



# Reporting Standard HRS 300.0

## Statement of Financial Position

### Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA in relation to a private health insurer's financial position.

It includes associated specific instructions.

#### Authority

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

#### Purpose

2. The information reported to APRA under this Reporting Standard is used by APRA for the purpose of prudential supervision including assessing compliance with capital standards.

#### Application and commencement

3. This Reporting Standard applies to all private health insurers. This Reporting Standard applies for reporting periods ending on or after 1 July 2023.

#### Information required

4. A private health insurer must provide APRA with the information required by this Reporting Standard for each reporting period.
5. The information required by this Reporting Standard must be provided for the private health insurer.

#### Method of submission

6. The information required by this Reporting Standard must be given to APRA:
  - (a) in electronic format using an electronic method available on APRA's website; or
  - (b) by a method notified by APRA prior to submission.

## Reporting periods and due dates

7. Subject to paragraph 8, a private health insurer must provide the information required by this Reporting Standard:
  - (a) in respect of each calendar quarter (i.e. the periods ending 30 September, 31 December, 31 March and 30 June); and
  - (b) in respect of each year ending 30 June.
8. If, having regard to the particular circumstances of a private health insurer, APRA considers it necessary or desirable to obtain information more or less frequently than as provided by subparagraph 7(a) or 7(b), APRA may, by notice in writing, change the reporting periods, or specify reporting periods, for the particular private health insurer.
9. The information required by this Reporting Standard must be provided to APRA:
  - (a) in the case of quarterly information, within 28 calendar days after the end of the reporting period to which the information relates;
  - (b) in the case of annual information, by 30 September each year; or
  - (c) in the case of information provided in accordance with paragraph 8, within the time specified by notice in writing.
10. APRA may, in writing, grant a private health insurer an extension of a due date, in which case the new due date will be the date on the notice of extension.

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

## Quality control

11. All information provided by a private health insurer under this Reporting Standard must be subject to systems, processes and controls developed by the private health insurer for the internal review and authorisation of that information. It is the responsibility of the Board and senior management of the private health insurer to ensure that an appropriate set of policies and procedures for the authorisation of information submitted to APRA is in place.

## Authorisation

12. A person who submits the information required under this Reporting Standard must be suitably authorised by an officer of the private health insurer.

## Annual audit requirements

13. The information submitted for the purposes of paragraph 9(b) is to be subject to external audit to ensure consistency with the private health insurer's statutory financial accounts and faithful application of the solvency and capital adequacy standards.
14. Audit certification and opinion must be provided to APRA by 30 September each year.

15. If a private health insurer received a qualified auditor's report for a health benefits fund, the general fund, or the private health insurer for the year previous to the year for which the report is provided, the report for the year for which the report is provided must state whether the auditor has examined the issues identified and is satisfied that the private health insurer has taken the appropriate steps to rectify the matters raised in the previous report.
16. The auditor's report must:
  - (a) state details of the program adopted to carry out the audit; and
  - (b) include the name of, and be signed by, the auditor who takes responsibility for the accuracy of the report.

### Variations

17. APRA may, in writing, vary the reporting requirements of this Reporting Standard in relation to a private health insurer.

### Interpretation

18. In this Reporting Standard:
  - (a) unless the contrary intention appears, words and expressions have the meanings given to them in *Prudential Standard HPS 001 Definitions* (HPS 001); and
  - (b) the following definitions are applicable:

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

*capital standards* means the prudential standards which relate to capital adequacy as defined in HPS 001;

*fund* means each health benefits fund and the general fund, unless otherwise noted;

*officer* has the meaning in the *Private Health Insurance (Prudential Supervision) Act 2015*;

*private health insurer* has the meaning in the *Private Health Insurance (Prudential Supervision) Act 2015*; and

*reporting period* means a period mentioned in paragraph 7 or, if applicable, paragraph 8.
19. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force from time to time.

# Reporting Standard HRS 300.0

## Statement of Financial Position

### General instructions

These instructions assist completion of the *Reporting Standard HRS 300.0 Statement of Financial Position* which collects information relating to the private health insurer's financial position.

#### 2021 QIS-specific information

For the purposes of this QIS, report information on a best endeavours basis. Where information is not available within the timeframes requested, provide available information and do not delay the submission.

