

ATTACHMENT 2:

DETAILED ITEMS PROPOSED FOR NON-CONFIDENTIALITY SPECIFIED IN ADI FORMS

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ARF_110_0_1: Capital adequacy (Level 1)

Effective date: 1 September 2018

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Level 1	

Section A: Level 1 Regulatory Capital

Proposed non-confidentiality

1. Tier 1 capital

1.1. Common Equity Tier 1 capital

1.1.1. Paid-up ordinary share capital	CS02000
1.1.2. Mutual Equity Interests	CS26457
1.1.3. Retained earnings	CS02002
1.1.4. Current year earnings	CS02003
1.1.4.1. <i>of which:</i> Upfront fee income	CS23794
1.1.5. Accumulated other comprehensive income (and other reserves) <i>of which:</i>	
1.1.5.1. Unrealised gains and losses on available-for-sale items	CS23795
1.1.5.2. Gains and losses on cash flow hedges	CS23796
1.1.5.3. Foreign currency translation reserve	BSE10015
1.1.5.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	CS23797
1.1.5.5. Property revaluation reserve	CS23798
1.1.5.6. General reserve	CS23799
1.1.5.7. Reserves from equity-settled share-based payments	CS23800
1.1.5.8. All other reserves specified by APRA	CS23801

2. Regulatory Adjustments to Common Equity Tier 1 Capital

2.1. Deferred tax assets in excess of deferred tax liabilities	CS02008
2.2. Net adjustments for ineligible unrealised fair value gains (losses)	CS21790
2.2.1. Banking book	CS21791
2.2.2. Trading book	CS21792
2.3. Net other fair value adjustments	CS21793
2.3.1. Net fair value gains (losses) on effective cash flow hedges	CS12611
2.3.2. Net unrealised fair value gains (losses) from changes in the ADI's own creditworthiness	CS12608
2.4. Goodwill	CS02006
2.5. Intangible component of investments in subsidiaries and other entities	CS11830
2.6. Capitalised expenses	CS24350
2.6.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAO17300
2.6.2. Costs associated with debt raisings	CS02064
2.6.3. Costs associated with issuing capital instruments	CS17710
2.6.4. Information technology software costs	CS17711
2.6.5. Securitisation start-up costs	CS02063
2.6.6. Other capitalised expenses	CS02065
2.7. Any other intangible assets not included above	CS02066
2.8. Covered bonds - excess assets in cover pool	CS23802
2.9. Holdings of own Common Equity Tier 1 Capital instruments and any unused trading limit agreed with APRA	CS11831
2.10. Common Equity Tier 1 specific adjustments relating to securitisation (excluding securitisation start-up costs)	CS17712

2.11. Surplus in any ADI-sponsored defined benefit superannuation plan	CS12605
2.12. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Common Equity Tier 1 Capital	CS24372
2.13. Adjustments to Common Equity Tier 1 capital due to shortfall in Additional Tier 1 Capital and Tier 2 Capital	CS17713
2.14. Other Common Equity Tier 1 Capital adjustments	CS02010
2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to:	
2.15.1. Financial institutions of which:	
2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries	CS17714
2.15.1.2. Holding companies of ADIs and equivalent overseas entities	CS02028
2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities	CS17715
2.15.2. Commercial (non-financial) entities	CS23803
2.16. Guarantees or credit derivatives that provide for a materiality threshold	CS17718
2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements	CS17719
2.18. All other adjustments relating to securitisation	CS17721
2.19. Shortfall in provisions for credit losses	CS17717
2.20. Other Common Equity Tier 1 adjustments as advised by APRA	CS18375
2.21. Adjustments and exclusions to Common Equity Tier 1 Capital	CS23804
2.22. Common Equity Tier 1 Capital	CS23805
3. Additional Tier 1 Capital	
3.1. Transitional Additional Tier 1 Capital as at reporting date	CS23806
3.1.1. Additional Tier 1 Capital instruments	CS23807
3.3. Regulatory Adjustments to Additional Tier 1 Capital	CS23809
3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS23810
3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA	CS24336
3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital	CS24337
3.3.4. Adjustments and exclusions to Additional Tier 1 Capital	CS24338
3.4. Additional Tier 1 Capital	CS24339
3.5. Excess Mutual Equity Interests	CS26458
4. Tier 1 capital	CS02011
5. Tier 2 capital	
5.1. Transitional Tier 2 Capital as at reporting date	CS24340
5.1.1. Tier 2 Capital instruments	CS24341
5.3. General reserve for credit losses	
5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)	CS24373
5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)	CS17725
5.4. Regulatory adjustments to Tier 2 Capital	
5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS24343
5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA	CS24344
5.4.3. Adjustments and exclusions to Tier 2 Capital	CS24345
5.5. Tier 2 Capital	CS02025
6. Level 1 Total Capital	CS02034
Section B: Risk profile	
	RWA
1. Credit risk	
1.1. Credit risk (excluding securitisation)	
1.1.1. Standardised approach	CS17729
1.1.2. Foundation IRB approach	CS17730
1.1.3. Advanced IRB approach	CS17731

1.1.4. Supervisory slotting	CS17732
1.1.5. IRB retail	CS17733
1.1.6. IRB other assets, claims and exposures	CS17734
1.2. Securitisation	CS25919
1.3. Scaling factor (1 or 1.06)	CS17737
1.4. Total RWA for credit risk	CS02055

2. Operational risk

2.1. Standardised approach	CS17738
2.2. Advanced measurement approaches	CS17739
2.3. Total RWA for operational risk	CS17743

3. Market risk

3.1. Interest rate risk in the banking book - Internal model approach	CS17740
3.2. Traded market risk, foreign exchange and commodities - Standard method	CS17741
3.3. Traded market risk, foreign exchange and commodities - Internal model approach	CS17742
3.4. Total RWA for market risk	CS02056

4. Other charges as required by APRA

4.1. Total other charges as required by APRA	CS02061
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5. Total for credit risk, operational risk and market risk

5.1. Total RWA	CS17744
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Section C: Risk ratios

1. Risk-based capital ratios

	Per cent
1.1. Common Equity Tier 1	CS24346
1.2. Tier 1	CS24347
1.3. Total Capital	CS24348

2. Countercyclical capital buffer

2.1. ADI-specific countercyclical capital buffer requirement	CS25920
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Section D: Memorandum items

1. Eligible provisions

	Defaulted exposures (1)	Non-defaulted exposures (2)	Total (3)
1.1. Credit-related provisions	CS24374	CS17747	CS17748
1.2. Partial write-offs	CS24375		CS17750
1.3. Discounts on defaulted assets	CS24376		CS17752
1.4. Total eligible provisions	CS17753	CS17754	CS17755
1.5. Total expected losses	CS17756	CS17757	CS17758

2. General reserve for credit losses

2.1. Total general reserve for credit losses	Total
	CS24377

The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Shareholders' equity - Reserves - Capital profits reserve	BSE10012
Regulatory Capital - Tier 1 capital - Common Equity Tier 1 capital - Retained earnings	CS02001
Upper Tier 2 Capital - Perpetual cumulative preference shares	CS02014
Upper Tier 2 Capital - Mandatory Convertible Notes	CS02015
Upper Tier 2 Capital - Perpetual Subordinated Debt	CS02016
Upper Tier 2 Capital - Other Upper Tier 2 Capital Instruments	CS02017
Upper Tier 2 Capital - Holdings of own Upper Tier 2 capital instruments and any unused trading limit agreed with APRA	CS02018
Tier 2 Capital - Upper Tier 2 Capital - Eligible Upper Tier 2 Capital	CS02019
Tier 2 Capital - Lower Tier 2 Capital - Eligible Lower Tier 2 Capital	CS02024
Tier 2 Capital - Upper tier 2 capital, asset revaluation reserves, Owner-occupied property and investment property	CS02067

Tier 2 Capital - Upper tier 2 capital, asset revaluation reserves, Quoted readily marketable securities	CS02068
Tier 2 Capital - Upper tier 2 capital, asset revaluation reserves, Eligible component of investments in associates/joint ventures/subsidiaries	CS02069
Upper Tier 2 Capital - Excess Tier 1 capital instruments	CS11833
Tier 1 Capital - Total Residual Tier 1 Capital	CS12601
Tier 1 Capital - Gross Tier 1 Capital	CS12602
Capital base - Deductions from Tier 1 capital - Total deductions from Tier 1 capital	CS12617
Tier 2 Capital - Upper Tier 2 Capital, Adjustments to Upper Tier 2 Capital, Other adjustments approved by APRA	CS12624
Regulatory Capital - Tier 2 capital - General reserve for credit losses - Standardised approach (to a maximum of 1.25% of total RWA)	CS17724
Capital base - Deductions from Tier 2 capital - Total deductions from Tier 2 capital	CS17728
Risk profile - Total for credit risk, operational risk and market risk - Transitional floor adjusted RWA - RWA	CS17745

ARF_110_0_2: Capital adequacy (Level 2)

Effective date: 1 September 2018

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Level 2	

Section A: Level 2 Regulatory Capital

Proposed
non-
confidentiality

1. Tier 1 capital

- 1.1. Common Equity Tier 1 capital
 - 1.1.1. Paid-up ordinary share capital
 - 1.1.2. Mutual Equity Interests
 - 1.1.3. Retained earnings
 - 1.1.4. Current year earnings
 - 1.1.4.1. *of which:* Upfront fee income
 - 1.1.5. Accumulated other comprehensive income (and other reserves) *of which:*
 - 1.1.5.1. Unrealised gains and losses on available-for-sale items
 - 1.1.5.2. Gains and losses on cash flow hedges
 - 1.1.5.3. Foreign currency translation reserve
 - 1.1.5.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation
 - 1.1.5.5. Property revaluation reserve
 - 1.1.5.6. General reserve
 - 1.1.5.7. Reserves from equity-settled share-based payments
 - 1.1.5.8. All other reserves specified by APRA
 - 1.1.6. Minority interests arising from issue of ordinary equity by fully consolidated ADIs or overseas equivalent held by third parties

CS02000
CS26457
CS02002
CS02003
CS23794
CS23795
CS23796
BSE10015
CS23797
CS23798
CS23799
CS23800
CS23801
CS02057

2. Regulatory Adjustments to Common Equity Tier 1 Capital

- 2.1. Deferred tax assets in excess of deferred tax liabilities
- 2.2. Net adjustments for ineligible unrealised fair value gains (losses)
 - 2.2.1. Banking book
 - 2.2.2. Trading book
- 2.3. Net other fair value adjustments
 - 2.3.1. Net fair value gains (losses) on effective cash flow hedges
 - 2.3.2. Net unrealised fair value gains (losses) from changes in the ADI's own creditworthiness
- 2.4. Goodwill
- 2.5. Intangible component of investments in subsidiaries and other entities
- 2.6. Capitalised expenses
 - 2.6.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers
 - 2.6.2. Costs associated with debt raisings
 - 2.6.3. Costs associated with issuing capital instruments
 - 2.6.4. Information technology software costs
 - 2.6.5. Securitisation start-up costs
 - 2.6.6. Other capitalised expenses
- 2.7. Any other intangible assets not included above
- 2.8. Covered bonds - excess assets in cover pool
- 2.9. Holdings of own Common Equity Tier 1 Capital instruments and any unused trading limit agreed with APRA

CS02008
CS21790
CS21791
CS21792
CS21793
CS12611
CS12608
CS02006
CS11835
CS24350
BSAO17300
CS02064
CS17710
CS17711
CS02063
CS02065
CS02066
CS23802
CS11831

2.10. Common Equity Tier 1 specific adjustments relating to securitisation (excluding securitisation start-up costs)	CS17712
2.11. Surplus in any ADI-sponsored defined benefit superannuation plan	CS12605
2.12. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Common Equity Tier 1 Capital	CS24372
2.13. Adjustments to Common Equity Tier 1 capital due to shortfall in Additional Tier 1 Capital and Tier 2 Capital	CS17713
2.14. Other Common Equity Tier 1 Capital adjustments	CS02010
2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to:	
2.15.1. Financial institutions of which:	
2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries	CS17714
2.15.1.2. Holding companies of ADIs and equivalent overseas entities	CS02028
2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities	CS17715
2.15.2. Commercial (non-financial) entities	CS23803
2.15.3. Non-consolidated subsidiaries	CS02029
2.16. Guarantees or credit derivatives that provide for a materiality threshold	CS17718
2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements	CS17719
2.18. All other adjustments relating to securitisation	CS17721
2.19. Shortfall in provisions for credit losses	CS17717
2.20. Other Common Equity Tier 1 adjustments as advised by APRA	CS18375
2.21. Adjustments and exclusions to Common Equity Tier 1 Capital	CS23804
2.22. Common Equity Tier 1 Capital	CS23805
3. Additional Tier 1 Capital	
3.1. Transitional Additional Tier 1 Capital as at reporting date	CS23806
3.1.1. Additional Tier 1 Capital instruments	CS23807
3.2. Additional Tier 1 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties	CS23808
3.3. Regulatory Adjustments to Additional Tier 1 Capital	CS23809
3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS23810
3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA	CS24336
3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital	CS24337
3.3.4. Adjustments and exclusions to Additional Tier 1 Capital	CS24338
3.4. Additional Tier 1 Capital	CS24339
3.5. Excess Mutual Equity Interests	CS26458
4. Tier 1 capital	CS02011
5. Tier 2 capital	
5.1. Transitional Tier 2 Capital as at reporting date	CS24340
5.1.1. Tier 2 Capital instruments	CS24341
5.2. Tier 2 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties	CS24342
5.3. General reserve for credit losses	
5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)	CS24373
5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)	CS17725
5.4. Regulatory adjustments to Tier 2 Capital	
5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions	CS24343
5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA	CS24344
5.4.3. Adjustments and exclusions to Tier 2 Capital	CS24345
5.5. Tier 2 Capital	CS02025
6. Level 2 Total Capital	CS02034

Section B: Risk profile

	RWA
1. Credit risk	
1.1. Credit risk (excluding securitisation)	
1.1.1. Standardised approach	CS17729
1.1.2. Foundation IRB approach	CS17730
1.1.3. Advanced IRB approach	CS17731
1.1.4. Supervisory slotting	CS17732
1.1.5. IRB retail	CS17733
1.1.6. IRB other assets, claims and exposures	CS17734
1.2. Securitisation	CS25919
1.3. Scaling factor (1 or 1.06)	CS17737
1.4. Total RWA for credit risk	CS02055
2. Operational risk	
2.1. Standardised approach	CS17738
2.2. Advanced measurement approaches	CS17739
2.3. Total RWA for operational risk	CS17743
3. Market risk	
3.1. Interest rate risk in the banking book - Internal model approach	CS17740
3.2. Traded market risk, foreign exchange and commodities - Standard method	CS17741
3.3. Traded market risk, foreign exchange and commodities - Internal model approach	CS17742
3.4. Total RWA for market risk	CS02056
4. Other charges as required by APRA	
4.1. Total other charges as required by APRA	CS02061
5. Total for credit risk, operational risk and market risk	
5.1. Total RWA	CS17744

Section C: Risk ratios

1. Risk-based capital ratios	Per cent
1.1. Common Equity Tier 1	CS24346
1.2. Tier 1	CS24347
1.3. Total Capital	CS24348
2. Countercyclical capital buffer	Per cent
2.1. ADI-specific countercyclical capital buffer requirement	CS25920

Section D: Memorandum items

	Defaulted exposures	Non-defaulted exposures	Total
	(1)	(2)	(3)
1. 1. Eligible provisions			
1.1. Credit-related provisions	CS24374	CS17747	CS17748
1.2. Partial write-offs	CS24375		CS17750
1.3. Discounts on defaulted assets	CS24376		CS17752
1.4. Total eligible provisions	CS17753	CS17754	CS17755
1.5. Total expected losses	CS17756	CS17757	CS17758
2. 2. General reserve for credit losses			Total
2.1. Total general reserve for credit losses			CS24377

The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Shareholders' equity - Reserves - Capital profits reserve	BSE10012
Regulatory Capital - Tier 1 capital - Common Equity Tier 1 capital - Retained earnings	CS02001

Upper Tier 2 Capital - Perpetual cumulative preference shares	CS02014
Upper Tier 2 Capital - Mandatory Convertible Notes	CS02015
Upper Tier 2 Capital - Perpetual Subordinated Debt	CS02016
Upper Tier 2 Capital - Other Upper Tier 2 Capital Instruments	CS02017
Upper Tier 2 Capital - Holdings of own Upper Tier 2 capital instruments and any unused trading limit agreed with APRA	CS02018
Tier 2 Capital - Upper Tier 2 Capital - Eligible Upper Tier 2 Capital	CS02019
Tier 2 Capital - Lower Tier 2 Capital - Eligible Lower Tier 2 Capital	CS02024
Tier 2 Capital - Upper tier 2 capital, asset revaluation reserves, Owner-occupied property and investment property	CS02067
Tier 2 Capital - Upper tier 2 capital, asset revaluation reserves, Quoted readily marketable securities	CS02068
Upper Tier 2 Capital - Excess Tier 1 capital instruments	CS11833
Tier 1 Capital - Total Residual Tier 1 Capital	CS12601
Tier 1 Capital - Gross Tier 1 Capital	CS12602
Tier 2 Capital - Upper Tier 2 Capital, Adjustments to Upper Tier 2 Capital, Other adjustments approved by APRA	CS12624
Regulatory Capital - Tier 2 capital - General reserve for credit losses - Standardised approach (to a maximum of 1.25% of total RWA)	CS17724
Capital base - Deductions from Tier 2 capital - Total deductions from Tier 2 capital	CS17728
Risk profile - Total for credit risk, operational risk and market risk - Transitional floor adjusted RWA - RWA	CS17745
Capital base - Deductions from Tier 1 capital - Total deductions from Tier 1 capital	CS12617
Capital base - Tier 2 capital - Upper Tier 2 capital - Asset revaluation reserves - Eligible component of investments in associates/joint ventures/non-consolidated subsidiaries	CS12618

ARF 110.0.C Capital Adequacy

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Millions to one decimal place for banks

Whole dollars no decimal place for other ADIs

Reporting Consolidation

Consolidated Group

Section A: Level 2 Capital Base

Proposed
non-
confidentiality

1. Tier 1 Capital

1.1. Fundamental Tier 1 Capital

1.1.1. Paid-up ordinary share capital	CS02000
1.1.2. General reserves	CS02001
1.1.3. Capital profits reserve	BSE10012
1.1.4. Foreign currency translation reserve	BSE10015
1.1.5. Retained earnings	CS02002
1.1.6. Current year's earnings net of expected dividends and tax expenses	CS02003
1.1.7. Minority interests	CS02057
1.1.8. Total Fundamental Tier 1 Capital	CS12600

1.2. Residual Tier 1 Capital

1.2.1. Non-innovative residual Tier 1 capital instruments	CS02004
1.2.2. Innovative tier 1 capital instruments	CS02005
1.2.3. Total Residual Tier 1 Capital	CS12601

1.3. Gross Tier 1 Capital

[CS12602](#)

2. Deductions from Tier 1 Capital

2.1. Goodwill	CS02006
2.2. Intangible component of investments in non-consolidated subsidiaries and other non-level 2 entities	CS11835
2.3. Capitalised Expenses of which:	
2.3.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAQ17300
2.3.2. Securitisation establishment costs	CS02063
2.3.3. Costs associated with debt raisings / funding	CS02064
2.3.4. Other capitalised expenses of a general nature	CS02065
2.4. Any other intangible assets not included above	CS02066
2.5. Deferred tax assets	CS02008
2.6. Holdings of own tier 1 capital instruments and any unused trading limit agreed with APRA	CS11831

2.7. Equity and other capital investments in non-consolidated captive lenders mortgage insurers	CS02009
2.8. Equity investments in non-subsidiary entities exceeding prescribed limits	CS11832
2.9. Surplus in any ADI-sponsored defined benefit superannuation plan	CS12605
2.10. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Tier 1 capital	CS12606
2.11. Net unrealised fair value gains/(losses) from changes in the ADI's own credit worthiness	CS12608
2.12. Net unrealised gains/(losses) on effective cash flow hedges	CS12611
2.13. Other Tier 1 capital deductions as advised by APRA	CS02010
2.14. Reduce amount of deductions by:	
2.14.1. Other adjustments approved by APRA	CS12616
2.15. Total deductions from Tier 1 capital	CS12617
2.16. Eligible tier 1 capital	CS02011

3. Tier 2 Capital

3.1. Upper Tier 2 Capital

3.1.1. Asset Revaluation Reserves

3.1.1.1. Owner-occupied property and investment property	CS02067
3.1.1.2. Quoted readily marketable securities	CS02068
3.1.2. Eligible component of investments in associates/joint ventures/non-consolidated subsidiaries	CS12618
3.1.3. General reserve for credit losses	CS02013
3.1.4. Perpetual cumulative preference shares	CS02014
3.1.5. Mandatory convertible notes	CS02015
3.1.6. Perpetual subordinated debt	CS02016
3.1.7. Other upper tier 2 capital instruments	CS02017
3.1.8. Excess Tier 1 capital instruments	CS11833
3.1.9. Total Upper Tier 2 Capital	CS12619
3.1.10. Adjustments to Upper Tier 2 Capital	
3.1.10.1. Net unrealised gains/(losses) on effective cash flow hedges	CS12620
3.1.10.2. Other adjustments approved by APRA	CS12624
3.1.11. Deductions from Upper Tier 2 Capital	
3.1.11.1. Holdings of own upper tier 2 capital instruments and any unused trading limit agreed with APRA	CS02018
3.1.12. Eligible upper tier 2 capital	CS02019

