Reporting Forms ARF 210.1A and ARF 210.1B

Liquidity Coverage Ratio

Instructions

These instructions assist completion of *Reporting Form ARF 210.1A Liquidity Coverage Ratio – all currencies* (**ARF 210.1A**) and *Reporting Form ARF 210.1B Liquidity Coverage Ratio – AUD only* (**ARF 210.1B**). ARF 210.1A and ARF 210.1B collect information for the calculation of the Liquidity Coverage Ratio (LCR) of an authorised deposit-taking institution (ADI). ARF 210.1A calculates the total LCR and ARF 210.1B calculates the LCR of AUD only currency exposure. In completing these forms, ADIs should refer to *Prudential Standard APS 210 Liquidity* (**APS 210**) and *Prudential Practice Guide APG 210 Liquidity* (**APG 210**).

Reporting Level

ARF 210.1A and ARF 210.1B are to be completed by LCR ADIs for each reporting consolidation level as follows:

- For locally incorporated ADIs, ARF 210.1A is to be completed at Level 1 and Level 2. ARF 210.1B is to be completed at Level 2. For ADIs without a Level 2 consolidation ARF 210.1B is to be completed at Level 1.

- For foreign ADIs, ARF 210.1A and ARF 210.1B are to be completed for the domestic book of the licensed ADI.

For the purposes of reporting ARF 210.1A and ARF 210.1B, where an ADI (or a member of its Level 2 consolidated group) is the originator of the securitised assets in a securitisation (regardless of whether the securitisation meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation* (**APS 120**)), the corresponding assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included as assets and liabilities in ARF 210.1A and ARF 210.1B.

Reporting basis and units of measurement

ARF 210.1A and ARF 210.1B are to be completed as at the last day of the relevant reporting period i.e. the relevant quarter.

Report all items on ARF 210.1A and ARF 210.1B in accordance with Australian Accounting Standards unless otherwise specified.

Volume is to be completed in Australian dollars (**AUD**) in millions of dollars rounded to one decimal place.

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

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed to do so.

~~Implementation~~

~~An ADI may complete ARF 210.1A and ARF 210.1B on a best endeavours basis for the quarters ended 30 June 2014 and 30 September 2014.~~

Specific Instructions

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

Counterparty definitions

Information requested by counterparty type in ARF 210.1A and ARF 210.1B is defined as follows:

Retail customer

Retail customer refers to a natural person as defined in paragraphs 33 and 34 of Attachment A of APS 210.

Small and medium enterprise (SME)

SME is defined in paragraph 46 and footnote 6 of Attachment A of APS 210 and paragraphs 117 to 120 of APG 210.

ADI/Bank

'ADI/Bank' refers to an authorised deposit-taking institution within the meaning of the *Banking Act 1959* and banking institutions in offshore jurisdictions.

Financial institution

Financial institution is defined in paragraph 7(b) of APS 210. ADIs are to exclude ADI/Bank in this counterparty category if separately requested in the reporting item.

Intra-group

Intra-group amounts are requested in these forms as a memo item (*'of which'* for selected row items). Intra-group refers to an associated entity of an ADI within the meaning of section 50AAA of the *Corporations Act 2001*. For foreign ADIs, intra-group includes the head office and other branches of the foreign bank.

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (**LCR**) has two components:

- The numerator of the LCR is equal to the value of the stock of liquid assets in stressed conditions (Section A); and
- The denominator of the LCR is equal to total net cash outflows, calculated according to the scenario parameters.

The term 'total net cash outflows' is defined as 'total expected cash outflows' (Section B) minus 'total expected cash inflows' (Section C) up to 75 per cent cash outflows, in the specified stress scenario for the subsequent 30 calendar days.

An amount must be entered in each field. If the item is not applicable or there is no amount to be reported, a zero amount must be entered.

Column description in ARF 210.1

Column 1	Collects the amount/market value prior to the application of the scenario parameters (weights). The amount or value specified is to be entered in this column. Derived fields are indicated.
Column 2	Weights are pre-defined haircuts for liquid assets, run-off rates for cash outflows and inflow rates for cash inflows. All pre-defined weights are in accordance with the requirements of Attachment A of APS 210 with the following exclusions: • weights to cater for and advised by offshore jurisdictions where the ADI operates; and • weights set in consultation with APRA.
Column 3	Calculates the weighted amounts for most items except where requested in the instructions. Where fields are derived, they are calculated by multiplying the amount in column 1 by the weight in column 2.

Section A: Liquid Assets

This section captures the total value of high-quality liquid assets (**HQLA**), Reserve Bank of New Zealand (RBNZ) eligible securities and approved alternative liquid assets (**ALA**) that are included in the numerator of the LCR calculation.

The range of qualifying HQLA denominated in Australian dollars are notes and coin, balances held with the RBA, Commonwealth Government and semi-government securities.[1]

All assets must meet the operational requirements as outlined in paragraphs 21 to 24 of Attachment A of APS 210.

All assets in the stock must be available for the ADI to convert into cash through outright sale or repo to fill funding gaps between cash inflows and outflows at any time during the 30 day stress period.

[1] Refer to APRA media release 'APRA clarifies implementation of global liquidity standards in Australia' at http://www.apra.gov.au/MediaReleases/Pages/11_03.aspx.

An ADI is permitted to hedge the price risks associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the associated risks, the ADI should take into account (in the market value applied to each asset) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold).

When included as part of the stock, liquid assets cannot be counted as cash inflows even if they mature within 30 days i.e. double-counting is not allowed.

Item 1	Item 1 is a derived item calculated as the sum of Items 1.1 to 1.4. Report ***HQLA1*** in these items.
HQLA1	HQLA-1 is defined in paragraph 9 of Attachment A of APS 210.
Item 1.1	Report all notes and coin held by the ADI that are immediately available to meet obligations. Exclude deposits placed at or receivables from other financial institutions.
Item 1.2	Item 1.2 collects information on central bank balances that can be drawn in times of stress. Report all settlement account balances and any other funds held with the RBA which can be drawn down in times of stress in Item 1.2.1. Report ~~the portion of ESA balance in Item 1.2.1 held against~~ RBA Repos contracted at the cash rate target in Item 1.2.1.1. Report settlement account balances, central bank reserves, overnight and term deposits held with foreign central banks which can be drawn down in times of stress in Item 1.2.2. Amounts not included in Items 1.2.1 and 1.2.2 and that expire within 30 days are to be reported in Item 2.4 of Section C. Amounts required to be installed in the central bank reserves within 30 days are to be reported in Item 2.3.7 of Section B.
Item 1.3	Collects information on securities with a zero per cent risk weight. Report the market value of ***unencumbered*** marketable debt securities with a zero per cent risk weight under the standardised approach to credit risk of the Basel II framework by counterparty type in Items 1.3.1 to 1.3.8~~5~~. Report securities issued by the Australian Commonwealth Government (CGS) in Item 1.3.1. Report securities issued by the Australian State Government or Territory Central Borrowing Authorities (semi-government) in Item 1.3.2.

