



# Reporting Standard ARS 730.0

## ABS/RBA Statement of Financial Performance

### Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's financial performance.

It includes *Reporting Form ARF 730.0 ABS/RBA Statement of Financial Performance* and the associated specific instructions.

#### Authority

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

#### Purpose

2. Information collected by *Reporting Form ARF 730.0 ABS/RBA Statement of Financial Performance* (ARF 730.0) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts. This information may also be used by **APRA** for prudential and publication purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

#### Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** or **registered financial corporation (RFC)** as set out in the table below, where 'total assets' are measured by the value reported in item 13 (column 1) on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Standard)/(Reduced)* (ARF 720.0A/B) as at 31 December of the prior calendar year.

Class of financial institution	Applicable
<i>ADIs</i>	Yes if total assets $\geq$ \$5b
<i>RFCs</i>	Yes if total assets $\geq$ \$500m

5. **APRA** may from time to time determine that a higher threshold will apply to a particular **ADI** or **RFC** than that specified in paragraph 4 of this Reporting Standard and if **APRA** does so it will notify the **ADI** or **RFC** concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 30 ~~September 2019~~ June 2021.

### Information required

7. An **ADI** or **RFC** to which this Reporting Standard applies must provide **APRA** with the information required by this Reporting Standard for each *reporting period* on a *domestic books* consolidation.

### Method of submission

8. The information required by this Reporting Standard must be given to **APRA** in electronic format, using the 'Direct to APRA' application or by a method (i.e. a web-based solution) notified by **APRA**, in writing, prior to submission.

*Note:* the Direct to APRA application software (also known as D2A) may be obtained from **APRA**.

### Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each quarter ended 31 March, 30 June, 30 September and 31 December by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 or 5.
10. The information required by this Reporting Standard must be provided to **APRA** within 3528 calendar days after the end of the *reporting period* to which the information relates.<sup>1</sup>
11. **APRA** may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular **ADI** or **RFC**, 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** or **RFC**; and
  - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** 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

13. All information provided by an **ADI** or **RFC** under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the **ADI** or **RFC** as set out in *Prudential Standard APS 310 Audit and Related Matters* for **ADIs** or *Reporting Standard RRS 710.0 ABS/RBA Audit*

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<sup>1</sup> To avoid doubt, if the *due date* for a particular *reporting period* falls on a day other than a usual business day, an **ADI** or **RFC** is nonetheless required to submit the information required no later than the *due date*.

*Requirements for Registered Financial Corporations for RFCs.* Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information 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 required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.

14. All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

### Authorisation

15. When an officer or agent of an *ADI* or *RFC* submits information under this Reporting Standard and uses the D2A application, or other method notified by *APRA*, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate or other digital identity credential acceptable to *APRA*.

### Minor alterations to forms and instructions

16. *APRA* may make minor variations to:
  - (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the formwithout changing any substantive requirement in the form or instructions.
17. If *APRA* makes such a variation it must notify in writing each *ADI* or *RFC* that is required to report under this Reporting Standard.

### Interpretation

18. Terms that are defined in ARS 701.0 appear in bold and italics in this Reporting Standard.
19. In this Reporting Standard:

*due date* means the last day of the 2835 calendar days provided for in paragraph 10 or, if applicable, the date on a notice of extension given under paragraph 12.

*reporting period* means a quarter ended 31 March, 30 June, 30 September or 31 December as provided for in paragraph 9 or, if applicable, the date on a notice given under paragraph 11.

20. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force or existing from time to time.

