



Financial Sector (Collection of Data) (reporting standard) determination No. 4 of 2019

Reporting Standard ARS 720.2 ABS/RBA Deposits

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) DETERMINE Reporting Standard ARS 720.2 ABS/RBA Deposits, in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 4 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 on 8 February 2019.

This instrument commences on 8 February 2019.

Dated: 1 February 2019

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 720.2 ABS/RBA Deposits comprises the document commencing on the following page.



Reporting Standard ARS 720.2

ABS/RBA Deposits

Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's deposits.

It includes *Reporting Form ARF 720.2A ABS/RBA Deposits (Standard)* and *Reporting Form ARF 720.2B ABS/RBA Deposits (Reduced)* and the associated specific instructions.

Authority

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

Purpose

2. Information collected by *Reporting Form ARF 720.2A ABS/RBA Deposits (Standard)* (ARF 720.2A) and *Reporting Form ARF 720.2B ABS/RBA Deposits (Reduced)* (ARF 720.2B) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary aggregates. This information may also be used by **APRA** for prudential and publication purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** or **registered financial corporation (RFC)** as set out in the table below, where 'total assets' are measured by the value reported in item 13 (column 1) on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Standard)/(Reduced)* (ARF 720.0A/B) or the value reported in item 11 (column 1) on *Reporting Form ARF 323.0 Statement of Financial Position (Licensed ADI)* (ARF 323.0) as at 31 December of the prior calendar year.

Class of financial institution	ARF 720.2A	ARF 720.2B
<i>ADI Reporting Category A</i>	No	Yes if total assets \geq \$200m
<i>ADI Reporting Category B</i>	Yes ¹	No
<i>RFCs</i>	No	Yes if total assets \geq \$50m

5. *APRA* may from time to time determine that a threshold, or a higher threshold than that specified in paragraph 4 of this Reporting Standard, will apply to a particular *ADI* or *RFC*. If *APRA* does so it will notify the *ADI* or *RFC* concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 March 2019.

Information required

7. An *ADI* or *RFC* to which this Reporting Standard applies must provide *APRA* with the information required by this Reporting Standard for each *reporting period* on a *domestic books* consolidation.

Method of submission

8. 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 (i.e. a web-based solution) 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

9. The information required by this Reporting Standard must be provided by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 or 5, where ‘total assets’ are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1) on ARF 323.0 as at 31 December of the prior calendar year:
 - (a) in respect of each calendar month by an *ADI* in *ADI Reporting Category B*, an *ADI* in *ADI Reporting Category A* with total assets \geq \$200 million and by an *RFC* with total assets \geq \$400 million; and
 - (b) in respect of each calendar month ended 31 December by an *RFC* with total assets $<$ \$400 million.
10. The information required by this Reporting Standard must be provided to *APRA* within 10 business days after the end of the *reporting period* to which the information relates.

¹ *APRA* may exempt an *ADI* from providing information under this Reporting Standard on the condition that it provides other information required by this Reporting Standard. *APRA* may exercise this discretion to ensure the information collected continues to accord with the Purpose.

For example, *APRA* may exempt an *ADI*, under paragraph 16(1)(b) of the *Financial Sector (Collection of Data) Act 2001*, from the requirement to provide information under ARF 720.2A, on the condition it provides information under ARF 720.2B.

11. **APRA** may, by notice in writing, change the **reporting periods**, or specified **reporting periods**, for a particular **ADI** or **RFC**, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
 - (a) the particular circumstances of the **ADI** or **RFC**; and
 - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** 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

13. All information provided by an **ADI** or **RFC** 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** or **RFC** as set out in *Prudential Standard APS 310 Audit and Related Matters for ADIs* or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations for RFCs*. 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** or **RFC** under this Reporting Standard.
14. All information provided by an **ADI** or **RFC** under this Reporting Standard must be subject to systems, processes and controls developed by the **ADI** or **RFC** 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

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

Minor alterations to forms and instructions

16. **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.

17. If *APRA* makes such a variation it must notify in writing each *ADI* or *RFC* that is required to report under this Reporting Standard.

Interpretation

18. Terms that are defined in ARS 701.1 appear in bold and italics in this Reporting Standard.

19. In this Reporting Standard:

due date means the last day of the 10 business days provided for in paragraph 10 or, if applicable, the date on a notice of extension given under paragraph 12.

reporting period means a month of a year as provided for in paragraph 9 or, if applicable, the date on a notice given under paragraph 11.