	Report securities issued by foreign sovereigns in Item 1.3.3. Report securities guaranteed by the Australian Government in Item 1.3.4. Report securities guaranteed by foreign sovereigns in Item 1.3.5. Report securities issued or guaranteed by central banks in Item 1.3.6. Report securities issued or guaranteed by public sector entities (PSEs) in Item 1.3.7. Report securities issued or guaranteed by the Bank of International Settlements (BIS), the International Monetary Fund (IMF), the European Central Bank (ECB) and European Community (EC) or multilateral development banks (MDBs) in Item 1.3.8.
Unencumbered	Unencumbered means free of legal, regulatory, contractual or other restrictions on the ability of the ADI to liquidate, sell, transfer, or assign the asset.
Item 1.4	Item 1.4 collects information on sovereign/central bank debt securities where the sovereign has a non-zero per cent risk-weight which are not eligible for inclusion in Item 1.3 because of the non-zero per cent risk-weight of that country. Report unencumbered debt securities issued by the sovereign or central bank in the domestic currency of that country in Item 1.4.1. Only include debt issued by sovereigns or central banks of a jurisdiction to the extent that the liquidity risk is taken in that jurisdiction. Report unencumbered debt securities issued by the domestic sovereign or central bank in foreign currencies to the extent that the holding of such debt securities matches the currency needs of the ADI's operations in that specific jurisdiction in Item 1.4.2. For ARF 210.1B, report unencumbered debt securities issued by the sovereign or central bank, to the extent that the holding of such debt securities matches the currency needs of the ADI's operations in that specific jurisdiction, in Item 1.4.
Item 1.5	Item 1.5 is a derived ~~I~~item on the ***adjusted amount of HQLA1*** stock calculated as the sum of Items 1, 1.5.1 and 1.5.2. If the sum is less than zero, zero will be derived for this item. This amount is used for the purpose of calculating the cap on HQLA2. The formula for item 1.5 is:

	Maximum [sum(Item 1+Item1.5.1+Item 1.5.2),0] Item 1.5.1 is a derived item for the adjustment to the amount of HQLA1 due to secured lending/borrowing transactions involving HQLA1. Report the adjustment to the amount of HQLA1 as a result of collateral swaps in Item 1.5.2.
Adjusted amount of HQLA1	Defined in paragraph 8 of Attachment A of APS 210.

Item 2	Item 2 is a derived item calculated as the sum of Items 2.1 to 2.4. Report ***HQLA2*** in these items. Report the market value of unencumbered marketable debt securities assigned with a 20 per cent risk-weight under the standardised approach to credit risk of the Basel II framework by counterparty type in Items 2.1 and 2.2. Report securities issued or guaranteed by sovereigns or central banks in Item 2.1. Report securities issued or guaranteed by PSEs or MDBs in Item 2.2. Report non-financial corporate securities with an External Credit Assessment Institution (***ECAI***) rating of at least a Credit Rating Grade 1 in Item 2.3. Report covered bonds, not issued by the ADI itself or any of its associated entities, with ECAI rating of at least a Credit Rating Grade 1 in Item 2.4.
HQLA2	HQLA2 is defined in paragraph 10 of Attachment A of APS 210.
ECAI	Represents grades of credit ratings to which external credit assessment institution (ECAI) ratings are mapped. The mapping of rating grades is defined in Attachment F of APS 112 *Capital Adequacy: Standardised Approach to Credit Risk* (**APS 112**).
Item 2.5	Item 2.5 is a derived item for the ***adjusted amount of HQLA2*** stock calculated as the sum of Items 2, 2.5.1 and 2.5.2. This amount is used for the purposes of calculating the cap on HQLA2. Item 2.5.1 is a derived item on the adjustment to the amount of HQLA2 due to secured lending/borrowing transactions involving HQLA2 and calculated by the formula:

	Section B Item 4.2.2 + Section B Item 4.5.4 – Section C Item 1.1.2.2. Report the adjustment to the amount of HQLA2 as a result of collateral swaps in Item 2.5.2.
Adjusted amount of HQLA2	Defined in paragraph 8 of Attachment A of APS 210.
Item 2.6	Item 2.6 is a derived item for the total adjustment to HQLA due to the 40 per cent cap on HQLA2 required for the purpose of calculating the LCR as defined in paragraph 7 of Attachment A of APS 210. If the result of the calculation is less than zero, zero will be derived. The formula for Item 2.6 is: Maximum ((Adjusted HQLA2 – 2/3*Adjusted HQLA1),0).

Item 3	Item 3 is a derived item for total HQLA calculated as the sum of Item 1 and Item 2 less Item 2.6. For an ADI that has approval from APRA to include other liquid assets in its HQLA stock, report the total approved liquid assets and adjustments in Item 3.1. For ADIs where Item 3.1 is not applicable, enter a zero amount.

Item 4	Report the market value of all unencumbered ***Reserve Bank of New Zealand (RBNZ) eligible securities*** after applicable RBNZ haircuts in Item 4. The securities included must meet the operational requirements defined in paragraphs 21 to 24 of Attachment A of APS 210. This item is only to be completed by locally incorporated ADIs with New Zealand subsidiary operations. Other ADIs are to enter a zero amount in Item 4.
RBNZ eligible securities	Represents securities that the RBNZ will accept in its domestic market operations.

Item 5	Item 5 is a derived item of total alternative liquid assets (***ALA***) calculated as the sum of Items 5.3 and 5.5. Items 5.1, 5.2 and 5.4 are to be completed by ADIs that have a secured committed liquidity facility (***CLF***) with the RBA that is approved by APRA for LCR purposes. ADIs that do not have a CLF

