



# Financial Sector (Collection of Data) (reporting standard) determination No. 25 of 2021

## Reporting Standard ARS 720.0 ABS/RBA Statement of Financial Position

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

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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. 2 of 2019, including *Reporting Standard ARS 720.0 ABS/RBA Statement of Financial Position* made under that Determination; and
- (b) determine *Reporting Standard ARS 720.0 ABS/RBA Statement of Financial Position*, 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, and the revoked reporting standard shall cease to apply, on the day it is registered on the Federal Register of Legislation.

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

Dated: 30 July 2021

[Signed]

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 720.0 ABS/RBA Statement of Financial Position* comprises the document commencing on the following page.



## Reporting Standard ARS 720.0

### ABS/RBA Statement of Financial Position

#### 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 financial position.

It includes *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Standard)*, *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (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 720.0A ABS/RBA Statement of Financial Position (Standard)* (ARF 720.0A) and *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Reduced)* (ARF 720.0B) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit 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.

Class of financial institution	ARF 720.0A	ARF 720.0B
<i>ADI Reporting Category A</i>	No	Yes if total assets $\geq$ \$200m
<i>ADI Reporting Category B</i>	Yes <sup>1</sup>	No
<i>RFCs</i>	Yes if total assets $\geq$ \$50m	No

Note: 'total assets' is measured in accordance with paragraph 9.

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 30 September 2021.

### Information required

7. An *ADI* or *RFC* to which this Reporting Standard applies must provide *APRA* with the information required by this Reporting Standard ARF 720.0A/B 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:
  - (a) for an *ADI* – in respect of each calendar month;
  - (b) for *RFC* with total assets  $\geq$  \$400 million – in respect of each calendar month;
  - (c) for an *RFC* with total assets  $<$  \$400 million – in respect of each financial year (within the meaning of the *Corporations Act 2001*).

Note:

<sup>1</sup> *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 720.0A, on the condition it provides information under ARF 720.0B.

1. An **ADI's** 'total assets' is 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 *Reporting Form ARF 323.0 Statement of Financial Position (Licensed ADI)* (ARF 323.0) as at 31 December of the prior calendar year.
  2. The 'total assets' for an **RFC** is measured by the value reported in item 13 (column 1) on ARF 720.0A as at the last day of the **RFC's** prior financial year (within the meaning of the *Corporations Act 2001*).
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.
  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 701.0 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*** a period mentioned 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\_0A: ABS/RBA Statement of Financial Position (Standard)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Monthly	
<b>Reporting Consolidation</b>	
Domestic	

### Section A: Assets

#### 1. Total currency and unallocated gold

- 1.1. Notes and coins
- 1.2. Unallocated gold

<b>Total</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent)</b>
<b>(1)</b>	<b>(2)</b>

#### 2. Total funds on deposit at other financial institutions

- 2.1. Residents
  - 2.1.1. RBA
  - 2.1.2. ADIs
  - 2.1.3. Registered financial corporations

<b>At call</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent)</b>	<b>Not at call</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent)</b>	<b>Total</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>

- 2.1.4. Clearing houses and central counterparties
- 2.1.5. Other financial institutions
- 2.2. Non-residents
  - 2.2.1. *of which:* Clearing houses and central counterparties


**3. Total securities held for trading**

- 3.1. *of which:* Short-sold positions
- 3.2. *of which:* Securities lent or sold under repurchase agreements
- 3.3. Debt securities
- 3.4. Equity securities

Total (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)

**4. Total securities not held for trading**

- 4.1. Debt securities
- 4.2. Equity securities


**5. Net acceptances of customers**

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**6. Total loans and finance leases**

6.1. *of which:* Assets in a covered bond collateral pool

**7. Deferred fees and commissions relating to loans and finance leases**

7.1. *of which:* Resident households

7.2. *of which:* Resident non-financial businesses

7.3. *of which:* Resident financial institutions

**8. Total property, plant and equipment**

8.1. Information technology equipment

8.1.1. Work in progress

8.1.1.1. Hardware and software application costs

8.1.1.2. Development and other on-going costs

8.1.2. In use

8.1.2.1. Hardware and software application costs

8.1.2.2. Development and other on-going costs

8.1.3. Other information technology equipment

8.2. Other property, plant and equipment

8.2.1. Property

Total gross of provisions (1)	Individual provisions (2)	Collective provision (3)

Total (1)

Total gross of accumulated depreciation /impairment (1)	Accumulated depreciation /impairment (2)	Total net of accumulated depreciation /impairment (3)

8.2.2. Plant and equipment other than information technology equipment

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Total gross of accumulated amortisation /impairment (1)	Accumulated amortisation /impairment (2)	Total net of accumulated amortisation /impairment (3)

**9. Total intangible assets and goodwill**

- 9.1. Intangible assets with a finite life
- 9.2. Intangible assets with an infinite life
- 9.3. Goodwill

**10. Total other assets**

- 10.1. Interest receivable
  - 10.1.1. Loans and finance leases
  - 10.1.2. Securities and other interest-earning assets
- 10.2. Capitalised expenses
- 10.3. Derivative financial instruments
  - 10.3.1. Trading book derivatives
  - 10.3.2. Banking book derivatives
- 10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements
- 10.5. Receivables related to securities sold not delivered / outstanding security settlements
- 10.6. Current and deferred tax assets
- 10.7. Loan and finance lease servicing rights

Total (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)

- 10.8. Defined benefit assets
- 10.9. Non-current assets and disposal groups classified as held for sale
- 10.10. Items in suspense
- 10.11. Fees and commissions receivable
  - 10.11.1. *of which*: Resident households
  - 10.11.2. *of which*: Resident non-financial businesses
  - 10.11.3. *of which*: Resident financial institutions
- 10.12. Other assets
  - 10.12.1. *of which*: Non-financial assets — right-of-use assets arising from operating leases
  - 10.12.2. *of which*: Non-financial assets — excluding right-of-use assets arising from operating leases


**11. Total assets excluding intra-group assets**

- 11.1. *of which*: Due from non-residents


**12. Total intra-group assets**

- 12.1. *of which*: Due from non-residents


**13. Total assets including intra-group assets**

- 13.1. *of which*: Assets that have been securitised
  - 13.1.1. Loans and finance leases
  - 13.1.2. Other
    - 13.1.2.1. *of which*: Assets that have been self-securitised


**Section B: Liabilities**

**14. Total deposits**

<b>Total (1)</b>

**15. Total acceptances**

<b>Total (1)</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent) (2)</b>

**16. Total borrowings**

- 16.1. *of which:* Denominated in FX (AUD equivalent)
- 16.2. Debt securities
- 16.3. Loans and finance leases
  - 16.3.1. Residents
    - 16.3.1.1. ADIs
      - 16.3.1.1.1. Fixed interest rate
      - 16.3.1.1.2. Variable interest rate
    - 16.3.1.2. Other residents
      - 16.3.1.2.1. Fixed interest rate
      - 16.3.1.2.2. Variable interest rate
  - 16.3.2. Non-residents

<b>Short-term (1)</b>	<b>Long-term (2)</b>	<b>Long-term: <i>of which:</i> Matures in 12 months or less (3)</b>

**17. Total provisions**

- 17.1. Dividends
- 17.2. Employee entitlements
- 17.3. Non-lending losses
- 17.4. Restructuring costs
- 17.5. Other provisions

<b>Total (1)</b>

**18. Total creditors and other liabilities**

- 18.1. Current and deferred tax liabilities
- 18.2. Defined benefit liabilities - current
- 18.3. Defined benefit liabilities - non-current
- 18.4. Interest payable
  - 18.4.1. Interest payable on debt securities
  - 18.4.2. Interest payable on deposits
  - 18.4.3. Interest payable on loans and finance leases
  - 18.4.4. Interest payable on other liabilities
- 18.5. Unearned interest
- 18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements
- 18.7. Payables related to securities purchased not delivered / outstanding security settlements
- 18.8. Derivative financial instruments
  - 18.8.1. Trading book derivatives

<b>Total (1)</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent) (2)</b>

- 18.8.2. Banking book derivatives
- 18.9. Liabilities included in disposal groups classified as held for sale
- 18.10. Items in suspense
- 18.11. Other
  - 18.11.1. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident households
  - 18.11.2. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident non-financial businesses
  - 18.11.3. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident financial institutions
  - 18.11.4. *of which*: Trade credit due to resident non-financial businesses
  - 18.11.5. *of which*: Trade credit due to resident financial institutions
  - 18.11.6. *of which*: Liabilities arising from operating leases


**19. Total liabilities excluding intra-group liabilities**

- 19.1. *of which*: Due to non-residents


**20. Total intra-group liabilities**

- 20.1. *of which*: Liabilities to SPVs representing the value of assets transferred for securitisation
- 20.2. *of which*: Due to non-residents


**21. Total liabilities including intra-group liabilities**

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**Section C: Shareholders' Equity**

**22. Total share capital**

- 22.1. Ordinary shares

<b>Total (1)</b>

22.2. Preference shares

22.3. Other


**23. Total reserves**

23.1. General reserve

23.2. Capital profits reserve

23.3. Asset revaluation reserve

23.4. Foreign currency translation reserve

23.5. Cash flow hedge reserve

23.6. Share-based payments reserve

23.7. Other reserves


**24. Retained profits**

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**25. Total shareholders' equity**

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# Reporting Form ARF 720.0A

## ABS/RBA Statement of Financial Position (Standard)

### Instructions

These instructions assist completion of *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Standard)* (ARF 720.0A). ARF 720.0A collects information relating to the balance sheet of **ADIs** and **RFCs** on a **domestic books** basis.

