

Reporting Form ARF 210.3.2

Balance Sheet Maturity – Liabilities and Capital

Instructions

These instructions assist completion of *Reporting Form ARF 210.3.2 Balance Sheet Maturity – Liabilities and Capital*. ARF 210.3.2 collects information on the contractual maturity profile of liabilities and capital 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 210.3.2 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 ARF 210.3.1, 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 210.3.2 is to be completed as at the last day of the relevant reporting period i.e. the relevant quarter.

Report all items on ARF 210.3.2 in accordance with the Australian Accounting Standards unless otherwise specified.

Items on ARF 210.3.2 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
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 are not to net asset and liability items in relation to disclosure of data required in this form unless specifically instructed.

Implementation

~~An ADI may complete ARF 210.3.2 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 liabilities and funding acquired through securitisation SPV and capital items. Total value of liabilities and capital reported in ARF 210.3.2 must be equal to total assets reported in ARF 210.3.1.

ADIs are not to apply any behavioural or roll-over 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 descriptions in ARF 210.3.2

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. Exclude amount under Item 5 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 the outstanding balance based on earliest contractual maturity date, the earliest contractual maturity opportunity or on any known redemptions and terminations as of the reporting date.</p> <p>Report any debt with a call date in the maturity bucket based on the first available call date.</p> <p>Report those items where the timing of the payables is known and payables with certain cash flows in the appropriate maturity bucket column.</p> <p>Report amount under Item 5 where the date of payables is not known in column 25.</p>

Item 1	<p>Item 1 is a derived item on total <i>unsecured funding</i> calculated as the sum of Items 1.1 to 1.6.</p> <p>Report funding provided by retail customers in Item 1.1.</p> <p>Report funding provided by small and medium enterprise customers in Item 1.2.</p> <p>Report funding provided by non-financial corporate customers in Item 1.3.</p>
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	<p>Report funding provided by ADIs/Banks in Item 1.4.</p> <p>Report funding provided by other financial institutions in Item 1.5.</p> <p>Report funding provided by all other entities not captured in Items 1.1 to 1.5 in Item 1.6.</p>
<i>Unsecured funding</i>	<p>Unsecured funding is defined as liabilities and general obligations that are not collateralised by legal rights to specifically designated assets owned by the borrowing ADI in the case of bankruptcy, insolvency, liquidation or resolution, excluding derivatives.</p>

<i>Item 2</i>	<p>Item 2 is a derived item on total <i>unsecured debt securities issued</i> calculated as the sum of Items 2.1 and 2.2.</p> <p>Item 2.1 is a derived item on debt securities issued in the <i>domestic</i> market calculated as the sum of Items 2.1.1 to 2.1.4. Items 2.1.1 to 2.1.3 captures <i>short-term</i> debt and Item 2.1.4 captures <i>long-term</i> debt.</p> <p>Item 2.2 is a derived item on debt securities issued in <i>offshore</i> markets calculated as the sum of Items 2.2.1 to 2.2.5. Items 2.2.1 to 2.2.4 captures short-term debt and Item 2.2.5 captures long-term debt.</p> <p>Report domestic certificates of deposit in Item 2.1.1.</p> <p>Report bank bills in Item 2.1.2.</p> <p>Report other domestic short-term debt in Item 2.1.3.</p> <p>Report domestic long-term debt securities in Item 2.1.4.</p> <p>Report offshore certificates of deposit in Item 2.2.1.</p> <p>Report <i>Euro commercial paper</i> in Item 2.2.2.</p> <p>Report <i>US commercial paper</i> in Item 2.2.3.</p> <p>Report other offshore short-term debt in Item 2.2.4.</p> <p>Report offshore long-term debt securities in Item 2.2.5.</p>
<i>Unsecured debt securities issued</i>	<p>Unsecured debt securities issued refers to notes, bonds and other debt securities issued by the ADI regardless of the holder. Exclude secured issuances which are reported under Item 3.</p>

<i>Domestic</i>	Represents unsecured debt securities issued in the Australian domestic market.
<i>Offshore</i>	Represents unsecured debt securities issued in a market other than the Australian domestic market.
<i>Short-term and long-term</i>	Short-term debt refers to securities with original maturity \leq 12 months and long-term debt refers to securities with original maturity $>$ 12 months.
<i>Euro commercial paper</i>	Represents commercial paper issued in markets other than the USA and Australia markets.
<i>US commercial paper</i>	Represents commercial paper issued in the USA market.