	with the RBA are to enter a zero amount in Items 5.1, 5.2 and 5.4.
ALA	ALA are made available in jurisdictions where there is insufficient supply of HQLA1 (or both HQLA1 and HQLA2) in the domestic currency to meet the aggregate demand of banks with significant exposures in the domestic currency in the LCR framework.
CLF	CLF is defined in paragraphs 12, 13 and 16 to 19 of Attachment A of APS 210.
Item 5.1	Item 5.1 is a derived item calculated as the sum of Items 5.1.1 to 5.1.6. Report the market value less the applicable RBA margins of total eligible assets for the CLF. Eligible assets for the CLF comprise ***RBA ~~repo~~ eligible securities*** ~~and self-securitised assets~~. Report only unencumbered securities that meet the operational requirements of paragraphs 21 to 24 of Attachment A of APS 210. For the calculation of the amount of eligible assets for the CLF, exclude RBA ~~repo~~ eligible securities that are recognised as HQLA1. Report securities issued by supranationals and foreign government in Item 5.1.1. Report securities with an Australian government or foreign sovereign government guarantee in Item 5.1.2. Report ADI issued securities in Item 5.1.3. Report asset backed securities in Item 5.1.4. Report other private securities in Item 5.1.5. Report the total RBA ~~repo~~ eligible amount of self-securitised assets after the application of relevant margins as per the guidance provided by the RBA in Item 5.1.6.
RBA ~~repo~~ eligible securities	Represents securities that the RBA will accept as collateral for its domestic market operations. The list of eligible securities and applicable RBA margins are published on the RBA website.
Item 5.2	Item 5.2 is a derived item for the available amount of the CLF ~~with the RBA~~ for LCR calculation defined in paragraph 14 (b) of Attachment A of APS 210 and calculated by the formula: If ((Item 5.2.2 + Item 5.2.3) > Item 5.2.1, 0, (Item 5.2.1 - Item 5.2.2 - Item 5.2.3)).

	Report the approved size of the CLF with the RBA in Item 5.2.1. Item 5.2.2 is a derived item on the adjustment ~~to the amount of available CLF~~ due to secured lending/borrowing transactions involving **CLF securities** and calculated by the formula: Maximum ((Section B Item 4.3.1 – Section C Item 1.1.3.1),0). Report the adjustment to the amount of CLF securities as a result of the unwinding of collateral swaps in Item 5.2.3. If the adjustment is a negative value, enter a zero amount.
CLF securities	Represents RBA ~~rep~~ eligible securities excluding securities recognised as HQLA1 ~~and self-securitised assets~~.
Item 5.3	Item 5.3 is a derived item for the amount of CLF assets that can be included in the numerator of the LCR calculation defined in paragraph 14 of Attachment A of APS 210 and calculated by the formula: Minimum (Item 5.1, Item 5.2).
Item 5.4	Report the portion of CLF securities reported in Item 5.1 that is maturing in less than 30 days and where the securities are not due to be returned under maturing secured lending transactions.
Item 5.5	Report the weighted amount of allowed ALA in offshore jurisdictions.

Item 6	Item 6 is a derived item calculated as the sum of Items 3, 3.1, 4 and 5. Item 6 is the total liquid asset stock to be included in the numerator of the LCR calculation. The following instructions on Items 6.1 to 6.7 are applicable in ARF 210.1A only. Report the total weighted amount by underlying currency exposures for AUD, NZD, USD, GBP, EUR and JPY in Items 6.1 to 6.6 respectively. Item 6.7 is derived as Item 6 less the sum of Items 6.1 to 6.6.

Section B: Cash outflows

This section captures the total value of cash outflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected cash outflows in the LCR stress scenario for the subsequent 30 calendar days are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the rates at which they are expected to run-off or to be drawn down.

Where applicable, cash outflows should include interest that is expected to be paid during the 30-day time horizon. For contingent items, report the total balance or as instructed.

Where an item could be reported in multiple outflow categories, ADIs are to include that item in the relevant category with the highest cash outflow rate.

Item 1	Item 1 is a derived item calculated as the sum of Items 1.1 to 1.7. Retail deposits are divided into stable, less stable and less stable with higher run-off deposits as defined in paragraphs 35 to 39 of Attachment A of APS 210. Further guidance on allocating retail deposits as stable, less stable and less stable with higher run-off is provided in paragraphs 100 to 113 of APG 210. Report stable ***retail deposits*** in Items 1.1 and 1.2, less stable in Items 1.3 and 1.4 and less stable with higher run-off in Items 1.5 and 1.6. For Item 1.2, report stable deposits that are eligible for the 3 per cent run-off rate where the deposits are fully insured by an ***effective deposit insurance scheme***. For Item 1.6, report the total known and expected cash outflows from deposits which are classified as less stable deposits with a higher run-off requirement as advised by offshore jurisdictions where the ADI operates. Report the total balance in Column (1) and total weighted average volume in Column (3) of Item 1.6. Report notice period deposits that have been called and are maturing in the next 30 days in Item 1.7. Exclude these amounts from Items 1.1 to 1.6. Further guidance is provided in paragraphs 114 to 116 of APG 210.
Retail deposits	Retail deposits are defined as deposits placed with an ADI by a natural person. Retail deposits include demand deposits and term deposits maturing in, or with a notice period, up to 30 days as defined in paragraphs 40 and 41 of Attachment A of APS 210. Notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts may be reported in the appropriate retail deposit category. To be treated in this manner, it is not sufficient that the debt instruments are specifically designed and marketed to retail customers. Rather there should be limitations in place such that those instruments cannot be bought and held by

	parties other than retail customers.
Effective deposit insurance scheme	An effective deposit insurance scheme represents a scheme: • that guarantees that it has the ability to make prompt payouts; • for which the coverage is clearly defined; and • of which public awareness is high. The deposit insurer in an effective deposit insurance scheme has formal legal powers to fulfil its mandate and is operationally independent, transparent and accountable. A jurisdiction with an explicit and legally binding sovereign deposit guarantee that effectively functions as deposit insurance can be regarded as having an effective deposit insurance scheme. The deposit insurance scheme must also meet the following additional criteria: • The insurance scheme is based on a system of prefunding via the periodic collection of levies on banks with insured deposits; • The scheme has adequate means of ensuring ready access to additional funding in the event of a large call on its reserves; and • Access to insured deposits is available to depositors in a short period of time once the deposit insurance scheme is triggered.

Item 2	Item 2 is a derived item calculated as the sum of Items 2.1 to 2.6. Report ***unsecured wholesale funding*** in Items 2.1 to 2.6. Unsecured wholesale funding is separately reported under ***operational deposits*** and ***non-operational deposits***.
Unsecured wholesale funding	Unsecured wholesale funding is defined in paragraphs 43 to 46 of Attachment A of APS 210.
Operational deposits	Unsecured wholesale funding that is generated by clearing, custody and cash management activities are termed as operational deposits. Paragraphs 47 to 50 of Attachment A of APS 210 and paragraphs 121 to 127 of APG 210 define the qualifying activities and criteria for operational deposits.
Non-operational	Non-operational deposits include all deposits and other extensions of