Report detail on **loans** and **finance leases** on *Reporting Form ARF 720.1A/B ABS/RBA Loans & Finance Leases (Standard)/(Reduced)* (ARF 720.1A/B).

Report detail on **deposits** on *Reporting Form ARF 720.2A/B Deposits (Standard)/(Reduced)* (ARF 720.2A/B).

Report detail on **intra-group** assets and liabilities on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

ARF 720.1A/B, ARF 720.2A/B and ARF 720.3 reconcile to ARF 720.0A. The supplementary balance sheet forms – *Reporting Form ARF 720.4 ABS/RBA Debt Securities Held* (ARF 720.4), *Reporting Form ARF 720.5 ABS/RBA Equity Securities Held* (ARF 720.5), *Reporting Form ARF 720.6 ABS/RBA Securities Issued* (ARF 720.6) and *Reporting Form ARF 720.7 ABS/RBA Bill Acceptances and Endorsements* (ARF 720.7) – also collect additional data related to balance sheet concepts.

Information reported in ARF 720.0A is required primarily for purposes of the **ABS** and the **RBA**. This information is required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates. This information may also be used by **APRA** for prudential and publication purposes.

### Reporting level

ARF 720.0A must be completed by each **ADI** and **RFC** to which this Reporting Standard applies under paragraphs 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 720.0A must be reported as at the end of the **reporting period**.

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

### Counterparties

Assets and liabilities with **related parties** (**intra-group** assets and liabilities) are separately identified on the ARF 720.0A. Report **credit outstanding** for **loans** and **finance leases** gross



of *collective provisions* and *individual provisions*. Note that this differs from the reporting of *loans* and *finance leases* under Australian Accounting Standards.

Include assets and liabilities with both *residents* and *non-residents*.

## Values

Unless otherwise specifically stated, information reported on this form must comply with Australian Accounting Standards.

Report monetary amounts on ARF 720.0A in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report values on ARF 720.0A as whole dollars.

## Standard Business Reporting (SBR)

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting type 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.

### Section A: Assets

Section A collects information about the value of the assets of the *ADI* or *RFC* due to both *residents* and *non-residents*.

Exclude assets due from *related parties* (*intra-group* assets) from items 1 to 11 inclusive, and report them only in items 12 and 13. Report detailed information about the value of *intra-group* assets on ARF 720.3.

#### 1. Total currency and unallocated gold

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI* or *RFC*.

**SBR:** submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value.
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<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
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<b>Item 1</b>	Report holdings of currency and <i>unallocated gold</i> .  Item 1 is a derived item. Report the value of currency and <i>unallocated gold</i> in item 1 as the sum of item 1.1 and item 1.2.
<b>Item 1.1</b>	Report holdings of <i>notes and coins</i> .
<b>Item 1.2</b>	Report holdings of <i>unallocated gold</i> . Exclude: <ul style="list-style-type: none"> <li>• <i>allocated gold</i>. Report this as other assets (item 10.12).</li> <li>• <i>loans</i> repayable in gold bullion. Report these as <i>loans</i> (item 6 or item 12).</li> </ul>

## 2. Total funds on deposit at other financial institutions

Item 2 collects information on the value of funds of the *ADI* or *RFC* on *deposit* at other *financial institutions*, by type of *deposit* and counterparty.

**SBR:** submit item 2 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value of funds on <i>deposit</i> that are at call.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
<b>Column 3</b>	Report the value of funds on <i>deposit</i> that are not at call.
<b>Column 4</b>	Of the amount reported in column 3, report the value that is denominated in a foreign currency.
<b>Column 5</b>	Report the total value of funds on <i>deposit</i> .  Column 5 is a derived item. Report the value of funds on <i>deposit</i> in column 5 as the sum of column 1 and column 3.

<b>Item 2</b>	Report funds on <i>deposit</i> with <i>resident</i> and <i>non-resident financial institutions</i> .  Item 2 is a derived item. Report the value of funds on <i>deposit</i> in item 2 as the sum of item 2.1 and item 2.2.
<b>Item 2.1</b>	Report funds on <i>deposit</i> with <i>resident financial institutions</i> .
<b>Item 2.1.1</b>	Report funds on <i>deposit</i> with <i>RBA</i> .
<b>Item 2.1.2</b>	Report funds on <i>deposit</i> with <i>resident ADIs</i> .
<b>Item 2.1.3</b>	Report funds on <i>deposit</i> with <i>resident registered financial corporations</i> .

<b>Item 2.1.4</b>	Report funds on <i>deposit</i> with <i>resident clearing houses and central counterparties</i> .
<b>Item 2.1.5</b>	Report funds on <i>deposit</i> with <i>resident financial institutions</i> that are not the <i>RBA, ADIs, registered financial corporations</i> or <i>clearing houses and central counterparties</i> .  Item 2.1.5 is a derived item. Report the value of funds on <i>deposit</i> in item 2.1.5 as item 2.1 less the sum of items 2.1.1 to 2.1.4 inclusive.
<b>Item 2.2</b>	Report funds on <i>deposit</i> with <i>non-resident financial institutions</i> .
<b>Item 2.2.1</b>	Of the amount reported in item 2.2, report the value that is funds on <i>deposit</i> with <i>non-resident clearing houses and central counterparties</i> .

### 3. Total securities held for trading

Item 3 collects information on the value of *securities held for trading* held by the *ADI* or *RFC*, classified as either *debt securities* or *equity securities*.

Exclude assets due from *related parties*. Report these in items 12 and 13.

Report each item (except for item 3.1) adjusted for the value of *short-sold positions*. That is, report the value of *securities held for trading* held less the value of *securities held for trading* sold short.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 3</b>	Report <i>securities held for trading</i> held.  Item 3 is a derived item. Report the value of <i>securities held for trading</i> held in item 3 as the sum of item 3.3 and item 3.4. <b>SBR:</b> submit item 3 with accounting type of debit (assets).
<b>Item 3.1</b>	Of the amount reported in item 3, report the value that is short sold.  Report short-sold positions as a positive value. <b>SBR:</b> submit item 3.1 with accounting type of credit (liabilities).
<b>Item 3.2</b>	Of the amount reported in item 3, report the value of <i>securities held for trading</i> held that have been lent under <i>securities lending</i> or sold under <i>repurchase agreements</i> .  <b>SBR:</b> submit item 3.2 with accounting type of debit (assets).
<b>Item 3.3</b>	Report <i>securities held for trading</i> that are <i>debt securities</i> .  <b>SBR:</b> submit item 3.3 with accounting type of debit (assets).

<b>Item 3.4</b>	Report <i>securities held for trading</i> that are <i>equity securities</i> . <b>SBR:</b> submit item 3.4 with accounting type of debit (assets).
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#### 4. Total securities not held for trading

Item 4 collects information on the value of *securities not held for trading* held by the *ADI* or *RFC*, classified as either *debt securities* or *equity securities*.

**SBR:** submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

Report each item adjusted for the value of *short-sold positions*. That is, report the value of *securities not held for trading* held less the value of *securities not held for trading* sold short.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 4</b>	Report <i>securities not held for trading</i> held. Item 4 is a derived item. Report the value of <i>securities not held for trading</i> held in item 4 as the sum of item 4.1 and item 4.2.
<b>Item 4.1</b>	Report <i>securities not held for trading</i> that are <i>debt securities</i> .
<b>Item 4.2</b>	Report <i>securities not held for trading</i> that are <i>equity securities</i> .

#### 5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

**SBR:** submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* or *RFC* (including those *accepted* by your institution or another institution). Report these as either *securities held for trading* (item 3) or *securities not held for trading* (item 4).

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 5</b>	Report <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
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## 6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

Report detail on *loans* and *finance leases* by counterparty and other characteristics on ARF 720.1A/B. The totals reported on ARF 720.1A/B reconcile to this item. See the instructions for ARF 720.1A/B for more detail on the specific items that reconcile.

Exclude assets due from *related parties*. Report these in items 12 and 13.

