

Schedule – the conditions imposed on the exemption

Purpose

1. Information collected by *Reporting Form ARF 199 Restricted ADI* (ARF 199) is used by APRA for the purposes of prudential supervision. It may also be used by the Reserve Bank of Australia and the Australian Bureau of Statistics.

Application

2. This Reporting Standard applies to **name of RADl** during the period it operates as a restricted ADI.

Information required

3. An ADI to which this Reporting Standard applies must provide APRA with the information required by ARF 199 designated for an ADI at Level 1 for each relevant reporting period.
4. The ADI must provide APRA with the information required by this Reporting Standard designated for an ADI at Level 2 for each reporting period.

Method of submission

5. The information required by this Reporting Standard must be given to APRA in electronic format as notified by APRA prior to submission.

Reporting periods and due dates

6. Subject to paragraph 7, the ADI must provide APRA with the information required by this Reporting Standard in respect of each calendar month.
7. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, to require the ADI 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 Reserve Bank of Australia or the Australian Bureau of Statistics.
8. The information required by this Reporting Standard must be provided to APRA 10 business days after the end of the reporting period to which it relates.
9. APRA may grant the ADI an extension of a due date, in which case the new due date for the provision of the information will be the date on the notice of extension.

Quality control

10. All information provided by an ADI 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 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.
11. 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

12. When an officer of an ADI submits information under this Reporting Standard using the 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

13. 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 clarify their application to the formwithout changing any substantive requirement in the form or instructions.
14. If APRA makes such a variation it must notify the ADI.

Interpretation

15. In this Reporting Standard:

ADI means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

Additional Tier 1 Capital is as defined in *Prudential Standard APS 111 Capital Adequacy: Measurement of Capital* (APS 111).

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

Australian Accounting Standards is a reference to the Australian Accounting Standards issued by the Australian Accounting Standards Board as may be amended from time to time.

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

due date means the last of the 10 business days provided for in paragraph 8 or, if applicable, the date on a notice of extension given under paragraph 9.

Level 1 has the meaning given in *Prudential Standard APS 001 Definitions*.

Level 2 has the meaning given in *Prudential Standard APS 001 Definitions*.

protected account has the meaning in section 5 of the *Banking Act 1959*.

related parties means related parties of the reporting entity include the parent entity, controlled entities, associated entities, joint venture entities and other subsidiaries under the same parent entity.

reporting period means a calendar month as provided for in paragraph 6 or, if applicable, the period specified in a notice given under paragraph 7.

stored value at risk has the meaning in *Prudential Standard APS 610 Prudential Requirements for Providers of Purchased Payment Facilities*.

Tier 1 Capital is defined in APS 111.

16. 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.
17. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

ARF_199_0: Restricted ADI

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Whole dollars
Reporting Consolidation	
Level 1	

Section A: Capital

1. Capital

- 1.1. Paid-up ordinary share capital
- 1.2. Mutual equity interests
- 1.3. Retained earnings
- 1.4. General reserve
- 1.5. Regulatory adjustments
 - 1.5.1. Total capitalised expenses
 - 1.5.2. Capitalised expenses - IT software costs
 - 1.5.3. Other capitalised expenses
 - 1.5.4. Goodwill
 - 1.5.5. Other regulatory adjustments
- 1.6. Total CET1
- 1.7. Capital as % of adjusted assets

Amount (1)

2. Shareholders

Top 10 shareholders (1)	Amount of ownership interest (2)	Percentage of ownership (3)

Section B: Liquidity

3. Minimum Liquid Holdings

- 3.1. Cash
- 3.2. Deposits held with other ADIs
- 3.3. Australian government and semi-government securities
- 3.4. Bank bills, CDs issued by ADIs
- 3.5. Total MLH
- 3.6. Off balance sheet irrevocable commitments
- 3.7. Adjusted liability base
- 3.8. Stored value at risk liabilities
- 3.9. MLH ratio

Amount (1)

Section C: Deposit information

4. FCS protected accounts

Deposit balance (1)	Number of account holders - FCS protected accounts (2)	Number of account holders - non-protected accounts (3)
Balance <= \$50		
Balance > \$50 to <= \$1,000		
Balance > \$1,000 to <= \$5,000		
Balance > \$5,000 to <= \$25,000		
Balance > \$25,000 to <= \$100,000		
Balance > \$100,000 to <= \$250,000		
Balance > \$250,000		

4.1. Total number of account holders

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4.2. Total deposits held in protected accounts

4.3. Total deposits held in non-protected accounts

Total value (2)

Section D: Balance sheet assets

5. Total assets

- 5.1. Cash and liquid assets
- 5.2. Trading securities
- 5.3. Investment securities

Amount (1)

- 5.4. Loans to households
 - 5.4.1. Housing - owner-occupied
 - 5.4.2. Housing - investment
 - 5.4.3. Revolving credit
 - 5.4.4. Credit cards
 - 5.4.5. Leasing
 - 5.4.6. Personal term loans
- 5.5. Loans to community service organisations
- 5.6. Loans to non-financial corporations
- 5.7. Loans to general government
- 5.8. Loans to financial institutions
- 5.9. Intragroup loans and advances

Balance outstanding (1)	Individual provision (2)	Collective provision (3)
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- 5.10. Investments - related entities
- 5.11. Investments - non-related entities

Amount (1)

- 5.12. Net fixed assets excluding information technology
- 5.13. Net information technology
- 5.14. Net intangible assets
- 5.15. Other assets

Section E: Balance sheet liabilities

6. Total liabilities

- 6.1. Due to financial institutions

Amount
(1)

6.2. Deposits

- 6.2.1. Households
- 6.2.2. Non-financial corporations
- 6.2.3. Financial institutions
- 6.2.4. General Government
- 6.2.5. Community service organisations

Transaction deposits	Non-transaction deposits
(12)	(23)

- 6.3. Intra-group deposits
- 6.4. Certificates of deposit
- 6.5. Short term borrowings
- 6.6. Long term borrowings

Amount
(1)

- 6.7. Loans and advances to related entities
- 6.8. Income tax liability
- 6.9. Provisions
- 6.10. Creditors and other liabilities
- 6.11. Loan capital and hybrid securities

Amount (1)

7. Off-balance sheet exposures

- 7.1. Commitments with certain drawdown
- 7.2. Contingent liabilities

Section F: ~~Impaired~~ Non-performing assets and past due

Amount (1)

8. Non-performing (~~impaired~~) loans

- 8.1. Households
- 8.2. Non-financial corporations
- 8.3. Financial institutions
- 8.4. Community service organisations
- 8.5. Other

9. Past due loans

- 9.1. Households
- 9.2. Non-financial corporations
- 9.3. Financial institutions
- 9.4. Community service organisations
- 9.5. Other

Section G: Large and related exposures

10. Related party

Name of related party (1)	Total exposures (2)

11. Large exposures

Counterparty (1)	Total exposures (2)	Total exposures as % of capital (2)

Section H: Financial performance

12. Total operating income

- 12.1. Interest income
- 12.2. Fee income
- 12.3. Other income

13. Total operating expenses

- 13.1. Interest expense
- 13.2. Personnel expenses
- 13.3. IT services expenses
- 13.4. Charge for bad and doubtful debts
- 13.5. Depreciation and amortisation expenses

Amount (1)

- 13.6. Directors fees
- 13.7. Other expenses
- 14. Tax expenses**
- 15. Net profit after tax**

Reporting Form ARF 199 Restricted ADI

Instructions

This instruction guide is designed to assist in the completion of *Reporting Form ARF 199 Restricted ADI* (ARF 199). It provides:

- general directions and notes for preparation and lodgment;
- sector definitions;
- other definitions; and
- specific instructions.

General directions and notes

Reporting entity

ARF 199 is to be completed by the ADI on a Level 1 and if applicable, Level 2 basis.

Reporting period and timeframe for lodgement

The information provided in this form must be for the relevant calendar month. The completed form must be submitted to APRA within 10 business days after the end of the relevant reporting month.

Unit of measurement

The ADI is 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 *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

The general requirements of AASB 121 for translation are:

1. foreign currency monetary items outstanding at the reporting date must be translated at the spot rate at the reporting date;¹

¹ Monetary items are defined to mean units of currency held and assets and liabilities to be received or paid in a fixed or determinable number of units of currency. Spot rate means the exchange rate for immediate delivery.

2. foreign currency non-monetary items that are measured at historical cost in a foreign currency must be translated using the exchange rate at the date of the transaction;²
3. foreign currency non-monetary items that are measured at fair value will be translated at the exchange rate at the date when fair value was determined.

Transactions arising under foreign currency derivative contracts at the reporting date must be prepared in accordance with *AASB 139 Financial Instruments: Recognition and Measurement* (AASB 139), *AASB 7 Financial Instruments: Disclosures* (AASB 7) and *AASB 132 Financial Instruments: Disclosure and Presentation* (AASB 132). However, those foreign currency derivatives that are not within the scope of AASB 139 (e.g. some foreign currency derivatives that are embedded in other contracts) remain within the scope of AASB 121.

For APRA purposes equity items must be translated using the foreign currency exchange rate at the date of investment or acquisition. Post-acquisition changes in equity are required to be translated on the date of the movement.

As foreign currency derivatives are measured at fair value, the currency derivative contracts are translated at the spot rate at the reporting date.

Exchange differences should be recognised in profit and loss in the period which they arise. For foreign currency derivatives, the exchange differences would be recognised immediately in profit and loss if the hedging instrument is a fair value hedge. For derivatives used in a cash flow hedge, the exchange differences should be recognised directly in equity.

The ineffective portion of the exchange differences in all hedges would be recognised in profit and loss; and

4. translation of financial reports of foreign operations.

A foreign operation is defined in AASB 121 as meaning an entity that is a subsidiary, associate, joint venture or branch of a reporting entity, the activities of which are based or conducted in a country or currency other than those of the reporting entity.

- Exchange differences relating to foreign currency monetary items that form part of the net investment of an entity in a foreign operation, must be recognised as a separate component of equity.
- Translation of financial reports should otherwise follow the requirements in AASB 121.

Netting

Unless otherwise specifically stated, institutions are allowed to take advantage of netting agreements in relation to disclosure of data items in this form. Institutions are to comply with

² Examples of non-monetary items include amounts prepaid for goods and services (e.g. prepaid rent); goodwill; intangible assets; physical assets; and provisions that are to be settled by the delivery of a non-monetary asset.

the prerequisite for netting outlined in Australian Accounting Standards AASB 139, AASB 132 and AASB 7 and any relevant prudential standards.

Term to maturity

Any references to ‘term to maturity’ in this form refer to *residual* term to maturity.

Basis of preparation

The nature of the disclosure and format of this form may not be strictly consistent with the annual financial statements prepared by the institution. Notwithstanding this, in completing this form (unless otherwise specifically stated for individual items of assets, liabilities or equity), institutions are requested to follow the basis that is used for the preparation of its annual financial statements in accordance with the Australian Accounting Standards, specifically in regard to the:

- interpretation/definition of specific asset, liability and equity items;
- appropriate measurement basis for asset, liability and equity items; and
- netting of financial assets and financial liabilities.

If additional clarification is required for specific asset, liability or equity items in this form, reference should be made to the section “Specific instructions”, which is provided as a guide.