Please provide in a response letter, an explanation of the significant judgements made, assumptions used (including an indication of the current level of uncertainty in the working assumptions) and business lines excluded when preparing this QIS. This is to facilitate APRA's understanding of the data included in the QIS.

Additionally, if an insurer has determined its accounting policy regarding liabilities arising under loyalty programs, please include an explanation of the accounting policy in this separate attachment. Examples of these type of liabilities may include:

- liabilities recognised under Australian Accounting Standards Board (AASB) *AASB 15 Revenue from Contracts with Customers* for the provision of goods under loyalty programs; or
- liabilities recognised under *AASB 17 Insurance Contracts* when policyholders' future gap/excess payments are reduced under loyalty programs.

#### General accounting basis

For the purposes of this QIS, reporting insurers are requested to follow the AASB 17 requirements, which supersede the requirements in *AASB 1023 General Insurance Contracts* and *AASB 1038 Life Insurance Contracts*.

#### Excel template - Shaded areas

- Shaded areas in grey: Insurers are not to complete these data items.

#### References to Australian Accounting Standards

Each item reported under this Reporting Standard aligns with the Accounting Standards made by the AASB. The applicable AASB references are specified with each item. AASB reference provides a written description of the accounting meaning of an IFRS Taxonomy element.

## IFRS taxonomy element reference

Each IFRS taxonomy element contains at least one cross-reference to an AASB Standard (that incorporates IFRS 17 Standards as issued and amended by the International Accounting Standards Board) and has a reference type that can be used to identify the source of that element. The IFRS Taxonomy uses the following element reference types:

- (a) disclosure—an element of this type depicts a disclosure requirement of an IFRS/AASB Standard;
- (b) example—an element of this type represents an example provided in an IFRS/AASB Standard or its accompanying materials; and
- (c) common practice—an element of this type reflects common reporting practice within IFRS/AASB financial statements they not specifically mentioned in IFRS/AASB Standards or their accompanying materials, but are consistent with IFRS/AASB Standards. They have been found to be frequently disclosed across a range of companies and accounting jurisdictions.

## Specific instructions

### Reporting basis

Information in this Reporting Standard is to be completed by private health insurer for each reporting period on a private health insurer basis.

### Units of measurement

Report values in this Reporting Standard in whole Australian dollars (AUD).

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

### Assets for insurance acquisition cash flows

Any assets recognised for insurance acquisition cash flows paid under AASB 17.28B (pre-coverage or relating to renewals) are included as part of the carrying amount of the related portfolios of insurance contracts issued (in accordance with AASB 17.79). Similarly, any assets or liabilities for cash flows related to portfolios of reinsurance contracts held are reported in accordance with AASB 17.79.

<b>Column 1</b>	Report the total amount.
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## Assets

### 1. Total cash and cash equivalents

<b>Item 1</b>	Item 1, total cash and cash equivalents, is a derived item calculated as the sum of item 1.1 and item 1.2.
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	This item has the meaning given to it in AASB 101.54 (i) Disclosure, AASB 12.B13 (a) Disclosure, AASB 107.6 and AASB 107.45 Disclosure.
<b>Item 1.1</b>	Report cash.  This item has the meaning given to it in AASB 107.6 and AASB 107.45 Common practice.
<b>Item 1.2</b>	Report cash equivalents.  This item has the meaning given to it in AASB 107.6 and AASB 107.45 Common practice.

## 2. Total receivables

<b>Item 2</b>	Item 2, total receivables, is a derived item calculated as the sum of items 2.1 to 2.3 inclusive.  This item has the meaning given to it in AASB 101.54 (h) Disclosure and AASB 101.78 (b) Disclosure. Premiums receivable are not reported at these items (refer to <i>General accounting basis</i> above).
<b>Item 2.1</b>	Report accrued income receivable.  This item has the meaning given to it in AASB 101.78 (b) Common practice.
<b>Item 2.2</b>	Report prepayments.  This item has the meaning given to it in AASB 101.78 (b) Example.
<b>Item 2.3</b>	Report other receivables.  This item has the meaning given to it in AASB 101.78 (b) Example.