## ARF\_730\_0: ABS/RBA Statement of Financial Performance

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Quarterly	
<b>Reporting Consolidation</b>	
Domestic	

### Part A: Income

#### 1. Interest income

	Interest income (1)
1.1. Total interest-earning assets	
1.1.1. Notes and coins	
1.1.2. Deposits	
1.1.3. Short-term debt securities	
1.1.4. Long-term debt securities	
1.1.5. Derivatives - banking book hedging	
1.1.6. Loans and finance leases	
1.1.6.1. Resident households	
1.1.6.1.1. Housing loans	
1.1.6.1.1.1. Owner-occupied	
1.1.6.1.1.2. Investment	
1.1.6.1.2. Personal loans and finance leases	
1.1.6.1.2.1. <i>of which: Credit cards</i>	
1.1.6.2. Resident other private non-financial corporations	
1.1.6.3. Resident private unincorporated business	
1.1.6.4. Other loans and finance leases	
1.1.7. Other interest-earning assets	

#### 2. Non-interest income

	Value (1)
2.1. Total non-interest income	
2.1.1. Rental income on operating leases	
2.1.2. Fee and commission income	
2.1.3. Dividends income	
2.1.4. Holding gains / losses on assets and liabilities	
2.1.5. <u>Related party management fee income</u>	





- 9.1. Total impairment expense
  - 9.1.1. Collective provisions
  - 9.1.2. Individual provisions
  - 9.1.3. Write-backs
  - 9.1.4. Recoveries

Value (1)

**10. Total expense**

- 10.1. Total expense

Value (1)

**Part C: Dividends**

**11. Dividends**

- 11.1. Dividends
  - 11.1.1. *of which:* Extraordinary dividend

Value (1)

**Part D: Capital expenditure and proceeds from sale of assets**

**12. Capital expenditure**

- 12.1. Total capital expenditure
  - 12.1.1. Road vehicles
  - 12.1.2. Other transport vehicles and equipment
  - 12.1.3. Industrial machinery and equipment
  - 12.1.4. Computer software capitalised
  - 12.1.5. Computers and computer peripherals
  - 12.1.6. Electronic equipment and machinery
  - 12.1.7. Communications equipment
  - 12.1.8. Other plant and equipment
  - 12.1.9. Land
  - 12.1.10. Dwellings, buildings and other structures
  - 12.1.11. Intangible assets

Value (1)

**13. Capitalised wages and salaries and purchases of materials for capital work**

13.1. Total value of capital work done for own use or for rental or lease

13.1.1. Capitalised wages and salaries

13.1.2. Capitalised purchases of materials

Value (1)

**14. Proceeds from sale of assets**

14.1. Total proceeds from sale of assets

14.1.1. Plant and equipment

14.1.2. Land

14.1.3. Buildings and structures

14.1.4. Intangible assets

Value (1)

**Part E: Multi-state operations**

**15. Multi-state operations**

15.1. Total

15.1.1. New South Wales

15.1.2. Victoria

15.1.3. Queensland

15.1.4. South Australia

15.1.5. Western Australia

15.1.6. Tasmania

15.1.7. Northern Territory

15.1.8. Australian Capital Territory

15.1.9. Other Australian territories

Wages and Salaries (1)

**Part F: Employment**

**16. Employment**

16.1. Number of employees working for this business

Number (1)



# Reporting Form ARF 730.0

## ABS/RBA Statement of Financial Performance

### Instructions

These instructions assist completion of *Reporting Form ARF 730.0*. ARF 730.0 collects information relating to the financial performance of *ADIs* and *RFCs* on a *domestic books* basis.

Information reported in ARF 730.0 is required primarily for the purposes of the *ABS* and the *RBA*. The information is required for various purposes, including the compilation of Australia's National Accounts. The information may also be used by *APRA* for prudential and publication purposes.

### Reporting level

ARF 730.0 must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraph 4 or 5.

### Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

For reporting purposes, unless specified otherwise, data are to be entered as a positive number.

Items on ARF 730.0 must be reported as during the *reporting period*.

### Counterparties

Include detail for *related parties* and *non-related parties*. Note that this treatment differs from ARF 720.0A/B where detail for *related parties* is reported separately.

Include detail for both *residents* and *non-residents*.

### Reporting by purpose

Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines where it is reported on this form. Where finance (identified at the lowest available level) is to be used for more than one purpose, classify that finance to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

### Values

Unless otherwise specifically stated, report all items on ARF 730.0 in accordance with Australian Accounting Standards regarding the measurement of financial performance, including:

- interpretation/definition of items of income and expense;

- measurement basis of items of income and expense; and
- netting of items of income and expense.

Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates*.

Report values on ARF 730.0 as whole dollars.

## **Taxation**

Report values on ARF 730.0 exclusive of income tax and other direct taxes.

Report all income items exclusive of Goods and Services Tax (GST).

Report all expense items exclusive of GST where this is recoverable as an input tax credit.

Report the Major Bank Levy at item 8.1.9. Other operating expenses. This treatment is not in line with statutory accounting treatment.

## **Numbers**

Report numbers on ARF 730.0 unscaled, as whole numbers for *ADIs* and *RFCs*.

## **Standard Business Reporting (SBR)**

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting balance of the item collected.

## **Specific instructions**

Terms highlighted in *bold italics* are defined in ARS 701.0.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under 'Include' and 'Exclude' must not be taken as an exhaustive list of items to be included or excluded.

### **Part A: Income**

Part A collects information on income earned by the *ADI* or *RFC* from their operations, including detail on *interest income earned* and non-interest income earned.

**SBR:** submit items in Part A with accounting type of credit (revenue).

#### **1. Interest income**

Item 1 collects information on the *interest income earned* by *ADI* or *RFC* by type of interest-earning asset.

Only include *loans* and *finance leases* held on balance sheet.

Report items 1.1.1, 1.1.2, 1.1.3, 1.1.4, 1.1.6 and 1.1.7 excluding any interest recognised on hedging of assets. Report interest income on *derivatives* held on the *banking book* for hedging of assets in item 1.1.5.

<b>Column 1</b>	Report the value of <i>interest income earned</i> .
<b>Item 1.1</b>	Report for total interest-earning assets.
<b>Item 1.1.1</b>	Report for <i>notes and coins</i> .
<b>Item 1.1.2</b>	Report for <i>deposits</i> .
<b>Item 1.1.3</b>	Report for <i>short-term debt securities</i> held.
<b>Item 1.1.4</b>	Report for <i>long-term debt securities</i> held.
<b>Item 1.1.5</b>	Report for <i>derivative</i> financial instruments held on the <i>banking book</i> and used for the purpose of hedging.
<b>Item 1.1.6</b>	Report for <i>loans</i> and <i>finance leases</i> .
<b>Item 1.1.6.1</b>	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 1.1.6.1 is a derived item. Report the value for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> in item 1.1.6.1 as the sum of item 1.1.6.1.1 and item 1.1.6.1.2.
<b>Item 1.1.6.1.1</b>	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . Item 1.1.6.1.1 is a derived item. Report the value of <i>loans</i> to <i>resident households</i> for <i>housing</i> in item 1.1.6.1.1 as the sum of item 1.1.6.1.1.1 and item 1.1.6.1.1.2.
<b>Item 1.1.6.1.1.1</b>	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> .
<b>Item 1.1.6.1.1.2</b>	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>investment housing</i> .
<b>Item 1.1.6.1.2</b>	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
<b>Item 1.1.6.1.2.1</b>	Of the amount reported in item 1.1.6.1.2, report the value for <i>credit cards</i> .
<b>Item 1.1.6.2</b>	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other private non-financial corporations</i> .
<b>Item 1.1.6.3</b>	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private unincorporated business</i> .
<b>Item 1.1.6.4</b>	Report for <i>loans</i> and <i>finance leases</i> to borrowers that are not <i>resident households</i> , <i>resident other private non-financial corporations</i> or <i>resident private unincorporated businesses</i> . Item 1.1.6.4 is a derived item. Report the value for other <i>loans</i> and <i>finance leases</i> in item 1.1.6.4 as item 1.1.6 less the sum of item 1.1.6.1, item 1.1.6.2 and item 1.1.6.3.

<b>Item 1.1.7</b>	Report for any other interest-earning assets that are not reported in items 1.1.1 to 1.1.6.  Item 1.1.7 is a derived item. Report the value for other interest-earning assets in item 1.1.7 as item 1.1 less the sum of items 1.1.1 to 1.1.6 inclusive.
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## 2. Non-interest income

Item 2 collects information on non-interest income earned by the *ADI* or *RFC* by the type of non-interest income.