3.2. Lower Tier 2 Capital

3.2.1. Term subordinated debt	CS02020
3.2.2. Limited life redeemable preference shares	CS02021
3.2.3. Other lower tier 2 capital instruments	CS02022
3.2.4. Total Lower Tier 2 Capital	CS12621
3.2.5. Adjustments to Lower Tier 2 Capital	
3.2.5.1. Other adjustments approved by APRA	CS12625
3.2.6. Deductions from Lower Tier 2 Capital	
3.2.6.1. Holdings of own lower tier 2 capital instruments and any unused trading limit agreed with APRA	CS02023
3.2.7. Eligible lower tier 2 capital	CS02024
3.3. Eligible Tier 2 capital	CS02025

4. Deductions from Total Capital

4.1. Equity and other capital investments in other ADIs and equivalent overseas deposit-taking institutions (and their subsidiaries)	CS02027
4.2. Equity and other capital investments in holding companies of ADIs (and equivalent entities overseas)	CS02028
4.3. Equity and other capital investments in non-consolidated subsidiaries and controlled entities	CS02029

4.4. Credit support of a capital nature provided to other non-level 2 entities	CS02030
4.5. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements	CS02031
4.6. Other capital deductions as advised by APRA	CS02032
4.7. Total Deductions from Total Capital	CS02033

5. Level 2 capital base	CS02034
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6. Memo Item

6.1. Total General Reserve for Credit Losses net of associated deferred tax assets	CS11834
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Section B: Risk Profile

	On-Balance Sheet (1)		Off-Balance Sheet (2)		Total Risk-Weighted Credit Exposures (3)
	Gross Amount (1.1)	Risk-Weighted On-Balance Sheet Credit Exposures (1.2)	Credit Equivalent Amount (2.1)	Risk-Weighted Off-Balance Sheet Credit Exposures (2.2)	
1. Credit Risk Category					
1.1. 0% weight	CS02035	CS02039	CS02043	CS02047	CS02051
1.2. 20% weight	CS02036	CS02040	CS02044	CS02048	CS02052
1.3. 50% weight	CS02037	CS02041	CS02045	CS02049	CS02053
1.4. 100% weight	CS02038	CS02042	CS02046	CS02050	CS02054
1.5. Total credit risk					CS02055
2. Market risk charge (amount of market risk capital charge reported in ARF 113.0 must be adjusted by multiplying it by a constant factor of 12.5)					CS02056
3. Other charges as required by APRA					CS02061

Section C: Risk Ratio

1. Capital adequacy ratio	CS02060
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The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Upper Tier 2 Capital - Asset Revaluation Reserves	CS02012
Regulatory Capital - Regulatory Adjustments to Common Equity Tier 1 Capital - Equity exposures and other capital support provided to - Financial Institutions of which - Holding companies of ADIs and equivalent overseas entities	CS02028

ARF 110.0.L Capital Adequacy

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Millions to one decimal place for banks
Whole dollars no decimal place for other ADIs

Reporting Consolidation

Licensed ADI

Section A: Level 1 Capital Base

Proposed non-
confidentiality

1. Tier 1 Capital

1.1. Fundamental Tier 1 Capital

1.1.1. Paid-up ordinary share capital	CS02000
1.1.2. General reserves	CS02001
1.1.3. Capital profits reserve	BSE10012
1.1.4. Foreign currency translation reserve	BSE10015
1.1.5. Retained earnings	CS02002
1.1.6. Current year's earnings net of expected dividends and tax expenses	CS02003
1.1.7. Total Fundamental Tier 1 Capital	CS12600

1.2. Residual Tier 1 Capital

1.2.1. Non-innovative residual Tier 1 capital instruments	CS02004
1.2.2. Innovative tier 1 capital instruments	CS02005
1.2.3. Total Residual Tier 1 Capital	CS12601

1.3. Gross Tier 1 Capital

	CS12602
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2. Deductions from Tier 1 Capital

2.1. Goodwill (not applicable)	-
2.2. Intangible component of investments in subsidiaries and other entities	CS11830
2.3. Capitalised Expenses of which:	
2.3.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAO17300
2.3.2. Securitisation establishment costs	CS02063
2.3.3. Costs associated with debt raisings / funding	CS02064
2.3.4. Other capitalised expenses of a general nature	CS02065
2.4. Any other intangible assets not included above	CS02066
2.5. Deferred tax assets	CS02008
2.6. Holdings of own tier 1 capital instruments and any unused trading limit agreed with APRA	CS11831
2.7. Equity and other capital investments in associated lenders mortgage insurers	CS02009
2.8. Equity investments in non-subsidiary entities exceeding prescribed limits	CS11832
2.9. Surplus in any ADI-sponsored defined benefit superannuation plan	CS12605
2.10. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Tier 1 capital	CS12606

2.11. Net unrealised fair value gains/(losses) from changes in the ADI's own credit worthiness	CS12608
2.12. Net unrealised gains/(losses) on effective cash flow hedges	CS12611
2.13. Other tier 1 capital deductions as advised by APRA	CS02010
2. 14. Reduce amount of deductions by:	
2.14.1. Other adjustments approved by APRA	CS12616
2.15. Total deductions from Tier 1 capital	CS12617
2.16. Eligible tier 1 capital	CS02011
3. Tier 2 Capital	
3. 1. Upper Tier 2 Capital	
3. 1.1. Asset Revaluation Reserves	
3.1.1.1. Owner-occupied property and investment property	CS02067
3. 1.1.2. Quoted readily marketable securities	CS02068
3.1.2. Eligible component of investments in associates/joint ventures/subsidiaries	CS02069
3.1.3. General reserve for credit losses	CS02013
3.1.4. Perpetual cumulative preference shares	CS02014
3.1.5. Mandatory convertible notes	CS02015
3.1.6. Perpetual subordinated debt	CS02016
3.1.7. Other upper tier 2 capital instruments	CS02017
3.1.8. Excess Tier 1 Capital instruments	CS11833
3.1.9. Total Upper Tier 2 Capital	CS12619
3. 1.10. Adjustments to Total Upper Tier 2 Capital	
3.1.10.1. Net unrealised gains/(losses) on effective cash flow hedges	CS12620
3.1.10.2. Other adjustments approved by APRA	CS12624
3.1.11. Deductions from Upper Tier 2 Capital	
3.1.11.1. Holdings of own upper tier 2 capital instruments and any unused trading limit agreed with APRA	CS02018
3.1.12. Eligible Upper Tier 2 capital	CS02019
3. 2. Lower Tier 2 Capital	
3.2.1. Term subordinated debt	CS02020
3.2.2. Limited life redeemable preference shares	CS02021
3.2.3. Other lower tier 2 capital instruments	CS02022
3. 2.4 Total Lower Tier 2 Capital	CS12621
3.2.5. Adjustments to Lower Tier 2 Capital	
3.2.5.1. Other adjustments approved by APRA	CS12625
3.2.6. Deductions from Lower Tier 2 Capital	
3.2.6.1. Holdings of own lower tier 2 capital instruments and any unused trading limit agreed with APRA	CS02023
3.2.7. Eligible lower tier 2 capital	CS02024
3.3. Eligible Tier 2 capital	CS02025
4. Deductions from Total Capital	
4.1. Equity and other capital investments in other ADIs and equivalent overseas deposit-taking institutions (and their subsidiaries)	CS02027
4.2. Equity and other capital investments in holding companies of ADIs (and equivalent entities overseas)	CS02028
4.3. Credit support of a capital nature provided to other entities	CS02030
4.4. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements	CS02031
4.5. Other capital deductions as advised by APRA	CS02032
4.6. Total Deductions from Total Capital	CS02033
5. Level 1 Capital Base	CS02034
6. Memo Item	
6.1. Total General Reserve for Credit Losses net of associated deferred tax assets	CS11834

Section B: Risk Profile

	On-Balance Sheet (1)		Off-Balance Sheet (2)		Total Risk-Weighted Credit Exposures (3)
	Gross Amount (1.1)	Risk-Weighted On-Balance Sheet Credit Exposures (1.2)	Credit Equivalent Amount (2.1)	Risk-Weighted Off-Balance Sheet Credit Exposures (2.2)	
1. Credit Risk Category					
1.1. 0% weight	CS02035	CS02039	CS02043	CS02047	CS02051
1.2. 20% weight	CS02036	CS02040	CS02044	CS02048	CS02052
1.3. 50% weight	CS02037	CS02041	CS02045	CS02049	CS02053
1.4. 100% weight	CS02038	CS02042	CS02046	CS02050	CS02054
1.5. Total credit risk					CS02055
2. Market risk charge (amount of market risk capital charge reported in ARF 113.0 must be adjusted by multiplying it by a constant factor of 12.5)					CS02056
3. Other charges as required by APRA					CS02061

Section C: Risk Ratio

1. Capital adequacy ratio	CS02060
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The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Upper Tier 2 Capital - Asset Revaluation Reserves	CS02012
Regulatory Capital - Regulatory Adjustments to Common Equity Tier 1 Capital - Equity exposures and other capital support provided to - Financial Institutions of which - Holding companies of ADIs and equivalent overseas entities	CS02028

ARF 210.0 Statement of High Quality Liquid Assets Calculation

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Whole dollars no decimal place for other ADIs

Reporting Consolidation

Licensed ADI

This form is to be completed in accordance with the requirements of APS 210 'Liquidity'.

Proposed non-confidentiality

1. Cash and Liquid Assets [APS 210 paragraph 12(a)]

1.1. Notes and coins	BSAO11010
1.2. Settlement funds due from clearing houses	BSAO11013
1.3. Settlement funds due from financial institutions	
(a) RBA	BSAO11015
(b) Banks	BSAO11078
(c) Other ADIs	BSAO11079
1.4. Total eligible cash and liquid assets	BSAO16000

2. Deposits on a Call Basis [APS 210 paragraph 12(d)]

2.1. Deposits/funds invested on a call basis with:	
(a) Banks	BSAO16001
(b) Other ADIs	BSAO16002
2.2. Total eligible deposits/funds invested on a call basis	BSAO16003

3. Securities Eligible for Re-purchase with the RBA [APS 210 paragraph 12(b)]

3.1. Australian Commonwealth government securities	BSAS15000
3.2. Securities issued by central borrowing authorities of state and territory governments	BSAS15001
3.3. Supranationals	BSAS15002
3.4. Other	BSAS15003
3.5. Total Securities eligible for re-purchase with the RBA	BSAS15004

4. Bank Bills and CD's issued by ADI's with no less than Investment Grade Rating [APS 210 (paragraph 12 (c))]

4.1. Bank bills	BSAO16004
4.2. Negotiable certificate of deposits (CD's)	BSAO16005
4.3. Total eligible bank bills and CD's issued by ADI's	BSAO16006

5. Other Eligible Deposits not on a Call Basis [APS 210 paragraph 12(d)]

5.1. HQLA deposits placed with other ADI's	
(a) Banks	BSAO16007
(b) Other ADIs	BSAO16008
5.2. Total other eligible deposits	BSAO16009

6. Other Securities Approved by APRA [APS 210 paragraph 12(e)]

Please specify

BSAS15005	BSAS15006
BSAS15005	BSAS15006
6.3. Total other securities approved by APRA	BSAS15007

7. Total HQLA

[BSAO16010](#)

8. Less: HQLA Placements by Other ADI's [APS 210 paragraph 12(d)]

8.1. HQLA deposits on a call basis placed with the reporting ADI by other ADI's [APS 210 paragraph 12(d)]	
(a) Banks	BSL15000
(b) Other ADIs	BSL15001
8.2. Total deposits/funds placed by other ADIs on a call basis	BSL15002
8.3. Other deposits not on a call basis placed with the reporting ADI by other ADI's [APS 210 paragraph 12(d)]	
(a) Banks	BSL15003
(b) Other ADIs	BSL15004
8.4. Total other deposits placed by other ADIs not on a call basis	BSL15005
8.5. Total placements by other ADIs	BSL15006
8.6. HQLA placements by other ADIs in excess of HQLA deposits of the reporting ADI with other ADIs	BSL15007

9. Total adjusted HQLA	BSAO16011
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10. Calculation of Liability Base

11. Total liabilities (per the Statement of Financial Position ARF 323.0)	BSL10016
12. Plus: Total shareholders' equity (per the Statement of Financial Position ARF 323.0)	BSE00400
13. Less: Capital base (per <i>ARF 110.0 Capital Adequacy</i>)	CS02034
14. Less: HQLA placements by other ADIs	BSL15008
15. Liability base	BSL15009
16. Add: Off-Balance sheet irrevocable commitments	
16.1. Loans approved but not advanced/funded	CS09000
16.2. Guarantees	CS09001
16.3. Standby letters of credit	CS09003
16.4. Bill endorsement	CS09004
16.5. Other direct credit substitutes	CS09005
16.6. Performance related contingencies	CS09006
16.7. Trade related contingencies	CS09007
16.8. Sale and repurchase agreements	CS09008
16.9. Assets sold with recourse	CS09009
16.10. Forward asset purchase	CS09010
16.11. Undrawn formal standby facilities and credit lines	CS09011
16.12. Balance available for redraw under redraw facilities of term loans	CS09012
16.13. Balance available under overdraft agreements	CS09013
17. Total off-balance sheet irrevocable commitments	CS09014
18. Adjusted liability base	BSL15010

HQLA calculation

19. HQLA ratio	BSAO16012
20. ADI's minimum targeted HQLA ratio per liquidity management strategy	BSAO16013
21. Lowest HQLA ratio during reporting period	BSAO16014

ARF_210_1A: Liquidity Coverage Ratio - all currencies

Effective date: 15 August 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place
Reporting Consolidation	
Level 1 / Level 2 / Domestic books	

Proposed non-confidentiality

Section A: liquid assets

1. HQLA1

- 1.1. Notes and coin
- 1.2. Central bank balances
 - 1.2.1. Held with the RBA
 - 1.2.2. Held with foreign central banks
- 1.3. Securities with zero per cent risk weight
 - 1.3.1. Australian Government
 - 1.3.2. Australian State Government or Territory Central Borrowing Authorities
 - 1.3.3. Issued by foreign sovereigns
 - 1.3.4. Guaranteed by the Australian Government
 - 1.3.5. Guaranteed by foreign sovereigns
 - 1.3.6. Issued or guaranteed by central banks
 - 1.3.7. Issued or guaranteed by PSEs
 - 1.3.8. Issued or guaranteed by BIS, IMF, ECB and EC or MDBs
- 1.4. Sovereign/central bank debt securities where the sovereign has a non-zero per cent risk weight
 - 1.4.1. Issued in domestic currencies in the country in which the liquidity risk is being taken
 - 1.4.2. Issued in foreign currencies up to the amount of the ADI's stressed net cash outflows in that specific foreign currency stemming from the ADI's operations in the jurisdiction where the ADI's liquidity risk is being taken
- 1.5. Adjusted amount of HQLA1 stock
 - 1.5.1. Adjustment due to secured lending/borrowing transactions
 - 1.5.2. Adjustment due to collateral swaps

Market value/amount (1)	Weight (2)	Weighted amount (3)
BSAO24236		BSAO24237
BSAO24238	BSAO24239	BSAO24240

BSAO24241	BSAO24242	BSAO24243
BSAO24245	BSAO24246	BSAO24247

BSAO24248	BSAO24249	BSAO24250
BSAO24251	BSAO24252	BSAO24253
BSAO24254	BSAO24255	BSAO24256
BSAO24257	BSAO24258	BSAO24259
BSAO24260	BSAO24261	BSAO24262
BSAO24263	BSAO24264	BSAO24265
BSAO24266	BSAO24267	BSAO24268
BSAO24269	BSAO24270	BSAO24271

BSAO24272	BSAO24273	BSAO24274
BSAO24275	BSAO24276	BSAO24277
BSAO24278	BSAO24279	BSAO24280
BSAO24281		
BSAO24282		

2. HQLA2A

- 2.1. Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight
- 2.2. Securities issued or guaranteed by PSEs or MDBs with 20 per cent risk weight
- 2.3. Non-financial corporate securities (Credit Rating Grade 1)
- 2.4. Covered bonds, not self-issued (Credit Rating Grade 1)
- 2.5. Adjusted amount of HQLA2A stock
 - 2.5.1. Adjustment due to secured lending/borrowing transactions
 - 2.5.2. Adjustment due to collateral swaps

BSAO25566		BSAO25567
BSAO25568	BSAO25569	BSAO25570
BSAO25571	BSAO25572	BSAO25573
BSAO25574	BSAO25575	BSAO25576
BSAO25577	BSAO25578	BSAO25579
BSAO25580	BSAO25581	BSAO25582
BSAO25583		
BSAO25584		

3. HQLA2B

- 3.1. Residential mortgage-backed securities (Credit Rating Grade 1)
- 3.2. Non-financial corporate securities (Credit Rating Grade 3)
- 3.3. Non-financial common equity shares
- 3.4. Adjusted amount of RMBS HQLA2B stock
 - 3.4.1. Adjustment due to secured lending/borrowing transactions
 - 3.4.2. Adjustment due to collateral swaps
- 3.5. Adjusted amount of non-RMBS HQLA2B stock

BSAO25585		BSAO25586
BSAO25587	BSAO25588	BSAO25589
BSAO25590	BSAO25591	BSAO25592
BSAO25593	BSAO25594	BSAO25595
BSAO25596	BSAO25597	BSAO25598
BSAO25599		
BSAO25600		
BSAO25601	BSAO25602	BSAO25603

3.5.1. Adjustment due to secured lending/borrowing transactions	BSAO25604	
3.5.2. Adjustment due to collateral swaps	BSAO25605	
3.6. Adjusted amount of HQLA2B (RMBS and non-RMBS) stock	BSAO25606	BSAO25608
4. Total HQLA		BSAO24303
4.1. Adjustment to stock of HQLA due to the 15 per cent cap on HQLA2B		BSAO25609
4.2. Adjustment to stock of HQLA due to the 40 per cent cap on HQLA2		BSAO25610
4.3. Adjustment to the amount of HQLA for the inclusion of other liquid assets as approved by APRA		BSAO24304
5. RBNZ eligible securities		BSAO24305
6. Alternative Liquid Assets (ALA)		BSAO24306
6.1. Market value of total eligible assets securing the CLF less applicable RBA margin	BSAO24307	
6.1.1. Securities issued by supranationals and foreign government	BSAO24308	
6.1.2. Securities with Australian Government or foreign sovereign government guarantee	BSAO24309	
6.1.3. ADI issued securities	BSAO24310	
6.1.4. Asset backed securities	BSAO24311	
6.1.5. Other private securities	BSAO24312	
6.1.6. Self-securitised assets	BSAO24313	
6.2. Available amount of the CLF for the LCR calculation	BSAO24314	
6.2.1. Approved size of the CLF	BSAO24315	
6.2.2. Adjustment due to secured funding/lending transactions	BSAO24316	
6.2.3. Adjustment due to collateral swaps	BSAO24448	
6.3. Amount of eligible CLF assets that can be included in numerator of the reporting ADI's LCR calculation		BSAO24317
6.4. Of the amount reported in item 6.1, the amount of CLF securities maturing <= 30 days where the securities are not due to be returned under maturing secured lending transactions	BSAO24318	
6.5. Amount available as ALA in offshore jurisdictions		BSAO24319
7. Total HQLA plus RBNZ eligible securities plus ALA		BSAO24320
7.1. AUD		BSAO24321
7.2. NZD		BSAO24322
7.3. USD		BSAO24323
7.4. GBP		BSAO24324
7.5. EUR		BSAO24325
7.6. JPY		BSAO24326
7.7. RMB		BSAO25611
7.8. All other currencies		BSAO24327

Section B: cash outflows

	Amount (1)	Weight (2)	Weighted amount (3)
8. Retail deposits	BSL20458		BSL20459
8.1. Stable deposits	BSL20460	BSL20461	BSL20462
8.2. Stable deposits eligible for 3 per cent run-off rate	BSL20463	BSL20464	BSL20465
8.3. Less stable deposits which are covered by FCS or government deposit insurance scheme	BSL20466	BSL20467	BSL20468
8.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme	BSL20469	BSL20470	BSL20471
8.5. Less stable deposits with higher run-off rate	BSL20472	BSL20473	BSL20474
8.6. Called notice period deposits with 30 days or less to maturity	BSL20475	BSL20476	BSL20477
9. Unsecured wholesale funding	BSL20481		BSL20482
9.1. SME	BSL20483		BSL20484
9.1.1. Stable deposits	BSL20485	BSL20486	BSL20487
9.1.2. Stable deposits eligible for 3 per cent run-off rate	BSL20488	BSL20489	BSL20490
9.1.3. Less stable deposits which are covered by FCS or government deposit insurance scheme	BSL20491	BSL20492	BSL20493
9.1.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme	BSL20494	BSL20495	BSL20496
9.1.5. Less stable deposits with higher run-off	BSL20497	BSL20498	BSL20499