## 3. Current tax assets

<b>Item 3</b>	Report current tax assets.  This item has the meaning given to it in AASB 112.5 and AASB 101.54 (n) Disclosure.
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## 4. Total deferred tax assets

<b>Item 4</b>	Item 4, total deferred tax assets, is a derived item calculated as the sum of item 4.1 and item 4.2.  This item has the meaning given to it in AASB 101.54 (o) Disclosure, AASB 112.5, AASB 112.81 (g) (i) Disclosure and AASB 101.56 Disclosure.
<b>Item 4.1</b>	Report unused tax losses.

	This item has the meaning given to it in AASB 112.81 (g) Disclosure.
<b>Item 4.2</b>	Report other deferred tax assets.  This item has the meaning given to it in AASB 112.5 and AASB 112.81 (g) Common practice.

## 5. Other assets

<b>Item 5</b>	Item 5, other assets, is a derived item, calculated as the sum of item 5.1 and item 5.2.  This item has the meaning given to it in AASB 101.54 (d) Disclosure.
<b>Item 5.1</b>	Item 5.1, other financial assets, is a derived item calculated as the sum of items 5.1.1 to 5.1.6 inclusive.  This item has the meaning given to it in AASB 132.11 and AASB 101.54 (d) Disclosure.
<b>Item 5.1.1</b>	Report investments.  Report investment balances that are not reported elsewhere in this Reporting Standard.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 5.1.2</b>	Report derivative financial instruments.  This item has the meaning given to it in AASB 101.55 Common practice and AASB 9 Appendix A.
<b>Item 5.1.3</b>	Report securities purchased under agreements to resell.  This item has the meaning given to it in AASB 101.55 Common practice, AASB 9.3.2.15, AASB 9.3.2.23 (a), AASB 9.B3.2.16 (a)–(c), AASB 7.14, AASB 7.15 and AASB 7.42D (a)–(c) Disclosure.
<b>Item 5.1.4</b>	Report equities/unit trusts.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 5.1.5</b>	Item 5.1.5, total debt instruments held - non-indexed IBS and indexed IBS, is a derived item calculated as the sum of item 5.1.5.1 and item 5.1.5.2.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 5.1.5.1</b>	Report non-indexed interest-bearing securities (IBS).  This item has the meaning given to it in AASB 101.55 Common practice.

<b>Item 5.1.5.2</b>	Report indexed IBS.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 5.1.6</b>	Report other financial assets – other.  This item has the meaning given to it in AASB 101.54 (d) Disclosure.
<b>Item 5.2</b>	Item 5.2, other non-financial assets, is a derived item calculated as the sum of item 5.2.1 and item 5.2.2.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 5.2.1</b>	Report net defined benefit asset.  This item has the meaning given to it in AASB 119.8 and AASB 119.63.
<b>Item 5.2.2</b>	Report other non-financial assets – other.  This item has the meaning given to it in AASB 101.55 Common practice.

## **6. Total non-current assets and disposal groups classified as held for sale**

<b>Item 6</b>	Report total non-current assets and disposal groups classified as held for sale.  This item has the meaning given to it in AASB 101.54 (j) Disclosure, AASB 5 Appendix A and AASB 5.6.
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## **7. Insurance contract assets**

<b>Item 7</b>	Item 7, insurance contract assets, is a derived item calculated as the sum of item 7.1 and item 7.2.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (a), AASB 17.100 Disclosure and AASB 101.54 (da).
<b>Item 7.1</b>	Report assets for incurred claims (being the asset equivalent of the liabilities for incurred claims) that are presented as insurance contract assets.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (a) Disclosure, AASB 17.100 (c) Disclosure and AASB 101.54 (da) Disclosure.
<b>Item 7.2</b>	Report assets for remaining coverage (being the asset equivalent of the liabilities for remaining coverage) that are presented as insurance contract assets.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (a) Disclosure, AASB 17.100 (a)-(b) Disclosure and AASB 101.54 (da) Disclosure.

