total (3)		
5.1. Loans to households					
5.1.1. Housing					
5.1.1.1. Owner-occupied					
5.1.1.1.1. <i>of which: Revolving credit secured by residential mortgage</i>					
5.1.1.2. Investment					
5.1.1.2.1. <i>of which: Revolving credit secured by residential mortgage</i>					
5.1.2. Total housing					
5.1.3. Revolving credit					
5.1.3.1. <i>of which: Revolving credit secured by residential mortgage</i>					
5.1.4. Credit cards					
5.1.5. Leasing					
5.1.6. Other personal term loans					
5.1.6.1. <i>of which: Fixed interest rate loans</i>					
5.1.6.2. <i>of which: Variable interest rate loans</i>					
5.1.7. Total loans to households					
5.2. Loans to community service organisations/non-profit institutions serving households					
5.3. Loans to non-financial corporations					
5.3.1. Private trading corporations					
5.3.2. Private unincorporated businesses					
5.3.3. Commonwealth government non-financial corporations					
5.3.4. State, territory and local government non-financial corporations					
5.3.5. Total loans to non-financial corporations					
5.4. Loans to general government					
5.4.1. Commonwealth government					
5.4.2. State, territory and local government					
5.4.3. Total loans to general government					

5.5. Loans to financial corporations					
5.5.1. RBA					
5.5.2. Banks					
5.5.3. Other ADIs					
5.5.4. Registered financial corporations					
5.5.5. Life insurance corporations					
5.5.6. Pension funds					
5.5.7. Other insurance corporations					
5.5.8. Central borrowing authorities					
5.5.9. Other financial institutions					
5.5.10. Total loans to financial corporations					
5.6. Total gross loans and advances					
5.6.1. of which: Margin lending					
5.6.2. of which: Loans held for sale					
5.6.3. of which: Revolving credit					
5.6.4. of which: Credit cards					
5.6.5. of which: Housing - fixed rate					
5.6.6. of which: Housing - variable rate					
5.6.7. of which: Term loans - fixed rate					
5.6.8. of which: Term loans - variable rate					
5.6.9. of which: Lease financing					
5.6.10. of which: Other loans					
5.7. Less: Deferred fee income					
5.8. Loans and advances (net of specific provision, general reserve for credit losses and deferred fee income)					
5.8.1. of which: Denominated in foreign currency (AUD equivalent)					
5.9. Intra-group loans and advances					
5.9.1. Total intra-group loans and advances					
5.9.2. Total (net of specific provisions and general reserve for credit losses)					

Specific Provision	General Reserve for Credit Losses

6. Other Investments	
6.1. Parent entity	
6.2. Controlled entities	
6.3. Associates	
6.4. Joint ventures	
6.5. Other	
6.6. Total other investments	

7. Fixed Assets	
7.2. Plant and equipment	
7.3. Less: Accumulated depreciation/impairment- property, plant and equipment	
7.4. Property, plant and equipment net of accumulated depreciation and impairment	
7.5. Information technology	
7.5.1. Work in progress (WIP)	
7.5.1.1. Hardware and software application costs	
7.5.1.2. Development and other on costs	
7.5.1.3. Total WIP	
7.5.2. In use	
7.5.2.1. Hardware and software application costs	
7.5.2.2. Development and other on costs	
7.5.2.3. Total in use	
7.5.3. Other information technology	
7.5.4. Total information technology (WIP plus In use plus Other information technology)	
7.6. Less: Accumulated depreciation/impairment - Information technology	
7.7. Total information technology net of accumulated depreciation/impairment	
7.8. Other	
7.9. Less: Accumulated depreciation/impairment - Other	
7.10. Total other net of accumulated depreciation/impairment	
7.11. Net fixed assets	

8. Intangible Assets	
8.1. Intangible assets with a finite life	
8.2. Less: Accumulated amortisation	
8.3. Net intangible assets with a finite life	
8.4. Intangible assets with an infinite life	
8.5. Less: Impairment	
8.6. Net intangible assets with an infinite life	
8.7. Goodwill	
8.8. Less: Impairment	
8.9. Net goodwill	
8.10. Net intangible assets	

9. Other Assets

9.1. Interest receivable	
9.2. Capitalised debt raising/funding costs	
9.3. Capitalised costs associated with establishing/setting up securitisation vehicles/programs	
9.4. Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers	
9.5. Other capitalised expenses of a general nature	
9.6. Derivative financial instruments	
9.6.1. Trading book derivatives	
9.6.2. Banking book derivatives	
9.7. Amounts receivable from clients - outstanding security settlements	
9.8. Deferred tax asset	
9.8.1 From tax losses	
9.8.2. From specific provision and general reserve for credit losses	
9.8.3 Other	
9.9. Loan/credit card servicing rights	
9.10. Defined benefit assets	
9.11. Non-current assets and disposal groups classified as held for sale	
9.12. Items in suspense	
9.13. Other	
9.14. Total other assets	
9.14.1. of which: Denominated in foreign currency (AUD equivalent)	

10. Total assets

10.1. of which: Denominated in foreign currency (AUD equivalent)	
10.2. of which: Deposits, debt securities and loans to controlled entities and associates	
10.2.1. subordinated	
10.2.2. secured	
10.2.3. other	
10.3. of which: Deposits, debt securities and loans to the parent entity	
10.3.1. subordinated	
10.3.2. secured	
10.3.3. other	

11. Memo Items

11.1.Outstanding principal balance of securitised assets	
11.1.1. of which: Owner-occupied housing loans	
11.1.2. of which: Investment housing loans	
11.1.3. of which: Other personal loans	
11.1.4. of which: Loans to selected commercial borrowers	
11.2. Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions)	
11.2.1. of which: Denominated in foreign currency (AUD equivalent)	
11.2.2. of which: Loan assets due from non-residents (excluding intra-company transactions)	
11.3. Australian ADI operations: Total amount due from overseas operations of the ADI	
11.3.1. of which: Denominated in foreign currency (AUD equivalent)	
11.3.2. of which: Loan assets due from overseas operations of the ADI	
11.4. Overseas operations: Total assets (excluding intra-company transactions)	

12. Total resident and non resident assets	
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Section B: Liabilities

1. Due to clearing houses	
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2. Due to Financial Institutions

2.1. RBA	
2.2. Banks	
2.3. Other ADIs	
2.4. Registered financial corporations	
2.5. Other financial institutions	
2.6. Total due to financial institutions	
2.6.1. of which: Denominated in foreign currency (AUD equivalent)	

3. Acceptances

3.1. Total acceptances	
3.1.1. of which: Denominated in foreign currency (AUD equivalent)	

4. Deposits

4.1. Transaction and non-transaction deposit accounts

	AUD				Total	FX (AUD equivalent)
	Transaction		Non-transaction			
	Cheque	Other payment methods	NOW, savings and other accounts	Term deposits		
4.1.1. Non-financial corporations						
4.1.1.1. Private trading corporations						
4.1.1.2. Private unincorporated businesses						
4.1.1.3. Commonwealth government non-financial corporations						
4.1.1.4. State, territory and local government non-financial corporations						
4.1.1.5. Total non-financial corporations						
4.1.2. Financial corporations						
4.1.2.1. Banks						
4.1.2.2. Other ADIs						
4.1.2.3. Registered financial corporations						
4.1.2.4. Life insurance corporations						
4.1.2.5. Pension funds						
4.1.2.6. Other insurance corporations						
4.1.2.7. Central borrowing authorities						
4.1.2.8. Financial auxiliaries						
4.1.2.9. Other financial institutions						
4.1.2.10. Total financial corporations						
4.1.3. General government						
4.1.3.1. Commonwealth government						
4.1.3.2. State, territory and local government						
4.1.3.3. Total general government						
4.1.4. Households						
4.1.4.1. Total households						
4.1.4.1.1. of which: Retirement savings accounts						
4.1.5. Community service organisations/non-profit institutions serving households						
4.1.5.1. Total						
4.1.6. Other						
4.1.6.1. Total						
4.1.7. Total transaction and non-transaction deposit accounts						
4.1.7.1. of which: Non-interest bearing						
4.2. Intra-group deposits						
4.2.1. Total						

4.3. Certificates of deposit	
4.3.1. Short-term denominated certificates of deposit	
4.3.2. Long-term denominated certificates of deposit	
4.3.3. Total certificates of deposit	
4.3.3.1. of which: Denominated in foreign currency (AUD equivalent)	
5. Other Borrowings	
5.1. Securities sold under agreements to repurchase	
5.2. Promissory notes/commercial paper	
5.3. Other short-term debt securities	
5.4. Short-term loans from ADIs	
5.4.1. Variable rate	
5.4.2. Fixed rate	
5.5. Short-term loans - Other	
5.5.1. Variable rate	
5.5.2. Fixed rate	
5.6. Total other borrowings	
5.6.1. of which: Denominated in foreign currency (AUD equivalent)	
6. Income Tax Liability	
6.1. Current tax liability	
6.3. Total income tax liability	
7. Provisions	
7.1. Dividends	
7.2. Employee entitlements	
7.3. Non-lending losses	
7.4. Restructuring costs	
7.5. Other provisions	
7.6. Total provisions	
8. Bonds, Notes and Long-Term Borrowings	
8.1. Debt securities	
8.2. Loans	
8.2.1. Variable rate	
8.2.2 Fixed rate	
8.3. Total bonds, notes and long-term borrowings	
8.3.1. of which: Denominated in foreign currency (AUD equivalent)	

9. Creditors and Other Liabilities	
9.1. Defined benefit liabilities - current	
9.2. Defined benefit liabilities - non current	
9.3. Interest payable	
9.4. Unearned interest	
9.5. Amounts payable to client - outstanding security settlements	
9.6. Derivative financial instruments	
9.6.1. Trading book derivatives	
9.6.2. Banking book derivatives	
9.7. Securities purchased not delivered/security settlements	
9.8. Liabilities included in disposal groups classified as held for sale	
9.9. Share capital repayable on demand	
9.10. Items in suspense	
9.11. Other	
9.12. Total creditors and other liabilities	
9.12.1. of which: Denominated in foreign currency (AUD equivalent)	
10. Loan Capital and Hybrid Securities	
10.1. Loan capital	
10.2. Hybrid securities	
10.3. Total loan capital and hybrid securities	
10.3.1. of which: Denominated in foreign currency (AUD equivalent)	
11. Total liabilities	
11.1. of which: Denominated in foreign currency (AUD equivalent)	
11.2. of which: Deposits, debt securities and loans from controlled entities and associates	
11.2.1. subordinated	
11.2.2. secured	
11.2.3. other	
11.3. of which: Deposits, debt securities and loans from the parent entity	
11.3.1. subordinated	
11.3.2. secured	
11.3.3. other	
11.4. of which: Other secured deposits, debt securities and loans	
12. Memo items	
12.1. Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions)	
12.1.1. of which: Denominated in foreign currency (AUD equivalent)	
12.1.2. of which: Deposit liabilities due to non-residents (excluding intra-company transactions)	
12.2. Australian ADI operations: Total amount due to overseas operations	
12.2.1. of which: Denominated in foreign currency (AUD equivalent)	
12.2.2. of which: Deposit liabilities due to overseas operations	
12.3. Overseas operations: Total liabilities (excluding intra-company transactions)	
13. Total resident and non resident liabilities	

Section C: Shareholders' Equity

1. Share Capital

1.1. Ordinary shares	
1.2. Preference shares	
1.3. Other	
1.4. Total share capital	

2. Reserves

2.1. General reserve	
2.2. Capital profits reserve	
2.3. Asset revaluation reserve	
2.3.1. Owner-occupied property	
2.3.2. Plant and equipment	
2.3.3. Intangibles revaluation surplus	
2.3.4. Investment in subsidiaries	
2.3.5. Investments in associates/share of associates	
2.3.6. Relating to non-current assets or disposal groups held for sale	
2.3.7. Other	
 2.3.8. Total asset revaluation reserve	
2.4. Foreign currency translation reserve	
2.5. Available for sale reserve	
2.5.1. Marketable securities	
2.5.2. Other	
2.6. Cash flow hedge reserve	
2.7. Share based payments reserve	
2.8. Other reserves	
2.9. Total reserves	

3. Retained profits or accumulated losses at the end of the period	
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4. Total shareholders' equity	
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General Overview of the Reporting Framework for Collection of the Statements of Financial Position

Reporting entities

A Statement of Financial Position is required for three deemed reporting entities, (generically termed “units”) for each authorised deposit-taking institution (ADI) as applicable. The scope of these three reporting “units” is individually outlined below:

1. Domestic books of the licensed ADI (ARF 320.0 Statement of Financial Position (Domestic books) (ARF 320.0))

This form relates to the Australian books of the Australian licensed ADI and has the following scope:

- is an unconsolidated report of the Australian licensed ADI’s operations/transactions that are booked or recorded inside Australia (with Australian residents and non-residents);
- does not consolidate Australian and offshore controlled entities for the purposes of completing ARF 320.0. A Statement of Financial Position for the consolidated ADI (where applicable) will be collected in *ARF 322.0 Statement of Financial Position (Consolidated)* (ARF 322.0);
- includes transactions with non-residents that are booked or recorded inside Australia (i.e. on the Australian books) however these are recorded separately in memorandum items on ARF 320.0;
- includes transactions of Australian based offshore banking units of the licensed ADI for this reporting entity (ARF 320.0);
- excludes transactions of overseas-based offshore banking units from this reporting entity (ARF 320.0);
- excludes offshore branches of the Australian licensed ADI from this reporting unit. These are collected separately in *ARF 321.0 Statement of Financial Position (Offshore Operations)* (ARF 321.0); and
- does not include transactions, assets and liabilities with offshore branches in the body of the form. These should be identified in the separate memo items, “Australian ADI operations: Total amount due from/to overseas operations of the ADI”.

