



## Reporting Standard ARS 220.0

### Credit Exposures and Provisions

#### Objective of this reporting standard

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

It includes *Reporting Form ARF 220.0 Credit Exposures and Provisions* (ARF 220.0) and the associated instructions (all of which are attached and form part of this Reporting Standard).

#### Authority

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

#### Purpose

2. Information collected under this Reporting Standard is used by APRA for the purpose of prudential supervision. It may also be used by the Reserve Bank of Australia (RBA) and the Australian Bureau of Statistics (ABS).

#### Application

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs).

#### Commencement

4. This Reporting Standard commences on 1 January 2022.

#### Information required

5. An ADI to which this Reporting Standard applies must provide APRA with the information required by ARF 220.0 designated for an ADI at Level 1 for each reporting period.

6. If an ADI to which this Reporting Standard applies is part of a Level 2 group, the ADI must also submit to APRA the information required by the version of ARF 220.0 designated for an ADI at Level 2 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 submit to APRA the information required by that form for each reporting period. In doing so, the immediate parent NOHC must comply with this Reporting Standard (other than paragraph 5) as if it were the relevant ADI.

### **Method of submission**

7. The information required by this Reporting Standard must be given to APRA in electronic format or by another method (i.e. a web-based data collection solution) notified by APRA, in writing, prior to submission.

### **Reporting periods and due dates**

8. Subject to paragraph 9, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard for each quarter based on the financial year (within the meaning of the *Corporations Act 2001*) of the ADI.
9. 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 RBA or the ABS.
10. The information required by this Reporting Standard must be provided to APRA within 35 calendar days after the end of the reporting period to which this information relates.
11. 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, a private health insurer is nonetheless required to submit the information required no later than the due date.

### **Quality control**

12. All information provided by an ADI under this Reporting Standard (except for the information required under paragraph 6) must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the ADI as set out in *Prudential Standard APS 310 Audit and Related Matters*. 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 under this Reporting Standard.

13. 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. These systems, processes and controls are to assure the completeness and reliability of the information provided.

### **Authorisation**

14. 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**

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

### **Interpretation**

17. In this Reporting Standard:

**AASB** has the meaning in section 9 of the *Corporations Act 2001*.

**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*.

**business days** means ordinary business days, exclusive of Saturdays, Sundays and public holidays.

**due date** means the relevant due date under paragraph 10 or, if applicable, paragraph 11.

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

**highest parent entity** means an ADI that satisfies all of the following conditions:

- (a) it is locally-incorporated;

- (b) it has at least one subsidiary (within the meaning of *AASB 127 Consolidated and Separate Financial Statements* (AASB 127)); and
- (c) it is not itself a subsidiary (within the meaning of AASB 127) of an ADI that is locally-incorporated.

***IRB approach*** refers to the Internal Ratings-based Approach to Credit Risk, as defined in *Prudential Standard APS 113 Capital Adequacy: Internal Ratings-based Approach to Credit Risk* (APS 113).

***Level 1*** has the meaning given to that expression in *Prudential Standard APS 001 Definitions* (APS 001).

***Level 2*** has the meaning given to that expression in APS 001.

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

***reporting period*** means a period mentioned in paragraph 8 or, if applicable, paragraph 9.

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

# Reporting Form ARF 220.0

## Credit Exposures and Provisions

### Instruction Guide

#### General directions and notes

##### Reporting entity

This form is to be completed by all authorised deposit-taking institutions (ADIs) on both a licensed ADI and consolidated ADI group basis (where applicable).

Branches of foreign ADIs operating through branches in Australia are required to complete this form for the Australian branch only.

##### Licensed ADI

This refers to the operations of the reporting ADI on a stand-alone basis.

##### Securitisation deconsolidation principle

Except as otherwise specified in these instructions, the following applies:

1. Where an **ADI** (or a member of its **Level 2** consolidated group) participates in a securitisation that meets **APRA's** operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation* (APS 120):
  - (a) special purpose vehicles (SPVs) holding securitised assets may be treated as non-consolidated independent third parties for regulatory reporting purposes, irrespective of whether the SPVs (or their assets) are consolidated for accounting purposes; and
  - (b) the assets, liabilities, revenues and expenses of the relevant SPVs may be excluded from the **ADI's** reported amounts in **APRA's** regulatory reporting returns
2. Where an **ADI** (or a member of its **Level 2** consolidated group) participates in a securitisation that does not meet **APRA's** operational requirements for regulatory capital relief under APS 120, or the **ADI** undertakes a funding-only securitisation or synthetic securitisation, such assets are to be reported as on-balance sheet in **APRA's** regulatory reporting returns.

## Unit of measurement

ADIs are asked to complete the form in whole Australian dollars (no decimal place).

Amounts denominated in foreign currency are to be converted to AUD in accordance with Australian Accounting Standards.

## Scope

The form is not limited to problem loans held by an ADI.

## Definitions

<b><i>90 days past-due</i></b>	As defined in APS 220.
<b><i>All other non-standard mortgages (standardised asset class)</i></b>	Means a <b><i>non-standard mortgage</i></b> that is not a <b><i>reverse mortgage</i></b> as defined in Attachment A of the draft <i>Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk</i> released in June 2019 (draft APS 112). <sup>1</sup>
<b><i>Amortised cost</i></b>	For financial instruments measured at amortised cost, report the amortised cost of the instrument before adjusting for any loss allowance in accordance with <i>AASB 9 Financial Instruments</i> (AASB 9).
<b><i>Australia and New Zealand Standard Industrial Classification (ANZSIC)</i></b>	Means the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006</i> (ANZSIC).  Refers to the ANZSIC division, subdivision, group, or class of the counterparty/counterparties to the exposure or group of exposures.
<b><i>Bank (IRB asset class)</i></b>	Has the meaning given by APS 113.
<b><i>Bank (standardised asset class)</i></b>	As defined in draft APS 112.
<b><i>Capitalising interest</i></b>	Loans on which interest is capitalised onto the principal balance at an agreed set period.