Only include *loans* and *finance leases* that are held on-balance sheet.

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. Report these as other assets (item 10.6).

<b>Column 1</b>	Report the value of <i>credit outstanding</i> . <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of <i>individual provisions</i> . <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of <i>collective provisions</i> . <b>SBR:</b> submit column 3 with accounting type of credit (liabilities).

<b>Item 6</b>	Report <i>loans</i> and <i>finance leases</i> .
<b>Item 6.1</b>	Of the amount reported in item 6, report assets in a <i>covered bond collateral pool</i> .

## 7. Deferred fees and commissions relating to loans and finance leases

Item 7 collects information on the value of *deferred fees and commissions* relating to *loans* and *finance leases* reported in item 6.

**SBR:** submit item 7 with accounting type of credit (liabilities).

Exclude any *deferred fees and commissions* relating to *loans* and *finance leases* to *related parties*. Report these in items 12 and 13.

<b>Item 7</b>	Report the total value of <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 6.
<b>Item 7.1</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident households</i> .

<b>Item 7.2</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> .
<b>Item 7.3</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> .

## 8. Total property, plant and equipment

Item 8 collects information on the value of *property, plant and equipment* by the type of asset.

Exclude assets due from *related parties*. Report these in items 12 and 13.

Exclude: assets acquired or held for sale. Report these assets as *non-current assets and disposal groups classified as held for sale* (item 10.9).

<b>Column 1</b>	Report the value of the <i>property, plant and equipment</i> . Report column 1 gross of any accumulated depreciation and/or impairment. <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated depreciation and/or impairment for the assets. <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of the assets net of accumulated depreciation and/or impairment. Column 3 is a derived item. Report the value of net <i>property, plant and equipment</i> in column 3 as column 1 less column 2. <b>SBR:</b> submit column 3 with accounting type of debit (assets).

<b>Item 8</b>	Report <i>property, plant and equipment</i> .
<b>Item 8.1</b>	Report <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Exclude: information technology that is treated as an <i>intangible asset</i> for accounting purposes. Report this as <i>intangible assets</i> (item 9).
<b>Item 8.1.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Item 8.1.1 is a derived item. Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> in item 8.1.1 as the sum of item 8.1.1.1 and item 8.1.1.2.
<b>Item 8.1.1.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .

<b>Item 8.1.1.2</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.1.2</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Item 8.1.2 is a derived item. Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> in item 8.1.2 as the sum of item 8.1.2.1 and item 8.1.2.2.
<b>Item 8.1.2.1</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.1.2.2</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.1.3</b>	Report any other <i>information technology equipment</i> classified as <i>property, plant and equipment</i> that is not ' <i>work in progress</i> ' <i>information technology equipment</i> or ' <i>in use</i> ' <i>information technology equipment</i> . Item 8.1.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as <i>property, plant and equipment</i> that is not ' <i>work in progress</i> ' <i>information technology equipment</i> or ' <i>in use</i> ' <i>information technology equipment</i> in item 8.1.3 as item 8.1 less the sum of item 8.1.1 and item 8.1.2.
<b>Item 8.2</b>	Report any other <i>property, plant and equipment</i> not reported in item 8.1. Item 8.2 is a derived item. Report the value of other <i>property, plant and equipment</i> in item 8.2 as item 8 less item 8.1.
<b>Item 8.2.1</b>	Report <i>property</i> .
<b>Item 8.2.2</b>	Report <i>plant and equipment</i> other than <i>information technology equipment</i> reported in item 8.1.

## 9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value gross of any accumulated amortisation and/or impairment. <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i> . <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value net of accumulated amortisation and/or impairment. Column 3 is a derived item. Report the value of in column 3 as the value of column 1 less the value of column 2.

	<b>SBR:</b> submit column 3 with accounting type of debit (assets).
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<b>Item 9</b>	Report <i>intangible assets</i> and <i>goodwill</i> . For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of items 9.1 to 9.3 inclusive.
<b>Item 9.1</b>	Report <i>intangible assets</i> with a finite life.
<b>Item 9.2</b>	Report <i>intangible assets</i> with an infinite life.
<b>Item 9.3</b>	Report <i>goodwill</i> .

## 10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

**SBR:** submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 10</b>	Report other assets that are not reported in items 1 to 9. Exclude assets due from <i>related parties</i> .
<b>Item 10.1</b>	Report <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of item 10.1.1 and item 10.1.2.
<b>Item 10.1.1</b>	Report <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
<b>Item 10.1.2</b>	Report <i>interest receivable</i> relating to securities and other interest-earning assets. Exclude <i>loans</i> and <i>finance leases</i> . Report these in item 10.1.1.
<b>Item 10.2</b>	Report <i>capitalised expenses</i> .
<b>Item 10.3</b>	Report <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of item 10.3.1 and item 10.3.2.
<b>Item 10.3.1</b>	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .
<b>Item 10.3.2</b>	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .



<b>Item 10.4</b>	Report the receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
<b>Item 10.5</b>	Report outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 10.6</b>	Report the value of current and deferred tax assets.
<b>Item 10.7</b>	<p>Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loan</i> or <i>finance lease</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loan</i> and <i>finance lease</i> services to those customers.</p> <p>Also report any purchased <i>loan</i> and <i>finance lease</i> servicing rights arising in the acquisition of an entire <i>financial institution</i>. The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.</p>
<b>Item 10.8</b>	<p>Report defined benefit assets.</p> <p>Report defined benefit assets according to the classification and measurement basis used in AASB 119.</p>
<b>Item 10.9</b>	Report <i>non-current assets and disposal groups classified as held for sale</i> .
<b>Item 10.10</b>	Report items in suspense or unreconciled/unidentified transactions/balances.
<b>Item 10.11</b>	Report fees and commissions due but not yet paid.
<b>Item 10.11.1</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident households</i> .
<b>Item 10.11.2</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i> .
<b>Item 10.11.3</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident financial institutions</i> .
<b>Item 10.12</b>	<p>Report any other assets not separately reported in items 10.1 to 10.11.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>allocated gold</i>; and</li> <li>• <i>valuables</i>.</li> </ul> <p>Item 10.12 is a derived item. Report the value of other assets in item 10.12 as item 10 less the sum of item 10.1, item 10.2, item 10.3, items 10.4 to 10.10 inclusive, and item 10.11.</p>
<b>Item 10.12.1</b>	Of the amount reported in item 10.12, report the value that comprises right-of-use assets arising from operating leases as per <i>AASB 16 Leases</i> (AASB 16).
<b>Item 10.12.2</b>	Of the amount reported in item 10.12, report the value that is non-

	<p>financial assets excluding right-of-use assets arising from operating leases reported at 10.12.1.</p> <p>Non-financial assets are resources that meet the definition of an 'asset' according to the <i>AASB Framework for the Preparation and Presentation of Financial Statements</i> (paragraph 49(a)) but do not meet the definition of a 'financial asset' according to paragraph 11 of <i>AASB 132 Financial Instruments: Presentation</i> (AASB 132).</p>
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## 11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

**SBR:** submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 11</b>	<p>Report total assets (excluding <i>intra-group</i> assets).</p> <p>For column 1, item 11 is a derived item. Report the value of total assets (excluding <i>intra-group</i> assets) in item 11 as the sum of item 1 (column 1), item 2 (column 5), item 3 (column 1), item 4 (column 1), item 5 (column 1), item 6 (column 1), item 8 (column 3), item 9 (column 3), and item 10 (column 1), less the sum of item 6 (columns 2 and 3) and item 7.</p>
<b>Item 11.1</b>	Of the amount reported in item 11, report the value that is due from <i>non-residents</i> .

## 12. Total intra-group assets

Item 12 collects information on the value of total assets due from *related parties (intra-group assets)*.

**SBR:** submit item 12 with accounting type of debit (assets).

Further detail on *intra-group* assets is collected on ARF 720.3.

Exclude assets from *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 12</b>	Report total <i>intra-group</i> assets.
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<b>Item 12.1</b>	Of the amount reported in item 12, report the value that is due from <i>non-residents</i> .
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### 13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

**SBR:** submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 13</b>	Report total assets (including <i>intra-group</i> assets). Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of item 11 and item 12.
<b>Item 13.1</b>	Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i> . Item 13.1 equals the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).
<b>Item 13.1.1</b>	Report <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.
<b>Item 13.1.2</b>	Report any assets, other than <i>loans</i> and <i>finance leases</i> , that have been securitised but which cannot be derecognised from the balance sheet. Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as item 13.1 less item 13.1.1.
<b>Item 13.1.2.1</b>	Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i> .

### Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* or *RFC* due to both *residents* and *non-residents*.

Report liabilities due to *related parties* (*intra-group* liabilities) only in items 20 and 21. Further information about the value of *intra-group* liabilities is reported on ARF 720.3.

