



Reporting Standard ARS 220.0

Credit Quality

Objective of this Reporting Standard

This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001* and outlines the overall requirements for the provision of information to APRA relating to an authorised deposit-taking institution's credit quality. It should be read in conjunction with the versions of *Reporting Form ARF 220.0 Credit Quality* designated for a Licensed ADI and Consolidated Group 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. Data collected in *Reporting Form ARF 220.0 Credit Quality* (ARF 220.0) 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 and commencement

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs).
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 the version of ARF 220.0 designated for a Licensed ADI for each reporting period.
6. An ADI to which this Reporting Standard applies that is a highest parent entity in relation to a consolidated ADI group must also provide APRA with the information required by the version of ARF 220.0 designated for a Consolidated Group for each reporting period.

Form and method of submission

7. The information required by this Reporting Standard must be given to APRA in electronic format using an electronic method available on APRA's website or by a method notified by APRA 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. Subject to paragraph 11, the information required by this Reporting Standard must be provided to APRA within 35 calendar days of the end of the quarter to which the information relates.
11. APRA may, by notice in writing, extend the due date by which an ADI must provide the information required by this Reporting Standard, in which case the new due date for the provision of the information will be the date specified on the notice of extension.

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 or agent of an ADI submits information under this Reporting Standard using a method notified by APRA, the officer or agent must 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*.

consolidated ADI group means a group comprising:

- (a) an ADI that is a highest parent entity; and
- (b) each subsidiary (within the meaning of Accounting Standard AASB 127) of that ADI, whether the subsidiary is locally-incorporated or not, other than a subsidiary that is excluded by the instructions attached to this standard.

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 Accounting Standard AASB 127); and

- (c) it is not itself a subsidiary (within the meaning of Accounting Standard AASB 127) of an ADI that is locally-incorporated.

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.

Reporting Category A has the meaning given by *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Reporting Category B has the meaning given by ARS 701.0.

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.

ARF_220_0: Credit Quality

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for Reporting Category B ADIs Whole dollars no decimal place for Reporting Category A ADIs
Reporting Consolidation	
Licensed ADI/Consolidated Group	

Section A: Credit quality

	Australia		Overseas	
	Balance outstanding (1)	Total provisions (2)	Balance outstanding (3)	Total provisions (4)
1. Credit exposures				
1.1. >=90 days past due				
1.1.1. Well secured				
1.1.2. Not well secured or unsecured				
1.2. Stage 2				
1.2.1. Well secured				
1.2.2. Not well secured or unsecured				
1.3. Non-performing				
1.3.1. Well secured				
1.3.2. Not well secured or unsecured				
1.4. Restructured				

Section C: >=90 days past due items that are well secured

	Past due amount		Total portfolio size		Provisions	
	Australia (1)	Overseas (2)	Australia (3)	Overseas (4)	Australia (5)	Overseas (6)
3. Individually managed facilities						
3.1. Revolving credit						
3.2. Credit cards						
3.3. Housing loans						
3.4. Term loans						
3.5. Lease financing						
3.6. Other loans						
4. Portfolio managed facilities						
4.1. Revolving credit						
4.2. Credit cards						
4.3. Housing loans						
4.4. Term loans						
4.5. Lease financing						
4.6. Other loans						
5. Provisions for credit exposures less than 90 days past due						

Section D: >=90 days past due items

	Past due amount	
	Well Secured (1)	Not well secured or unsecured (2)
6. >=90 days past due items		
6.1. Residents		
6.1.1. Households		
6.1.1.1. Owner-occupied housing		
6.1.1.2. Investor housing		
6.1.1.3. Credit cards		
6.1.1.4. Other personal		
6.1.2. Community service organisations		
6.1.3. Non-financial corporations		
6.1.3.1. Private trading corporations		
6.1.3.2. Private unincorporated businesses		
6.1.4. Financial corporations		

- 6.1.4.1. ADIs
- 6.1.4.2. Registered financial corporations
- 6.1.4.3. Insurance corporations
- 6.1.4.4. Pension funds
- 6.1.4.5. Other financial institutions
- 6.1.5. Other
- 6.2. Non-residents**
- 6.3. Total**

Reporting Form ARF 220.0

Credit Quality

Instructions

Reporting level

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).