- 9.1.6. Called notice period deposits with 30 days or less to maturity
- 9.2. Non-financial corporate
- 9.2.1. *of which*: Intra-group
- 9.2.2. Operational deposit amounts fully covered by deposit insurance
- 9.2.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.2.4. Operational deposit amounts not fully covered by deposit insurance
- 9.2.5. Non-operational deposits where the entire deposit is fully covered by deposit insurance
- 9.2.6. Non-operational deposits where the entire deposit is not fully covered by deposit insurance
- 9.2.7. Called notice period deposits with 30 days or less to maturity
- 9.3. Sovereign, central bank, PSE and MDB
- 9.3.1. Operational deposit amounts fully covered by deposit insurance
- 9.3.2. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.3.3. Operational deposit amounts not fully covered by deposit insurance
- 9.3.4. Non-operational deposits where the entire deposit is fully covered by deposit insurance
- 9.3.5. Non-operational deposits where the entire deposit is not fully covered by deposit insurance
- 9.3.6. Called notice period deposits with 30 days or less to maturity
- 9.3.7. Additional balances required to be installed in central bank reserves
- 9.4. ADI/Bank
- 9.4.1. *of which*: Intra-group
- 9.4.2. Operational deposit amounts fully covered by deposit insurance
- 9.4.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.4.4. Operational deposit amounts not fully covered by deposit insurance
- 9.4.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity
- 9.5. Other financial institutions and other legal entities
- 9.5.1. *of which*: Intra-group
- 9.5.2. Operational deposit amounts fully covered by deposit insurance
- 9.5.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.5.4. Operational deposit amounts not fully covered by deposit insurance
- 9.5.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity

10. Unsecured debt securities issued

- 10.1. Domestic
- 10.2. Offshore

11. Secured funding

- 11.1. Amount received in transactions secured by HQLA1 with any counterparty
- 11.1.1. *of which*: transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.1
- 11.1.2. Market value of HQLA1 collateral extended for transactions reported under 11.1.1
- 11.2. Amount received in transactions secured by HQLA2A with any counterparty
- 11.2.1. *of which*: transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.2
- 11.2.2. Market value of HQLA2A collateral extended for transactions reported under 11.2.1
- 11.3. Amount received in transactions secured by RMBS HQLA2B with any counterparty
- 11.3.1. *of which*: transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.3
- 11.3.2. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.3.1
- 11.4. Amount received in transactions secured by non-RMBS HQLA2B with any counterparty
- 11.4.1. *of which*: transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.4
- 11.4.2. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.4.1

BSL20500	BSL20501	BSL20502
BSL20506		BSL20507
BSL20526		
BSL20508	BSL20509	BSL20510
BSL20511	BSL20512	BSL20513
BSL20514	BSL20515	BSL20516
BSL20517	BSL20518	BSL20519
BSL20520	BSL20521	BSL20522
BSL20523	BSL20524	BSL20525
BSL20527		BSL20528
BSL20529	BSL20530	BSL20531
BSL20532	BSL20533	BSL20534
BSL20535	BSL20536	BSL20537
BSL20538	BSL20539	BSL20540
BSL20541	BSL20542	BSL20543
BSL20544	BSL20545	BSL20546
BSL20547	BSL20548	BSL20549
BSL20550		BSL20551
BSL20564		
BSL20552	BSL20553	BSL20554
BSL20555	BSL20556	BSL20557
BSL20558	BSL20559	BSL20560
BSL20561	BSL20562	BSL20563
BSL20565		BSL20566
BSL20579		
BSL20567	BSL20568	BSL20569
BSL20570	BSL20571	BSL20572
BSL20573	BSL20574	BSL20575
BSL20576	BSL20577	BSL20578

BSL20583		BSL20584
BSL20585	BSL20586	BSL20587
BSL20588	BSL20589	BSL20590

BSL20591		BSL20592
BSL20593	BSL20594	BSL20595
BSL20596		
BSL20597		
BSL21921	BSL21922	BSL21923
BSL21924		
BSL21925		
BSL21926	BSL21927	BSL21928
BSL21929		
BSL21930		
BSL21931	BSL21932	BSL21933
BSL21934		
BSL21935		

11.5. Amount received in transactions secured by eligible CLF securities with any counterparty where the ADI has capacity within the CLF

11.5.1. Market value less RBA margin of CLF securities collateral extended for transactions reported under 11.5

11.6. Amount received in transactions secured by other assets, ineligible CLF securities and eligible CLF securities where CLF capacity has been reached

11.6.1. Where the counterparties are domestic sovereigns, MDBs or domestic PSEs with a risk weight of 20 per cent or lower

11.6.2. All other counterparties

11.7. Amount received in transactions secured by all assets with central banks in offshore jurisdictions

11.7.1. *of which:* transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.2. Market value of HQLA1 collateral extended for transactions reported under 11.7.1

11.7.3. *of which:* transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.4. Market value of HQLA2A collateral extended for transactions reported under 11.7.3

11.7.5. *of which:* transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.6. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.7.5

11.7.7. *of which:* transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.8. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.7.7

12. ABCP, ABS, covered bonds and other structured financing instruments/facilities

12.1. Maturing secured funding transactions issued by the ADI itself

12.2. Loss of funding due to refinancing of maturing debt, maturing facilities, embedded options and other potential loss of funding

13. Increased liquidity needs related to derivatives and other transactions

13.1. Derivatives cash outflow

13.2. Due to a downgrade of 3 notches in the ADI's long-term credit rating

13.3. Excess non-segregated collateral held by the ADI that could contractually be called at any time by the counterparty

13.4. Contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted

13.5. Contracts that allow collateral substitution to non-HQLA without the ADI's consent

13.6. Collateral outflows due to market valuation changes on derivative transactions and other transactions

13.7. Valuation changes on posted non-HQLA1 collateral securing derivatives and other transactions

14. Committed facilities

14.1. Retail customer

14.1.1. Committed credit/liquidity facilities

14.2. SME

14.2.1. Committed credit/liquidity facilities

14.3. Non-financial corporate

14.3.1. Committed credit facilities

14.3.2. Committed liquidity facilities

14.4. Sovereign, central bank, PSE and MDB

14.4.1. Committed credit facilities

14.4.2. Committed liquidity facilities

14.5. ADIs/Banks subject to prudential supervision

14.5.1. Committed credit/liquidity facilities

14.6. Other financial institutions

14.6.1. Committed credit facilities

14.6.2. Committed liquidity facilities

14.7. Other legal entities

14.7.1. Committed credit/liquidity facilities

BSL20603	BSL20604	BSL20605
BSL20606		
BSL20607	BSL20608	BSL20609
BSL20610	BSL20611	BSL20612
BSL20613	BSL20614	BSL20615
BSL20616		
BSL20617		
BSL21936		
BSL21937		
BSL21938		
BSL21939		
BSL21940		
BSL21941		
BSL20620		BSL20621
BSL20622	BSL20623	BSL20624
BSL20625	BSL20626	BSL20627
BSL20628		BSL20629
BSL20630	BSL20631	BSL20632
BSL20633	BSL20634	BSL20635
BSL20636	BSL20637	BSL20638
BSL20639	BSL20640	BSL20641
BSL20642	BSL20643	BSL20644
BSL20645	BSL20646	BSL20647
BSL20648	BSL20649	BSL20650
BSL20651		BSL20652
BSL20653	BSL20654	BSL20655
BSL20656	BSL20657	BSL20658
BSL20659	BSL20660	BSL20661
BSL20662	BSL20663	BSL20664
BSL20665	BSL20666	BSL20667
BSL20668	BSL20669	BSL20670
BSL20671	BSL20672	BSL20673
BSL20674	BSL20675	BSL20676
BSL20677	BSL20678	BSL20679
BSL20680	BSL20681	BSL20682

15. Other contractual obligations to extend funds

- 15.1. Financial institution
- 15.2. Retail customer
- 15.3. SME
- 15.4. Non-financial corporate
- 15.5. Other entities
- 15.6. Total outflows from retail, SME, non-financial corporate and other entities
- 15.7. Total roll-over of inflows from all counterparties except from financial institutions
- 15.8. Total excess other contractual obligations outflows (excluding financial institutions) after roll-over of inflows

BSL20683		BSL20684
BSL20685	BSL20686	BSL20687
BSL20688		
BSL20689		
BSL20690		
BSL20691		
BSL20692		
BSL20693		
BSL20694	BSL20695	BSL20696

16. Other contingent funding obligations

- 16.1. Uncommitted credit and liquidity facilities
- 16.2. Trade finance related obligations
- 16.3. Guarantees and letters of credit other than trade finance related obligations
- 16.4. Buyback of the ADI's own short-term debt securities issued in the Australian domestic market
- 16.5. Buyback of the ADI's own long-term debt securities issued in the Australian domestic market
- 16.6. Buyback of debt securities issued through an affiliated dealer or market maker
- 16.7. Obligations related to structured products and managed funds
- 16.8. Other non-contractual obligations
- 16.9. Other contractual cash outflows

BSL20697		BSL20698
BSL20699	BSL20700	BSL20701
BSL20702	BSL20703	BSL20704
BSL20705	BSL20706	BSL20707
BSL20708	BSL20709	BSL20710
BSL20711	BSL20712	BSL20713
BSL20714	BSL20715	BSL20716
BSL20717	BSL20718	BSL20719
BSL20720	BSL20721	BSL20722
BSL20723	BSL20724	BSL20725

17. Cash outflows due to collateral swaps[BSL20726](#)**18. Total cash outflows**

- 18.1. AUD
- 18.2. NZD
- 18.3. USD
- 18.4. GBP
- 18.5. EUR
- 18.6. JPY
- 18.7. RMB
- 18.8. All other currencies

BSL20727	BSL20728
BSL20729	BSL20730
BSL20731	BSL20732
BSL20733	BSL20734
BSL20735	BSL20736
BSL20737	BSL20738
BSL20739	BSL20740
BSL21942	BSL21943
BSL20741	BSL20742

Section C: cash inflows**19. Secured lending**

- 19.1. Reverse repo and other secured lending where collateral is not re-hypothecated
 - 19.1.1. amount extended in transactions secured by HQLA1
 - 19.1.1.1. *of which*: transactions involving eligible HQLA1
 - 19.1.1.2. market value of received HQLA1 for transactions reported in item 19.1.1.1
 - 19.1.2. amount extended in transactions secured by HQLA2A
 - 19.1.2.1. *of which*: transactions involving eligible HQLA2A
 - 19.1.2.2. market value of received HQLA2A for transactions reported in item 19.1.2.1
 - 19.1.3. amount extended in transactions secured by RMBS HQLA2B
 - 19.1.3.1. *of which*: transactions involving eligible RMBS HQLA2B
 - 19.1.3.2. market value of received RMBS HQLA2B for transactions reported in item 19.1.3.1
 - 19.1.4. amount extended in transactions secured by non-RMBS HQLA2B
 - 19.1.4.1. *of which*: transactions involving eligible non-RMBS HQLA2B
 - 19.1.4.2. market value of received non-RMBS HQLA2B for transactions reported in item 19.1.4.1
 - 19.1.5. amount extended in transactions secured by eligible CLF securities where the securities received are included in Section A
 - 19.1.5.1. market value less RBA margin of received CLF securities for transactions reported in item 19.1.5
 - 19.1.6. amount extended in transactions secured by RBNZ eligible securities

Amount (1)	Weight (2)	Weighted amount (3)
BSAO24328		BSAO24329
BSAO24330		BSAO24331
BSAO24332	BSAO24333	BSAO24334
BSAO24335		
BSAO24336		
BSAO25637	BSAO25638	BSAO25639
BSAO25640		
BSAO25641		
BSAO25642	BSAO25643	BSAO25644
BSAO25645		
BSAO25646		
BSAO25647	BSAO25648	BSAO25649
BSAO25650		
BSAO25651		
BSAO24342	BSAO24343	BSAO24344
BSAO24345		
BSAO24346	BSAO24347	BSAO24348

19.1.7. margin lending backed by other collateral	BSAO24349	BSAO24350	BSAO24351
19.1.8. amount extended in transactions secured by other collateral including ineligible CLF securities	BSAO24352	BSAO24353	BSAO24354
19.2. Reverse repo and other secured lending where collateral is re-hypothecated	BSAO24355		BSAO24356
19.2.1. amount extended in transactions secured by HQLA1	BSAO24357	BSAO24358	BSAO24359
19.2.2. amount extended in transactions secured by HQLA2A	BSAO25652	BSAO25653	BSAO25654
19.2.3. amount extended in transactions secured by RMBS HQLA2B	BSAO25655	BSAO25656	BSAO25657
19.2.4. amount extended in transactions secured by non-RMBS HQLA2B	BSAO25658	BSAO25659	BSAO25660
19.2.5. margin lending backed by non-HQLA1 or non-HQLA2	BSAO24363	BSAO24364	BSAO24365
19.2.6. amount extended in transactions secured by other collateral	BSAO24366	BSAO24367	BSAO24368

20. Other inflows by counterparty

- 20.1. Retail customer
- 20.2. SME
- 20.3. Non-financial corporate
- 20.4. Central bank
- 20.5. Financial institution
- 20.6. Other entities
- 20.7. *of which:* Intra-group (ADI/bank)
- 20.8. *of which:* Intra-group (financial institutions)
- 20.9. *of which:* Intra-group (other entities)

BSAO24369		BSAO24370
BSAO24371	BSAO24372	BSAO24373
BSAO24374	BSAO24375	BSAO24376
BSAO24377	BSAO24378	BSAO24379
BSAO24380	BSAO24381	BSAO24382
BSAO24383	BSAO24384	BSAO24385
BSAO24386	BSAO24387	BSAO24388
BSAO24389		
BSAO24390		
BSAO24391		

21. Other cash inflows

- 21.1. Derivatives cash inflows
- 21.2. Contractual inflows from CLF securities maturing <= 30 days that are in excess of the available CLF amount
- 21.3. Contractual inflows from other securities maturing <= 30 days
- 21.4. Other contractual cash inflows
- 21.5. Amount of committed home office support

BSAO24392		BSAO24393
BSAO24394	BSAO24395	BSAO24396
BSAO24397	BSAO24398	BSAO24399
BSAO24400	BSAO24401	BSAO24402
BSAO24403	BSAO24404	BSAO24405
BSAO24406		BSAO24408

22. Cash inflows due to collateral swaps

[BSAO24409](#)

23. Total cash inflows

- 23.1. AUD
- 23.2. NZD
- 23.3. USD
- 23.4. GBP
- 23.5. EUR
- 23.6. JPY
- 23.7. RMB
- 23.8. All other currencies

BSAO24410	BSAO24411
BSAO24412	BSAO24413
BSAO24414	BSAO24415
BSAO24416	BSAO24417
BSAO24418	BSAO24419
BSAO24420	BSAO24421
BSAO24422	BSAO24423
BSAO25661	BSAO25662
BSAO24424	BSAO24425

Section D: cash outflows minus cash inflows by currency

24. Cash outflows minus cash inflows

- 24.1. AUD
- 24.2. NZD
- 24.3. USD
- 24.4. GBP
- 24.5. EUR
- 24.6. JPY
- 24.7. RMB
- 24.8. All other currencies

Amount (1)	Weighted amount (3)
BSAO24426	BSAO24427
BSAO24428	BSAO24429
BSAO24430	BSAO24431
BSAO24432	BSAO24433
BSAO24434	BSAO24435
BSAO24436	BSAO24437
BSAO24438	BSAO24439
BSAO25663	BSAO25664
BSAO24440	BSAO24441

Section E: calculation of the LCR

25. Total HQLA

26. RBNZ eligible securities plus ALA

27. Total cash outflows

28. Total cash inflows after applying the inflow cap

29. Net cash outflows

[BSAO24442](#)

[BSAO24443](#)

[BSL20743](#)

[BSAO24444](#)

[BSL20744](#)

30. LCR	BSAO24445
31. Minimum LCR per liquidity management strategy	BSAO24446
32. Lowest LCR during reporting period	BSAO24447
33. Highest LCR during reporting period	BSAO25665
34. Mean LCR during reporting period	BSAO25666
35. LCR for significant currencies	

Currency (1)	LCR (2)	Highest LCR (3)	Lowest LCR (4)	Mean LCR (5)
BSAO25667	BSAO25668	BSAO25669	BSAO25670	BSAO25671
Currency list				

The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Cash Outflows - Unsecured wholesale funding - Network of cooperative banks - Weighted amount	BSL20582
Cash Outflows - Retail deposits - Less stable deposits with higher run-off in offshore jurisdictions - Weighted amount	BSL20480
Liquid assets - HQLA2 - Weighted amount	BSAO24284
Liquid assets - HQLA2 - Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight - Weighted amount	BSAO24287
Liquid assets - HQLA2 - Securities issued or guaranteed by PSEs or MDBs with 20 per cent risk weight - Weighted amount	BSAO24290
Liquid assets - HQLA2 - Non-financial corporate securities (with ECAI rating of at least a Credit Rating Grade 1) - Weighted amount	BSAO24293
Liquid assets - HQLA2 - Covered bonds, not self-issued (with ECAI rating of at least a Credit Rating Grade 1) - Weighted amount	BSAO24296

ARF_210_1B: Liquidity Coverage Ratio - AUD only

Effective date: 15 August 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place
Reporting Consolidation	
Level 1 / Level 2 / Domestic books	

Proposed non-confidentiality

Section A: liquid assets

1. HQLA1

- 1.1. Notes and coin
- 1.2. Central bank balances
 - 1.2.1. Held with the RBA
 - 1.2.2. Held with foreign central banks
- 1.3. Securities with zero per cent risk weight
 - 1.3.1. Australian Government
 - 1.3.2. Australian State Government or Territory Central Borrowing Authorities
 - 1.3.3. Issued by foreign sovereigns
 - 1.3.4. Guaranteed by the Australian Government
 - 1.3.5. Guaranteed by foreign sovereigns
 - 1.3.6. Issued or guaranteed by central banks
 - 1.3.7. Issued or guaranteed by PSEs
 - 1.3.8. Issued or guaranteed by BIS, IMF, ECB and EC or MDBs
- 1.4. Sovereign/central bank debt securities where the sovereign has a non-zero per cent risk weight
- 1.5. Adjusted amount of HQLA1 stock
 - 1.5.1. Adjustment due to secured lending/borrowing transactions
 - 1.5.2. Adjustment due to collateral swaps

Market value/amount (1)	Weight (2)	Weighted amount (3)
BSAO24236		BSAO24237
BSAO24238	BSAO24239	BSAO24240

BSAO24241	BSAO24242	BSAO24243
BSAO24245	BSAO24246	BSAO24247

BSAO24248	BSAO24249	BSAO24250
BSAO24251	BSAO24252	BSAO24253
BSAO24254	BSAO24255	BSAO24256
BSAO24257	BSAO24258	BSAO24259
BSAO24260	BSAO24261	BSAO24262
BSAO24263	BSAO24264	BSAO24265
BSAO24266	BSAO24267	BSAO24268
BSAO24269	BSAO24270	BSAO24271
BSAO24449	BSAO24450	BSAO24451
BSAO24278	BSAO24279	BSAO24280
BSAO24281		
BSAO24282		

2. HQLA2A

- 2.1. Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight
- 2.2. Securities issued or guaranteed by PSEs or MDBs with 20 per cent risk weight
- 2.3. Non-financial corporate securities (Credit Rating Grade 1)
- 2.4. Covered bonds, not self-issued (Credit Rating Grade 1)
- 2.5. Adjusted amount of HQLA2A stock
 - 2.5.1. Adjustment due to secured lending/borrowing transactions
 - 2.5.2. Adjustment due to collateral swaps

BSAO25566		BSAO25567
BSAO25568	BSAO25569	BSAO25570
BSAO25571	BSAO25572	BSAO25573
BSAO25574	BSAO25575	BSAO25576
BSAO25577	BSAO25578	BSAO25579
BSAO25580	BSAO25581	BSAO25582
BSAO25583		
BSAO25584		

3. HQLA2B

- 3.1. Residential mortgage-backed securities (Credit Rating Grade 1)
- 3.2. Non-financial corporate securities (Credit Rating Grade 3)
- 3.3. Non-financial common equity shares
- 3.4. Adjusted amount of RMBS HQLA2B stock
 - 3.4.1. Adjustment due to secured lending/borrowing transactions
 - 3.4.2. Adjustment due to collateral swaps
- 3.5. Adjusted amount of non-RMBS HQLA2B stock
 - 3.5.1. Adjustment due to secured lending/borrowing transactions
 - 3.5.2. Adjustment due to collateral swaps
- 3.6. Adjusted amount of HQLA2B (RMBS and non-RMBS) stock

BSAO25585		BSAO25586
BSAO25587	BSAO25588	BSAO25589
BSAO25590	BSAO25591	BSAO25592
BSAO25593	BSAO25594	BSAO25595
BSAO25596	BSAO25597	BSAO25598
BSAO25599		
BSAO25600		
BSAO25601	BSAO25602	BSAO25603
BSAO25604		
BSAO25605		
BSAO25606		BSAO25608

4. Total HQLA

[BSAO24303](#)

- 4.1. Adjustment to stock of HQLA due to the 15 per cent cap on HQLA2B
- 4.2. Adjustment to stock of HQLA due to the 40 per cent cap on HQLA2
- 4.3. Adjustment to the amount of HQLA for the inclusion of other liquid assets as approved by APRA

[BSAO25609](#)

[BSAO25610](#)

[BSAO24304](#)

5. RBNZ eligible securities

[BSAO24305](#)

6. Alternative Liquid Assets (ALA)

[BSAO24306](#)