<i>Item 3</i>	<p>Item 3 is a derived item on total <i>secured funding</i> calculated as the sum of Items 3.1 to 3.4.</p> <p>Report in Item 3.1 (securities sold under agreement to repurchase) the amount of the repo liability according to the maturity of the repo funding.</p> <p>Of the amount reported in Item 3.1, report in Item 3.1.1 repo liabilities where the counterparty is the RBA.</p> <p>Report in Item 3.2 the amount of covered bonds issued by the ADI.</p> <p>Report in Item 3.3 secured funding sourced through short-term securitisation SPVs such as ABCP and other short-term secured funding instruments and facilities. <u>For warehouse funding, report in the maturity bucket based on the maturity of the warehouse funding line.</u></p> <p>Report in Item 3.4 secured funding sourced through term securitisation SPVs. <u>For non-dated debt, the maturity is to be based on a conservative estimate of the earliest date when the clean up call will be able to be exercised and the amount is to be based on the estimated amortisation of principal arising from the pass through nature of the liabilities.</u></p> <p><u>For those instruments with fixed maturity dates in Items 3.3 and 3.4, report the amount based on the remaining maturity of the debt.</u></p> <p>Include amounts from both self-sponsored and third party SPVs that the ADI has originated assets into for Item 3.3 and Item 3.4.</p>
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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.
Item 4	<p>Report the derivatives liabilities as reported on the ADI's financial statement.</p> <p><u>Report 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 payables.</p>
Item 5	<p>Report all other balance sheet liabilities not included in Items 1 to 4.</p> <p><u>Report amount under Item 5 where the date of payables is not known (non-dated) in column 25.</u></p>
Item 6	<p>Item 6 is a derived item on <i>capital</i> calculated as the sum of Items 6.1 to 6.3.</p> <p>Report common equity tier 1 capital in Item 6.1.</p> <p>Report additional tier 1 capital in Item 6.2.</p> <p>Report tier 2 capital in Item 6.3. <u>Amounts excluded due to amortisation are to be included under Item 2 in the appropriate row.</u></p> <p><u>Deduct/add the amounts of regulatory adjustments to capital in 'assets not included above' (Item 9 of ARF 210.3.1) and/or 'liabilities not included above' (Item 5 in this form) accordingly to ensure that 'Total Assets' (Item 10 in ARF 210.3.1) is equal to the sum of 'Total Liabilities and Capital' (Item 7 in this form).</u></p> <p><u>For non-dated capital amounts, report in column 25.</u></p> <p>For foreign ADIs, this item is zero. Report any funding due to intra-group entities under Item 1.</p>
Capital	Capital items are defined in <i>Prudential Standard APS 111 Capital Adequacy: Measurement of Capital (APS 111)</i> .

<p>Item 7</p>	<p>Item 7 (Total Liabilities and Capital - <i>of which denominated in:</i>) is a derived item calculated as the sum of Items 1 to 6.</p> <p>Report the amount by underlying currency exposure for AUD, NZD, USD, GBP, EUR and JPY in Items 7.1 to 7.6 respectively.</p> <p>Item 7.7 is derived from Item 7 less the sum of Items 7.1 to 7.6.</p>
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<p>Items 8.1 to 8.4</p>	<p>The amounts to be reported under Items 8.1 to 8.4 (Memo items) are ‘of which’ amounts of the amounts reported in Items 1 to 65.</p> <p>Report in Item 8.1 all amounts due to intra-group entities that are ADIs/Banks.</p> <p>Report in Item 8.2 all amounts due to intra-group entities that are not included in Item 8.1.</p> <p>Report in Item 8.3 secured <u>(from Item 3)</u>, unsecured <u>(from Item 2.2)</u> and subordinated <u>(from Item 6)</u> debt instruments issued in offshore markets.</p> <p>For LCR ADIs, report in Item 8.4 the total amount of operational deposits as defined in paragraphs 47 to 50 of Attachment A of APS 210.</p>
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