

Reporting Form ARF 210.4

Balance sheet forecast

Instructions

These instructions assist completion of *Reporting Form ARF 210.4 Balance sheet forecast* (ARF 210.4). ARF 210.4 collects information on the actual balance as at the reporting date and forecast balance at future time points out to 15 months of on-balance sheet and selected off-balance sheet items 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 210.4 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 ARF 210.4, 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 210.4.

Reporting basis and units of measurement

ARF 210.4 is to be completed as at the last day of the relevant reporting period i.e. the relevant quarter.

Report all items on ARF 210.4 in accordance with the Australian Accounting Standards unless otherwise specified.

Items on ARF 210.4 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 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 210.4 on a best endeavours basis for the quarters ended 30 June 2014 and 30 September 2014.~~

Specific Instructions

The breakdown of items in ARF 210.4 is a condensed version of the on- and off-balance sheet items reported in ARF 210.3.1, ARF 210.3.2 and ARF 210.3.3.

In ARF 210.4, Column 1 is a derived column representing the actual balance as at reporting date. All items in column 1 are derived from ARF 210.3.1, ARF 210.3.2 and ARF 210.3.3.

Report the forecast balance at 1 month, 2 months, 3 months, 4 months, 5 months, 6 months, 7 months, 8 months, 9 months, 10 months, 11 months, 12 months and 15 months in columns 2 to 14 respectively from reporting date.

Total assets (Section A, Item 6) must be equal to total liabilities and capital (Section B, Item 6) in all columns of ARF 210.4.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in **bold** refer to the row description of items in the respective [ARF 210.3.1](#) form.

Section A: Assets

The table below provides the mapping of asset items to be reported in ARF 210.4 with respect to asset items reported in ARF 210.3.1.

Item 1	Item 1 (Notes and coin / ESA balance / central bank balances reserves and deposits) corresponds to Item 1 in ARF 210.3.1.
Item 2	Item 2 (RBA repo-eligible securities) corresponds to Item 2 in ARF 210.3.1.
Item 3	Item 3 (Other securities) corresponds to the sum of Item 3 (Other debt securities), Item 4 (Equity securities), Item 5 (Encumbered securities) and Item 6 (Securities purchased under agreement to resell) in ARF 210.3.1.
Item 4	Item 4 (Other earning assets by counterparty) is a derived item calculated as the sum of Items 4.1 to 4.6. Item 4.1 (Retail customer) corresponds to Item 7.1 in ARF 210.3.1. Item 4.2 (Small and medium enterprise) corresponds to Item 7.2 in

	<p>ARF 210.3.1.</p> <p>Item 4.3 (Non-financial corporate) corresponds to Item 7.3 in ARF 210.3.1.</p> <p>Item 4.4 (ADI/Bank) corresponds to Item 7.4 in ARF 210.3.1.</p> <p>Item 4.5 (Other financial institutions) corresponds to Item 7.5 in ARF 210.3.1.</p> <p>Item 4.6 (Other entities) corresponds to Item 7.6 in ARF 210.3.1.</p>
Item 5	Item 5 (Other assets) corresponds to the sum of Item 8 (Derivatives assets) and Item 9 (Assets not included above) in ARF 210.3.1.
Item 6	<p>Item 6 (Total Assets - of which denominated in) is a derived item calculated as the sum of Items 1, 2, 3, 4 and 5.</p> <p>Item 6.1 (AUD) corresponds to item 10.1 in ARF 210.3.1.</p> <p>Item 6.2 (All other currenciesNon-AUD) is a derived item calculated as Item 6 less Item 6.1.</p>
Items 7.1 to 7.4	<p>Item 7.1 (Intra-group) corresponds to the sum of Item 11.1 (Intra-group (ADIs/Banks)) and Item 11.2 (Intra-group (other legal entities)) in ARF 210.3.1.</p> <p>Item 7.2 (Offshore) corresponds to Item 11.3 in ARF 210.3.1.</p> <p>Item 7.3 (Self-securitised assets) corresponds to Item 11.4 in ARF 210.3.1.</p> <p>Item 7.4 (Residential mortgages) corresponds to Item 11.5 in ARF 210.3.1.</p>

Section B: Liabilities and Capital

The table below provides the mapping of liabilities and capital items to be reported in ARF 210.4 with respect to liabilities and capital items reported in ARF 210.3.2.