The form must be completed for the Australian branches of overseas parent institutions that meet the above criteria.

The “Domestic books” reporting entity is consistent with the approach of Form D. Transactions with non-residents booked in Australia should not be included with

transactions with residents against each asset item. Transactions with non-residents are to be disclosed in aggregate form only, against the appropriate memo items.

Selected memo items have been added to ARF 320.0 to enable the Statement of Financial Position for the ADI licensed entity to be derived monthly on an aggregate basis. Refer to below to heading licensed entity (ADI).

2. Offshore operations of the licensed ADI (ARF 321.0)

This form relates to transactions, assets and liabilities booked in overseas branches of the Australian licensed ADI, and has the following scope:

- this reporting unit relates to transactions booked by the overseas branches of the licensed Australian ADI (regardless of the residency status of the customer);
- does not consolidate controlled entities;
- does not include Australian based offshore banking units of the licensed ADI. These should be classified as part of the Domestic books; and
- includes offshore banking units based overseas.

This data is collected to enable APRA to derive a Statement of Financial Position for the ADI licensed entity, without this having to be separately provided by institutions. Intra-company transactions (i.e. between the domestic and offshore operations) are identified to allow this derivation to occur.

Exemptions

Those ADIs that do not have any overseas branches and do not have any material dealings with non-residents are not required to complete the forms for this reporting entity.

3. Global consolidated operations of the licensed Australian ADI (ARF 322.0)

This form relates to the consolidated operations of the licensed Australian ADI, (incorporating controlled entities, associated entities and joint venture entities of the licensed ADI, both in Australia and overseas). The consolidation process and definitions of controlled entities and associates should be consistent with the requirements of Australian accounting standards.

Exemptions

Those Australian-owned banks and foreign subsidiary banks that do not have any controlled entities are not required to complete the forms for this reporting entity.

Branches of foreign banks are not required to submit forms for this reporting entity.

Reporting framework

Licensed entity (ADI)

A Statement of Financial Position for the Australian licensed ADI entity will be derived by APRA in the following way:

- on a monthly basis, using data from ARF 320.0, total assets and total liabilities for the licensed ADI will be calculated; and
- on a quarterly basis, consolidating ARF 320.0, adjusting for intra-company transactions.

Securitisation deconsolidation principle

Except as otherwise specified in these instructions, the following applies:

1. Where an ADI (or a member of its Level 2 consolidated group) participates in a securitisation that meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation* (APS 120):
 - (a) special purpose vehicles (SPVs) holding securitised assets may be treated as non-consolidated independent third parties for regulatory reporting purposes, irrespective of whether the SPVs (or their assets) are consolidated for accounting purposes;
 - (b) the assets, liabilities, revenues and expenses of the relevant SPVs may be excluded from the ADI's reported amounts in APRA's regulatory reporting returns; and
 - (c) the underlying exposures (i.e. the pool) under such a securitisation may be excluded from the calculation of the ADI's regulatory capital (refer to APS 120). However, the ADI must still hold regulatory capital for the securitisation exposures¹ that it retains or acquires and such exposures are to be reported in *Reporting Form ARF 120.1 Securitisation – Regulatory Capital*. The risk-weighted assets (RWA) relating to such securitisation exposures must also be reported in *Reporting Form ARF 110.0.1 Capital Adequacy (Level 1)* and *Reporting Form ARF 110.0.2 Capital Adequacy (Level 2)*.
2. Where an ADI (or a member of its Level 2 consolidated group) participates in a securitisation that does not meet APRA's operational requirements for regulatory capital relief under APS 120, or the ADI undertakes a funding-only securitisation or synthetic securitisation, such exposures are to be reported as on-balance sheet assets in APRA's regulatory reporting returns. In addition, these exposures must also be reported as a part of the ADI's total securitised assets within *Reporting Form ARF 120.2 Securitisation – Supplementary Items*.

¹ Securitisation exposures are defined in accordance with APS 120.

Reporting Form ARF 320.0

Statement of Financial Position (Domestic Books)

Instruction Guide

This instruction guide is designed to assist in the completion of ARF 320.0. It provides:

- general directions and notes for preparation and lodgment;
- classification schema;
- sector definitions;
- other definitions; and
- specific instructions.

General directions and notes

Reporting entity

This form is to be completed by all Australian-owned banks, foreign subsidiary banks, branches of foreign banks and other ADIs on a Domestic books basis.

The Domestic books of Australian-owned banks, foreign subsidiary banks, branches of foreign banks and other ADIs relate to the Australian books of the Australian ADI and has the following scope:

- is an unconsolidated report of the Australian licensed ADI's operations/transactions that are booked inside Australia;
- exclude offshore branches of the Australian licensed ADI from this reporting unit;
- exclude offshore banking units based overseas from this reporting unit;
- do not consolidate Australian and offshore controlled entities or associated entities that are not ADIs;
- include Australian based offshore banking units of the licensed ADI; and
- include transactions with non-residents recorded on Australian books.

Reporting period

The form is to be completed as at the last day of the reporting month. The completed form must be submitted to APRA within 10 business days after the end of the relevant reporting month.

Unit of measurement

Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

The general requirements of AASB 121 for translation are:

1. foreign currency monetary items outstanding at the reporting date must be translated at the spot rate at the reporting date;²
2. foreign currency non-monetary items that are measured at historical cost in a foreign currency must be translated using the exchange rate at the date of the transaction;³
3. foreign currency non-monetary items that are measured at fair value will be translated at the exchange rate at the date when fair value was determined.

Transactions arising under foreign currency derivative contracts at the reporting date must be prepared in accordance with *AASB 139 Financial Instruments: Recognition and Measurement* (AASB 139). However, those foreign currency derivatives that are not within the scope of AASB 139 (e.g. some foreign currency derivatives that are embedded in other contracts) remain within the scope of AASB 121.

For APRA purposes equity items must be translated using the foreign currency exchange rate at the date of investment or acquisition. Post acquisition changes in equity are required to be translated on the date of the movement.

As foreign currency derivatives are measured at fair value, the currency derivative contracts are translated at the spot rate at the reporting date.

Exchange differences should be recognised in profit and loss in the period in which they arise. For foreign currency derivatives, the exchange differences would be recognised immediately in profit and loss if the hedging instrument is a fair value hedge. For derivatives used in a cash flow hedge, the exchange differences should be recognised directly in equity.

² Monetary items are defined to mean units of currency held and assets and liabilities to be received or paid in a fixed or determinable number of units of currency. Spot rate means the exchange rate for immediate delivery.

³ Examples of non-monetary items include amounts prepaid for goods and services (e.g. prepaid rent); goodwill; intangible assets; physical assets; and provisions that are to be settled by the delivery of a non-monetary asset.

The ineffective portion of the exchange differences in all hedges would be recognised in profit and loss.

4. translation of financial reports of foreign operations.

A foreign operation is defined in AASB 121 as meaning an entity that is a subsidiary, associate, joint venture or branch of a reporting entity, the activities of which are based or conducted in a country or currency other than those of the reporting entity.

- Exchange differences relating to foreign currency monetary items that form part of the net investment of an entity in a foreign operation, must be recognised as a separate component of equity.
- Translation of financial reports should otherwise follow the requirements in AASB 121.

Netting

Unless otherwise specifically stated, institutions are allowed to take advantage of netting agreements in relation to disclosure of data items in this form. Institutions are to comply with the prerequisite for netting outlined in Australian accounting standards AASB 139, *AASB 132 Financial Instruments: Disclosure and Presentation* (AASB 132), *AASB 7 Financial Instruments: Disclosures* (AASB 7) and relevant prudential standards.

Term to maturity

References to ‘term to maturity’ in ARF 320.0 refer to residual term to maturity.

Basis of preparation

Unless otherwise specifically stated, institutions are to comply with Australian accounting standards regarding the measurement of asset, liability and equity items.

Classification schema

While this information is provided as a reference guide for the disclosure of the loans and advances portfolios and deposit portfolios as required in ARF 320.0, it can be also be used as a general guide for other classifications in that form.

In defining sectors (refer to below), the following three broad classifications are used:

1. Private/public classification

Private: the *private sector* comprises private corporations, households and non-profit institutions serving households; and

Public: the *public sector* comprises government-controlled corporations, general government units and non-profit institutions controlled by government.

2. Level of Government classification

The level of Government classification is:

- National/Central;
- State/Territory; and
- Local.

3. Resident/non-resident classification

An Australian *resident* is any individual, business or other organisation domiciled in Australia. Australian branches and Australian subsidiaries of foreign businesses are regarded as Australian residents.

A *non-resident* is any individual, business or other organisation domiciled overseas. Foreign branches and foreign subsidiaries of Australian businesses are regarded as non-residents.

Sector definitions

Households

This comprises individuals, or groups of individuals, resident in Australia whose dealings with other sectors are for personal or household purposes.

Exclude:

- sole proprietors, partnerships, family trusts, and any other unincorporated enterprises owned by households. Show these as private unincorporated businesses.

Community service organisations

Include:

- institutions financed mostly by members' contributions, e.g. trade unions, professional societies, consumer associations, political parties, churches and religious societies, and social, cultural, recreational and sports clubs; and
- charities and aid organisations financed by voluntary transfers.

Exclude:

- community service organisations and non-profit institutions controlled and mainly financed by government (include in General Government).

Non-financial corporations

Private non-financial corporations

Private trading corporations

Private trading corporations are those owned and controlled by the private sector whose main activity is producing goods or non-financial services for sale.

Include:

- all resident private corporate trading enterprises, and non-profit institutions that are market producers of goods or non-financial services;
- intra-group financiers (*Financial Sector (Collection of Data) Act 2001* Category I) and parent companies with significant holdings of shares in private trading companies;
- privately owned schools and hospitals;
- any unincorporated unit that is a branch in Australia of a non-resident company and which is not included in the financial sector; and
- any unincorporated business owned and operated by trading corporations (e.g. joint ventures).

Exclude:

- unincorporated businesses, except for branches of non-resident companies and joint ventures or partnerships owned by corporations; and
- non-resident enterprises.

Private unincorporated businesses

This comprises individuals acting as sole proprietors or in partnerships, for commercial or professional purposes. The major businesses to be included in this sub-sector are unincorporated farms, unincorporated retailers, unincorporated professional practices (medical, legal, dental, accounting, etc.), unincorporated businesses of tradesmen such as plumbers, carpenters, etc.

