

**Financial Sector (Collection of Data) (reporting standard) determination No. 43 of 2021**

**Reporting Standard ARS 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood**

*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 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood,* 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 and after the day it is registered on the Federal Register of Legislation.

This instrument commences upon registration on the Federal Register of Legislation.

Dated: 5 August 2021

Alison Bliss

General Manager

Data Analytics & Insights 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 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood* comprises the document commencing on the following page.



# Reporting Standard ARS 920.8

# Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood

**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 and registered financial corporation’s lending under the Australian Government SME Recovery Loan Scheme, to small and medium enterprises (SMEs) that are located or operating in eligible Local Government Areas (LGAs) impacted by the floods in March 2021.

It includes *Reporting* *Form ARF 920.8 Australian Government SME Recovery Loan Scheme – Flood (Portfolio Information)* (ARF 920.8) and *Reporting Form ARF 920.9 Australian Government SME Recovery Loan Scheme – Flood (Loan Level Details)* (ARF 920.9),and associated specific instructions.

## Authority

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

## Purpose

1. Information collected by *Reporting Form ARF 920.8 Australian Government SME Recovery Loan Scheme – Flood (Portfolio Information)* (ARF 920.8) and *Reporting Form ARF 920.9 Australian Government SME Recovery Loan Scheme – Flood (Loan Level Details)* (ARF 920.9) is used for the purpose of enabling APRA to assist the Commonwealth Government administer the Australian Government SME Recovery Loan Scheme. This information may also be used by APRA for prudential purposes.

## Application

1. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs) and registered financial corporations (RFCs) who are 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 SME Recovery Loan Scheme, for lending to businesses that are located or operating in eligible Local Government Areas (LGAs) impacted by the floods in March 2021.[[1]](#footnote-2)

## Information required

1. An ADI or RFC to which this Reporting Standard applies must provide APRA with the information required by ARF 920.8 and ARF 920.9 in respect of each reporting period on a domestic booksconsolidation.
2. Where the primary borrower was adversely affected by the floods that occurred in March 2021 in flood affected local government areas and was a recipient of the JobKeeper payment between 4 January 2021 and 28 March 2021, an ADI or RFC must provide information under *Reporting Standard ARS 920.6 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – JobKeeper* and not under this Reporting Standard.

## Form and method of submission

1. The information required by this Reporting Standard must be given to APRA in electronic format using an electronic method available on APRA’s website or by a method notified by APRA prior to submission.

## Reporting periods and due dates

1. Subject to paragraph 10 of this Reporting Standard, reporting periods under this Reporting Standard are each calendar month.
2. Subject to paragraph 11 of this Reporting Standard, the information required by this Reporting Standard for the reporting periods ending on 31 May 2021, 30 June 2021 and 31 July 2021 must be provided to APRA by 31 August 2021.
3. Subject to paragraph 11 of this Reporting Standard, the information required by this Reporting Standard for the reporting periods ending on or after 31 August 2021 must be provided to APRA within 10 business days after the end of the reporting period to which the information relates.
4. APRA may 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:
	1. the particular circumstances of the ADI or RFC; and
	2. the requirements of the Commonwealth Government of Australia.
5. APRA may, in writing, grant an ADI or RFC 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 or RFC is nonetheless required to submit the information required no later than the due date.

## Quality control

1. All information provided by an ADI or RFC under this Reporting Standard must be subject to 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

1. When an officer or agent of an ADI or RFC submits information under this Reporting Standard using a method notified by APRA, the officer or agent must digitally sign the relevant information using a digital certificate acceptable to APRA.

## Interpretation

1. 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 SME Recovery Loan Scheme*** means the scheme whereby the Minister may grant a guarantee to an ADI or RFC for loans made between 1 April 2021 and 31 December 2021 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.

***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, 9 or, if applicable, paragraph 11.

***reporting period*** means a period mentioned in paragraph 7 or, if applicable, paragraph 10.

1. 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.
2. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **ARF\_920\_8: Australian Government SME Recovery Loan Scheme - Flood (Portfolio Information)** |

|  |  |
| --- | --- |
| **Australian Business Number** | **Institution Name** |
|  |  |
| **Reporting Period** | **Scale Factor** |
| Monthly | Whole dollars |
| **Reporting Consolidation** |  |
| Domestic |  |

|  |
| --- |
| **Portfolio to date** |

|  |  |  |
| --- | --- | --- |
|  | **Number** | **Amount** |
|  | **(1)** | **(2)** |
| 1. **Portfolio to date**
 |  |  |
| * 1. Loans approved
 |  |  |
| * 1. Loans approved with a director/personal guarantee
 |  |  |
| * 1. Loans refinanced
 |  |  |
| * 1. Loans written off
 |  |  |
| * 1. Recoveries made
 |  |  |
| * 1. Guarantee claims
 |  |  |
| * 1. Guarantee claims paid
 |  |  |