**8. Reinsurance contract assets**

<b>Item 8</b>	<p>Item 8, reinsurance contract assets, is a derived item calculated as the sum of item 8.1 and item 8.2.</p> <p>This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (c), AASB 17.100 Disclosure and AASB 101.54 (da).</p>
<b>Item 8.1</b>	<p>Report assets for incurred claims that are presented as reinsurance contract assets.</p> <p>This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (c) Disclosure, AASB 17.100 (c) Disclosure and AASB 101.54 (da) Disclosure.</p>
<b>Item 8.2</b>	<p>Report assets for remaining coverage that are presented as reinsurance contract assets.</p> <p>This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (c) Disclosure, AASB 17.100 (a)-(b) Disclosure and AASB 101.54 (da) Disclosure.</p>

**9. Total investments accounted for using the equity method**

<b>Item 9</b>	<p>Item 9, total investments accounted for using the equity method, is a derived item calculated as the sum of item 9.1 and item 9.2.</p> <p>This item has the meaning given to it in AASB 128.3, AASB 12.B16 Disclosure, AASB 101.54 (e) Disclosure and AASB 8.24 (a) Disclosure.</p>
<b>Item 9.1</b>	<p>Report investments in associates accounted for using the equity method.</p> <p>This item has the meaning given to it in AASB 101.55 Common practice, AASB 128.3 and AASB 128.16.</p>
<b>Item 9.2</b>	<p>Report investments in joint ventures accounted for using the equity method.</p> <p>This item has the meaning given to it in AASB 101.55 Common practice, AASB 128.3 and AASB 128.16.</p>

**10. Investments in subsidiaries, joint ventures and associates not accounted for using equity method**

<b>Item 10</b>	<p>Item 10, investments in subsidiaries, joint ventures and associates not accounted for using the equity method, is a derived item calculated as the sum of items 10.1 to 10.3 inclusive.</p> <p>This item has the meaning given to it in AASB 127.10 Disclosure, AASB 10 Appendix A and AASB 128.3.</p>
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<b>Item 10.1</b>	Report investments in subsidiaries not accounted for using the equity method.  This item has the meaning given to it in AASB 10 Appendix A and AASB 127.10 Disclosure.
<b>Item 10.2</b>	Report investments in associates not accounted for using the equity method.  This item has the meaning given to it in AASB 101.55 Common practice, AASB 128.3 and AASB 128.17-19
<b>Item 10.3</b>	Report investments in joint ventures not accounted for using the equity method.  This item has the meaning given to it in AASB 101.55 Common practice, AASB 128.3 and AASB 128.17-19.

### **11. Total property, plant & equipment net of depreciation/impairment**

<b>Item 11</b>	Item 11, property, plant and equipment net of depreciation / impairment, is a derived item calculated as item 11.1 less item 11.2.  This item has the meaning given to it in AASB 116.6, AASB 116.73 (e) Disclosure and AASB 101.54 (a) Disclosure.
<b>Item 11.1</b>	Report property, plant and equipment – gross carrying amount.  This item has the meaning given to it in AASB 116.6 and AASB 116.73 (d) Disclosure
<b>Item 11.2</b>	Report property, plant and equipment – accumulated depreciation.  This item has the meaning given to it in AASB 116.75 (b) Disclosure and AASB 116.73 (d) Common practice.

### **12. Total investment property**

<b>Item 12</b>	Report total investment property.  This item has the meaning given to it in AASB 101.54 (b) Disclosure, AASB 140.5, AASB 140.79 (d) Disclosure, and AASB 140.76 Disclosure.
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### **13. Right-of-use assets**

<b>Item 13</b>	Report right-of-use assets.  This item has the meaning given to it in AASB 16.53 (j) Disclosure and AASB 16 Appendix A.
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### **14. Total intangible assets and goodwill**