Sector definitions

<p><u>Banks</u></p>	<p><u>Means ADIs that use the word ‘bank’ in relation to their banking business.</u></p> <p><u>A list of banks that are residents can be found on the APRA website at http://www.apra.gov.au.</u></p> <p><u>It includes: branches and subsidiaries of foreign banks authorised to carry on banking business in Australia under the <i>Banking Act 1959</i>.</u></p> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>the RBA. Report these under RBA;</u> • <u>credit unions and building societies. Report these under non-bank ADIs; and</u> • <u>—money market corporations. Report these under registered financial corporations.</u> • <u>_____</u>
<p><u>Central borrowing authorities</u></p>	<p><u>Means entities that primarily provide finance for public corporations and notional institutional units and other units owned or controlled by the government. They arrange the investment of surplus funds.</u></p> <p><u>Central borrowing authorities raise funds predominantly by issuing securities. They also engage in other intermediation activity for investment purposes, and may participate in the financial management activities of the parent government.</u></p>

	<p><u>It includes all central borrowing authorities established by state and territory governments.</u></p>
<p><u>Commonwealth General Government</u></p>	<p><u>Means Australian Commonwealth Government departments and agencies whose principal function is to provide non-market goods and services, principally financed by taxes, for free or at a price well below the cost of production. These entities regulate economic activity, maintain law and order and redistribute income and wealth by means of transfers.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>departments and agencies such as Department of Finance, Department of Defence, Australian Broadcasting Corporation, Special Broadcasting Service, Australian Film Commission and CSIRO;</u> • <u>Commonwealth Government unincorporated enterprises that provide goods and services to the Australian Commonwealth Government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, munitions factories);</u> • <u>non-profit institutions (NPIs) controlled and mainly financed (other than by grants) by the Commonwealth Government;</u> • <u>Commonwealth Government quasi-corporations that sell their output, at near market prices, exclusively to other government units (e.g. government printers and defence force housing schemes); and</u> • <u>public universities.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>government trading enterprises such as Australia Post. Report these under Commonwealth Government non-financial corporations, state, territory and local government non-financial corporations or financial institutions as appropriate; and</u> • <u>departments of the state and territory governments. Report these as state, territory and local general government;</u> • <u>the RBA and Commonwealth Government financial institutions such as Australian Industry Development Corporation and Export Finance and Insurance Corporation. Report these under financial institutions as appropriate; and</u> • <u>NPIs credited for philanthropic purposes that are financed mainly from donations or government grants. Report these under community service organisations.</u> <p><u>•</u></p>

<p><u>Commonwealth Government non-financial corporations</u></p>	<p><u>Means those businesses that are owned and controlled by the Australian Commonwealth Government and that produce goods or non-financial services for sale at market prices.</u></p> <p><u>It includes all resident trading enterprises owned 50% or more by the Commonwealth Government or controlled by the Commonwealth Government through legislation, decree or regulation (e.g. Australia Post, Australian Government Solicitor, Snowy Hydro Ltd, NBN Co Limited and Air Services Australia).</u></p> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> <u>• government departments. Report these as general government; and</u> <u>—government-owned financial institutions. Report these under financial institutions.</u> <p><u>•</u></p>
<p>Community service organisations</p>	<p><u>Means non-market operators providing goods and services to households for free or at prices that are not economically significant. Included here are not-for-profit institutions (NPIs) that are mainly financed from household member subscriptions and produce benefits primarily for the household members and NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> <u>• aid agencies, charities, consumers associations, cultural clubs, learned societies, political parties, recreational clubs, relief agencies, religious institutions, social clubs, sports clubs, trade unions; and</u> <u>• NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> <u>• community service organisations and not-for-profit institutions controlled and mainly financed (other than by grants) by government. Report these under general government; and</u> <u>—NPIs that are engaged in market production. Report these in non-financial businesses or financial institutions as appropriate.</u> <p><u>•</u></p>
<p>Financial auxiliaries</p>	<p><u>Means corporations and quasi-corporations engaged primarily in activities closely related to financial intermediation, but which do not themselves perform an intermediation role.</u></p> <p><u>It includes: fund managers as principal, stockbrokers, insurance brokers, investment advisors and corporations providing infrastructure for financial markets.</u></p>
<p>Financial institutions</p>	<p><u>Means all corporations and notional institutional units mainly engaged in financial intermediation and the provision of auxiliary financial services. Holding companies with mainly financial corporations as their subsidiaries are</u></p>

	<p>also included, as are market not-for-profit institutions (NPIs) that mainly engage in financial intermediation or the production of auxiliary financial services.</p> <p><u><i>Financial institutions</i></u> include (but are not limited to): the <i>RBA, banks, non-bank ADIs, registered financial corporations, central borrowing authorities, life insurance corporations, other insurance corporations, self-managed superannuation funds, other superannuation funds, financial auxiliaries, securitisers, money-market investment funds</i> and <i>non-money-market financial investment funds</i>.</p>
<u><i>General government</i></u>	Means <u><i>Commonwealth general government</i></u> and <u><i>state, territory and local general government</i></u> .
<u><i>Households</i></u>	<p>Means persons whose dealings with other sectors are for personal or housing purposes.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • <u>persons whose dealings with other sectors are for business purposes. Report these under non-financial businesses or financial institutions;</u> • <u>sole proprietors, partnerships, and any other unincorporated enterprises owned by <i>households</i>. Report these under private unincorporated businesses or the relevant sector in financial institutions;</u> • <u>companies owned by <i>households</i>. Report these under private non-financial corporations;</u> • <u>family trusts. Report these under private unincorporated businesses or financial institutions as appropriate;</u> • <u>self-managed superannuation funds. Report these as self-managed superannuation funds; and</u> —<u>incorporated businesses. Report these under non-financial businesses (other than unincorporated businesses) or financial institutions.</u> • <u>_____</u>
<u><i>Life insurance corporations</i></u>	<p>Means <u>life companies and friendly societies that are registered under the <i>Life Insurance Act 1995</i> and are regulated by <i>APRA</i>. They offer insurance for death or disability and also offer investment and superannuation products.</u></p> <p><u>A list of <i>life insurance corporations</i> (both life companies and friendly societies) can be found on the <i>APRA</i> website at http://www.apra.gov.au.</u></p> <p><u>It includes: life insurance companies, life reinsurance companies and friendly societies.</u></p> <p>It excludes:</p> <ul style="list-style-type: none"> • <u>insurance companies offering house, car and marine insurance. Report these under <i>other insurance corporations</i>; and</u> —<u>health benefit funds that are regulated under the <i>Private Health Insurance (Prudential Supervision) Act 2015</i>. Report these under <i>other insurance corporations</i>.</u>

	<ul style="list-style-type: none"> • <u> </u>
<u>Money-market investment funds</u>	<p><u>Means collective investment schemes, such as cash management trusts and cash common funds, that are constituted as legal entities. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform.</u></p> <p><u>The proceeds are invested primarily in money-market instruments, money-market shares/units, and transferable debt instruments with a residual maturity of less than or equal to 12 months, deposits at banks, and instruments that pursue a rate of return that approaches the interest rates of money-market instruments.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>cash common funds;</u> • <u>money-market funds; and</u> — <u>cash management trusts.</u> • <u> </u>
<u>Non-bank ADIs</u>	<p><u>Means a body corporate authorised under subsection 9(3) of the <i>Banking Act 1959</i> to carry on banking business in Australia, but does not use the word ‘bank’ in relation to its banking business.</u></p> <p><u>A list of <i>ADIs</i> (including both banks and non-bank ADIs) that are residents can be found on the <i>APRA</i> website at http://www.apra.gov.au.</u></p> <p><u>It includes: building societies, credit unions, other ADIs (including providers of purchased payment facilities) and authorised non-operating holding companies.</u></p> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>banks. Report these under banks; and</u> — <u>the RBA. Report this under RBA.</u> • <u> </u>
<u>Non-financial corporations</u>	<u>Means private non-financial corporations and public non-financial corporations.</u>
<u>Non-money-market financial investment funds</u>	<p><u>Means collective investment schemes, such as trusts or corporations that are constituted as legal entities. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform.</u></p> <p><u>The proceeds are used to purchase financial assets. The assets are owned by the investment fund and usually managed by licensed fund managers external to the fund. Investors are able to dispose of their units/shares on a well-developed secondary market such as a stock exchange or through readily accessible redemption facilities.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>funds with predominantly overseas property or infrastructure holdings;</u> • <u>listed and unlisted equity trusts (domestic and international);</u> • <u>listed and unlisted mortgage trusts;</u> • <u>listed investment companies; and</u>

	<ul style="list-style-type: none"> • <u>non-cash common funds.</u> <p><u>It excludes: investment funds that predominately invest in non-financial assets. Report these in private non-financial investment funds.</u></p>
<p><u>Other insurance corporations</u></p>	<p><u>Means all insurance corporations authorised as a general insurer under the <i>Insurance Act 1973</i> (or by virtue of determinations made by <i>APRA</i> under the <i>General Insurance Reform Act 2001</i>) or registered as a private health insurer under the <i>Private Health Insurance (Prudential Supervision) Act 2015</i>, respectively. This includes general, fire, accident, employer liability, household and consumer credit insurers and health insurance funds. They mainly offer house, car and marine insurance.</u></p> <p><u>In addition, it includes the following:</u></p> <ul style="list-style-type: none"> • <u>Export Finance Insurance Corporation; and</u> • <u>private sector and government-owned general and health insurance enterprises, both proprietary and mutual.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>life insurance companies, life reinsurance companies and friendly societies. Report these under life insurance companies; and</u> • <u>insurance brokers. Report these under financial auxiliaries.</u> • <u></u>
<p><u>Other private non-financial corporations</u></p>	<p><u>Means corporations that are owned and controlled by the private (non-government) sector, whose main activity is producing goods or non-financial services for sale at market prices. They may be listed on stock exchanges or unlisted.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>all private corporate non-financial enterprises, and non-profit institutions that are market producers of goods or non-financial services, other than private non-financial investment funds;</u> • <u>intra-group financiers that are registered entities under the <i>Financial Sector (Collection of Data) Act 2001</i> that are included in Category ‘I’ by APRA;</u> • <u>privately owned schools and hospitals;</u> • <u>corporations that meet the above description that are owned by households (family companies);</u> • <u>any private unincorporated business that is a branch in Australia of a non-resident company and which is not a financial institution;</u> • <u>any private unincorporated business owned and operated by trading corporations (e.g. joint ventures);</u> • <u>holding companies with mainly non-financial corporations as subsidiaries; and</u> • <u>non-financial investment syndicates that are not open to public subscription.</u> <p><u>It excludes:</u></p>

	<ul style="list-style-type: none"> • <u>publicly listed property trusts. Report these under <i>private non-financial investment funds</i>; and</u> —<u>unincorporated businesses that are not branches of non-resident companies or joint ventures, or partnerships owned by corporations. Report unincorporated businesses other than those listed above under <i>private unincorporated businesses</i>.</u> • <u>_____</u>
<p><u><i>Other superannuation funds</i></u></p>	<p><u>Means funds established to provide benefits for their members on retirement, resignation, death or disablement that are regulated by <i>APRA</i>. A superannuation fund usually takes the legal form of a trust fund.</u></p> <p><u>This 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.</u></p> <p><u><i>Superannuation funds</i> with all of their assets invested with insurance offices are included.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>pooled superannuation trusts;</u> • <u>public sector superannuation funds (including exempt public sector superannuation schemes (EPSSS));</u> • <u>private sector superannuation funds;</u> • <u>approved deposit funds; and</u> • <u>superannuation funds established by <i>life insurance corporations</i>.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u><i>self-managed superannuation funds</i>. Report these under <i>self-managed superannuation funds</i>;</u> • <u><i>retirement savings accounts</i>. Report these under <i>households</i>; and</u> —<u>the Future Fund. Report this under <i>Commonwealth general government</i>.</u> • <u>_____</u>
<p><u><i>Private non-financial corporations</i></u></p>	<p><u>Means <i>private non-financial investment funds</i> and <i>other private non-financial corporations</i>.</u></p>
<p><u><i>Private non-financial investment funds</i></u></p>	<p><u>Means collective investment schemes, such as trusts or corporations, in which investment funds are pooled and invested in predominantly long-term non-financial assets such as property or infrastructure. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform. Investors are able to dispose of their holdings through well-developed secondary markets such as a stock exchange or through readily accessible redemption facilities. Usually the management of funds is undertaken by a licensed fund manager external to the fund.</u></p> <p><u>It includes:</u></p>

