ARF_110_0_1: Capital adequacy (Level 1)

Australian Business Number	Institution Name
Reporting Period	**Scale Factor**
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Level 1	

Section A: Level 1 Regulatory Capital

1. Tier 1 capital	
1.1. Common Equity Tier 1 capital	
1.1.1. Paid-up ordinary share capital and other qualifying instruments	CS02000
1.1.2. Retained earnings	CS02002
1.1.3. Current year earnings	CS02003
1.1.3.1. *of which:* Upfront fee income	CS23794
1.1.4. Accumulated other comprehensive income (and other reserves) *of which:*	
1.1.4.1. Unrealised gains and losses on available-for-sale items	CS23795
1.1.4.2. Gains and losses on cash flow hedges	CS23796
1.1.4.3. Foreign currency translation reserve	BSE10015
1.1.4.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	CS23797
1.1.4.5. Property revaluation reserve	CS23798
1.1.4.6. General reserve	CS23799
1.1.4.7. Reserves from equity-settled share-based payments	CS23800
1.1.4.8. All other reserves specified by APRA	CS23801
2. Regulatory Adjustments to Common Equity Tier 1 Capital	
2.1. Deferred tax assets in excess of deferred tax liabilities	CS02008

2.2. Net adjustments for ineligible unrealised fair value gains (losses)	CS21790
2.2.1. Banking book	CS21791
2.2.2. Trading book	CS21792
2.3. Net other fair value adjustments	CS21793
2.3.1. Net fair value gains (losses) on effective cash flow hedges	CS12611
2.3.2. Net unrealised fair value gains (losses) from changes in the ADI's own creditworthiness	CS12608
2.4. Goodwill	CS02006
2.5. Intangible component of investments in subsidiaries and other entities	CS11830
2.6. Capitalised expenses	CS24350
2.6.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAO17300
2.6.2. Costs associated with debt raisings	CS02064
2.6.3. Costs associated with issuing capital instruments	CS17710
2.6.4. Information technology software costs	CS17711
2.6.5. Securitisation start-up costs	CS02063
2.6.6. Other capitalised expenses	CS02065
2.7. Any other intangible assets not included above	CS02066
2.8. Covered bonds - excess assets in cover pool	CS23802
2.9. Holdings of own Common Equity Tier 1 Capital instruments and any unused trading limit agreed with APRA	CS11831
2.10. Common Equity Tier 1 specific adjustments relating to securitisation (excluding securitisation start-up costs)	CS17712
2.11. Surplus in any ADI-sponsored defined benefit superannuation plan	CS12605
2.12. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Common Equity Tier 1 Capital	CS24372
2.13. Adjustments to Common Equity Tier 1 capital due to shortfall in Additional Tier 1 Capital and Tier 2 Capital	CS17713
2.14. Other Common Equity Tier 1 Capital adjustments	CS02010
2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to:	
2.15.1. Financial institutions of which:	
2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries	CS17714
2.15.1.2. Holding companies of ADIs and equivalent overseas entities	CS02028
2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities	CS17715

2.15.2. Commercial (non-financial) entities	CS23803
2.16. Guarantees or credit derivatives that provide for a materiality threshold	CS17718
2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements	CS17719
2.18. All other adjustments relating to securitisation	CS17721
2.19. Shortfall in provisions for credit losses	CS17717
2.20. Other Common Equity Tier 1 adjustments as advised by APRA	CS18375
2.21. Adjustments and exclusions to Common Equity Tier 1 Capital	CS23804
2.22. Common Equity Tier 1 Capital	CS23805
3. Additional Tier 1 Capital	
3.1. Transitional Additional Tier 1 Capital as at reporting date	CS23806
3.1.1. Additional Tier 1 Capital instruments	CS23807
3.3. Regulatory Adjustments to Additional Tier 1 Capital	CS23809
3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS23810
3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA	CS24336
3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital	CS24337
3.3.4. Adjustments and exclusions to Additional Tier 1 Capital	CS24338
3.4. Additional Tier 1 Capital	CS24339
4. Tier 1 capital	CS02011
5. Tier 2 capital	
5.1. Transitional Tier 2 Capital as at reporting date	CS24340
5.1.1. Tier 2 Capital instruments	CS24341
5.3. General reserve for credit losses	
5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)	CS24373
5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)	CS17725
5.4. Regulatory adjustments to Tier 2 Capital	
5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS24343