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| --- |
| **Portfolio as at the end of the current period** |

|  |  |  |
| --- | --- | --- |
|  | **Number** | **Amount** |
|  | **(1)** | **(2)** |
| 1. **Portfolio as at the end of the current period**
 |  |  |
| * 1. Credit outstanding
 |  |  |
| * 1. Unused credit available
 |  |  |
| * 1. Loans 30 days past due
 |  |  |
| * 1. Loans impaired
 |  |  |

|  |  |
| --- | --- |
|  | **Percentage** |
|  | **(1)** |
| * 1. Weighted average interest rate of the current portfolio
 |  |

 |

|  |  |  |
| --- | --- | --- |
|  | **Number** | **Amount** |
|  | **(1)** | **(2)** |
| 1. **Portfolio refinanced from Guarantee Scheme Phase 1 and Phase 2**
 |  |  |
| * 1. Loans approved for the purpose of refinancing existing Guarantee Scheme Phase 1 loans
 |  |  |
| * 1. Loans approved for the purpose of refinancing existing Guarantee Scheme Phase 2 loans
 |  |  |

# Reporting Form ARF 920.8

# Australian Government SME Recovery Loan Scheme – Flood (Portfolio Information)

# Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.8* *Australian Government SME Recovery Loan Scheme – Flood (Portfolio Information)* (ARF 920.8). This form collects information on an authorised deposit-taking institution’s (ADI’s) or registered financial corporation’s (RFC’s) ***Flood scheme-backed loans*** to small and medium enterprises (SMEs).

Where the primary borrower was adversely affected by the floods that occurred in March 2021 in flood affected local government areas and was a recipient of the JobKeeper payment between 4 January 2021 and 28 March 2021, an ADI or RFC must provide information under *Reporting Standard ARS 920.6 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – JobKeeper* and not under this Reporting Standard.

**General directions and notes**

## Reporting entity

ARF 920.8must be completed by all ADIs and RFCs 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 as a whole number to 2 decimal places, for example 7.5 per cent should be expressed as 7.50, not 0.075.

## Treatment of facilities

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

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. Exclude ***facilities*** that are entered into and subsequently cancelled, due to being raised in error.

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.

|  |  |
| --- | --- |
| ***Credit limit*** | As defined in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0). |
| ***Credit outstanding*** | As defined in ARS 701.0. |
| ***(Lending) Facility*** | As defined in ARS 701.0. |
| ***Guarantee claims*** | Means a claim made by a lender under the ***Scheme*** in respect of a ***Flood scheme-backed loan***.  |
| ***Guarantee Scheme*** | Means the Australian Government SME Guarantee Scheme.[[2]](#footnote-3) |
| ***Guarantee scheme-backed loan*** | Means a loan made by a lender under the ***Guarantee Scheme***. |
| ***Impaired*** | Means an impaired ***facility*** as defined by the entity’s ***lender policies***. |
| ***Interest rate*** | As defined in ARS 701.0. |
| ***Flood scheme-backed loan*** | Means a loan made by a lender under the ***Scheme*** where the primary borrower of the loan was:1. adversely affected by the floods that occurred in March 2021; and
2. not a recipient of the JobKeeper payment between 4 January 2021 and 28 March 2021.
 |
| ***Loans approved*** | Means borrower-accepted commitments as defined in ARS 701.0. |
| ***Loans refinanced*** | Means loans refinanced after approval that are no longer covered by the ***Scheme***. |
| ***Lender policies*** | Means policies and procedures of the lender which apply in the origination, administration and management of ***Flood scheme-backed loans***. |
| ***Past due*** | As defined in ARS 701.0. |
| ***Phase 1*** | Means those loans written under the ***Guarantee Scheme*** up to 30 September 2020.  |
| ***Phase 2*** | Means those loans written under the ***Guarantee Scheme*** from 1 October 2020 to 30 June 2021. |
| ***Recoveries*** | As defined in ARS 701.0. |
| ***Scheme*** | Means the Australian Government SME Recovery Loan Scheme. |
| ***Securitised*** | Means exposures that have undergone securitisation as defined in ARS 701.0. |
| ***Unused credit available*** | The amount of unused credit available, calculated as the current ***credit limit*** less the ***credit outstanding***. |
| ***Weighted average customer rate*** | 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 ***loans approved*** at the end of the relevant period. |

## Specific instructions

## Item 1: Portfolio to date

Report item 1 for all ***Flood scheme-backed loans*** from the commencement of the ***Scheme*** to date.Include loans that have been ***securitised***. Exclude ***facilities*** that are entered into and subsequently cancelled, due to being raised in error.