### 14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI* or *RFC*.

Report detail on *deposits* by counterparty and type of *deposit* on ARF 720.2A/B. The total reported on ARF 720.2A/B reconciles to this item. See the ARF 720.2A/B instructions for more detail on the specific items that reconcile.

**SBR:** submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 14</b>	Report the value of <i>deposits</i> .
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## 15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

**SBR:** submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

Exclude *bills of exchange* held by the *ADI* or *RFC* (regardless of whether they were *accepted* by your institution or another institution).

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 15</b>	Report <i>acceptances</i> of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
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## 16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI* or *RFC*.

**SBR:** submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Column 1</b>	Report the value with an <i>original maturity</i> of 12 months or less.
<b>Column 2</b>	Report the value with an <i>original maturity</i> of greater than 12 months.
<b>Column 3</b>	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.

<b>Item 16</b>	Report total borrowings. Item 16 is a derived item. Report the value of borrowings in item 16 as
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	the sum of item 16.2 and item 16.3.
<b>Item 16.1</b>	Of the amount reported in item 16, report the value that is denominated in a foreign currency.
<b>Item 16.2</b>	Report <i>debt securities</i> .
<b>Item 16.3</b>	Report <i>loans</i> and <i>finance leases</i> . Item 16.3 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.3 as the sum of item 16.3.1 and item 16.3.2.
<b>Item 16.3.1</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i> . Item 16.3.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases – residents</i> in item 16.3.1 as the sum of item 16.3.1.1 and item 16.3.1.2.
<b>Item 16.3.1.1</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> . Exclude: settlement account balances. These should be reported as <i>deposits</i> (item 14). Item 16.3.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.3.1.1 as the sum of item 16.3.1.1.1 and item 16.3.1.1.2.
<b>Item 16.3.1.1.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.3.1.1.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.3.1.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> . Item 16.3.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases – other residents</i> in item 16.3.1.2 as the sum of item 16.3.1.2.1 and item 16.3.1.2.2.
<b>Item 16.3.1.2.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.3.1.2.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.3.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .

## 17. Total provisions

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* relating to *loans* and *finance leases*.  
**SBR:** submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 17</b>	Report the total value of provisions.
<b>Item 17.1</b>	Report the value of <i>provisions for dividends</i> .

<b>Item 17.2</b>	Report the value of provisions for employee entitlements. Include: provisions for long service leave, annual leave, staff <b>housing loan</b> benefits, health fund subsidy and other employee entitlements. Report this in accordance with the requirements of AASB 119.
<b>Item 17.3</b>	Report the value of provisions for non-lending losses. Include: <ul style="list-style-type: none"> <li>• provision for self-insurance;</li> <li>• frauds;</li> <li>• litigation, fraud detection and prevention;</li> <li>• forgeries; and</li> <li>• non-transferred insurance risks.</li> </ul>
<b>Item 17.4</b>	Report the value of provisions raised for the restructuring of an organisation. Include: <ul style="list-style-type: none"> <li>• severance, termination and redundancy payments; and</li> <li>• integration costs.</li> </ul>
<b>Item 17.5</b>	Report the value of any other provisions not reported in items 17.1 to 17.4. Include: <ul style="list-style-type: none"> <li>• <b>individual provisions</b> for off-balance sheet credit related commitments;</li> <li>• leased premises surplus to current requirements; and</li> <li>• provision for subsidiary integration costs.</li> </ul> <p>Exclude: provisions for lending losses. Report these in item 6.</p> <p>Item 17.5 is a derived item. Report the value of provisions – other provisions in item 17.5 as item 17 less the sum of items 17.1 to 17.4 inclusive.</p>

## 18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to **non-related parties** that are not reported in items 14 to 17, by type of liability.

**SBR:** submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to **related parties**. Report these in items 20 and 21.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 18</b>	Report any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
<b>Item 18.1</b>	Report current and deferred tax liabilities.
<b>Item 18.2</b>	Report the value of current defined benefit liabilities. Report this consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.3</b>	Report non-current defined benefit liabilities. Report this consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.4</b>	Report <i>interest payable</i> .
<b>Item 18.4.1</b>	Report <i>interest payable</i> on <i>debt securities</i> .
<b>Item 18.4.2</b>	Report <i>interest payable</i> on <i>deposits</i> .
<b>Item 18.4.3</b>	Report <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
<b>Item 18.4.4</b>	Report <i>interest payable</i> on any other liabilities other than <i>debt securities</i> , <i>deposits</i> , <i>loans</i> and <i>finance leases</i> . Item 18.4.4 is a derived item. Report the value of <i>interest payable</i> in item 18.4.4 as item 18.4 less the sum of items 18.4.1 to 18.4.3 inclusive.
<b>Item 18.5</b>	Report <i>unearned interest</i> .
<b>Item 18.6</b>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
<b>Item 18.7</b>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. This typically occurs where securities transactions are recorded on a trade-date basis rather than a settlement-day basis. Include amounts payable to all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 18.8</b>	Report <i>derivative</i> financial instruments classified as liabilities. Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of item 18.8.1 and item 18.8.2.
<b>Item 18.8.1</b>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .
<b>Item 18.8.2</b>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
<b>Item 18.9</b>	Report liabilities included in disposal groups classified as held for sale consistent with AASB 5.
<b>Item 18.10</b>	Report items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
<b>Item 18.11</b>	Report any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.10. Include: <i>deferred fees and commissions</i> , except those relating to <i>loans</i>

	and <i>finance leases</i> reported in item 7. Exclude: <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7. Item 18.11 is a derived item. Report the value of other liabilities in item 18.11 as item 18 less the sum of items 18.1 to 18.3 inclusive, item 18.4, items 18.5 to 18.7 inclusive, item 18.8, item 18.9, and item 18.10.
<b>Item 18.11.1</b>	Of the amount reported in item 18.11, report the value that is for <i>deferred fees and commissions</i> received from <i>resident households</i> .
<b>Item 18.11.2</b>	Of the amount reported in item 18.11, report the value that is for <i>deferred fees and commissions</i> received from <i>resident non-financial businesses</i> .
<b>Item 18.11.3</b>	Of the amount reported in item 18.11, report the value that is for <i>deferred fees and commissions</i> received from <i>resident financial institutions</i> .
<b>Item 18.11.4</b>	Of the amount reported in item 18.11, report the value that is for <i>trade credit</i> due to <i>resident non-financial businesses</i> .
<b>Item 18.11.5</b>	Of the amount reported in item 18.11, report the value that is for <i>trade credit</i> due to <i>resident financial institutions</i> .
<b>Item 18.11.6</b>	Of the amount reported in item 18.11, report the value that comprises lease liabilities arising from operating leases as per AASB 16.

## 19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

**SBR:** submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 19</b>	Report total liabilities to <i>non-related parties</i> . For column 1, item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of item 14 (column 1), item 15 (column 1), item 16 (column 1 and column 2), item 17 (column 1), and item 18 (column 1).
<b>Item 19.1</b>	Of the amount reported in item 19, report the value of liabilities due to <i>non-residents</i> .

## 20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties (intra-group liabilities)*.



Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. Report these in items 12 and 13.

**SBR:** submit item 20 with accounting type of credit (liabilities).

Further information on *intra-group* liabilities is collected on ARF 720.3.

Exclude liabilities due to *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 20</b>	Report total <i>intra-group</i> liabilities.
<b>Item 20.1</b>	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> . Item 20.1 must be equal to the value reported for assets that have been securitised in item 13.1.
<b>Item 20.2</b>	Of the amount reported in item 20, report the value that is due to <i>non-residents</i> .

## 21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

**SBR:** submit item 21 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 21</b>	Report total liabilities (including <i>intra-group</i> liabilities). Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of item 19 and item 20.
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## Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* or *RFC* by the type of equity.

## 22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI* or *RFC*.

**SBR:** submit item 22 with accounting type of credit (equity).

<b>Item 22</b>	Report the total value of share capital.
<b>Item 22.1</b>	Report the value of ordinary share capital on issue.
<b>Item 22.2</b>	Report the value of <i>preference share</i> capital on issue.
<b>Item 22.3</b>	<p>Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.</p> <p>Exclude: <i>long-term</i> borrowings or <i>hybrid securities</i> that are treated as liabilities under the applicable Australian Accounting Standards (e.g. <i>hybrid securities treated as liabilities</i>). These should be reported in item 16.</p> <p>Item 22.3 is a derived item. Report the value of other share capital in item 22.3 as item 22 less the sum of item 22.1 and item 22.2.</p>

### 23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI* or *RFC*.

**SBR:** submit item 23 with accounting type of credit (equity).

<b>Item 23</b>	Report the value of total reserves.
<b>Item 23.1</b>	<p>Report the value of general reserves.</p> <p>This is derived from revenue profits and is mostly available for dividend payment.</p> <p>Exclude: any portion of <i>collective provisions</i> that forms part of shareholders' equity. These excluded amounts are to be recorded in <i>collective provisions</i> in item 6.</p>
<b>Item 23.2</b>	Report the value of <i>capital profits reserves</i> .
<b>Item 23.3</b>	<p>Report the value of asset revaluation reserves (ARR).</p> <p>Include amounts relating to the revaluation of:</p> <ul style="list-style-type: none"> <li>• <i>property, plant and equipment</i>;</li> <li>• <i>intangible assets</i>;</li> <li>• investment in subsidiaries;</li> <li>• investments in <i>associated entities</i>;</li> <li>• <i>non-current assets or disposal groups classified as held for sale</i>;</li> <li>and</li> <li>• other assets.</li> </ul>
<b>Item 23.4</b>	<p>Report the value of foreign currency translation reserves.</p> <p>Include: the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.</p>
<b>Item 23.5</b>	Report the value of cash flow hedge reserves.