deposits	unsecured funding not included under operational deposits. Exclude notes, bonds and other debt securities issued, covered bond issuance and~~or~~ repo or~~and~~ secured funding transactions.
Item 2.1	Item 2.1 is a derived item calculated as the sum of Items 2.1.1 to 2.1.7. Report deposits from SME in Items 2.1.1 to 2.1.7. For Item 2.1.1 to Item 2.1.7 refer to equivalent reporting instructions under Item 1.
Item 2.2	Item 2.2 is a derived item calculated as the sum of Items 2.2.1 to 2.2.6. Report deposits from non-financial corporate customers in Items 2.2.1 to 2.2.7. Report the amount of operational deposits that are ***fully covered*** by an effective deposit insurance scheme in Item 2.2.1. Report the amount of operational deposits that are fully covered by an effective deposit insurance scheme and are eligible for the 3 per cent run-off rate in Item 2.2.2. Report the amount of operational deposits that are not fully covered by an effective deposit insurance scheme in Item 2.2.3. Report the amount of non-operational deposits where the entire amount of the deposit is fully covered by an effective deposit insurance scheme in Item 2.2.4. Report the amount of non-operational deposits where the entire amount of the deposit is not fully covered by an effective deposit insurance scheme in Item 2.2.5. Report notice period deposits that have been called and are maturing in the next 30 days in Item 2.2.6. Exclude these amounts from Items 2.2.1 to 2.2.5. Of the amounts reported in Items 2.2.1 to 2.2.6, report the amount of deposits from intra-group entities in Item 2.2.7.
Fully covered	A fully covered deposit is a wholesale deposit where the entire value of the deposit is below or up to the deposit insurance limit.
Item 2.3	Item 2.3 is a derived item calculated as the sum of Items 2.3.1 to 2.3.7. Report deposits from central banks, sovereigns, PSEs and MDBs in Items 2.3.1 to 2.3.7. For Items 2.3.1 to 2.3.6 refer to equivalent reporting instructions under Item 2.2. Report any additional balances required to be installed in central bank

	reserves within 30 days in Item 2.3.7.
Item 2.4	Item 2.4 is a derived item calculated as the sum of Items 2.4.1 to 2.4.4. Report deposits from ADIs/Banks in Items 2.4.1 to 2.4.5. For Items 2.4.1 to 2.4.5, refer to equivalent reporting instructions under Item 2.2. Include notice period deposits that have been called and that are maturing in the next 30 days in Item 2.4.4.
Item 2.5	Item 2.5 is a derived item calculated as the sum of Items 2.5.1 to 2.5.4. Report deposits from other financial institutions and other legal entities in Items 2.5.1 to 2.5.5. For Items 2.5.1 to 2.5.5, refer to equivalent reporting instructions under Item 2.2. Include notice period deposits that have been called and that are maturing in the next 30 days in Item 2.5.4.
Item 2.6	Report deposits from member institutions with the ADI where the ADI acts as the central ***institution for a network of cooperative banks*** which has been acknowledged by APRA in Item 2.6. Central institutions and/or specialised central service providers of such networks should report in this line the amount of deposits placed by network member institutions and that are: (a) due to statutory minimum deposit requirements and which are registered with regulators; or (b) in the context of common task sharing and legal, statutory or contractual arrangements so long as both the bank that has received the monies and the bank that has deposited the monies participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members. ADIs that are not the central institutions and/or specialised central service providers of such a network should report zero in this item.
Institution for a network of cooperative banks	An institutional network of cooperative (or otherwise named) banks is a group of legally autonomous banks with a statutory framework of cooperation with a common strategic focus and brand where specific functions are performed by central institutions and/or specialised service providers.

Item 3	Item 3 is a derived item calculated as the sum of Items 3.1 and 3.2.

	Report unsecured ***debt securities issued*** in Items 3.1 and 3.2. Report debt securities issued in the Australian domestic market maturing in the next 30 days in Item 3.1. Report debt securities issued in markets other than the Australian domestic market maturing in the next 30 days in Item 3.2.
Debt securities issued	Notes, bonds and other debt securities issued by the ADI (including subordinated debt) are included in this item regardless of the holder, unless the bond is sold exclusively in the retail market as described in Item 1.

Item 4	Item 4 is a derived item calculated as the sum of Items 4.1, 4.2, 4.3, 4.4.1, 4.4.2 and 4.5. Items 4.3 and 4.3.1 are to be completed by ADIs that have a secured CLF with the RBA that is approved by APRA for LCR purposes. ADIs that do not have a CLF with the RBA must enter a zero amount in Items 4.3 and 4.3.1. Report all outstanding ***secured funding*** transactions with remaining maturities within the 30 calendar day stress horizon. Collateral lent to the ADI's customers to effect ***short positions*** should be treated as a form of secured funding, including customer short positions that do not have a specified contractual maturity. Report any transaction in which the ADI has received a collateralised loan in cash, such as repo transactions, expiring within 30 days. Collateral swaps where the ADI has received a collateralised loan in the form of assets other than cash are to be reported in Item 10 of Section B. For the purposes of this reporting item, if the ADI has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the ADI may assume that the assets with the lowest liquidity get assigned first. Report both the amount of funds raised through the transaction and the value of the underlying collateral extended based on the date of reporting of the transaction. Report the amount of funds raised in the secured funding transaction that matures within 30 days for the following items: • Transactions secured by HQLA1 with any counterparty (where the counterparty is a central bank other than the RBA, report

	under Item 4.5) in Item 4.1; • Transactions secured by HQLA2 with any counterparty (where the counterparty is a central bank other than the RBA, report under Item 4.5) in Item 4.2; • Transactions secured by eligible CLF securities (other than those recognised as HQLA1) with any counterparty including the RBA (where the ADI has capacity within the CLF) in Item 4.3; Item 4.4 collects information on transactions secured by other assets, ineligible CLF securities and eligible CLF securities where CLF capacity has been reached. ADIs without a secured CLF with the RBA are to report transactions secured by CLF securities under this item: • In Item 4.4.1 report transactions where the counterparties are domestic sovereigns, MDBs or domestic PSEs (excluding the RBA) with a risk weight of 20 per cent or lower; • In Item 4.4.2 report transactions with all other counterparties; and • Transactions secured by all assets with central banks ~~in offshore jurisdictions~~other than the RBA in Item 4.5. Include transactions secured by RBNZ eligible securities under this item. Report the portion of the amount raised in the secured funding transaction where the underlying collateral extended for the transaction would otherwise qualify to be reported in Section A (if they were not already securing the particular transaction in question), because: ○ they would be held unencumbered; and ○ they would meet the operational requirement for HQLA as specified in paragraphs 21 to 24 of Attachment A of APS 210. Report balances in the following items: • In Item 4.1.1 for transactions reported in Item 4.1; • In Item 4.2.1 for transactions reported in Item 4.2; • In Item 4.5.1 for transactions reported in Item 4.5 secured by HQLA1; and • In Item 4.5.3 for transactions reported in Item 4.5 secured by HQLA2; Report the market value of the extended collateral for the portion of the amount raised where the underlying collateral extended for the