5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA	CS24344
5.4.3. Adjustments and exclusions to Tier 2 Capital	CS24345
5.5. Tier 2 Capital	CS02025
6. Level 1 Total Capital	CS02034

Section B: Risk profile

	RWA
1. Credit risk	
1.1. Credit risk (excluding securitisation)	
1.1.1. Standardised approach	CS17729
1.1.2. Foundation IRB approach	CS17730
1.1.3. Advanced IRB approach	CS17731
1.1.4. Supervisory slotting	CS17732
1.1.5. IRB retail	CS17733
1.1.6. IRB other assets, claims and exposures	CS17734
1.2. Securitisation	
1.2.1. Standardised approach	CS17735
1.2.2. IRB approach	CS17736
1.3. Scaling factor (1 or 1.06)	CS17737
1.4. Total RWA for credit risk	CS02055
2. Operational risk	
2.1. Standardised approach	CS17738
2.2. Advanced measurement approaches	CS17739
2.3. Total RWA for operational risk	CS17743
3. Market risk	
3.1. Interest rate risk in the banking book - Internal model approach	CS17740
3.2. Traded market risk, foreign exchange and commodities - Standard method	CS17741
3.3. Traded market risk, foreign exchange and commodities - Internal model approach	CS17742
3.4. Total RWA for market risk	CS02056

4. Other charges as required by APRA

4.1. Total other charges as required by APRA	CS02061

5. Total for credit risk, operational risk and market risk

5.1. Total RWA	CS17744

Section C: Risk ratios

1. Risk-based capital ratios	**Per cent**
1.1. Common Equity Tier 1	CS24346
1.2. Tier 1	CS24347
1.3. Total Capital	CS24348

2. Countercyclical capital buffer	**Per cent**
2.1 ADI-specific countercyclical capital buffer requirement	

1. Eligible provisions	**Defaulted exposures (1)**	**Non-defaulted exposures (2)**	**Total (3)**
1.1. Credit-related provisions	CS24374	CS17747	CS17748
1.2. Partial write-offs	CS24375		CS17750
1.3. Discounts on defaulted assets	CS24376		CS17752
1.4. Total eligible provisions	CS17753	CS17754	CS17755
1.5. Total expected losses	CS17756	CS17757	CS17758

2. General reserve for credit losses	**Total**
2.1. Total general reserve for credit losses	CS24377

ARF_110_0_2: Capital adequacy (Level 2)

Australian Business Number	Institution Name
Reporting Period	**Scale Factor**
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Level 2	

Section A: Level 2 Regulatory Capital

1. Tier 1 capital

1.1. Common Equity Tier 1 capital

1.1.1. Paid-up ordinary share capital and other qualifying instruments	
1.1.2. Retained earnings	
1.1.3. Current year earnings	
1.1.3.1. *of which:* Upfront fee income	
1.1.4. Accumulated other comprehensive income (and other reserves) *of which:*	
1.1.4.1. Unrealised gains and losses on available-for-sale items	
1.1.4.2. Gains and losses on cash flow hedges	
1.1.4.3. Foreign currency translation reserve	
1.1.4.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	
1.1.4.5. Property revaluation reserve	
1.1.4.6. General reserve	
1.1.4.7. Reserves from equity-settled share-based payments	
1.1.4.8. All other reserves specified by APRA	

1.1.5. Minority interests arising from issue of ordinary equity by fully consolidated ADIs or overseas equivalent held by third parties