Include any income earned that is not reported as *interest income earned* in item 1.

<b>Item 2.1</b>	Report the value of non-interest income earned.  Item 2.1 is a derived item. Report total non-interest income in item 2.1 as item 3.1 less item 1.1.
<b>Item 2.1.1</b>	Report the value of rental income on <i>operating leases</i> .
<b>Item 2.1.2</b>	Report the value of <i>fee and commission income</i> .
<b>Item 2.1.3</b>	Report the value of <i>dividends income</i> .
<b>Item 2.1.4</b>	Report the value of <i>holding gains / losses on assets and liabilities</i> .
<b><u>Item 2.1.5</u></b>	<u>Report the value of <i>related party management fee income</i>.</u>
<b><u>Item 2.1.5</u> <u>Item 2.1</u></b>	Report the value of any other non-interest income not reported in items 2.1.1 to 2.1.4.  Item 2.1.5 is a derived item. Report the value of other non-interest income in item 2.1.5 as item 2.1 less the sum of items 2.1.1 to 2.1.4 inclusive.

## 3. Total income

Item 3 collects information on total income earned by the *ADI* or *RFC*.

<b>Item 3.1</b>	Report the value of total income earned.
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## Part B: Expenses

Part B collects information on the expenses incurred by the *ADI* or *RFC* from their operations by the type of expense incurred.

For merger and restructuring expense, where possible, please recognise such expenses at the most appropriate expense category. For example:

- Report capitalised wages and salaries related to integration in item 13.1.1;
- report severance and redundancies as a result of the integration in item 5.1.1;

- report professional fees in item 8.1.4; and
- report integration expenses not separately identifiable, or without an appropriate expense category on ARF 730.0 in item 8.1.9.

#### 4. Interest expense

Item 4 collects information on the *interest expense incurred* by the *ADI* or *RFC* by type of *interest-bearing* liability.

**SBR:** submit item 4 with accounting type of debit (expense).

Report items 4.1.1, 4.1.2, 4.1.3, 4.1.4, and 4.1.6 exclusive of any interest recognised on hedging of liabilities. Report interest expense on *derivatives* held on the *banking book* for hedging of liabilities in item 4.1.5.

<b>Column 1</b>	Report the value of <i>interest expense incurred</i> .
<b>Item 4.1</b>	Report for total <i>interest-bearing</i> liabilities.
<b>Item 4.1.1</b>	Report for <i>deposits</i> .
<b>Item 4.1.1.1</b>	Report for <i>deposits</i> by <i>resident households</i> .
<b>Item 4.1.1.2</b>	Report for <i>deposits</i> by <i>resident other private non-financial corporations</i> .
<b>Item 4.1.1.3</b>	Report for <i>deposits</i> by <i>resident self-managed superannuation funds</i> .
<b>Item 4.1.1.4</b>	Report for <i>deposits</i> by counterparties other than <i>resident households</i> , <i>resident other private non-financial corporations</i> and <i>resident self-managed superannuation funds</i> .  Item 4.1.1.4 is a derived item. Report other <i>deposits</i> in item 4.1.1.4 as item 4.1.1 less the sum of items 4.1.1.1 to 4.1.1.3 inclusive.
<b>Item 4.1.2</b>	Report for <i>short-term debt securities</i> .
<b>Item 4.1.3</b>	Report for <i>long-term debt securities</i> .
<b>Item 4.1.4</b>	Report for <i>loans</i> and <i>finance leases</i> .
<b>Item 4.1.5</b>	Report for <i>derivative</i> financial instruments held on the <i>banking book</i> and used for the purpose of hedging.
<b><u>Item 4.1.6</u></b>	<u>Report for interest expense <i>operating lease</i> liabilities, as per <i>AASB 16 Leases (AASB 16)</i>.</u>
<b><u>Item 4.1.6</u></b> <b><u>Item 4.1</u></b>	Report for other <i>interest-bearing</i> liabilities that are not reported in items 4.1.1 to 4.1.65.  Item 4.1.76 is a derived item. Report for other <i>interest-bearing</i> liabilities in item 4.1.76 as item 4.1 less the sum of item 4.1.1 and items 4.1.2 to 4.1.65 inclusive.