	transaction would otherwise qualify to be reported in Section A (if that collateral is not already securing the particular transaction in question), because: ○ they would be held unencumbered; and ○ they would meet the operational requirement for HQLA as specified in paragraphs 21 to 24 of APS 210 Attachment A. Report balances in the following items: • In Item 4.1.2 for transactions reported in Item 4.1.1; • In Item 4.2.2 for transactions reported in Item 4.2.1; • In Item 4.3.1 for transactions reported in Item 4.3, report the market value less the applicable RBA margin; • In Item 4.5.2 for transactions reported in Item 4.5.1; and • In Item 4.5.4 for transactions reported in Item 4.5.3.
Secured funding	Secured funding is defined as those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing ADI in the case of bankruptcy, insolvency, liquidation or resolution.
Short positions	A customer short position in this context describes a transaction where an ADI's customer sells a security it does not own, and the ADI subsequently obtains the same security from internal or external sources to make delivery under the sale. Internal sources include the ADI's own inventory of collateral as well as HQLA1 or HQLA2 that is available for re-hypothecation that is held in other customer margin accounts. External sources include collateral obtained through a securities borrowing, reverse repo or like transaction.

Item 5	Item 5 is a derived item calculated as the sum of Items 5.1 and 5.2. Report in Item 5.1 the balances of secured funding transactions issued by the ADI, including covered bonds and notes issued from consolidated securitisation SPVs, maturing in 30 days or less. Report in Item 5.2 loss of funding from ADI's structured financing facilities such as Asset Backed Commercial Paper (ABCP), Asset Backed Security (ABS), warehouse and liquidity facilities and other secured financing from SPVs maturing or returnable within 30 days.

	Exclude amounts reported in Item 5.1. Include potential liquidity outflows from call options on instruments and facilities that would allow the return of assets in a financing arrangement or that require the originator to provide liquidity, effectively ending the financing arrangement ('liquidity puts') within the 30-day period. ADI's are to look through to the maturity of the debt instrument or facility and consider any embedded options that could potentially trigger the return of assets or the need for liquidity.

Item 6	Item 6 is a derived item calculated as the sum of Items 6.1 to 6.7. Report cash outflows due to increased liquidity needs related to derivatives and other transactions in Items 6.1 to 6.7.
Item 6.1	Report derivatives cash outflows. Report an amount in accordance with the ADI's existing valuation methodologies to determine expected contractual derivative cash outflows and inflows. ~~Cash flows may be calculated on a net basis by counterparty, only where a valid master netting agreement exists.~~ Derivative cashflows may be shown on a net basis if the netted inflows and outflows: a) all occur within the next 30 days; and b) ~~be~~are with the same counterparty; and c) are either ~~be~~ subject to a valid master netting agreement, or be cashflows arising from one or more FX derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day). Report the sum of all net cash outflows under this item. Report the sum of all net cash inflows under Section C Item 3.1. Assume options are exercised when they are 'in the money' for the option buyer. Where derivative payments are collateralised by HQLA, cash outflows are calculated net of any corresponding cash or collateral inflows that would result, all other things being equal, from contractual obligations for cash or collateral to be provided to the ADI if the ADI is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the collateral is received. Non-discretionary cash collateral flows arising as a consequence of

	expected derivative payment flows, including those related to the mutual margining provisions of a credit support annex, should be considered to be ‘~~“~~expected derivative amounts payable and receivable’ as per Footnotes 4 and 7 of APS 210 Attachment A. As such they are eligible for netting with other expected derivative cashflows, subject to the test above. Exclude from this calculation those liquidity requirements that would result from increased collateral needs due: • to market value movements (i.e. reported in Item 6.6 of Section B); or • falls in value of collateral posted (i.e. reported in Item 6.7 of Section B). Note that cash flows do not equal the marked-to-market value since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon. It is generally expected that a positive amount is reported in this item and in Item 3.1 of Section C for ADIs engaged in derivatives transactions. The following instruction on Item 6.1 is applicable for ~~In~~ the AUD derivatives outflow~~LCR~~ calculation ~~captured~~ in ARF 210.1B. ~~the AUD leg is to be reported f~~For FX transactions involving full exchange of principal: • relating to the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount;~~.~~ • relating to proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cashflows in their entirety. Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above.
Item 6.2	Report in Item 6.2 the amount of collateral that would need to be posted, or contractual cash outflows generated by a downgrade of 3-notches in the ADI's long-term credit rating. Triggers linked to the ADI’s short-term rating should be assumed to be triggered at the corresponding long-term rating in accordance with published ratings criteria. The impact of the downgrade should consider impacts on all types of margin collateral and contractual

	triggers which change re-hypothecation rights for non-segregated collateral. This includes drawdown of contingent facilities or early repayment of existing liabilities.
Item 6.3	Report in Item 6.3 the amount of non-segregated collateral that the reporting ADI has received from counterparties that could, under legal documentation, be recalled because the collateral is in excess of that counterparty's current collateral requirements.
Item 6.4	Report in Item 6.4 the amount of collateral that is contractually due from the reporting ADI, but for which the counterparty has not yet demanded the collateral to be posted.
Item 6.5	Report in Item 6.5 the amount of HQLA collateral that can be substituted for non-HQLA collateral without the ADI's consent, that has been received to secure transactions and that has not been segregated.
Item 6.6	Report in Item 6.6 the largest absolute net 30-day collateral flow realised during the preceding 24 months, where the absolute net collateral flow is based on both realised outflows and inflows. Inflows and outflows of transactions executed under the same master netting agreement may be treated on a net basis.
Item 6.7	Report in Item 6.7 the current market value of non-HQLA1 collateral posted as margin for derivatives and other transactions, net of collateral received, on a counterparty basis (provided that the collateral received is not subject to restrictions on reuse or re-hypothecation). Any collateral that is in a segregated margin account can only be used to offset outflows that are associated with payments that are eligible to be offset from that same account.

Item 7	Item 7 is a derived item calculated as the sum of Items 7.1.1, 7.2.1, 7.3.1, 7.3.2, 7.4.1, 7.4.2, 7.5.1, 7.6.1, 7.6.2 and 7.7.1. Items 7.1, 7.2, 7.3, 7.4, 7.5, 7.6 and 7.7 collect information on balances of the undrawn amounts of ***committed credit and liquidity facilities*** extended by the ADI to retail, SME, non-financial corporate, sovereign-central bank-PSE-MDB, ADI/Bank, other financial institutions and other legal entity counterparties respectively. Report undrawn committed credit and liquidity facilities in Items 7.1.1, 7.2.1, 7.5.1 and 7.7.1.