- 6.1. Market value of total eligible assets securing the CLF less applicable RBA margin
 - 6.1.1. Securities issued by supranationals and foreign government
 - 6.1.2. Securities with Australian Government or foreign sovereign government guarantee
 - 6.1.3. ADI issued securities
 - 6.1.4. Asset backed securities
 - 6.1.5. Other private securities
 - 6.1.6. Self-securitised assets
- 6.2. Available amount of the CLF for the LCR calculation
 - 6.2.1. Approved size of the CLF
 - 6.2.2. Adjustment due to secured funding/lending transactions
 - 6.2.3. Adjustment due to collateral swaps
- 6.3. Amount of eligible CLF assets that can be included in numerator of the reporting ADI's LCR calculation
- 6.4. Of the amount reported in item 6.1, the amount of CLF securities maturing <= 30 days where the securities are not due to be returned under maturing secured lending transactions
- 6.5. Amount available as ALA in offshore jurisdictions

[BSAO24307](#)

[BSAO24308](#)

[BSAO24309](#)

[BSAO24310](#)

[BSAO24311](#)

[BSAO24312](#)

[BSAO24313](#)

[BSAO24314](#)

[BSAO24315](#)

[BSAO24316](#)

[BSAO24448](#)

[BSAO24317](#)

[BSAO24318](#)

[BSAO24319](#)

7. Total HQLA plus RBNZ eligible securities plus ALA

[BSAO24321](#)

Section B: cash outflows

8. Retail deposits

- 8.1. Stable deposits
- 8.2. Stable deposits eligible for 3 per cent run-off rate
- 8.3. Less stable deposits which are covered by FCS or government deposit insurance scheme
- 8.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme
- 8.5. Less stable deposits with higher run-off rate
- 8.6. Called notice period deposits with 30 days or less to maturity

Amount (1)	Weight (2)	Weighted amount (3)
BSL20458		BSL20459
BSL20460	BSL20461	BSL20462
BSL20463	BSL20464	BSL20465
BSL20466	BSL20467	BSL20468
BSL20469	BSL20470	BSL20471
BSL20472	BSL20473	BSL20474
BSL20475	BSL20476	BSL20477

9. Unsecured wholesale funding

- 9.1. SME
 - 9.1.1. Stable deposits
 - 9.1.2. Stable deposits eligible for 3 per cent run-off rate
 - 9.1.3. Less stable deposits which are covered by FCS or government deposit insurance scheme
 - 9.1.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme
 - 9.1.5. Less stable deposits with higher run-off
 - 9.1.6. Called notice period deposits with 30 days or less to maturity
- 9.2. Non-financial corporate
 - 9.2.1. of which: Intra-group
 - 9.2.2. Operational deposit amounts fully covered by deposit insurance
 - 9.2.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
 - 9.2.4. Operational deposit amounts not fully covered by deposit insurance
 - 9.2.5. Non-operational deposits where the entire deposit is fully covered by deposit insurance
 - 9.2.6. Non-operational deposits where the entire deposit is not fully covered by deposit insurance
 - 9.2.7. Called notice period deposits with 30 days or less to maturity
- 9.3. Sovereign, central bank, PSE and MDB
 - 9.3.1. Operational deposit amounts fully covered by deposit insurance
 - 9.3.2. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate

BSL20481		BSL20482
BSL20483		BSL20484
BSL20485	BSL20486	BSL20487
BSL20488	BSL20489	BSL20490
BSL20491	BSL20492	BSL20493
BSL20494	BSL20495	BSL20496
BSL20497	BSL20498	BSL20499
BSL20500	BSL20501	BSL20502
BSL20506		BSL20507
BSL20526		
BSL20508	BSL20509	BSL20510
BSL20511	BSL20512	BSL20513
BSL20514	BSL20515	BSL20516
BSL20517	BSL20518	BSL20519
BSL20520	BSL20521	BSL20522
BSL20523	BSL20524	BSL20525
BSL20527		BSL20528
BSL20529	BSL20530	BSL20531
BSL20532	BSL20533	BSL20534

- 9.3.3. Operational deposit amounts not fully covered by deposit insurance
- 9.3.4. Non-operational deposits where the entire deposit is fully covered by deposit insurance
- 9.3.5. Non-operational deposits where the entire deposit is not fully covered by deposit insurance
- 9.3.6. Called notice period deposits with 30 days or less to maturity
- 9.3.7. Additional balances required to be installed in central bank reserves
- 9.4. ADI/Bank
- 9.4.1. *of which:* Intra-group
- 9.4.2. Operational deposit amounts fully covered by deposit insurance
- 9.4.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.4.4. Operational deposit amounts not fully covered by deposit insurance
- 9.4.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity
- 9.5. Other financial institutions and other legal entities
- 9.5.1. *of which:* Intra-group
- 9.5.2. Operational deposit amounts fully covered by deposit insurance
- 9.5.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate
- 9.5.4. Operational deposit amounts not fully covered by deposit insurance
- 9.5.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity

BSL20535	BSL20536	BSL20537
BSL20538	BSL20539	BSL20540
BSL20541	BSL20542	BSL20543
BSL20544	BSL20545	BSL20546
BSL20547	BSL20548	BSL20549
BSL20550		BSL20551
BSL20564		
BSL20552	BSL20553	BSL20554
BSL20555	BSL20556	BSL20557
BSL20558	BSL20559	BSL20560
BSL20561	BSL20562	BSL20563
BSL20565		BSL20566
BSL20579		
BSL20567	BSL20568	BSL20569
BSL20570	BSL20571	BSL20572
BSL20573	BSL20574	BSL20575
BSL20576	BSL20577	BSL20578

10. Unsecured debt securities issued

- 10.1. Domestic
- 10.2. Offshore

BSL20583		BSL20584
BSL20585	BSL20586	BSL20587
BSL20588	BSL20589	BSL20590

11. Secured funding

- 11.1. Amount received in transactions secured by HQLA1 with any counterparty
- 11.1.1. *of which:* transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.1
- 11.1.2. Market value of HQLA1 collateral extended for transactions reported under 11.1.1
- 11.2. Amount received in transactions secured by HQLA2A with any counterparty
- 11.2.1. *of which:* transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.2
- 11.2.2. Market value of HQLA2A collateral extended for transactions reported under 11.2.1
- 11.3. Amount received in transactions secured by RMBS HQLA2B with any counterparty
- 11.3.1. *of which:* transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.3
- 11.3.2. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.3.1
- 11.4. Amount received in transactions secured by non-RMBS HQLA2B with any counterparty
- 11.4.1. *of which:* transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.4
- 11.4.2. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.4.1
- 11.5. Amount received in transactions secured by eligible CLF securities with any counterparty where the ADI has capacity within the CLF
- 11.5.1. Market value less RBA margin of CLF securities collateral extended for transactions reported under 11.5
- 11.6. Amount received in transactions secured by other assets, ineligible CLF securities and eligible CLF securities where CLF capacity has been reached
- 11.6.1. Where the counterparties are domestic sovereigns, MDBs or domestic PSEs with a risk weight of 20 per cent or lower
- 11.6.2. All other counterparties
- 11.7. Amount received in transactions secured by all assets with central banks in offshore jurisdictions
- 11.7.1. *of which:* transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7
- 11.7.2. Market value of HQLA1 collateral extended for transactions reported under 11.7.1
- 11.7.3. *of which:* transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

BSL20591		BSL20592
BSL20593	BSL20594	BSL20595
BSL20596		
BSL20597		
BSL21921	BSL21922	BSL21923
BSL21924		
BSL21925		
BSL21926	BSL21927	BSL21928
BSL21929		
BSL21930		
BSL21931	BSL21932	BSL21933
BSL21934		
BSL21935		
BSL20603	BSL20604	BSL20605
BSL20606		

BSL20607	BSL20608	BSL20609
BSL20610	BSL20611	BSL20612
BSL20613	BSL20614	BSL20615
BSL20616		
BSL20617		
BSL21936		

- 11.7.4. Market value of HQLA2A collateral extended for transactions reported under 11.7.3
- 11.7.5. *of which:* transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7
- 11.7.6. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.7.5
- 11.7.7. *of which:* transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7
- 11.7.8. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.7.7

BSL21937
BSL21938
BSL21939
BSL21940
BSL21941

12. ABCP, ABS, covered bonds and other structured financing instruments/facilities

- 12.1. Maturing secured funding transactions issued by the ADI itself
- 12.2. Loss of funding due to refinancing of maturing debt, maturing facilities, embedded options and other potential loss of funding

BSL20620		BSL20621
BSL20622	BSL20623	BSL20624
BSL20625	BSL20626	BSL20627

13. Increased liquidity needs related to derivatives and other transactions

- 13.1. Derivatives cash outflow
- 13.2. Due to a downgrade of 3 notches in the ADI's long-term credit rating
- 13.3. Excess non-segregated collateral held by the ADI that could contractually be called at any time by the counterparty
- 13.4. Contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted
- 13.5. Contracts that allow collateral substitution to non-HQLA without the ADI's consent
- 13.6. Collateral outflows due to market valuation changes on derivative transactions and other transactions
- 13.7. Valuation changes on posted non-HQLA1 collateral securing derivatives and other transactions

BSL20628		BSL20629
BSL20630	BSL20631	BSL20632
BSL20633	BSL20634	BSL20635
BSL20636	BSL20637	BSL20638
BSL20639	BSL20640	BSL20641
BSL20642	BSL20643	BSL20644
BSL20645	BSL20646	BSL20647
BSL20648	BSL20649	BSL20650

14. Committed facilities

- 14.1. Retail customer
- 14.1.1. Committed credit/liquidity facilities
- 14.2. SME
- 14.2.1. Committed credit/liquidity facilities
- 14.3. Non-financial corporate
- 14.3.1. Committed credit facilities
- 14.3.2. Committed liquidity facilities
- 14.4. Sovereign, central bank, PSE and MDB
- 14.4.1. Committed credit facilities
- 14.4.2. Committed liquidity facilities
- 14.5. ADIs/Banks subject to prudential supervision
- 14.5.1. Committed credit/liquidity facilities
- 14.6. Other financial institutions
- 14.6.1. Committed credit facilities
- 14.6.2. Committed liquidity facilities
- 14.7. Other legal entities
- 14.7.1. Committed credit/liquidity facilities

BSL20651		BSL20652
BSL20653	BSL20654	BSL20655
BSL20656	BSL20657	BSL20658
BSL20659	BSL20660	BSL20661
BSL20662	BSL20663	BSL20664
BSL20665	BSL20666	BSL20667
BSL20668	BSL20669	BSL20670
BSL20671	BSL20672	BSL20673
BSL20674	BSL20675	BSL20676
BSL20677	BSL20678	BSL20679
BSL20680	BSL20681	BSL20682

15. Other contractual obligations to extend funds

- 15.1. Financial institution
- 15.2. Retail customer
- 15.3. SME
- 15.4. Non-financial corporate
- 15.5. Other entities
- 15.6. Total outflows from retail, SME, non-financial corporate and other entities
- 15.7. Total roll-over of inflows from all counterparties except from financial institutions
- 15.8. Total excess other contractual obligations outflows (excluding financial institutions) after roll-over of inflows

BSL20683		BSL20684
BSL20685	BSL20686	BSL20687
BSL20688		
BSL20689		
BSL20690		
BSL20691		
BSL20692		
BSL20693		
BSL20694	BSL20695	BSL20696

16. Other contingent funding obligations

- 16.1. Uncommitted credit and liquidity facilities
- 16.2. Trade finance related obligations
- 16.3. Guarantees and letters of credit other than trade finance related obligations
- 16.4. Buyback of the ADI's own short-term debt securities issued in the Australian domestic market

BSL20697		BSL20698
BSL20699	BSL20700	BSL20701
BSL20702	BSL20703	BSL20704
BSL20705	BSL20706	BSL20707
BSL20708	BSL20709	BSL20710

- 16.5. Buyback of the ADI's own long-term debt securities issued in the Australian domestic market
- 16.6. Buyback of debt securities issued through an affiliated dealer or market maker
- 16.7. Obligations related to structured products and managed funds
- 16.8. Other non-contractual obligations
- 16.9. Other contractual cash outflows

BSL20711	BSL20712	BSL20713
BSL20714	BSL20715	BSL20716
BSL20717	BSL20718	BSL20719
BSL20720	BSL20721	BSL20722
BSL20723	BSL20724	BSL20725

17. Cash outflows due to collateral swaps

BSL20726

18. Total cash outflows

- 18.1. *of which*: cash outflows due to intra-group entities

BSL20729	BSL20730
BSL20745	BSL20746

Section C: cash inflows

19. Secured lending

- 19.1. Reverse repo and other secured lending where collateral is not re-hypothecated
 - 19.1.1. amount extended in transactions secured by HQLA1
 - 19.1.1.1. *of which*: transactions involving eligible HQLA1
 - 19.1.1.2. market value of received HQLA1 for transactions reported in item 19.1.1.1
 - 19.1.2. amount extended in transactions secured by HQLA2A
 - 19.1.2.1. *of which*: transactions involving eligible HQLA2A
 - 19.1.2.2. market value of received HQLA2A for transactions reported in item 19.1.2.1
 - 19.1.3. amount extended in transactions secured by RMBS HQLA2B
 - 19.1.3.1. *of which*: transactions involving eligible RMBS HQLA2B
 - 19.1.3.2. market value of received RMBS HQLA2B for transactions reported in item 19.1.3.1
 - 19.1.4. amount extended in transactions secured by non-RMBS HQLA2B
 - 19.1.4.1. *of which*: transactions involving eligible non-RMBS HQLA2B
 - 19.1.4.2. market value of received non-RMBS HQLA2B for transactions reported in item 19.1.4.1
 - 19.1.5. amount extended in transactions secured by eligible CLF securities where the securities received are included in Section A
 - 19.1.5.1. market value less RBA margin of received CLF securities for transactions reported in item 19.1.5
 - 19.1.6. amount extended in transactions secured by RBNZ eligible securities
 - 19.1.7. margin lending backed by other collateral
 - 19.1.8. amount extended in transactions secured by other collateral including ineligible CLF securities
- 19.2. Reverse repo and other secured lending where collateral is re-hypothecated
 - 19.2.1. amount extended in transactions secured by HQLA1
 - 19.2.2. amount extended in transactions secured by HQLA2A
 - 19.2.3. amount extended in transactions secured by RMBS HQLA2B
 - 19.2.4. amount extended in transactions secured by non-RMBS HQLA2B
 - 19.2.5. margin lending backed by non-HQLA1 or non-HQLA2
 - 19.2.6. amount extended in transactions secured by other collateral

Amount (1)	Weight (2)	Weighted amount (3)
BSAO24328		BSAO24329
BSAO24330		BSAO24331
BSAO24332	BSAO24333	BSAO24334
BSAO24335		
BSAO24336		
BSAO25637	BSAO25638	BSAO25639
BSAO25640		
BSAO25641		
BSAO25642	BSAO25643	BSAO25644
BSAO25645		
BSAO25646		
BSAO25647	BSAO25648	BSAO25649
BSAO25650		
BSAO25651		
BSAO24342	BSAO24343	BSAO24344
BSAO24345		
BSAO24346	BSAO24347	BSAO24348
BSAO24349	BSAO24350	BSAO24351
BSAO24352	BSAO24353	BSAO24354
BSAO24355		BSAO24356
BSAO24357	BSAO24358	BSAO24359
BSAO25652	BSAO25653	BSAO25654
BSAO25655	BSAO25656	BSAO25657
BSAO25658	BSAO25659	BSAO25660
BSAO24363	BSAO24364	BSAO24365
BSAO24366	BSAO24367	BSAO24368

20. Other inflows by counterparty

- 20.1. Retail customer
- 20.2. SME
- 20.3. Non-financial corporate
- 20.4. Central bank
- 20.5. Financial institution
- 20.6. Other entities
- 20.7. *of which*: Intra-group (ADI/bank)
- 20.8. *of which*: Intra-group (financial institutions)
- 20.9. *of which*: Intra-group (other entities)

BSAO24369		BSAO24370
BSAO24371	BSAO24372	BSAO24373
BSAO24374	BSAO24375	BSAO24376
BSAO24377	BSAO24378	BSAO24379
BSAO24380	BSAO24381	BSAO24382
BSAO24383	BSAO24384	BSAO24385
BSAO24386	BSAO24387	BSAO24388
BSAO24389		
BSAO24390		
BSAO24391		

21. Other cash inflows

- 21.1. Derivatives cash inflows
- 21.2. Contractual inflows from CLF securities maturing <= 30 days that are in excess of the available CLF amount

BSAO24392		BSAO24393
BSAO24394	BSAO24395	BSAO24396
BSAO24397	BSAO24398	BSAO24399

21.3. Contractual inflows from other securities maturing <= 30 days
21.4. Other contractual cash inflows
21.5. Amount of committed home office support

BSAO24400	BSAO24401	BSAO24402
BSAO24403	BSAO24404	BSAO24405
BSAO24406		BSAO24408

22. Cash inflows due to collateral swaps

[BSAO24409](#)

23. Total cash inflows

23.1. *of which:* cash inflows due from intra-group entities

BSAO24412	BSAO24413
BSAO24452	BSAO24453

Section D: cash outflows minus cash inflows

Amount (1)	Weighted amount (3)
BSAO24428	BSAO24429

24. Cash outflows minus cash inflows

Section E: calculation of the LCR

25. Total HQLA
26. RBNZ eligible securities plus ALA
27. Total cash outflows
28. Total cash inflows after applying the inflow cap
29. Net cash outflows
30. LCR
31. Minimum LCR per liquidity management strategy
32. Lowest LCR during reporting period
33. Highest LCR during reporting period
34. Mean LCR during reporting period

BSAO24442
BSAO24443
BSL20743
BSAO24444
BSL20744
BSAO24445
BSAO24446
BSAO24447
BSAO25665
BSAO25666

ARF_210_2: Minimum Liquidity Holdings Ratio

Effective date: 1 January 2018

Proposed non-confidentiality

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for ADIs other than banks
Reporting Consolidation	
Level 1 / Level 2 / Domestic books	

Section A: calculation of minimum liquidity holdings (MLH)

1. Cash	BSAO16000
1.1. Notes and coin	BSAO11010
1.2. Settlement funds due from clearing houses	BSAO11013
1.3. Settlement funds due from	
1.3.1. RBA	BSAO11015
1.3.2. Major banks	BSAO25550
1.3.3. Other locally incorporated LCR ADIs	BSAO25551
1.3.4. Other locally incorporated ADIs not included above	BSAO25552
1.3.5. Foreign ADIs	BSAO25553
2. Australian Government and semi-government securities	BSAO24222
2.1. Australian Government securities	BSAS15000
2.2. State Government or Territory Central Borrowing Authorities securities	BSAS15001
3. Debt securities with an Australian Government guarantee	BSAO24221
4. Supranationals and foreign governments	BSAO24223
4.1. Debt securities issued by supranationals	BSAS15002
4.2. Debt securities issued by foreign sovereign governments	BSAO24224
4.3. Debt securities guaranteed by foreign sovereign governments	BSAO24225
5. Bank bills, certificates of deposit and debt securities issued by ADIs	BSAO16006
5.1. Bank bills, commercial paper, other non-deposit obligations	BSAO16004
5.2. Negotiable certificates of deposit	BSAO16005
5.3. Debt securities	BSAO24226
6. Deposits held with other ADIs	BSAO24227
6.1. Deposits on a call basis	BSAO16003
6.1.1. Major banks	BSAO25554
6.1.2. Other locally incorporated LCR ADIs	BSAO25555
6.1.3. Other locally incorporated ADIs not included above	BSAO25556
6.1.4. Foreign ADIs	BSAO25557
6.1.5. Other deposits approved by APRA	BSAO25558
6.2. Eligible deposits not on a call basis	BSAO16009
6.2.1. Major banks	BSAO25559
6.2.2. Other locally incorporated LCR ADIs	BSAO25560
6.2.3. Other locally incorporated ADIs not included above	BSAO25561
6.2.4. Foreign ADIs	BSAO25562
6.2.5. Other deposits approved by APRA	BSAO25563
7. Other securities approved by APRA	BSAS15007

8. Total MLH	BSAO16010
8.1. <i>of which</i> : deposits placed with ADIs with a credit rating grade 3 or lower	BSAO24234
8.2. <i>of which</i> : debt securities (including bank bills and CDs) issued by ADIs with a credit rating grade 3 or lower	BSAO24235
9. Placements by other ADIs	BSL15006
9.1. Deposits on a call basis placed with the reporting ADI by other ADIs	BSL15002
9.1.1. Major banks	BSL21038
9.1.2. Other locally incorporated LCR ADIs	BSL21039
9.1.3. Other locally incorporated ADIs not included above	BSL21040
9.1.4. Foreign ADIs	BSL21041
9.2. Deposits not on a call basis placed with the reporting ADI by other ADIs	BSL15005
9.2.1. Major banks	BSL21042
9.2.2. Other locally incorporated LCR ADIs	BSL21043
9.2.3. Other locally incorporated ADIs not included above	BSL21044
9.2.4. Foreign ADIs	BSL21045
10. Placements by other ADIs in excess of MLH deposits of the reporting ADI	BSL15007
11. Total adjusted MLH	BSAO16011
Section B: calculation of the adjusted liability base	
12. Liability base	BSL15009
12.1. Total liabilities	BSL10016
12.2. Liabilities of securitisation SPVs that meet operational requirements for regulatory capital relief under APS 120	BSL20747
12.3. Placements by other ADIs up to the amount of MLH deposits of the reporting ADI	BSL15008
13. Off-balance sheet irrevocable commitments	CS09014
13.1. Trade finance related obligations	CS09007
13.2. Guarantees	CS09001
13.3. Standby letters of credit	CS09003
13.4. Undrawn formal standby facilities	CS09011
13.5. Loans approved but not advanced/funded	CS09000
13.6. Balance available for redraw of term loans	CS09012
13.7. Balance available under overdraft agreements	CS25499
13.8. All other irrevocable commitments	CS09013
14. Adjusted liability base	BSL15010
Section C: calculation of the MLH ratio	
15. MLH ratio	BSAO16012
16. Minimum MLH ratio per liquidity management strategy	BSAO16013
17. Lowest MLH ratio during reporting period	BSAO16014
18. Average MLH ratio during reporting period	BSAO25564
19. Highest MLH ratio during reporting period	BSAO25565