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<sup>1</sup> Draft APS 112 is available at: <https://www.apra.gov.au/consultations-on-revisions-to-capital-framework-for-authorized-deposit-taking-institutions>

<b>Category one exposures</b>	A prescribed provisioning category as defined in Attachment C to <i>Prudential Standard APS 220 Credit Risk Management (APS 220)</i> .
<b>Category two exposures</b>	A prescribed provisioning category as defined in Attachment C to APS 220.
<b>Category three exposures</b>	A prescribed provisioning category as defined in Attachment C to APS 220.
<b>Category four exposures</b>	A prescribed provisioning category as defined in Attachment C to APS 220.
<b>Commercial property (standardised asset class)</b>	As defined in Attachment A of draft APS 112.
<b>Commodities finance (standardised asset class)</b>	As defined in Attachment B of draft APS 112.
<b>Corporate (IRB asset class)</b>	Has the meaning given by APS 113.
<b>Corporate 7 (standardised asset class)</b>	As defined in Attachment B of draft APS 112.
<b>Country of domicile</b>	Means the country, or state or territory in Australia where the exposure is recorded (booked) by the ADI.  For countries, use the country code as listed in the International Organization for Standardisation (ISO) standard ISO-3166, available at <a href="https://www.iso.org/iso-3166-country-codes.html">https://www.iso.org/iso-3166-country-codes.html</a> .
<b>Credit card exposures (standardised asset class)</b>	Means a <i>retail</i> exposure that is a credit card exposure.
<b>Credit risk-weighted assets</b>	Means risk-weighted assets for the standardised approach to credit risk as determined in accordance with draft APS 112 or the internal ratings-based approach to credit risk as determined in accordance with APS 113.
<b>Currency</b>	Means the currency code as listed in the ISO standard ISO-4217, available at <a href="https://www.iso.org/iso-4217-currency-codes.html">https://www.iso.org/iso-4217-currency-codes.html</a> .
<b>Dependent on property cash flows</b>	Means a <i>commercial property</i> exposure that is dependent on property cash flows as defined in Attachment A of draft APS 112.

<i>(standardised asset class)</i>	
<b>Domestic public sector entities</b> <i>(standardised asset class)</i>	As defined in Attachment B of draft APS 112.
<b>Exposures through third-party lenders</b> <i>(standardised asset classes)</i>	As defined in Attachment B of draft APS 112.
<b>Fair value</b>	For financial instruments measured at fair value, this is determined based on the fair value of the instrument before the valuation adjustment for credit loss in accordance with <i>AASB 13 Fair Value Measurement</i> (AASB 13).
<b>Fixed</b>	Means interest rates that: <ul style="list-style-type: none"> <li>(a) do not fluctuate over the term, or life, of the agreement; or</li> <li>(b) some part of the original term, or life, of the agreement.</li> </ul> <p>Where an interest rate is only fixed for some part of the original term, at the end of the fixed interest rate period the contract may provide for transition to a variable interest rate or for a new interest rate to be negotiated.</p>
<b>Fixed up to 1 year</b>	Refers to loan agreements which have a primary interest rate type of <b>fixed</b> , and where the interest rate cannot be varied for up to 1 year.
<b>Fixed &gt;1 to 2 years</b>	Refers to loan agreements which have a primary interest rate type of <b>fixed</b> , for greater than one year and less than or equal to two years.
<b>Fixed &gt;2 to 5 years</b>	Refers to loan agreements which have a primary interest rate type of <b>fixed</b> for greater than two years and less than or equal to five years.
<b>Fixed &gt;5 years</b>	Refers to loan agreements which have a primary interest rate type of <b>fixed</b> for greater than five years.
<b>General corporate</b> <i>(standardised asset class)</i>	Means a <b>corporate</b> exposure that is not a <b>specialised lending</b> exposure. Includes <b>rated exposures</b> , <b>SME</b> exposures, and <b>other general corporate</b> exposures.
<b>Geography</b>	Means the postcode, state, or country of the activity for which the ADI has provided credit.



	<p>Report countries using the corresponding ISO-3166 country code. The ISO-3166 standard is available at <a href="https://www.iso.org/iso-3166-country-codes.html">https://www.iso.org/iso-3166-country-codes.html</a>.</p> <p>The postcode and state are required only for credit provided for activities located in Australia.</p> <p>If the postcode or state cannot be determined or if the activity is located in multiple postcodes or states, aggregate the relevant exposures to the parent hierarchy. For example, if a loan is provided for an activity that takes place in multiple states, report the geography as Australia.</p> <p>For the IRB asset class <b>retail – residential mortgage</b> and standardised asset classes under <i>mortgages</i>, use the address of the property the loan is used to fund, if available, otherwise use the address of the primary security being used.</p> <p>For personal lending, use the address of the primary borrower.</p> <p>For business lending for the purposes of property purchase use the address of the property the loan is used to fund, otherwise use the registered address of the business.</p> <p>For other business lending, use the registered address of the borrowing business.</p>
<b><i>Gross carrying amount of credit exposures</i></b>	<p>Are determined based on their classification and measurement basis in relevant accounting standards.</p> <p>For financial instruments measured at amortised cost, it is the amortised cost of the instrument before adjusting for any loss allowance in accordance with AASB 9.</p> <p>Exclude <b><i>gross carrying amount of credit exposures at fair value</i></b>.</p>
<b><i>Gross carrying amount of credit exposures at fair value</i></b>	<p>For financial instruments measured at fair value, this is determined based on the fair value of the instrument before the valuation adjustment for credit loss in accordance with AASB 13.</p>
<b><i>Impairment expense</i></b>	<p>As defined in accordance with AASB 9.</p>
<b><i>Interest-only</i></b>	<p>Means loans on which only interest is paid during a set period and no principal is automatically amortised.</p>
<b><i>Interest-only – with principal reduction</i></b>	<p>Loans on which only interest is paid during a set period and principal is reduced according to an agreed schedule.</p>