Item 1	<p>Item 1 (Unsecured funding) is a derived item calculated as the sum of items 1.1 to 1.12.</p> <p><u>The mapping of Items 1.1 to 1.12 in column 1 are as follows:</u></p> <p>Item 1.1 (Retail customer – at-call/overnight deposits) corresponds to Item 1.1, Column 2 (Retail customer) in ARF 210.3.2.</p>
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	<p>Item 1.2 (Retail customer – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.1 (Retail customer) in ARF 210.3.2.</p> <p>Item 1.3 (Small and medium enterprise – at-call/<u>overnight</u> deposits) corresponds to Item 1.2, Column 2 (Small and medium enterprise) in ARF 210.3.2.</p> <p>Item 1.4 (Small and medium enterprise – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.2 (Small and medium enterprise) in ARF 210.3.2.</p> <p>Item 1.5 (Non-financial corporate – at-call/<u>overnight</u> deposits) corresponds to Item 1.3, Column 2 (Non-financial corporate) in ARF 210.3.2.</p> <p>Item 1.6 (Non-financial corporate – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.3 (Non-financial corporate) in ARF 210.3.2.</p> <p>Item 1.7 (ADI/Bank – at-call/<u>overnight</u> deposits) corresponds to Item 1.4, Column 2 (ADI/Bank) in ARF 210.3.2.</p> <p>Item 1.8 (ADI/Bank – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.4 (ADI/Bank) in ARF 210.3.2.</p> <p>Item 1.9 (Other financial institutions – at-call/<u>overnight</u> deposits) corresponds to Item 1.5, Column 2 (Other financial institutions) in ARF 210.3.2.</p> <p>Item 1.10 (Other financial institutions – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.5 (Other financial institutions) in ARF 210.3.2.</p> <p>Item 1.11 (Other entities – at-call/<u>overnight</u> deposits) corresponds to Item 1.6, Column 2 (Other entities) in ARF 210.3.2.</p> <p>Item 1.12 (Other entities – term deposits) corresponds to the sum of Columns 3 to 25 in Item 1.6 (Other entities) in ARF 210.3.2.</p> <p><u>Report in columns 2 to 14 the forecast balances of total at-call/<u>overnight</u> deposits and total term deposits by counterparty-type.</u></p>
<p>Item 2</p>	<p>Item 2 (Unsecured debt securities issued) is a derived item calculated as the sum of items 2.1 to 2.4.</p> <p>Item 2.1 (Domestic – short term) corresponds to the sum of Item 2.1.1 (Certificates of deposit), Item 2.1.2 (Bank bills) and Item 2.1.3 (Other short term debt) in ARF 210.3.2.</p> <p>Item 2.2 (Domestic – long term) corresponds to Item 2.1.4 (Long term)</p>

	<p>debt) in ARF 210.3.2.</p> <p>Item 2.3 (Offshore – short term) corresponds to the sum of Item 2.2.1 (Certificates of deposit), Item 2.2.2 (Euro commercial paper), Item 2.2.3 (US commercial paper) and Item 2.2.4 (Other short term debt) in ARF 210.3.2.</p> <p>Item 2.4 (Offshore – long term) corresponds to Item 2.2.5 (Long term debt) in ARF 210.3.2.</p>
Item 3	<p>Item 3 (Secured funding) is a derived item calculated as the sum of Items 3.1, 3.2, 3.3 and 3.4.</p> <p>Item 3.1 (Securities sold under agreement to repurchase) corresponds to Item 3.1 in ARF 210.3.2.</p> <p>Item 3.2 (Covered bonds on issue) corresponds to Item 3.2 in ARF 210.3.2.</p> <p>Item 3.3 (Short term securitisation funding) corresponds to Item 3.3 in ARF 210.3.2.</p> <p>Item 3.4 (Term securitisation funding) corresponds to Item 3.4 in ARF 210.3.2.</p>
Item 4	<p>Item 4 (Other liabilities) corresponds to the sum of Item 4 (Derivatives liabilities) and Item 5 (Liabilities not included above) in ARF 210.3.2.</p>
Item 5	<p>Item 5 (Capital) is a derived item calculated as the sum of Items 5.1, 5.2 and 5.3.</p> <p>Item 5.1 (Common Equity Tier 1) corresponds to Item 6.1 in ARF 210.3.2.</p> <p>Item 5.2 (Additional Tier 1) corresponds to Item 6.2 in ARF 210.3.2.</p> <p>Item 5.3 (Tier 2) corresponds to Item 6.3 in ARF 210.3.2.</p>
Item 6	<p>Item 6 (Total Liabilities and Capital - of which denominated in) is a derived item calculated as the sum of Items 1, 2, 3, 4 and 5.</p> <p>Item 6.1 (AUD) corresponds to item 7.1 in ARF 210.3.2.</p> <p>Item 6.2 (All other currenciesNon-AUD) is a derived item calculated as Item 6 less Item 6.1.</p>
Items 7.1 to 7.3	<p>Item 7.1 (Intra-group) corresponds to the sum of Item 8.1 (Intra-group (ADIs/Banks)) and Item 8.2 (Intra-group (other legal entities)) in ARF 210.3.2.</p> <p>Item 7.2 (Offshore) corresponds to Item 8.3 in ARF 210.3.2.</p>

	Item 7.3 (Operational deposits (for LCR ADIs only)) corresponds to Item 8.4 in ARF 210.3.2.
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Section C: Off-balance sheet

The table below provides the mapping of off-balance sheet items to be reported in ARF 210.4 with respect to off-balance sheet items reported in ARF 210.3.3.

Item 1	<p>Item 1 (Committed contingent funding agreements) corresponds to the sum of Item 1.1 (Trade finance related obligations), Item 1.2 (Guarantees and letters of credit other than trade finance related obligations) and Item 1.3 (Credit/liquidity facilities) in ARF 210.3.3.</p> <p>Item 1.1 (of which: intra-group) corresponds to Item 1.4 in ARF 210.3.3.</p>
Item 2	<p>Item 2 (Uncommitted contingent funding agreements) corresponds to the sum of Item 2.1 (Trade finance related obligations), Item 2.2 (Guarantees and letters of credit other than trade finance related obligations) and Item 2.3 (Credit/liquidity facilities) in ARF 210.3.3.</p> <p>Item 2.1 (of which: intra-group) corresponds to Item 2.4 in ARF 210.3.3.</p>