The following attribute codes are sourced from older versions of the form

Description	Attribute Code
Calculation of Minimum Liquidity Holdings (MLH) - Settlement funds due from Banks	BSAO24219
Calculation of Minimum Liquidity Holdings (MLH) - Settlement funds due from Mutual banks	BSAO24220

ARF_220_0_C: Impaired Facilities

Effective date: 1 August 2006

Australian Business Number	Institution Name
<input type="text"/>	<input type="text"/>
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Group Book	

Proposed non-confidentiality

Part 1A: IMPAIRED FACILITIES

	Australia					Overseas				
	Balance outstanding	Specific provisions	Security held	Interest/Income received	Interest/Income forgone	Balance outstanding	Specific provisions	Security held	Interest/Income received	Interest/Income forgone
Non-accrual items with provisions										
(i) No performance	R00900	R00906		R00917	R00929	R00941	R00947		R00958	R00970
(ii) Partial performance	R00901	R00907		R00918	R00930	R00942	R00948		R00959	R00971
(iii) Full performance	R00902	R00908		R00919	R00931	R00943	R00949		R00960	R00972
(iv) Total	R00001	R00909	R00913	R00920	R00932	R00011	R00950	R00954	R00961	R00973
Non-accrual items without provisions										
(i) No performance	R00903			R00921	R00933	R00944			R00962	R00974
(ii) Partial performance	R00904			R00922	R00934	R00945			R00963	R00978
(iii) Full performance	R00905			R00923	R00935	R00946			R00964	R00979
(iv) Total	R00002		R00914	R00924	R00936	R00012		R00955	R00965	R00980
Restructured items with provisions	R00003	R00910	R00915	R00925	R00937	R00013	R00951	R00956	R00966	R00981
Restructured items without provisions	R00004		R00916	R00926	R00938	R00014		R00957	R00967	R00982
Other real estate owned	R00005	R00911		R00927	R00939	R00015	R00952		R00968	R00983
Other assets acquired through security enforcement	R00006	R00912		R00928	R00940	R00016	R00953		R00969	R00984
New impaired facilities	R01047					R01048				

Part 1B: IMPAIRED FACILITIES

	Balance outstanding
Residents	
Households	R12265
<i>of which: Owner-occupied housing</i>	R12266
<i>of which: Investor housing</i>	R12267
<i>of which: Credit cards</i>	R12268
<i>of which: Other personal</i>	R12269
Community service organisations	R12270
Non-financial corporations	R12271
<i>of which: Private trading corporations</i>	R12272
<i>of which: Private unincorporated businesses</i>	R12273
Financial corporations	R12274
<i>of which: ADIs</i>	R12275

<i>of which: Registered financial corporations</i>	R12276
<i>of which: Insurance corporations</i>	R12277
<i>of which: Pension funds</i>	R12278
<i>of which: Other financial institutions</i>	R12279
Other	R12280
Non-residents	R12281
TOTAL	R12282

Part 2A: PAST DUE ITEMS

	Past due amount		Total portfolio size		Provisions	
	Australia	Overseas	Australia	Overseas	Australia	Overseas
Individually managed facilities						
(i) Revolving credit	R00985	R00997				
(ii) Credit cards	R00986	R00998				
(iii) Housing loans	R00987	R00999				
(iv) Term loans	R00988	R01000				
(v) Lease financing	R00989	R01001				
(vi) Other loans	R00990	R01002				
Portfolio managed facilities						
(i) Revolving credit	R00991	R01003	R01015	R01027	R01033	R01039
(ii) Credit cards	R00992	R01004	R01016	R01028	R01034	R01040
(iii) Housing loans	R00993	R01005	R01017	R01029	R01035	R01041
(iv) Term loans	R00994	R01006	R01018	R01030	R01036	R01042
(v) Lease financing	R00995	R01007	R01019	R01031	R01037	R01043
(vi) Other loans	R00996	R01008	R01020	R01032	R01038	R01044
Provisions for portfolio facilities less than 90 days past due					R01045	R01046

Part 2B: PAST DUE ITEMS

	Past due amount
Residents	
Households	R12283
<i>of which: Owner-occupied housing</i>	R12284
<i>of which: Investor housing</i>	R12285
<i>of which: Credit cards</i>	R12286
<i>of which: Other personal</i>	R12287
Community service organisations	R12288
Non-financial corporations	R12289
<i>of which: Private trading corporations</i>	R12290
<i>of which: Private unincorporated businesses</i>	R12291
Financial corporations	R12292
<i>of which: ADIs</i>	R12293
<i>of which: Registered financial corporations</i>	R12294
<i>of which: Insurance corporations</i>	R12295
<i>of which: Pension funds</i>	R12296
<i>of which: Other financial institutions</i>	R12297
Other	R12298
Non-residents	R12299
TOTAL	R12300

ARF_220_0_L: Impaired Facilities

Effective date: 1 August 2006

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Solo Book	

Proposed non-confidentiality

Part 1A: IMPAIRED FACILITIES

	Australia					Overseas				
	Balance outstanding	Specific provisions	Security held	Interest/Income received	Interest/Income forgone	Balance outstanding	Specific provisions	Security held	Interest/Income received	Interest/Income forgone
Non-accrual items with provisions										
(i) No performance	R00900	R00906		R00917	R00929	R00941	R00947		R00958	R00970
(ii) Partial performance	R00901	R00907		R00918	R00930	R00942	R00948		R00959	R00971
(iii) Full performance	R00902	R00908		R00919	R00931	R00943	R00949		R00960	R00972
(iv) Total	R00001	R00909	R00913	R00920	R00932	R00011	R00950	R00954	R00961	R00973
Non-accrual items without provisions										
(i) No performance	R00903			R00921	R00933	R00944			R00962	R00974
(ii) Partial performance	R00904			R00922	R00934	R00945			R00963	R00978
(iii) Full performance	R00905			R00923	R00935	R00946			R00964	R00979
(iv) Total	R00002		R00914	R00924	R00936	R00012		R00955	R00965	R00980
Restructured items with provisions	R00003	R00910	R00915	R00925	R00937	R00013	R00951	R00956	R00966	R00981
Restructured items without provisions	R00004		R00916	R00926	R00938	R00014		R00957	R00967	R00982
Other real estate owned	R00005	R00911		R00927	R00939	R00015	R00952		R00968	R00983
Other assets acquired through security enforcement	R00006	R00912		R00928	R00940	R00016	R00953		R00969	R00984
New impaired facilities	R01047					R01048				

Part 1B: IMPAIRED FACILITIES

	Balance outstanding
Residents	
Households	R12265
<i>of which: Owner-occupied housing</i>	R12266
<i>of which: Investor housing</i>	R12267
<i>of which: Credit cards</i>	R12268
<i>of which: Other personal</i>	R12269
Community service organisations	R12270
Non-financial corporations	R12271
<i>of which: Private trading corporations</i>	R12272
<i>of which: Private unincorporated businesses</i>	R12273
Financial corporations	R12274
<i>of which: ADIs</i>	R12275
<i>of which: Registered financial corporations</i>	R12276

of which: Insurance corporations	R12277
of which: Pension funds	R12278
of which: Other financial institutions	R12279
Other	R12280
Non-residents	R12281
TOTAL	R12282

Part 2A: PAST DUE ITEMS

	Past due amount		Total portfolio size		Provisions	
	Australia	Overseas	Australia	Overseas	Australia	Overseas
Individually managed facilities						
(i) Revolving credit	R00985	R00997				
(ii) Credit cards	R00986	R00998				
(iii) Housing loans	R00987	R00999				
(iv) Term loans	R00988	R01000				
(v) Lease financing	R00989	R01001				
(vi) Other loans	R00990	R01002				
Portfolio managed facilities						
(i) Revolving credit	R00991	R01003	R01015	R01027	R01033	R01039
(ii) Credit cards	R00992	R01004	R01016	R01028	R01034	R01040
(iii) Housing loans	R00993	R01005	R01017	R01029	R01035	R01041
(iv) Term loans	R00994	R01006	R01018	R01030	R01036	R01042
(v) Lease financing	R00995	R01007	R01019	R01031	R01037	R01043
(vi) Other loans	R00996	R01008	R01020	R01032	R01038	R01044
Provisions for portfolio facilities less than 90 days past due					R01045	R01046

Part 2B: PAST DUE ITEMS

	Past due amount
Residents	
Households	R12283
of which: Owner-occupied housing	R12284
of which: Investor housing	R12285
of which: Credit cards	R12286
of which: Other personal	R12287
Community service organisations	R12288
Non-financial corporations	R12289
of which: Private trading corporations	R12290
of which: Private unincorporated businesses	R12291
Financial corporations	R12292
of which: ADIs	R12293
of which: Registered financial corporations	R12294
of which: Insurance corporations	R12295
of which: Pension funds	R12296
of which: Other financial institutions	R12297
Other	R12298
Non-residents	R12299
TOTAL	R12300

ARF_320_0: Statement of Financial Position (Domestic Books)

Effective date : 1 July 2006

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Domestic Books	

Section A: Assets

Proposed non-confidentiality
Non-confidential

1. Cash and Liquid Assets

1.1. Notes and coins	BSAQ11010
1.2. Deposits at call	
1.2.1. Banks	BSAQ10008
1.2.2. Other ADIs	BSAQ10009
1.2.3. Registered financial corporations	BSAQ10010
1.2.4. Other financial institutions	BSAQ11076
1.3. Gold bullion	BSAQ11012
1.4. Due from clearing houses	BSAQ11013
1.5. Securities purchased under agreements to resell	BSAQ11014
1.6. Securities sold not delivered/security settlements	BSAQ17242
1.7. Due from financial institutions	
1.7.1. RBA	BSAQ11077
1.7.2. Banks	BSAQ11078
1.7.3. Other ADIs	BSAQ11079
1.7.4. Registered financial corporations	BSAQ11080
1.7.5. Other financial institutions	BSAQ11017
1.8. Total cash and liquid assets	BSAQ11018
1.8.1. of which: Denominated in foreign currency (AUD equivalent)	BSAQ11081

2. Trading Securities

2.1. Debt securities	BSAS10829
2.2. Equity securities	BSAS10808
2.3. Total trading securities	BSAS10809
2.3.1. of which: Denominated in foreign currency (AUD equivalent)	BSAS10822

3. Investment Securities

3.1. Debt securities	BSAS10823
3.2. Equity securities	
3.2.1. Banks and other ADIs	BSAS10818
3.2.2. Insurance corporations	BSAS10819
3.2.3. Other	BSAS10820
3.3. Total investment securities	BSAS10821
3.3.1. of which: Denominated in foreign currency (AUD equivalent)	BSAS10824

4. Acceptances of Customers

4.1. Total acceptances of customers

4.1.1. of which: Denominated in foreign currency (AUD equivalent)

[BSAO11019](#)

[BSAO11082](#)

5. Loans and Advances

Gross of Provisions			Specific Provision (4)	General Reserve for Credit Losses (5)
AUD (1)	FX (2)	Total (3)		

5.1. Loans to households

5.1.1. Housing

5.1.1.1. Owner-occupied

5.1.1.1.1. of which: Revolving credit secured by residential mortgage

5.1.1.2. Investment

5.1.1.2.1. of which: Revolving credit secured by residential mortgage

5.1.2. Total housing

5.1.3. Revolving credit

5.1.3.1. of which: Revolving credit secured by residential mortgage

5.1.4. Credit cards

5.1.5. Leasing

5.1.6. Other personal term loans

5.1.6.1. of which: Fixed interest rate loans

5.1.6.2. of which: Variable interest rate loans

5.1.7. Total loans to households

BSAO11084	BSAO11085	BSAO11086
BSAO11330	BSAO17243	
BSAO11087	BSAO11088	BSAO11089
BSAO11331	BSAO17244	
BSAO11090	BSAO11091	BSAO11092
BSAO11093	BSAO11094	BSAO11095
BSAO11342	BSAO17245	
BSAO11096	BSAO11097	BSAO11098
BSAO11099	BSAO11100	BSAO11101
BSAO11102	BSAO11103	BSAO11104
BSAO11105	BSAO11106	BSAO11107
BSAO11108	BSAO11109	BSAO11110
BSAO11286	BSAO11114	BSAO11111
		BSAO11112
		BSAO11113

5.2. Loans to community service organisations/non-profit institutions serving households

BSAO11115	BSAO11116	BSAO11117	BSAO11118	BSAO11119
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5.3. Loans to non-financial corporations

5.3.1. Private trading corporations

5.3.2. Private unincorporated businesses

5.3.3. Commonwealth government non-financial corporations

5.3.4. State, territory and local government non-financial corporations

5.3.5. Total loans to non-financial corporations

BSAO11120	BSAO11121	BSAO11122
BSAO11123	BSAO11124	BSAO11125
BSAO11126	BSAO11127	BSAO11128
BSAO11129	BSAO11130	BSAO11131
BSAO11282	BSAO11283	BSAO11132
		BSAO11133
		BSAO11134

5.4. Loans to general government

5.4.1. Commonwealth government

5.4.2. State, territory and local government

5.4.3. Total loans to general government

BSAO11135	BSAO11136	BSAO11137
BSAO11138	BSAO11139	BSAO11140
BSAO11284	BSAO11285	BSAO11141
		BSAO11208

5.5. Loans to financial corporations

5.5.1. RBA

5.5.2. Banks

5.5.3. Other ADIs

5.5.4. Registered financial corporations

5.5.5. Life insurance corporations

5.5.6. Pension funds

5.5.7. Other insurance corporations

5.5.8. Central borrowing authorities

5.5.9. Other financial institutions

5.5.10. Total loans to financial corporations

BSAO11142	BSAO11143	BSAO11144
BSAO11145	BSAO11146	BSAO11147
BSAO11149	BSAO11150	BSAO11151
BSAO11153	BSAO11154	BSAO11155
BSAO11156	BSAO11157	BSAO11158
BSAO11160	BSAO11161	BSAO11162
BSAO11164	BSAO11165	BSAO11166
BSAO11168	BSAO11169	BSAO11170
BSAO11171	BSAO11172	BSAO11173
BSAO11175	BSAO11176	BSAO11177
		BSAO11174
		BSAO11178
		BSAO11179

5.6. Total gross loans and advances

5.6.1. of which: Margin lending

5.6.2. of which: Loans held for sale

5.6.3. of which: Revolving credit

BSAO11180	BSAO11181	BSAO11182	BSAO11183	BSAO11184
BSAO11185	BSAO11186	BSAO11187	BSAO11188	BSAO11189
BSAO11190	BSAO11191	BSAO11192	BSAO11320	BSAO11321
BSAO11193	BSAO11194	BSAO11195	BSAO11196	BSAO11197

5.6.4. of which: Credit cards	BSAO11198	BSAO11199	BSAO11231	BSAO11232	BSAO11233
5.6.5. of which: Housing - fixed rate	BSAO11234	BSAO11235	BSAO11236	BSAO11237	BSAO11238
5.6.6. of which: Housing - variable rate	BSAO11239	BSAO11240	BSAO11241	BSAO11242	BSAO11243
5.6.7. of which: Term loans - fixed rate	BSAO11244	BSAO11245	BSAO11246	BSAO11247	BSAO11248
5.6.8. of which: Term loans - variable rate	BSAO11249	BSAO11250	BSAO11251	BSAO11252	BSAO11253
5.6.9. of which: Lease financing	BSAO11254	BSAO11255	BSAO11256	BSAO11257	BSAO11258
5.6.10. of which: Other loans	BSAO11259	BSAO11260	BSAO11261	BSAO11262	BSAO11263
5.7. Less: Deferred fee income	BSAO17700				
5.8. Loans and advances (net of specific provision, general reserve for credit losses and deferred fee income)	BSAO11264				
5.8.1. of which: Denominated in foreign currency (AUD equivalent)	BSAO11265				
5.9. Intra-group loans and advances					
5.9.1. Total intra-group loans and advances	BSAO17247	BSAO17246	BSAO17248		
5.9.2. Total (net of specific provisions and general reserve for credit losses)	BSAO17249				
6. Other Investments					
6.1. Parent entity	BSAO11266				
6.2. Controlled entities	BSAO11267				
6.3. Associates	BSAO11052				
6.4. Joint ventures	BSAO11053				
6.5. Other	BSAO11054				
6.6. Total other investments	BSAO11055				
7. Fixed Assets					
7.1. Property	BSAO17600				
7.2. Plant and equipment	BSAO17602				
7.3. Less: Accumulated depreciation/impairment- property, plant and equipment	BSAO17462				
7.4. Property, plant and equipment net of accumulated depreciation and impairment	BSAO17463				
7.5. Information technology					
7.5.1. Work in progress (WIP)					
7.5.1.1. Hardware and software application costs	BSAO17464				
7.5.1.2. Development and other on costs	BSAO17465				
7.5.1.3. Total WIP	BSAO17466				
7.5.2. In use					
7.5.2.1. Hardware and software application costs	BSAO17467				
7.5.2.2. Development and other on costs	BSAO17468				
7.5.2.3. Total in use	BSAO17469				
7.5.3. Other information technology	BSAO17470				
7.5.4. Total information technology (WIP plus In use plus Other information technology)	BSAO11057				
7.6. Less: Accumulated depreciation/impairment - Information technology	BSAO17471				
7.7. Total information technology net of accumulated depreciation/impairment	BSAO17472				
7.8. Other	BSAO11058				
7.9. Less: Accumulated depreciation/impairment - Other	BSAO17473				
7.10. Total other net of accumulated depreciation/impairment	BSAO17474				
7.11. Net fixed assets	BSAO11060				
8. Intangible Assets					
8.1. Intangible assets with a finite life	BSAO17603				
8.2. Less: Accumulated amortisation	BSAO17604				
8.3. Net intangible assets with a finite life	BSAO17605				
8.4. Intangible assets with an infinite life	BSAO17606				

8.5. Less: Impairment	BSAQ17607
8.6. Net intangible assets with an infinite life	BSAQ17608
8.7. Goodwill	BSAQ17609
8.8. Less: Impairment	BSAQ17610
8.9. Net goodwill	BSAQ17611
8.10. Net intangible assets	BSAQ11063
9. Other Assets	
9.1. Interest receivable	BSAQ11064
9.2. Capitalised debt raising/funding costs	CS02064
9.3. Capitalised costs associated with establishing/setting up securitisation vehicles/programs	CS02063
9.4. Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAQ17300
9.5. Other capitalised expenses of a general nature	CS02065
9.6. Derivative financial instruments	
9.6.1. Trading book derivatives	BSAQ17612
9.6.2. Banking book derivatives	BSAQ17613
9.7. Amounts receivable from clients - outstanding security settlements	BSAQ11067
9.8. Deferred tax asset	
9.8.1. From tax losses	BSAQ11068
9.8.2. From specific provision and general reserve for credit losses	BSAQ17616
9.8.3. Other	BSAQ11069
9.9. Loan/credit card servicing rights	BSAQ11074
9.10. Defined benefit assets	BSAQ17617
9.11. Non-current assets and disposal groups classified as held for sale	BSAQ17618
9.12. Items in suspense	BSAQ11070
9.13. Other	BSAQ11071
9.14. Total other assets	BSAQ10635
9.14.1. of which: Denominated in foreign currency (AUD equivalent)	BSAQ11270
10. Total assets	BSAQ11072
10.1. of which: Denominated in foreign currency (AUD equivalent)	BSAQ11271
10.2. of which: Deposits, debt securities and loans to controlled entities and associates	
10.2.1. subordinated	BSAQ11272
10.2.2. secured	BSAQ11273
10.2.3. other	BSAQ11274
10.3. of which: Deposits, debt securities and loans to the parent entity	
10.3.1. subordinated	BSAQ11275
10.3.2. secured	BSAQ11276
10.3.3. other	BSAQ11277
11. Memo Items	
11.1. Outstanding principal balance of securitised assets	BSAQ17698
11.1.1. of which: Owner-occupied housing loans	BSAQ17619
11.1.2. of which: Investment housing loans	BSAQ17620
11.1.3. of which: Other personal loans	BSAQ17621
11.1.4. of which: Loans to selected commercial borrowers	BSAQ17622
11.2. Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions)	BSAQ11278
11.2.1. of which: Denominated in foreign currency (AUD equivalent)	BSAQ11279
11.2.2. of which: Loan assets due from non-residents (excluding intra-company transactions)	BSAQ11343
11.3. Australian ADI operations: Total amount due from overseas operations of the ADI	BSAQ11280

11.3.1. of which: Denominated in foreign currency (AUD equivalent)

[BSAQ17250](#)

11.3.2. of which: Loan assets due from overseas operations of the ADI

[BSAQ17251](#)

11.4. Overseas operations: Total assets (excluding intra-company transactions)

[BSAQ11281](#)

12. Total resident and non resident assets

[BSAQ17707](#)

Section B: Liabilities

1. Due to clearing houses

[BSL10900](#)

2. Due to Financial Institutions

2.1. RBA

[BSL10943](#)

