



## Reporting Standard ARS 923.2

### Repayment Deferrals

#### 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 provision of loan repayment deferrals.

#### 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 will be used by APRA for prudential and publication purposes.

#### Application and commencement

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs).
4. This Reporting Standard applies for reporting periods ending on or after 30 June 2020.

#### Information required

5. An ADI 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

6. 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

7. The information required by this Reporting Standard must be provided by an ADI to which this Reporting Standard applies in respect of each calendar month.

8. Subject to paragraph 8A, the information required by this Reporting Standard must be provided to APRA within 10 business days after the end of the reporting period to which the information relates.
- 8A Information required to be provided for the June and July 2020 reporting periods may be provided to APRA at any time before 2 September 2020. Information that has been submitted to APRA prior to the registration of this Reporting Standard and which meets the requirements of paragraphs 20 to 22 will be accepted by APRA as having been submitted in accordance with this Reporting Standard.
9. APRA may 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; and
  - (b) the requirements of the Commonwealth Government of Australia.
10. 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.

*Note:* For the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, an ADI is nonetheless required to submit the information required no later than the due date.

### **Quality control (best endeavours)**

11. The reporting is to be provided on a best endeavours basis, and may be subject to revisions. APRA expects ADIs to investigate and satisfy themselves of the completeness and accuracy of the data provided to APRA in this request.
12. The requirement regarding information provided to APRA by an ADI set out in *Prudential Standard APS 310 Audit and Related Matters* does not apply to information provided in accordance with this standard.

### **Authorisation**

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

### **Minor alterations to forms and instructions**

14. 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 the application to the form,  
without changing any substantive requirement in the form or instructions.

15. If APRA makes such a variation it must notify in writing each ADI that is required to report under this Reporting Standard.

### Interpretation

16. Terms that are defined in ARS 701.0 appear in bold and italics in this Reporting Standard.

17. 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*.

*due date* means the last day of the 10 business days provided for in paragraph 8 (or 2 September 2020 for paragraph 8A) or, if applicable, the date on a notice of extension given under paragraph 10.

*reporting period* means a month of a year as provided for in paragraph 7 or, if applicable, the date on a notice given under paragraph 9.

18. 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.
19. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

### Information required

20. Report the following items for all lending:
  - The value of credit outstanding of loans and finance leases gross of provisions;
  - The number of facilities;
  - The value of credit outstanding of loans subject to repayment deferral;
  - The number of facilities subject to repayment deferral;
  - The value of credit outstanding for new loans subject to repayment deferral during the reporting period; and
  - The value of credit outstanding for loans that were no longer subject to repayment deferral during the reporting period.
21. Report the following for small businesses, which are those entities with total loan facilities of up to \$10 million:
  - The value of credit outstanding of loans and finance leases gross of provisions;
  - The number of facilities;
  - The value of credit outstanding of loans subject to repayment deferral;
  - The number of facilities subject to repayment deferral;

- The value of credit outstanding for new loans subject to repayment deferral during the reporting period; and
  - The value of credit outstanding for loans that were no longer subject to repayment deferral during the reporting period.
22. Report the following for resident households for the purpose of housing:
- The value of credit outstanding of loans and finance leases gross of provisions;
  - The number of facilities;
  - The value of credit outstanding of loans subject to repayment deferral;
  - The number of facilities subject to repayment deferral;
  - The value of credit outstanding for new loans subject to repayment deferral during the reporting period;
  - The value of credit outstanding for loans that were no longer subject to repayment deferral during the reporting period;
  - The value of credit outstanding of loans subject to repayment deferral with a loan-to-valuation ratio greater than 90 per cent;
  - The value of credit outstanding of loans subject to repayment deferral of which are used for a residential property that is not owner-occupied; and
  - The value of credit outstanding of loans subject to repayment deferral of which have an interest only repayment type.