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

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;
 - (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; and
 - (c) the underlying exposures (i.e. the pool) under such a securitisation may be excluded from the calculation of the *ADI's* regulatory capital (refer to APS 120). However, the *ADI* must still hold regulatory capital for the securitisation exposures¹ that it retains or acquires and such exposures are to be reported in *Reporting Form ARF 120.1 Securitisation – Regulatory Capital*. The risk-weighted assets (RWA) relating to such securitisation exposures must also be reported in *Reporting Form ARF 110.0.1 Capital Adequacy* (Level 1) and *Reporting Form ARF 110.0.2 Capital Adequacy* (Level 2).
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 exposures are to be reported as on-balance sheet assets in APRA's regulatory reporting returns. In addition, these exposures must also be reported as a part of the *ADI's* total securitised assets within *Reporting Form ARF 120.2 Securitisation – Supplementary Items*.

¹ Securitisation exposures are defined in accordance with APS 120.

Reporting basis and units of measurement

Reporting Category B ADIs are to report amounts in millions of Australian dollars rounded to one decimal place, and **Reporting Category A ADIs**, in whole Australian dollars (no decimal place).

Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Definitions

Terms highlights in ***bold italics*** indicated that the definition is provided in this Reporting Standard.

<p><i>>=90 days past due</i></p>	<p>An exposure subject to a regular repayment schedule is considered 90 days past-due when:</p> <ul style="list-style-type: none"> • at least 90 calendar days have elapsed since the due date of a contractual payment which has not been met in full; and • the total amount unpaid outside contractual arrangements is equivalent to at least 90 days' worth of contractual payments. This includes all fees and any charges that are due but unpaid as a result of missed payments. <p>Overdrafts are considered past-due once the borrower has breached an advised limit or been advised of a limit smaller than current outstandings. Non-authorized overdrafts are considered to have a zero limit for regulatory capital purposes. An ADI must, therefore, treat days past-due as commencing once any credit is granted to an unauthorized borrower and if such credit is not repaid within 90 days, the exposure must be considered to be in default</p>
<p><i>Community service organisations (CSOs)</i></p>	<p>Include:</p> <ul style="list-style-type: none"> • institutions financed mostly by members' contributions, e.g. trade unions, professional societies, consumer associations, political parties, churches and religious societies, and social, cultural, recreational and sports clubs; and • charities and aid organisations financed by voluntary transfers. <p>Exclude:</p> <ul style="list-style-type: none"> • CSOs and non-profit institutions controlled and mainly financed by government (record as other).
<p><i>Credit cards</i></p>	<p>Credit cards are a common consumer credit arrangement that allows the consumer the option of borrowing against a pre-approved line of credit. They are typically unsecured.</p>