Public non-financial corporations

Commonwealth Government

Trading enterprises owned by the Commonwealth are those businesses which are owned and controlled by the Australian Commonwealth Government and which produce goods or non-financial services for sale at market prices.

Include:

All resident trading enterprises owned 50% or more by the Commonwealth Government or controlled by the Commonwealth Government through legislation, decree or regulation (e.g. Australia Post and Australian Government Solicitor).

Exclude:

- government departments (show as Commonwealth General Government); and
- government-owned financial institutions (these are classified as financial institutions).

State, Territory and local government

State, Territory and local government trading enterprises are those businesses, which are owned and controlled by State, Territory or local governments, which produce goods or non-financial services for sale at market prices.

Include:

All resident trading enterprises 50% or more owned by a State, Territory or local government or controlled by a State or Territory government, through legislation, decree or regulation (e.g. state rail and water authorities, gas and fuel authorities, housing commissions, port authorities, non-privatised power authorities).

Exclude:

- State government owned financial institutions and entities in the general government; and
- State and Territory central borrowing authorities.

General Government

Commonwealth General Government

Australian Commonwealth Government departments and agencies principal function is to provide non-market goods and services, principally financed by taxes, to regulate economic activity, maintain law and order and to redistribute income and wealth by means of transfers.

Include:

- departments and agencies such as Department of Finance, Department of Defence, ABC, SBS, Australian Film Commission and CSIRO;
- Commonwealth government unincorporated enterprises which provide goods and services to the Australian Commonwealth Government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, munitions factories);

- non-profit institutions controlled and mainly financed by the Commonwealth government;
- Commonwealth Government quasi-corporations which sell their output, at near market prices, exclusively to other government units (e.g. government printers and defence force housing schemes); and
- public universities.

Exclude:

- government trading enterprises such as Australia Post (record as Trading enterprises owned by the Commonwealth Government); and
- departments of the ACT and Northern Territory Governments (record as State, Territory and local general government); and
- Reserve Bank of Australia (RBA) and Commonwealth Government financial institutions such as Australian Industry Development Corporation and Export Finance and Insurance Corporation (EFIC) (record as financial institutions as appropriate).

State, Territory and local general government

State, Territory and local general government provides non-market goods and services principally financed by taxes to regulate economic activity, maintain law and order and to redistribute income and wealth by means of transfers and hence provided free of charge or at nominal prices well below the cost of production.

Include:

- State and local government unincorporated enterprises which provide goods and services to their government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, municipal swimming pools);
- non-profit institutions controlled and mainly financed by State and local government;
- State government quasi-corporations which sell their output, at near market prices, exclusively to other government units (e.g. government printers);
- ACT and Northern Territory Government departments and agencies; and
- state schools, technical and further education colleges and state owned hospitals.

Exclude:

- all State and local government trading enterprises and financial enterprises (e.g. rail, and municipal water authorities); and

- State and Territory central borrowing authorities.

Financial corporations

RBA

The RBA is a public financial corporation and has responsibility for monetary policy, issuing banknotes, holding Australia's international reserves and providing banking services to the Commonwealth.

Other central bank institutions

This sub-sector includes APRA.

Depository corporations

Banks

Banks refers to corporations, in relation to which an authority under subsection 9(3) is in force and which holds a consent under section 66 of the *Banking Act 1959 (Cth)* to use the word 'bank'.

Include:

- development banks; and
- foreign banks licensed to operate in Australia under the *Banking Act 1959 (Cth)*.

Exclude:

- merchant banks (record as non-bank financial intermediaries); and
- non-resident banks (report as non-resident counterparties).

Other ADIs

Other ADIs refers to corporations, in relation to which an authority under subsection 9(3) is in force, but which do not hold a consent under section 66 under the *Banking Act 1959* to use the word 'bank'.

Registered Financial Corporations (RFCs)

RFCs refers to corporations registered under the *Financial Sector (Collection of Data) Act 2001* that are classified as Categories D and Other and cash management trusts.

Include:

- money market corporations (also referred to as "merchant banks") (D);
- pastoral finance companies, finance companies and general financiers (other); and

- cash management trusts.

A list of corporations registered under the *Financial Sector (Collection of Data) Act 2001* and their classification are available on request.

Exclude:

- intra group financiers registered under the *Financial Sector (Collection of Data) Act 2001* Category I (record as private trading corporations).

Life insurance

Life insurance companies must be registered with APRA. They offer insurance for death or disability and also offer investment and superannuation products.

Include:

- benefit fund friendly societies that are regulated under the *Life Insurance Act 1995*.

Exclude:

- insurance companies offering house, car and marine insurance (these are general insurance companies); and
- health benefit funds of friendly societies that are regulated under the *National Health Act 1959*.

Pension funds

The pension funds sub-sector includes all superannuation funds that are regarded as complying funds for the purposes of the *Superannuation Industry (Supervision) Act 1993* and other autonomous funds established for the benefit of public sector employees. Superannuation funds with all of their assets invested with insurance offices are included.

Superannuation funds and Approved Deposit Funds (ADFs) are established to provide benefits for their members on retirement, resignation, death or disablement. Superannuation funds and ADFs usually take the legal form of trust funds.

Include:

- Pooled Superannuation Trusts;
- public sector superannuation funds (including SIS-exempt funds);
- private sector superannuation funds;
- ADFs; and
- superannuation funds established by life insurance companies.

Exclude:

- retirement savings accounts.

Other insurance corporations

The other insurance corporations sub-sector includes all corporations that provide insurance other than life insurance. Included are general, fire, accident, employer liability, household and consumer credit insurers and health insurance funds. These companies must be registered with APRA. They mainly offer house, car and marine insurance.

Include:

- EFIC; and
- private sector and government-owned general and health insurance enterprises, both proprietary and mutual.

Central borrowing authorities (CBAs)

These are corporations established by State and Territory governments to provide finance for government authorities and to manage their surplus funds.

Include:

- New South Wales Treasury Corporation (NSW TCorp);
- Treasury Corporation of Victoria (TCV);
- Queensland Treasury Corporation (QTC);
- South Australian Government Financing Authority (SAFA);
- Western Australian Treasury Corporation (WATC);
- Tasmanian Public Finance Corporation (Tas Corp);
- Northern Territory Treasury Corporation (NT TCorp); and
- ACT Treasury

Other financial institutions

Financial auxiliaries

These are corporations and quasi-corporations engaged primarily in activities closely related to financial intermediation, but which do not themselves perform an intermediation role.

Include:

- fund managers as principal;
- stockbrokers; and
- insurance brokers.

Exclude:

- non-resident enterprises.

Financial intermediaries

Securitisers

These are financial vehicles that issue short and/or long-term securities (called asset-backed securities) using specifically selected assets (e.g. mortgages, receivables). They provide backing (collateral) for the securities and generate the payment streams necessary to fulfil interest and principal requirements for investors.

Unit trusts

Include:

- mortgage, fixed interest and equity unit trusts.

Exclude:

- cash management trusts. These are to be included in RFCs;
- property and trading trusts, include in private trading corporations; and
- non-resident enterprises.

Other financial intermediaries

Comprise all financial intermediaries other than central bank institutions, depository corporations, insurance corporations, pension funds, CBAs, securitisers and unit trusts.

Include:

- economic development corporations owned by governments;
- co-operative housing societies;
- investment companies; and
- common funds including cash common funds.

Exclude:

- non-resident enterprises.

Rest of the world/non-residents

The rest of the world sector consists of all non-resident units that enter into transactions, or have other economic links, with Australian resident units. The concept of residence is one based on the economic territory of a country rather than legal or political concepts. A non-resident unit is any individual, enterprise or other organisation ordinarily domiciled in a country other than Australia.

Include:

- foreign branches and foreign subsidiaries of Australian enterprises; and
- residents of Norfolk Island and other external territories of Australia.

Exclude:

- Australian branches or subsidiaries of an overseas company.

Other definitions

Personal: individuals, or groups of individuals whose dealings with other sectors are for personal (i.e. non-business) purposes.

Commercial: transactions conducted with Private trading companies, Public trading enterprises, Private unincorporated businesses, and Community service organisations, for use in connection with businesses carried on by them.

'Parent entity', 'controlled entity' (subsidiary), 'associated entity': these terms are defined in accordance with *AASB 127 Consolidated and Separate Financial Statements* (AASB 127), *AASB 3 Business Combinations* (AASB 3) and *AASB 128 Investments in Associates* (AASB 128).

'Related parties': related parties of the reporting entity include the parent entity, controlled entities, associated entities, joint venture entities and other branches under the same parent entity.

Specific instructions

Section A: Assets

1. Cash and liquid assets

Generally include:

- Australian notes and coin;
- foreign currency;
- cash at branches;
- cash at bankers;
- deposits at call;
- money at short call;
- exchange settlement accounts;
- securities purchased under agreement to resell;
- margin deposit accounts; and
- gold bullion.

Exclude:

- bills of exchange (reported as either a Trading Security or Investment Security);
- bills receivable and remittances in transit; and
- cheques received but not yet deposited.

This reporting item should be brought to account at the face value or the gross value of the outstanding balance where appropriate. Interest is taken to profit and loss when earned.

1.1 Notes and coins

Include:

- Australian and foreign currency notes and coins of the reporting entity. Notes and coins in transit between any branches or offices of the reporting entity.

1.2 Deposits at call:

1.2.1 Banks

Include:

- all deposits with Australian resident banks that are available on demand. Report 11am accounts and 24-hour money.

Exclude:

- exchange settlement accounts.

1.2.2 Other ADIs

Include:

- all deposits with Australian resident other ADIs that are available on demand. Report 11am accounts and 24-hour money.

Exclude:

- exchange settlement accounts.

1.2.3 RFCs

Include:

- all deposits with RFCs that are available on demand. Report 11am accounts and 24-hour money.

Exclude:

- exchange settlement accounts.

1.2.4 Other financial institutions

Include:

- all deposits with other financial institutions resident in Australia that are available on demand. Report 11am accounts and 24-hour money.

Exclude:

- exchange settlement accounts.

1.3 Gold bullion

Include:

- gold coin;
- gold bullion held in Australia and elsewhere; and

- gold certificates held as investments.

Exclude:

- loans repayable in gold bullion.

1.4 Due from clearing houses

Include:

- net claims on recognised clearing houses in Australia such as the Australian Stock Exchange Clearing House (ASXCH) and Sydney Futures Exchange Clearing House (SFXCH).

1.5 Securities purchased under agreements to resell

Treatment is to be consistent with AASB 139.

Where the transferee of the stock effectively receives a lender's rate of return (i.e. the underlying risks and rewards of ownership of the underlying stock is not effectively transferred), these transactions are to be accounted for as collateralised borrowing activities (treating stock borrowing as on balance sheet exposures). Securities purchased under agreements to resell, represents the receivable due from counterparties from whom the stock has been borrowed and with whom cash has been lodged. Under this method of accounting the bank's physical stock positions recorded on the balance sheet in either Trading Securities or Investment Securities sections is not affected.

1.6 Securities sold not delivered/security settlements

Record receivables for unsettled sales of securities. This item arises only if the reporting institution records securities on a trade date basis as opposed to settlement date basis.

1.7 Due from financial institutions

Generally include:

- settlement account balances – Austraclear and the Reserve Bank Information and Transfer System (RITS) balances with Australian banks and non-bank financial institutions;
- amounts owing from Australian banks and other financial institutions in relation to the payments system;
- items in the course of collection from Australian banks and other financial institutions in relation to the payments system; and
- margin deposit accounts with brokers.

Exclude:

- certificates of deposits. These items should be reported as short-term debt securities in either the Trading Securities or Investment Securities category.

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

1.7.1 Due from RBA

Include:

- settlement account balances due from the RBA and other central banks; and
- funds held with the RBA or any foreign central bank.

1.7.2 Due from banks

Include:

- settlement account balances due from other banks.

1.7.3 Due from other ADIs

Include:

- settlement account balances due from other ADIs.

