

Reporting Form ARF 210.5

Daily Liquidity Report

Instructions

These instructions assist completion of *Reporting Form ARF 210.5 Daily Liquidity Report* (ARF 210.5). ARF 210.5 collects information on the daily liquidity position 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

For locally incorporated ADIs, ARF 210.5 is to be completed at Level 1 and Level 2 consolidation or as specified during time of request by APRA. For foreign ADIs, ARF 210.5 is to be completed on the domestic book of the licensed ADI or as specified during time of request by APRA.

For the purposes of reporting on this form, 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.

Reporting basis and units of measurement

ARF 210.5 is to be completed on the same day (based on data as at close of business the previous day) that the ADI receives a request from APRA to provide ARF 210.5 or the next business day (based on data as at close of business on the date of APRA's request) if APRA's request was made in the afternoon. If the ADI receives a request from APRA to provide ARF 210.5, the ADI must continue to provide ARF 210.5 on a daily basis for the number of consecutive business days specified by APRA at the time of the request.

Report all items on ARF 210.5 based on the ADI's available liquidity data used for its own daily liquidity management.

Volume in this form is to be completed 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

Class of ADI	Units
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 by APRA.

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.

<i>Item 1</i>	Item 1 collects information on total unencumbered liquid asset stock.
<i>Unencumbered</i>	Unencumbered means free of legal, regulatory, contractual or other restrictions on the ability of the ADI to liquidate, sell, transfer, or assign the asset. For non-LCR ADIs, encumbered liquid assets approved by APRA for prudential purposes may be included (refer to paragraph 3 of Attachment C of APS 210).
<i>Item 1.1</i>	Report <i>HQLA</i> in Item 1.1.
<i>HQLA</i>	For LCR ADIs, this represents HQLA1 and HQLA2 as defined in paragraphs 9 and 10 of Attachment A of APS 210, which is the amount reported in Item 3 of <i>Reporting Form ARF 210.1A Liquidity Coverage Ratio – all currencies (ARF 210.1A)</i> . For non-LCR ADIs, this represents those Minimum Liquidity Holdings (MLH) assets that qualify as HQLA, which are the amounts reported in the following items of <i>Reporting Form ARF 210.2 Minimum Liquidity Holdings Ratio (ARF 210.2)</i> : <ul style="list-style-type: none"> • notes & coin (Item 1.1); • settlement funds due from the RBA (Item 1.3.1); • Commonwealth Government Securities (Item 2.1); and • State Government or Territory Central Borrowing Authorities securities (Item 2.2).
<i>Item 1.2</i>	Report <i>RBA eligible securities</i> not included in Item 1.1 and Item 1.3. For locally incorporated LCR ADIs, report the value after applicable RBA margins as reported in ARF 210.1A/ <i>Reporting</i>

	<p><i>Form ARF 210.1B Liquidity Coverage Ratio – AUD only</i> (ARF 210.1B).</p> <p>For foreign LCR ADIs, report the value as reported in Item 2 of <i>Reporting Form ARF 210.3.1 Balance Sheet Maturity – Assets</i> (ARF 210.3.1).</p> <p>For non-LCR ADIs, report the value as reported in ARF 210.2/ARF 210.3.1.</p> <p>Exclude Commonwealth Government Securities and State Government or Territory Central Borrowing Authorities securities which are to be reported in Item 1.1 and RBA eligible securities from self-securitisation which are to be reported in Item 1.3.</p>
<i>RBA eligible securities</i>	Represents debt securities that the RBA will accept as collateral in its domestic market operations. The current list of eligible securities is published on the RBA website.
<i>Item 1.3</i>	Report the amount of RBA eligible securities from self-securitisation (after applicable RBA margins).
<i>Item 1.4</i>	<p>For LCR ADIs, report <i>Reserve Bank of New Zealand (RBNZ) eligible securities</i>, offshore jurisdiction alternative liquid assets (<i>ALA</i>) and other securities approved by APRA. Report the value as reported in ARF 210.1A.</p> <p>For non-LCR ADIs, report a zero amount.</p>
<i>RBNZ eligible securities</i>	Represents securities that the RBNZ will accept in its domestic market operations.
<i>ALA</i>	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.
<i>Item 1.5</i>	<p>For non-LCR ADIs, report other MLH assets (as defined in Attachment C of APS 210) not included in Items 1.1 and 1.2 which are the amounts reported in the following Items of ARF 210.2:</p> <ul style="list-style-type: none"> • settlement funds (Items 1.2, 1.3.2 to 1.3.4); • ADI deposits (Item 6); and • other securities approved by APRA (Item 7). <p>For LCR ADIs report a zero amount.</p>
<i>Item 1.6</i>	<p>Item 1.6 is a derived item calculated as the sum of Items 1.1 to 1.5.</p> <p>Of the amount in Item 1.6, report liquid assets denominated in</p>