	Include: the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 9, AASB 132, and AASB 7.
<b>Item 23.6</b>	Report the value of share-based payments reserves. Include: the equity-settled share-based payment reserve amounts as required by AASB 2.
<b>Item 23.7</b>	Report the value of any other reserves not reported in items 23.1 to 23.6. Include: dividend reinvestment plan reserve. Item 23.7 is a derived item. Report the value of other reserves in item 23.7 as item 23 less the sum of items 23.1 to 23.6 inclusive.

## 24. Total retained profits

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

**SBR:** submit item 24 with accounting type of credit (equity).

<b>Item 24</b>	Report the value of retained profits/losses or accumulated profits/losses.
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## 25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

**SBR:** submit item 25 with accounting type of credit (equity).

<b>Item 25</b>	Report the value of total shareholders' equity. Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of item 22, item 23, and item 24.
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## ARF\_720\_0B: ABS/RBA Statement of Financial Position (Reduced)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Monthly	
<b>Reporting Consolidation</b>	
Domestic	

### Section A: Assets

#### 1. Total currency and unallocated gold

- 1.1. Notes and coins
- 1.2. Unallocated gold

<b>Total (1)</b>

#### 2. Total funds on deposit at other financial institutions

- 2.1. Residents
  - 2.1.1. RBA
  - 2.1.2. ADIs
  - 2.1.3. Registered financial corporations
  - 2.1.4. Clearing houses and central counterparties
  - 2.1.5. Other financial institutions

At call (1)	Not at call (2)	Total (3)

2.2. Non-residents

2.2.1. *of which*: Clearing houses and central counterparties


**3. Total debt securities**

- 3.1. *of which*: Securities held for trading
- 3.2. *of which*: Securities not held for trading
- 3.3. Australian Government Securities - short-term
- 3.4. Australian Government Securities - long-term
- 3.5. Semi-government securities - short-term
- 3.6. Semi-government securities - long-term
- 3.7. ADI debt securities - short-term
- 3.8. ADI debt securities - long-term
- 3.9. Other financial institution debt securities - short-term
- 3.10. Other financial institution debt securities - long-term
- 3.11. Non-financial corporate debt securities - short-term
- 3.12. Non-financial corporate debt securities - long-term
- 3.13. SPV debt securities
- 3.14. Other debt securities - short term
- 3.15. Other debt securities - long term

<b>Total (1)</b>

**4. Total equity securities**

- 4.1. Securities held for trading
- 4.2. Securities not held for trading


**5. Net acceptances of customers**

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**6. Total loans and finance leases**

Total gross of provisions (1)	Individual provisions (2)	Collective provision (3)

**7. Deferred fees and commissions relating to loans and finance leases**

7.1. *of which:* Resident households

7.2. *of which:* Resident non-financial businesses

7.3. *of which:* Resident financial institutions

Total (1)

**8. Total property, plant and equipment**

8.1. Information technology equipment

8.1.1. Work in progress

8.1.1.1. Hardware and software application costs

8.1.1.2. Development and other on-going costs

8.1.2. In use

8.1.2.1. Hardware and software application costs

8.1.2.2. Development and other on-going costs

8.1.3. Other information technology equipment

8.2. Other property, plant and equipment

8.2.1. Property

Total gross of accumulated depreciation /impairment (1)	Accumulated depreciation /impairment (2)	Total net of accumulated depreciation /impairment (3)

8.2.2. Plant and equipment other than information technology equipment

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**9. Total intangible assets and goodwill**

- 9.1. Intangible assets with a finite life
- 9.2. Intangible assets with an infinite life
- 9.3. Goodwill

<b>Total gross of accumulated amortisation /impairment</b>	<b>Accumulated amortisation /impairment</b>	<b>Total net of accumulated amortisation /impairment</b>
(1)	(2)	(3)

**10. Total other assets**

- 10.1. Interest receivable
  - 10.1.1. Loans and finance leases
  - 10.1.2. Securities and other interest-earning assets
- 10.2. Capitalised expenses
- 10.3. Derivative financial instruments
  - 10.3.1. Trading book derivatives
  - 10.3.2. Banking book derivatives
- 10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements
- 10.5. Receivables related to securities sold not delivered / outstanding security settlements
- 10.6. Current and deferred tax assets
- 10.7. Loan and finance lease servicing rights
- 10.8. Defined benefit assets
- 10.9. Non-current assets and disposal groups classified as held for sale

<b>Total</b>
(1)

- 10.10. Items in suspense
- 10.11. Fees and commissions receivable
  - 10.11.1. *of which*: Resident households
  - 10.11.2. *of which*: Resident non-financial businesses
  - 10.11.3. *of which*: Resident financial institutions
- 10.12. Other assets
  - 10.12.1. *of which*: Non-financial assets — right-of-use assets arising from operating leases
  - 10.12.2. *of which*: Non-financial assets — excluding right-of-use assets arising from operating leases


**11. Total assets excluding intra-group assets**

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**12. Total intra-group assets**

- 12.1. Parent entity
- 12.2. SPVs
- 12.3. Other


**13. Total assets including intra-group assets**

- 13.1. *of which*: Assets that have been securitised
  - 13.1.1. Loans and finance leases
  - 13.1.2. Other
    - 13.1.2.1. *of which*: Assets that have been self-securitised




**Section B: Liabilities**

**14. Total deposits**

<b>Total (1)</b>

**15. Total acceptances**

<b>Total (1)</b>

**16. Total borrowings**

16.1. Debt securities

16.2. Loans and finance leases

16.2.1. Residents

16.2.1.1. ADIs

16.2.1.1.1. Fixed interest rate

16.2.1.1.2. Variable interest rate

16.2.1.2. Other residents

16.2.1.2.1. Fixed interest rate

16.2.1.2.2. Variable interest rate

16.2.2. Non-residents

16.3. Members' withdrawable shares

Short-term (1)	Long-term (2)	Long-term: of <i>which</i> : Matures in 12 months or less (3)

**17. Total provisions**

- 17.1. Dividends
- 17.2. Employee entitlements
- 17.3. Non-lending losses
- 17.4. Restructuring costs
- 17.5. Other provisions

<b>Total (1)</b>

**18. Total creditors and other liabilities**

- 18.1. Current and deferred tax liabilities
- 18.2. Defined benefit liabilities - current
- 18.3. Defined benefit liabilities - non-current
- 18.4. Interest payable
  - 18.4.1. Interest payable on debt securities
  - 18.4.2. Interest payable on deposits
  - 18.4.3. Interest payable on loans and finance leases
  - 18.4.4. Interest payable on other liabilities
- 18.5. Unearned interest
- 18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements
- 18.7. Payables related to securities purchased not delivered / outstanding security settlements
- 18.8. Derivative financial instruments
  - 18.8.1. Trading book derivatives
  - 18.8.2. Banking book derivatives

<b>Total (1)</b>

- 18.9. Liabilities included in disposal groups classified as held for sale
- 18.10. Items in suspense
- 18.11. Share capital repayable on demand
- 18.12. Other
  - 18.12.1. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident households
  - 18.12.2. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident non-financial businesses
  - 18.12.3. *of which*: Deferred fees and commissions relating to assets other than loans and finance leases received from resident financial institutions
  - 18.12.4. *of which*: Trade credit due to resident non-financial businesses
  - 18.12.5. *of which*: Trade credit due to resident financial institutions
  - 18.12.6. *of which*: Liabilities arising from operating leases


**19. Total liabilities excluding intra-group liabilities**

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**20. Total intra-group liabilities**

- 20.1. *of which*: Liabilities to SPVs representing the value of assets transferred for securitisation


**21. Total liabilities including intra-group liabilities**

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**Section C: Shareholders' Equity**

**22. Total share capital**

- 22.1. Ordinary shares
- 22.2. Preference shares
- 22.3. Other

<b>Total (1)</b>

**23. Total reserves**

- 23.1. General reserve
- 23.2. Capital profits reserve
- 23.3. Asset revaluation reserve
- 23.4. Foreign currency translation reserve
- 23.5. Cash flow hedge reserve
- 23.6. Share-based payments reserve
- 23.7. Other reserves

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**24. Retained profits**

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**25. Total shareholders' equity**

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# Reporting Form ARF 720.0B

## ABS/RBA Statement of Financial Position (Reduced)

### Instructions

These instructions assist completion of *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Reduced)* (ARF 720.0B). ARF 720.0B collects information relating to the balance sheet of *ADIs* on a *domestic books* basis.