## 5. Personnel expense

Item 5 collects information on *personnel expense* incurred by the *ADI* or *RFC*.

**SBR:** submit item 5 with accounting type of debit (expense).

<b>Item 5.1</b>	Report the value of total <i>personnel expense</i> .
<b>Item 5.1.1</b>	Report the value of <i>wages and salaries</i> . Include provisions for employee entitlements.
<b>Item 5.1.2</b>	Report the value of <i>employer contributions into superannuation</i> . Include additional salary sacrificed superannuation contributions.
<b>Item 5.1.3</b>	Report the value of <i>workers' compensation premiums / costs</i> .
<b>Item 5.1.4</b>	Report the value of <i>payments to other businesses / organisations for staff</i> .
<b>Item 5.1.5</b>	Report the value of <i>fringe benefits tax</i> .
<b>Item 5.1.6</b>	Report the value of <i>payroll tax</i> .
<b>Item 5.1.7</b>	Report the value of <i>share-based payment expense</i> .
<b>Item 5.1.8</b>	Report the value of any other <i>personnel expense</i> not reported in items 5.1.1 to 5.1.7.  Item 5.1.8 is a derived item. Report the value of other <i>personnel expense</i> in item 5.1.8 as item 5.1 less the sum of items 5.1.1 to 5.1.7 inclusive.

## 6. Occupancy and equipment expense

Item 6 collects information on *occupancy and equipment expenses incurred* by the *ADI* or *RFC*.

**SBR:** submit item 6 with accounting type of debit (expense).

Exclude:

- *wages and salaries* of own *employees*. These must be included as *wages and salaries* in item 5.1.1;
- depreciation on *information technology equipment*. This must be reported as depreciation and impairment of *information technology equipment* in item 7.1.1;
- rental expense for *information technology equipment*. This must be reported as *rental, repairs and maintenance* in item 7.1.5; and
- repairs and maintenance on software and information technology equipment. These must be reported as *rental, repairs and maintenance expenses* in item 7.1.5.

<b>Item 6.1</b>	Report the value of total <i>occupancy and equipment expenses incurred</i> .
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<b>Item 6.1.1</b>	Report the value of rental expense on <i>operating leases</i> , <u>including short-term lease payments, payments for leases of low-value assets and variable lease payments not included in the measurement of lease liabilities as per AASB 16.</u>
<b>Item 6.1.2</b>	Report the value of depreciation of <i>property, plant and equipment</i> , <u>including the depreciation expense on right-of-use assets as per AASB 16.</u>
<b>Item 6.1.3</b>	Report the value of <i>utility expense</i> .
<b>Item 6.1.4</b>	Report the value of <i>property rates and taxes</i> .
<b>Item 6.1.5</b>	Report the value of <i>repairs and maintenance expenses</i> on all <i>property, plant and equipment</i> .
<b>Item 6.1.6</b>	Report the value of any other <i>occupancy and equipment expenses incurred</i> that is not reported in items 6.1.1 to 6.1.5.  Item 6.1.6 is a derived item. Report the value of other <i>occupancy and equipment expenses incurred</i> in item 6.1.6 as item 6.1 less the sum of items 6.1.1 to 6.1.5 inclusive.

## 7. Information technology expense

Item 7 collects information on *information technology expenses incurred* (including expenses relating to equipment and services) by the *ADI* or *RFC*.

**SBR:** submit item 7 with accounting type of debit (expense).

Include market data services.

Exclude:

- *wages and salaries* of own employees. These must be reported as *wages and salaries* in item 5.1.1; and
- *computer software capitalised*. These must be reported as *computer software capitalised* in item 12.1.4.