1.7.4 Due from RFCs

Include:

- settlement account balances due from RFCs.

1.7.5 Due from other financial institutions

Include:

- settlement account balances due from other financial institutions

1.8 Total cash and liquid assets

Sum all cash and liquid assets reporting items above, due from residents.

1.8.1 Total cash and liquid assets of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for cash and liquid assets, identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

2. Trading securities

Trading securities are defined in accordance with AASB 139.

Trading securities are recorded at *net fair value*, which is defined in accordance with AASB 139.

Interest earned on trading securities is reported as interest income in the ADI Statement of Financial Performance. *ARF 330.1 Interest Income and Interest Expense* (ARF 330.1). Dividends received are viewed as dividend income and accordingly, are to be classified as other operating income in *ARF 330.2 Other Operating Income* (ARF 330.2).

All gains and losses, realised and unrealised are reported in net trading income in ARF 330.2.

Report short sold positions as a negative asset against the appropriate debt or equity security item.

Include:

- all securities (stock) lent or sold under repurchase agreements. The payable due to counterparties with whom the stock has been lent or sold and from whom cash has been lodged is recorded in *Securities sold under agreements to repurchase*.

Exclude:

- all securities borrowed or purchased under resale agreements. The receivable due from counterparties from whom the stock has been borrowed or purchased and with whom cash has been lodged is recorded in *Securities purchased under agreements to resell*.

“Loans and advances” should not be affected by the reporting of “Securities lent or sold under repurchase agreements”.

Include:

- holdings of debt securities issued by related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item)

2.1 Debt securities

Include:

- all debt securities consistent with the classification and measurement basis used for Trading Securities by institutions in accordance with *AASB 130 Disclosures in the Financial Statements of Banks and Similar Financial Institutions* (AASB 130) and AASB 7.

2.2 Equity securities

Include:

- all equity trading securities consistent with the classification and measurement basis used for Trading Securities by institutions in accordance with AASB 130 and AASB 7.

2.3 Total trading securities

Sum all “trading securities” reporting items.

2.3.1 Total trading securities of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for trading securities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount

3. Investment securities

Investment securities are those securities, which are not *Trading Securities* (as defined in accordance with AASB 130 and AASB 7). These are generally securities purchased with the intent that they be generally held to maturity or held for a period of time, though not necessarily maturity (i.e. equity securities where it is not technically possible to hold to maturity).

The ADI’s strategic investment in the equity securities of entities that are deemed to be controlled entities, associates or joint ventures, defined in accordance with AASB 127, AASB 3, AASB 128 and *AASB 131 Interests in Joint Ventures* (AASB 131), are to be disclosed in “Other Investments” in ARF 320.0 (same for ARF 321.0 and ARF 322.0).

Investment securities are to be recorded in accordance with AASB 139.

Interest earned on trading securities is reported as *Interest Income* in ARF 330.1.

Dividends received on equity securities are viewed as dividend income and accordingly, are to be classified as *Other Operating Income* in ARF 330.2.

All realised gains and losses are reported in “Gain on Sale” income in ARF 330.2.

Include:

- all securities (stock) lent or sold under repurchase agreements. The payable due to counterparties with whom the stock has been lent or sold and from whom cash has been lodged is recorded in *Securities sold under agreements to repurchase*.

Exclude:

- All securities borrowed or purchased under resale agreements. The receivable due from counterparties from whom the stock has been borrowed or purchased and with whom cash has been lodged is recorded in *Securities purchased under agreements to resell*.

Include:

- holdings of debt securities issued by related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item).

“Loans and advances” should not be affected by the reporting of “Securities lent or sold under repurchase agreements”.

3.1 Debt securities

Include:

- all debt securities consistent with the classification and measurement basis used for Investment Securities by institutions.

3.2 Equity securities

Include:

- all equity securities consistent with the classification used for Investment Securities by institutions.

3.2.1 Banks and other ADIs

Record the holding of equity securities issued by banks and other ADIs that are held for investment purposes.

Exclude:

- equity investments in “Parent Entity” or “Controlled Entities” or “Associates”. These investments are to be reported in the classification “Other Investments”.

3.2.2 Insurance corporations

Record the holding of equity securities issued by insurance corporations that are held for investment purposes.

Exclude:

- equity investments in “Parent Entity” or “Controlled Entities” or “Associates”. These investments are to be reported in the classification “Other Investments”.

3.2.3 Other

Record the holding of equity securities issued by corporations other than ADIs and insurance corporations that are held in the Investment Securities.

Exclude:

- equity investments in “Parent Entity” or “Controlled Entities” or “Associates”. These investments are to be reported in the classification “Other Investments”.

3.3 Total investment securities

Sum all “investment securities” reporting items.

3.3.1 Total investment securities of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for investment securities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

4. Acceptances of customers

4.1 Total acceptances of customers - Net

Acceptances comprise undertakings by an ADI to pay bills of exchange drawn on customers. These bills of exchange are not held as part of the ADI’s asset portfolio. Acceptances are accounted for and disclosed as a liability with a corresponding contra asset. The contra asset is recognised to reflect the ADI’s claim against each drawer of the bills of exchange.

Bills of exchange that have been accepted and held in an ADI’s asset portfolio should be excluded from this item. Include these holdings of own acceptances under either Trading Securities or Investment Securities.

Netting is allowed in accordance with the requirements specified in the Australian accounting standards (i.e. only if there is a legal right to set off and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

Acceptances generate fee income that is taken to profit and loss when earned.

4.1.1 Total acceptances of which denominated in foreign currency (AUD equivalent) - Net

Of the total amount reported for net acceptances identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

5. Loans and advances

Note: Loans and advances are investments of the ADI, which are deemed for this form not to be evidenced by the financing/issue of debt securities (e.g. bill financing). This type of financing/investing is to be either recorded in the Trading Securities or Investment Securities.

Generally include:

- overdrafts;
- secured and unsecured lending;
- financial lease agreements;
- account balances which do not qualify as deposits;
- credit card outstanding balances;
- term loans;
- mortgage lending;
- commercial loans;
- equity participation in leveraged leases;
- redeemable preference share finance; and
- subordinated loans.

Exclude:

- bills of exchange, commercial paper and promissory notes (report as *Investment or Trading securities*);
- bills of exchange both discounted and held notes (report as *Investment or Trading securities*);
- bonds, debentures, medium term notes (MTNs), transferable certificates of deposit (TCDs), floating-rate notes (FRNs) (show as *Investment or Trading securities*)
- FRNs (show as *Investment or Trading securities*);
- account balances with financial intermediaries such as banks (show as deposits or due from other financial institutions);
- receivables due from counterparties arising from the first leg of a repurchase agreement. This receivable should be reported to *Securities purchased under agreements to resell*; and

- loans to related parties that are resident entities (report as *Intra-group loans and advances*).

Loans and advances are recognised at amortised cost, after assessing required provisions.

Loans and advances should be recorded net of unearned revenue; this is mainly with respect to unearned lease receivables.

Netting is permitted in accordance with the requirements of the Australian accounting standards (i.e. where there is a legal right to set off the recognised amounts and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

Loan loss provisioning

Provisions assessed on an individual facility basis in accordance with the Australian equivalents to International Financial Reporting Standards⁴ (AIFRS) are to be treated as specific provisions in the reporting forms for regulatory reporting purposes (*APS 220 Credit Quality*) (APS 220). Specific provisions also include that portion of provisions assessed on a collective basis that are not eligible for regulatory purposes to be included in General Reserve for Credit Losses as defined by APS 220.

Note: Specific provisions and General Reserve for Credit Losses for products and counterparties where indicated in the form are to be reported only if the data is already recorded and allocated on that basis by the institution. Otherwise the specific provision and General Reserve for Credit Losses can be disclosed in aggregate.

Do not include associated deferred tax assets (DTA) in the amounts reported for General Reserve for Credit Losses or specific provisions. Include associated DTA in 'Other Assets - DTA - General Reserve for Credit Losses'

5.1 Loans to households

5.1.1 Housing

5.1.1.1.(3) Owner-occupied – Gross of specific provisions and General Reserve for Credit Losses

Include:

- the value of housing loans to Australian households, for the construction or purchase of dwellings for owner occupation; and
- revolving credit or redraw facilities originally approved for a purpose of predominantly owner-occupied housing.

⁴ The IFRS are the International Financial Reporting Standards (IFRS Standards), being the standards set by the International Accounting Standards Board, as existing at 1 April 2018.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.1.1.(4) Housing: Owner-occupied – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.1.1.1.(5) Housing: Owner-occupied – General Reserve for Credit Losses

Report the General Reserve for Credit Losses applied to this loan item if already recorded/allocated by the institution, otherwise leave blank.

5.1.1.2.1.(3) Housing: Owner-occupied – Of which revolving credit secured by residential mortgage – Gross of specific provisions and General Reserve for Credit Losses

Of the total reported for "Housing owner-occupied" identify the component that is revolving credit secured by residential mortgage.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.1.2.1.(4) Housing: Owner-occupied – Of which revolving credit secured by residential mortgage – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.1.2.(3) Housing: Investment – Gross of specific provisions and General Reserve for Credit Losses

Include:

- the value of investment housing loans to Australian households, for the construction or purchase of dwellings for non-owner occupation; and
- revolving credit or redraw facilities originally approved for a purpose of predominantly non-owner occupied housing.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.1.2.(4) Housing: Investment – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.1.1.2.(5) Housing: Investment – General Reserve for Credit Losses

Report the General Reserve for Credit Losses applied to this loan item if already recorded/allocated by the institution, otherwise leave blank.

5.1.1.2.1.(3) Housing: Investment – Of which revolving credit secured by residential mortgage – Gross of specific provisions and General Reserve for Credit Losses

Of the total reported for "Housing investment" identify the component that is revolving credit secured by residential mortgage.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.1.2.1.(4) Housing: Investment – Of which revolving credit secured by residential mortgage – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.3.(3) Revolving credit – Gross of specific provisions and General Reserve for Credit Losses

Include:

- the gross value of loans of a revolving credit nature to Australian households, for a purpose other than housing.

Revolving credit is a loan arrangement in which the borrowing party may repay funds on loan and immediately borrow it again up to an agreed limit.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.3.(4) Revolving credit – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.3.(5) Revolving credit – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.1.3.1.(3) Revolving credit – of which revolving credit secured by residential mortgage – Gross of specific provisions and General Reserve for Credit Losses

Of the total reported for "Revolving credit", identify the component that is revolving credit secured by residential mortgage, which has an original purpose other than housing.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.3.1.(4) Revolving credit – of which revolving credit secured by residential mortgage – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.4.(3) Credit card – Gross of specific provisions and General Reserve for Credit Losses

Include:

- the gross value of credit card liabilities by Australian households.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.4.(4) Credit card – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.4.(5) Credit card – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.1.5.(3) Leasing – Gross of specific provisions and General Reserve for Credit Losses

Include:

- the gross value of lease financing to Australian households.

This reporting item should be reported net of unearned revenue and gross of specific provisions for impairment and General Reserve for Credit Losses.

5.1.5.(4) Leasing - Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.5.(5) Leasing – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if recorded or allocated by the institution on this basis.

5.1.6.(3) Other personal term loans – Gross of specific provisions and General Reserve for Credit Losses - Total

Include:

- the gross value of personal term loans to Australian households for purposes other than housing and other than revolving credit, credit card and lease financing.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.6.(4) Other personal term loans – Specific provisions

Report the specific provisions for impairment applied to this loan item, if recorded or allocated by the institution on this basis.

5.1.6.(5) Other personal term loans – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if recorded or allocated by the institution on this basis.

5.1.6.1.(3) Other personal term loans of which fixed interest rate – Gross of specific provisions and General Reserve for Credit Losses - Total

Of the total reported for “other personal term loans” identify the component that has a fixed interest rate.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.6.1.(4) Other personal term loans of which fixed interest rate – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.6.1.(5) Other personal term loans of which fixed interest rate – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.1.6.2.(3) Other personal term loans of which variable interest rate – Gross of specific provisions and General Reserve for Credit Losses - Total

Of the total reported for “other personal term loans” identify the component that has a variable interest rate.