<b><i>Land acquisition, development and construction (standardised asset class)</i></b>	As defined in Attachment A of draft APS 112.
<b><i>Loans secured by motor vehicles (standardised asset class)</i></b>	Means a <b><i>retail</i></b> exposure that is a loan secured by a motor vehicle/motor vehicles.
<b><i>Margin lending (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.
<b><i>Months since origination</i></b>	Means the number of months between origination and the <b><i>reporting period</i></b> .
<b><i>Months to maturity</i></b>	Means the number of months from the <b><i>reporting period</i></b> until maturity.
<b><i>New exposure originated or purchased (reason for movement)</i></b>	Means the exposure has been originated or purchased during the <b><i>reporting period</i></b> . Include drawdowns in this category.
<b><i>No exposure (impairment stage – previous period)</i></b>	Means the exposure did not exist in the previous <b><i>reporting period</i></b> . Include new exposures created during the current <b><i>reporting period</i></b> in this category.
<b><i>Non-performing</i></b>	As defined in APS 220.
<b><i>Non-resident</i></b>	As defined in <i>Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)</i> .
<b><i>Non-standard mortgages (standardised asset class)</i></b>	Has the meaning given by Attachment A of draft APS 112.
<b><i>Not dependent on property cash flows</i></b>	Means a <b><i>commercial property</i></b> exposure with the meaning given by Attachment A of draft APS 112.

<i>(standardised asset class)</i>	
<i>Not well-secured</i>	An exposure that is <b>90 days past-due</b> for which the ADI judges that the fair value of associated security, discounted to allow for reasonable realisation costs, is not sufficient to cover payment of principal and any accrued interest.
<i>Number of days past due</i>	Means the number of calendar days, calculated from the due date, for which any amount due under a contract (interest, principal, fee or other amount) has not been paid in full at or before the date when it was due. An exposure is considered past-due from the first day of missed payment, in accordance with APS 220.
<i>Object finance (standardised asset class)</i>	As defined in Attachment B of draft APS 112.
<i>Off-balance sheet exposures</i>	<p>Off-balance sheet exposures are assets and liabilities that do not appear on an entity's balance sheet, but still effectively belong to the entity. These financial transactions have been removed from the institution's balance sheet under Australian Accounting Standards. These items are usually associated with the sharing of risk or are financing transactions. Off-balance sheet assets and liabilities are noted within the accompanying financial statement disclosures.</p> <p>These items can include:</p> <p>(a) guarantees given – the maximum amount that the ADI would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques; and</p> <p>(b) irrevocable loan commitments – the total amount that the ADI has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included.</p> <p>The gross amount is the accounting value before any allowance/impairments but after considering write-offs. ADIs must not take into account any CRM technique.</p>
<i>On-balance sheet exposures</i>	<p>On-balance sheet exposures form part of the ending balances in a company's asset, liability, and equity accounts as at the relevant date. On-balance sheet exposures are to be determined in accordance with relevant accounting standards.</p> <p>On-balance sheet exposures can include loans and debt securities.</p>
<i>Origination date</i>	Means the date at which the credit is first made available to the borrower (whether or not it is drawn down on that day).

<b><i>Other (IRB asset class)</i></b>	Has the meaning given by <i>residual IRB asset class</i> in APS 113.
<b><i>Other corporate (IRB asset class)</i></b>	Means <i>corporate</i> exposures that do not meet the definition of <i>specialised lending</i> or <i>SME corporate</i> .
<b><i>Other exposures (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.
<b><i>Other general corporate (standardised asset class)</i></b>	Means a <i>general corporate</i> exposure that is not a <i>rated exposure</i> or an <i>SME</i> exposure, as defined in Attachment B of draft APS 112.
<b><i>Other residential mortgages (standardised asset class)</i></b>	Means an <i>other standard mortgage</i> as defined in Attachment A of draft APS 112.
<b><i>Other retail exposures (standardised asset class)</i></b>	Means a <i>retail</i> exposure that is not a <i>credit card exposure</i> or a <i>loan/s secured by motor vehicles</i> .
<b><i>Owner-occupied principal and interest (P&amp;I) mortgages (standardised asset class)</i></b>	Means a <i>standard mortgage</i> that is an owner-occupied P&I mortgage as defined in Attachment A of draft APS 112.
<b><i>Past-due</i></b>	As defined in APS 220.
<b><i>Performing</i></b>	An exposure that is not non-performing where non-performing is defined in APS 220.
<b><i>Prescribed provisioning adjusted balance</i></b>	The adjusted balance for <i>category three exposures</i> under the prescribed provisioning approach, as described in Attachment C to APS 220.
<b><i>Principal and interest</i></b>	Loans on which interest and principal is paid during a set period.

