

Reporting Form ARF 210.3.1

Balance Sheet Maturity - Assets

Instructions

These instructions assist completion of *Reporting Form ARF 210.3.1 Balance Sheet Maturity – Assets* (ARF 210.3.1). ARF 210.3.1 collects information on the contractual maturity profile of assets of an authorised deposit-taking institution (ADI). 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 210.3.1 is to be completed at Level 1 and Level 2 for locally incorporated ADIs and the domestic book of the licensed ADI for foreign ADIs.

For the purposes of reporting on this form and *Reporting Form ARF 210.3.2 Balance Sheet Maturity – Liabilities and Capital* (ARF 210.3.2), 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 of the ADI’s reported amounts in ARF 210.3.1 and ARF 210.3.2 respectively.

Reporting basis and units of measurement

ARF 210.3.1 is to be completed as at the last day of the relevant reporting period i.e. the relevant quarter.

Report all items on ARF 210.3.1 in accordance with the Australian Accounting Standards unless otherwise specified.

Items on ARF 210.3.1 are to be reported in Australian dollars (**AUD**) in accordance with the units set out for each class of ADI in the following table.

Class of ADI	Units
Australian-owned Bank	Millions of dollars rounded to one decimal place
Foreign Subsidiary Bank	Millions of dollars rounded to one decimal place
Foreign ADI	Millions of dollars rounded to one decimal place
Building Society	Whole dollars with no decimal place
Credit Union	Whole dollars with no decimal place

Class of ADI	Units
Other ADIs not included above	Whole dollars with no 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.

Implementation

~~An ADI may complete ARF 210.3.1 on a best endeavours basis for the quarters ended 30 June 2014 and 30 September 2014.~~

Specific Instructions

This form captures the contractual maturity profile of balance sheet assets and assets originated by the ADI into a securitisation SPV. Total value of assets reported in ARF 210.3.1 must be equal to total liabilities and capital reported in ARF 210.3.2. ADIs may report debt securities in this section at ~~book value or market value~~ the carrying amount consistent with their financial position reporting.

ADIs are not to apply any behavioural or prepayment assumptions on the maturity profile or assumptions on new business volumes on items reported in this form.

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 this form is defined as follows:

Retail customer

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

Small and medium enterprise (SME)

SME is defined in paragraph 46 and footnote 6 of APS 210, Attachment A 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. Exclude ADI/Bank in this counterparty category if separately requested in the reporting item.

Intra-group

Intra-group amount is 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.

Column and row item description in ARF 210.3.1

Column 1	Column 1 is a derived column on the closing balance of each row calculated as the sum of columns 2 to 25.
Column 2	<p>Report the balance for items that are at-call or overnight or those balances without a defined contractual term to maturity in column 2.</p> <p>Include cash flow items with uncertain cash flows.</p> <p>Exclude amounts under Item 9 in this column.</p>
Columns 3 to 25	<p>Report the balance for items that have a defined term to maturity in columns 3 to 25 according to their remaining contractual term to maturity as at reporting date matching the description of each of columns 3 to 25.</p> <p>Report those items where the timing of the receivables is known and receivables with certain cash flows in the appropriate maturity bucket column.</p> <p>Report amount under Item 9 where the date of receivables is not known in column 25.</p> <p>Report defaulted and impaired assets in Column 25.</p>

Item 1	<p>Item 1 is a derived item calculated as the sum of Items 1.1 to 1.3.</p> <p>Report notes and coin in Item 1.1. Include Australian and foreign currency notes and coin.</p> <p>Report exchange settlement account (ESA) balances and deposits with the RBA in Item 1.2.</p> <p>Report the central bank balances (including required reserves), at-call or term deposits with foreign central banks in Item 1.3.</p>
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Item 2	Item 2 is a derived item calculated as the sum of Items 2.1 to 2.11. Report RBA repo-eligible securities in Items 2.1 to 2.11. Include both trading and
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	<p>investment securities held.</p> <p>Report in Item 2.1 securities issued by the Australian Commonwealth Government.</p> <p>Report in Item 2.2 securities issued by Australian State Government or Territory Central Borrowing Authorities.</p> <p>Report in Item 2.3 securities issued by supranationals and foreign governments and securities guaranteed by the Australian or a foreign sovereign government.</p> <p>Report in Item 2.4 bank bills issued by ADIs.</p> <p>Report in Item 2.5 certificates of deposits issued by ADIs.</p> <p>Report in Item 2.6 asset backed commercial paper.</p> <p>Report in Item 2.7 other short-term private securities not included in items above.</p> <p>Report in Item 2.8 ADI issued covered bonds.</p> <p>Report in Item 2.9 other long-term ADI issued securities.</p> <p>Report in Item 2.10 asset backed securities.</p> <p>Report in Item 2.11 other long-term private securities not included in items above.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • securities that have been encumbered which are to be reported in Item 5; • securities purchased under agreement to resell (e.g. reverse repo transactions) which are to be reported in Item 6; and • self-securitised assets which are to be reported under Item 7 and as memo Item 12.4.
<p>RBA repo-eligible securities</p>	<p>Represents securities that the RBA will accept as collateral in its domestic market operations. The list of eligible securities is published on the RBA website.</p>