Include:

- the gross value of variable rate term loans to Australian households for purposes other than housing and other than revolving credit, credit card and lease financing.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.6.2.(4) Other personal term loans of which variable rate – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.1.6.2.(5) Other personal term loans of which variable rate – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.1.7.(3) Total loans to households – Gross of specific provisions and General Reserve for Credit Losses - Total

Sum the gross value of loans to Australian households.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.1.7.(4) Total loans to households – Specific provisions

Report the specific provisions applying to loans to Australian households.

5.1.7.(5) Total loans to households – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line.

5.1.7.(2) Total loans to households of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for loans to households identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

5.2 Loans to community service organisations/non-profit institutions serving households

5.2.(1) Loans to community service organisations – Gross of specific provisions and General Reserve for Credit Losses: AUD

Include:

- the total gross value of loans to Australian community service organisations that are denominated in Australian dollars.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.2.(2) Loans to community service organisations/non-profit institutions serving households – Gross of specific provisions and General Reserve for Credit Losses: FX

Include:

- the gross value of loans to Australian community service organisations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses.

5.2.(4) Loans to community service organisations/non-profit institutions serving households – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.2.(5) Loans to community service organisations/Non-Profit Institutions Serving Households – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.3 Loans to non-financial corporations

5.3.1.(1) Loans to private trading corporations – Gross of specific provisions and General Reserve for Credit Losses: AUD

Include:

- the gross value of loans to Australian private trading corporations that are denominated in Australian dollars.

5.3.1.(2) Loans to private trading corporations – Gross of specific provisions and General Reserve for Credit Losses: FX

Include:

- the gross value of loans to Australian private trading corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.3.1.(3) Loans to private trading corporations – Gross of specific provisions and General Reserve for Credit Losses: Total

Sum the Australian dollar and foreign currency denominated loans to private trading corporations.

5.3.2.(1) Loans to private unincorporated businesses – Gross of specific provisions and General Reserve for Credit Losses: AUD

Include:

- the gross value of loans to Australian private unincorporated businesses that are denominated in Australian dollars.

5.3.2.(2) Loans to private unincorporated businesses – Gross of specific provisions and General Reserve for Credit Losses: FX

Include:

- the gross value of loans to Australian private unincorporated businesses that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.3.2.(3) Loans to private unincorporated businesses – Gross of specific provisions and General Reserve for Credit Losses: Total

Sum the Australian dollar and foreign currency denominated loans to private unincorporated businesses.

5.3.3.(1) Loans to Commonwealth Government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: AUD

Include:

- the gross value of loans to Australian Commonwealth government non-financial corporations that are denominated in Australian dollars.

5.3.3.(2) Loans to Commonwealth Government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: FX

Include:

- the gross value of loans to Australian Commonwealth government non-financial corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.3.3.(3) Loans to Commonwealth Government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: Total

Sum the Australian dollar and foreign currency denominated loans to Australian Commonwealth government non-financial corporations.

5.3.4.(1) Loans to State, Territory and local government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: AUD

Include:

- the gross value of loans to Australian State, Territory and local government non-financial corporations that are denominated in Australian dollars.

5.3.4.(2) Loans to State, Territory and local government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: FX

Include:

- the gross value of loans to Australian State, Territory and local government non-financial corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.3.4.(3) Loans to State, Territory and local government non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses: Total

Sum the Australian dollar and foreign currency denominated loans to Australian State, Territory and local government non-financial corporations.

5.3.5.(3) Total loans to non-financial corporations – Gross of specific provisions and General Reserve for Credit Losses

Sum the gross value of loans to Australian non-financial corporations.

5.3.5.(4) Total loans to non-financial corporations – Specific provisions

Sum the specific provisions applying to loans to Australian non-financial corporations, if this is recorded or allocated by the institution on this basis.

5.3.5.(5) Total loans to non-financial corporations – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting line, if this is recorded or allocated by the institution on this basis.

5.4 Loans to General Government

Include:

- overdrafts;
- secured and unsecured borrowings;
- financial lease agreements;
- account balances which do not qualify as deposits;
- credit card outstanding balances; and
- term loans.

Exclude:

- bills of exchange, commercial paper and promissory notes (report as Investment or Trading securities);
- bills of exchange both discounted and held; and
- bonds, debentures, MTNs, TCDs, FRNs (show as Investment or Trading securities).

Loans and advances are recognized at amortised cost, after assessing required provisions for impairment.

5.4.1.(1) Loans to Commonwealth Government – AUD

Include:

- the gross value of loans to Australian Commonwealth Government that are denominated in Australian dollars. This reporting item should be reported gross of any specific provisions.

5.4.1.(2) Loans to Commonwealth Government – FX

Include:

- the gross value of loans to Australian Commonwealth Government that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

This reporting item should be reported gross of any specific provisions.

5.4.1.(3) Loans to Commonwealth Government – Gross of specific provisions - Total

Sum the Australian dollar and foreign currency denominated loans to the Australian Commonwealth Government.

5.4.2.(1) Loans to State, Territory and local government – AUD

Include:

- the gross value of loans to Australian State, Territory and local government that are denominated in Australian dollars.

This reporting item should be reported gross of any specific provisions.

5.4.2.(2) Loans to State, Territory and local government – FX

Include:

- the gross value of loans to Australian State, Territory and local government that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

This reporting item should be reported gross of any specific provisions.

5.4.2.(3) Loans to State, Territory and local government – Gross of specific provisions - Total

Sum the Australian dollar and foreign currency denominated loans to the Australian State, Territory and local government.

5.4.3.(1) (3) Total loans to government – Gross of specific provisions - Total

Sum the gross value of loans to the various levels of Australian government.

5.5 Loans to financial corporations

Include:

- treasury related short-term lending to other banks;

- corporate banking customer relationship lending to other financial institutions;
- placements with other banks;
- loans and advances to other banks; and
- loans with banks and non-bank financial institutions.

Exclude:

- certificates of deposit (should be reported as Investment or Trading securities); and
- loans to related parties that are resident entities (report as Intra-group loans and advances).

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

5.5.1.(1) Loans to RBA – Gross of specific provisions: AUD

Include:

- the gross value of loans to the RBA that are denominated in Australian dollars.

5.5.1.(2) Loans to RBA – Gross of specific provisions: FX

Include:

- the gross value of loans to the RBA that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.1.(3) Loans to RBA – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to RBA.

5.5.2.(1) Loans to banks – Gross of specific provisions: AUD

Include:

- the gross value of loans to Australian banks that are denominated in Australian dollars.

5.5.2.(2) Loans to banks – Gross of specific provisions: FX

Include:

- the gross value of loans to Australian banks that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.2.(3) Loans to banks – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to banks.

5.5.2.(4) Loans to banks – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

**5.5.3.(1) Loans to other ADIs – Gross of specific provisions:
AUD**

Include:

- the gross value of loans to other Australian ADIs that are denominated in Australian dollars.

**5.5.3.(2) Loans to other ADIs – Gross of specific provisions:
FX**

Include:

- the gross value of loans to other Australian ADIs that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**5.5.3.(3) Loans to other ADIs – Gross of specific provisions:
Total**

Sum the Australian dollar and foreign currency denominated loans to other ADIs.

5.5.3.(4) Loans to other ADIs – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.5.4.(1) Loans to RFCs – Gross of specific provisions: AUD

Include:

- the gross value of loans to RFCs that are denominated in Australian dollars.

5.5.4.(2) Loans to RFCs – Gross of specific provisions: FX

Include:

- the gross value of loans to RFCs that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.4.(3) Loans to RFCs – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to RFCs.

5.5.4.(4) Loans to RFCs – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.5.5.(1) Loans to life insurance corporations – Gross of specific provisions: AUD

Include:

- the gross value of loans to Australian life insurance corporations that are denominated in Australian dollars.

5.5.5.(2) Loans to life insurance corporations – Gross of specific provisions: FX

Include:

- the gross value of loans to Australian life insurance corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.5.(3) Loans to life insurance corporations – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to life insurance corporations.

5.5.5.(4) Loans to life insurance corporations – Specific provisions

Report the specific provisions for impairment applied to this loan item.

5.5.6.(1) Loans to pension funds – Gross of specific provisions: AUD

Include:

- the gross value of loans to Australian pension funds that are denominated in Australian dollars.

5.5.6.(2) Loans to pension funds – Gross of specific provisions: FX

Include:

- the gross value of loans to Australian pension funds that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.6.(3) Loans to pension funds – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to pension funds.

5.5.6.(4) Loans to pension funds – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.5.7.(1) Loans to other insurance corporations – Gross of specific provisions: AUD

Include:

- the gross value of loans to other Australian insurance corporations that are denominated in Australian dollars.

5.5.7.(2) Loans to other insurance corporations – Gross of specific provisions: FX

Include:

- the gross value of loans to other Australian insurance corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.7.(3) Loans to other insurance corporations – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to other insurance corporations.

5.5.7.(4) Loans to other insurance corporations – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.5.8.(1) Loans to central borrowing authorities – Gross of specific provisions: AUD

Include:

- the gross value of loans to Australian central borrowing authorities that are denominated in Australian dollars.

5.5.8.(2) Loans to central borrowing authorities – Gross of specific provisions: FX

Include:

- the gross value of loans to Australian central borrowing authorities that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.8.(3) Loans to central borrowing authorities – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to central borrowing authorities.

5.5.9.(1) Loans to other financial institutions – Gross of specific provisions: AUD

Include:

- the gross value of loans to Australian other financial institutions that are denominated in Australian dollars.

5.5.9.(2) Loans to other financial institutions – Gross of specific provisions: FX

Include:

- the gross value of loans to Australian other financial institutions that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

5.5.9.(3) Loans to other financial institutions – Gross of specific provisions: Total

Sum the Australian dollar and foreign currency denominated loans to other financial institutions.

5.5.9.(4) Loans to other financial institutions – Specific provisions

Report the specific provisions for impairment applied to this loan item, if this is recorded or allocated by the institution on this basis.

5.5.10.(1) Total loans to financial corporations – Gross of specific provisions: AUD

Sum the gross value of Australian dollar denominated loans to Australian financial corporations.

5.5.10.(2) Total loans to financial corporations – Gross of specific provisions: FX

Sum the gross value of foreign currency denominated (AUD equivalent) loans to Australian financial corporations.

5.5.10.(3) Total loans to financial corporations – Gross of specific provisions: Total

Sum the gross value of loans (both Australian and foreign currency denominated) to Australian financial corporations.

5.5.10.(4) Total loans to financial corporations – Specific provisions

Sum the specific provisions for impairment applying to loans to Australian non-financial corporations, if this is recorded or allocated by the institution on this basis.

5.5.10.(5) Total loans to financial corporations – General Reserve for Credit Losses

Report the General Reserve for Credit Losses for this reporting item, if this is recorded or allocated by the institution on this basis.

5.6.(1) Total gross loans and advances – Gross of specific provisions and General Reserve for Credit Losses: AUD

Sum the gross value of Australian denominated loans and advances to Australian residents.

5.6.(2) Total gross loans and advances – Gross of specific provisions and General Reserve for Credit Losses: FX

Sum the gross value of foreign currency denominated (Australian dollar equivalent) loans and advances to Australian residents.

5.6.(3) Total gross loans and advances – Gross of specific provisions and General Reserve for Credit Losses: Total

Sum the gross value of loans and advances (both Australian and foreign currency) to Australian residents.

5.6.(4) Total gross loans and advances – Specific provision

Record the specific provisions for impairment applying to all loans to Australian residents.

5.6.(5) Total gross loans and advances – General Reserve for Credit Losses Provision

Record the General Reserve for Credit Losses applying to all loans to Australian residents.

5.6.1 Total gross loans and advances of which: Margin lending

Lending for the purpose of purchasing equities, where the underlying security is equities. Report all loans of the loan portfolio meeting these criteria.