<b><i>Project finance (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.
<b><i>Property</i></b>	Means real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<b><i>Property - commercial</i></b>	Means information in relation to loan agreements entered into by the reporting entity for the purpose of purchasing or constructing commercial buildings or other business real estate.
<b><i>Property - residential</i></b>	Means information in relation to loan agreements entered into by the reporting entity for the purpose of purchasing or constructing residential dwellings.
<b><i>Proprietary – mixed channels</i></b>	Means all other proprietary-originated exposures that are not <b><i>proprietary – online only</i></b> .
<b><i>Proprietary – online only</i></b>	Means proprietary-originated exposures where the borrower/borrowers used only online channels.
<b><i>Provisions</i></b>	Means a provision or loss allowance as defined in accordance with AASB 9.
<b><i>Rated exposure (standardised asset class)</i></b>	Means a rated exposure as defined in Attachment B of draft APS 112.
<b><i>Resident</i></b>	As defined in ARS 701.0.
<b><i>Restructured</i></b>	As defined in APS 220.
<b><i>Retail (IRB asset class)</i></b>	Has the meaning given by APS 113.  Includes the four retail lending sub-classes: <b><i>residential mortgage, qualifying revolving retail, SME retail, and other retail.</i></b>
<b><i>Retail (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.
<b><i>Retail – other retail (IRB asset class)</i></b>	Means <b><i>retail</i></b> exposures that do not meet the definition of <b><i>retail - residential mortgage, retail - qualifying revolving retail, or retail - SME retail.</i></b>
<b><i>Retail – qualifying revolving retail (IRB asset class)</i></b>	Has the meaning given by APS 113.

<b><i>Retail – residential mortgage (IRB asset class)</i></b>	Has the meaning given by APS 113.
<b><i>Retail – SME retail (IRB asset class)</i></b>	Has the meaning given by APS 113.
<b><i>Reverse mortgages (standardised asset class)</i></b>	Means a <b><i>non-standard mortgage</i></b> that is a reverse mortgage as defined by Attachment A of draft APS 112.
<b><i>Revolving (credit)</i></b>	As defined in ARS 701.0
<b><i>Small- and medium-sized enterprise (SME) (standardised asset class)</i></b>	A <b><i>general corporate</i></b> exposure that is a SME exposure as defined in Attachment B of draft APS 112.
<b><i>SME corporate (IRB asset class)</i></b>	As defined in APS 113.
<b><i>Specialised lending (IRB asset class)</i></b>	As defined in APS 113.  Includes the four specialised lending sub-classes: project finance, object finance, commodities finance and income-producing real estate as defined in <i>Prudential Practice Guide APG 113 – Internal Ratings-based Approach to Credit Risk</i> (APG 113).
<b><i>Specialised lending (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.  Includes the three specialised lending sub-classes: <b><i>project finance, object finance, and commodities finance.</i></b>
<b><i>Sovereign (IRB asset class)</i></b>	Has the meaning given by APS 113.
<b><i>Sovereign (standardised asset class)</i></b>	As defined in Attachment B of draft APS 112.
<b><i>Stage 1</i></b>	The impairment stage where provisions on exposures are calculated as 12-month expected credit losses in accordance with AASB 9.

<b>Stage 2</b>	The impairment stage where provisions on exposures are calculated on a lifetime expected credit loss basis but are not credit impaired in accordance with AASB 9.
<b>Stage 3</b>	Means credit-impaired financial assets as defined in AASB 9.
<b>Standard Economic Sector Classifications of Australia (SESCA)</b>	Means the <i>Standard Institutional Sector Classification of Australia</i> (SISCA) as contained in the <i>Standard Economic Sector Classifications of Australia (SESCA), 2008 (Version 1.1)</i> (SESCA).
<b>Standard mortgage (standardised asset class)</b>	As defined in Attachment A of draft APS 112.
<b>Subordinated debt (standardised asset class)</b>	As defined in Attachment B of draft APS 112.
<b>Unsecured</b>	An exposure for which the ADI judges that has no associated security, discounted to allow for reasonable realisation costs.
<b>Valuation adjustment</b>	A valuation adjustment to reflect credit risk applied to fair value exposures that are not derivatives and measured in accordance with AASB 13.
<b>Variable</b>	Means interest rates that fluctuate over the term, or life, of the agreement. Fluctuations in interest rates generally occur at the discretion of the lender and/or in response to movements in some other interest rate or variable specified in the contract. These fluctuations may result in changes in either the payments or length of the loan term.
<b>Well-secured</b>	An exposure that is <b>90 days past-due</b> for which the ADI judges that the fair value of associated security, discounted to allow for reasonable realisation costs, is sufficient to cover payment of principal and any accrued interest.
<b>Write-off</b>	As defined in AASB 9, a write-off constitutes a direct reduction in the gross carrying amount of a financial asset when the entity has no reasonable expectations of recovering an entire financial asset or a portion thereof.

## Specific instructions

**Table 1: Exposures and provisions**

Complete Table 1 for all financial instruments subject to *AASB 9 Financial Instruments*.

Report data as at the end of the *reporting period*.

	Context	Name	Unique identifier	Applicable to:	Valid values	Description
1	Loan Characteristic	Loan identifier	Y	All ADIs	Free text	Report the loan identifier. This should be a unique identifier assigned by the lender for each individual loan. It must not include any personal details such as names, addresses or date of birth.  The loan identifier should be consistent across collections.
2	Loan Characteristic	<i>On/off balance sheet</i>		All ADIs	<ul style="list-style-type: none"> <li>• <i>on-balance sheet</i></li> <li>• <i>off-balance sheet</i></li> </ul>	Report whether the exposure is <i>on-</i> or <i>off-balance sheet</i> .
3	Asset class	IRB asset class		ADIs that are seeking, or have been given approval to use an IRB approach to credit risk only.	See <i>Lists</i>	Report the IRB asset class.  Non-IRB ADIs or those not seeking IRB approval should report <i>not applicable</i> .
4	Asset class	Standardised asset class		All ADIs	See <i>Lists</i>	Report the standardised asset class.