	<ul style="list-style-type: none"> • <u>infrastructure funds (e.g. airports, pipelines);</u> • <u>listed and unlisted property trusts (where the funds are predominantly invested in Australian property); and</u> • <u>property common funds.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>film funds. Report these in <i>other private non-financial corporations</i>;</u> • <u>non-financial investment syndicates that are not open to public subscriptions. Report these under <i>other private non-financial corporations</i>;</u> • <u>agricultural investment funds. Report these under <i>other private non-financial corporations</i>;</u> • <u>funds predominantly investing in financial assets. Report these under <i>financial institutions</i>; and</u> • <u>funds with overseas property investments. Report these under <i>non-money-market financial investment funds</i>.</u>
<p><u><i>Public non-financial corporations</i></u></p>	<p>Means <u><i>Commonwealth Government non-financial corporations</i></u> and <u><i>state, territory and local government non-financial corporations</i></u>.</p>
<p><u><i>Registered financial corporations (RFCs)</i></u></p>	<p>Means corporations that are registered entities under the <u><i>Financial Sector (Collection of Data) Act 2001</i></u> that are included in Category ‘D’ or ‘Other’ by <u><i>APRA</i></u>.</p> <p>A list of <u><i>RFCs</i></u> and their <u><i>APRA</i></u>-determined categories can be found on the <u><i>APRA</i></u> website at http://www.apra.gov.au.</p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>money market corporations (category ‘D’); and</u> • <u>pastoral finance companies, finance companies and general financiers (category ‘Other’ (formerly categories ‘E’, ‘F’ and ‘G’)).</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>Intra-group financiers that are registered entities under the <i>Financial Sector (Collection of Data) Act 2001</i> that are included in Category ‘I’ by APRA. Report these under <i>other private non-financial corporations</i>; and</u> • <u>cash management trusts. Report these under <i>money-market investment funds</i>.</u> • <u>_____</u>
<p><u><i>Reserve Bank of Australia (RBA)</i></u></p>	<p>Means Australia’s central bank. Its main responsibilities include the conduct of monetary policy and maintaining the stability of the financial system.</p> <p>The <u><i>RBA</i></u> is an active participant in financial markets, manages Australia’s foreign reserves, issues Australian currency notes and serves as the banker to the Australian Government and the banking system.</p>

<u>Securitisers</u>	<p>Means issuers of asset-backed securities created through the process of securitisation.</p> <p>It excludes: issuers of covered bonds. Report these as <i>ADIs</i>.</p>
<u>Self-managed superannuation funds (SMSFs)</u>	<p>Means a fund that meets the conditions in sections 17A and 17B of the Superannuation Industry (Supervision) Act 1993. <i>SMSFs</i> are established to provide benefits for its members on retirement, resignation, death or disablement, with the superannuation fund usually taking the legal form of a trust fund.</p> <p>It includes: superannuation funds with 1-4 members that are regulated by the Australian Taxation Office.</p> <p>It excludes: superannuation funds with 5 or more members. Report these under <i>other superannuation funds</i>.</p>
<u>State, Territory and local general government</u>	<p>Means entities that provide non-market goods and services, principally financed by taxes, for free or at a price well below the cost of production. These entities regulate economic activity, maintain law and order and redistribute income and wealth by means of transfers.</p> <p>It includes:</p> <ul style="list-style-type: none"> • state and local government unincorporated enterprises that provide goods and services to their government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, municipal swimming pools); • non-profit institutions (NPIs) controlled and mainly financed by state and local government; • state government quasi-corporations which sell their output, at near market prices, exclusively to other government units (e.g. government printers); • state and territory government departments and agencies; and • public (state) schools, technical and further education colleges and state-owned hospitals. <p>It excludes:</p> <ul style="list-style-type: none"> • all state and local government trading enterprises and financial enterprises (e.g. rail, and municipal water authorities). Report these under <i>state, territory and local government non-financial corporations</i> or <i>financial institutions</i> as appropriate; • state and territory <i>central borrowing authorities</i> or treasury corporations. Report these under <i>central borrowing authorities</i>; and —NPIs credited for philanthropic purposes that are financed mainly from donations or government grants. Report these under <i>community service organisations</i>. •
<u>State, Territory and local government</u>	<p>Means businesses that are owned and controlled by state, territory or local governments and that produce goods or non-financial services for sale at market prices.</p>

non-financial corporations

It includes all resident trading enterprises of which 50% or more is owned by state, territory or local government or controlled by state, territory or local government through legislation, decree or regulation (e.g. state rail and water authorities, gas and fuel authorities, housing commissions, port authorities, non-privatised power authorities).

It excludes:

- state, territory or local government-owned *financial institutions*. Report these under *financial institutions*;
- entities in the *general government* and government departments. Report these under *general government*; and
- state and territory *central borrowing authorities* or treasury corporations. Report these under *central borrowing authorities*.

Households

~~Means persons whose dealings with other sectors are for personal or housing purposes.~~

~~It excludes:~~

- ~~persons whose dealings with other sectors are for business purposes. Report these under non-financial businesses or financial institutions;~~
- ~~sole proprietors, partnerships, and any other unincorporated enterprises owned by households. Report these under private unincorporated businesses or the relevant sector in financial institutions;~~
- ~~companies owned by households. Report these under private non-financial corporations;~~
- ~~family trusts. Report these under private unincorporated businesses or financial institutions as appropriate;~~
- ~~self-managed superannuation funds. Report these as self-managed superannuation funds; and~~
- ~~incorporated businesses. Report these under non-financial businesses (other than unincorporated businesses) or financial institutions.~~

Community service organisations

~~Means non-market operators providing goods and services to households for free or at prices that are not economically significant. Included here are not for profit institutions (NPIs) that are mainly financed from household member subscriptions and produce benefits primarily for the household members and NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.~~

~~It includes:~~

- ~~aid agencies, charities, consumers associations, cultural clubs, learned societies, political parties, recreational clubs, relief agencies, religious institutions, social clubs, sports clubs, trade unions; and~~
- ~~NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.~~

~~It excludes:~~

- ~~• community service organisations and not-for-profit institutions controlled and mainly financed (other than by grants) by government. Report these under general government; and~~
- ~~• NPIs that are engaged in market production. Report these in non-financial businesses or financial institutions as appropriate.~~

Non-financial corporations

Private non-financial corporations

~~Means private non-financial investment funds and other private non-financial corporations.~~

Private non-financial investment funds

~~Means collective investment schemes, such as trusts or corporations, in which investment funds are pooled and invested in predominantly long-term non-financial assets such as property or infrastructure. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform. Investors are able to dispose of their holdings through well-developed secondary markets such as a stock exchange or through readily accessible redemption facilities. Usually the management of funds is undertaken by a licensed fund manager external to the fund.~~

~~It includes:~~

- ~~• infrastructure funds (e.g. airports, pipelines);~~
- ~~• listed and unlisted property trusts (where the funds are predominantly invested in Australian property); and~~
- ~~• property common funds.~~

~~It excludes:~~

- ~~• film funds. Report these in other private non-financial corporations;~~
- ~~• non-financial investment syndicates that are not open to public subscriptions. Report these under other private non-financial corporations;~~
- ~~• agricultural investment funds. Report these under other private non-financial corporations;~~
- ~~• funds predominantly investing in financial assets. Report these under financial institutions; and~~
- ~~• funds with overseas property investments. Report these under non-money-market financial investment funds.~~

Other private non-financial corporations

~~Means corporations that are owned and controlled by the private (non-government) sector, whose main activity is producing goods or non-financial services for sale at market prices. They may be listed on stock exchanges or unlisted.~~

~~It includes:~~

- ~~• all private corporate non-financial enterprises, and non-profit institutions that are market producers of goods or non-financial services, other than private non-financial investment funds;~~
- ~~• intra-group financiers that are registered entities under the *Financial Sector (Collection of Data) Act 2001* that are included in Category 'I' by APRA;~~
- ~~• privately owned schools and hospitals;~~
- ~~• corporations that meet the above description that are owned by households (family companies);~~
- ~~• any private unincorporated business that is a branch in Australia of a non-resident company and which is not a financial institution;~~
- ~~• any private unincorporated business owned and operated by trading corporations (e.g. joint ventures);~~
- ~~• holding companies with mainly non-financial corporations as subsidiaries; and~~
- ~~• non-financial investment syndicates that are not open to public subscription.~~

~~It excludes:~~

- ~~• publicly listed property trusts. Report these under private non-financial investment funds; and~~
- ~~• unincorporated businesses that are not branches of non-resident companies or joint ventures, or partnerships owned by corporations. Report unincorporated businesses other than those listed above under private unincorporated businesses.~~

~~**Public non-financial corporations**~~

~~Means Commonwealth Government non-financial corporations and state, territory and local government non-financial corporations.~~

~~Commonwealth Government non-financial corporations~~

~~Means those businesses that are owned and controlled by the Australian Commonwealth Government and that produce goods or non-financial services for sale at market prices.~~

~~It includes all resident trading enterprises owned 50% or more by the Commonwealth Government or controlled by the Commonwealth Government through legislation, decree or regulation (e.g. Australia Post, Australian Government Solicitor, Snowy Hydro Ltd, NBN Co Limited and Air Services Australia).~~

~~It excludes:~~

- ~~• government departments. Report these as general government; and~~
- ~~• government owned financial institutions. Report these under financial institutions.~~

~~State, Territory and local government non-financial corporations~~

~~Means businesses that are owned and controlled by state, territory or local governments and that produce goods or non-financial services for sale at market prices.~~

~~It includes all resident trading enterprises of which 50% or more is owned by state, territory or local government or controlled by state, territory or local government through legislation,~~

~~decree or regulation (e.g. state rail and water authorities, gas and fuel authorities, housing commissions, port authorities, non-privatised power authorities).~~

~~It excludes:~~

~~state, territory or local government-owned financial institutions. Report these under financial institutions;~~

~~entities in the general government and government departments. Report these under general government; and~~

~~state and territory central borrowing authorities or treasury corporations. Report these under central borrowing authorities.~~

~~General Government~~

~~Means Commonwealth general government and state, territory and local general government.~~

~~Commonwealth General Government~~

~~Means Australian Commonwealth Government departments and agencies whose principal function is to provide non-market goods and services, principally financed by taxes, for free or at a price well below the cost of production. These entities regulate economic activity, maintain law and order and redistribute income and wealth by means of transfers.~~

~~It includes:~~

~~departments and agencies such as Department of Finance, Department of Defence, Australian Broadcasting Corporation, Special Broadcasting Service, Australian Film Commission and CSIRO;~~