<p>Item 3</p>	<p>Report other debt securities in Item 3.</p> <p>Report securities other than those reported under Items 2, 4, 5 and 6. Include both trading and investment securities held.</p> <p>Exclude self-securitised assets which are to be reported under Item 7 and as memo Item 12.4.</p> <p>Of the amount reported in Item 3, report ADI's own issued securities held</p>
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Item 4	<p>Report the amount of equity securities <u>(as well as physical commodity positions including gold and other commodities) in Column 25.</u></p> <p>Include both trading and investment equity securities <u>assets</u>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • securities that have been encumbered which are to be reported in Item 5; and • securities acquired through reverse repo transactions which are to be reported in Item 6.
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Item 5	<p>Report the amount of securities that are encumbered or pledged.</p> <p>Include securities sold under repo or pledged to secure, collateralise or credit enhance any transactions.</p> <p>Report the amount in the maturity bucket based on the maturity of the encumbered security.</p>
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Item 6	<p>Report the amount of receivables due from counterparties for which securities have been purchased under agreement to resell such as reverse repo transactions.</p> <p>Report in the maturity bucket based on the maturity of the secured loan.</p>
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Item 7	<p>Item 7 is a derived item on other earning assets by counterparty type calculated as the sum of Items 7.1 to 7.6.</p> <p><u>Report cashflows in the relevant contractual maturity bucket.</u> Report amounts due from retail customers in Item 7.1, small and medium enterprise customers in Item 7.2, non-financial corporate customers in Item 7.3, ADIs/Banks in Item 7.4, other financial institutions in Item 7.5 and all other entities not captured in Items 7.1 to 7.5 in Item 7.6.</p> <p>Include:</p> <ul style="list-style-type: none"> • <u>net</u> loans and advances gross of provisions; • self-securitised assets; • assets in covered bond SPVs; • outstanding amount of loans originated by the ADI into ABCP, other short-term securitisation programs and term securitisation SPVs; • non-performing loans; and
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	<ul style="list-style-type: none"> • settlement funds due from clearing houses, ADIs/Banks and deposits related to correspondent banking activities and other interbank deposits. <p>Exclude:</p> <ul style="list-style-type: none"> • amounts reported in Items 1 to 6 and 8.
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Item 8	<p>Report the derivatives assets as reported on the ADI’s financial statement.</p> <p><u>Report the balance sheet amount in the maturity bucket based on the remaining term to the final maturity of the derivatives transaction. For transactions with no specific maturity, report in Column 2.</u></p> <p>Include both banking and trading book derivatives receivables.</p>
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Item 9	<p>Report all other assets of the balance sheet not included in Items 1 to 8.</p> <p><u>Report amounts where the date of receivables is not known (non-dated) in column 25.</u></p>
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Item 10	<p>Item 10 (Total Assets – <i>of which denominated in:</i>) is a derived item on total assets calculated as the sum of Items 1 to 9.</p> <p>Report the amount by underlying currency exposures for AUD, NZD, USD, GBP, EUR and JPY in Items 10.1 to 10.6 respectively.</p> <p>Item 10.7 is derived from Item 10 less the sum of Items 10.1 to 10.6.</p>
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Items 11.1 to 11.5	<p>The amounts to be reported under Items 11.1 to 11.5 (Memo items) are ‘<i>of which</i>’ amounts of the amounts reported in Items 1 to 9.</p> <p>Report in Item 11.1 all amounts due from intra-group entities that are ADIs/Banks.</p> <p>Report in Item 11.2 all amounts due from intra-group entities that are not included in Item 11.1.</p> <p>Report in Item 11.3 assets due from non-resident counterparties i.e. domiciled overseas including from related offshore entities and investments in offshore markets. Item 11.3 may include amounts reported in Items 11.1 and 11.2.</p> <p>Report in Item 11.4 amount of total <i>self-securitised assets</i> that meet the RBA’s repo-eligibility rules.</p> <p>Report in Item 11.5 total amount of residential mortgages including loans the reporting ADI originated into a SPV that are currently outstanding. Item</p>
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	11.5 may include amounts reported in Item 11.4.
<i>Self-securitised assets</i>	Represents assets securitised for contingent liquidity purposes that are held on-balance sheet.