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

ARF_720_2A: ABS/RBA Deposits (Standard)

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	
Reporting Consolidation	
Domestic	

	Transaction		Non-transaction			Total deposits (7)
	Total (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)	Fixed- term deposits (3)	<i>of which:</i> Denominated in FX (AUD equivalent) (4)	Other non- transaction deposits (5)	
1. Total deposits						
1.1. Resident deposits						
1.1.1. Households						
1.1.1.1. <i>of which:</i> Housing loan offset accounts						
1.1.1.2. <i>of which:</i> Retirement savings accounts						
1.1.1.3. <i>of which:</i> Non-interest- bearing						
1.1.2. Community service organisations						
1.1.3. Non-financial businesses						
1.1.3.1. Private non-financial investment funds						
1.1.3.2. Other private non-financial corporations						

1.1.3.3. Private unincorporated businesses						
1.1.3.4. State, territory and local government non-financial corporations						
1.1.3.5. Commonwealth Government non-financial corporations						
1.1.4. General government						
1.1.4.1. State, territory and local general government						
1.1.4.2. Commonwealth general government						
1.1.5. Financial institutions						
1.1.5.1. RBA						
1.1.5.2. ADIs						
1.1.5.3. Registered financial corporations						
1.1.5.4. Central borrowing authorities						
1.1.5.5. Life insurance corporations						
1.1.5.6. Other insurance corporations						
1.1.5.7. Self-managed superannuation funds						
1.1.5.8. Other superannuation funds						
1.1.5.9. Financial auxiliaries						
1.1.5.9.1. <i>of which:</i> Clearing houses and central counterparties						
1.1.5.10. Securitisers						
1.1.5.11. Money-market investment funds						
1.1.5.12. Non-money-market financial investment funds						
1.1.5.13. Financial institutions n.e.c.						

1.2. Non-resident deposits
1.2.1. *of which*: Clearing houses and
central counterparties

Reporting Form ARF 720.2A

ABS/RBA Deposits (Standard)

Instructions

These instructions assist completion of *Reporting Form ARF 720.2A ABS/RBA Deposits (Standard)* (ARF 720.2A). ARF 720.2A collects information relating to **deposits**.

Information reported in ARF 720.2A is required primarily for purposes of the **ABS** and the **RBA**. Items on ARF 720.2A are required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary aggregates. Information reported in ARF 720.2A may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 720.2A must be completed by each **ADI** to which this Reporting Standard applies under paragraph 4 or 5.

Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

Items on ARF 720.2A must be reported as at the end of the **reporting period**.

For reporting purposes, unless specified otherwise, enter data as a positive number.

Counterparties

Exclude **deposits** by **related parties (intra-group deposits)**. Detail on **intra-group deposits** is reported on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

Data for **residents** and **non-residents** are collected separately. Note that this treatment differs from *Reporting Form ARF 720.0A/B Statement of Financial Position (Standard)* (ARF 720.0A), where **deposits** by **non-residents** are not separately identified.

Values

Report all items on the ARF 720.2A in accordance with Australian Accounting Standards unless otherwise specified.

Report monetary amounts on ARF 720.2A in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report items on ARF 720.2A in whole dollars.

Standard Business Reporting (SBR)

Report items on ARF 720.2A with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in *bold italics* are defined in ARS 701.0.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ must not be taken as an exhaustive list of items to be included or excluded.

1. Total deposits

Item 1 collects information on the value of *deposits* by counterparty of the depositor and type of *deposit* account.

Column 1	Report the value of <i>transaction deposit</i> balances.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
Column 3	Report the value of <i>fixed-term deposit</i> balances.
Column 4	Of the amount reported in column 3, report the value that is denominated in a foreign currency.
Column 5	Report the value of <i>other non-transaction deposit</i> balances.
Column 6	Of the amount reported in column 5, report the value that is denominated in a foreign currency.
Column 7	Report the value of total <i>deposit</i> balances. Column 7 is a derived column. Report the value of total <i>deposits</i> in column 7 as the sum of column 1, column 3, and column 5.

Item 1	Report total <i>deposits</i> . Item 1 is a derived item. Report the value of total <i>deposits</i> in item 1 as the sum of item 1.1 and item 1.2. For column 7, item 1 also equals the value of <i>deposits</i> reported in item 14 (column 1) on ARF 720.0A.
Item 1.1	Report <i>deposits</i> by <i>residents</i> . Item 1.1 is a derived item. Report the value of <i>deposits</i> in item 1.1 as the sum of items 1.1.1, 1.1.2, 1.1.3, 1.1.4 and 1.1.5.
Item 1.1.1	Report <i>deposits</i> by <i>resident households</i> .

