



# Reporting Standard ARS 210.0

## Liquidity

### Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's liquidity.

It includes reporting forms and associated instructions and should be read in conjunction with *Prudential Standard APS 210 Liquidity*.

### Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

### Purpose

2. Information collected by this Reporting Standard is used by APRA for the purpose of prudential supervision, including assessing compliance with *Prudential Standard APS 210 Liquidity (APS 210)*. It may also be used by the Reserve Bank of Australia and the Australian Bureau of Statistics.

### Application and commencement

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs). This reporting standard may also apply to the non-operating holding company (NOHC) of an ADI (refer to paragraph 6).
4. This Reporting Standard applies for reporting periods ending on or after ~~30 December 2014~~ 1 June 2014 except for Reporting Form ARF 210.5 Daily Liquidity Report (ARF 210.5) where this Reporting Standard only applies to ARF 210.5 on or after 1 April 2015.

### Information required

5. An ADI, to which this Reporting Standard applies, must provide APRA with the information required by this Reporting Standard designated for an ADI at Level 1, as set out in paragraph 8, for each reporting period.

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6. If an ADI, to which this Reporting Standard applies, is part of a Level 2 group, the ADI must also provide APRA with the information required by this Reporting Standard designated for an ADI at Level 2, as set out in paragraph 8, for each reporting period unless the ADI is a subsidiary of an authorised NOHC. If the ADI is a subsidiary of an authorised NOHC, the ADI’s immediate parent NOHC must provide APRA with the information required by this Reporting Standard designated for an ADI at Level 2, as set out in paragraph 8, for each reporting period. In doing so, the immediate parent NOHC must comply with this Reporting Standard (other than paragraphs 5 and ~~13~~14) as if it were the relevant ADI.
7. An ADI which is neither an LCR ADI or an MLH ADI must provide APRA with information required by this Reporting Standard if requested by APRA.
8. An ADI must complete a separate reporting form for each reporting consolidation level specified for the class of ADI in the table below.

Class of ADI	Type of ADI	Reporting Consolidation	Reporting Form
LCR ADI	Locally incorporated ADI	Level 1 and Level 2	210.1A Liquidity Coverage Ratio - all currencies 210.1B Liquidity Coverage Ratio - AUD only* 210.3.1 Balance Sheet Maturity - Assets 210.3.2 Balance Sheet Maturity - Liabilities and Capital 210.3.3 Balance Sheet Maturity - Off-Balance Sheet 210.4 Balance Sheet Forecast <a href="#">210.5 Daily Liquidity Report</a>
	Foreign ADI	Domestic books of licensed ADI	
MLH ADI	Locally incorporated ADI	Level 1 and Level 2	210.2 Minimum Liquidity Holdings Ratio 210.3.1 Balance Sheet Maturity - Assets 210.3.2 Balance Sheet Maturity - Liabilities and Capital 210.3.3 Balance Sheet Maturity - Off-Balance Sheet 210.4 Balance Sheet Forecast <a href="#">210.5 Daily Liquidity Report</a>
	Foreign ADI	Domestic books of licensed ADI	

\* Level 2 only

### Forms and method of submission

9. [Subject to Paragraph 10](#), the information required by this Reporting Standard must be given to APRA in electronic form, using one of the electronic submission mechanisms provided by the ‘Direct to APRA’ (also known as ‘D2A’) application.

*Note:* the Direct to APRA application software may be obtained from APRA.

10. **The information required by [ARF 210.5](#), must be given to APRA in an electronic form as advised by APRA at the time of [APRA’s](#) request.**

### Reporting periods and due dates

11. Subject to paragraph ~~11~~ 12, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard within 28 calendar days in

respect of each quarter based on the financial year (within the meaning of the *Corporations Act 2001*) of the ADI, except for ARF 210.5, which must be provided 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 received 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 thea number of consecutive business days-as specified by APRA at the time of the request.

12. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, for a particular ADI, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
  - (a) the particular circumstances of the ADI;
  - (b) the extent to which the information is required for the purposes of the prudential supervision of the ADI; and
  - (c) the requirements of the Reserve Bank of Australia or the Australian Bureau of Statistics.
13. APRA may grant an ADI an extension of a due date, in writing, in which case the new due date for the provision of the information will be the date on the notice of extension.

### Quality control

14. The information provided by an ADI under this Reporting Standard (except for the information required under paragraph 6) must be the product of processes and controls that have been reviewed and tested by the external auditor of the ADI. *Guidance Statement GS 012 Prudential Reporting Requirements for Auditors of Authorised Deposit-taking Institutions*, issued by the Auditing and Assurance Standards Board, provides guidance on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if necessary to enable the external auditor to form an opinion on the accuracy and reliability of the information.
15. All information provided by an ADI under this Reporting Standard must be subject to processes and controls developed by the ADI for the internal review and authorisation of that information. It is the responsibility of the Board and senior management of the ADI to ensure that an appropriate set of policies and procedures for the authorisation of information submitted to APRA is in place.

### Authorisation

16. When an ADI submits information under this Reporting Standard using the D2A software, it will be necessary for an officer of the ADI to digitally sign, authorise and encrypt the relevant information. For this purpose, APRA's certificate authority will issue 'digital certificates', for use with the software, to officers of the ADI who have authority from the ADI to transmit the information to APRA.

## Minor alterations to forms and instructions

17. APRA may make minor variations to:
- (a) a form that is part of this Reporting Standard to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the form
- without changing any substantive requirement in the form or instructions.
18. If APRA makes such a variation it must notify, in writing, each ADI that is required to report under this Reporting Standard.

## Interpretation

19. In this Reporting Standard:

*ADI* means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

*APRA* means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

*authorised NOHC* has the meaning given in the *Banking Act 1959*.

*business day* means a day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned.

*due date* means the relevant date under paragraph 1140 or, if applicable, paragraph 1312.

*foreign ADI* has the meaning in section 5 of the *Banking Act 1959*.

*immediate parent NOHC* means an authorised NOHC, or a subsidiary of an authorised NOHC, that is an immediate parent NOHC.

*Level 1* has the meaning in *Prudential Standard APS 001 Definitions*.

*Level 2* has the meaning in *Prudential Standard APS 001 Definitions*.

*locally incorporated* means incorporated in Australia or in a State or Territory of Australia, by or under a Commonwealth, State or Territory law.

*MLH ADI* means an ADI that is required by APRA for liquidity purposes to comply with the minimum liquidity holding requirements outlined in APS 210 Attachment C.

*LCR ADI* means an ADI that is classified as an LCR ADI under *Prudential Standard APS 210 Liquidity*.

*reporting period* includes, for the purposes of the provision of ARF 210.5, any day in relation to which such a report is requested to be provided.

*subsidiary* has the meaning in the *Corporations Act 2001*.