<b>Item 7.1</b>	Report the value of total <i>information technology expenses incurred</i> .
<b>Item 7.1.1</b>	Report the value of depreciation and impairment of <i>information technology equipment</i> .
<b>Item 7.1.2</b>	Report the value of <i>amortisation and impairment of software</i> assets.
<b>Item 7.1.3</b>	Report the value of <i>computer software expensed</i> .  Exclude: <ul style="list-style-type: none"> <li>• other information technology licence fees and <i>royalties expense</i>. This must be reported as other information technology expense in item 7.1.7; and</li> </ul>

	<ul style="list-style-type: none"> <li>software maintenance. This must be reported as <i>rental, repairs and maintenance</i> in item 7.1.5.</li> </ul>
<b>Item 7.1.4</b>	Report the value of <i>telecommunication services and internet services</i> . Exclude installation costs. These must be reported as <i>other outsourced information technology services</i> in item 7.1.6.
<b>Item 7.1.5</b>	Report the value of <i>rental, repairs and maintenance expenses</i> of all software and <i>information technology equipment</i> .
<b>Item 7.1.6</b>	Report the value of <i>other outsourced information technology services</i> . Exclude computer software installation costs paid to external service providers. These must be reported as <i>computer software expensed</i> in item 7.1.3.
<b>Item 7.1.7</b>	Report the value of any other <i>information technology expenses incurred</i> not reported in items 7.1.1 to 7.1.6.  Item 7.1.7 is a derived item. Report the value of other <i>information technology expenses incurred</i> in item 7.1.7 as item 7.1 less the sum of items 7.1.1 to 7.1.6 inclusive.  <u>Include <i>market data services</i>.</u>

## 8. Other operating expense

Item 8 collects information on operating expenses incurred by the *ADI* or *RFC* that is not reported in items 4, 5, 6 and 7.

**SBR:** submit item 8 with accounting type of debit (expense).

Exclude:

- amortisation on computer software. Report this as *amortisation and impairment of software* assets in item 7.1.2;
- wages and salaries* of own employees engaged in cleaning activities. Report these as *wages and salaries* in item 5.1.1;
- workers compensation insurance premiums/levies. Report these as *workers' compensation premiums/costs* in item 5.1.3;
- expensed computer software licence fees. Include these in *computer software expensed* in item 7.1.3; and
- capitalised computer software licence fees. Include these in *computer software capitalised* in item 12.1.4.

<b>Item 8.1</b>	Report the value of other operating expenses incurred.  Item 8.1 is a derived item. Report the value of other operating expenses in item 8.1 as item 10.1 less the sum of items 4.1, 5.1, 6.1, 7.1 and 9.1.
<b>Item 8.1.1</b>	Report the value of amortisation and impairment of <i>other intangible assets</i> .



	Exclude <i>amortisation and impairment of software</i> assets reported in item 7.1.2
<b>Item 8.1.2</b>	Report the value of <i>non-lending losses and frauds</i> .
<b>Item 8.1.3</b>	Report the value of <i>postage expenses</i> and <i>stationery expense</i> .
<b>Item 8.1.4</b>	Report the value of <i>fee and commission expense</i> .
<b>Item 8.1.4.1</b>	Of the amount reported in item 8.1.4, report the value of <i>fee and commission expense</i> incurred due to <i>financial institutions</i> .
<b>Item 8.1.5</b>	Report the value of <i>advertising expenses</i> .
<b>Item 8.1.6</b>	Report the value of <i>travel, accommodation and entertainment expenses</i> .
<b>Item 8.1.7</b>	Report the value of <i>insurance premiums other than workers compensation</i> .
<b>Item 8.1.8</b>	Report the value of <i>related party management fee expense</i> .
<b>Item 8.1.98</b>	<p>Report any other operating expenses not reported in items 8.1.1 to 8.1.87.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>royalty expense</i>;</li> <li>• <i>cleaning services provided by other businesses</i>; and</li> <li>• <i>contract expense not elsewhere included</i>.</li> </ul> <p>Item 8.1.98 is a derived item. Report the value of other operating expenses not reported in items 8.1.1 to 8.1.87 in item 8.1.98 as item 8.1 less the sum of items 8.1.1 to 8.1.4 inclusive and items 8.1.5 to 8.1.87 inclusive.</p>

## 9. Impairment expense

Item 9 collects information on impairment expenses incurred on interest-earning assets by the *ADI* or *RFC*.