<b>Item 14</b>	<p>Item 14, total intangible assets and goodwill, is a derived item calculated as the sum of item 14.1 and item 14.2 less item 14.3.</p> <p>This item has the meaning given to it in AASB 3 Appendix A, AASB 138.8 and AASB 138.118 Common practice.</p>
<b>Item 14.1</b>	<p>Report goodwill.</p> <p>This item has the meaning given to it in AASB 3 Appendix A, AASB 136.135 (a) Disclosure, AASB 136.134 (a) Disclosure, AASB 3.B67 (d) Disclosure and AASB 101.54 (c) Disclosure.</p>
<b>Item 14.2</b>	<p>Item 14.2 intangible assets other than goodwill, is a derived item calculated as the sum of item 14.2.1 and item 14.2.2.</p> <p>This item has the meaning given to it in AASB 138.8, AASB 101.54 (c) Disclosure and AASB 138.118 (e) Disclosure.</p>
<b>Item 14.2.1</b>	<p>Report intangible assets with a finite life.</p> <p>This item has the meaning given to it in AASB 138.8, AASB 136.135 (b) Disclosure, AASB 138.122 (a) Disclosure and AASB 136.134 (b) Disclosure.</p>
<b>Item 14.2.2</b>	<p>Report intangible assets with an indefinite life.</p> <p>This item has the meaning given to it in AASB 138.8, AASB 136.135 (b) Disclosure, AASB 138.122 (a) Disclosure and AASB 136.134 (b) Disclosure.</p>
<b>Item 14.3</b>	<p>Report total accumulated amortisation and impairment of intangible assets and goodwill.</p> <p>This item has the meaning given to it in AASB 138.8, AASB 138.118 (c) Disclosure and AASB 3 Appendix A.</p>

## 15. Total assets

<b>Item 15</b>	<p>Item 15 total assets, is a derived item calculated as the sum of items 1 to 14 inclusive.</p> <p>This item has the meaning given to it in AASB 101.55 Disclosure.</p>
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## Liabilities and equity

### 16. Total payables

<b>Item 16</b>	<p>Item 16 total payables, is a derived item calculated as the sum of item 16.1 and item 16.2.</p>
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	This item has the meaning given to it in AASB 101.54 (k) Disclosure. Reinsurance premiums payable are not reported at these items (refer to <i>General accounting basis</i> above).
<b>Item 16.1</b>	Report accrued expenses.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 16.2</b>	Report other payables.  This item has the meaning given to it in AASB 101.55 Common practice.

**17. Investment contract liabilities**

<b>Item 17</b>	Report investment contract liabilities.  This item has the meaning given to it in AASB 101.54 (m).
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**18. Insurance contract liabilities**

<b>Item 18</b>	Item 18 insurance contract liabilities, is a derived item calculated as the sum of item 18.1 and item 18.2.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (b), AASB 17.100 and AASB 101.54 (ma).
<b>Item 18.1</b>	Report liabilities for incurred claims that are presented as insurance contract liabilities. Include any amounts receivable or payable under the Risk Equalisation scheme at this item.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (b) Disclosure, AASB 17.100 (c) Disclosure and AASB 101.54 (ma) Disclosure.
<b>Item 18.2</b>	Report liabilities for remaining coverage that are presented as insurance contract liabilities.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (b) Disclosure, AASB 17.100 (a)-(b) Disclosure and AASB 101.54 (ma) Disclosure.

**19. Reinsurance contract liabilities**

<b>Item 19</b>	Item 19 reinsurance contract liabilities, is a derived item calculated as the sum of item 19.1 and item 19.2.  This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (d) and AASB 101.54 (ma).
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<b>Item 19.1</b>	<p>Report liabilities for incurred claims (being the liability equivalent of the assets for incurred claims) that are presented as reinsurance contract liabilities.</p> <p>This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (d) Disclosure, AASB 17.100 (c) Disclosure and AASB 101.54 (ma) Disclosure.</p>
<b>Item 19.2</b>	<p>Report liabilities for remaining coverage (being the liability equivalent of assets for remaining coverage) that are presented as reinsurance contract liabilities.</p> <p>This item has the meaning given to it in AASB 17 Appendix A, AASB 17.78 (d) Disclosure, AASB 17.100 (a)-(b) Disclosure and AASB 101.54 (ma) Disclosure.</p>

## 20. Lease liabilities

<b>Item 20</b>	<p>Report lease liabilities.</p> <p>This item has the meaning given to it in AASB 16.47 (b) Disclosure.</p>
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## 21. Other liabilities