<i>Financial corporations</i>	Means <i>ADIs, RFCs, insurance corporations, pension funds, and other financial institutions.</i>
<i>Households</i>	<p>This comprises individuals, or groups of individuals, resident in Australia whose dealings with other sectors are for personal or household purposes.</p> <p>Exclude sole proprietors, partnerships, family trusts, and any other unincorporated enterprises owned by households (record as private unincorporated businesses).</p>
<i>Housing (loans)</i>	Means facilities, both amortising and line of credit that are primarily secured by a registered mortgage over a residential property. They may be for any purpose including the construction, purchase of dwellings for owner occupation or investment or commercial ventures.
<i>Individually managed</i>	These are troublesome exposures that are managed on a transaction basis and typically subject to individual review.
<i>Insurance corporations</i>	<p>Means general insurers within the meaning of the <i>Insurance Act 1973</i> and life companies within the meaning of the <i>Life Insurance Act 1995</i>, and private health insurers within the meaning of the <i>Private Health Insurance (Prudential Supervision) Act 2015</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> • friendly societies that are regulated under the <i>Life Insurance Act 1995</i>; and • Export Finance Insurance Corporation despite it not being a general insurer, life company or private health insurer.
<i>Lease financing</i>	Lease financing is a method of financing the acquisition of an asset (e.g. motor vehicle or business equipment) by the user under which the <i>ADI</i> buys the asset from a third party and leases it to the user in return for lease rental payments. A component of the lease rental payment relates to interest and another component to the reduction of principal.
<i>Non-financial corporations</i>	This comprises <i>private trading corporations</i> and <i>private unincorporated businesses</i> .
<i>Non-performing</i>	As defined in <i>Prudential Standard APS 220 Credit Risk Management (APS 220)</i> .

<i>Non-resident</i>	A non-resident is any individual, business or other organisation domiciled overseas. Foreign branches and foreign subsidiaries of Australian businesses are regarded as non-residents.
<i>Not well-secured</i>	An exposure that is 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>Other (sector classification)</i>	This comprises all other entities not classified as <i>households, CSOs, non-financial corporations, or financial corporations.</i>
<i>Other financial institutions</i>	<p>The other financial institutions sector includes all financial institutions not recorded in the above financial corporation categories.</p> <p>Include:</p> <ul style="list-style-type: none"> • financial auxiliaries such as fund managers as principal, stock brokers and insurance brokers; • securitisers; • mortgage, fixed interest and equity unit trusts; • economic development corporations owned by governments; • co-operative housing societies; • other financial corporations registered under the <i>Financial Sector (Collection of Data) Act 2001</i> Category J; • investment companies; and • common funds including cash common funds. <p>Exclude:</p> <ul style="list-style-type: none"> • cash management trusts (record as <i>RFCs</i>); and • property and trading trusts (record as <i>private trading corporations</i>).
<i>Other loans</i>	Means loans that are not <i>revolving credit, credit cards, housing loans, term loans, or lease financing.</i>
<i>Past-due</i>	As defined in APS 220.
<i>Pension funds</i>	<p>The pension funds sub-sector includes all superannuation funds that are regarded as complying funds for the purposes of the <i>Superannuation Industry (Supervision) Act 1993</i> and other autonomous funds established for the benefit of public sector employees. Superannuation funds with all of their assets invested with insurance offices are included.</p> <p>Superannuation funds and approved deposit funds (ADFs) are established to provide benefits for their members on retirement, resignation, death or</p>

	<p>disablement. Superannuation funds and ADFs usually take the legal form of trust funds.</p> <p>Include:</p> <ul style="list-style-type: none"> • Pooled Superannuation Trusts; • public sector superannuation funds (including SIS-exempt funds); • private sector superannuation funds; • ADFs; and • superannuation funds established by life insurance companies. <p>Exclude:</p> <ul style="list-style-type: none"> • retirement savings accounts.
<i>Portfolio managed</i>	<p>Exposures managed on a portfolio basis are typically homogenous and often approved and managed using statistical management techniques. <i>Portfolio managed</i> exposures are often not subject to formal regular review other than in cases where payments are behind agreed repayment schedules or indebtedness is outside approved limits.</p>
<i>Private trading corporations</i>	<p>Private trading corporations are those owned and controlled by the private sector whose main activity is producing goods or non-financial services for sale.</p> <p>Include:</p> <ul style="list-style-type: none"> • all resident private corporate trading enterprises, and non-profit institutions that are market producers of goods or non-financial services; • intra-group financiers (<i>Financial Sector (Collection of Data) Act 2001</i> category I), retailers (<i>Financial Sector (Collection of Data) Act 2001</i> category H) and parent companies with significant holdings of shares in private trading companies; • privately owned schools and hospitals; • any unincorporated unit that is a branch in Australia of a non-resident company and which is not included in the financial sector; and • any unincorporated business owned and operated by trading corporations (e.g. joint ventures). <p>Exclude:</p> <ul style="list-style-type: none"> • unincorporated businesses, except for branches of non-resident companies and joint ventures or partnerships owned by corporations; and • non-resident enterprises.