~~Commonwealth Government unincorporated enterprises that provide goods and services to the Australian Commonwealth Government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, munitions factories); non-profit institutions (NPIs) controlled and mainly financed (other than by grants) by the Commonwealth Government;~~

~~Commonwealth Government quasi-corporations that sell their output, at near market prices, exclusively to other government units (e.g. government printers and defence force housing schemes); and~~

~~public universities.~~

~~It excludes:~~

~~government trading enterprises such as Australia Post. Report these under Commonwealth Government non-financial corporations, state, territory and local government non-financial corporations or financial institutions as appropriate; and~~

~~departments of the state and territory governments. Report these as state, territory and local general government;~~

~~the RBA and Commonwealth Government financial institutions such as Australian Industry Development Corporation and Export Finance and Insurance Corporation. Report these under financial institutions as appropriate; and~~

~~NPIs credited for philanthropic purposes that are financed mainly from donations or government grants. Report these under community service organisations.~~

~~State, Territory and local general government~~

Specific instructions

Section A: Capital and ownership

1. Capital

<u>Column 1</u>	<u>Report the amount.</u>
<u>Item 1.1</u>	<u>Report the value, as at the reporting date, of paid-up ordinary share capital. For the purposes of this item, only include proceeds of issues that have been received by the issuer. Any partly paid issue is reported only to the extent that it has been paid-up.</u>
<u>Item 1.2</u>	<u>This isReport the value of mutual equity interests as defined in <i>Prudential Standard APS 111 Capital Adequacy: Measurement of Capital (APS 111)</i>. <u>Only include proceeds of issues that have been received by the issuer. Any partly paid issue is reported only to the extent that it has been paid-up.</u></u>
<u>Item 1.3</u>	<u>This isReport the value, as at the reporting date, of retained earnings. For the purposes of this item, include the value of all current year earnings.</u>
<u>Item 1.4</u>	<u>Report the value of the general reserve. General reserves are created from the appropriation of profits by the ADI (or the group it heads) after the payment of all dividends and tax.</u>
<u>Item 1.5</u>	<u>Report the value of any regulatory adjustments. Deduct these items in calculating Common Equity Tier 1 (CET1) Capital in accordance with APS 111.</u>
<u>Item 1.5.1</u>	<u>Report This is the value, at the reporting date, of total capitalised expenses, in accordance with Attachment D of APS 111 and the Australian Accounting Standards.</u>
<u>Item 1.5.2</u>	<u>Report This is the value, as at the reporting date, of information technology software costs, capitalised in accordance with Australian Accounting Standards.</u>
<u>Item 1.5.3</u>	<u>This isReport the value, at the reporting date, of other capitalised expenses, in accordance with Attachment D of APS 111 and the Australian Accounting Standards.</u>
<u>Item 1.5.4</u>	<u>This isReport the value, as at the reporting date, of goodwill arising from an acquisition, net of adjustments to profit or loss reflecting any changes arising from 'impairment' of goodwill. The amount of goodwill to be deducted is net of any associated deferred tax liability that would be</u>

	<u>extinguished if the assets involved become impaired or derecognised under Australian Accounting Standards.</u>
<u>Item 1.5.5</u>	<u>This is Report the amount of all other adjustments applied to CET1 Capital, Additional Tier 1 Capital and Tier 2 Capital that are required in Attachment D of APS 111.³</u>
<u>Item 1.6</u>	<u>Report the value of Common Equity Tier 1 Capital. This is the sum of paid-up ordinary share capital, retained earnings and general reserve less regulatory adjustments.</u>
<u>Item 1.7</u>	<u>Report capital as a percentage of adjusted assets. This is a derived item calculated as the total CET1 Capital (item 1.6) divided by Total Assets (item 5) less regulatory adjustments and multiplied by 100.</u>

~~1.1 Paid-up ordinary share capital and other qualifying instruments~~

~~Report the value, as at the reporting date, of paid-up ordinary share capital. For the purposes of this item, only include proceeds of issues that have been received by the issuer. Any partly paid issue is reported only to the extent that it has been paid-up.~~

~~1.2 Mutual Equity Interests~~

~~This is the value of mutual equity interests as defined in *Prudential Standard APS 111 Capital Adequacy: Measurement of Capital* (APS 111).~~

~~Only include proceeds of issues that have been received by the issuer. Any partly paid issue is reported only to the extent that it has been paid-up.~~

~~1.3 Retained earnings~~

~~This is the value, as at the reporting date, of retained earnings. For the purposes of this item, include the value of all current year earnings.~~

~~1.4 General Reserve~~

~~General reserves are created from the appropriation of profits by the ADI (or the group it heads) after the payment of all dividends and tax.~~

~~1.5 Regulatory Adjustments~~

~~Deduct these items in calculating Common Equity Tier 1 (CET1) Capital in accordance with APS 111.~~

~~1.5.1 Total Capitalised expenses~~

~~This is the value, at the reporting date, of total capitalised expenses, in accordance with Attachment D of APS 111 and the Australian Accounting Standards.~~

³ All regulatory adjustments from CET1 Capital, Additional Tier 1 Capital and Tier 2 Capital that are required under Attachment D to APS 111 are required to be deducted from the sum of paid-up ordinary share capital, retained earnings and general reserve to calculate the ADI's CET1 Capital.

~~1.5.2 Information technology software costs~~

~~This is the value, as at the reporting date, of information technology software costs, capitalised in accordance with Australian Accounting Standards.~~

~~1.5.3 Other capitalised expenses~~

~~This is the value, at the reporting date, of other capitalised expenses, in accordance with Attachment D of APS 111 and the Australian Accounting Standards.~~

~~1.5.4 Goodwill~~

~~This is the value, as at the reporting date, of goodwill arising from an acquisition, net of adjustments to profit or loss reflecting any changes arising from 'impairment' of goodwill. The amount of goodwill to be deducted is net of any associated deferred tax liability that would be extinguished if the assets involved become impaired or derecognised under Australian Accounting Standards.~~

~~1.5.5 Other regulatory deductions~~

~~This is the amount of all other adjustments applied to CET1 Capital, Additional Tier 1 Capital and Tier 2 Capital that are required in Attachment D of APS 111.⁴~~

~~1.6 Common Equity Tier 1 Capital~~

~~This is the sum of paid-up ordinary share capital, retained earnings and general reserve less regulatory adjustments.~~

~~1.7 Capital as a percentage of adjusted assets~~

~~This is a derived item calculated as the total CET1 Capital (item 1.6) divided by Total Assets (item 5) less regulatory adjustments and multiplied by 100.~~

2. Shareholders

<u>Column 1</u>	<u>Report the name of the person.</u>
<u>Column 2</u>	<u>Report the amount of ownership interest in the ADI.</u>
<u>Column 3</u>	<u>Report the percentage of ownership interest in the ADI.</u>

<u>Item 2</u>	<u>Report the 10 persons (including corporations) with the largest ownership interests in the ADI, where ownership interest includes beneficial ownership.</u> <u>Include the amount of the ownership and percentage of ownership interest in the ADI.</u>
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⁴All regulatory adjustments from CET1 Capital, Additional Tier 1 Capital and Tier 2 Capital that are required under Attachment D to APS 111 are required to be deducted from the sum of paid-up ordinary share capital, retained earnings and general reserve to calculate the ADI's CET1 Capital.

~~Report the 10 persons (including corporations) with the largest ownership interests in the ADI, where ownership interest includes beneficial ownership.~~

~~Include the amount of the ownership and percentage of ownership interest in the ADI.~~

Section B: Liquidity

3. Minimum liquid holdings

To qualify as minimum liquid holdings (MLH) stock, assets must be unencumbered, except where approved for a prudential purpose by APRA. Assets that may be included as MLH are defined in Attachment B of *Prudential Standard APS 210 Liquidity*.

The MLH ratio has two components:

- the numerator of the MLH ratio is the stock of liquidity holdings; and
- the denominator of the MLH ratio is equal to the liability base plus off-balance sheet irrevocable commitments.

<u>Column 1</u>	<u>Report the amount.</u>
<u>Item 3.1</u>	<p><u>Report the amount of cash, include:</u></p> <ul style="list-style-type: none"> • <u>notes and coins (Australian and foreign currency); and</u> • <u>settlement funds due directly (not via an agent ADI) from clearing houses; RBA and other ADIs.</u>
<u>Item 3.2</u>	<p><u>Report the amount of deposits placed on call or not at call (i.e. term deposits) with other ADIs. Only include deposits that are free from encumbrances and where the ADI has written confirmation that the deposit is convertible into cash within a maximum of two business days. Where break costs will be applied to redeem term deposits within two business days the deposits must be reported net of the break costs.</u></p> <p><u>The ADI must obtain prior approval from APRA to include non-AUD deposits or non-ADI deposits in the MLH stock.</u></p>
<u>Item 3.3</u>	<u>Report Australian government and semi-government securities. These are securities issued by the Australian Government, State Government or Territory Central Borrowing Authorities.</u>
<u>Item 3.4</u>	<u>Report securities issued by the Australian Government, State Government or Territory Central Borrowing Authorities. Report bank bills, commercial paper, negotiable certificate of deposits and any other non-deposit obligations from other ADIs with an original term of less than one year.</u>

<u>Item 3.5</u>	<u>This is Report the total amount of MLH at the reporting date.</u>
<u>Item 3.6</u>	<u>Report off-balance sheet irrevocable commitments.</u> <u>Off-balance sheet irrevocable commitments refer to unconditional and binding obligations of the reporting entity to extend funds. Report the undrawn balances of commitments that could be drawn during the remaining period of the commitment where the reporting entity has irrevocably committed to the customer. These would include loans approved but not advanced or funded, standby facilities and guarantees provided by reporting entity.</u>
<u>Item 3.7</u>	<u>Report the adjusted liability base.</u> <u>The adjusted liability base for the purpose of calculating the MLH ratio means the sum of the ADI's total liabilities and off-balance sheet irrevocable commitments.</u>
<u>Item 3.8</u>	<u>Report the total amount of stored value at risk liabilities of the ADI.</u>
<u>Item 3.9</u>	<u>Report the MLH ratio.</u> <u>This is a derived item for the MLH ratio calculated as item 3.5 divided by item 3.7 and multiplied by 100.</u>

3.1 Cash

~~Report the amount of cash, include:~~

- ~~• notes and coins (Australian and foreign currency); and~~
- ~~• settlement funds due directly (not via an agent ADI) from clearing houses; RBA and other ADIs.~~

3.2 Deposits with other ADIs

~~Report the amount of deposits placed on call or not at call (i.e. term deposits). Only include deposits that are free from encumbrances and where the ADI has written confirmation that the deposit is convertible into cash within a maximum of two business days. Where break costs will be applied to redeem term deposits within two business days the deposits must be reported net of the break costs.~~

~~The ADI must obtain prior approval from APRA to include non-AUD deposits or non-ADI deposits in the MLH stock.~~

~~3.3 Australian government and semi-government securities~~

~~Report securities issued by the Australian Government, State Government or Territory Central Borrowing Authorities.~~

~~3.4 Bank bills, certificate of deposit and debt securities issued by ADIs~~

~~Report securities issued by the Australian Government, State Government or Territory Central Borrowing Authorities. Report bank bills, commercial paper, negotiable certificate of deposits and any other non-deposit obligations from other ADIs with an original term of less than one year.~~