|  |  |
| --- | --- |
| **Column 1** | Report thenumber of ***Flood scheme-backed loan facilities***. |
| **Column 2** | Report the dollar value of ***Flood scheme-backed loan facilities***. |

|  |  |
| --- | --- |
| **Item 1.1** | Report ***loans approved*** for ***Flood scheme-backed loans***. Include loans that have terminated or matured. Exclude ***loans refinanced***. |
| **Item 1.2** | Report ***loans approved*** for ***Flood scheme-backed loans*** with a director or personal guarantee. Include loans that have terminated or matured. Exclude ***loans refinanced***. |
| **Item 1.3** | Report ***loans refinanced***. |
| **Item 1.4** | Report all ***Flood scheme-backed loans*** that have been written off and deducted as a loss per relevant Australian Accounting Standards. |
| **Item 1.5** | Report ***recoveries*** made for ***Flood scheme-backed loans*** (e.g. enforcement of security). |
| **Item 1.6** | Report all ***guarantee claims***. Include claims that have been made in prior periods.  |
| **Item 1.7** | Report amounts of ***guarantee claims*** 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 all ***Flood scheme-backed loan*** accounts that are active as at the end of the reporting period. Include loans that have been ***securitised***.

|  |  |
| --- | --- |
| **Column 1** | Report thenumber of ***Flood scheme-backed loan facilities***. |
| **Column 2** | Report the value of ***Flood scheme-backed loan facilities***. |

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

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

|  |  |
| --- | --- |
| **Column 1** | Report thepercentage. |

|  |  |
| --- | --- |
| **Item 2.5** | Report the ***weighted average customer rate*** for ***loans approved*** in the current portfolio as at the end of the reporting period.  |

Report items 3.1 and 3.2 for all ***Flood scheme-backed loans*** accounts that are active as at the end of the reporting period. Include loans that have been ***securitised***.

|  |  |
| --- | --- |
| **Column 1** | Report thenumber of ***Flood scheme-backed loan facilities***. |
| **Column 2** | Report the value of ***Flood scheme-backed loan facilities***. |

|  |  |
| --- | --- |
| **Item 3.1** | Report the amounts of ***Flood scheme-backed loans*** approved for the purpose of refinancing existing ***Phase 1*** ***Guarantee scheme-backed loan facilities***. |
| **Item 3.2** | Report the amounts of ***Flood scheme-backed loans*** approved for the purpose of refinancing existing ***Phase 2*** ***Guarantee scheme-backed loan facilities***. |

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| **ARF\_920\_9: Australian Government SME Recovery Loan Scheme - Flood** **(Loan Level Details)** |

|  |  |
| --- | --- |
| **Australian Business Number** | **Institution Name** |
|  |  |
| **Reporting Period** | **Scale Factor** |
| Monthly | Whole dollars |
| **Reporting Consolidation** |  |
| Domestic |  |

|  |
| --- |
| 1. **For each approved loan in the last reporting period**
 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Loan identifier** | **Primary borrower name** | **Primary borrower ABN** | **Loan value approved** | **Interest rate** | **Guarantors** | **Approval date** | **Final repayment date** | **Existing customer** | **Additional security provided** | **Refinanced from**  | **Amount refinanced** | **Loan identifier from previous phase** | **Loan type** | **Length of repayment holiday** |
| **(1)** | **(2)** | **(3)** | **(4)** | **(5)** | **(6)** | **(7)** | **(8)** | **(9)** | **(10)** | **(11)** | **(12)** | **(13)** | **(14)** | **(15)** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  | Yes | Yes | Phase 1 |  |  | Fixed-term loans |  |
|  |  |  |  |  |  |  |  | No | No | Phase 2 |  |  | Revolving credit facilities |  |
|  |  |  |  |  |  |  |  |  |  | Both Phase 1 and 2 |  |  | Margin lending |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | Other |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

# Reporting Form ARF 920.9

# Australian Government SME Recovery Loan Scheme – Flood (Loan Level Details)

# Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.9* *Australian Government SME Recovery Loan Scheme – Flood (Loan Level Details)* (ARF 920.9). This form collects information on an authorised deposit-taking institution’s (ADI’s) or registered financial corporation’s (RFC’s) ***Flood scheme-backed loans*** to SMEs.

Where the primary borrower was adversely affected by the floods that occurred in March 2021 in flood affected local government areas and was a recipient of the JobKeeper payment between 4 January 2021 and 28 March 2021, an ADI or RFC must provide information under *Reporting Standard ARS 920.6 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – JobKeeper* and not under this Reporting Standard.

**General directions and notes**

## Reporting entity

ARF 920.9must be completed by all ADIs and RFCs 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 ***Flood scheme-backed loans*** originated from the start of the ***Scheme***.

## Unit of measurement

This form must be completed in whole Australian dollars (no decimal place). Percentages are to be expressed as a whole number to 2 decimal places, for example, 7.5 per cent should be expressed as 7.50 not 0.075.