5	Credit Quality	Degree of performance		All ADIs	<ul style="list-style-type: none"> <li>• <i>performing</i></li> <li>• <i>non-performing</i></li> </ul>	Report the degree of performance.
6	Credit Quality	Impairment stage		All ADIs	<ul style="list-style-type: none"> <li>• <i>Stage 1</i></li> <li>• <i>Stage 2</i></li> <li>• <i>Stage 3</i></li> </ul>	Report the impairment stage for the current <i>reporting period</i> .
7	Credit Quality	Restructure		All ADIs	<ul style="list-style-type: none"> <li>• <i>restructured</i></li> <li>• not restructured</li> </ul>	Report whether the exposure is <i>restructured</i> .
8	Credit Quality	Security		All ADIs	<ul style="list-style-type: none"> <li>• <i>well-secured</i></li> <li>• <i>not well-secured</i></li> <li>• <i>unsecured</i></li> </ul>	Report the exposure's security category.
9	Credit Quality	Number of days <i>past due</i>		All ADIs	Whole numbers	Report the number of days <i>past due</i> .
10	Analysis	<b><i>Geography</i></b>		Non-prescribed provisioning ADIs only	ISO-3166 country code, postcode or state as applicable	Report the <b><i>geography</i></b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
11	Analysis	Counterparty		Non-prescribed provisioning ADIs only	Applicable <b><i>SESCA</i></b> category	Report the <b><i>SESCA classification</i></b> of the counterparty to the exposure.  Refers to the <b><i>SESCA</i></b> sector, subsector, group, or class of the counterparty to the exposure as applicable. Report the most detailed level possible. If the subsector, group or class cannot be determined, aggregate the exposures to the parent hierarchy.  Prescribed provisioning ADIs should report <i>not applicable</i> .

12	Analysis	Residency		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>resident</i></li> <li>• <i>non-resident</i></li> </ul>	Report the counterparty's residency.
13	Loan Characteristic	Repayment type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>principal and interest</i></li> <li>• <i>interest-only</i></li> <li>• <i>capitalising interest</i></li> <li>• <i>interest only – with principal reduction</i></li> <li>• <i>revolving</i></li> </ul>	Report the repayment type.  Prescribed provisioning ADIs should report <i>not applicable</i> .
14	Analysis	<i>ANZSIC</i>		Non-prescribed provisioning ADIs only	Applicable <i>ANZSIC</i> division, subdivision, group, or class of the counterparty/counterparties to the exposure or group of exposures.	Report the <i>ANZSIC</i> code of the exposure.  If the <i>ANZSIC</i> category cannot be determined or if the counterparty covers multiple categories, aggregate the relevant exposures to the parent hierarchy. For example, if a counterparty covers multiple <i>ANZSIC</i> classes, report the <i>ANZSIC</i> group.  Prescribed provisioning ADIs should report <i>not applicable</i> .
15	Provisioning	Prescribed provisioning category		Prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>Category 1</i></li> <li>• <i>Category 2</i></li> <li>• <i>Category 3</i></li> <li>• <i>Category 4</i></li> </ul>	Report the prescribed provisioning category.  Non-Prescribed provisioning ADIs should report <i>not applicable</i> .
16	Loan Characteristic	Security type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>property</i>; <ul style="list-style-type: none"> <li>○ <i>residential</i></li> <li>○ <i>commercial</i></li> </ul> </li> <li>• non-property assets <ul style="list-style-type: none"> <li>○ motor vehicles</li> </ul> </li> </ul>	Report the security type.

					<ul style="list-style-type: none"> <li>○ machinery and equipment</li> <li>○ other</li> <li>● <b>unsecured</b></li> </ul>	
17	Loan Characteristic	Interest rate type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>● <b>fixed up to 1 year</b></li> <li>● <b>fixed &gt;1 to 2 years</b></li> <li>● <b>fixed &gt;2 to 5 years</b></li> <li>● <b>fixed &gt;5 years</b></li> <li>● <b>variable</b></li> <li>● other</li> </ul>	Report the interest rate type.  Prescribed provisioning ADIs should report <i>not applicable</i> .
18	Analysis	Origination channel		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>● proprietary <ul style="list-style-type: none"> <li>○ <b>mixed channels</b></li> <li>○ <b>online only</b></li> </ul> </li> <li>● third party <ul style="list-style-type: none"> <li>○ broker</li> <li>○ introducer</li> <li>○ other third party</li> </ul> </li> <li>● other</li> </ul>	Report the origination channel.  Prescribed provisioning ADIs should report <i>not applicable</i> .
19	Analysis	<b>Currency</b>		Non-prescribed provisioning ADIs only	Applicable ISO-4217 currency code	Report the <b>currency</b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
20	Loan Characteristic	Booking country		Non-prescribed provisioning ADIs only	ISO-3166 country code	Report the <b>country of domicile</b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
21	Loan Characteristic	<b>Origination date</b>		All ADIs	Date values	Report the <b>origination date</b> of the exposure.