~~3.5 Total MLH~~

~~This is the total amount of MLH at the reporting date.~~

~~3.6 Off-balance sheet irrevocable commitments~~

~~Off-balance sheet irrevocable commitments refer to unconditional and binding obligations of the reporting entity to extend funds. Report the undrawn balances of commitments that could be drawn during the remaining period of the commitment where the reporting entity has irrevocably committed to the customer. These would include loans approved but not advanced or funded, standby facilities and guarantees provided by reporting entity.~~

~~3.7 Adjusted liability base~~

~~The adjusted liability base for the purpose of calculating the MLH ratio means the sum of the ADI's total liabilities and off-balance sheet irrevocable commitments.~~

~~3.8 Stored value at risk liabilities~~

~~Report the total amount of stored value at risk of the ADI.~~

~~3.9 MLH ratio~~

~~This is a derived item for the MLH ratio calculated as item 3.5 divided by item 3.7 and multiplied by 100.~~

Section C: Deposit information

4. Financial Claims Scheme (FCS) protected accounts

<u>Column 1</u>	<u>Report the deposit balance category.</u>
<u>Column 2</u>	<u>Report the number of account holders with FCS protected accounts.</u>
<u>Column 3</u>	<u>Report the number of account holders with non-protected accounts.</u>

<u>Item 4.1</u>	<u>Report the total number of account-holders in each deposit balance category for protected accounts and non-protected accounts.</u>
<u>Item 4.2</u>	<u>Report the total value of account balances in protected accounts.</u>
<u>Item 4.3</u>	<u>Report the total value of account balances in non-protected accounts. Include stored-values in pre-paid cards that are issued by the ADI.</u>

~~Report the total number of account holders in each deposit balance category for protected accounts and non-protected accounts.~~

4.2 Total deposits in protected accounts

~~Report the total value of account balances in protected accounts.~~

4.3 Total deposits in non-protected accounts

~~Report the total value of account balances in non-protected accounts. Include stored values in pre-paid cards that are issued by the ADI.~~

Section D: Assets

5. Total Assets

Report the total assets as defined in the Australian Accounting Standards.

<u>Column 1</u>	<u>Report the amount (items 5.1-5.3, items 5.10-5.15 inclusive) or the balance outstanding (items 5.4-5.4.6 inclusive).</u>
<u>Column 2</u>	<u>Report the value of individual provisions.</u>
<u>Column 3</u>	<u>Report the value of collective provisions.</u>

<u>Item 5.1</u>	<p><u>Report the value of cash and liquid assets.</u></p> <p><u>Generally include the following in this category:</u></p> <ul style="list-style-type: none"> ● <u>Australian notes and coins;</u> ● <u>foreign currency;</u> ● <u>cash at branches;</u> ● <u>cash at bankers;</u> ● <u>deposits at call;</u> ● <u>money at short call;</u> ● <u>exchange settlement accounts;</u> ● <u>securities purchased under agreement to resell;</u> ● <u>margin deposit accounts; and</u> ● <u>gold bullion.</u> <p><u>Exclude the following from this reporting category:</u></p>
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	<ul style="list-style-type: none"> • <u>bills of exchange (reported as either a Trading Security or Investment Security); and</u> • <u>bills receivable and remittances in transit.</u> <p><u>This reporting item should be brought to account at the face value or the gross value of the outstanding balance where appropriate. Interest is taken to profit and loss when earned.</u></p>
<u>Item 5.2</u>	<p><u>Report the value of trading securities.</u></p> <p><u>These assets must be acquired for principally for the purpose of short-term profit-taking. Trading securities are defined in accordance with AASB 139 Financial Instruments: Recognition and Measurement (AASB 139).</u></p>
<u>Item 5.3</u>	<p><u>Report the value of investment securities.</u></p> <p><u>Means Investment securities are securities that are not trading securities (as defined in AASB 139).</u></p> <p><u>These are generally securities purchased with the intent that they be held to maturity or held for a period of time though not necessarily to maturity (i.e. equity securities where it is not technically possible to hold to maturity).</u></p>
<u>Item 5.4</u>	<p><u>Report the value of loans.</u></p> <p><u>Loans means a financial asset that is: (1) created when a creditor lends funds directly to a debtor; and (2) is evidenced by non-negotiable documents.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>advances;</u> • <u>secured and unsecured loans;</u> • <u>mortgages;</u> • <u>commercial loans; and</u> • <u>redeemable preference share finance not evidenced by a security.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>reverse repos;</u> • <u>treasury-related short-term borrowings from other banks;</u> • <u>lease arrangements (report as leases); and</u> • <u>equity participation in leveraged leases (report as leases).</u>

	<p><u>Loan loss provisioning</u> <u>Individual provisions means all provisions for impairment assessed by the ADI on an individual basis as defined by the Australian Accounting Standards.</u></p> <p><u>Collective provisions means all provisions for impairment assessed by the ADI on a collective basis as defined by the Australian Accounting Standards.</u></p>
<p><u>Item 5.4.1</u></p>	<p><u>Report the value of owner-occupied housing loans.</u></p> <p><u>Owner-occupied loan means a loan to a <i>household</i> for the purpose of housing, where the funds are used for a residential property that is occupied or to be occupied by the borrower(s) as their principal place of residence.</u></p> <p><u>Where the loan is for a residential property that is different to the residential property against which the loan is secured, this definition refers to the occupation status of the residential property for which the loan has been obtained (not the occupation status of the residential property used as security).</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> <u>• dwellings and residential land that are vacant while under construction, but that the borrower intends to occupy as a principal place of residence; and</u> <u>• part-time residences that are the borrower’s or borrowers’ principal place of residence.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> <u>• part-time residences that are not the borrower’s or borrowers’ principal place of residence. Report these under investment housing loans; and</u> <u>• housing loans where the borrower is not a <i>household</i>. Report these under the appropriate business category.</u> <p><u>Where there is doubt or ambiguity over whether a loan is for an owner-occupied or investment property, report the loan as for investment</u></p>
<p><u>Item 5.4.2</u></p>	<p><u>Report investment housing loans.</u></p> <p><u>Investment/investor loan means a loan to a <i>household</i> for the purpose of housing, where the funds are used for a residential property that is not owner-occupied.</u></p> <p><u>Where the loan is for a residential property that is different to the residential property against which the loan is secured, this definition refers to the occupation status of the residential property for which the</u></p>

	<p><u>loan has been obtained (not the occupation status of the property used as security).</u></p> <p><u>It includes: holiday/vacation homes and part-time residences that are not the borrower's or borrowers' principal place of residence.</u></p> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>part-time residences that are the borrower's or borrowers' principal place of residence. Report these under owner-occupied housing; and</u> • <u>loans where the borrower is not a <i>household</i>. Report these under the appropriate business category.</u>
<p><u>Item 5.4.3</u></p>	<p><u>Report revolving credit facilities.</u></p> <p><u>Means lending facilities that the borrower may repeatedly draw down in part or in full up to an authorised credit limit and repay, any credit drawn, in part or in full, on multiple occasions without the facility being cancelled. Repayments (other than of charges and interest) reduce the borrowings, thereby increasing the amount of unused credit available. Include facilities with a fixed term that meet the above criteria.</u></p> <p><u>It includes:</u></p> <ul style="list-style-type: none"> • <u>arranged overdrafts. These are generally an agreed arrangement between a lender and a borrower to extend credit when the balance in an attached transaction account falls below zero;</u> • <u>unarranged overdrafts. These refer to the situation when a transaction account holder withdraws an amount greater than the balance of the account leaving a negative balance. The lender usually charges an overdrawn account fee as well as interest on the negative balance, and usually requires the account holder to restore the account's positive balance;</u> • <u>secured and unsecured revolving credit facilities; and</u> • <u>reverse mortgages.</u> <p><u>It excludes:</u></p> <ul style="list-style-type: none"> • <u>redraw facilities attached to fixed-term loans; and</u> • <u>bill facilities.</u>
<p><u>Item 5.4.4</u></p>	<p><u>Report credit cards.</u></p> <p><u>Means a card whose holder has been granted a revolving credit line. The card enables the holder to make purchases and/or cash advances up to a pre-arranged limit. The credit granted can be settled in full by the end of a specified period or in part, with the balance taken as extended credit. Interest may be charged on the transaction amounts from the date of each transaction or only on the extended credit where the credit granted has not been settled in full.</u></p>

	<p><u>It includes: charge cards. Charge cards are credit cards that must be paid in full at the end of each statement period.</u></p> <p><u>It excludes: debit cards, including those linked to accounts with overdraft facilities.</u></p>
<u>Item 5.4.5</u>	<p><u>Report leasing.</u></p> <p><u>Has the meaning as in <i>AASB 117 Leases</i> (AASB 117).</u></p> <p><u>In general, means an agreement whereby the lessor conveys to the lessee in return for a payment or series of payments the right to use an asset for an agreed period of time.</u></p> <p><u>It includes: finance leases; and operating leases.</u></p>
<u>Item 5.4.6</u>	<p><u>Report personal term loans.</u></p> <p><u>Include the gross value of personal term loans to Australian <i>householders</i> for purposes other than housing and other than revolving credit, credit card and lease financing.</u></p>
<u>Item 5.5</u>	<p><u>Report the total gross value of loans to <i>community service organisations</i> and the individual and collective provisions.</u></p>
<u>Item 5.6</u>	<p><u>Report the total gross value of loans to <i>non-financial corporations</i> and the individual and collective provisions.</u></p>
<u>Item 5.7</u>	<p><u>Report the total gross value of loans to the <i>general government</i> and the individual and collective provisions.</u></p>
<u>Item 5.8</u>	<p><u>Report the total gross value of loans to <i>financial institutions</i> and the individual and collective provisions.</u></p>
<u>Item 5.9</u>	<p><u>Report all loans and advances to related parties and the individual and collective provisions.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> ● <u>loans to related parties;</u> ● <u>holdings of debt securities issued by related parties; and</u>

	<p><u>—other accounts receivable (e.g. fees and commissions receivable) from related parties.</u></p> <ul style="list-style-type: none"> • <u>_____</u>
<u>Item 5.10</u>	<p><u>Report the total amount of equity investments related entities. Include equity investments in:</u></p> <ul style="list-style-type: none"> • <u>the parent entity as defined in accordance with AASB 127 and AASB 3;</u> • <u>controlled entities as defined in accordance with AASB 127 and AASB 3;</u> • <u>associates as defined in accordance with AASB 128; and</u> • <u>joint ventures (entities) as defined in accordance with AASB 131.</u>
<u>Item 5.11</u>	<u>Report any other investments not included above.</u>
<u>Item 5.12</u>	<p><u>Report all net fixed assets excluding those related to information technology assets.</u></p> <p><u>The rReporting of all fixed asset items should be in accordance with applicable Australian Accounting Standards, net of any depreciation and amortisation.</u></p> <p><u>Report all net fixed assets excluding those related to information technology assets.</u></p>
<u>Item 5.13</u>	<p><u>Report net information technology assets. Report all computer equipment and software. However, when computer equipment and software is treated as an intangible for accounting purposes (for example, in audited financial statements) it must be reported as part of intangible assets for prudential purposes and in this form.</u></p> <p><u>The reporting of all computer equipment and software should be in accordance with applicable Australian Accounting Standards, net of any depreciation and amortisation.</u></p>
<u>Item 5.14</u>	<p><u>Report all intangible assets net of any amortisation and impairment.</u></p> <p><u>Classification of assets as intangible assets must be in compliance with the Australian Accounting Standards. As a guide ADIs are suggested to follow the disclosure adopted in its annual financial report.</u></p> <p><u>Report all intangibles net of any amortisation and impairment.</u></p>
<u>Item 5.15</u>	<u>Report other assets. Include all other assets not separately identified above.</u>

5.1 Cash and liquid assets

Generally include the following in this category:

- Australian notes and coins;
- foreign currency;
- cash at branches;
- cash at bankers;
- deposits at call;
- money at short call;
- exchange settlement accounts;
- securities purchased under agreement to resell;
- margin deposit accounts; and
- gold bullion.