	Report undrawn committed credit facilities in Items 7.3.1, 7.4.1 and 7.6.1. Report undrawn committed liquidity facilities in Items 7.3.2, 7.4.2 and 7.6.2. The reported amount may be net of any HQLA that is eligible for the stock of HQLA, if the HQLA has already been posted as collateral by the counterparty to secure the facilities or that are contractually obliged to be posted when the counterparty will draw down the facility, if the ADI is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn, and there is no undue correlation between the probability of drawing the facility and the market value of the collateral. The collateral can be netted against the outstanding amount of the facility to the extent that it is not already counted in the stock of HQLA. ADIs that are providers of associated liquidity facilities, for financing programs reported in Item 5 above, that have maturing or liquidity puts that may be exercised in the 30-day horizon, need not double count the maturing financing instrument and the liquidity facility for consolidated programs. For syndicated facilities report the amount of an ADI's proportionate share of the undrawn committed liquidity facility.
Committed facilities	Committed facilities represent contractually irrevocable or conditionally revocable agreements.
Credit and liquidity facilities	Credit and liquidity facilities are defined as explicit contractual agreements or obligations to extend funds at a future date to retail and wholesale counterparties. Further guidance on liquidity and credit facilities is provided in paragraphs 51 and 52 of Attachment A of APS 210.

Item 8	Item 8 is a derived item calculated as the sum of Items 8.1 to 8.5 in column 1 and the sum of Items 8.1 and 8.8 in column 3. Report the full amount of contractual obligations to extend funds within the next 30 days i.e. not netted for the assumed roll-over on the inflows in Item 2 of Section C, and not captured elsewhere in this form by counterparty type. Report the amount to extend to financial institution, retail customer, SME, non-financial corporate and all other entities in Items 8.1 to 8.5

	respectively. Item 8.6 is a derived item calculated as the sum of Items 8.2 to 8.5 in column 1. Item 8.6 calculates total outflows from retail, SME, non-financial corporate and other entity customers. Item 8.7 is a derived item calculated as the sum of the roll-over of funds that is implicitly assumed in the inflow section from Items 2.1, 2.2, 2.3, 2.4 and 2.6 of Section C, i.e. the amount in column 1 less the amount in column 3. The total roll-over of inflows is calculated from all counterparties except from financial institutions. Item 8.8 (column 1) is a derived item with the formula: Maximum (Item 8.6 – Item 8.7, 0). Item 8.8 calculates the total excess contractual outflows from retail, SME, non-financial corporate and other entities after the roll-over of inflows. If the result is positive, it is included in Item 8.8 as an outflow. If the result is less than zero, zero will be displayed.

Item 9	Derived item calculated as the sum of Items 9.1 to 9.9. Report in Items 9.1 to 9.9 the full amount, unless otherwise specified, of any other ***contingent funding obligations*** not captured in outflow items above.
Contingent funding obligations	Contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored or originated by the ADI that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.
Item 9.1	Report balances of undrawn ***uncommitted*** credit and liquidity ***facilities***.
Uncommitted facilities	Represents unconditional revocable agreements where the ADI has the right to unconditionally revoke the undrawn portion of these facilities.
Item 9.2	Report ***trade finance related obligations***. Report the average of actual monthly net outflows in a recent 12-month period (use zero for

	monthly net inflows).
Trade finance related obligations	Represents trade-related obligations directly underpinned by the movement of goods or the provision of services such as documentary trade letters of credit, documentary and clean collection, import bills, export bills and shipping guarantees.
Item 9.3	Report guarantees and letters of credit other than trade finance related obligations. Report the average of actual monthly net outflows in a recent 12-month period (use zero for monthly net inflows). Exclude guarantees and letters of credit reported in Item 9.2.
Item 9.4	Report the outstanding amount of the ADI's own unsecured ***short-term debt securities*** issued in the Australian domestic market that have maturities greater than 30 days.
Item 9.5	Report the outstanding amount of the ADI's own unsecured ***long-term debt securities*** issued in the Australian domestic market that have maturities greater than 30 days.
Short-term debt securities	Short-term debt refers to securities with original maturity less than or equal to 12 months.
Long-term debt securities	Long-term debt refers to securities with original maturity greater than 12 months.
Item 9.6	Report balances of outstanding debt securities, unsecured and secured, both long-term and short-term, issued in the domestic or offshore markets, that have maturities greater than 30 calendar days, to cover the potential repurchase of such outstanding securities where the ADI is an issuer with an affiliated dealer or market maker. Exclude amounts reported in Items 9.4 and 9.5. Enter the run-off rate, set in consultation with APRA, in column 2.
Item 9.7	Report the non-contractual obligations related to structured products and managed funds. Report obligations related to structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes. Report obligations related to managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment funds.

Item 9.8	Report all other non-contractual obligations not captured in items above. Include obligations where customer short positions are covered by other customers' collateral that does not qualify as HQLA1 or HQLA2. These are instances where an ADI has internally matched clients' assets against other clients' short positions where the collateral does not qualify as HQLA1 or HQLA2, and the ADI could be obligated to find additional sources of funding for these positions in the event of client withdrawals. Instances where the collateral qualifies as HQLA1 or HQLA2 are to be reported in the appropriate item in the secured funding section (Item 4 of Section B). Include obligations related to potential liquidity draws from joint ventures or minority investments in entities which are not consolidated under Level 2 where the ADI is the main liquidity provider when the entity is in need of liquidity. Include potential requests for debt buyback of the ~~bank's~~ ADI's own debt issued in markets other than the Australian domestic market that have maturities greater than 30 days. Exclude amounts reported in Item 9.6. Include the balances of potential requests for debt repurchases of related conduits, securities investment vehicles and other such financing facilities having maturities greater than 30 days. Enter the run-off rate for this item, set in consultation with APRA, in column 2.
Item 9.9	Report all other contractual cash outflows not captured in items above. Include contractual outflows within the next 30 days such as outflows to cover unsecured collateral borrowings, uncovered short positions, dividends or contractual interest payments. Exclude outflows related to operating costs of the ADI.

Item 10	Report the weighted outflows from ***collateral swaps*** maturing within 30 days.
Collateral swaps	Represents transactions where non-cash assets are swapped for other non-cash assets.

Item 11	Item 11 is a derived item for total cash outflows calculated as the sum

	of Items 1 to 9 in column 1 and the sum of Items 1 to 10 in column 3. The following instructions on Items 11.1 to 11.7 are applicable for ARF 210.1A only: In Items 11.1 to 11.6, report the total amount by underlying currency exposure for AUD, NZD, USD, GBP, EUR and JPY in both Columns 1 and 3. Report the cash outflows in Column 1 and the weighted cash outflows in Column 3. The following instruction is for derivatives cashflow by currency included under Items 11.1 to 11.6: For FX transactions involving full exchange of principal: • relating to the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount; • relating to proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cashflows in their entirety.~~;~~ Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above. Item 11.7 is a derived item calculated as Item 11 less the sum of Items 11.1 to 11.6. The following instruction on Item 11.1 is applicable for ARF 210.1B only: Of the total cash outflows in Item 11, report in Item 11.1 total cash outflows due to intra-group entities. Report cash ~~in~~outflows in Column 1 and weighted cash ~~in~~outflows in Column 3.

