

To the Manager, ADI Strategic Insights,

Westpac welcomes the opportunity to respond to the Australian Prudential Regulation Authority's (APRA) consultation on the Quarterly Authorised Deposit-taking Institution Performance (QADIP) publication arising from the implementation of the new capital framework that came into effect on 1 January 2023.

Proposed changes include:

To reflect the new capital framework:

- two series will be discontinued: General Reserve for credit losses and General reserve for credit losses ratio; and
- two series will be added: Provisions eligible for inclusion in Tier 2 capital, and credit risk of which: New Zealand subsidiaries

To ensure consistency with the ADI Centralised Publication (ADICP) the following metrics will be included in QADIP:

- the breakdown series of market risk will be added: IRRBB – Internal model approach, Traded market risk under standard method, and Traded market risk under internal model approach; and
- two new series to LCR tables will be added: NSFR ratio and Minimum NSFR requirement.

Westpac supports APRA's proposed changes to the QADIP (released 7 March 2023) per the above, to reflect the new capital framework from the March 2023 edition of QADIP, scheduled for release on 6 June 2023.

Kind regards

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 **Corporate Reporting & Analytics**