### Exclude:

- impairment of information technology equipment. Report these in item 7.1.2.;
- impairment of other intangible assets. Report these in item 8.1.1; and;
- impairment of all other non-interest earning assets. Report these in item 8.1.8.

<b>Item 9.1</b>	Report the value of total impairment expense incurred <u>on interest-earning assets</u> .
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	Item 9.1 is a derived item. Report the value of impairment expense incurred in item 9.1 as the sum of items 9.1.1 and 9.1.2 minus items 9.1.3 and 9.1.4. <b>SBR:</b> submit item 9.1 with accounting type of debit (expense).
<b>Item 9.1.1</b>	Report the value of <i>collective provisions</i> . <b>SBR:</b> submit item 9.1.1 with accounting type of debit (expense).
<b>Item 9.1.2</b>	Report the value of <i>individual provisions</i> . <b>SBR:</b> submit item 9.1 with accounting type of debit (expense).
<b>Item 9.1.3</b>	Report the value of <i>write-backs</i> . <b>SBR:</b> submit item 9.1.3 with accounting type of credit (reverse expense).
<b>Item 9.1.4</b>	Report the value of <i>recoveries</i> . <b>SBR:</b> submit item 9.1.4 with accounting type of credit (reverse expense).

## 10. Total expense

Item 10 collects information on total expenses incurred during the *reporting period* by the *ADI* or *RFC*.

**SBR:** submit item 10 with accounting type of debit (expense).

<b>Item 10.1</b>	Report the value of total expenses incurred.
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## Part C: Dividends

Part C collects information on *dividends expected, declared or paid* during the *reporting period* by the *ADI* or *RFC*.

**SBR:** submit part C with accounting type of debit (expense).

## 11. Dividends

Item 11 collects information on *dividends ~~expected, declared or paid~~* by the *ADI* or *RFC*.

<b>Item 11.1</b>	Report the value of <i>dividends <del>expected, declared or paid</del></i> .
<b>Item 11.1.1</b>	Of the amount reported in item 11.1, report the value of any <i>extraordinary / special dividend</i> .

## Part D: Capital expenditure and proceeds from sale of assets

Part D collects information on *capital expenditure* and proceeds from the sale of assets by the *ADI* or *RFC*.

## 12. Capital expenditure

Item 12 collects information on *capital expenditure* by the type of expenditure.

Include capital work done by own *employees* in this item under the appropriate *capital expenditure* item(s), and is also separately identified in item 13.

**SBR:** submit item 12 with accounting type of debit (capitalised asset).

<b>Item 12.1</b>	Report the value of total <i>capital expenditure</i> incurred.
<b>Item 12.1.1</b>	Report the value of <i>road vehicles</i> .
<b>Item 12.1.2</b>	Report the value of <i>other transport vehicles and equipment</i> .
<b>Item 12.1.3</b>	Report the value of <i>industrial machinery and equipment</i> .
<b>Item 12.1.4</b>	Report the value of <i>computer software capitalised</i> .
<b>Item 12.1.5</b>	Report the value of <i>computers and computer peripherals</i> .
<b>Item 12.1.6</b>	Report the value of <i>electronic equipment and machinery</i> .
<b>Item 12.1.7</b>	Report the value of <i>communications equipment</i> .
<b>Item 12.1.8</b>	Report the value of any other <i>plant and equipment</i> not reported in items 12.1.1 to 12.1.7 and items 12.1.9 to 12.1.11.  Item 12.1.8 is a derived item. Report the value of <i>capital expenditure</i> - other <i>plant and equipment</i> in item 12.1.8 as item 12.1 less the sum of items 12.1.1 to 12.1.7 inclusive and 12.1.9 to 12.1.11 inclusive.
<b>Item 12.1.9</b>	Report the value of <i>land</i> .
<b>Item 12.1.10</b>	Report the value of <i>dwelling, non-residential buildings</i> and <i>non-building structures</i> .
<b>Item 12.1.11</b>	Report the value of <i>intangible assets</i> .  Exclude capitalised computer software licence fees. This must be reported as <i>computer software capitalised</i> in item 12.1.4.