Section C: Cash inflows

This section captures the total value of cash inflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the LCR scenario.

Items must not be double counted. If an asset is included as part of the stock of liquid assets (Section A), the associated cash inflows cannot also be counted as cash inflows in Section C.

For all cash inflow items report the total known contractual cash inflows from outstanding exposures that are fully performing and for which the ADI has no reason to expect a default within the 30-day time horizon. Where applicable, cash inflows should include interest that is expected to be received during the 30-day time horizon.

The following items must not be included as inflows:

- pre-payments on loans (not due within 30 days);
- credit facilities, liquidity facilities or other contingent funding facilities (other than Item 3.5) that the ADI holds at other institutions for its own purposes;
- deposits held at other financial institutions for operational activities as outlined in paragraphs 47 to 50 of Attachment A of APS 210; and
- inflows from deposits held at the centralised institution in a cooperative banking network.

Item 1	Item 1 is a derived item calculated as the sum of Items 1.1 and 1.2. Report all outstanding ***secured lending*** transactions with remaining maturities within the 30 calendar day stress horizon. Include any transaction in which the ADI has extended a collateralised loan in cash, such as reverse repo transactions and securities borrowing. Report any collateral swaps where the ADI has extended a collateralised loan in the form of assets other than cash in Item 4 of Section C.
Secured lending	Secured lending is defined as those loans that the ADI has extended and that are collateralised by legal rights to specifically designated assets owned by the borrowing institution which the ADI can use or re-hypothecate for the duration of the loan, and for which the ADI can claim ownership to in the case of default by the borrower.
Item 1.1	Item 1.1 is a derived item calculated as the sum of Items 1.1.1, 1.1.2, 1.1.3, 1.1.4, 1.1.5 and 1.1.6 of secured lending transactions where the collateral obtained is not re-hypothecated. Items 1.1.3 and 1.1.3.1 are to be completed by ADIs that have a secured CLF with the RBA that is approved by APRA for LCR purposes. ADIs that do not have a CLF with the RBA must enter a zero amount in the Items 1.1.3 and 1.1.3.1. Include transactions where the collateral received in the form of HQLA1, HQLA2, RBNZ eligible securities and eligible CLF securities that are not re-hypothecated and are legally and contractually available for the ADI's use in the appropriate line items of Section A as well as in Item 1.1. Report both the amount of funds extended and the value of the

	underlying collateral received. Report the amount of funds extended in the following items: • transactions secured by HQLA1 in Item 1.1.1; • transactions secured by HQLA2 in Item 1.1.2; • transactions secured by eligible CLF securities in Item 1.1.3; • transactions secured by RBNZ eligible securities in Item 1.1.4; • collateralised loans extended to customers for the purpose of taking leveraged trading positions (margin loans) made against other collateral (excluding those reported in Items 1.1.1, 1.1.2, 1.1.3 and 1.1.4) in Item 1.1.5; and • transactions secured by other collateral including ineligible CLF securities (excluding those reported in Items 1.1.1, 1.1.2, 1.1.3, 1.1.4 and 1.1.5) in Item 1.1.6. ADIs without a secured CLF with the RBA are to report transactions secured by CLF securities in Item 1.1.6. Report the portion of the amount extended in the secured lending transaction involving eligible liquid assets where the collateral obtained is reported in Section A and where the assets meet the operational requirements for liquid assets in the following items: • in Item 1.1.1.1 for transactions reported in Item 1.1.1; and • in Item 1.1.2.1 for transactions reported in Item 1.1.2. Report the market value of the collateral received for amounts extended involving eligible liquid assets transactions where the collateral obtained is reported in Section A and where the assets meet the operational requirements for liquid assets in the following items: • in Item 1.1.1.2 for transactions reported in Item 1.1.1.1; and • in Item 1.1.2.2 for transactions reported in Item 1.1.2.1. Report the market value less applicable RBA margins in Item 1.1.3.1 for transactions reported in Item 1.1.3.
Item 1.2	Item 1.2 is a derived item calculated as the sum of Items 1.2.1, 1.2.2, 1.2.3 and 1.2.4 of secured lending transactions where the collateral obtained is re-hypothecated to cover the reporting ADI's short positions that could be extended beyond 30 days.

	Report the total amount of cash extended for transactions maturing within 30 days backed by HQLA1, HQLA2 and other collateral where the collateral is re-hypothecated in Items 1.2.1, 1.2.2 and 1.2.4 respectively. Report the collateralised loans extended to customers for the purpose of taking leveraged trading positions made against non-HQLA collateral where the collateral is re-hypothecated in Item 1.2.3.

Item 2	Item 2 is a derived item calculated as the sum of Items 2.1 to 2.6. Report contractual inflows for all other types of transactions (excluding those reported in Item 1), either secured or unsecured, by counterparty type. Include interest payments and instalments that are contractually due within the 30-day horizon from fully performing loans and loans securitised in an SPV (exclude inflows from self-securitised assets when included as part of the stock of liquid assets). Include maturing loans where roll over of the loan has already been agreed. The agreed roll over should also be reported by counterparty type in Item 8 of Section B (paragraph 61-62 of Attachment A of APS 210). Inflows should only be taken at the latest possible date, based on the contractual rights available to counterparties, e.g. existing loans under revolving credit facilities are assumed to be rolled over and any remaining balances are reported in Item 7 of Section B. Exclude inflows from loans that have no specific maturity, i.e. non-maturing, non-defined or open maturity. Include the minimum payments of principal, fee or interest associated with open maturity loans that are contractually due within 30 days. Report cash inflows from retail customers, SMEs and non-financial corporates in Item 2.1, Item 2.2 and Item 2.3 respectively. Report cash inflows from central banks in Item 2.4. Include term deposits that expire within 30 days that were not eligible to be included in Item 1.2 of Section A. Report cash inflows from payments on loans and deposits from financial institutions in Item 2.5. ADIs may include inflows, in line with the treatment of other related outflows and inflows in the LCR calculation, from the release of balances held in segregated accounts for the protection of customer trading assets, provided that these

	segregated balances are maintained in HQLA1 or HQLA2. Report cash inflows from other entities in Item 2.6 that are not included in Items 2.1 to 2.5. Of the amounts reported under Items 2.2 to 2.6, Items 2.7 to 2.9 collects information on the inflows from entities which are affiliated with the ADI. Report inflows from intra-group entities that are ADIs/banks in Item 2.7. Report inflows from intra-group entities that are financial institutions in Item 2.8 excluding amounts reported in Item 2.7. Report inflows from other intra-group entities in Item 2.9 excluding amounts reported in Item 2.7 and Item 2.8.