<b>Item 21</b>	<p>Item 21, other liabilities, is a derived item calculated as the sum of item 21.1 and item 21.2.</p>
<b>Item 21.1</b>	<p>Item 21.1 other financial liabilities, is a derived item calculated as the sum of items 21.1.1 to 21.1.9 inclusive.</p> <p>This item has the meaning given to it in AASB 132.11 and AASB 101.54 (m) Disclosure.</p>
<b>Item 21.1.1</b>	<p>Report overdrafts.</p> <p>This item has the meaning given to it in AASB 107.45 Common practice.</p>
<b>Item 21.1.2</b>	<p>Report securities issued (e.g. promissory notes/commercial paper).</p> <p>This item has the meaning given to it in AASB 101.55 Common practice.</p>
<b>Item 21.1.3</b>	<p>Item 21.1.3, term loans, is a derived item. Report item 21.1.3 as the sum of item 21.1.3.1 and item 21.1.3.2.</p> <p>This item has the meaning given to it in AASB 101.112 (c) Common practice.</p>
<b>Item 21.1.3.1</b>	<p>Report term loans with a variable interest rate.</p> <p>This item has the meaning given to it in AASB 7.39 Common practice.</p>

<b>Item 21.1.3.2</b>	Report term loans with a fixed interest rate.  This item has the meaning given to it in AASB 7.39 Common practice.
<b>Item 21.1.4</b>	Report total borrowings.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 21.1.5</b>	Report securities sold under agreements to repurchase.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 21.1.6</b>	Report derivative financial instruments.  This item has the meaning given to it in AASB 101.55 Common practice, and AASB 9 Appendix A.
<b>Item 21.1.7</b>	Report loan capital.  This item has the meaning given to it in AASB 101.55 Common practice.
<b>Item 21.1.8</b>	Report hybrid securities.  This item has the meaning given to it in AASB 101.106 (d) Common practice.
<b>Item 21.1.9</b>	Report other financial liabilities - other.  This item has the meaning given to it in AASB 132.11 and AASB 101.55 Common practice.
<b>Item 21.2</b>	Item 21.2, other non-financial liabilities, is a derived item. Report item 21.2 as the sum of item 21.2.1 and item 21.2.2.
<b>Item 21.2.1</b>	Report net defined benefit liability.  This item has the meaning given to it in AASB 119.8 and AASB 119.63.
<b>Item 21.2.2</b>	Report other non-financial liabilities – other.  This item has the meaning given to it in AASB 101.55 Common practice.

## 22. Current tax liabilities

<b>Item 22</b>	Report current tax liabilities.  This item has the meaning given to it in AASB 112.5 and AASB 101.54 (n) Disclosure.
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## 23. Deferred tax liabilities

<b>Item 23</b>	<p>Report deferred tax liabilities.</p> <p>This item has the meaning given to it in AASB 112.5 and AASB 101.54 (o) Disclosure, AASB 112.81 (g) (i) Disclosure, and AASB 101.56 Disclosure.</p>
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#### 24. Provisions

<b>Item 24</b>	<p>Item 24, provisions, is a derived item calculated as the sum of items 24.1 to 24.4 inclusive.</p> <p>This item has the meaning given to it in AASB 137.10, AASB 137.84 (a) Disclosure and AASB 101.78 (d) Disclosure.</p>
<b>Item 24.1</b>	<p>Report provisions for dividends.</p> <p>This item has the meaning given to it in AASB 137.10 and AASB Interpretation 17.16 (a) Disclosure.</p>
<b>Item 24.2</b>	<p>Report provisions for restructuring costs.</p> <p>This item has the meaning given to it in AASB 137.10 and AASB 137.70 Example.</p>
<b>Item 24.3</b>	<p>Report provisions for employee entitlements.</p> <p>This item has the meaning given to it in AASB 137.10 and AASB 101.78 (d) Disclosure.</p>
<b>Item 24.4</b>	<p>Report any other provisions not reported in items 24.1 – 24.3 inclusive.</p> <p>This item has the meaning given to it in AASB 137.10, AASB 137.84 (a) Disclosure and AASB 101.78 (d) Disclosure.</p>

#### 25. Liabilities included in disposal groups classified as held for sale

<b>Item 25</b>	<p>Report liabilities included in disposal groups classified as held for sale.</p> <p>This item has the meaning given to it in AASB 5 Appendix A, AASB 101.54 (p) Disclosure and AASB 5.38 Disclosure.</p>
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#### 26. Total liabilities

<b>Item 26</b>	<p>Item 26, total liabilities, is a derived item calculated as the sum of items 16 to 25 inclusive.</p> <p>This item has the meaning given to it in AASB 101.55 Disclosure.</p>
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#### 27. Net assets