## 13. Capitalised wages and salaries and purchases of materials for capital work

Item 13 collects information on capitalised *wages and salaries* and purchases of materials for capital work done by own *employees* for own use or for rental or lease.

Also include these costs in the appropriate item in item 12.

The work must be valued at the cost of the materials, *wages and salaries* involved that have been capitalised in the accounts.

Include:

- capitalised work done by own *employees* in manufacturing, constructing or installing assets or in developing computer software in-house for use by the *ADI* or *RFC* or for rental or lease.

Exclude:

- interest associated with the cost of the assets. This must be reported as *interest expense* in item 4; and
- payments made to other businesses for costs associated with the original acquisition of the assets. This must be reported as *capital expenditure* in item 12.

**SBR:** submit item 13 with accounting type of debit (capitalised asset).

<b>Column 1</b>	Report the value of <i>capital expenditure</i> incurred.
<b>Item 13.1</b>	Report capitalised <i>wages and salaries</i> and purchases for capital work done by own <i>employees</i> for own use or for rental or lease.  Item 13.1 is a derived item. Report the value of <i>capital expenditure</i> in item 13.1 as the sum of item 13.1.1 and item 13.1.2.
<b>Item 13.1.1</b>	Report capitalised <i>wages and salaries</i> .
<b>Item 13.1.2</b>	Report capitalised purchases of materials.

#### 14. Gross Proceeds proceeds from sale of assets

Item 14 collects information on the gross proceeds from sales of tangible assets (*property, plant and equipment*), and *intangible assets* (such as patents, licences and *goodwill*).

**SBR:** submit item 14 with accounting type of credit (sold asset).

<b>Item 14.1</b>	Report the value of <u>gross</u> proceeds from the sale of assets.  Item 14.1 is a derived item. Report <u>gross</u> proceeds from the sale of assets in item 14.1 as the sum of items 14.1.1 to 14.1.4 inclusive.
<b>Item 14.1.1</b>	Report the value for <i>plant and equipment</i> .
<b>Item 14.1.2</b>	Report the value for <i>land</i> .
<b>Item 14.1.3</b>	Report the value for <i>dwelling, non-residential buildings</i> and <i>non-building structures</i> .
<b>Item 14.1.4</b>	Report the value for <i>intangible assets</i> .

#### Part E: Multi-state operations

Part E collects information on operations of the *ADI* or *RFC* by State and Territory.

**SBR:** submit Part E with an accounting type of debit (expense).

## 15. Multi-state operations

Item 15 collects information on operations of the *ADI* or *RFC* by State and Territory.

<b>Column 1</b>	Report the value of <i>wages and salaries</i> earned by <i>employees</i> .
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<b>Item 15.1</b>	Report for Australia.
<b>Item 15.1.1</b>	Report for New South Wales.
<b>Item 15.1.2</b>	Report for Victoria.
<b>Item 15.1.3</b>	Report for Queensland.
<b>Item 15.1.4</b>	Report for South Australia.
<b>Item 15.1.5</b>	Report for Western Australia.
<b>Item 15.1.6</b>	Report for Tasmania.
<b>Item 15.1.7</b>	Report for Northern Territory.
<b>Item 15.1.8</b>	Report for Australian Capital Territory.
<b>Item 15.1.9</b>	Report for other Australian territories. Include: <ul style="list-style-type: none"> <li>• Jervis Bay Territory;</li> <li>• Territory of Christmas Island; and</li> <li>• Territory of Cocos (Keeling) Islands.</li> </ul> Item 15.1.9 is a derived item. Report the value for other Australian territories in item 15.1.9 as item 15.1 less the sum of items 15.1.1 to 15.1.8 inclusive.

### Part F: Employment

Part F collects information on the number of *employees* of the *ADI* or *RFC*.

## 16. Employment

Item 16 provides data on the number of *employees* working for the *ADI* or *RFC* during the *reporting period*.

<b>Item 16.1</b>	Report the number of <i>employees</i> working for the <i>ADI</i> or <i>RFC</i> .
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