<i>Private unincorporated businesses</i>	This comprises individuals acting as sole proprietors or in partnerships, for commercial or professional purposes. The major businesses to be included in this sub-sector are unincorporated farms, unincorporated retailers, unincorporated professional practices (medical, legal, dental, accounting, etc.), unincorporated businesses of tradesmen such as plumbers, carpenters, etc.
<i>Registered financial corporations (RFCs)</i>	<p>Means corporations registered under the <i>Financial Sector (Collection of Data) Act 2001</i> that are classified to Categories D through G and cash management trusts.</p> <p>Include:</p> <ul style="list-style-type: none"> • money market corporations (also referred to as merchant banks) (D); • pastoral finance companies I; • finance companies (F); • general financiers (G); and • cash management trusts. <p>Exclude:</p> <ul style="list-style-type: none"> • intra group financiers and retailers registered under the <i>Financial Sector (Collection of Data) Act 2001</i> Categories H and I (record as <i>private trading corporations</i>); and • other financial corporations registered under the <i>Financial Sector (Collection of Data) Act 2001</i> Category J (record as <i>other financial institutions</i>).
<i>Resident</i>	An Australian resident is any individual, business or other organisation domiciled in Australia. Australian branches and Australian subsidiaries of foreign businesses are regarded as Australian residents.
<i>Restructured</i>	As defined in APS 220.
<i>Revolving credit</i>	<p>Means a credit facility that is typically approved for a given period of time but does not have a fixed repayment schedule.</p> <p>Exclude loans to Australian householders for the purpose of housing (e.g. equity lines of credit secured by residential property). Facilities of this nature should be reported under <i>housing loans</i>.</p>
<i>Stage 2</i>	The impairment stage where provisions on exposures are calculated on a lifetime expected credit loss basis but are not credit impaired in accordance with <i>AASB 9 Financial Instruments</i> (AASB 9).

<i>Term loans</i>	Means loans that have a fixed term. Exclude loans to householders for the purpose of <i>housing</i> .
<i>Unsecured</i>	An exposure for which there is no associated security.
<i>Well-secured</i>	<p>An exposure 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.</p> <p>Prescribed provisioning ADIs may also refer to Attachment B of APS 220 for the purposes of defining well secured when reporting.</p>

Scope

The form covers the credit exposures, which ADIs hold, and is not limited to problem loans.

In measuring off balance sheet credit exposures the following measurement policies should be adopted:

1. Include under balances outstanding for the appropriate non-performing asset category, the following:
 - Any direct credit substitutes (e.g. guarantees, letters of credit, credit derivatives and endorsed bills of exchange as described in the ADI Off Balance Sheet Business Form). For example, where an ADI has guaranteed the financial obligations of a client, and there is reasonable doubt about the ultimate collectability of principal or interest, which the ADI has a contractual obligation to pay under the guarantee, it should be included in the appropriate non-performing asset category.
2. Any commitments, as described in the ADI Off Balance Sheet Business Form. For example, where there is reasonable doubt about the ultimate collectability of principal and interest relating to such commitments, or a provision established, then the balance of the outstanding commitment should be included in the appropriate non-performing asset category. Unless otherwise instructed report:
 - outstanding balances net of interest and other income not taken to profit, and net of any amounts written off;
 - all items without any adjustment for credit conversion factors (except for market related off balance sheet transactions), risk weights, provisions, and/or collateral arrangements; and
 - amounts net of offsetting balances available under legally eligible netting arrangements as outlined in *Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk*.
3. Separately report amounts, where requested, recorded on Australian and overseas books.