Exclude the following from this reporting category:

- bills of exchange (reported as either a Trading Security or Investment Security); and
- bills receivable and remittances in transit.
- This reporting item should be brought to account at the face value or the gross value of the outstanding balance where appropriate. Interest is taken to profit and loss when earned.

5.2 Trading securities

These assets must be acquired principally for the purpose of short-term profit-taking. Trading securities are defined in accordance with AASB 139 Financial Instruments: Recognition and Measurement (AASB 139).

5.3 Investment securities

Means securities that are not trading securities (as defined in AASB 139).

These are generally securities purchased with the intent that they be held to maturity or held for a period of time though not necessarily to maturity (i.e. equity securities where it is not technically possible to hold to maturity).

5.4 Loans

Loans means a financial asset that is: (1) created when a creditor lends funds directly to a debtor; and (2) is evidenced by non-negotiable documents.

It includes:

- advances;
- secured and unsecured loans;
- mortgages;
- commercial loans; and
- redeemable preference share finance not evidenced by a security.

It excludes:

- reverse repos;

- ~~• treasury related short term borrowings from other banks;~~
- ~~• lease arrangements (report as leases); and~~
- ~~• equity participation in leveraged leases (report as leases).~~

~~Loan loss provisioning~~

~~Individual provisions means all provisions for impairment assessed by the ADI on an individual basis as defined by the Australian Accounting Standards.~~

~~Collective provisions means all provisions for impairment assessed by the ADI on a collective basis as defined by the Australian Accounting Standards~~

5.4.1 Housing loans — owner-occupied

~~Owner-occupied loan means a loan to a household for the purpose of housing, where the funds are used for a residential property that is occupied or to be occupied by the borrower(s) as their principal place of residence.~~

~~Where the loan is for a residential property that is different to the residential property against which the loan is secured, this definition refers to the occupation status of the residential property for which the loan has been obtained (not the occupation status of the residential property used as security).~~

~~It includes:~~

- ~~• dwellings and residential land that are vacant while under construction, but that the borrower intends to occupy as a principal place of residence; and~~
- ~~• part-time residences that are the borrower's or borrowers' principal place of residence.~~
- ~~• It excludes:~~
- ~~• part-time residences that are not the borrower's or borrowers' principal place of residence. Report these under investment housing loans; and~~
- ~~• housing loans where the borrower is not a household. Report these under the appropriate business category.~~

~~Where there is doubt or ambiguity over whether a loan is for an owner-occupied or investment property, report the loan as for investment~~

5.4.2 Housing loans — investment

~~Investment/investor loan means a loan to a household for the purpose of housing, where the funds are used for a residential property that is not owner-occupied.~~

~~Where the loan is for a residential property that is different to the residential property against which the loan is secured, this definition refers to the occupation status of the residential property for which the loan has been obtained (not the occupation status of the property used as security).~~

~~It includes: holiday/vacation homes and part-time residences that are not the borrower's or borrowers' principal place of residence.~~

~~It excludes:~~

- ~~• part-time residences that are the borrower's or borrowers' principal place of residence. Report these under owner-occupied housing; and~~

- ~~loans where the borrower is not a household. Report these under the appropriate business category.~~

5.4.3 Housing: Revolving credit

~~Means lending facilities that the borrower may repeatedly draw down in part or in full up to an authorised credit limit and repay, any credit drawn, in part or in full, on multiple occasions without the facility being cancelled. Repayments (other than of charges and interest) reduce the borrowings, thereby increasing the amount of unused credit available. Include facilities with a fixed term that meet the above criteria.~~

~~It includes:~~

- ~~arranged overdrafts. These are generally an agreed arrangement between a lender and a borrower to extend credit when the balance in an attached transaction account falls below zero;~~
- ~~unarranged overdrafts. These refer to the situation when a transaction account holder withdraws an amount greater than the balance of the account leaving a negative balance. The lender usually charges an overdrawn account fee as well as interest on the negative balance, and usually requires the account holder to restore the account's positive balance;~~
- ~~secured and unsecured revolving credit facilities; and~~
- ~~reverse mortgages.~~

~~It excludes:~~

- ~~redraw facilities attached to fixed term loans; and~~
- ~~bill facilities.~~

5.4.4 Credit cards

~~Means a card whose holder has been granted a revolving credit line. The card enables the holder to make purchases and/or cash advances up to a pre-arranged limit. The credit granted can be settled in full by the end of a specified period or in part, with the balance taken as extended credit. Interest may be charged on the transaction amounts from the date of each transaction or only on the extended credit where the credit granted has not been settled in full.~~

~~It includes: charge cards. Charge cards are credit cards that must be paid in full at the end of each statement period.~~

~~It excludes: debit cards, including those linked to accounts with overdraft facilities.~~

5.4.5 Leasing

~~Has the meaning as in AASB 117 Leases (AASB 117).~~

~~In general, means an agreement whereby the lessor conveys to the lessee in return for a payment or series of payments the right to use an asset for an agreed period of time.~~

~~It includes: finance leases; and operating leases.~~

5.4.6 Personal term loans

~~Include the gross value of personal term loans to Australian householders for purposes other than housing and other than revolving credit, credit card and lease financing.~~

~~5.5 Loans to community service organisations~~

~~Report the total gross value of loans to community service organisations and the individual and collective provisions.~~

~~5.6 Loans to non-financial corporations~~

~~Report the total gross value of loans to non-financial corporations and the individual and collective provisions.~~

~~5.7 Loans to general government~~

~~Report the total gross value of loans to the general government and the individual and collective provisions.~~

~~5.8 Loans to financial institutions~~

~~Report the total gross value of loans to financial institutions and the individual and collective provisions.~~

~~5.9 Intra-group loans and advances~~

~~Report all loans and advances to related parties and the individual and collective provisions.~~

~~Include:~~

- ~~• loans to related parties;~~
- ~~• holdings of debt securities issued by related parties; and~~
- ~~• other accounts receivable (e.g. fees and commissions receivable) from related parties.~~

~~5.10 Investments – Related entities~~

~~Report the total amount of equity investments in:~~

- ~~• the parent entity as defined in accordance with AASB 127 and AASB 3;~~
- ~~• controlled entities as defined in accordance with AASB 127 and AASB 3;~~
- ~~• associates as defined in accordance with AASB 128; and~~
- ~~• joint ventures (entities) as defined in accordance with AASB 131.~~

~~5.11 Investments – non-related entities~~

~~Report any other investments not included above.~~

~~5.12 Net fixed assets~~

~~The reporting of all fixed asset items should be in accordance with applicable Australian Accounting Standards, net of any depreciation and amortisation.~~

~~Report all net fixed assets excluding those related to information technology assets.~~

~~5.13 Net information technology assets~~

~~Report all computer equipment and software. However when computer equipment and software is treated as an intangible for accounting purposes (for example, in audited financial statements) it must be reported as part of intangible assets for prudential purposes and in this form.~~

~~The reporting of all computer equipment and software should be in accordance with applicable Australian Accounting Standards, net of any depreciation and amortisation.~~

5.14 Intangible assets

~~Classification of assets as intangible assets must be in compliance with the Australian Accounting Standards. As a guide ADIs are suggested to follow the disclosure adopted in its annual financial report.~~

~~Report all intangibles net of any amortisation and impairment.~~

5.15 Other assets

~~Include all other assets not separately identified above.~~

Section E: Balance sheet liabilities

6. Total liabilities

Report the amount of total liabilities as defined in the Australian Accounting Standards.

<u>Column 1</u>	<u>Report the amount.</u>
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<u>Item 6.1</u>	<p><u>Report due to <i>financial institutions</i>.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> • <u>settlement account balances – Austraclear, and RITS balances with <i>banks</i> and non-bank <i>financial institutions</i>;</u> • <u>amounts owing to <i>banks</i> and other <i>financial institutions</i> in relation to the payments system;</u> • <u>settlement account balances due to the <i>RBA</i>. Funds borrowed from the <i>RBA</i> should also be reported in this data item; and</u> • <u>items in the course of collection – due to <i>banks</i> and <i>other financial institutions</i> in relation to the payments system.</u> <p><u>This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.</u></p>
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Deposits

Deposits are

Means non-negotiable contracts that represent the placement of funds available for later withdrawal.

Include:

- account balances with banks and non-bank ADIs and registered financial corporations (including transaction deposits, fixed-term deposits and other non-transaction deposits);
- purchased payment facilities such as smart cards and electronic cash; and
- non-negotiable certificates of deposit.

Exclude:

- negotiable and transferable certificates of deposit;
- holdings of physical currency (holdings of notes and coins);
- negotiable certificates of deposit (a type of debt security);
- payables due to counterparties arising from the first leg of a repurchase agreement;
- treasury-related short-term borrowings from other banks;
- commercial paper;
- arranged overdrafts. These are generally an agreed arrangement between a lender and a borrower to extend credit when the balance in an attached transaction account falls below zero; and
- unarranged overdrafts. These refer to the situation when a transaction account holder withdraws an amount greater than the balance of the account leaving a negative balance. The lender usually charges an overdrawn account fee as well as interest on the negative balance, and usually requires the account holder to restore the account's positive balance.

Transaction deposits

Means all deposits that are directly accessible and exchangeable for notes and coins on demand at par and without penalty or restriction.

The funds are directly accessible if they can be withdrawn or used to make payments to a third party by draft, giro order, direct debit/credit, cheque or another direct payment facility on demand.

Examples of penalties or restrictions include limits on the value or volume of withdrawals in a given period and penalty fees or loss of bonus interest for withdrawals or other access to make payments.

It includes:

- accounts from which payments may be made to third parties (e.g. Automated Teller Machines, cheque, debit card or another electronic device); and
- savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.

Non-transaction deposits

Means all customers' deposits, other than transaction deposits.

Non-transaction deposits have limited access (e.g. only a limited number or value of withdrawals may be made from the account in a given period), incur penalties or fees (e.g. the loss of bonus interest, withdrawal fees), or have other restrictions on use of funds for payment or withdrawal.

It includes:

- fixed-term deposits;
- notice of withdrawal accounts, for which there is no fixed term but for which written notice is required at least the day before funds can be withdrawn or transferred out of the account;
- savings deposits with restrictions or limitations on payments or withdrawals; and
- money-market deposit accounts.

It excludes: savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.

In practice, classify a deposit as non-transaction deposits where any of the following criteria are met:

- more than 24 hours' notice is required to withdraw or transfer funds from the account;
- the funds cannot be directly withdrawn, used for payment to a third party, or instantaneously transferred to a linked account from which either of these types of transactions can be conducted;
- there is a restriction on the number of withdrawals or transfers than can be made (e.g. maximum of two withdrawals a month) or the rate of interest charged on the deposit differs based on whether a certain number of withdrawals have been made (e.g. bonus savings accounts); or
- there is a restriction on or penalty charged for early withdrawal or transfer of funds (such as loss of interest earned on the remaining funds or a penalty fee other than a transaction fee).