5.6.2 Total gross loans and advances of which: Loans held for sale

Loans held for sale are loans (e.g. mortgages) acquired and held by the ADI with the intention of resale in the short-term (i.e. within 12 months of acquisition). This item is to be carried at the lower of cost or net fair value. Report all loans of the loan portfolio meeting these criteria.

5.6.3 Total gross loans and advances of which: Revolving credit

Include:

- the gross value of loans of a revolving credit nature. For Australian households use the same classification used as reported under “Loans to Households”.

This reporting item should be reported gross of any specific provisions and General Reserve for Credit Losses. A revolving credit is a loan arrangement in which the borrowing party may repay funds on loan and immediately borrow it again up to an agreed limit.

5.6.4 Total gross loans and advances of which: Credit cards

Include:

- the balance outstanding of credit card liabilities by Australian counterparties.

5.6.5 Total gross loans and advances of which: Housing – Fixed rate

Of the total reported for “housing loans” identify the component that has a fixed interest rate.

5.6.6 Total gross loans and advances of which: Housing – Variable rate

Of the total for “housing loans” identify the component that has a variable interest rate.

5.6.7 Total gross loans and advances of which: Term loan – Fixed rate

Include:

- the gross value of term loans to Australian counterparties that have a fixed interest rate. Exclude loans to households for the purpose of housing.

5.6.8 Total gross loans and advances of which: Term loan – Variable rate

Include:

- the gross value of term loans to Australian counterparties that have a variable interest rate. Exclude loans to households for the purpose of housing.

5.6.9 Total gross loans and advances of which: Lease financing

Include:

- the gross value of lease financing to Australian counterparties.

This reporting item should be reported net of unearned revenue and gross of specific provision for impairment.

5.6.10 Total gross loans and advances of which: Other loans

Include:

- the gross value of loans to Australian counterparties other than for margin lending, loans held for resale, revolving credit loans, credit cards, housing loans, term loans and leasing finance.

Note: the total of the above “of which” breakdown of the loan portfolio must equal the aggregate loan portfolio balance disclosed above.

5.7 Less: Deferred fee income

Deferred fee income should be reported in this line item and deducted from Total gross loans and advances.

5.8 Loans and advances (net of specific provision, General Reserve for Credit Losses and deferred fee income)

Subtract “General Reserve for Credit Losses”, and “specific provisions” and “Deferred Fee Income” from “total gross loans and advances”.

5.8.1 of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for *Net loans and advances (net of provisions for impairment and General Reserve for Credit Losses)* identify the component that

is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

5.9 Intra-group loans and advances

Report all loans and advances to related parties that are resident entities.

Include:

- loans to related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item).

Exclude:

- holdings of debt securities issued by related parties that are resident entities (report as Investment or Trading securities); and
- other accounts receivable (e.g. fees and commissions receivable) from related parties that are resident entities.

5.8.1 Total – Specific provision

Record the specific provisions for impairment applying to all loans to related parties that are resident entities.

5.8.1 Total – General Reserve for Credit Losses

Record the General Reserve for Credit Losses applying to all loans to related parties that are resident entities.

6. Other investments

6.1 Parent entity

Report the total amount of equity investments in the parent entity. Defined in accordance with AASB 127 and AASB 3.

6.2 Controlled entities

Report the total amount of equity investments in controlled entities. Defined in accordance with AASB 127 and AASB 3.

6.3 Associates

Report the total amount of equity investments in associates. Defined in accordance with AASB 128.

6.4 Joint ventures

Report the total amount of interests in joint ventures (entities). Defined in accordance with AASB 131.

6.5 Other

Report any other investments not included above.

6.6 Total other investments

Sum all reporting line items for *Other Investments*.

7. Fixed assets

The reporting of all fixed asset items should be in accordance with applicable Australian accounting standards. Do not include property acquired or held available for sale. These assets are to be disclosed in “Other Assets” category under line item “Non-current assets and disposal groups classified as held for sale”.

7.1 Property

Include:

- property (owner-occupied and investment) consistent with the classification and measurement basis used in *AASB 116 Property* (AASB 116), *Plant and Equipment* and *AASB 140 Investment Property*.

7.2 Plant and equipment

Include:

- furniture, equipment (excluding *Information technology*), re-modeling costs to existing premises, and interest capitalised during the period of construction of buildings in accordance with AASB 116.

7.5 Information technology

Where information technology is treated as an intangible asset for accounting purposes, it must be reported as an intangible asset in this regulatory form.

7.5.1 Information technology - Work in progress (WIP):

7.5.1.1 Hardware and software application costs

Include:

- the cost of hardware and software purchased from third parties not yet in use i.e. material costs.

7.5.1.2 Development and other on costs

Include:

- software development, hardware installation costs and associated overheads that are carried out internally not yet in use i.e. labour and overhead costs.

7.5.1.3 Total WIP

Sum of line items hardware and software application costs and development and other on costs.

7.5.2 Information technology - In use:

7.5.2.1 Hardware and software application costs

Include:

- the cost of hardware and software purchased from third parties in use i.e. material costs.

7.5.2.2 Development and other on costs

Include:

- software development, hardware installation costs and associated overheads that are carried out internally which are in use i.e. labour and overhead costs.

7.5.2.3 Information technology – Total in use

Sum of line items hardware and software application costs and Development and other on costs.

7.5.3 Other information technology

Report other information technology expenditure which is not separately reported above.

7.5.4 Total information technology (WIP plus in use plus other information technology)

Report total gross value of Information technology WIP and in use here.

7.6 Accumulated depreciation/impairment - Information technology

Report accumulated depreciation/impairment in total for all Information technology assets.

7.7 Total information technology net of accumulated depreciation/impairment

Subtract “Accumulated depreciation/impairment - Information technology” from “Total information technology (WIP plus In Use plus Other information technology)”.

7.8 Other

Report other fixed asset items not specifically mentioned above; e.g. leasehold improvements and capital leases.

7.9 Accumulated depreciation/impairment - Other

Report accumulated depreciation/impairment relating to other fixed assets.

7.10 Total other net of accumulated depreciation/impairment

Subtract “Accumulated depreciation/impairment - Other” from “Other”.

7.11 Net fixed assets

Deduct accumulated depreciation/impairment from the gross values for property, plant and equipment, information technology and other.

8. Intangible assets

Intangible assets have been divided into ‘intangible assets with a finite life’ and ‘intangible assets with an infinite life’ and ‘goodwill’.

Classification of assets as intangible as assets must be in compliance with the Australian accounting standards. As a guide, ADIs are suggested to follow the disclosure adopted in its annual financial report.

8.1 Intangible assets with a finite life

Include:

- total intangible assets with a finite life.

8.2 Accumulated amortisation

Include:

- the total amount of amortisation of intangible assets, over the period from the date of acquisition to the end of the reporting period.

8.3 Net intangible assets with a finite life

Subtract the “accumulated amortisation” from the “intangible assets with a finite life”.

8.4 Intangible assets with an infinite life

Include:

- total intangible assets with an infinite life.

8.5 Impairment

Include:

- the total amount of impairment of intangible assets over the period from the date of acquisition to the end of the reporting period.

8.6 Net intangible assets with an infinite life

Subtract the “Impairment” from the “Intangible assets with an infinite life”.

8.7 Goodwill

Goodwill (determined in accordance with AASB 3) represents the excess of the cost of the business combination over the acquirer’s interest in the net fair value of the identifiable assets, liabilities and contingent liabilities.

8.8 Impairment

Include:

- the total amount of impairment over the period from the date of acquisition to the end of the reporting period.

8.9 Net goodwill

Include:

- the net amount of goodwill after impairment.

8.10 Net intangible assets

Deduct accumulated amortisation and impairment from the gross values for intangible assets with a finite life, intangible assets with an infinite life and goodwill.

9. Other assets

9.1 Interest receivable

Include:

- interest accrued for but not yet received.

9.2 Capitalised debt raising/funding costs

Report costs associated with debt raisings and other similar transaction related costs.

9.3 Capitalised costs associated with establishing/setting up securitisation vehicles/programs

Report the balance of securitisation establishment costs that are capitalised and deferred.

9.4 Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers

Report origination fees and commissions deferred.

9.5 Other capitalised expenses of a general nature

Report any other capitalised expenses not reported above.

9.6 Derivative financial instruments

Include:

- all derivatives entered into after adoption of International Financial Reporting Standards (IFRS) consistent with the classification and measurement basis used for derivatives by institutions in accordance with AASB 132, AASB 7 and AASB 139. This applies to trading and banking book derivatives. Derivative financial instruments in existence prior to adoption of IFRS are to be reported in accordance with *AASB 1 First-time Adoption of Australian Equivalents to International Financial Reporting Standards* (AASB 1).

9.7 Amounts receivable from clients – Outstanding security settlements

For those institutions that have broking activity (i.e. equity broking) with clients who are other than financial institutions, record the amount due from clients in relation to security settlement transactions. Do not include amounts receivable from financial institutions or clearing houses in relation to security settlements, as these are to be recorded in a separate asset heading “Due from Financial Institutions” and “Due from Clearing Houses”.

9.8 DTA

Tax assets are defined in accordance with *AASB 112 Income Taxes* (AASB 112).

Recognition of DTA are to be made in accordance with AASB 112.

The amounts calculated and recognised for DTA must be noted separately in the following categories:

9.14.1 From tax losses

Report all DTA arising out of tax losses in accordance with AASB 112.

9.14.2 From specific provision and General Reserve for Credit Losses

Report all DTA associated with the provisioning for asset impairment in accordance with AASB 112.

9.14.3 Other

Report all DTA other than from tax losses, specific provision and general reserve for credit losses.

9.9 Loan/credit card servicing rights

Report the carrying value of purchased loan (e.g. mortgages) and credit card relationships when the reporting entity purchases the right to receive existing loan payments and credit card receivables in consideration for providing lending and credit card services to those customers. Also report any purchased loan/credit card servicing rights arising in the acquisition of an entire financial institution. The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.

9.10 Defined benefit assets

Include:

- defined benefit assets i.e. surplus consistent with the classification and measurement basis used in *AASB 119 Employee Benefits* (AASB 119).

9.11 Non-current assets and disposal groups classified as held for sale

Include:

- non-current assets and disposal groups classified as held for sale consistent with classification and measurement basis used in *AASB 5 Non-current Assets Held for Sale and Discontinued Operations* (AASB 5).

9.12 Items in suspense

Report suspense or unreconciled/unidentified transactions/balances here. A list of examples is not provided as these may vary between institutions. It is recommended that the institution's internal procedures be adopted regarding the recording and reporting of these types of balances.

9.13 Other

Include all other assets not separately identified above.

For example, include:

- commodities other than gold bullion;
- valuables;
- artwork;
- other receivables (e.g. fees and commissions receivable); and
- prepayments.

Exclude:

- deposits, loans and other claims on related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item). These claims should be reported to the relevant item above.

9.14 Total other assets

Sum all the reporting items listed under “Other assets”.

9.14.4 Total other assets of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “Total other assets” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

10. Total assets

Sum total assets including Australian dollar denominated assets and foreign currency denominated assets.

10.1 Total assets of which denominated in foreign currency (AUD equivalent)

Of the amount reported for total assets identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

10.2.1 Total assets of which deposits, debt securities and loans to controlled entities and associates – Subordinated

Report the total amount of investments of a subordinated nature in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A subordinated debt is a debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

A subordinated loan is a loan that ranks below other debts should a company be wound up.

10.2.2 Total assets of which deposits, debt securities and loans to controlled entities and associates – Secured

Report the total amount of investments of a secured nature in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

A secured loan is a loan that ranks above other debts should a company be wound up.

10.2.3 Total assets of which deposits, debt securities and loans to controlled entities and associates – Other

Report the total amount of investments other than subordinated or secured in nature, in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

10.3.1 Total assets of which deposits, debt securities and loans to the parent entity – Subordinated

Report the total amount of investments of a subordinated nature in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A subordinated debt is a debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

A subordinated loan is a loan that ranks below other debts should a company be wound up.

