



# Financial Sector (Collection of Data) (reporting standard) determination No. 7 of 2020

## Reporting Standard ARS 920.4 Australian Government Arts Sector Show Starter Loan (SSL) Guarantee Scheme

### *Financial Sector (Collection of Data) Act 2001*

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I, Sean Carmody, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) determine *Reporting Standard ARS 920.4 Australian Government Arts Sector Show Starter Loan (SSL) Guarantee Scheme*, 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, on 14 December 2020.

This instrument commences on 14 December 2020.

Dated: 4 December 2020

[Signed]

Sean Carmody  
Executive Director  
Cross-Industry Insights and Data 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 920.4 Australian Government Arts Sector Show Starter Loan (SSL) Guarantee Scheme* comprises the document commencing on the following page.



## Reporting Standard ARS 920.4

# Australian Government Arts Sector Show Starter Loan (SSL) Guarantee Scheme

### Objective of this reporting standard

This Reporting Standard sets out requirements for the provision of information to APRA relating to an authorised deposit-taking institution's lending to the Arts Sector for *Show Starter Loans* (SSLs) under the Australian Government Arts Sector SSL Guarantee Scheme.

It includes *Reporting Form ARF 920.4 Australian Government Arts Sector SSL Guarantee Scheme (Portfolio Information)* (ARF 920.4), *Reporting Form ARF 920.5 Australian Government Arts Sector SSL Guarantee Scheme (Loan Level Details)* (ARF 920.5), and 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 920.4 Australian Government Arts Sector SSL Guarantee Scheme (Portfolio Information)* (ARF 920.4) and *Reporting Form ARF 920.5 Australian Government Arts Sector SSL Guarantee Scheme (Loan Level Details)* (ARF 920.5) is used for the purpose of enabling APRA to assist the Commonwealth Government administer the Australian Government SSL Guarantee Scheme.<sup>1</sup> This information may also be used by APRA for prudential purposes.

### Application

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs)

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<sup>1</sup> <https://treasury.gov.au/coronavirus/sme-guarantee-scheme>

granted a guarantee under section 5 of the *Guarantee of Lending to Small and Medium Enterprises (Coronavirus Economic Response Package) Act 2020* in relation to the Australian Government Arts Sector SSL Guarantee Scheme.

### **Commencement**

4. This Reporting Standard applies to reporting periods ending on or after 18 December 2020.

### **Information required**

5. An ADI to which this reporting standard applies must provide APRA with the information required by ARF 920.4 and ARF 920.5 in respect of each reporting period on a *domestic books* consolidation.

### **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 (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**

7. Subject to paragraph 9 of this Reporting Standard, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each business week.
8. Subject to paragraph 10 of this Reporting Standard, 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.
9. APRA may change the reporting periods, or specified reporting periods, for a particular ADI, 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; and
  - (b) the requirements of the Commonwealth Government of Australia.
10. APRA may, in writing, grant an ADI an extension of a due date in which case the new due date will be the date specified in the notice of extension.

*Note:* For the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, an ADI is nonetheless required to submit the information required no later than the due date.

### **Quality control**

11. 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

12. 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

13. 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 the application to the form,without changing any substantive requirement in the form or instructions.
14. If APRA makes such a variation, it must notify each ADI that is required to report under this Reporting Standard.

## Interpretation

15. In this Reporting Standard:

**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 Government Arts Sector SSL Guarantee Scheme** means the scheme whereby the Minister may grant a guarantee to an ADI under section 5 of the *Guarantee of Lending to Small and Medium Enterprises (Coronavirus Economic Response Package) Act 2020*.

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

**business week** means the period commencing each Monday and ending the following Friday.

**domestic books** has the meaning given by *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection*.

**due date** means the relevant due date under paragraph 8 or, if applicable, paragraph 10.

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

paragraph 9.

16. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Australian Accounting Standard or Reporting Standard is a reference to the instrument as in force or existing from time to time.
17. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

## ARF\_920\_4: Australian Government Arts Sector SSL Guarantee Scheme (Portfolio Information)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Weekly	Whole dollars no decimal place
<b>Reporting Consolidation</b>	
Domestic	

### Portfolio to date

	Number (1)	Amount (2)
<b>1. Portfolio to date</b>		
1.1. Loans approved		
1.2. Loans approved with a director/personal guarantee		
1.3. Loans cancelled or refinanced		
1.4. Loans written off		
1.5. Recoveries made		
1.6. Guarantee claims		
1.7. Guarantee claims paid		

### Portfolio as at the end of the current period

	Number (1)	Amount (2)
<b>2. Portfolio as at the end of the current period</b>		
2.1. Credit outstanding		
2.2. Unused credit available		
2.3. Loans 30 days past due		
2.4. Loans impaired		

	Percentage (1)
2.5. Weighted average interest rate of the current portfolio	

# Reporting Form ARF 920.4

## Australian Government Arts Sector SSL Guarantee Scheme (Portfolio Information)

### Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.4 Australian Government Arts Sector SSL Guarantee Scheme (Portfolio Information)* (ARF 920.4). This form collects information on an authorised deposit-taking institution's (ADI's) *scheme-backed loans* to eligible arts and entertainment organisations.