If none of the above criteria are met, classify the deposit as a transaction deposit.

<u>Column 1</u>	<u>Report the value of transaction deposits.</u>
<u>Column 2</u>	<u>Report the value of non-transaction deposits.</u>

<u>Item 6.2.1</u>	<u>Report the amount of deposits from <i>households</i> for transactions and non-transaction deposits.</u>
<u>Item 6.2.2</u>	<u>Report the amount of deposits from <i>non-financial corporations</i> for transactions and non-transaction deposits.</u>
<u>Item 6.2.3</u>	<u>Report the amount of deposits from <i>financial institutions</i> for transactions and non-transaction deposits.</u>
<u>Item 6.2.4</u>	<u>Report the amount of deposits from <i>general government</i> for transaction and non-transaction deposits.</u>
<u>Item 6.2.5</u>	<u>Report the amount of deposits from <i>community service organisations</i> for transactions and non-transaction deposits.</u>

<u>Column 1</u>	<u>Report the amount.</u>
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<u>Item 6.3</u>	<p><u>Report intra-group deposits. This includes</u>Report <u>deposits and other borrowings from related parties.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> • <u>deposits and other borrowings from related parties.</u> <p><u>Exclude:</u></p> <ul style="list-style-type: none"> • <u>debt securities issued to related parties that are resident entities; and</u> <u>other accounts payable (e.g. fees and commissions payable) from related parties.</u> • <u></u>
<u>Item 6.4</u>	<p><u>Report certificates of deposit, which are</u>Means <u>a category of debt securities that are issued at a discount to face value.</u></p> <p><u>Includes negotiable certificates of deposit and non-negotiable certificates of deposit.</u></p>
<u>Item 6.5</u>	<p><u>Report short term borrowings.</u></p> <p><u>Include:</u></p>

	<ul style="list-style-type: none"> • <u>securities sold under agreements to repurchase;</u> • <u>subordinated loans with a residual maturity of 12 months or less;</u> • <u>treasury related short-term borrowings from other banks;</u> • <u>promissory notes with a residual maturity of 12 months or less; and</u> • <u>commercial paper with a residual maturity of 12 months or less.</u> <p><u>Exclude:</u></p> <ul style="list-style-type: none"> • <u>negotiable and transferable certificates of deposits;</u> • <u>subordinated loans, promissory notes, commercial paper with a residual maturity greater than 12 months; and</u> • <u>deposits.</u>
<p><u>Item 6.6</u></p>	<p><u>Report the face value of all debt securities, loans and borrowings that have a residual term to maturity of more than one year.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> • <u>secured and unsecured borrowings;</u> • <u>financial lease agreements;</u> • <u>term and commercial loans;</u> • <u>mortgages;</u> • <u>bonds;</u> • <u>debentures;</u> • <u>unsecured notes;</u> • <u>fixed-interest securities;</u> • <u>medium-term notes;</u> • <u>inflation-indexed bonds;</u> • <u>floating-rate notes;</u> • <u>other floating-rate debt securities;</u> • <u>mortgage-backed bonds;</u> • <u>asset-backed bonds;</u> • <u>Euro notes and bonds;</u> • <u>non-participating preference shares (a special type where the holder has no entitlement to a share in the residual value on dissolution of the issuing company); and</u> • <u>subordinated bonds and notes.</u> <p><u>Exclude:</u></p> <ul style="list-style-type: none"> • <u>loan capital (e.g. subordinated loans)</u> • <u>hybrid securities;</u> • <u>trading derivatives;</u> • <u>convertible notes prior to conversion;</u> • <u>negotiable and transferable certificates of deposit;</u> • <u>subordinated debt issues with a residual maturity of 12 months or less;</u> • <u>promissory notes with a residual maturity of 12 months or less;</u>

	<ul style="list-style-type: none"> • <u>commercial paper with a residual maturity of 12 months or less; and</u> • <u>short-term debt securities from the parent entity, controlled entities, associated entities, joint venture entities and other branches under the same parent entity.</u>
<u>Item 6.7</u>	<u>Report the value of all short and long term loans, advances and borrowings to related parties.</u>
<u>Item 6.8</u>	<p><u>Report income tax liability.</u></p> <p><u>Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.</u></p>
<u>Item 6.9</u>	<p><u>Report provisions.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> • <u>dividends;</u> • <u>employee entitlements (this should be reported in accordance with AASB 119);</u> • <u>non-lending losses (such as fraud, litigation, self insurance);</u> • <u>restructuring costs;</u> • <u>leased premises surplus to current requirements; and</u> • <u>specific provision for off-balance sheet credit related commitments.</u>
<u>Item 6.10</u>	<u>Report all other liabilities not separately identified in the form. E.g. unearned fees, interest and commission received in advance but not recognised as earned for accounting purposes; and accruals.</u>
<u>Item 6.11</u>	<p><u>Report the face value of all loan capital and hybrid securities. Classification is to be consistent with AASB 132 and AASB 7.</u></p> <p><u>Include:</u></p> <ul style="list-style-type: none"> • <u>preference shares;</u> • <u>convertible notes; and</u> • <u>loans of a residual maturity of more than one year.</u>

6.1 Due to financial institutions

Include:

- ~~settlement account balances — Austraclear, and RITS balances with banks and non-bank financial institutions;~~
- ~~amounts owing to banks and other financial institutions in relation to the payments system;~~

- ~~• settlement account balances due to the RBA. Funds borrowed from the RBA should also be reported in this data item; and~~
- ~~• items in the course of collection due to banks and other financial institutions in relation to the payments system.~~

~~This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.~~

6.2 Deposits

Deposits

~~Means non negotiable contracts that represent the placement of funds available for later withdrawal.~~

Include:

- ~~• account balances with banks and non-bank ADIs and registered financial corporations (including transaction deposits, fixed term deposits and other non-transaction deposits);~~
- ~~• purchased payment facilities such as smart cards and electronic cash; and~~
- ~~• non-negotiable certificates of deposit.~~

Exclude:

- ~~• negotiable and transferable certificates of deposit;~~
- ~~• holdings of physical currency (holdings of notes and coins);~~
- ~~• negotiable certificates of deposit (a type of debt security);~~
- ~~• payables due to counterparties arising from the first leg of a repurchase agreement;~~
- ~~• treasury related short-term borrowings from other banks;~~
- ~~• commercial paper;~~
- ~~• arranged overdrafts. These are generally an agreed arrangement between a lender and a borrower to extend credit when the balance in an attached transaction account falls below zero; and~~
- ~~• unarranged overdrafts. These refer to the situation when a transaction account holder withdraws an amount greater than the balance of the account leaving a negative balance. The lender usually charges an overdrawn account fee as well as interest on the negative balance, and usually requires the account holder to restore the account's positive balance.~~

Transaction deposits

~~Means all deposits that are directly accessible and exchangeable for notes and coins on demand at par and without penalty or restriction.~~

~~The funds are directly accessible if they can be withdrawn or used to make payments to a third party by draft, giro order, direct debit/credit, cheque or another direct payment facility on demand.~~

~~Examples of penalties or restrictions include limits on the value or volume of withdrawals in a given period and penalty fees or loss of bonus interest for withdrawals or other access to make payments.~~

~~It includes:~~

- ~~• accounts from which payments may be made to third parties (e.g. Automated Teller Machines, cheque, debit card or another electronic device); and~~
- ~~• savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.~~

~~Non-transaction deposits~~

~~Means all customers' deposits, other than transaction deposits.~~

~~Non-transaction deposits have limited access (e.g. only a limited number or value of withdrawals may be made from the account in a given period), incur penalties or fees (e.g. the loss of bonus interest, withdrawal fees), or have other restrictions on use of funds for payment or withdrawal.~~

~~It includes:~~

- ~~• fixed term deposits;~~
- ~~• notice of withdrawal accounts, for which there is no fixed term but for which written notice is required at least the day before funds can be withdrawn or transferred out of the account;~~
- ~~• savings deposits with restrictions or limitations on payments or withdrawals; and~~
- ~~• money market deposit accounts.~~

~~It excludes: savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.~~

~~In practice, classify a deposit as non-transaction deposits where any of the following criteria are met:~~

- ~~• more than 24 hours' notice is required to withdraw or transfer funds from the account;~~

- ~~• the funds cannot be directly withdrawn, used for payment to a third party, or instantaneously transferred to a linked account from which either of these types of transactions can be conducted;~~
- ~~• there is a restriction on the number of withdrawals or transfers than can be made (e.g. maximum of two withdrawals a month) or the rate of interest charged on the deposit differs based on whether a certain number of withdrawals have been made (e.g. bonus savings accounts); or~~
- ~~• there is a restriction on or penalty charged for early withdrawal or transfer of funds (such as loss of interest earned on the remaining funds or a penalty fee other than a transaction fee).~~

~~If none of the above criteria are met, classify the deposit as a transaction deposit.~~

~~6.2.1 Deposits—Households~~

~~Report the amount of deposits from households for transactions and non-transaction deposits.~~

~~6.2.2 Deposits—Non-financial corporations~~

~~Report the amount of deposits from non-financial corporations for transactions and non-transaction deposits.~~

~~6.2.3 Deposits—Financial institutions~~

~~Report the amount of deposits from financial institutions for transactions and non-transaction deposits.~~

~~6.2.4 Deposits—General government~~

~~Report the amount of deposits from general government for transactions and non-transaction deposits.~~

~~6.2.5 Deposits—Community service organisations~~

~~Report the amount of deposits from community service organisations for transactions and non-transaction deposits.~~

~~6.3 Intra-group deposits~~

~~Report deposits and other borrowings from related parties.~~

~~Include:~~

~~deposits and other borrowings from related parties.~~

~~Exclude:~~

~~debt securities issued to related parties that are resident entities; and~~

~~other accounts payable (e.g. fees and commissions payable) from related parties.~~

~~6.4 Certificate of deposits~~

~~Means a category of debt securities that are issued at a discount to face value.~~

~~Includes negotiable certificates of deposit and non-negotiable certificates of deposit.~~

~~6.5 Short term borrowings~~

~~Include:~~

- ~~• securities sold under agreements to repurchase;~~

- ~~• subordinated loans with a residual maturity of 12 months or less;~~
- ~~• treasury related short term borrowings from other banks;~~
- ~~• promissory notes with a residual maturity of 12 months or less; and~~
- ~~• commercial paper with a residual maturity of 12 months or less.~~

~~Exclude:~~

- ~~• negotiable and transferable certificates of deposits;~~
- ~~• subordinated loans, promissory notes, commercial paper with a residual maturity greater than 12 months; and~~
- ~~• deposits.~~

6.6 Long term borrowings

~~Report the face value of all debt securities, loans and borrowings that have a residual term to maturity of more than one year.~~

~~Include:~~

- ~~• secured and unsecured borrowings;~~
- ~~• financial lease agreements;~~
- ~~• term and commercial loans;~~
- ~~• mortgages;~~
- ~~• bonds;~~
- ~~• debentures;~~
- ~~• unsecured notes;~~
- ~~• fixed interest securities;~~
- ~~• medium term notes;~~
- ~~• inflation indexed bonds;~~
- ~~• floating rate notes;~~
- ~~• other floating rate debt securities;~~
- ~~• mortgage backed bonds;~~
- ~~• asset backed bonds;~~
- ~~• Euro notes and bonds;~~
- ~~• non participating preference shares (a special type where the holder has no entitlement to a share in the residual value on dissolution of the issuing company); and~~
- ~~• subordinated bonds and notes.~~