Item 1.1.1.1	Of the amount reported in item 1.1.1, report the value of that is in <i>offset accounts</i> linked to <i>housing loans</i> .
Item 1.1.1.2	Of the amount reported in item 1.1.1, report the value in <i>retirement savings accounts</i> .
Item 1.1.1.3	Of the amount reported in item 1.1.1, report the value that is <i>non-interest-bearing</i> .
Item 1.1.2	Report <i>deposits</i> by <i>resident community service organisations</i> .
Item 1.1.3	Report <i>deposits</i> by <i>resident non-financial businesses</i> . Item 1.1.3 is a derived item. Report the value of <i>deposits</i> in item 1.1.3 as the sum of items 1.1.3.1 to 1.1.3.5 inclusive.
Item 1.1.3.1	Report <i>deposits</i> by <i>resident private non-financial investment funds</i> .
Item 1.1.3.2	Report <i>deposits</i> by <i>resident other private non-financial corporations</i> .
Item 1.1.3.3	Report <i>deposits</i> by <i>resident private unincorporated businesses</i> .
Item 1.1.3.4	Report <i>deposits</i> by <i>resident state, territory and local government non-financial corporations</i> .
Item 1.1.3.5	Report <i>deposits</i> by <i>Commonwealth Government non-financial corporations</i> .
Item 1.1.4	Report <i>deposits</i> by <i>resident general government</i> . Item 1.1.4 is a derived item. Report the value of <i>deposits</i> in item 1.1.4 as the sum of item 1.1.4.1 and item 1.1.4.2.
Item 1.1.4.1	Report <i>deposits</i> by <i>resident state, territory and local general government</i> .
Item 1.1.4.2	Report <i>deposits</i> by <i>Commonwealth general government</i> .
Item 1.1.5	Report <i>deposits</i> by <i>resident financial institutions</i> . Item 1.1.5 is a derived item. Report the value of <i>deposits</i> in item 1.1.5 as the sum of items 1.1.5.1 to 1.1.5.9 inclusive and items 1.1.5.10 to 1.1.5.13 inclusive.
Item 1.1.5.1	Report <i>deposits</i> by <i>RBA</i> .
Item 1.1.5.2	Report <i>deposits</i> by <i>resident ADIs</i> .
Item 1.1.5.3	Report <i>deposits</i> by <i>resident registered financial corporations</i> .
Item 1.1.5.4	Report <i>deposits</i> by <i>resident central borrowing authorities</i> .
Item 1.1.5.5	Report <i>deposits</i> by <i>resident life insurance corporations</i> .
Item 1.1.5.6	Report <i>deposits</i> by <i>resident other insurance corporations</i> .
Item 1.1.5.7	Report <i>deposits</i> by <i>resident self-managed superannuation funds</i> .
Item 1.1.5.8	Report <i>deposits</i> by <i>resident other superannuation funds</i> .
Item 1.1.5.9	Report <i>deposits</i> by <i>resident financial auxiliaries</i> .
Item 1.1.5.9.1	Of the amount reported in item 1.1.5.9, report the value of <i>deposits</i> by

	<i>resident clearing houses and central counterparties.</i>
Item 1.1.5.10	Report <i>deposits</i> by <i>resident securitisers</i> .
Item 1.1.5.11	Report <i>deposits</i> by <i>resident money-market investment funds</i> .
Item 1.1.5.12	Report <i>deposits</i> by <i>resident non-money-market financial investment funds</i> .
Item 1.1.5.13	Report <i>deposits</i> by <i>resident financial institutions n.e.c.</i>
Item 1.2	Report <i>deposits</i> by <i>non-residents</i> .
Item 1.2.1	Of the total reported in item 1.2, report the value of <i>deposits</i> by <i>non-resident clearing houses and central counterparties</i> .

Reporting Form 720.2B

ABS/RBA Deposits (Reduced)

Instructions

These instructions assist completion of *Reporting Form ARF 720.2B ABS/RBA Deposits (Reduced)* (ARF 720.2B). ARF 720.2B collects information relating to **deposits**.

Information reported in ARF 720.2B is required primarily for purposes of the **ABS** and the **RBA**. Items on ARF 720.2B are required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary aggregates. Information reported in ARF 720.2B may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 720.2B must be completed by each **ADI** and **RFC** to which this Reporting Standard applies under paragraph 4 or 5.

Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

Items on ARF 720.2B must be reported as at the end of the **reporting period**.

For reporting purposes, unless specified otherwise, data are to be entered as a positive number.

Counterparties

Exclude **deposits** by **related parties (intra-group deposits)**. Detail on **intra-group deposits** is reported on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

Data for **residents** and **non-residents** are collected separately. Note that this treatment differs from *Reporting Form ARF 720.0A/B Statement of Financial Position (Standard)/(Reduced)* (ARF 720.0A/B), where **deposits** by **non-residents** are not separately identified.

Values

Report all items on the ARF 720.2B in accordance with Australian Accounting Standards unless otherwise specified.

Report monetary amounts on ARF 720.2B in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Items on ARF 720.2B are to be reported in whole dollars for **ADIs** and **RFCs**.