10.3.2 Total assets of which deposits, debt securities and loans to the parent entity – Secured

Report the total amount of investments of a secured nature in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

A secured loan is a loan that ranks above other debts should a company be wound up.

10.3.3 Total assets of which deposits, debt securities and loans to the parent entity – Other

Report the total amount of investments other than subordinated or secured in nature, in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

11 Memo items

11.1 Outstanding principal balance of securitised assets

Report and provide a break up of the outstanding principal balance of all loans and other assets that have been sold to or originated into a SPV by or on behalf of the ADI or by a third party to a SPV sponsored by the ADI (eg Warehouse Trust). Do not include in these amounts any assets reported in “Total assets” above.

Include loans to:

- households
- community service organisations/non-profit institutions serving households;
- non-financial corporations;
- life insurance corporations;
- pension funds;
- other insurance corporations; and
- other financial institutions (as defined in ‘Other Definitions’ above).

Exclude loans to:

- general government;
- RBA;
- banks;
- other ADIs;
- RFCs; and
- central borrowing authorities.

Also exclude any securitised intra-group loans.

11.2 Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions)

This data item should be reported in relation to the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from total assets as reported above.

Include all on balance sheet assets with non-resident counterparties that are recorded in the Australian books.

Transactions with the reporting ADI’s offshore operations (i.e. overseas branches of locally incorporated ADIs or parent entity for branches of foreign ADIs) should be excluded. This should be identified in a separate memo item, “Australian ADI Operations: Total amount due from Overseas Operations”.

11.3.1 Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions) of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “Australian ADI Operations: Total amount due from non-residents (excluding intra-company transactions)” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

11.3.2 Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions) of which loan assets due from non-residents (excluding intra-company transactions)

This data item should be reported for the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total assets as reported above.

Include:

- all loan assets booked in Australia with non-resident counterparties.

Loan asset transactions with overseas operations should be excluded. This should be identified in a separate memo item, “Australian ADI operations: Total amount due from overseas operations of which loan assets due from overseas operations”.

11.3 Australian ADI operations: Total amount due from overseas operations of the ADI

This data item should be reported for the “Domestic books” (i.e. Australian ADI Operations) reporting entity. It does not form part of the total assets as reported above.

Include in aggregate all on balance sheet assets with offshore operations of the licensed Australian ADI (i.e. overseas branches for locally incorporated ADIs or parent entity for Australian branches of a foreign ADI).

11.3.1 Australian ADI operations: Total amount due from overseas operations of the ADI of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “Australian ADI operations: Total amount due from overseas operations of the ADI” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

11.3.2 Australian ADI operations: Total amount due from overseas operations of the ADI of which Loan assets due from overseas operations of the ADI

This data item should be reported for the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total assets as reported above.

Include:

- all loan assets booked in Australia with non-resident counterparties.

Loan asset transactions with non-resident counterparties other than offshore operations should be excluded. This should be identified in a separate memo item, “Loan assets due from non-residents (excluding intra-company transactions)”.

11.4 Overseas operations: Total assets (excluding intra-company transactions)

This data item should be reported by all locally incorporated ADIs in relation to the operations of the “offshore/overseas operations” reporting entity. It does not form part of the total assets as reported above.

Include:

- all on balance sheet assets with all counterparties.

Section B: Liabilities

1. Due to clearing houses

Include:

- amounts due to recognised clearing houses such as the ASXCH and SFXCH in Australia. Include margin calls from stock and derivative exchanges which are payable.

2. Due to financial institutions

Include:

- settlement account balances – Austraclear, and RITS balances with Australian banks and non-bank financial institutions;
- amounts owing to Australian banks and other financial institutions in relation to the payments system; and
- items in the course of collection – due to Australian banks and other financial institutions in relation to the payments system.

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

2.1 Due to RBA

Include:

- settlement account balances due to the RBA. Funds borrowed from the RBA should also be reported in this data item.

2.2 Due to banks

Include:

- settlement account balances due to other Australian resident banks.

2.3 Due to other ADIs

Include:

- settlement account balances due to other Australian ADIs.

2.4 Due to RFCs

Include:

- settlement account balances due to RFCs.

2.5 Due to other financial institutions

Include:

- settlement account balances due to other Australian financial institutions.

2.6 Total due to financial institutions

Sum the reporting items for amounts due to Australian resident financial institutions.

2.6.1 Total due to financial institutions of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “total due to financial institutions” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

3. Acceptances

Acceptances comprise undertakings by an ADI to pay bills of exchange drawn on customers. The ADI expects most acceptances to be presented before being reimbursed by the customers. These bills of exchange are not held as part of the ADI’s asset portfolio. Acceptances are accounted for and disclosed as a liability with a corresponding contra asset. The contra asset is recognised to reflect the ADI’s claim against each drawer of the bills of exchange.

Bills of exchange that have been accepted and held in an ADI's asset portfolio should be excluded from this item. Include these holdings of own acceptances under either Trading Securities or Investment Securities.

Netting is allowed in accordance with the requirements specified in the Australian accounting standards (i.e. only if there is a legal right to set off and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

Acceptances generate fee income that is taken to profit and loss when earned.

3.1.1 Acceptances of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for "acceptances" identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

4. Deposits

4.1 Deposits: Transaction and non-transaction deposit accounts

All deposits are to be reported net of any set-offs. Use the classification schema information that was provided as a reference guide at the start of this document to appropriately classify the sector disclosure required.

Include:

- account balances from Australian banks and non-bank financial intermediaries such as merchant banks;
- deposits from Australian banks and non-bank financial institutions;
- \$A equivalent of foreign currency deposits; and
- purchased payment facilities such as smart cards and electronic cash.

Exclude:

- negotiable and transferable certificates of deposit;
- subordinated debt issues;
- subordinated loans;
- deposits from related parties that are resident entities (report as Intra-group deposits);
- payables due to counterparties arising from the first leg of a repurchase agreement. This payable should be reported to securities sold under agreements to repurchase;

- treasury related short-term borrowings from other banks;
- promissory notes; and
- commercial paper.

Transaction accounts

Cheque

Accounts that provide checking facilities of any kind. This account can either be interest or non-interest bearing. This account may be linked with other accounts offering transaction or non-transaction facilities. Do not include accounts that have a cheque facility but have never had a cheque book issued.

Other payment methods

Accounts from which payments may be made to third parties – Automated Teller Machines, debit card or another electronic device.

Note: For transaction accounts that have all or a number of payment methods including cheque facility (i.e. both a cheque facility and other payment methods), record account as a cheque transaction account.

Non-transaction accounts

Notice of withdrawal (NOW), savings and other accounts

- NOW – a written notice required before funds can be withdrawn or transferred out of the account;
- demand deposits;
- savings deposits;
- money market deposit accounts;
- other savings deposits; and
- 11am accounts and 24-hour money.

Term deposits

- An account in which money has be placed for a fixed period for a stated interest rate.

Retirement savings accounts

Retirement savings accounts (RSAs) are low risk/low return capital guaranteed products subject to the same restrictions as other superannuation products. Only an approved deposit taking institution, building society, credit union, life insurance company or a prescribed financial institution can be approved as an RSA. Some

superannuation funds offer RSA lookalike products, but RSA's themselves are specifically approved non-trustee institutions.

4.3.1 Total transaction and non-transaction deposit accounts

Sum all transaction and non-transaction deposit accounts above, with residents.

4.2 Intra-group deposits

Report deposits and other borrowings from related parties that are resident entities.

Include:

- deposits and other borrowings from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item).

Exclude:

- debt securities issued to related parties that are resident entities; and
- other accounts payable (e.g. fees and commissions payable) from related parties that are resident entities.

4.3 Deposits: Certificates of deposit

Certificates of deposit are negotiable bearer debt securities. They are issued at a discount to the face value and do not require endorsement when sold.

4.3.1 Short-term denominated certificates of deposit

Refers to negotiable and transferable certificates of deposit issued with a residual term to maturity of 12 months or less.

4.3.2 Long-term denominated certificates of deposit

Refers to negotiable and transferable certificates of deposit issued with a residual term to maturity greater than 12 months.

4.3.3 Total certificates of deposit of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for *Certificates of Deposit* identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

5. Other borrowings

Include:

- securities sold under agreements to repurchase;
- subordinated loans with a residual maturity of 12 months or less;

- short-term loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item);
- treasury related short-term borrowings from other banks;
- promissory notes with a residual maturity of 12 months or less;
- commercial paper with a residual maturity of 12 months or less; and
- short-term debt securities from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)

Exclude:

- negotiable and transferable certificates of deposits;
- subordinated loans, promissory notes, commercial paper with a residual maturity greater than 12 months; and
- deposits.

5.1 Securities sold under agreements to repurchase

These transactions are to be recorded consistently with AASB 139.

Where the transferee of the stock effectively receives a lenders rate of return (i.e. the underlying risks and rewards of ownership of the underlying stock is not effectively transferred), these transactions are to be accounted for as collateralised lending activities (treating stock lending as on balance sheet exposures). Securities sold under agreements to repurchase, represents the payable due to counterparties with whom the stock has been lent and from whom cash has been lodged. Under this method of accounting the banks physical stock positions recorded on the balance sheet in either Trading Securities or Investment Securities sections is not affected.

5.2 Promissory notes/commercial paper

Report all borrowings by the reporting entity in the form of commercial paper or promissory notes. Commercial paper or promissory notes are short-term debt securities usually issued with an original term to maturity of less than 180 days.

Include:

- all commercial paper or promissory notes issued with a residual term to maturity of 12 months or less. Commercial paper or promissory notes with a residual maturity greater than 12 months should be reported as “long-term debt”.

5.3 Other short-term debt securities

Report all borrowings by the reporting entity in the form of short-term debt securities, other than certificates of deposits and promissory notes/commercial paper (identified above).

Include:

- all debt securities issued with a residual term to maturity of 12 months or less. Other debt securities with a residual maturity greater than 12 months should be reported as “long-term debt”.

5.4.1 Short-term loans from ADIs - Variable

Report all borrowings by the reporting entity in the form of variable interest rate short-term loans from ADIs/banks.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Settlement account balances due to other banks should be separately identified and reported as “Due to financial institutions: Banks”.

5.4.2 Short-term loans from ADIs - Fixed

Report all borrowings by the reporting entity in the form of fixed interest rate short-term loans from Australian ADIs/banks.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Settlement account balances due to other banks should be separately identified and reported as “Due to Financial Institutions: Banks”.

5.5.1 Short-term loans: Other - Variable

Report all borrowings by the reporting entity in the form of variable interest rate short-term loans from counterparties other than banks and other ADIs.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Amounts due to clearing houses should be separately identified and reported as “Due to clearing houses”. Settlement account balances should be separately identified and reported as “Due to financial institutions”.

5.5.2 Short-term loans: Other - Fixed

Report all borrowings by the reporting entity in the form of fixed interest rate short-term loans from counterparties other than banks and other ADIs.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Amounts due to clearing houses should be separately identified and reported as “Due to clearing houses”. Settlement account balances should be separately identified and reported as “Due to financial institutions”.

5.6 Total other borrowings

Sum the component parts listed under “Other borrowings”.

5.6.1 Total other borrowings of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for *Other borrowings* identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

6. Income tax liability

Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112. In addition, this should relate to Australian business operations.

6.3 Total income tax liability

Sum the income tax liability items relating to Australian business operations.

7. Provisions

7.1 Dividends

A provision for dividends is the allowance that the reporting entity has made in terms of the obligation for declared dividends.

7.2 Employee entitlements

Include:

- provisions for long service leave, annual leave, staff housing loan benefits, health fund subsidy and other employee entitlements. This should be reported in accordance with the requirements of AASB 119.

7.3 Non-lending losses

Include:

- provision for self insurance;
- frauds;
- litigation, fraud detection and prevention;
- forgeries; and
- non-transferred insurance risks.

7.4 Restructuring costs

Report all provisions raised for the restructuring of an organization.

Include:

- severance, termination and redundancy payments; and
- integration costs.

7.5 Other provisions

Report all other provisions not identified above.