Report detail on *loans* and *finance leases* on *Reporting Form ARF 720.1B ABS/RBA Loans & Finance Leases (Reduced)* (ARF 720.1B).

Report detail on *deposits* on *Reporting Form ARF 720.2B Deposits (Reduced)* (ARF 720.2B).

ARF 720.1B and ARF 720.2B reconcile to ARF 720.0B.

Information reported in ARF 720.0B is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates. This information may also be used by *APRA* for prudential and publication purposes.

### Reporting level

ARF 720.0B must be completed by each *ADI* to which this Reporting Standard applies under paragraphs 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 720.0B must be reported as at the end of the *reporting period*.

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

### Counterparties

Assets and liabilities with *related parties* (*intra-group* assets and liabilities) are separately identified on the ARF 720.0B. Report *credit outstanding* for *loans* and *finance leases* gross of *collective provisions* and *individual provisions*. Note that this differs from the reporting of *loans* and *finance leases* under Australian Accounting Standards.

Include assets and liabilities with both *residents* and *non-residents*.

### Values

Unless otherwise specifically stated, information reported on this form must comply with Australian Accounting Standards.

Report monetary amounts on ARF 720.0B in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 720.0B as whole dollars.

## Standard Business Reporting (SBR)

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting type 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’ are examples and must not be taken as an exhaustive list of items to be included or excluded.

### Section A: Assets

Section A collects information about the value of the assets of the *ADI* due to both *residents* and *non-residents*.

Exclude assets due from *related parties* (*intra-group* assets) from items 1 to 11 inclusive, and report them in items 12 and 13 only.

#### 1. Total currency and unallocated gold

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI*.

**SBR:** submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Item 1</b>	Report the value of holdings of currency and <i>unallocated gold</i> . Item 1 is a derived item. Report the value of currency and <i>unallocated gold</i> in item 1 as the sum of item 1.1 and item 1.2.
<b>Item 1.1</b>	Report the value of holdings of <i>notes and coins</i> .
<b>Item 1.2</b>	Report the value of holdings of <i>unallocated gold</i> . Exclude: <ul style="list-style-type: none"> <li>• <i>allocated gold</i>. Report this as other assets (item 10.12).</li> <li>• <i>loans</i> repayable in gold bullion. Report these as <i>loans</i> (items 6 or 12).</li> </ul>

## 2. Total funds on deposit at other financial institutions

Item 2 collects information on the value of funds of the *ADI* on *deposit* at other *financial institutions*, by type of *deposit* and counterparty.

**SBR:** submit item 2 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	Report the value of funds on <i>deposit</i> that are at call.
<b>Column 2</b>	Report the value of funds on <i>deposit</i> that are not at call.
<b>Column 3</b>	Report the total value of funds on <i>deposit</i> . Column 3 is a derived item. Report the value of funds on <i>deposit</i> in column 3 as the sum of column 1 and column 2.

<b>Item 2</b>	Report funds on <i>deposit</i> with <i>resident</i> and <i>non-resident financial institutions</i> . Item 2 is a derived item. Report the value of funds on <i>deposit</i> in item 2 as the sum of item 2.1 and item 2.2.
<b>Item 2.1</b>	Report funds on <i>deposit</i> with <i>resident financial institutions</i> .
<b>Item 2.1.1</b>	Report funds on <i>deposit</i> with <i>RBA</i> .
<b>Item 2.1.2</b>	Report funds on <i>deposit</i> with <i>resident ADIs</i> .
<b>Item 2.1.3</b>	Report funds on <i>deposit</i> with <i>resident registered financial corporations</i> .
<b>Item 2.1.4</b>	Report funds on <i>deposit</i> with <i>resident clearing houses and central counterparties</i> .
<b>Item 2.1.5</b>	Report funds on <i>deposit</i> with <i>resident financial institutions</i> that are not the <i>RBA</i> , <i>ADIs</i> , <i>registered financial corporations</i> or <i>clearing houses and central counterparties</i> . Item 2.1.5 is a derived item. Report the value of funds on <i>deposit</i> in item 2.1.5 as item 2.1 less the sum of items 2.1.1 to 2.1.4 inclusive.
<b>Item 2.2</b>	Report funds on <i>deposit</i> with <i>non-resident financial institutions</i> .
<b>Item 2.2.1</b>	Of the amount reported in item 2.2, report the value that is funds on <i>deposit</i> with <i>non-resident clearing houses and central counterparties</i> .

## 3. Total debt securities

Item 3 collects information on the value of *debt securities* held by the *ADI* by the type of *debt security*.

**SBR:** submit item 3 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

Report each item adjusted for the value of *short-sold positions*. That is, report the value of *debt securities* held less the value of *debt securities* sold short.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Item 3</b>	Report the value of <i>debt securities</i> held.  Item 3 is a derived item. Report the value of <i>debt securities</i> held in item 3 as the sum of items 3.3 to 3.15 inclusive.  The value reported for item 3 also equals the sum of item 3.1 and item 3.2.
<b>Item 3.1</b>	Of the amount reported in item 3, report the value of <i>securities held for trading</i> held.
<b>Item 3.2</b>	Of the amount reported in item 3, report the value of <i>securities not held for trading</i> held.
<b>Item 3.3</b>	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.4</b>	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.5</b>	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.6</b>	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.7</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident ADIs</i> and have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.8</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident ADIs</i> and have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.9</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.10</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.11</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.12</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.13</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident SPVs</i> .
<b>Item 3.14</b>	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.13 that have an <i>original maturity</i> of less than or



	equal to 12 months.
<b>Item 3.15</b>	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.13 that have an <i>original maturity</i> of greater than 12 months.

#### 4. Total equity securities

Item 4 collects information on the value of *equity securities* held by the *ADI*.

**SBR:** submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

Report each item adjusted for the value of *short-sold positions*. That is, report the value of *equity securities* held less the value of *equity securities* sold short.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Item 4</b>	Report the value of <i>equity securities</i> held. Item 4 is a derived item. Report the value of <i>equity securities</i> held in item 4 as the sum of item 4.1 and item 4.2.
<b>Item 4.1</b>	Report the value of <i>equity securities</i> held that are <i>securities held for trading</i> .
<b>Item 4.2</b>	Report the value of <i>equity securities</i> held that are <i>securities not held for trading</i> .

#### 5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

**SBR:** submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution). Report these as *debt securities* (item 3).

<b>Item 5</b>	Report the value of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
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#### 6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

Report detail on *loans* and *finance leases* by counterparty and other characteristics on ARF 720.1B. The totals reported on ARF 720.1B reconcile to this item. See the instructions for ARF 720.1B for more detail on the specific items that reconcile.

Exclude assets due from *related parties*. Report these in items 12 and 13.

Only include *loans* and *finance leases* that are held on-balance sheet.

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. Report these as other assets (item 10.6).

<b>Column 1</b>	Report the value of <i>credit outstanding</i> . <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of <i>individual provisions</i> . <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of <i>collective provisions</i> . <b>SBR:</b> submit column 3 with accounting type of credit (liabilities).

<b>Item 6</b>	Report for <i>loans</i> and <i>finance leases</i> .
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## 7. Deferred fees and commissions relating to loans and finance leases

Item 7 collects information on the value of *deferred fees and commissions* relating to *loans* and *finance leases* reported in item 6.

**SBR:** submit item 7 with accounting type of credit (liabilities).

Exclude any *deferred fees and commissions* relating to *loans* and *finance leases* to *related parties*. Report these in items 12 and 13.

<b>Item 7</b>	Report the total value of <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 6.
<b>Item 7.1</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident households</i> .
<b>Item 7.2</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> .
<b>Item 7.3</b>	Of the total amount reported in item 7, report <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> .

## 8. Total property, plant and equipment

Item 8 collects information on the value of *property, plant and equipment* by the type of asset.

Exclude assets due from *related parties*. Report these in items 12 and 13.

Exclude assets acquired or held for sale. Report these assets as *non-current assets and disposal groups classified as held for sale* (item 10.9).