	AUD in Item 1.6.1.
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Item 2	Item 2 collects information on net deposit outflows over the last five business days.
Item 2.1	Report total <i>net retail and SME customer deposit outflow</i> over the last five business days in Item 2.1.
Item 2.2	Report AUD net retail and SME customer deposit outflow over the last five business days.
retail and SME customers	As defined in <i>Reporting Form ARF 210.3.2 Balance Sheet Maturity – Liabilities and Capital</i> (ARF 210.3.2).
Net deposit outflows	Net deposit outflow is total outflows minus total inflows over the last five business days. A positive amount reported indicates that deposit balance is reducing; a negative amount reported indicates that deposit balance is growing.

Item 3	<p>Item 3 collects information on maturities of wholesale funding in nine maturity buckets as follows:</p> <ol style="list-style-type: none"> i. At-call/overnight to ≤ 7 days ii. 8 days to ≤ 15 days iii. 16 days to ≤ 30 days iv. > 30 days to ≤ 2 months v. > 2 months to ≤ 3 months vi. > 3 months to ≤ 4 months vii. > 4 months to ≤ 5 months viii. > 5 months to ≤ 6 months ix. > 6 months <p>The first column ‘Total’ is a derived column calculated as the sum of the above listed nine maturity buckets.</p>
Item 3.1	Report <i>unsecured wholesale deposits</i> .
unsecured wholesale deposits	Defined as Items 1.3 to 1.6 in ARF 210.3.2.
Item 3.2	Report total <i>secured funding</i> .
secured funding	Defined as Items 3.1 to 3.4 in ARF 210.3.2.
Item 3.3	<p>Report total <i>unsecured debt issued</i> in Item 3.3.</p> <p>Of the amount in Item 3.3, report the amount issued in <i>offshore markets</i> in Item 3.3.1.</p>

<i>unsecured debt issued</i>	Defined as Item 2 in ARF 210.3.2.
<i>offshore markets</i>	Defined as Item 2.2 in ARF 210.3.2.
<i>Item 3.4</i>	Item 3.4 is a derived item calculated as the sum of Items 3.1 to 3.3. Of the amount in Item 3.4, report AUD cashflows in Item 3.4.1.

<i>Item 4</i>	Item 4 collects information on drawdowns on contingent funding agreements over the last five business days.
<i>Item 4.1</i>	Report total amount of drawdowns in <i>committed and uncommitted funding agreements</i> in the last five business days.
<i>committed and uncommitted funding agreements</i>	Defined as Item 1 and Item 2 in <i>Reporting Form ARF 210.3.3 Balance Sheet Maturity – Off-Balance Sheet</i> (ARF 210.3.3).

<i>Item 5</i>	Item 5 is a derived item calculated as Item 5.1 minus Item 5.2.
<i>Item 5.1</i>	Report total gross collateral paid over the last five business days relating to derivatives, financing transactions and other contracts.
<i>Item 5.2</i>	Report total gross collateral received over the last five business days relating to derivatives, financing transactions and other contracts.