Include:

- specific provision for off-balance sheet credit related commitments;
- leased premises surplus to current requirements; and
- provision for subsidiary integration costs.

7.6 Total provisions

Sum all the “provisions” reporting items.

8. Bonds, notes and long-term borrowings

Bonds, notes and long-term borrowings have a residual term to maturity of more than one year. This includes loans and debt securities.

8.1 Debt securities

Report debt securities that have been issued in Australia and have a residual term to maturity of more than one year. Measurement is to be consistent with Australian accounting standards.

As a guide include:

- bonds;
- debentures;
- unsecured notes;
- fixed-interest securities;
- MTNs;
- inflation-indexed bonds;
- FRNs;

- other floating-rate debt securities;
- asset-backed bonds;
- non-participating preference shares (a special type where the holder has no entitlement to a share in the residual value on dissolution of the issuing company); and
- subordinated bonds and notes.

As a guide exclude:

- Euro notes (report to memo items as amounts due to non-residents);
- Euro bonds (report to memo items as amounts due to non-residents);
- Euro medium-term notes (report to memo items as amounts due to non-residents);
- hybrid securities;
- trading derivatives;
- convertible notes prior to conversion;
- negotiable and transferable certificates of deposit;
- subordinated debt issues with a residual maturity of 12 months or less;
- promissory notes with a residual maturity of 12 months or less;
- commercial paper with a residual maturity of 12 months or less; and
- short-term debt securities from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item).

8.2 Loans

Report the face value of all loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

Include:

- secured and unsecured borrowings;
- financial lease agreements;
- term loans;
- mortgages;

- commercial loans;
- equity participation in leveraged leases;
- redeemable preference share finance; and
- loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item).

Exclude:

- loan capital (e.g. subordinated loans);
- short-term loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item); and
- treasury related short-term borrowings from other banks.

8.2.1 Loans – Variable rate

Report the face value of all variable interest rate loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

8.2.2 Loans – Fixed rate

Report the face value of all fixed interest rate loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

8.3 Total bonds, notes and long-term borrowings

Sum the total face value of all "Bonds, notes and long-term borrowings" issued or raised in Australia.

8.3.1 Total bonds, notes and long-term borrowings of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for Bonds, notes and long-term borrowings identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

9. Creditors and other liabilities

9.1.- 9.2. Defined benefit liabilities

Include:

- defined benefit liabilities i.e. deficit broken up into current and non-current, consistent with the classification and measurement basis used in AASB 119.

9.3 Interest payable

Include:

- interest accrued for but not yet paid.

9.4 Unearned interest

Include:

- interest received but not yet earned e.g. interest received in advance on fixed interest loan portfolio.

9.5 Amounts payable to clients - Outstanding security settlements

For those institutions that have broking activity with clients who are other than financial institutions, record the amount due to clients in relation to security settlement transactions. Do not include amounts payable to financial institutions or clearing houses in relation to security settlements, as these are to be recorded in a separate liability heading “Due to Financial Institutions” and “Due to Clearing Houses”.

9.6 Derivative financial instruments

Include:

- all derivatives entered into after adoption of IFRS consistent with the classification and measurement basis used for derivatives by institutions in accordance with AASB 132, AASB 7 and AASB 139. This applies to trading and banking book derivatives. Derivative financial instruments in existence prior to adoption of IFRS are to be reported in accordance with AASB 1.

9.7 Securities purchased not delivered/security settlements

Record payables for unsettled purchases of securities. This item only arises if securities are recorded on a trade date basis as opposed to a settlement date basis.

9.8 Liabilities included in disposal groups classified as held for sale

Include:

- liabilities included in disposal groups classified as held for sale consistent with AASB 5 (paragraph 38).

9.9 Share capital repayable on demand

Applicable to Credit Unions and Building Societies, this includes members' shares in co-operatives classified as liabilities consistent with AASB 132 and AASB 7.

9.10 Items in suspense

Report suspense or unreconciled/unidentified transactions/balances here that are in a liability position. A list of examples is not provided as these may vary between institutions. It is recommended that the institution's internal procedures be adopted regarding the recording and reporting of these types of balances.

9.11 Other

Include:

- other liabilities not separately identified above e.g. unearned fees and commission received in advance but not recognised as earned for accounting purposes.

Exclude:

- deposits, loans and other liabilities to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item). These liabilities should be reported to the relevant item above.

9.12 Total creditors and other liabilities

Sum the reporting items listed under "Creditors and other liabilities".

9.12.1 Total creditors and other liabilities of which denominated in Foreign Currency (AUD equivalent)

Of the total amount reported for "creditors and other liabilities" identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

10. Loan capital and hybrid securities

Report the face value of all loan capital and hybrid securities that have been issued in Australia and have a residual term to maturity of more than one year.

Classification is to be consistent with AASB 132 and AASB 7.

As a guide include:

- preference shares;
- convertible notes; and
- subordinated loans of a residual maturity of more than one year.

10.1 Loan capital

As a guide include:

- subordinated loans of a residual maturity of more than one year.

10.2 Hybrid securities

As a guide include:

- converting preference shares; and
- convertible notes.

10.3 Total loan capital and hybrid securities

Total all *Loan capital and hybrid securities* items listed above.

10.3.1 Total loan capital and hybrid securities of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for *Loan capital and hybrid securities* identify the component that is denominated in foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

11. Total liabilities

Sum total liabilities including Australian dollar denominated liabilities and foreign currency denominated liabilities.

11.1 Total liabilities of which denominated in foreign currency (AUD equivalent)

Of the amount reported for total liabilities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

11.2.1 Total liabilities of which deposits, debt securities and loans from controlled entities and associates – Subordinated

Report the total amount of liabilities of a subordinated nature from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A subordinated debt is a loan/debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

11.2.2 Total liabilities of which deposits, debt securities and loans from controlled entities and associates – Secured

Report the total amount of liabilities of a secured nature from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A secured debt is a loan/debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

11.2.3 Total liabilities of which deposits, debt securities and loans from controlled entities and associates – Other

Report the total amount of liabilities other than subordinated or secured in nature, from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

11.3.1 Total liabilities of which deposits, debt securities and loans from the parent entity – Subordinated

Report the total amount of liabilities of a subordinated nature from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A subordinated debt is a loan/debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

11.3.2 Total liabilities of which deposits, debt securities and loans from the parent entity – Secured

Report the total amount of liabilities of a secured nature from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A secured debt is a loan/debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

11.3.3 Total liabilities of which deposits, debt securities and loans from the parent entity – Other

Report the total amount of liabilities other than subordinated or secured in nature, from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

11.4 Total liabilities of which other secured deposits, debt securities and loans

Report the total amount of liabilities of a secured nature from parties other than the parent, controlled or associated entities of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

A secured loan is a loan that ranks above other debts should a company be wound up.

12. Memo items

12.1 Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions)

This data item should be reported in relation to the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.

Include:

- all on-balance sheet liabilities booked with non-resident counterparties that are recorded in the Australian books only.

Exclude:

- transactions with offshore operations. This should be identified in a separate memo item, “Australian ADI operations: Total amount due to overseas operations”.

12.1.1 Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions) of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions)” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

12.1.2 Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions) of which deposit liabilities due to non-residents (excluding intra-company transactions)

This data item should be reported for the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.

Include:

- all deposit liabilities booked in Australia with non-resident counterparties.

Exclude:

- deposit liability transactions with offshore operations. This should be identified in a separate memo item, “Australian ADI operations: Total amount due to overseas operations of which deposit liabilities due to overseas operations”.

12.2 Australian ADI operations: Total amount due to overseas operations

This data item should be reported for the “Domestic books” (i.e. Australian ADI operations) reporting entity. It does not form part of the total liabilities as reported above.

Include:

- all on balance sheet liabilities booked with offshore operations of the licensed Australian ADI (i.e. overseas branches for locally incorporated ADIs or parent entity for Australian branches of a foreign ADI).

The types of accounting entry or financial instruments that constitute this total are not required to be separately identified.

12.2.1 Australian ADI operations: Total amount due to overseas operations of which denominated in foreign currency (AUD equivalent)

Of the total amount reported for “Australian ADI Operations: Total amount due to Overseas Operations” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

12.2.2 Australian ADI operations: Total amount due to overseas operations of which Deposit liabilities due to overseas operations

This data item should be reported for the “Domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.

Include:

- all deposit liabilities booked in Australia with non-resident counterparties.

Exclude:

- deposit liability transactions with non-resident counterparties other than offshore operations. This should be identified in a separate memo item, “Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions) of which deposit liabilities due to non-residents (excluding intra-company transactions)”.

12.3 Overseas operations: Total liabilities (excluding intra-company transactions)

This data item should be reported by all locally incorporated ADIs in relation to the operations of the “offshore/overseas operations” reporting entity. It does not form part of the total liabilities as reported above.

Include:

- all on balance sheet liabilities booked by the offshore operations with all counterparties.

Section C: Shareholders' equity

Note:

- On a monthly basis, institutions only need to provide shareholders' equity value in aggregate, however the detailed disclosure may be provided if the institution prefers.
- On a quarterly basis (month ending on a calendar quarter e.g. March, June, September, December) the full detail of shareholders value is to be provided.

1. Share capital

1.1 Ordinary shares

Include:

- ordinary share capital on issue.

1.2 Preference shares

Preference shares have a priority over dividend payments and to the assets of the reporting company.

1.3 Other

Include:

- any other form of share capital not included above (e.g. income securities).

2. Reserves

2.1 General reserve

This is derived from revenue profits and is mostly available for dividend payment.

Exclude:

- from General Reserve any portion of General Reserve for Credit Losses that forms part of Shareholders' Equity. These excluded amounts are to be recorded in the General Reserve for Credit Losses column in the assets section of this form.

2.2 Capital profits reserve

Capital profits reserve represents the realised value of revaluations associated with an asset or class of assets that have been disposed of. These assets have been subject to

the fair value basis of measurement and revaluations accounted for in accordance with accounting standard AASB 116. Due to the disposal of these assets, the balance of the asset revaluation reserve (ARR) associated with these assets has been transferred to a capital profits reserve.

2.3.3 ARR – Owner-occupied property

Include:

- ARR relating to the revaluation of owner-occupied property.

2.3.4 ARR – Plant and equipment

Include:

- balance of the ARR relating to the revaluation of property, plant and equipment.

2.3.5 ARR – Intangibles revaluation surplus

Include:

- balance of the ARR relating to the revaluation of intangible assets.

2.3.6 ARR – Investment in subsidiaries

Include:

- the balance of the ARR relating to the revaluation of investment in subsidiaries.

2.3.7 ARR– Investments in associates/share of associates

Include:

- the balance of the ARR relating to the revaluation of investments in associates

2.3.8 ARR – Relating to non-current assets or disposal groups held for sale

Include:

- the balance of the ARR relating to revaluation of non-current assets or disposal groups held for sale in accordance with AASB 5.

2.3.9 ARR - Other

ARR relating to the revaluation of other assets.

2.3.10 Total ARR

Sum the reporting items listed under “Asset revaluation reserve”.

2.4 Foreign currency translation reserve

Include:

- the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.

2.5.1 Available for sale reserve – Marketable securities

Include:

- available for sale reserve for all marketable securities (debt and equity) consistent with the classification and measurement basis used by institutions in accordance with AASB 130 and AASB 7.

2.5.2 Available for sale reserve – Other

Include:

- available for sale reserve for loans and advances and all other items not separately identified above, consistent with the classification and measurement basis used in AASB 139, AASB 132 and AASB 7.

2.6 Cash flow hedge reserve

Include:

- the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 139, AASB 132 and AASB 7.

2.7 Share based payments reserve

Include:

- the equity settled share based payment reserve amounts as required by *AASB 2: Share-based Payment*.

2.8 Other reserves

Include:

- all reserves not separately identified above. Report dividend reinvestment plan reserve in this reporting item.

2.9 Total reserves

Sum the reporting items listed under “Reserves”.

- 3. Retained profits or accumulated losses at the end of the period**
- 4. Total shareholders' equity**

Sum the reporting items "Shareholders' equity".