<b>Column 1</b>	Report the value of the <i>property, plant and equipment</i> . Report column 1 gross of any accumulated depreciation and/or impairment. <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated depreciation and/or impairment for the assets. <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of the assets net of accumulated depreciation and/or impairment. Column 3 is a derived item. Report the value of net <i>property, plant and equipment</i> in column 3 as column 1 less column 2. <b>SBR:</b> submit column 3 with accounting type of debit (assets).

<b>Item 8</b>	Report <i>property, plant and equipment</i> .
<b>Item 8.1</b>	Report <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Exclude: information technology that is treated as an <i>intangible asset</i> for accounting purposes. Report these as <i>intangible assets</i> (item 9).
<b>Item 8.1.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Item 8.1.1 is a derived item. Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> in item 8.1.1 as the sum of item 8.1.1.1 and item 8.1.1.2.
<b>Item 8.1.1.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.1.1.2</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.1.2</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> . Item 8.1.2 is a derived item. Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>property, plant and equipment</i> in item 8.1.2 as the sum of item 8.1.2.1 and item 8.1.2.2.
<b>Item 8.1.2.1</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.1.2.2</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.1.3</b>	Report any other <i>information technology equipment</i> classified as <i>property, plant and equipment</i> that is not ' <i>work in progress</i> ' <i>information</i>

	<p><i>technology equipment</i> or '<i>in use</i>' <i>information technology equipment</i>.</p> <p>Item 8.1.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as <i>property, plant and equipment</i> that is not '<i>work in progress</i>' <i>information technology equipment</i> or '<i>in use</i>' <i>information technology equipment</i> in item 8.1.3 as item 8.1 less the sum of item 8.1.1 and item 8.1.2.</p>
<b>Item 8.2</b>	<p>Report any other <i>property, plant and equipment</i> not reported in item 8.1.</p> <p>Item 8.2 is a derived item. Report the value of other <i>property, plant and equipment</i> in item 8.2 as item 8 less item 8.1.</p>
<b>Item 8.2.1</b>	Report <i>property</i> .
<b>Item 8.2.2</b>	Report <i>plant and equipment</i> other than <i>information technology equipment</i> reported in item 8.1.

## 9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Column 1</b>	<p>Report the value gross of any accumulated amortisation and/or impairment.</p> <p><b>SBR:</b> submit column 1 with accounting type of debit (assets).</p>
<b>Column 2</b>	<p>Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i>.</p> <p><b>SBR:</b> submit column 2 with accounting type of credit (liabilities).</p>
<b>Column 3</b>	<p>Report the value net of accumulated amortisation and/or impairment.</p> <p>Column 3 is a derived item. Report the value of in column 3 as column 1 less column 2.</p> <p><b>SBR:</b> submit column 3 with accounting type of debit (assets).</p>

<b>Item 9</b>	<p>Report <i>intangible assets</i> and <i>goodwill</i>.</p> <p>For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of items 9.1 to 9.3 inclusive.</p>
<b>Item 9.1</b>	Report <i>intangible assets</i> with a finite life.
<b>Item 9.2</b>	Report <i>intangible assets</i> with an infinite life.
<b>Item 9.3</b>	Report <i>goodwill</i> .

## 10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

**SBR:** submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Item 10</b>	Report the value of other assets that are not reported in items 1 to 9.
<b>Item 10.1</b>	Report the value of <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of item 10.1.1 and item 10.1.2.
<b>Item 10.1.1</b>	Report the value of <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
<b>Item 10.1.2</b>	Report the value of <i>interest receivable</i> relating to securities and other interest-earning assets. Exclude <i>loans</i> and <i>finance leases</i> . Report these in item 10.1.1.
<b>Item 10.2</b>	Report the value of <i>capitalised expenses</i> .
<b>Item 10.3</b>	Report the value of <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of item 10.3.1 and item 10.3.2.
<b>Item 10.3.1</b>	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .
<b>Item 10.3.2</b>	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .
<b>Item 10.4</b>	Report the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
<b>Item 10.5</b>	Report the value of outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 10.6</b>	Report the value of current and deferred tax assets.
<b>Item 10.7</b>	Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loans</i> or <i>finance leases</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loans</i> and <i>finance leases</i> services to those customers.  Also report any purchased <i>loans</i> and <i>finance leases</i> servicing rights arising in the acquisition of an entire <i>financial institution</i> . The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.

<b>Item 10.8</b>	Report the value of defined benefit assets. Report defined benefit assets according to the classification and measurement basis used in AASB 119.
<b>Item 10.9</b>	Report the value of <i>non-current assets and disposal groups classified as held for sale</i> .
<b>Item 10.10</b>	Report the value of items in suspense or unreconciled/unidentified transactions/balances.
<b>Item 10.11</b>	Report the value of fees and commissions due but not yet paid.
<b>Item 10.11.1</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident households</i> .
<b>Item 10.11.2</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i> .
<b>Item 10.11.3</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident financial institutions</i> .
<b>Item 10.12</b>	Report the value of any other assets not separately reported in items 10.1 to 10.11. Include: <ul style="list-style-type: none"> <li>• <i>allocated gold</i> and</li> <li>• <i>valuables</i>.</li> </ul> Item 10.12 is a derived item. Report the value of other assets in item 10.12 as item 10 less the sum of item 10.1, item 10.2, item 10.3, items 10.4 to 10.10 inclusive, and item 10.11.
<b>Item 10.12.1</b>	Of the amount reported in item 10.12, report the value that comprises right-of-use assets arising from operating leases as per AASB 16.
<b>Item 10.12.2</b>	Of the amount reported in item 10.12, report the value that is non-financial assets excluding right-of-use assets arising from operating leases reported at 10.12.1.

## 11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

**SBR:** submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. Report these in items 12 and 13.

<b>Item 11</b>	Report the value of total assets (excluding <i>intra-group</i> assets). Item 11 is a derived item. Report the value of total assets excluding <i>intra-group</i> in item 11 as the sum of item 1, item 2 (column 3), item 3, item 4, item 5, item 6 (column 1), item 8 (column 3), item 9 (column 3), and item 10, less the sum of item 6 (column 2), item 6 (column 3), and item 7.
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## 12. Total intra-group assets

Item 12 collects information on the value of total assets due from *related parties* (*intra-group* assets).

**SBR:** submit item 12 with accounting type of debit (assets).

Exclude assets from *non-related parties*.

<b>Item 12</b>	Report the value of total <i>intra-group</i> assets.
<b>Item 12.1</b>	Report the value of <i>intra-group</i> assets due from the <i>parent entity</i> .
<b>Item 12.2</b>	Report the value of <i>intra-group</i> assets due from <i>SPVs</i> .
<b>Item 12.3</b>	Report the value of <i>intra-group</i> assets due from <i>related parties</i> other than the <i>parent entity</i> and <i>SPVs</i> .  Item 12.3 is a derived item. Report the value of other <i>intra-group</i> assets in item 12.3 as item 12 less the sum of item 12.1 and item 12.2.

## 13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

**SBR:** submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

<b>Item 13</b>	Report the value of total assets (including <i>intra-group</i> assets).  Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of item 11 and item 12.
<b>Item 13.1</b>	Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i> .  Item 13.1 equals the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).
<b>Item 13.1.1</b>	Report the value of <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.
<b>Item 13.1.2</b>	Report the value of any assets, other than <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.  Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as item 13.1 less item 13.1.1.
<b>Item 13.1.2.1</b>	Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i> .

## Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* due to both *residents* and *non-residents*.

Report liabilities due to *related parties* (*intra-group* liabilities) in items 20 and 21 only.

### 14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI*.

Detail on *deposits* by counterparty and type of *deposit* is reported on ARF 720.2B. The total reported on ARF 720.2B reconciles to this item. See the ARF 720.2B instructions for more detail on the specific items that reconcile.

**SBR:** submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 14</b>	Report the value of <i>deposits</i> .
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### 15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

**SBR:** submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution).

<b>Item 15</b>	Report the value of <i>acceptances</i> of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
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### 16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI*.

**SBR:** submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Column 1</b>	Report the value with an <i>original maturity</i> of 12 months or less.
<b>Column 2</b>	Report the value with an <i>original maturity</i> of greater than 12 months.
<b>Column 3</b>	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.



<b>Item 16</b>	Report total borrowings. Item 16 is a derived item. Report the value of borrowings in item 16 as the sum of item 16.1, item 16.2, and item 16.3.
<b>Item 16.1</b>	Report <i>debt securities</i> .
<b>Item 16.2</b>	Report <i>loans</i> and <i>finance leases</i> . Item 16.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.2 as the sum of item 16.2.1 and item 16.2.2.
<b>Item 16.2.1</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i> . Item 16.2.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases – residents</i> in item 16.2.1 as the sum of item 16.2.1.1 and item 16.2.1.2.
<b>Item 16.2.1.1</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> . Exclude: settlement account balances. Report these as <i>deposits</i> (item 14). Item 16.2.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.2.1.1 as the sum of item 16.2.1.1.1 and item 16.2.1.1.2.
<b>Item 16.2.1.1.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.2.1.1.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.2.1.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> . Item 16.2.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases – other residents</i> in item 16.2.1.2 as the sum of item 16.2.1.2.1 and item 16.2.1.2.2.
<b>Item 16.2.1.2.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.2.1.2.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.2.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .
<b>Item 16.3</b>	Report members' withdrawable shares.