2. Regulatory Adjustments to Common Equity Tier 1 Capital

2.1. Deferred tax assets in excess of deferred tax liabilities

2.2. Net adjustments for ineligible unrealised fair value gains (losses)

2.2.1. Banking book

2.2.2. Trading book

2.3. Net other fair value adjustments

2.3.1. Net fair value gains (losses) on effective cash flow hedges

2.3.2. Net unrealised fair value gains (losses) from changes in the ADI's own creditworthiness

2.4. Goodwill

2.5. Intangible component of investments in subsidiaries and other entities

2.6. Capitalised expenses

2.6.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers

2.6.2. Costs associated with debt raisings

2.6.3. Costs associated with issuing capital instruments

2.6.4. Information technology software costs

2.6.5. Securitisation start-up costs

2.6.6. Other capitalised expenses

2.7. Any other intangible assets not included above

2.8. Covered bonds - excess assets in cover pool

2.9. Holdings of own Common Equity Tier 1 Capital instruments and any unused trading limit agreed with APRA

2.10. Common Equity Tier 1 specific adjustments relating to securitisation (excluding securitisation start-up costs)

2.11. Surplus in any ADI-sponsored defined benefit superannuation plan

2.12. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Common Equity Tier 1 Capital

2.13. Adjustments to Common Equity Tier 1 capital due to shortfall in Additional Tier 1 Capital and Tier 2 Capital

2.14. Other Common Equity Tier 1 Capital adjustments

2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to:

2.15.1. Financial institutions of which:

2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries

2.15.1.2. Holding companies of ADIs and equivalent overseas entities

2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities

2.15.2. Commercial (non-financial) entities

2.15.3. Non-consolidated subsidiaries

2.16. Guarantees or credit derivatives that provide for a materiality threshold

2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements

2.18. All other adjustments relating to securitisation

2.19. Shortfall in provisions for credit losses

2.20. Other Common Equity Tier 1 adjustments as advised by APRA

2.21. Adjustments and exclusions to Common Equity Tier 1 Capital

2.22. Common Equity Tier 1 Capital

3. Additional Tier 1 Capital

3.1. Transitional Additional Tier 1 Capital as at reporting date

3.1.1. Additional Tier 1 Capital instruments

3.2. Additional Tier 1 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties

3.3. Regulatory Adjustments to Additional Tier 1 Capital

3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA

3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital

3.3.4. Adjustments and exclusions to Additional Tier 1 Capital

3.4. Additional Tier 1 Capital

4. Tier 1 capital

5. Tier 2 capital

5.1. Transitional Tier 2 Capital as at reporting date

5.1.1. Tier 2 Capital instruments

5.2. Tier 2 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties

5.3. General reserve for credit losses

5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)

5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)

5.4. Regulatory adjustments to Tier 2 Capital

5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA

5.4.3. Adjustments and exclusions to Tier 2 Capital

5.5. Tier 2 Capital

6. Level 2 Total Capital

Section B: Risk profile

RWA

1. Credit risk

1.1. Credit risk (excluding securitisation)

1.1.1. Standardised approach

1.1.2. Foundation IRB approach

1.1.3. Advanced IRB approach

1.1.4. Supervisory slotting

1.1.5. IRB retail

1.1.6. IRB other assets, claims and exposures

1.2. Securitisation

1.2.1. Standardised approach

1.2.2. IRB approach
1.3. Scaling factor (1 or 1.06)
1.4. Total RWA for credit risk

2. Operational risk
2.1. Standardised approach
2.2. Advanced measurement approaches
2.3. Total RWA for operational risk

3. Market risk
3.1. Interest rate risk in the banking book - Internal model approach
3.2. Traded market risk, foreign exchange and commodities - Standard method
3.3. Traded market risk, foreign exchange and commodities - Internal model approach
3.4. Total RWA for market risk

4. Other charges as required by APRA
4.1. Total other charges as required by APRA

5. Total for credit risk, operational risk and market risk
5.1. Total RWA

Section C: Risk ratios

	Per cent
1. Risk-based capital ratios	
1.1. Common Equity Tier 1	
1.2. Tier 1	
1.3. Total Capital	

	Per cent
2. Countercyclical capital buffer	
2.1 ADI-specific countercyclical capital buffer requirement	

Section D: Memorandum items

	Defaulted exposures (1)	Non-defaulted exposures (2)	Total (3)
1. 1. Eligible provisions			
1.1. Credit-related provisions			
1.2. Partial write-offs			
1.3. Discounts on defaulted assets			
1.4. Total eligible provisions			
1.5. Total expected losses			

	Total
2. 2. General reserve for credit losses	
2.1. Total general reserve for credit losses	