2.2. Banks

[BSL10944](#)

2.3. Other ADIs

[BSL10945](#)

2.4. Registered financial corporations

[BSL10030](#)

2.5. Other financial institutions

[BSL10901](#)

2.6. Total due to financial institutions

[BSL10902](#)

2.6.1. of which: Denominated in foreign currency (AUD equivalent)

[BSL10946](#)

3. Acceptances

3.1. Total acceptances

[BSL00750](#)

3.1.1. of which: Denominated in foreign currency (AUD equivalent)

[BSL10947](#)

4. Deposits

4.1. Transaction and non-transaction deposit accounts

AUD					FX (AUD equivalent)
Transaction		Non-transaction		Total	Total
Cheque	Other payment methods	NOW, savings and other accounts	Term deposits		

4.1.1. Non-financial corporations

4.1.1.1. Private trading corporations

[BSL10948](#)

4.1.1.2. Private unincorporated businesses

[BSL10949](#)

[BSL10950](#)

[BSL10951](#)

[BSL10952](#)

[BSL10953](#)

4.1.1.3. Commonwealth government non-financial corporations

[BSL10954](#)

[BSL10955](#)

[BSL10956](#)

[BSL10957](#)

[BSL10958](#)

[BSL10959](#)

4.1.1.4. State, territory and local government non-financial corporations

[BSL10960](#)

[BSL10961](#)

[BSL10962](#)

[BSL10963](#)

[BSL10964](#)

[BSL10965](#)

4.1.1.5. Total non-financial corporations

[BSL10966](#)

[BSL10967](#)

[BSL10968](#)

[BSL10969](#)

[BSL10970](#)

[BSL10971](#)

[BSL10972](#)

[BSL10973](#)

[BSL10974](#)

[BSL10975](#)

[BSL10976](#)

[BSL10977](#)

4.1.2. Financial corporations

4.1.2.1. Banks

[BSL16028](#)

[BSL16032](#)

[BSL16020](#)

[BSL16024](#)

[BSL10978](#)

[BSL10979](#)

4.1.2.2. Other ADIs

[BSL16029](#)

[BSL16033](#)

[BSL16021](#)

[BSL16025](#)

[BSL10980](#)

[BSL10981](#)

4.1.2.3. Registered financial corporations

[BSL16031](#)

[BSL16035](#)

[BSL16023](#)

[BSL16027](#)

[BSL10982](#)

[BSL10983](#)

4.1.2.4. Life insurance corporations

[BSL10984](#)

[BSL10985](#)

[BSL10986](#)

[BSL10987](#)

[BSL10988](#)

[BSL10989](#)

4.1.2.5. Pension funds

[BSL10990](#)

[BSL10991](#)

[BSL10992](#)

[BSL10993](#)

[BSL10994](#)

[BSL10995](#)

4.1.2.6. Other insurance corporations

[BSL10996](#)

[BSL10997](#)

[BSL10998](#)

[BSL10999](#)

[BSL11000](#)

[BSL11001](#)

4.1.2.7. Central borrowing authorities

[BSL16030](#)

[BSL16034](#)

[BSL16022](#)

[BSL16026](#)

[BSL11002](#)

[BSL11003](#)

4.1.2.8. Financial auxiliaries

[BSL11004](#)

[BSL11005](#)

[BSL11006](#)

[BSL11007](#)

[BSL11008](#)

[BSL11009](#)

4.1.2.9. Other financial institutions

[BSL11010](#)

[BSL11011](#)

[BSL11012](#)

[BSL11013](#)

[BSL11014](#)

[BSL11015](#)

4.1.2.10. Total financial corporations

[BSL16047](#)

[BSL16048](#)

[BSL16049](#)

[BSL16050](#)

[BSL11016](#)

[BSL11017](#)

4.1.3. General government

4.1.3.1. Commonwealth government

[BSL16039](#)

[BSL16040](#)

[BSL16041](#)

[BSL16042](#)

[BSL11018](#)

[BSL11019](#)

4.1.3.2. State, territory and local government

[BSL16043](#)

[BSL16044](#)

[BSL16045](#)

[BSL16046](#)

[BSL11020](#)

[BSL11021](#)

4.1.3.3. Total general government

[BSL16051](#)

[BSL16052](#)

[BSL16053](#)

[BSL16054](#)

[BSL11022](#)

[BSL11023](#)

4.1.4. Households

4.1.4.1. Total households	BSL11024	BSL11025	BSL11026	BSL11027	BSL11028	BSL11029
4.1.4.1.1. of which: Retirement savings accounts	BSL11030	BSL11031	BSL11032	BSL11033	BSL11034	BSL11035
4.1.5. Community service organisations/non-profit institutions serving households						
4.1.5.1. Total	BSL11036	BSL11037	BSL11038	BSL11039	BSL11040	BSL11041
4.1.6. Other						
4.1.6.1. Total	BSL11042	BSL11043	BSL11044	BSL11045	BSL11046	BSL11047
4.1.7. Total transaction and non-transaction deposit accounts	BSL11048	BSL11049	BSL11050	BSL11051	BSL11052	BSL11053
4.1.7.1. of which: Non-interest bearing	BSL11054	BSL11055	BSL11056	BSL11057	BSL11058	BSL11059
4.2. Intra-group deposits						
4.2.1. Total	BSL16036					
4.3. Certificates of deposit						
4.3.1. Short-term denominated certificates of deposit	BSL10235					
4.3.2. Long-term denominated certificates of deposit	BSL10245					
4.3.3. Total certificates of deposit	BSL10909					
4.3.3.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11060					
5. Other Borrowings						
5.1. Securities sold under agreements to repurchase	BSL10460					
5.2. Promissory notes/commercial paper	BSL10250					
5.3. Other short-term debt securities	BSL10912					
5.4. Short-term loans from ADIs						
5.4.1. Variable rate	BSL10913					
5.4.2. Fixed rate	BSL10914					
5.5. Short-term loans - Other						
5.5.1. Variable rate	BSL10915					
5.5.2. Fixed rate	BSL10916					
5.6. Total other borrowings	BSL10917					
5.6.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11061					
6. Income Tax Liability						
6.1. Current tax liability	BSL10918					
6.2. Deferred tax liability	BSL10919					
6.3. Total income tax liability	BSL10920					
7. Provisions						
7.1. Dividends	BSL10013					
7.2. Employee entitlements	BSL10014					
7.3. Non-lending losses	BSL10320					
7.4. Restructuring costs	BSL10925					
7.5. Other provisions	BSL10325					
7.6. Total provisions	BSL10330					
8. Bonds, Notes and Long-Term Borrowings						
8.1. Debt securities	BSL10928					
8.2. Loans						
8.2.1. Variable rate	BSL10929					
8.2.2. Fixed rate	BSL10930					
8.3. Total bonds, notes and long-term borrowings	BSL10931					
8.3.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11062					
9. Creditors and Other Liabilities						

9.1. Defined benefit liabilities - current	BSL16401
9.2. Defined benefit liabilities - non current	BSL16402
9.3. Interest payable	BSL10932
9.4. Unearned interest	BSL10933
9.5. Amounts payable to client - outstanding security settlements	BSL10935
9.6. Derivative financial instruments	BSL16400
9.6.1. Trading book derivatives	BSL16403
9.6.2. Banking book derivatives	BSL16404
9.7. Securities purchased not delivered/security settlements	BSL16019
9.8. Liabilities included in disposal groups classified as held for sale	BSL16406
9.9. Share capital repayable on demand	BSL16407
9.10. Items in suspense	BSL10936
9.11. Other	BSL10937
9.12. Total creditors and other liabilities	BSL10938
9.12.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11063

10. Loan Capital and Hybrid Securities

10.1. Loan capital	BSL10939
10.2. Hybrid securities	BSL10940
10.3. Total loan capital and hybrid securities	BSL10941
10.3.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11064

11. Total liabilities

11.1. of which: Denominated in foreign currency (AUD equivalent)	BSL10016
11.2. of which: Deposits, debt securities and loans from controlled entities and associates	BSL11065
11.2.1. subordinated	BSL11066
11.2.2. secured	BSL11067
11.2.3. other	BSL11068
11.3. of which: Deposits, debt securities and loans from the parent entity	
11.3.1. subordinated	BSL11069
11.3.2. secured	BSL11070
11.3.3. other	BSL11071
11.4. of which: Other secured deposits, debt securities and loans	BSL11072

12. Memo items

12.1. Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions)	BSL11074
12.1.1. of which: Denominated in foreign currency (AUD equivalent)	BSL11075
12.1.2. of which: Deposit liabilities due to non-residents (excluding intra-company transactions)	BSL11076
12.2. Australian ADI operations: Total amount due to overseas operations	BSL11077
12.2.1. of which: Denominated in foreign currency (AUD equivalent)	BSL16037
12.2.2. of which: Deposit liabilities due to overseas operations	BSL16038
12.3. Overseas operations: Total liabilities (excluding intra-company transactions)	BSL11078

13. Total resident and non resident liabilities	BSL16412
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Section C: Shareholders' Equity

1. Share Capital

1.1. Ordinary shares	BSE10009
1.2. Preference shares	BSE10010
1.3. Other	BSE10017
1.4. Total share capital	BSE00061

2. Reserves

2.1. General reserve	BSE10006
2.2. Capital profits reserve	BSE10012
2.3. Asset revaluation reserve	
2.3.1. Owner-occupied property	BSE10900
2.3.2. Plant and equipment	BSE10901
2.3.3. Intangibles revaluation surplus	BSE10020
2.3.4. Investment in subsidiaries	BSE10023
2.3.5. Investments in associates/share of associates	BSE10019
2.3.6. Relating to non-current assets or disposal groups held for sale	BSE10902
2.3.7. Other	BSE10021
2.3.8. Total asset revaluation reserve	BSE10022
2.4. Foreign currency translation reserve	BSE10015
2.5. Available for sale reserve	
2.5.1. Marketable securities	BSE10903
2.5.2. Other	BSE10906
2.6. Cash flow hedge reserve	BSE10907
2.7. Share based payments reserve	BSE10908
2.8. Other reserves	BSE10011
2.9. Total reserves	BSE00062
3. Retained profits or accumulated losses at the end of the period	PL10260
4. Total shareholders' equity	BSE00400

ARF_322_0: Statement of Financial Position (C)

Effective date: 1 July 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Whole dollars no decimal place
Reporting Consolidation	
Group Book	

Proposed non-confidentiality

Section A: Assets

1. Cash and Liquid Assets

- 1.1. Notes and coins
- 1.2. Deposits at call
- 1.3. Gold bullion
- 1.4. Due from clearing houses
- 1.5. Securities purchased under agreements to resell
- 1.6. Due from financial institutions
- 1.7. Total cash and liquid assets**

[BSAO11010](#)

[BSAO11011](#)

[BSAO11012](#)

[BSAO11013](#)

[BSAO11014](#)

[BSAO12300](#)

[BSAO11018](#)

2. Securities held for trading

- 2.1. Australian Commonwealth government securities
- 2.2. Other Australian government securities
- 2.3. Foreign government securities
- 2.4. ADI debt securities
- 2.5. Corporate debt paper
- 2.6. Asset backed debt securities
- 2.7. Other debt securities
- 2.8. Equity securities
- 2.9. Total securities held for trading**

[BSAS10800](#)

[BSAS10801](#)

[BSAS12000](#)

[BSAS15627](#)

[BSAS15102](#)

[BSAS15103](#)

[BSAS15104](#)

[BSAS15105](#)

[BSAS10809](#)

3. Securities not held for trading

- 3.1. Australian Commonwealth government securities
- 3.2. Other Australian government securities
- 3.3. Foreign government securities
- 3.4. ADI debt securities
- 3.5. Corporate debt paper
- 3.6. Asset backed debt securities
- 3.7. Other debt securities
- 3.8. ADI equity securities
- 3.9. Insurance corporations equity securities
- 3.10. Other equity securities
- 3.11. Total securities not held for trading**

[BSAS10810](#)

[BSAS10811](#)

[BSAS12002](#)

[BSAS15628](#)

[BSAS15108](#)

[BSAS15109](#)

[BSAS15110](#)

[BSAS15111](#)

[BSAS15112](#)

[BSAS15113](#)

[BSAS10821](#)

4. Other Deposits

- 4.1. ADIs
- 4.2. Other
- 4.3. Total other deposits**

[BSAO11363](#)

[BSAO11360](#)

[BSAO11361](#)

5. Net Acceptances of Customers

[BSAO11019](#)

6. Loans and Advances

- 6.1. Revolving credit facilities
- 6.2. Credit cards

Balance Outstanding	Specific Provision	General Reserve for Credit Losses
(1)	(2)	(3)
BSAO11020	BSAO11021	BSAO11022
BSAO11023	BSAO11024	BSAO11025

6.3. Housing - variable rate	BSAO11026	BSAO11027	BSAO11028
6.4. Housing - fixed rate	BSAO11029	BSAO11030	BSAO11031
6.5. Term loans - variable rate	BSAO11032	BSAO11033	BSAO11034
6.6. Term loans - fixed rate	BSAO11035	BSAO11036	BSAO11037
6.7. Lease financing	BSAO11038	BSAO11039	BSAO11040
6.8. Other loans and advances	BSAO11041	BSAO11042	BSAO11043
6.9. Total loans and advances	BSAO11044	BSAO11045	BSAO11046
6.10. Less: Deferred fee income	BSAO17700		
6.11. Total net loans and advances (net of specific provision, general reserve for credit losses and deferred fee income)			BSAO11264
6.11.1. of which: Loans to associates/joint ventures			BSAO11048
6.11.2. of which: Loans held at fair value			BSAO11049
7. Investments relating to Life Insurance Business			
7.1. Total investments relating to life insurance business			BSAO11050
7.1.1. of which: Excess of net market values of the investment in life insurance subsidiaries over recognised net assets of subsidiary			BSAO11051
8. Other Investments			
8.1. Investment in parent entity (where not part of consolidated group)			BSAO17000
8.2. Investment in associates			BSAO11052
8.3. Interest in joint ventures			BSAO11053
8.4. Equity investments in former SSPs			BSAO11000
8.5. Other			BSAO11054
8.6. Total other investments			BSAO11055
9. Fixed Assets			
9.1. Property			BSAO17600
9.2. Plant and equipment			BSAO17602
9.3. Less: Accumulated depreciation/impairment- Property, plant and equipment			BSAO17462
9.4. Property, plant and equipment net of accumulated depreciation/impairment			BSAO17463
9.5. Information technology			
9.5.1. Work in progress (WIP)			
9.5.1.1. Hardware and software application costs			BSAO17464
9.5.1.2. Development and other on costs			BSAO17465
9.5.1.3. Total WIP			BSAO17466
9.5.2. In use			
9.5.2.1. Hardware and software application costs			BSAO17467
9.5.2.2. Development and other on costs			BSAO17468
9.5.2.3. Total in use			BSAO17469
9.5.3. Other information technology			BSAO17470
9.5.4. Total information technology (WIP plus In use plus Other information technology)			BSAO11057
9.6. Less: Accumulated depreciation/impairment - Information technology			BSAO17471
9.7. Total information technology net of accumulated depreciation/impairment			BSAO17472
9.8. Other			BSAO11058
9.9. Less: Accumulated depreciation			BSAO17473
9.10. Total other net of accumulated depreciation/impairment			BSAO17474
9.11. Net fixed assets			BSAO11060
10. Intangible Assets			
10.1. Intangible assets with a finite life			BSAO17603
10.2. Less: Accumulated amortisation			BSAO17604
10.3. Net Intangible assets with a finite life			BSAO17605
10.4. Intangible assets with an infinite life			BSAO17606
10.5. Less: Impairment			BSAO17607
10.6. Net intangible assets with an infinite life			BSAO17608
10.7. Goodwill			BSAO17609
10.8. Less: Impairment			BSAO17610
10.9. Net goodwill			BSAO17611
10.10. Net intangible assets			BSAO11063
11. Other Assets			

11.1. Interest receivable	BSAO11064
11.2. General insurance premiums and other receivables	BSAO11065
11.3. Deferred acquisition costs - general insurance policies	BSAO11287
11.4. Capitalised debt raising/funding costs	CS02064
11.5. Capitalised costs associated with establishing/setting up securitisation vehicles/programs	CS02063
11.6. Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAO17300
11.7. Other capitalised expenses of a general nature	CS02065
11.8. Derivative financial instruments	
11.8.1. Trading book derivatives	BSAO17612
11.8.2. Banking book derivatives	BSAO17613
11.9. Amounts receivable from clients - outstanding security settlements	BSAO11067
11.10. Deferred tax assets	
11.10.1. From tax losses	BSAO11068
11.10.2. From specific provision and general reserve for credit losses	BSAO17616
11.10.3. Other	BSAO11069
11.11. Loan/credit card servicing rights	BSAO11074
11.12. Defined benefit assets	BSAO17617
11.13. Non-current assets and disposal groups classified as held for sale	BSAO17618
11.14. Items in suspense	BSAO11070
11.15. Other	BSAO11071
11.16. Total other assets	BSAO10635
12. Total Assets	BSAO11072
12.1. of which: Due from associated entities/joint ventures	BSAO11073

Section B: Liabilities

1. Due to Clearing Houses	BSL10900
2. Due to Financial Institutions	
2.1. Total due to financial institutions	BSL10902
3. Acceptances	BSL00750
4. Deposits	
4.1. Call/on demand	BSL10903
4.2. Term deposits	BSL10906
4.3. Certificates of deposit	BSL10909
4.4. Other	BSL10910
4.5. Total deposits	BSL10911
5. Other Borrowings	
5.1. Securities sold under agreements to repurchase	BSL10460
5.2. Promissory notes/commercial paper	BSL10250
5.3. Short-term loans	
5.3.1. Variable	BSL13000
5.3.2. Fixed	BSL13001
5.4. Total other borrowings	BSL10917
6. Income Tax Liability	
6.1. Current tax liability	BSL10918
6.2. Deferred tax liability	BSL10919
6.3. Total income tax liability	BSL10920
7. Provisions	
7.1. Dividends	BSL10013
7.2. Employee entitlements	BSL10014
7.3. Non-lending losses	BSL10320
7.4. Mortgage insurance claims and unearned premiums	BSL10923
7.5. Restructuring costs	BSL10925
7.6. Other provisions	BSL10325
7.7. Total provisions	BSL10330

8. General Insurance Outstanding Claims and Unearned Premium Liability	BSL11083
9. Life Insurance Policy Liabilities	BSL10926
10. Unvested Policy Holder Benefits	BSL10927
11. Bonds, Notes and Long-term Borrowings	
11.1. Debt securities	BSL10928
11.2. Loans	
11.2.1. Variable rate	BSL10929
11.2.2. Fixed rate	BSL10930
11.3. Total bonds, notes and long-term borrowings	BSL10931
12. Creditors and Other Liabilities	
12.1. Defined benefit liability - current	BSL16401
12.2. Defined benefit liability - non current	BSL16402
12.3. Interest payable	BSL10932
12.4. Unearned interest	BSL10933
12.5. Amounts payable to clients - outstanding security settlements	BSL10935
12.6. Derivative financial instruments	BSL16400
12.6.1. Trading book derivatives	BSL16403
12.6.2. Banking book derivatives	BSL16404
12.7. Items in suspense	BSL10936
12.8. Due to merchants	BSL16080
12.9. Liabilities included in disposal groups classified as held for sale	BSL16406
12.10. Share capital repayable on demand	BSL16407
12.11. Other	BSL10937
12.12. Total creditors and other liabilities	BSL10938
13. Loan Capital and Hybrid Securities	
13.1. Members withdrawable shares	BSL14004
13.2. Loan capital	BSL10939
13.3. Hybrid securities	BSL10940
13.4. Total loan capital and hybrid securities	BSL10941
14. Total Liabilities	BSL10016
14.1. of which: Due to associated entities/joint ventures	BSL10942
15. Net Assets	BSAO11075

Section C: Shareholders' Equity

1. Share Capital	
1.1. Ordinary shares	BSE10009
1.2. Preference shares	BSE10010
1.3. Other	BSE10017
1.4. Total share capital	BSE00061
2. Reserves	
2.1. General reserve	BSE10006
2.2. Capital profits reserve	BSE10012
2.3. Asset revaluation reserve	
2.3.1. Owner-occupied property	BSE10900
2.3.2. Plant and equipment	BSE10901
2.3.3. Investment in associates/share of associates	BSE10019
2.3.4. Intangibles revaluation surplus	BSE10020
2.3.5. Relating to non-current assets or disposal groups held for sale	BSE10902
2.3.6. Other	BSE10021
2.3.7. Total asset revaluation reserve	BSE10022
2.4. Foreign currency translation reserve	BSE10015
2.5. Fair value through OCI Reserve	
2.5.1. Marketable securities	BSE10903
2.5.2. Other	BSE10906

- 2.6. Cash flow hedge reserve
- 2.7. Share based payments reserve
- 2.8. Other reserves
- 2.9. Total reserves**

BSE10907
BSE10908
BSE10011
BSE00062

3. Retained Profits

PL10260

4. Shareholders' Equity attributable to Shareholders of the Company

BSE10016

5. Minority Interests

BSE10008

6. Total Shareholders' Equity

BSE00400

ARF_323_0: Statement of Financial Position (L)

Effective date: 1 July 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Whole dollars no decimal place
Reporting Consolidation	
Solo Book	