## 17. Total provisions

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* relating to *loans* and *finance leases*.  
**SBR:** submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 17</b>	Report the total value of provisions.
<b>Item 17.1</b>	Report the value of <i>provisions for dividends</i> .
<b>Item 17.2</b>	Report the value of provisions for employee entitlements. Include: provisions for long service leave, annual leave, staff <i>housing loan</i> benefits, health fund subsidy and other employee entitlements. Report this in accordance with the requirements of AASB 119.
<b>Item 17.3</b>	Report the value of provisions for non-lending losses. Include: <ul style="list-style-type: none"> <li>• provision for self-insurance;</li> <li>• frauds;</li> <li>• litigation, fraud detection and prevention;</li> <li>• forgeries; and</li> <li>• non-transferred insurance risks.</li> </ul>
<b>Item 17.4</b>	Report the value of provisions raised for the restructuring of an organisation. Include: <ul style="list-style-type: none"> <li>• severance, termination and redundancy payments; and</li> <li>• integration costs.</li> </ul>
<b>Item 17.5</b>	Report the value of any other provisions not reported in items 17.1 to 17.4. Include: <ul style="list-style-type: none"> <li>• <i>individual provisions</i> for off-balance sheet credit related commitments;</li> <li>• leased premises surplus to current requirements; and</li> <li>• provision for subsidiary integration costs.</li> </ul> Exclude: provisions for lending losses. Report these in item 6. Item 17.5 is a derived item. Report the value of other provisions in item 17.5 as item 17 less the sum of items 17.1 to 17.4 inclusive.

## 18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to *non-related parties* that are not reported in items 14 to 17, by type of liability.

**SBR:** submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 18</b>	Report the value of any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
<b>Item 18.1</b>	Report the value of current and deferred tax liabilities.

<b>Item 18.2</b>	Report the value of current defined benefit liabilities. This must be consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.3</b>	Report the value of non-current defined benefit liabilities. This must be consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.4</b>	Report the value of <i>interest payable</i> .
<b>Item 18.4.1</b>	Report the value of <i>interest payable</i> on <i>debt securities</i> .
<b>Item 18.4.2</b>	Report the value of <i>interest payable</i> on <i>deposits</i> .
<b>Item 18.4.3</b>	Report the value of <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
<b>Item 18.4.4</b>	Report the value of <i>interest payable</i> on any other liabilities other than <i>debt securities</i> , <i>deposits</i> , <i>loans</i> and <i>finance leases</i> . Item 18.4.4 is a derived item. Report the value of other <i>interest payable</i> in item 18.4.4 as item 18.4 less the sum of items 18.4.1 to 18.4.3 inclusive.
<b>Item 18.5</b>	Report the value of <i>unearned interest</i> .
<b>Item 18.6</b>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
<b>Item 18.7</b>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. This typically occurs where securities transactions are recorded on a trade-date basis rather than a settlement-day basis. Include amounts payable to all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 18.8</b>	Report the value of <i>derivative</i> financial instruments classified as liabilities. Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of item 18.8.1 and item 18.8.2.
<b>Item 18.8.1</b>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .
<b>Item 18.8.2</b>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
<b>Item 18.9</b>	Report the value of liabilities included in disposal groups classified as held for sale consistent with AASB 5.
<b>Item 18.10</b>	Report the value of items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
<b>Item 18.11</b>	Report the value of share capital repayable on demand.
<b>Item 18.12</b>	Report the value of any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.11. Include: <i>deferred fees and commissions</i> , except <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7.

	Exclude: <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7.  Item 18.12 is a derived item. Report the value of other liabilities in item 18.12 as item 18 less the sum of items 18.1 to 18.3 inclusive, item 18.4, items 18.5 to 18.7 inclusive, item 18.8, and items 18.9 to 18.11 inclusive.
<b>Item 18.12.1</b>	Of the amount reported in item 18.12, report the value that is for <i>deferred fees and commissions</i> received from <i>resident households</i> .
<b>Item 18.12.2</b>	Of the amount reported in item 18.12, report the value that is for <i>deferred fees and commissions</i> received from <i>resident non-financial businesses</i> .
<b>Item 18.12.3</b>	Of the amount reported in item 18.12, report the value that is for <i>deferred fees and commissions</i> received from <i>resident financial institutions</i> .
<b>Item 18.12.4</b>	Of the amount reported in item 18.12, report the value that is for <i>trade credit</i> due to <i>resident non-financial businesses</i> .
<b>Item 18.12.5</b>	Of the amount reported in item 18.12, report the value that is for <i>trade credit</i> due to <i>resident financial institutions</i> .
<b>Item 18.12.6</b>	Of the amount reported in item 18.12, report the value that comprises lease liabilities arising from operating leases as per AASB 16.

## 19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

**SBR:** submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. Report these in items 20 and 21.

<b>Item 19</b>	Report the value of total liabilities to <i>non-related parties</i> .  Item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of item 14, item 15, item 16 (column 1 and column 2), item 17, and item 18.
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## 20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties (intra-group liabilities)*.

Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. Report these with *intra-group loans* and *finance leases* in items 12 and 13.

**SBR:** submit item 20 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

<b>Item 20</b>	Report the value of total <i>intra-group</i> liabilities.
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<b>Item 20.1</b>	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> .  Item 20.1 equals the value reported for assets that have been securitised in item 13.1.
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## 21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

**SBR:** submit item 21 with accounting type of credit (liabilities).

<b>Item 21</b>	Report the value of total liabilities (including <i>intra-group</i> liabilities).  Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of item 19 and item 20.
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## Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* by the type of equity.

## 22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI*.

**SBR:** submit item 22 with accounting type of credit (equity).

<b>Item 22</b>	Report the total value of share capital.
<b>Item 22.1</b>	Report the value of ordinary share capital on issue.
<b>Item 22.2</b>	Report the value of <i>preference share</i> capital on issue.
<b>Item 22.3</b>	Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.  Exclude <i>long-term</i> borrowings or <i>hybrid securities</i> that are treated as liabilities under the applicable Australian Accounting Standards (e.g. <i>hybrid securities treated as liabilities</i> ). Report these in item 16.  Item 22.3 is a derived item. Report the value of other share capital in item 22.3 as item 22 less the sum of item 22.1 and item 22.2.

## 23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI*.

**SBR:** submit item 23 with accounting type of credit (equity).

<b>Item 23</b>	Report the value of total reserves.
<b>Item 23.1</b>	Report the value of general reserves.

	<p>This is derived from revenue profits and is mostly available for dividend payment.</p> <p>Exclude: any portion of <i>collective provisions</i> that forms part of shareholders' equity. These excluded amounts are to be recorded in <i>collective provisions</i> in item 6.</p>
<b>Item 23.2</b>	Report the value of <i>capital profits reserves</i> .
<b>Item 23.3</b>	<p>Report the value of asset revaluation reserves (ARR).</p> <p>Include amounts relating to the revaluation of:</p> <ul style="list-style-type: none"> <li>• <i>property, plant and equipment</i>;</li> <li>• <i>intangible assets</i>;</li> <li>• investment in subsidiaries;</li> <li>• investments in <i>associated entities</i>;</li> <li>• <i>non-current assets or disposal groups classified as held for sale</i>; and</li> <li>• other assets.</li> </ul>
<b>Item 23.4</b>	<p>Report the value of foreign currency translation reserves.</p> <p>Include: the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.</p>
<b>Item 23.5</b>	<p>Report the value of cash flow hedge reserves.</p> <p>Include: the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 9, AASB 132, and AASB 7.</p>
<b>Item 23.6</b>	<p>Report the value of share-based payments reserves.</p> <p>Include: the equity-settled share-based payment reserve amounts as required by AASB 2.</p>
<b>Item 23.7</b>	<p>Report the value of any other reserves not reported in items 23.1 to 23.6.</p> <p>Include: dividend reinvestment plan reserve.</p> <p>Item 23.7 is a derived item. Report the value of other reserves in item 23.7 as item 23 less the sum of items 23.1 to 23.6 inclusive.</p>

#### 24. Total retained profits or accumulated losses at the end of the period

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

**SBR:** submit item 24 with accounting type of credit (equity).

<b>Item 24</b>	Report the value of retained profits/losses or accumulated profits/losses.
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#### 25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

**SBR:** submit item 25 with accounting type of credit (equity).

<b>Item 25</b>	Report the value of total shareholders' equity. Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of item 22, item 23 and item 24.
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