### General directions and notes

#### Reporting entity

ARF 920.4 must be completed by all ADIs to which this Reporting Standard applies under paragraph 3.

#### Unit of measurement

This form must be completed in whole Australian dollars (no decimal place). Percentages are to be expressed to 2 decimal places.

#### Treatment of facilities

Where there is a finance *facility* with a mix of *interest rate* or repayment types, follow the instructions in the following paragraph, unless otherwise specified in these instructions.

When reporting on the number of *facilities*, report each *facility* once. Where *interest rate* types or repayment types are separately identified, report the number of *facilities* according to the predominant *interest rate* type or repayment type by value.

When reporting the value of finance, apportion across the relevant *interest rate* type and/or repayment type dimensions.

#### Definitions

Terms highlighted in *bold italics* indicate that the definition is provided in these instructions.



<b><i>Credit limit</i></b>	As defined in <i>Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection</i> (ARS 701.0).
<b><i>Credit outstanding</i></b>	As defined in ARS 701.0.
<b><i>(Lending) Facility</i></b>	As defined in ARS 701.0.
<b><i>Guarantee claims</i></b>	Means a claim made by a lender under the <b><i>Scheme</i></b> in respect of a <b><i>scheme-backed loan</i></b> .
<b><i>Impaired</i></b>	Means an impaired <b><i>facility</i></b> as defined by the entity's <b><i>lender policies</i></b> .
<b><i>Interest rate</i></b>	As defined in ARS 701.0.
<b><i>Loans approved</i></b>	Means <b><i>borrower-accepted commitments</i></b> in ARS 701.0.
<b><i>Loans cancelled or refinanced</i></b>	Means loans cancelled after approval or refinanced and are no longer covered by the <b><i>Scheme</i></b> .
<b><i>Lender policies</i></b>	Means policies and procedures of the lender which apply in the origination, administration and management of <b><i>scheme-backed loans</i></b> .
<b><i>Past due</i></b>	As defined in ARS 701.0
<b><i>Recoveries</i></b>	As defined in ARS 701.0.
<b><i>Scheme</i></b>	Means the Australian Government Arts Sector SSL Guarantee Scheme.
<b><i>Scheme-backed loan</i></b>	Means a loan made by a lender under the <b><i>Scheme</i></b> .
<b><i>Securitised</i></b>	Means exposures that have undergone securitisation as defined in ARS 701.0.
<b><i>Unused credit available</i></b>	The amount of unused credit available, calculated as the current <b><i>credit limit</i></b> less the <b><i>credit outstanding</i></b> .
<b><i>Weighted average customer rate</i></b>	The weighted average customer rate for the current portfolio is calculated as the sum of all drawn amounts multiplied by their respective interest rates, divided by the sum of all drawn amounts for all <b><i>loans approved</i></b> at the end of the relevant period.

## Specific instructions

### Item 1: Portfolio to date

Report item 1 for all *scheme-backed loans* from the commencement of the Scheme to date. Include loans that have been *securitised*.

<b>Column 1</b>	Report the number of <i>scheme-backed loan facilities</i> .
<b>Column 2</b>	Report the dollar value of <i>scheme-backed loan facilities</i> .

<b>Item 1.1</b>	Report <i>loans approved</i> as <i>borrower-accepted commitments</i> for <i>scheme-backed loans</i> . Include loans that have terminated or matured. Exclude loans that are cancelled or refinanced.
<b>Item 1.2</b>	Report <i>loans approved</i> as <i>borrower-accepted commitments</i> for <i>scheme-backed loans</i> with a director or personal guarantee. Include loans that have terminated or matured. Exclude loans that are cancelled or refinanced.
<b>Item 1.3</b>	Report <i>loans cancelled or refinanced</i> .
<b>Item 1.4</b>	Report all <i>scheme-backed loans</i> that have been written off and deducted as a loss per relevant Australian Accounting Standards.
<b>Item 1.5</b>	Report <i>recoveries</i> made for <i>scheme-backed loans</i> (e.g. enforcement of security).
<b>Item 1.6</b>	Report all <i>guarantee claims</i> . Include claims that have been made in prior periods.
<b>Item 1.7</b>	Report amounts of <i>guarantee claims</i> that have been paid to the entity. Include claims that have been paid in prior periods.

### Item 2: Portfolio as at the end of the current period

Report items 2.1 to 2.4 for accounts that are active as at the end of the reporting period. Include loans that have been *securitised*.

<b>Column 1</b>	Report the number of <i>scheme-backed loan facilities</i> .
<b>Column 2</b>	Report the value of <i>scheme-backed loan facilities</i> .

<b>Item 2.1</b>	Report the <i>credit outstanding</i> amounts of <i>scheme-backed loans</i> .
<b>Item 2.2</b>	Report the <i>unused credit available</i> amounts of <i>scheme-backed loans</i> .
<b>Item 2.3</b>	Report for <i>scheme-backed loans</i> that are 30 days <i>past due</i> (consistent with lender policies).
<b>Item 2.4</b>	Report <i>impaired scheme-backed loans</i> .