Specific instructions

Refer to *APS 220 Credit Risk Management* (APS 220) when completing this form.

Section A: Credit Quality

Column 1	Report the balance outstanding for exposures recorded in Australia.
Column 2	Report total provisions for exposures recorded in Australia. This should include the credit loss reserve held as part of retained earnings.
Column 3	Report the balance outstanding for exposures recorded overseas.
Column 4	Report total provisions for exposures recorded overseas. This should include the credit loss reserve held as part of retained earnings.

Item 1.1	Report <i>90 days past due</i> exposures.
Item 1.2.1	Report <i>well-secured Stage 2</i> exposures.
Item 1.2.2	Report <i>not well secured</i> or <i>unsecured Stage 2</i> exposures.
Item 1.3.1	Report <i>well-secured non-performing</i> exposures.
Item 1.3.2	Report <i>not well secured</i> or <i>unsecured non-performing</i> exposures.
Item 1.4	Report total <i>restructured</i> exposures.

Section B: Non-performing exposures

Item 2. Non-performing exposures

Column 1	Report the balance outstanding of <i>well-secured</i> exposures.
Column 2	Report the balance outstanding of <i>not well-secured</i> or <i>unsecured</i> exposures.

Item 2.1.1	Report <i>non-performing</i> exposures to <i>households</i> . Item 2.1.1 is a derived item and is calculated as the sum of items 2.1.1.1 to 2.1.1.4.
Item 2.1.1.1	Report <i>non-performing</i> owner-occupied <i>housing</i> exposures.

Item 2.1.1.2	Report <i>non-performing</i> investor <i>housing</i> exposures.
Item 2.1.1.3	Report <i>non-performing credit card</i> exposures.
Item 2.1.1.4	Report <i>non-performing</i> other personal exposures.
Item 2.1.2	Report <i>non-performing</i> exposures to <i>CSOs</i> .
Item 2.1.3	Report <i>non-performing</i> exposures to <i>non-financial corporations</i> . Item 2.1.3 is a derived item and is calculated as the sum of item 2.1.3.1 and 2.1.3.2.
Item 2.1.3.1	Report <i>non-performing</i> exposures to <i>private trading corporations</i> .
Item 2.1.3.2	Report <i>non-performing</i> exposures to <i>private unincorporated business</i> .
Item 2.1.4	Report <i>non-performing</i> exposures to <i>financial corporations</i> . Item 2.1.4 is a derived item and is calculated as the sum of items 2.1.4.1 to 2.1.4.5 inclusive.
Item 2.1.4.1	Report <i>non-performing</i> exposures to ADIs. Include: <ul style="list-style-type: none"> • development banks even if they are not authorised to carry on banking business under the <i>Banking Act 1959</i>. Exclude: <ul style="list-style-type: none"> • merchant banks (record as <i>RFCs</i>); and • non-resident banks (record as resident counterparties).
Item 2.1.4.2	Report <i>non-performing</i> exposures to <i>RFCs</i> .
Item 2.1.4.3	Report <i>non-performing</i> exposures to <i>insurance corporations</i> .
Item 2.1.4.4	Report <i>non-performing</i> exposures to <i>pension funds</i> .
Item 2.1.4.5	Report <i>non-performing</i> exposures to <i>other financial institutions</i> .
Item 2.1.5	Report <i>non-performing</i> exposures to <i>other</i> counterparties.
Item 2.2	Report <i>non-performing</i> exposures to <i>non-residents</i> .
Item 2.3	Report total <i>non-performing</i> exposures.