~~Exclude:~~

- ~~• loan capital (e.g. subordinated loans)~~
- ~~• hybrid securities;~~
- ~~• trading derivatives;~~
- ~~• convertible notes prior to conversion;~~
- ~~• negotiable and transferable certificates of deposit;~~
- ~~• subordinated debt issues with a residual maturity of 12 months or less;~~
- ~~• promissory notes with a residual maturity of 12 months or less;~~
- ~~• commercial paper with a residual maturity of 12 months or less; and~~
- ~~• short term debt securities from the parent entity, controlled entities, associated entities, joint venture entities and other branches under the same parent entity.~~

6.7 Loans and advances to related parties

~~Report the value of all short and long term loans, advances and borrowings to related parties.~~

6.8 Income tax liability

~~Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.~~

6.9 Provisions

~~Include:~~

- ~~• dividends;~~
- ~~• employee entitlements (this should be reported in accordance with AASB 119);~~
- ~~• non-lending losses (such as fraud, litigation, self insurance);~~
- ~~• restructuring costs;~~
- ~~• leased premises surplus to current requirements; and~~
- ~~• specific provision for off-balance sheet credit related commitments.~~

6.10 Creditors and other liabilities

~~Report all other liabilities not separately identified in the form. E.g. unearned fees, interest and commission received in advance but not recognised as earned for accounting purposes; and accruals.~~

6.11 Loan capital and hybrid securities

~~Report the face value of all loan capital and hybrid securities. Classification is to be consistent with AASB 132 and AASB 7.~~

~~Include:~~

- ~~• preference shares;~~
- ~~• convertible notes; and~~
- ~~• loans of a residual maturity of more than one year.~~

7. Off-balance sheet exposures

<u>Column 1</u>	<u>Report the amount.</u>
<u>Item 7.1</u>	<p><u>Report commitments with certain drawdown.</u></p> <p><u>This is the value, as at the reporting date, of undrawn (off-balance sheet) irrevocable commitments with certainty of drawdown.</u></p> <p><u>This represents the maximum unused portion of the commitment that could be drawn during the remaining period to maturity. Any drawn portion of a commitment forms part of the reporting entity's on-balance sheet exposure and is not to be reported at this item.</u></p>

	<u>Commitments are generally considered to have arisen once the reporting entity makes a firm offer to a client (i.e. customer acceptance is not required). Therefore, a commitment will arise once a letter of offer is provided to the client by the reporting party. For the purposes of this item, do not report the undrawn balance of revolving facilities (e.g. credit cards, overdrafts, etc.).</u>
<u>Item 7.2</u>	<u>Report contingent liabilities in accordance with AASB 137.</u>

7.1 Commitments with certain drawdown

~~This is the value, as at the reporting date, of undrawn (off-balance sheet) irrevocable commitments with certainty of drawdown.~~

~~This represents the maximum unused portion of the commitment that could be drawn during the remaining period to maturity. Any drawn portion of a commitment forms part of the reporting entity's on-balance sheet exposure and is not to be reported at this item.~~

~~Commitments are generally considered to have arisen once the reporting entity makes a firm offer to a client (i.e. customer acceptance is not required). Therefore, a commitment will arise once a letter of offer is provided to the client by the reporting party. For the purposes of this item, do not report the undrawn balance of revolving facilities (e.g. credit cards, overdrafts, etc.).~~

7.2 Contingent liabilities

~~Report contingent liabilities in accordance with AASB 137.~~

Section F: Asset qualityNon-performing assets and past due

<u>Column 1</u>	<u>Report the amount.</u>
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8. Non-performing ~~(IMPAIRED)~~ loans

<u>Item 8</u>	<u>Report the balance outstanding of non-performing assets by sector.</u> <u>Non-performing assets are defined (refer to Prudential Standard APS 220 Credit Risk Management) as those items for which the ultimate collectability of principal and interest is compromised. Non-performing assets include all problem facilities, off-balance sheet exposures and assets brought on to an ADI's balance sheet through enforcement of security provisions. They do not include any assets that have been</u>
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	<u>accepted for regulatory purposes as having been cleanly sold for the purposes of Prudential Standard APS 120 Securitisation.</u>
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~~Report the balance outstanding of impaired assets by sector.~~

~~Impaired facilities are defined (refer to Prudential Standard APS 220 Credit Quality) as those items for which the ultimate collectability of principal and interest is compromised. Impaired facilities include all problem facilities, off-balance sheet exposures and assets brought on to an ADI's balance sheet through enforcement of security provisions. They do not include any assets that have been accepted for regulatory purposes as having been cleanly sold for the purposes of Prudential Standard APS 120 Securitisation.~~

9. Past due loans

<u>Item 9</u>	<p><u>Report the balance outstanding of past due loans by sector.</u></p> <p><u>Past due loans are those that are 90 days past due from their contractual arrangements but well-secured. A facility subject to a regular repayment schedule is regarded as "90 days past due" when:</u></p> <p><u>(a) at least 90 calendar days have elapsed since the due date of a contractual payment which has not been met in full; and</u></p> <p><u>(b) the total amount outside contractual arrangements is equivalent to at least 90 days worth of contractual payments.</u></p> <p><u>A facility is regarded as well-secured when the ADI judges that the fair value of associated security is sufficient to ensure that the ADI will recover the entire amount owing. By way of example, and assuming monthly repayment instalments, if a contractual payment was made on 30 March, the facility is past due when the payment on 30 April is not made. Assuming no further payments and monthly instalments, the facility should be classified as 90 days past due on 30 July. ADIs will note that this represents 120 days since a payment was made but the equivalent of 90 days worth of contractual payments being past due. An item ceases to be classified as past due when arrears have been reduced so that the exposure is no longer 90 days past due.</u></p> <p><u>In the case of facilities that do not have a present repayment schedule (e.g. overdrafts and revolving credit facilities), 90 days past due refers to the period where facilities have remained continuously outside approved arrangements but are well-secured.</u></p>
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~~Report the balance outstanding of past due loans by sector.~~

~~Past due loans are those that are 90 days past due from their contractual arrangements but well-secured. A facility subject to a regular repayment schedule is regarded as “90 days past due” when:~~

- ~~(a) at least 90 calendar days have elapsed since the due date of a contractual payment which has not been met in full; and~~
- ~~(b)(a) the total amount outside contractual arrangements is equivalent to at least 90 days worth of contractual payments.~~

~~A facility is regarded as well secured when the ADI judges that the fair value of associated security is sufficient to ensure that the ADI will recover the entire amount owing. By way of example, and assuming monthly repayment instalments, if a contractual payment was made on 30 March, the facility is past due when the payment on 30 April is not made. Assuming no further payments and monthly instalments, the facility should be classified as 90 days past due on 30 July. ADIs will note that this represents 120 days since a payment was made but the equivalent of 90 days worth of contractual payments being past due. An item ceases to be classified as past due when arrears have been reduced so that the exposure is no longer 90 days past due.~~

~~In the case of facilities that do not have a preset repayment schedule (e.g. overdrafts and revolving credit facilities), 90 days past due refers to the period where facilities have remained continuously outside approved arrangements but are well secured.~~

Section G: Large and related exposures

10. Related party

<u>Column 1</u>	<u>Report the name of the relevant individual related parties to which the ADI has exposures.</u>
<u>Column 2</u>	<u>Report the total amount of exposures to the related party. This includes the aggregate of all equity investments, and on and off-balance sheet exposures with the related party.</u>

<u>Item 10</u>	<u>Report in this section on a net basis the ADI’s exposures to all individual related parties. Report this item is reported on a Level 1 basis only. Report in this section on a net basis the ADI’s exposures to all individual related parties.</u>
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~~This item is reported on a Level 1 basis only. Report in this section on a net basis the ADI’s exposures to all individual related parties.~~

10.1 Name of related entity

~~Report the name of the relevant individual related parties to which the ADI has exposures.~~

10.2 Amount of total exposures

~~Report the total amount of exposures to the related party. This includes the aggregate of all equity investments, and on and off balance sheet exposures with the related party.~~

11. Large exposures

<u>Column 1</u>	<p><u>Report the name of the relevant individual counterparties to which the ADI has exposures. In the case of exposures to a group of related counterparties, the ADI's aggregate exposure to the relevant group should be reported as one exposure and shown in the name of the principal counterparty.</u></p> <p><u>For the purposes of this form, the ADI must treat entities as related where there is:</u></p> <ul style="list-style-type: none"> <u>(a) a linkage by cross-guarantees;</u> <u>(b) common ownership or management;</u> <u>(c) ability to control;</u> <u>(d) financial interdependency; or</u> <u>(e) other connections which, in the ADI's assessment, would lead it to regard facilities it has provided to the various entities as representing a common risk.</u> <p><u>Note: Family members are not to be treated as connected where they have independent retail relationships with the ADI at Level 1/Level 2 (although the ADI can choose to treat such exposures as connected should it consider appropriate to do so.</u></p>
<u>Column 2</u>	<p><u>Report the total amount of exposures to the counterparty.</u></p> <p><u>The ADI's exposures to a counterparty or a group of related counterparties at Level 1/Level 2 is the aggregate of all claims, commitments and contingent liabilities arising from on and off-balance sheet transactions with the counterparty or group of related counterparties.</u></p>
<u>Column 3</u>	<p><u>Report total exposures as a percentage of capital. This represents the value reported as the total exposures to the counterparty divided by the ADI's CET1 capital (as reported in section A of the form).</u></p>
<u>Item 11</u>	<p><u>Report in this section on a net basis all those exposures that exceed or equal to 10 per cent of the ADI's CET1 capital.</u></p>

~~Report in this section on a net basis all those exposures that exceed or equal to 10 per cent of the ADI's CET1 capital.~~

11.1 Counterparty

~~Report the name of the relevant individual counterparties to which the ADI has exposures. In the case of exposures to a group of related counterparties, the ADI's aggregate exposure to the relevant group should be reported as one exposure and shown in the name of the principal counterparty.~~

~~For the purposes of this form, the ADI must treat entities as related where there is:~~

- ~~(a) a linkage by cross-guarantees;~~
- ~~(b) common ownership or management;~~
- ~~(c) ability to control;~~
- ~~(d) financial interdependency; or~~
- ~~(e) other connections which, in the ADI's assessment, would lead it to regard facilities it has provided to the various entities as representing a common risk.~~

~~Note: Family members are not to be treated as connected where they have independent retail relationships with the ADI at Level 1/Level 2 (although the ADI can choose to treat such exposures as connected should it consider appropriate to do so).~~

11.2 Amount of total exposures

~~Report the total amount of exposures to the counterparty.~~

~~The ADI's exposures to a counterparty or a group of related counterparties at Level 1/Level 2 is the aggregate of all claims, commitments and contingent liabilities arising from on and off-balance sheet transactions with the counterparty or group of related counterparties.~~

11.3 Total exposures as a percentage of capital

~~This represents the value reported as the total exposures to the counterparty divided by the ADI's CET1 capital (as reported in section A of the form).~~

Section H: Financial Performance

In completing this section, the ADI is recommended to follow the Australian Accounting Standards regarding the:

- interpretation/definition of items of revenue and expense;
- measurement basis of items of revenue and expense; and
- netting of items of revenue and expense (profit and loss).