Section A: Assets

Proposed non-confidentiality

1. Cash and Liquid Assets

- 1.1. Notes and coins
- 1.2. Deposits at call
 - 1.2.1. ADIs
 - 1.2.2. Registered financial corporations
 - 1.2.3. Other financial institutions
- 1.3. Gold bullion
- 1.4. Due from clearing houses
- 1.5. Securities purchased under agreements to resell
- 1.6. Due from Financial Institutions
 - 1.6.1. RBA or central banks
 - 1.6.2. ADIs
 - 1.6.3. Registered financial corporations
 - 1.6.4. Other financial institutions
- 1.7. Total cash and liquid assets**

[BSAO11010](#)

[BSAO25613](#)

[BSAO10010](#)

[BSAO11076](#)

[BSAO11012](#)

[BSAO11013](#)

[BSAO11014](#)

[BSAO11015](#)

[BSAO25607](#)

[BSAO11080](#)

[BSAO11017](#)

[BSAO11018](#)

2. Securities held for trading

- 2.1. Australian Commonwealth government securities
- 2.2. Other Australian government securities
- 2.3. ADI debt securities
- 2.4. Corporate paper
- 2.5. Asset backed debt securities
- 2.6. Other debt securities
- 2.7. Equity securities
- 2.8. Total securities held for trading**

[BSAS10800](#)

[BSAS10801](#)

[BSAS15627](#)

[BSAS10804](#)

[BSAS10806](#)

[BSAS10807](#)

[BSAS10808](#)

[BSAS10809](#)

3. Securities not held for trading

- 3.1. Australian Commonwealth government securities
- 3.2. Other Australian government securities
- 3.3. ADI debt securities
- 3.4. Corporate paper
- 3.5. Asset backed debt securities
- 3.6. Other debt securities
- 3.7. ADI equity securities
- 3.8. Insurance corporations equity securities
- 3.9. Other equity securities
- 3.10. Total securities not held for trading**

[BSAS10810](#)

[BSAS10811](#)

[BSAS15628](#)

[BSAS10814](#)

[BSAS10816](#)

[BSAS10817](#)

[BSAS10818](#)

[BSAS10819](#)

[BSAS10820](#)

[BSAS10821](#)

4. Other Deposits

- 4.1. ADIs
- 4.2. Other
- 4.3. Total other deposits**

[BSAO11363](#)

[BSAO11360](#)

[BSAO11361](#)

5. Acceptances of customers

[BSAO11019](#)

6. Loans and Advances

Balance Outstanding	Specific Provision	General Reserve for Credit Losses
(1)	(2)	(3)

6.1. Loans to Households

6.1.1. Housing Loans

6.1.1.1. Owner-occupied

6.1.1.1.1. of which: Revolving credit secured by residential mortgage

6.1.1.2. Investment

6.1.1.2.1. of which: Revolving credit secured by residential mortgage

6.1.1.3. Total housing

6.1.1.3.1. of which: Fixed interest rate loans

6.1.1.3.2. of which: Variable interest rate loans

6.1.2. Revolving credit

6.1.2.1. of which: Revolving credit secured by residential mortgage

6.1.3. Credit cards

6.1.4. Leasing

6.1.5. Other personal term loans

6.1.5.1. of which: Fixed interest rate loans

6.1.5.2. of which: Variable interest rate loans

6.1.6. Total loans to households

BSAO11084	BSAO11085	BSAO11086
BSAO11330		
BSAO11087	BSAO11088	BSAO11089
BSAO11331		
BSAO11090	BSAO11091	BSAO11092
BSAO11029	BSAO11030	BSAO11031
BSAO11026	BSAO11027	BSAO11028
BSAO11093	BSAO11094	BSAO11095
BSAO11342		
BSAO11096	BSAO11097	BSAO11098
BSAO11099	BSAO11100	BSAO11101
BSAO11102	BSAO11103	BSAO11104
BSAO11105	BSAO11106	BSAO11107
BSAO11108	BSAO11109	BSAO11110
BSAO11111	BSAO11112	BSAO11113

6.2. Commercial Lending

6.2.1. Private and public trading corporations

6.2.2. Private unincorporated businesses and CSOs

6.2.3. ADIs and other financial institutions

6.2.4. Government

6.2.5. Total commercial lending

6.2.5.1. of which: Revolving credit

6.2.5.2. of which: Credit cards

6.2.5.3. of which: Term loans - fixed rate

6.2.5.4. of which: Term loans - variable rate

6.2.5.5. of which: Leasing

6.2.5.6. of which: Other loans

BSAO11292	BSAO11293	BSAO11294
BSAO11295	BSAO11296	BSAO11297
BSAO11325	BSAO11326	BSAO11327
BSAO11328	BSAO11329	
BSAO11298	BSAO11299	BSAO11300
BSAO11301	BSAO11302	BSAO11303
BSAO11304	BSAO11305	BSAO11306
BSAO11307	BSAO11308	BSAO11309
BSAO11310	BSAO11311	BSAO11312
BSAO11313	BSAO11314	BSAO11315
BSAO11316	BSAO11317	BSAO11318

6.3. Total gross loans and advances

6.3.1. of which: Margin Lending

6.3.2. of which: Loans held at fair value

BSAO11182	BSAO11183	BSAO11184
BSAO11187	BSAO11188	BSAO11189
BSAO11192		

6.4. Less: Deferred fee income

BSAO17700

6.5. Loans and advances (net of specific provision, general reserve for credit losses and deferred fee income)

BSAO11264

7. Other Investments

7.1. Parent entity

7.2. Controlled entities

7.3. Associates

7.4. Equity investments in former SSPs

7.5. Joint ventures

7.6. Other

7.7. Total other investments

BSAO11266
BSAO11267
BSAO11052
BSAO11000
BSAO11053
BSAO11054
BSAO11055

8. Fixed Assets

8.1. Property

8.2. Plant and equipment

8.3. Less: Accumulated depreciation/impairment - Property, plant and equipment

8.4. Property, plant and equipment net of accumulated depreciation/impairment

8.5. Information technology

8.5.1. Work in progress (WIP)

8.5.1.1. Hardware and software application costs

8.5.1.2. Development and other on costs

8.5.1.3. Total WIP

BSAO17600
BSAO17602
BSAO17462
BSAO17463

BSAO17464
BSAO17465
BSAO17466

8.5.2. In use	
8.5.2.1. Hardware and software application costs	BSAO17467
8.5.2.2. Development and other on costs	BSAO17468
8.5.2.3. Total in use	BSAO17469
8.5.3. Other information technology	BSAO17470
8.5.4. Total information technology (WIP plus In use plus Other information technology)	BSAO11057
8.6. Less: Accumulated depreciation/impairment - Information technology	BSAO17471
8.7. Total information technology net of accumulated depreciation/impairment	BSAO17472
8.8. Other	BSAO11058
8.9. Less: Accumulated depreciation/impairment - Other	BSAO17473
8.10. Total other net of accumulated depreciation/impairment	BSAO17474
8.11. Net fixed assets	BSAO11060
9. Intangible Assets	
9.1. Intangible assets with a finite life	BSAO17603
9.2. Less: Accumulated amortisation	BSAO17604
9.3. Net intangible assets with a finite life	BSAO17605
9.4. Intangible assets with an infinite life	BSAO17606
9.5. Less: Impairment	BSAO17607
9.6. Net intangible assets with an infinite life	BSAO17608
9.7. Goodwill	BSAO17609
9.8. Less: Impairment	BSAO17610
9.9. Net goodwill	BSAO17611
9.10. Net intangible assets	BSAO11063
10. Other Assets	
10.1. Interest receivable	BSAO11064
10.2. Capitalised debt raising/funding costs	CS02064
10.3. Capitalised costs associated with establishing/setting up securitisation vehicles/programs	CS02063
10.4. Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers	BSAO17300
10.5. Other capitalised expenses of a general nature	CS02065
10.6. Derivative financial instruments	
10.6.1. Trading book derivatives	BSAO17612
10.6.2. Banking book derivatives	BSAO17613
10.7. Deferred tax asset	
10.7.1. From tax losses	BSAO11068
10.7.2. From specific provision and general reserve for credit losses	BSAO17616
10.7.3. Other	BSAO11069
10.8. Loan/credit card servicing rights	BSAO11074
10.9. Defined benefit assets	BSAO17617
10.10. Non-current assets and disposal groups classified as held for sale	BSAO17618
10.11. Items in suspense	BSAO11070
10.12. Other	BSAO11071
10.13. Total other assets	BSAO10635
11. Total assets	BSAO11072
11.1. of which: Deposits, Debt Securities and Loans to Controlled Entities and Associates	
11.1.1. Subordinated	BSAO11272
11.1.2. Secured	BSAO11273
11.1.3. Other	BSAO11274
11.2. of which: Deposits, Debt Securities and Loans to the Parent Entity	
11.2.1. Subordinated	BSAO11275
11.2.2. Secured	BSAO11276
11.2.3. Other	BSAO11277
12. Memo Items	
12.1. Outstanding principal balance of securitised assets	BSAO17698
12.1.1. of which: Owner-occupied housing loans	BSAO17619
12.1.2. of which: Investment housing loans	BSAO17620
12.1.3. of which: Other personal loans	BSAO17621
12.1.4. of which: Loans to selected commercial borrowers	BSAO17622

12.2. Credit card chargebacks paid to card issuers during the reporting period

[BSAO17255](#)

Section B: Liabilities

1. Due to clearing houses

[BSL10900](#)

2. Due to Financial Institutions

2.1. RBA or central banks

[BSL10017](#)

2.2. ADIs

[BSL22757](#)

2.3. Registered financial corporations

[BSL10030](#)

2.4. Other financial institutions

[BSL10901](#)

2.5. Total due to financial institutions

[BSL10902](#)

3. Acceptances

[BSL00750](#)

4. Deposits

4.1. Call/On Demand

4.1.1. Transaction

4.1.1.1. Households/retail

[BSL11079](#)

4.1.1.2. Other

[BSL11080](#)

4.1.2. Non-Transaction

4.1.2.1. Households/retail

[BSL11081](#)

4.1.2.2. Other

[BSL11082](#)

4.2. Term Deposits

4.2.1. Households/retail

[BSL10907](#)

4.2.2. Other

[BSL10908](#)

4.3. Certificates of deposit

[BSL10909](#)

4.4. Retirement saving accounts

[BSL16070](#)

4.5. Other

[BSL10910](#)

4.6. Total deposits

[BSL10911](#)

5. Other Borrowings

5.1. Securities sold under agreements to repurchase

[BSL10460](#)

5.2. Promissory notes/commercial paper

[BSL10250](#)

5.3. Other short-term debt securities

[BSL10912](#)

5.4. Short-Term Loans from ADIs

5.4.1. Variable rate

[BSL10913](#)

5.4.2. Fixed rate

[BSL10914](#)

5.5. Short-Term Loans: Other

5.5.1. Variable rate

[BSL10915](#)

5.5.2. Fixed rate

[BSL10916](#)

5.6. Total other borrowings

[BSL10917](#)

6. Income Tax Liability

6.1. Current tax liability

[BSL10918](#)

6.2. Deferred tax liability

[BSL10919](#)

6.3. Total income tax liability

[BSL10920](#)

7. Provisions

7.1. Dividends

[BSL10013](#)

7.2. Employee entitlements

[BSL10014](#)

7.3. Non-lending losses

[BSL10320](#)

7.4. Restructuring costs

[BSL10925](#)

7.5. Other provisions

[BSL10325](#)

7.6. Total provisions

[BSL10330](#)

8. Bonds, Notes and Long-Term Borrowings

8.1. Debt securities

[BSL10928](#)

8.2. Loans

8.2.1. Variable rate

[BSL10929](#)

8.2.2. Fixed rate

[BSL10930](#)

8.3. Total bonds, notes and long-term borrowings

[BSL10931](#)

9. Creditors and Other Liabilities

- 9.1. Defined benefit liabilities - current
- 9.2. Defined benefit liabilities - non current
- 9.3. Interest payable
- 9.4. Unearned interest
- 9.5. Derivative financial Instruments
 - 9.5.1. Trading book derivatives
 - 9.5.2. Banking book derivatives
- 9.6. Items in suspense
- 9.7. Due to merchants
- 9.8. Liabilities included in disposal groups classified as held for sale
- 9.9. Share capital repayable on demand
- 9.10. Other
- 9.11. Total creditors and other liabilities**

BSL16401
BSL16402
BSL10932
BSL10933
BSL16400
BSL16403
BSL16404
BSL10936
BSL16071
BSL16406
BSL16407
BSL10937
BSL10938

10. Loan Capital and Hybrid Securities

- 10.1. Members withdrawable shares
- 10.2. Loan capital
- 10.3. Hybrid securities
- 10.4. Total loan capital and hybrid securities**

BSL14004
BSL10939
BSL10940
BSL10941

11. Total liabilities

- 11.1. of which: Deposits, Debt Securities and Loans from Controlled Entities and Associates*
 - 11.1.1. Subordinated*
 - 11.1.2. Secured*
 - 11.1.3. Other*
- 11.2. of which: Deposits, Debt Securities and Loans from the Parent Entity*
 - 11.2.1. Subordinated*
 - 11.2.2. Secured*
 - 11.2.3. Other*
- 11.3. of which: Other secured deposits, debt securities and loans*

BSL10016
BSL11066
BSL11067
BSL11068
BSL11069
BSL11070
BSL11071
BSL11072

12. Net assets

BSAO11075

Section C: Shareholders' Equity

1. Share Capital

- 1.1. Ordinary shares
- 1.2. Preference shares
- 1.3. Other
- 1.4. Total share capital**

BSE10009
BSE10010
BSE10017
BSE00061

2. Reserves

- 2.1. General reserves
- 2.2. Capital profits reserve
- 2.3. Asset Revaluation Reserve
 - 2.3.1. Owner-occupied property
 - 2.3.2. Plant and equipment
 - 2.3.3. Intangibles revaluation surplus
 - 2.3.4. Investment in subsidiaries
 - 2.3.5. Investments in associates/share of associates
 - 2.3.6. Relating to non-current assets or disposal groups held for sale
 - 2.3.7. Other
 - 2.3.8. Total asset revaluation reserve
- 2.4. Foreign currency translation reserve
- 2.5. Fair value through OCI reserve
 - 2.5.1. Marketable securities
 - 2.5.2. Other
- 2.6. Cash flow hedge reserve
- 2.7. Share based payments reserve
- 2.8. Other reserves
- 2.9. Total reserves**

BSE10006
BSE10012
BSE10900
BSE10901
BSE10020
BSE10023
BSE10019
BSE10902
BSE10021
BSE10022
BSE10015
BSE10903
BSE10906
BSE10907
BSE10908
BSE10011
BSE00062

3. Retained profits or accumulated losses at the end of the period

[PL10260](#)

4. Total shareholders' equity

[BSE00400](#)

ARF_330_0_C: Statement of Financial Performance (C)

Effective date: 1 January 2008

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Group Book	

Section A

Proposed non-confidentiality

1. Interest income	PL00337
2. Interest expense	PL00381
3. Net interest income	PL10220
4. Other operating income	PL10080
5. Total operating income from continuing operations	PL10290
6. Charge for bad and doubtful debts	PL10084
7. Total operating income from continuing operations after charge for bad and doubtful debts	PL10225
8. Total operating expenses from continuing operations	PL10291
9. Negative goodwill immediately recognised in profit or loss	PL13424
10. Share of net profits (losses) of associates and joint ventures accounted for using the equity method	PL10292
11. Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	PL13425
12. Profit (loss) before tax and minority interest from continuing operations	PL10293
13. Income tax expense (benefit) from continuing operations	PL10124
14. Profit (loss) after tax and before minority interest from continuing operations	PL10240
15. Profit or loss after tax from discontinued operations	PL13426
16. Total profit or loss after tax and discontinued operations and before minority interest	PL13427
17. Net profit (loss) after income tax attributable to minority interest	PL10302
18. Net profit (loss) after income tax attributable to members of the company	PL10297

Section B

1. Retained profits at the beginning of the financial year	PL01136
2. Adjustments to retained profits due to change in accounting policies / standards	PL10298
3. Reduction in retained profits on share buy back	PL10299
4. Aggregate of amounts transferred from reserves	PL10130
5. Total available for appropriation	PL00348
6. Dividends expected, declared or paid	PL10131
7. Aggregate of amounts transferred to reserves	PL10132
8. Retained profits at the end of the reporting period	PL10260

ARF_330_0_L: Statement of Financial Performance (L)

Effective date: 1 January 2008

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Solo Book	

Section A

Proposed non-confidentiality

1. Interest income
2. Interest expense
- 3. Net interest income**
4. Other operating income
- 5. Total operating income from continuing operations**
6. Charge for bad and doubtful debts
- 7. Total operating income from continuing operations after charge for bad and doubtful debts**
8. Total operating expenses from continuing operations
9. Negative goodwill immediately recognised in profit or loss
10. Share of net profits (losses) of associates and joint ventures accounted for using the equity method
11. Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations
- 12. Profit (loss) before tax from continuing operations**
13. Income tax expense (benefit) from continuing operations
- 14. Profit (loss) after tax from continuing operations**
- 15. Profit or loss after tax from discontinued operations**
- 16. Net profit (loss) after income tax attributable to members of the company**

PL00337
PL00381
PL10220
PL10080
PL10290
PL10084
PL10225
PL10291
PL13424
PL10292
PL13425
PL10293
PL10124
PL10240
PL13426
PL10297

Section B

1. Retained profits at the beginning of the financial year
2. Adjustments to retained profits due to change in accounting policies / standards
3. Reduction in retained profits on share buy back
4. Aggregate of amounts transferred from reserves
- 5. Total available for appropriation**
6. Dividends expected, declared or paid
7. Aggregate of amounts transferred to reserves
- 8. Retained profits at the end of the reporting period**

PL01136
PL10298
PL10299
PL10130
PL00348
PL10131
PL10132
PL10260

ARF_330_1_C: Interest Income and Interest Expense (C)

Effective date: 1 September 2003

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Group Book	Proposed non-confidentiality

	Interest	Average balance
Interest income		
Cash and liquid assets	PL02500	PL02517
Trading securities		
Total	PL02501	PL02518
Investment securities		
Physical	PL02502	PL02519
Other deposits (applicable for non-bank ADIs only)	PL13090	PL13091
Derivatives - banking book		
Hedging	PL02503	
Loans and advances		
Credit cards	PL02504	PL02520
Overdrafts	PL02505	PL02521
Housing loans	PL02506	PL02522
Term loans	PL02507	PL02523
Lease financing	PL02508	PL02524
Other	PL02509	PL02525
Investment/loans to parent entity	PL02510	PL02526
Investment/loans to associates/joint ventures	PL02512	PL02528
Other investments	PL02513	PL02529
Other interest earning assets	PL02514	PL02530
Total interest income and average interest earning assets including intragroup	PL02515	PL02531
Less intragroup eliminations	PL02580	PL02581
Total interest income and average interest earning assets	PL02516	PL02532
Interest expense		
Deposits	PL02549	PL02560
Other borrowings	PL02550	PL02561
Derivatives - banking book	PL02551	
Bonds, notes and long-term borrowings	PL02552	PL02562
Loan capital	PL02553	PL02563
Loans from parent entity	PL02554	PL02564
Loan from associates/joint ventures	PL02556	PL02566
Other interest bearing liabilities	PL02557	PL02567
Total interest expense and average interest bearing liabilities including intragroup	PL02558	PL02568
Less intragroup eliminations	PL02583	PL02584
Total interest expense and average interest bearing liabilities	PL02559	PL02569

ARF_330_1_L: Interest Income and Interest Expense (L)

Effective date: 1 September 2003

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Solo Book	Proposed non-confidentiality

	Interest	Average balance
Interest income		
Cash and liquid assets	PL02500	PL02517
Trading securities		
Total	PL02501	PL02518
Investment securities		
Physical	PL02502	PL02519
Other deposits (applicable for non-bank ADIs only)	PL13090	PL13091
Derivatives - banking book		
Hedging	PL02503	
Loans and advances		
Credit cards	PL02504	PL02520
Overdrafts	PL02505	PL02521
Housing loans	PL02506	PL02522
Term loans	PL02507	PL02523
Lease financing	PL02508	PL02524
Other	PL02509	PL02525
Investment/loans to parent entity	PL02510	PL02526
Investment/loans to controlled entities	PL02511	PL02527
Investment/loans to associates/joint ventures	PL02512	PL02528
Other investments	PL02513	PL02529
Other interest earning assets	PL02514	PL02530
Total interest income and average interest earning assets	PL02516	PL02532
Interest expense		
Deposits	PL02549	PL02560
Other borrowings	PL02550	PL02561
Derivatives - banking book	PL02551	
Bonds, notes and long-term borrowings	PL02552	PL02562
Loan capital	PL02553	PL02563
Loans from parent entity	PL02554	PL02564
Loans from controlled entities	PL02555	PL02565
Loan from associates/joint ventures	PL02556	PL02566
Other interest bearing liabilities	PL02557	PL02567
Total interest expense and average interest bearing liabilities	PL02559	PL02569

ARF_330_2_C: Other Operating Income (C)

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Group Book	Proposed non-confidentiality