Report item 2.5 as a weighted average of all *loans approved* for the current portfolio of *scheme-backed loans*.

<b>Column 1</b>	Report the percentage.
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<b>Item 2.5</b>	Report the <i>weighted average customer rate</i> for <i>loans approved</i> in the current portfolio as at the end of the reporting period.
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## ARF\_920\_5: Australian Government Arts Sector SSL Guarantee Scheme (Loan Level Details)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Weekly	Whole dollars no decimal place
<b>Reporting Consolidation</b>	
Domestic	

### 1. For each approved loan in the last reporting period

Loan identifier (1)	Primary borrower name (2)	Primary borrower ABN (3)	Loan value approved (4)	Interest rate (5)	Guarantors (6)	Approval date (7)	Final repayment date (8)	Existing customer (9)	Additional security provided (10)
								Yes	Yes
								No	No

# Reporting Form ARF 920.5

## Australian Government Arts Sector SSL Guarantee Scheme (Loan Level Details)

### Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.5 Australian Government Arts Sector SSL Guarantee Scheme (Loan Level Details)* (ARF 920.5). This form collects information on an authorised deposit-taking institution's (ADI's) *scheme backed-loans* to eligible arts and entertainment organisations.

### General directions and notes

#### Reporting entity

ARF 920.5 must be completed by all ADIs to which this Reporting Standard applies under paragraph 3.

#### Reporting period

This form is to be completed in respect of each *reporting period*. For the first *reporting period* include all loans originated from the start of the *Scheme*.

#### Unit of measurement

This form must be completed in whole Australian dollars (no decimal place).

#### Definitions

Terms highlighted in *bold italics* indicate that the definition is provided in these instructions.

<b><i>Approval date</i></b>	Means the date when the borrower has accepted the commitment for the <b><i>scheme-backed loan</i></b> .
<b><i>Final repayment date</i></b>	For <b><i>scheme-backed loans</i></b> , the assigned maturity date for the loan initially calculated based on the term length of the loan and based on the <b><i>approval date</i></b> .
<b><i>Guarantor names</i></b>	The complete list of full names of all the guarantors for the <b><i>scheme-backed loan</i></b> .  For individuals this is the full name of the natural person, as opposed to the legal entity.  For legal entities, this is the full name of the company as registered with the Australian Securities and Investments Commission (ASIC) and may include the suffix Pty Ltd.

<b><i>Interest rate</i></b>	Means annual interest rate when loan is written (exclusive of fees).
<b><i>Loan identifier</i></b>	The identifier within the entity used to uniquely identify the loan.
<b><i>Loan value approved</i></b>	Means <b><i>borrower-accepted commitment</i></b> as defined in <i>Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)</i> .
<b><i>Primary borrower name</i></b>	The full name of the primary borrower of the loan under the Scheme. For individuals this is the name of the natural person, as opposed to the legal entity. For legal entities, this is the full name of the company as registered with ASIC and may include the suffix Pty Ltd.
<b><i>Primary borrower Australian Business Number (ABN)</i></b>	The unique 11 digit ABN registered at the Australian Business Register for the primary borrower of the loan under the Scheme.
<b><i>Scheme</i></b>	Means the Australian Government Arts Sector SSL Guarantee Scheme.
<b><i>Scheme-backed loan</i></b>	Means a loan made by a lender under the <b><i>Scheme</i></b> .
<b><i>Securitised</i></b>	Means exposures that have undergone securitisation as defined in ARS 701.0.

## Specific instructions

**Table 1: For each approved borrower for loans in the last reporting period**

<b>Column 1</b>	Report the <i>loan identifier</i> .
<b>Column 2</b>	Report the <i>primary borrower name</i> .
<b>Column 3</b>	Report the <i>primary borrower ABN</i> .
<b>Column 4</b>	Report the <i>loan value approved</i> .
<b>Column 5</b>	Report the <i>interest rate</i> .
<b>Column 6</b>	Report the <i>guarantor names</i> .  Separate <i>guarantor names</i> using a semicolon.  If there are no guarantors, populate this field with “Nil.”
<b>Column 7</b>	Report the <i>approval date</i> .
<b>Column 8</b>	Report the <i>final repayment date</i> .
<b>Column 9</b>	Report whether the customer had an active lending relationship with the entity before commencement of the <i>scheme-backed loan</i> .  Report <i>Yes</i> if the customer had an active lending relationship with the entity before commencement of the <i>scheme-backed loan</i> . Otherwise, report <i>No</i> . Additionally, if the customer relationship was limited to transactional deposit accounts, report <i>No</i> .
<b>Column 10</b>	Report whether the <i>scheme-backed loan</i> has security in addition to a personal or director guarantee.  Report <i>Yes</i> if the loan has security in addition to the director guarantee. Otherwise, report <i>No</i> .
<b>Item 1</b>	Report information for each approved loan in the last reporting period. Include <i>scheme-backed loans</i> that have been <i>securitised</i> .