<b>Item 27</b>	Item 27, net assets, is a derived item calculated as item 15 less item 26.
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	This item has the meaning given to it in AASB 101.112 (c) Common practice and AASB 1.IG63 Example.
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**28. Total equity**

<b>Item 28</b>	Item 28 total equity is a derived item and is calculated as the sum of items 28.1 to 28.4 inclusive.  This item has the meaning given to it in AASB 101.55 Disclosure and AASB 101.78 (e) Disclosure.
<b>Item 28.1</b>	Item 28.1, total issued capital, is a derived item and is calculated as the sum of items 28.1.1 to 28.1.3.  This item has the meaning given to it in AASB 101.78 (e) Example.
<b>Item 28.1.1</b>	Report ordinary shares.  This item has the meaning given to it in AASB 133.5 and AASB 101.79 (a) Common practice.
<b>Item 28.1.2</b>	Report preference shares.  This item has the meaning given to it in AASB 101.79 (a) Common practice.
<b>Item 28.1.3</b>	Report other issued capital.  This item has the meaning given to it in AASB 101.79 (a) Disclosure.
<b>Item 28.2</b>	Report other equity interest.  This item has the meaning given to it in AASB 101.78 (e) Example.
<b>Item 28.3</b>	Item 28.3, total reserves, is a derived item and is calculated as the sum of items 28.3.1 to 28.3.10 inclusive.  This item has the meaning given to it in AASB 101.78 (e) Example.
<b>Item 28.3.1</b>	Report general reserve.  This item has the meaning given to it in AASB 101.106 Disclosure and AASB 101.79 (b) Disclosure.
<b>Item 28.3.2</b>	Report capital profits reserve.  This item has the meaning given to it in AASB 101.108 Common practice.
<b>Item 28.3.3</b>	Item 28.3.3, total asset revaluation reserve, is a derived item calculated as the sum of item 28.3.3.1 and item 28.3.3.2.

<b>Item 28.3.3.1</b>	<p>Report asset revaluation reserve for property, plant and equipment.</p> <p>This item has the meaning given to it in AASB 101.108, AASB 16.39 and AASB 116.77 (f) Disclosure.</p>
<b>Item 28.3.3.2</b>	<p>Report asset revaluation reserve for intangibles revaluation surplus.</p> <p>This item has the meaning given to it in AASB 138.124 (b) Disclosure.</p>
<b>Item 28.3.4</b>	<p>Report foreign currency translation reserve.</p> <p>This item has the meaning given to it in AASB 101.78 (e) Common practice, AASB 101.108 and AASB 121.52 (b).</p>
<b>Item 28.3.5</b>	<p>Report cash flow hedge reserve.</p> <p>This item has the meaning given to it in AASB 101.78 (e) Common practice and AASB 9.6.5.11 Disclosure.</p>
<b>Item 28.3.6</b>	<p>Report share-based payment reserve.</p> <p>This item has the meaning given to it in AASB 101.78 (e) Common practice.</p>
<b>Item 28.3.7</b>	<p>Report financial assets at FVOCI.</p> <p>This item has the meaning given to it in AASB 101.78 (e) Common practice.</p>
<b>Item 28.3.8</b>	<p>Report cost of hedging reserve.</p> <p>This item has the meaning given to it in AASB 101.108 Example, and AASB 9.6.5.16 Disclosure.</p>
<b>Item 28.3.9</b>	<p>Report insurance/reinsurance finance reserve.</p> <p>Insurance finance reserve represents the reserve of insurance finance income (expenses) from insurance contracts issued excluded from profit or loss. Reinsurance finance reserve represents the reserve of finance income (expenses) from reinsurance contracts held.</p> <p>This item has the meaning given to it in AASB 101.54 (r) Disclosure, 101.78 (e) Disclosure and AASB 101.108 Example.</p>
<b>Item 28.3.10</b>	<p>Report other reserves.</p> <p>This item has the meaning given to it in AASB 101.106 Disclosure, and AASB 101.79 (b) Disclosure.</p>
<b>Item 28.4</b>	<p>Report retained earnings.</p>

	This item has the meaning given to it in AASB 101.IG6 Example, and AASB 101.78 (e) Example.
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