						If the origination date is not known, or not clear; use the date the current loan expiry date was approved.
22	Loan Characteristic	Maturity date		All ADIs	Date values	Report the contractual maturity date of the exposure.
23	Loan Characteristic	Gross carrying amount of credit exposures		All ADIs	Dollar values	Report the <b><i>gross carrying amount of credit exposures</i></b> .
24	Loan Characteristic	Drawn amount		All ADIs	Dollar values	Report the drawn amount.
25	Provisioning	Prescribed provisioning adjusted balance		Prescribed provisioning ADIs only	Dollar values	Report the <b><i>prescribed provisioning adjusted balance</i></b> .  Prescribed provisioning ADIs should report 0.
26	Provisioning	Portfolio-allocated provisions (pro rata)		All ADIs	Dollar values	Report the value of portfolio-allocated provisions.
27	Provisioning	Allocated provisions		All ADIs	Dollar values	Report the value of provisions that have been allocated at a loan level.
28	Capital adequacy	Credit RWA		All ADIs	Dollar values	Report the value of <b><i>credit risk-weighted assets</i></b> .

29		Reconciliation balance		All ADIs	Yes No	Report Y if the line is for a reconciliation balance, N otherwise.
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## Table 2: Exposures and value adjustments

Complete Table 2 for all financial instruments that are based on the fair value before the valuation adjustment measured in accordance with AASB 13

Report data as at the end of the *reporting period*.

	Context	Name	Unique identifier	Applicable to:	Valid values	Description
1	Loan Characteristic	Loan identifier	Y	All ADIs	Free text	Report the loan identifier. This should be a unique identifier assigned by the lender for each individual loan. It must not include any personal details such as names, addresses or date of birth.  The loan identifier should be consistent across collections.
2	Loan Characteristic	<i>On/off balance sheet</i>		All ADIs	<ul style="list-style-type: none"> <li>• <i>on-balance sheet</i></li> <li>• <i>off-balance sheet</i></li> </ul>	Report whether the exposure is <i>on-</i> or <i>off-balance sheet</i> .
3	Asset class	IRB asset class		ADIs that are seeking, or have been given approval to use an IRB approach to credit risk only.	See <i>Lists</i>	Report the IRB asset class.  Non-IRB ADIs or those not seeking IRB approval should report <i>not applicable</i> .

4	Asset class	Standardised asset class		All ADIs	See <i>Lists</i>	Report the standardised asset class.  Prescribed provisioning ADIs should report <i>not applicable</i> .
5	Credit Quality	Degree of performance		All ADIs	<ul style="list-style-type: none"> <li>• <i>performing</i></li> <li>• <i>non-performing</i></li> </ul>	Report the degree of performance.
6	Credit Quality	Restructure		All ADIs	<ul style="list-style-type: none"> <li>• <i>restructured</i></li> <li>• not restructured</li> </ul>	Report whether the exposure is <i>restructured</i> .
7	Credit Quality	Security		All ADIs	<ul style="list-style-type: none"> <li>• <i>well-secured</i></li> <li>• <i>not well-secured</i></li> <li>• <i>unsecured</i></li> </ul>	Report the exposure's security category.
8	Credit Quality	Number of days <i>past due</i>		All ADIs	Whole numbers	Report the number of days <i>past due</i> .
9	Analysis	<b><i>Geography</i></b>		Non-prescribed provisioning ADIs only	ISO-3166 country code, postcode or state as applicable	Report the <b><i>geography</i></b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
10	Analysis	Counterparty		Non-prescribed provisioning ADIs only	Applicable <b><i>SESCA</i></b> category	Report the <b><i>SESCA classification</i></b> of the counterparty to the exposure.  Refers to the <b><i>SESCA</i></b> sector, subsector, group, or class of the counterparty to the exposure as applicable. Report the most detailed level possible. If the subsector, group or class cannot be determined, aggregate the exposures to the parent hierarchy.

						Prescribed provisioning ADIs should report <i>not applicable</i> .
11	Analysis	Residency		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>resident</i></li> <li>• <i>non-resident</i></li> </ul>	<p>Report the counterparty's residency.</p> <p>Prescribed provisioning ADIs should report <i>not applicable</i>.</p>
12	Loan Characteristic	Repayment type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>principal and interest</i></li> <li>• <i>interest-only</i></li> <li>• <i>capitalising interest</i></li> <li>• <i>interest only – with principal reduction</i></li> <li>• <i>revolving</i></li> </ul>	<p>Report the repayment type.</p> <p>Prescribed provisioning ADIs should report <i>not applicable</i>.</p>
13	Analysis	<b>ANZSIC</b>		Non-prescribed provisioning ADIs only	Applicable <b>ANZSIC</b> division, subdivision, group, or class of the counterparty/counterparties to the exposure or group of exposures.	<p>Report the <b>ANZSIC</b> code of the exposure.</p> <p>If the ANZSIC category cannot be determined or if the counterparty covers multiple categories, aggregate the relevant exposures to the parent hierarchy. For example, if a counterparty covers multiple ANZSIC classes, report the ANZSIC group.</p> <p>Prescribed provisioning ADIs should report <i>not applicable</i>.</p>
14	Loan Characteristic	Security type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>• <i>property</i>; <ul style="list-style-type: none"> <li>○ <i>residential</i></li> <li>○ <i>commercial</i></li> </ul> </li> <li>• non-property assets <ul style="list-style-type: none"> <li>○ motor vehicles</li> </ul> </li> </ul>	<p>Report the security type.</p> <p>Prescribed provisioning ADIs should report <i>not applicable</i>.</p>