Item 3	Item 3 is a derived item calculated as the sum of Items 3.1 to 3.5.
Item 3.1	Report derivatives cash inflows. Report an amount in accordance with the ADI's existing valuation methodologies to determine expected contractual derivative cash inflows and outflows. ~~Cash flows may be calculated on a net basis by counterparty, only where a valid master netting agreement exists.~~ Derivative cashflows may be shown on a net basis if the netted inflows and outflows: a) all occur within the next 30 days; and b) are with the same counterparty; and c) are either subject to a valid master netting agreement, or be cashflows arising from one or more FX derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day). Report the sum of all net cash inflows under this item. Report the sum of all net cash outflows under Section B Item 6.1. Assume options are exercised when they are 'in the money' to the option buyer. Where derivative payments are collateralised by HQLA, cash inflows are calculated net of any corresponding cash or collateral outflows that would result, all other things being equal, from contractual

	obligations for cash or collateral to be posted by the ADI. Non-discretionary cash collateral flows arising as a consequence of expected derivative payment flows, including those related to the mutual margining provisions of a credit support annex, should be considered to be ‘~~“~~expected derivative amounts payable and receivable’ as per Footnotes 4 and 7 of APS 210 Attachment A. As such they are eligible for netting with other expected derivative cashflows, subject to the test above. Exclude from this calculation those liquidity requirements that would result from increased collateral needs due: • to market value movements (i.e. reported in Item 6.6 of Section B); or • falls in value of collateral posted (i.e. reported in Item 6.7 of Section B). Note that cash flows do not equal the marked-to-market value since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon. It is generally expected that a positive amount is reported in this item and in Item 6.1 of Section B for ADIs engaged in derivatives transactions. The following instruction on Item 3.1 is applicable for~~In~~ the AUD ~~LCR~~ derivatives inflow calculation ~~captured~~ in ARF 210.1B: For FX transactions involving full exchange of principal: • relating to the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount;~~.~~ • relating to proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cashflows in their entirety. Other derivatives may be shown on a net basis if the netted inflows and outflows meet the ~~triple~~ test above.
Item 3.2	Item 3.2 is a derived item for contractual inflows from CLF securities maturing in less than or equal to 30 days calculated from Section A. Item 3.2 is calculated using the following formula: =IF(Item 5.1=Item 5.3,0,(IF(Item 5.1-Item 5.3>=Item 5.4,Item 5.4,Item 5.1-Item 5.3))).
Item 3.3	Report contractual inflows from other securities maturing in less than

	or equal to 30 days that are not already included in this form. Include contractual inflows from certificates of deposit, maturing in less than or equal to 30 days provided that they are fully performing (i.e. there is no default expected on those instruments). Exclude HQLA1, HQLA2, RBNZ securities and CLF securities that meet all operational and definitional requirements and that are maturing within 30 days. These are to be included in Section A and not in this item. However, assets that are excluded from the liquid asset stock in Section A because they do not meet the operational requirements and are maturing in less than or equal to 30 days may be included as inflows in this item. ADIs that do not have a CLF with the RBA, and that entered zero for items 5.1, 5.2 and 5.4 of Section A, may include contractual inflows from CLF securities maturing in less than or equal to 30 days in this item.
Item 3.4	Report any other contractual cash inflows due in the next 30 days. Exclude cash inflows related to non-financial revenues and contingent inflows.
Item 3.5	Item 3.5 is only to be completed, with approval from APRA, by foreign ADIs that are not part of a group that also has a locally incorporated banking subsidiary in Australia as per paragraphs 58 and 59 of Attachment A of APS 210. If the calculated net cash outflows from days 16 to 30 is positive, report the lesser of: the calculated total net cash outflows; or the committed facility amount; or report a zero amount if the calculated net cash outflow is negative.

Item 4	Report the weighted inflows from collateral swaps maturing within 30 days.

Item 5	Item 5 is a derived item for total cash inflows calculated as the sum of Items 1 to 3 in column 1 and the sum of Items 1 to 4 in column 3. The following instructions on Items 5.1 to 5.7 are applicable in ARF

	210.1A only: In Items 5.1 to 5.6, report the total amount of cash inflows by underlying currency exposure for AUD, NZD, USD, GBP, EUR and JPY in Columns 1 and 3. Report the cash inflows in Column 1 and the weighted cash inflows in Column 3. The following instruction is for derivatives cashflow by currency included under Items 5.1 to 5.6: For FX transactions involving full exchange of principal: • relating to the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount~~.~~; • relating to proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cashflows in their entirety. Other derivatives may be shown on a net basis if the netted inflows and outflows meet the ~~triple~~ test above. Item 5.7 is derived from Item 5 less the sum of Items 5.1 to 5.6. The following instruction on Item 5.1 is applicable for ARF 210.1B only: Of the total cash inflows in Item 5, report in Item 5.1 total cash inflows due from intra-group entities. Report cash inflows in Column 1 and the weighted cash inflows in Column 3.

Section D: Cash outflows and cash inflows by currency

This section captures the currency mismatches for AUD, NZD, USD, GBP, EUR, JPY and all other currencies before applying the 75 per cent cap on cash inflows. All items in Section D are derived. Items 1, 1.1 to 1.7 are equal to the respective amounts in Item 11 of Section B less the respective amounts in Item 5 of Section C.

In ARF 210.1B, only Item 1 is derived.

Section E: Calculation of the LCR

Item 1	Item 1 is a derived item for total HQLA calculated as the sum of Item 3 and Item 3.1 of Section A.

Item 2	Item 2 is a derived item for total RBNZ eligible securities and ALA. Item 2 is calculated as the sum of Item 4 and Item 5 of section A.

Item 3	Item 3 is a derived item equal to Item 11 of section B (column 3).

Item 4	Item 4 is a derived item which equals the lower of: • inflows in Item 5 of section C (column 3); or • 75 per cent of outflows in Item 11 of section B (column 3). Total expected contractual cash inflows are calculated up to an aggregate cap of 75 per cent of total expected cash outflows (paragraph 29 of Attachment A of APS 210).

Item 5	Item 5 is a derived item calculated as Item 3 less Item 4.

Item 6	Item 6 is a derived item of the LCR calculated as the sum of Items 1 and 2 divided by Item 5 and multiplied by 100.

Item 7	Report the ADI's minimum targeted LCR as contained in its Liquidity Management Strategy.

Item 8	Report the ADI's lowest LCR maintained during the reporting period.