Standard Business Reporting (SBR)

Report items on ARF 720.2B with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in *bold italics* are defined in ARS 701.0.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ must not be taken as an exhaustive list of items to be included or excluded.

1. Total deposits

Item 1 collects information on the value of *deposits* by counterparty of the depositor and type of *deposit* account.

Column 1	Report the value of <i>transaction deposit</i> balances.
Column 2	Report the value of <i>fixed-term deposit</i> balances.
Column 3	Report the value of <i>other non-transaction deposit</i> balances.
Column 4	Report the value of <i>deposit</i> balances. Column 4 is a derived column. Report the value of total <i>deposits</i> in column 4 as the sum of columns 1 to 3 inclusive.

Item 1	Report <i>deposits</i> . Item 1 is a derived item. Report the value of total <i>deposits</i> in item 1 as the sum of item 1.1 and item 1.2. For column 4, item 1 also equals the value of <i>deposits</i> reported in item 14 on ARF 720.0A/B.
Item 1.1	Report <i>deposits</i> by <i>residents</i> . Item 1.1 is a derived item. Report the value of <i>deposits</i> in item 1.1 as the sum of items 1.1.1, 1.1.2, 1.1.3, 1.1.4 and 1.1.5.
Item 1.1.1	Report <i>deposits</i> by <i>resident households</i> .
Item 1.1.1.1	Of the amount reported in item 1.1.1, report the value of <i>offset accounts</i> linked to <i>housing loans</i> .
Item 1.1.1.2	Of the amount reported in item 1.1.1, report the value of <i>retirement savings accounts</i> .
Item 1.1.1.3	Of the amount reported in item 1.1.1, report the value that is <i>non-interest-bearing</i> .

Item 1.1.2	Report <i>deposits</i> by <i>resident community service organisations</i> .
Item 1.1.3	Report <i>deposits</i> by <i>resident non-financial businesses</i> . Item 1.1.3 is a derived item. Report the value of <i>deposits</i> in item 1.1.3 as the sum of items 1.1.3.1 to 1.1.3.5 inclusive.
Item 1.1.3.1	Report <i>deposits</i> by <i>resident private non-financial investment funds</i> .
Item 1.1.3.2	Report <i>deposits</i> by <i>resident other private non-financial corporations</i> .
Item 1.1.3.3	Report <i>deposits</i> by <i>resident private unincorporated businesses</i> .
Item 1.1.3.4	Report <i>deposits</i> by <i>resident state, territory and local government non-financial corporations</i> .
Item 1.1.3.5	Report <i>deposits</i> by <i>Commonwealth Government non-financial corporations</i> .
Item 1.1.4	Report <i>deposits</i> by <i>resident general government</i> . Item 1.1.4 is a derived item. Report the value of <i>deposits</i> in item 1.1.4 as the sum of item 1.1.4.1 and item 1.1.4.2.
Item 1.1.4.1	Report <i>deposits</i> by <i>resident state, territory and local general government</i> .
Item 1.1.4.2	Report <i>deposits</i> by <i>Commonwealth general government</i> .
Item 1.1.5	Report <i>deposits</i> by <i>resident financial institutions</i> . Item 1.1.5 is a derived item. Report the value of <i>deposits</i> in item 1.1.5 as the sum of items 1.1.5.1 to 1.1.5.13 inclusive.
Item 1.1.5.1	Report <i>deposits</i> by <i>RBA</i> .
Item 1.1.5.2	Report <i>deposits</i> by <i>resident ADIs</i> .
Item 1.1.5.3	Report <i>deposits</i> by <i>resident registered financial corporations</i> .
Item 1.1.5.4	Report <i>deposits</i> by <i>resident central borrowing authorities</i> .
Item 1.1.5.5	Report <i>deposits</i> by <i>resident life insurance corporations</i> .
Item 1.1.5.6	Report <i>deposits</i> by <i>resident other insurance corporations</i> .
Item 1.1.5.7	Report <i>deposits</i> by <i>resident self-managed superannuation funds</i> .
Item 1.1.5.8	Report <i>deposits</i> by <i>resident other superannuation funds</i> .
Item 1.1.5.9	Report <i>deposits</i> by <i>resident financial auxiliaries</i> .
Item 1.1.5.10	Report <i>deposits</i> by <i>resident securitisers</i> .
Item 1.1.5.11	Report <i>deposits</i> by <i>resident money-market investment funds</i> .
Item 1.1.5.12	Report <i>deposits</i> by <i>resident non-money-market financial investment funds</i> .
Item 1.1.5.13	Report <i>deposit</i> by <i>resident financial institutions n.e.c.</i>
Item 1.2	Report <i>deposits</i> by <i>non-residents</i> .