					<ul style="list-style-type: none"> <li>○ machinery and equipment</li> <li>○ other</li> <li>● <b>unsecured</b></li> </ul>	
15	Loan Characteristic	Interest rate type		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>● <b>fixed up to 1 year</b></li> <li>● <b>fixed &gt;1 to 2 years</b></li> <li>● <b>fixed &gt;2 to 5 years</b></li> <li>● <b>fixed &gt;5 years;</b></li> <li>● <b>variable</b></li> <li>● other</li> </ul>	Report the interest rate type.  Prescribed provisioning ADIs should report <i>not applicable</i> .
16	Analysis	Origination channel		Non-prescribed provisioning ADIs only	<ul style="list-style-type: none"> <li>● proprietary <ul style="list-style-type: none"> <li>○ <b>mixed channels</b></li> <li>○ <b>online only</b></li> </ul> </li> <li>● third party <ul style="list-style-type: none"> <li>○ broker</li> <li>○ introducer</li> <li>○ other third party</li> </ul> </li> <li>● other</li> </ul>	Report the origination channel.  Prescribed provisioning ADIs should report <i>not applicable</i> .
17	Loan Characteristic	<b>Currency</b>		Non-prescribed provisioning ADIs only	Applicable ISO-4217 currency code	Report the <b>currency</b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
18	Loan Characteristic	Booking country		Non-prescribed provisioning ADIs only	ISO-3166 country code	Report the <b>country of domicile</b> of the exposure.  Prescribed provisioning ADIs should report <i>not applicable</i> .
19	Loan Characteristic	Origination date		All ADIs	Date values	Report the origination date of the exposure.



						If the origination date is not known, or not clear; use the date the current loan expiry date was approved.
20	Loan Characteristic	Maturity date		All ADIs	Date values	Report the contractual maturity date of the exposure.
21	Loan Characteristic	Gross carrying amount of credit exposures at fair value		All ADIs	Dollar values	Report the <i>gross carrying amount of credit exposures at fair value</i> .
22	Loan Characteristic	Valuation adjustment		All ADIs	Dollar values	Report the <i>prescribed provisioning adjusted balance</i> .  ADIs that do not use the prescribed provisioning approach should report the drawn amount in this column.
23	Loan Characteristic	Drawn amount		All ADIs	Dollar values	Report the drawn amount.
24	Capital adequacy	Credit RWA		All ADIs	Dollar values	Report the value of <i>credit risk-weighted assets</i> .
29		Reconciliation balance		All ADIs	Yes No	Report Y if the line is for a reconciliation balance, N otherwise.

**Table 3: Movements in exposures and provisions**

Complete Table 3 for all financial instruments subject to AASB 9 “*Financial Instruments*”.

	Context	Name	Unique identifier	Applicable to:	Valid values	Description
1	Impairment	Impairment stage	Y	All ADIs	<ul style="list-style-type: none"> <li>• <i>Stage 1</i></li> <li>• <i>Stage 2</i></li> <li>• <i>Stage 3</i></li> </ul>	The impairment stage for the current <i>reporting period</i> .
2	Impairment	Reason for movement	Y	All ADIs	See <i>Lists</i>	The reason for movement.
3	Asset type	IRB asset class	Y	ADIs that are seeking, or have been given approval to use an IRB approach	See <i>Lists</i>	Report the IRB asset class. Non-IRB ADIs or those not seeking IRB approval should report <i>not applicable</i> .
4	Asset type	Standardised asset class	Y	All ADIs	See <i>Lists</i>	Report the standardised asset class. All other ADIs should report <i>not applicable</i> .
5	Loan Characteristic	Movement in gross carrying amount of	Y	All ADIs	Dollar amount	The movement in <i>the gross carrying amount of credit exposures</i> .

		credit exposures				
6	Loan Characteristic	Movement in drawn amount		All ADIs	Dollar amount	The movement in the drawn amount.
7	Provisioning	Movement in provisions		All ADIs	Dollar amount	The movement in <i>provisions</i> .