## Definitions

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

|  |  |
| --- | --- |
| ***Approval date*** | Means the date when the borrower has accepted the commitment for the ***Flood scheme-backed loan***. |
| ***Final repayment date*** | For ***Flood scheme-backed loans***, the assigned maturity date for the loan initially calculated based on the term length of the loan and based on the ***approval date***.  |
| ***Guarantor names*** | The complete list of full names of all the guarantors for the ***Flood scheme-backed loan***.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. |
| ***Guarantee Scheme*** | Means the Australian Government SME Guarantee Scheme.[[3]](#footnote-4) |
| ***Interest rate*** | Means the annual interest rate when loan is written (exclusive of fees). |
| ***Flood scheme-backed loan*** | Means a loan made by a lender under the ***Scheme*** where the primary borrower of the loan was:1. adversely affected by the floods that occurred in March 2021; and
2. not a recipient of the JobKeeper payment between 4 January 2021 and 28 March 2021.
 |
| ***Loan identifier*** | The identifier within the entity used to uniquely identify the loan. |
| ***Loan value approved*** | Means borrower-accepted commitment as defined in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0). |
| ***Phase 1*** | Means those loans written under the ***Guarantee******Scheme*** up to 30 September 2020.  |
| ***Phase 2*** | Means those loans written under the ***Guarantee Scheme*** from 1 October 2020 to 30 June 2021. |
| ***Repayment holiday*** | Means the initial pause in repayments (repayment holiday) for a period of time. During the repayment holiday, interest continues to accrue.  |
| ***Primary borrower name*** | 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. |
| ***Primary borrower Australian Business Number (ABN)*** | The unique 11 digit ABN registered at the Australian Business Register for the primary borrower of the loan under the Scheme. |
| ***Scheme*** | Means the Australian Government SME Recovery Loan Scheme. |
| ***Securitised*** | Means exposures that have undergone securitisation as defined in ARS 701.0. |

## Specific instructions

## Table 1: For each approved borrower for Flood scheme-backed loans in the last reporting period

|  |  |
| --- | --- |
| **Column 1** | Report the ***loan identifier***. |
| **Column 2** | Report the ***primary borrower name***. |
| **Column 3** | Report the ***primary borrower ABN***. |
| **Column 4** | Report the ***loan value approved***. |
| **Column 5** | Report the ***interest rate***. |
| **Column 6** | Report the ***guarantor names***.Separate ***guarantor names*** using a semicolon.If there are no guarantors, populate this field with “Nil.” |
| **Column 7** | Report the ***approval date***. |
| **Column 8** | Report the ***final repayment date***. |
| **Column 9** | Report whether the customer had an active lending relationship with the entity before commencement of the ***Flood scheme-backed loan***.Report *Yes* if the customer had an active lending relationship with the entity before commencement of the ***Flood scheme-backed loan***. Otherwise, report *No*. Additionally, if the customer relationship was limited to transactional deposit accounts, report *No*. |
| **Column 10** | Report whether the ***Flood scheme-backed loan*** has security in addition to a personal or director guarantee.Report *Yes* if the loan has security in addition to the director guarantee. Otherwise, report *No*. |
| **Column 11** | Report whether the ***Flood scheme-backed loan*** is for the purpose of refinancing an existing ***Phase 1*** or, ***Phase 2*** loan. If refinancing from both phases, report *Both Phase 1 and 2*. |
| **Column 12** | Report the value of the existing ***Phase 1*** or ***Phase 2*** loan amount that has been refinanced. If refinancing from both schemes, report the total loan amount that has been refinanced from both ***Phase 1*** and ***Phase 2.*** |
| **Column 13** | Report the loan identifier of the original ***Phase 1*** or ***Phase 2*** loan that has been refinanced as a ***Flood scheme-backed loan.*** If multiple loans are refinanced, separate the ***loan identifiers*** with a semicolon. |
| **Column 14** | Report the loan type of the ***Flood scheme-backed loan***. The loan types are: * fixed term loans;
* revolving credit facilities;
* margin lending; and
* other.

The loan types are as defined in ARS 701.0. Report *Other* if loan type is not specified in this list. |
| **Column 15** | Report the period of the length of the ***repayment holiday*** in whole months, rounded to the nearest month. If there is no repayment holiday, report zero. |

|  |  |
| --- | --- |
| **Item 1** | Report information for each approved loan in the last reporting period. Include ***Flood scheme-backed loans*** that have been ***securitised***. |

1. <https://treasury.gov.au/coronavirus/sme-recovery-loan-scheme> [↑](#footnote-ref-2)
2. <https://treasury.gov.au/coronavirus/coronavirus-sme-guarantee-scheme> [↑](#footnote-ref-3)
3. <https://treasury.gov.au/coronavirus/coronavirus-sme-guarantee-scheme> [↑](#footnote-ref-4)