	Item 2.3 is a derived item and is calculated as the sum of items 2.1.1 to 2.1.5 inclusive and item 2.2.
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Section C: Past-due items

Column 1	Report the <i>past-due</i> amount for exposures recorded in Australia.
Column 2	Report the <i>past-due</i> amount for exposures recorded overseas.
Column 3	Report the total portfolio size for exposures recorded in Australia.
Column 4	Report the total portfolio size for exposures recorded overseas.
Column 5	Report provisions for exposures recorded in Australia.
Column 6	Report provisions for exposures recorded overseas.

Item 3. Individually managed facilities

Item 3.1	Report <i>revolving credit</i> facilities.
Item 3.2	Report <i>credit card</i> facilities.
Item 3.3	Report <i>housing</i> loan facilities.
Item 3.4	Report <i>term loan</i> facilities.
Item 3.5	Report <i>lease financing</i> facilities.
Item 3.6	Report other loan facilities.

Item 4. Portfolio managed facilities

Item 4.1	Report <i>revolving credit</i> facilities.
Item 4.2	Report <i>credit card</i> facilities.
Item 4.3	Report <i>housing</i> loan facilities.
Item 4.4	Report <i>term loan</i> facilities.

Item 4.5	Report <i>lease financing</i> facilities.
Item 4.6	Report other loan facilities.

Item 5. Provisions for credit exposures less than 90 days past due

Item 5	Report provisions for credit exposures less than 90 days past due. This should include the credit loss reserve held as part of retained earnings.
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Item 9. 90 days past-due items

Column 1	Report the <i>past-due</i> amount.
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Item 6.1.1	Report <i>90 days past-due</i> exposures to <i>households</i> . Item 6.1.1 is a derived item and is calculated as the sum of items 6.1.1.1 to 6.1.1.4.
Item 6.1.1.1	Report <i>90 days past-due</i> owner-occupied <i>housing</i> exposures.
Item 6.1.1.2	Report <i>90 days past-due</i> investor <i>housing</i> exposures.
Item 6.1.1.3	Report <i>90 days past-due credit card</i> exposures.
Item 6.1.1.4	Report <i>90 days past-due</i> other personal exposures.
Item 6.1.2	Report <i>90 days past-due</i> exposures to <i>CSOs</i> .
Item 6.1.3	Report <i>90 days past-due</i> exposures to <i>non-financial corporations</i> . Item 6.1.3 is a derived item and is calculated as the sum of item 6.1.3.1 and 6.1.3.2.
Item 6.1.3.1	Report <i>90 days past-due</i> exposures to <i>private trading corporations</i> .
Item 6.1.3.2	Report <i>90 days past-due</i> exposures to <i>private unincorporated business</i> .
Item 6.1.4	Report <i>90 days past-due</i> exposures to <i>financial corporations</i> . Item 6.1.4 is a derived item and is calculated as the sum of items 6.1.4.1 to 6.1.4.5 inclusive.
Item 6.1.4.1	Report <i>90 days past-due</i> exposures to <i>ADIs</i> .

	<p>Include:</p> <ul style="list-style-type: none"> development banks even if they are not authorised to carry on banking business under the <i>Banking Act 1959</i>. <p>Exclude:</p> <ul style="list-style-type: none"> merchant banks (record as <i>RFCs</i>); and non-resident banks (record as resident counterparties).
Item 6.1.4.2	Report <i>90 days past-due</i> exposures to <i>RFCs</i> .
Item 6.1.4.3	Report <i>90 days past-due</i> exposures to <i>insurance corporations</i> .
Item 6.1.4.4	Report <i>90 days past-due</i> exposures to <i>pension funds</i> .
Item 6.1.4.5	Report <i>90 days past-due</i> exposures to <i>other financial institutions</i> .
Item 6.1.5	Report <i>90 days past-due</i> exposures to <i>other</i> counterparties.
Item 6.2	Report <i>90 days past-due</i> exposures to non-residents.
Item 6.3	<p>Report total <i>90 days past-due</i> exposures.</p> <p>Item 6.3 is a derived item and is calculated as the sum of item 6.1 and item 6.2.</p>