## Lists

Degrees of performance	<p>The degrees of performance are:</p> <ul style="list-style-type: none"> <li>• <i>performing</i>; and</li> <li>• <i>non-performing</i>.</li> </ul>
Impairment stage	<p>The impairment stages are:</p> <ul style="list-style-type: none"> <li>• <i>Stage 1</i>;</li> <li>• <i>Stage 2</i>; and</li> <li>• <i>Stage 3</i>.</li> </ul>
Interest rate types	<p>The interest rate types are:</p> <ul style="list-style-type: none"> <li>• <i>fixed up to 1 year</i>;</li> <li>• <i>fixed &gt;1 to 2 years</i>;</li> <li>• <i>fixed &gt;2 to 5 years</i>;</li> <li>• <i>fixed &gt;5 years</i>;</li> <li>• <i>variable</i>; and</li> <li>• other.</li> </ul>
IRB asset classes	<p>The IRB asset classes are:</p> <ul style="list-style-type: none"> <li>• <i>corporate</i>; <ul style="list-style-type: none"> <li>○ <i>specialised lending</i>; <ul style="list-style-type: none"> <li>▪ project finance;</li> <li>▪ object finance;</li> <li>▪ commodities finance;</li> <li>▪ income-producing real estate (IPRE);</li> </ul> </li> <li>○ <i>SME corporate</i>;</li> <li>○ <i>other corporate</i>;</li> </ul> </li> <li>• <i>sovereign</i>;</li> <li>• <i>bank</i>;</li> <li>• <i>retail</i>; <ul style="list-style-type: none"> <li>○ <i>residential mortgage</i>;</li> <li>○ <i>qualifying revolving retail</i>;</li> <li>○ <i>SME retail</i>;</li> <li>○ <i>other retail</i>;</li> </ul> </li> <li>• <i>other</i>; and</li> <li>• not applicable.</li> </ul>
On/off balance sheet	<p>The on/off balance sheet statuses are:</p> <ul style="list-style-type: none"> <li>• <i>on-balance sheet</i>; and</li> <li>• <i>off-balance sheet</i>.</li> </ul>
Origination channels	<p>The origination channels are:</p> <ul style="list-style-type: none"> <li>• proprietary; <ul style="list-style-type: none"> <li>○ <i>mixed channels</i>;</li> <li>○ <i>online only</i>;</li> </ul> </li> <li>• third party; <ul style="list-style-type: none"> <li>○ broker;</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>○ introducer;</li> <li>○ other third party; and</li> <li>● other.</li> </ul>
Prescribed provisioning categories	<p>The prescribed provisioning categories are:</p> <ul style="list-style-type: none"> <li>● <b>Category 1;</b></li> <li>● <b>Category 2;</b></li> <li>● <b>Category 3;</b> and</li> <li>● <b>Category 4.</b></li> </ul>
Reasons for movement	<p>The reasons for movement are:</p> <ul style="list-style-type: none"> <li>● total at start of period;</li> <li>● change in impairment stage 1-&gt;2;</li> <li>● change in impairment stage 1-&gt;3;</li> <li>● change in impairment stage 2-&gt;1;</li> <li>● change in impairment stage 2-&gt;3;</li> <li>● change in impairment stage 3-&gt;1;</li> <li>● change in impairment stage 3-&gt;2;</li> <li>● changes due to restructured items not resulting in de-recognition;</li> <li>● changes in models/risk parameters;</li> <li>● exposures de-recognised or repaid (excluding write-offs);</li> <li>● foreign exchange and other movements;</li> <li>● <b>new exposure originated or purchased;</b></li> <li>● amounts written-off;</li> <li>● recoveries of amounts previously written-off;</li> <li>● unwind of discount (recognised in interest income); and</li> <li>● other.</li> </ul>
Repayment types	<p>The repayment types are:</p> <ul style="list-style-type: none"> <li>● <b>principal and interest;</b></li> <li>● <b>interest-only;</b></li> <li>● <b>capitalising interest;</b></li> <li>● <b>interest only – with principal reduction;</b> and</li> <li>● <b>revolving.</b></li> </ul>
Residency	<p>The residency types are:</p> <ul style="list-style-type: none"> <li>● <b>resident;</b> and</li> <li>● <b>non-resident.</b></li> </ul>
Restructure	<p>The restructure types are:</p> <ul style="list-style-type: none"> <li>● <b>restructured;</b> and</li> <li>● not restructured.</li> </ul>
Security	<p>The levels of security are:</p> <ul style="list-style-type: none"> <li>● <b>well-secured;</b></li> <li>● <b>not well-secured;</b> and</li> <li>● <b>unsecured.</b></li> </ul>
Security types	<p>The security types are:</p>

	<ul style="list-style-type: none"> <li>• <i>property</i>; <ul style="list-style-type: none"> <li>○ <i>residential</i>;</li> <li>○ <i>commercial</i>;</li> </ul> </li> <li>• non-property assets; <ul style="list-style-type: none"> <li>○ motor vehicles;</li> <li>○ machinery and equipment;</li> <li>○ other; and</li> </ul> </li> <li>• <i>unsecured</i>.</li> </ul>
Standardised asset classes	<p>The standardised asset classes are:</p> <ul style="list-style-type: none"> <li>• mortgages; <ul style="list-style-type: none"> <li>○ <i>standard mortgages</i>; <ul style="list-style-type: none"> <li>▪ <i>owner-occupied P&amp;I mortgages</i>;</li> <li>▪ <i>other residential mortgages</i>;</li> </ul> </li> <li>○ <i>non-standard mortgages</i>; <ul style="list-style-type: none"> <li>▪ <i>reverse mortgages</i>;</li> <li>▪ <i>all other non-standard mortgages</i>;</li> </ul> </li> </ul> </li> <li>• <i>commercial property</i>; <ul style="list-style-type: none"> <li>○ <i>dependent on property cash flows</i>;</li> <li>○ <i>not dependent on property cash flows</i>;</li> </ul> </li> <li>• <i>land acquisition, development and construction</i>;</li> <li>• <i>sovereign</i>;</li> <li>• <i>domestic public sector entities</i>;</li> <li>• <i>bank</i>;</li> <li>• <i>corporate</i>; <ul style="list-style-type: none"> <li>○ <i>general corporate</i>; <ul style="list-style-type: none"> <li>▪ <i>rated exposures</i>;</li> <li>▪ <i>SME</i>;</li> <li>▪ <i>other general corporate</i>;</li> </ul> </li> <li>○ <i>specialised lending</i>; <ul style="list-style-type: none"> <li>▪ <i>project finance</i>;</li> <li>▪ <i>object finance</i>;</li> <li>▪ <i>commodities finance</i>;</li> </ul> </li> </ul> </li> <li>• <i>retail</i>; <ul style="list-style-type: none"> <li>○ <i>credit cards</i>;</li> <li>○ <i>loans secured by motor vehicles</i>;</li> <li>○ <i>other retail</i>;</li> </ul> </li> <li>• <i>margin lending</i>;</li> <li>• <i>subordinated debt</i>;</li> <li>• physical assets under leases;</li> <li>• <i>exposures through third-party lenders</i>; and</li> <li>• <i>other exposures</i>.</li> </ul>