1. Dividend Revenue	
1.1. Controlled entities	PL02000
1.2. Associates	PL02001
1.3. Other	PL02002
2. Trading Income	
2.1. Trading securities revenue	PL02003
2.2. Unrealised fair value gains and (losses) from trading book derivatives	PL13400
2.3. Net Realised profit/(loss) on sale of trading book securities	
2.3.1. Physical	PL13402
2.3.2. Derivatives	PL13403
2.4. Other	PL02006
3. Unrealised fair value gains and (losses) from banking book derivatives	PL13401
4. Net Realised Profit/(Loss) on Sale of Investment Securities	
4.1. Physical	PL02007
4.2. Derivatives	PL02008
5. Foreign exchange	PL02004
6. Fee and Commission	
6.1. Lending	PL02009
6.2. Transaction/deposit account service fee	PL02010
6.3. Funds management	PL02011
6.4. Broking activities	PL02012
6.5. Underwriting activities	PL02013
6.6. Syndication activities	PL02014
6.7. Corporate advisory activities	PL02015
6.8. Securitisation activities	PL02016
6.9. Other	PL02017
7. Life Insurance	
7.1. Change in excess of market value over net assets of life insurance subsidiary	PL02018
7.2. Income from life insurance business	PL02019
8. Income from General Insurance Business	PL02020
9. Rental Income	PL02021
10. Net Profit/Loss on Sale	
10.1. Investments in controlled entities	PL02023
10.2. Investments in associates/joint ventures	PL02024
10.3. Intangible assets	PL02025
10.4. Other assets (other than trading & investment securities)	PL02026
11. Net Increment/Decrement (or write-down) taken direct to the Profit & Loss from the Revaluation of (other than securities)	
11.1. Plant and equipment	PL13404
11.2. Investment property	PL13405
11.3. Investment in controlled entities	PL02027
11.4. Investment in associates/joint ventures	PL02028
11.5. Intangibles	PL02030
11.6. Other assets	PL02031
12. Other Income	PL02032
13. Total Other Operating Income	PL02033

ARF_330_2_L: Other Operating Income (L)

Effective date: 1 July 2006

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Quarterly

Millions to one decimal place for banks
Whole dollars no decimal place for other ADIs

Reporting Consolidation

Solo Book

Proposed non-confidentiality

1. Dividend Revenue

1.1. Controlled entities

[PL02000](#)

1.2. Associates

[PL02001](#)

1.3. Other

[PL02002](#)

2. Trading Income

2.1. Trading securities revenue

[PL02003](#)

2.2. Unrealised fair value gains and (losses) from trading book derivatives

[PL13400](#)

2.3. Net Realised profit/(loss) on sale of trading book securities

2.3.1. Physical

[PL13402](#)

2.3.2. Derivatives

[PL13403](#)

2.4. Other

[PL02006](#)

3. Unrealised fair value gains and (losses) from banking book derivatives

[PL13401](#)

4. Net Realised Profit/(Loss) on Sale of Investment Securities

4.1. Physical

[PL02007](#)

4.2. Derivatives

[PL02008](#)

5. Foreign exchange

[PL02004](#)

6. Fee and Commission

6.1. Lending

[PL02009](#)

6.2. Transaction/deposit account service fee

[PL02010](#)

6.3. Funds management

[PL02011](#)

6.4. Broking activities

[PL02012](#)

6.5. Underwriting activities

[PL02013](#)

6.6. Syndication activities

[PL02014](#)

6.7. Corporate advisory activities

[PL02015](#)

6.8. Securitisation activities

[PL02016](#)

6.9. Other

[PL02017](#)

7. Life Insurance

7.1. Income from life insurance business

[PL02019](#)

8. Income from General Insurance Business

[PL02020](#)

9. Rental Income

[PL02021](#)

10. Net Profit/Loss on Sale

10.1. Investments in controlled entities

[PL02023](#)

10.2. Investments in associates/joint ventures

[PL02024](#)

10.3. Intangible assets

[PL02025](#)

10.4. Other assets (other than trading & investment securities)

[PL02026](#)

11. Net Increment/Decrement (or write-down) taken direct to the Profit & Loss from the Revaluation of (other than securities)

11.1. Plant and equipment

[PL13404](#)

11.2. Investment property

[PL13405](#)

11.3. Investment in controlled entities

[PL02027](#)

11.4. Investment in associates/joint ventures

[PL02028](#)

11.5. Intangibles

[PL02030](#)

11.6. Other assets

[PL02031](#)

12. Other Income

[PL02032](#)

13. Total Other Operating Income

[PL02033](#)

ARF_330_3: Other Operating Expenses

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Millions to one decimal place for banks Whole dollars no decimal place for other ADIs
Reporting Consolidation	
Solo Book / Group Book	

Section A: Other Operating Expenses

Proposed non-confidentiality

1. Personnel Expenses	
1.1. Share-based payment expenses	PL13418
1.2. Other personnel expenses	PL03000
2. Occupancy and Equipment Expenses	
2.1. Depreciation of:	
2.1.1. Property, plant and equipment	PL03001
2.1.2. Other	PL03002
2.2. Other	PL03003
3. Information Technology Services Expenses	PL03005
4. Other Operating Expenses	
4.1. Amortisation of:	
4.1.1. Intangible assets with a finite life	PL13407
4.1.2. Other assets	PL03008
4.2. Impairment on:	
4.2.1. Plant and equipment	PL13408
4.2.2. Property	PL13409
4.2.3. Investment in controlled entities	PL13411
4.2.4. Investment in associates/joint ventures	PL13412
4.2.5. Goodwill	PL13413
4.2.6. Intangible assets	PL13414
4.2.7. Other assets	PL13415
4.3. Impairment losses on financial assets not measured at fair value through profit or loss	PL13416
4.4. Reversal of impairment losses on financial assets	PL13417
4.5. Non-lending losses, frauds	PL03009
4.6. Fees and commissions	PL03010
4.7. Audit fees	PL03011
4.8. Directors fees	PL03012
4.9. Other expenses	PL03013
5. Total other operating expenses	PL03014

ARF_720_0A: ABS/RBA Statement of Financial Position (Standard)

Effective date: 1 March 2019

Australian Business Number

Institution Name

Reporting Period

Scale Factor

Monthly

Reporting Consolidation

Domestic

Section A: Assets

Proposed non-confidentiality

Non-confidential

1. Total currency and unallocated gold

1.1. Notes and coins

1.2. Unallocated gold

Total	<i>of which: Denominated in FX (AUD equivalent)</i>
(1)	(2)
BSAO27413	BSAO27414
BSAO27415	BSAO27416
BSAO27417	BSAO27418

2. Total funds on deposit at other financial institutions

2.1. Residents

2.1.1. RBA

2.1.2. ADIs

2.1.3. Registered financial corporations

2.1.4. Clearing houses and central counterparties

2.1.5. Other financial institutions

2.2. Non-residents

2.2.1. *of which:* Clearing houses and central counterparties

At call	<i>of which: Denominated in FX (AUD equivalent)</i>	Not at call	<i>of which: Denominated in FX (AUD equivalent)</i>	Total
(1)	(2)	(3)	(4)	(5)
BSAO27419	BSAO27420	BSAO27421	BSAO27422	BSAO27423
BSAO27424	BSAO27425	BSAO27426	BSAO27427	BSAO27428
BSAO27429	BSAO27430	BSAO27431	BSAO27432	BSAO27433
BSAO27434	BSAO27435	BSAO27436	BSAO27437	BSAO27438
BSAO27444	BSAO27445	BSAO27446	BSAO27447	BSAO27448
BSAO27449	BSAO27450	BSAO27451	BSAO27452	BSAO27453
BSAO27454	BSAO27455	BSAO27456	BSAO27457	BSAO27458
BSAO27459	BSAO27460	BSAO27461	BSAO27462	BSAO27463
BSAO27464	BSAO27465	BSAO27466	BSAO27467	BSAO27468

3. Total securities held for trading

3.1. *of which:* Short-sold positions

3.2. *of which:* Securities lent or sold under repurchase agreements

3.3. Debt securities

3.4. Equity securities

Total	<i>of which: Denominated in FX (AUD equivalent)</i>
(1)	(2)
BSAO27469	BSAO27470
BSL22456	BSL22457
BSAO27473	BSAO27474
BSAO27475	BSAO27476
BSAO27477	BSAO27478

4. Total securities not held for trading

4.1. Debt securities

4.2. Equity securities

BSAO27479	BSAO27480
BSAO27481	BSAO27482
BSAO27483	BSAO27484

5. Net acceptances of customers

BSAO27485	BSAO27486
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Total gross of provisions	Individual provisions	Collective provision
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6. Total loans and finance leases

6.1. *of which:* Assets in a covered bond collateral pool

(1)	(2)	(3)
BSAO27487	BSL22024	BSL22025
BSAO27490		

7. Deferred fees and commissions relating to loans and finance leases

7.1. *of which:* Resident households

7.2. *of which:* Resident non-financial businesses

7.3. *of which:* Resident financial institutions

Total (1)
BSL22026
BSL22027
BSL22028
BSL22029

8. Total property, plant and equipment

8.1. Information technology equipment

8.1.1. Work in progress

8.1.1.1. Hardware and software application costs

8.1.1.2. Development and other on-going costs

8.1.2. In use

8.1.2.1. Hardware and software application costs

8.1.2.2. Development and other on-going costs

8.1.3. Other information technology equipment

8.2. Other property, plant and equipment

8.2.1. Property

8.2.2. Plant and equipment other than information technology equipment

Total gross of accumulated depreciation / impairment (1)	Accumulated depreciation / impairment (2)	Total net of accumulated depreciation / impairment (3)
BSAO27495	BSL22030	BSAO27497
BSAO27498		
BSAO27499		
BSAO27500		
BSAO27501		
BSAO27502		
BSAO27503		
BSAO27504		
BSAO27505		
BSAO27506		
BSAO27507		
BSAO27508		

9. Total intangible assets and goodwill

9.1. Intangible assets with a finite life

9.2. Intangible assets with an infinite life

9.3. Goodwill

Total gross of accumulated amortisation / impairment (1)	Accumulated amortisation / impairment (2)	Total net of accumulated amortisation / impairment (3)
BSAO27509	BSL22031	BSAO27511
BSAO27512		
BSAO27513		
BSAO27514		

10. Total other assets

10.1. Interest receivable

10.1.1. Loans and finance leases

10.1.2. Securities and other interest-earning assets

10.2. Capitalised expenses

10.3. Derivative financial instruments

10.3.1. Trading book derivatives

10.3.2. Banking book derivatives

10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements

10.5. Receivables related to securities sold not delivered / outstanding security settlements

10.6. Deferred tax assets

10.7. Loan and finance lease servicing rights

10.8. Defined benefit assets

Total (1)	<i>of which: Denominated in FX (AUD equivalent)</i> (2)
BSAO27515	BSAO27516
BSAO27517	
BSAO27518	
BSAO27519	
BSAO27520	
BSAO27521	
BSAO27522	
BSAO27523	
BSAO27524	
BSAO27525	
BSAO27526	
BSAO27527	
BSAO27528	

- 10.9. Non-current assets and disposal groups classified as held for sale
- 10.10. Items in suspense
- 10.11. Fees and commissions receivable
- 10.11.1. *of which:* Resident households
- 10.11.2. *of which:* Resident non-financial businesses
- 10.11.3. *of which:* Resident financial institutions
- 10.12. Other assets
- 10.12.1. *of which:* Non-financial assets

BSAO27529
BSAO27530
BSAO27531
BSAO27532
BSAO27533
BSAO27534
BSAO27535
BSAO27536

11. Total assets excluding intra-group assets

- 11.1. *of which:* Due from non-residents

BSAO27537	BSAO27538
BSAO27539	BSAO27540

12. Total intra-group assets

- 12.1. *of which:* Due from non-residents

BSAO27541	BSAO27542
BSAO27543	BSAO27544

13. Total assets including intra-group assets

- 13.1. *of which:* Assets that have been securitised
- 13.1.1. Loans and finance leases
- 13.1.2. Other
- 13.1.2.1. *of which:* Assets that have been self-securitised

BSAO27545	BSAO27546
BSAO27547	
BSAO27548	
BSAO27549	
BSAO27550	

Section B: Liabilities

Total
(1)
BSL21944

14. Total deposits

Total	<i>of which: Denominated in FX (AUD equivalent)</i>
(1)	(2)
BSL21945	BSL21946

15. Total acceptances

Short-term	Long-term	Long-term: <i>of which:</i> Matures in 12 months or less
(1)	(2)	(3)
BSL21947	BSL21948	BSL21949
BSL21950	BSL21951	BSL21952
BSL21953	BSL21954	BSL21955
BSL21956	BSL21957	BSL21958
BSL21959	BSL21960	BSL21961
BSL21962	BSL21963	BSL21964
BSL21965	BSL21966	BSL21967
BSL21968	BSL21969	BSL21970
BSL21971	BSL21972	BSL21973
BSL21974	BSL21975	BSL21976
BSL21977	BSL21978	BSL21979
BSL21980	BSL21981	BSL21982

16. Total borrowings

- 16.1. *of which:* Denominated in FX (AUD equivalent)
- 16.2. Debt securities
- 16.3. Loans and finance leases
- 16.3.1. Residents
- 16.3.1.1. ADIs
- 16.3.1.1.1. Fixed interest rate
- 16.3.1.1.2. Variable interest rate
- 16.3.1.2. Other residents
- 16.3.1.2.1. Fixed interest rate
- 16.3.1.2.2. Variable interest rate
- 16.3.2. Non-residents

Total
(1)
BSL21983
BSL21984
BSL21985
BSL21986
BSL21987
BSL21988

17. Total provisions

- 17.1. Dividends
- 17.2. Employee entitlements
- 17.3. Non-lending losses
- 17.4. Restructuring costs
- 17.5. Other provisions

	Total (1)	of which: Denominated in FX (AUD equivalent) (2)
18. Total creditors and other liabilities	BSL21989	BSL21990
18.1. Tax liabilities	BSL21991	
18.2. Defined benefit liabilities - current	BSL21992	
18.3. Defined benefit liabilities - non-current	BSL21993	
18.4. Interest payable	BSL21994	
18.4.1. Interest payable on debt securities	BSL21995	
18.4.2. Interest payable on deposits	BSL21996	
18.4.3. Interest payable on loans and finance leases	BSL21997	
18.4.4. Interest payable on other liabilities	BSL21998	
18.5. Unearned interest	BSL21999	
18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements	BSL22000	
18.7. Payables related to securities purchased not delivered / outstanding security settlements	BSL22001	
18.8. Derivative financial instruments	BSL22002	
18.8.1. Trading book derivatives	BSL22003	
18.8.2. Banking book derivatives	BSL22004	
18.9. Liabilities included in disposal groups classified as held for sale	BSL22005	
18.10. Items in suspense	BSL22006	
18.11. Other	BSL22007	
18.11.1. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident households	BSL22008	
18.11.2. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident non-financial businesses	BSL22009	
18.11.3. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident financial institutions	BSL22010	
18.11.4. of which: Trade credit due to resident non-financial businesses	BSL22011	
18.11.5. of which: Trade credit due to resident financial institutions	BSL22012	
19. Total liabilities excluding intra-group liabilities	BSL22013	BSL22014
19.1. of which: Due to non-residents	BSL22015	BSL22016
20. Total intra-group liabilities	BSL22017	BSL22018
20.1. of which: Liabilities to SPVs representing the value of assets transferred for securitisation	BSL22019	
20.2. of which: Due to non-residents	BSL22020	BSL22021
21. Total liabilities including intra-group liabilities	BSL22022	BSL22023

Section C: Shareholders' Equity

	Total (1)
22. Total share capital	BSE11762
22.1. Ordinary shares	BSE11763
22.2. Preference shares	BSE11764
22.3. Other	BSE11765
23. Total reserves	BSE11766
23.1. General reserve	BSE11767
23.2. Capital profits reserve	BSE11768
23.3. Asset revaluation reserve	BSE11769
23.4. Foreign currency translation reserve	BSE11770
23.5. Cash flow hedge reserve	BSE11771
23.6. Share-based payments reserve	BSE11772

23.7. Other reserves

[BSE11773](#)

24. Retained profits

[BSE11774](#)

25. Total shareholders' equity

[BSE11775](#)

ARF_720_0B: ABS/RBA Statement of Financial Position (Reduced)

Effective date: 1 March 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	
Reporting Consolidation	
Domestic	

Section A: Assets

Proposed
non-
confidentiality
Non-
confidential

1. Total currency and unallocated gold

- 1.1. Notes and coins
- 1.2. Unallocated gold

Total (1)
BSAO27413
BSAO27415
BSAO27417

2. Total funds on deposit at other financial institutions

- 2.1. Residents
 - 2.1.1. RBA
 - 2.1.2. ADIs
 - 2.1.3. Registered financial corporations
 - 2.1.4. Clearing houses and central counterparties
 - 2.1.5. Other financial institutions
- 2.2. Non-residents
 - 2.2.1. *of which*: Clearing houses and central counterparties

At call (1)	Not at call (2)	Total (3)
BSAO27419	BSAO27421	BSAO27423
BSAO27424	BSAO27426	BSAO27428
BSAO27429	BSAO27431	BSAO27433
BSAO27434	BSAO27436	BSAO27438
BSAO27444	BSAO27446	BSAO27448
BSAO27449	BSAO27451	BSAO27453
BSAO27454	BSAO27456	BSAO27458
BSAO27459	BSAO27461	BSAO27463
BSAO27464	BSAO27466	BSAO27468

3. Total debt securities

- 3.1. *of which*: Securities held for trading
- 3.2. *of which*: Securities not held for trading
- 3.3. Australian Government Securities - short-term
- 3.4. Australian Government Securities - long-term
- 3.5. Semi-government securities - short-term
- 3.6. Semi-government securities - long-term
- 3.7. ADI debt securities - short-term
- 3.8. ADI debt securities - long-term
- 3.9. Other financial institution debt securities - short-term
- 3.10. Other financial institution debt securities - long-term
- 3.11. Non-financial corporate debt securities - short-term
- 3.12. Non-financial corporate debt securities - long-term
- 3.13. SPV debt securities
- 3.14. Other debt securities - short term
- 3.15. Other debt securities - long term

Total (1)
BSAO27785
BSAO27475
BSAO27481
BSAO27786
BSAO27787
BSAO27788
BSAO27789
BSAO27790
BSAO27791
BSAO27794
BSAO27795
BSAO27796
BSAO27797
BSAO27798
BSAO27799
BSAO27800

4. Total equity securities

- 4.1. Securities held for trading
- 4.2. Securities not held for trading

BSAO27801
BSAO27477
BSAO27483

5. Net acceptances of customers

BSAO27485

6. Total loans and finance leases

Total gross of provisions (1)	Individual provisions (2)	Collective provision (3)
BSAO27487	BSL22024	BSL22025

7. Deferred fees and commissions relating to loans and finance leases7.1. *of which:* Resident households7.2. *of which:* Resident non-financial businesses7.3. *of which:* Resident financial institutions

Total (1)
BSL22026
BSL22027
BSL22028
BSL22029

8. Total property, plant and equipment

8.1. Information technology equipment

8.1.1. Work in progress

8.1.1.1. Hardware and software application costs

8.1.1.2. Development and other on-going costs

8.1.2. In use

8.1.2.1. Hardware and software application costs

8.1.2.2. Development and other on-going costs

8.1.3. Other information technology equipment

8.2. Other property, plant and equipment

8.2.1. Property

8.2.2. Plant and equipment other than information technology equipment

Total gross of accumulated depreciation / impairment (1)	Accumulated depreciation / impairment (2)	Total net of accumulated depreciation / impairment (3)
BSAO27495	BSL22030	BSAO27497
BSAO27498		
BSAO27499		
BSAO27500		
BSAO27501		
BSAO27502		
BSAO27503		
BSAO27504		
BSAO27505		
BSAO27506		
BSAO27507		
BSAO27508		

9. Total intangible assets and goodwill

9.1. Intangible assets with a finite life

9.2. Intangible assets with an infinite life

9.3. Goodwill

Total gross of accumulated amortisation / impairment (1)	Accumulated amortisation / impairment (2)	Total net of accumulated amortisation / impairment (3)
BSAO27509	BSL22031	BSAO27511
BSAO27512		
BSAO27513		
BSAO27514		

10. Total other assets

10.1. Interest receivable

10.1.1. Loans and finance leases

10.1.2. Securities and other interest-earning assets

10.2. Capitalised expenses

10.3. Derivative financial instruments

10.3.1. Trading book derivatives

10.3.2. Banking book derivatives

10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements

10.5. Receivables related to securities sold not delivered / outstanding security settlements

10.6. Deferred tax assets

10.7. Loan and finance lease servicing rights

10.8. Defined benefit assets

10.9. Non-current assets and disposal groups classified as held for sale

10.10. Items in suspense

10.11. Fees and commissions receivable

10.11.1. *of which* : Resident households10.11.2. *of which:* Resident non-financial businesses10.11.3. *of which:* Resident financial institutions

10.12. Other assets

10.12.1. *of which:* Non-financial assets

Total (1)
BSAO27515
BSAO27517
BSAO27518
BSAO27519
BSAO27520
BSAO27521
BSAO27522
BSAO27523
BSAO27524
BSAO27525
BSAO27526
BSAO27527
BSAO27528
BSAO27529
BSAO27530
BSAO27531
BSAO27532
BSAO27533
BSAO27534
BSAO27535
BSAO27536

11. Total assets excluding intra-group assets[BSAO27537](#)**12. Total intra-group assets**

- 12.1. Parent entity
- 12.2. SPVs
- 12.3. Other

[BSAO27541](#)
[BSAO27802](#)
[BSAO27803](#)
[BSAO27804](#)
13. Total assets including intra-group assets

- 13.1. *of which:* Assets that have been securitised
 - 13.1.1. Loans and finance leases
 - 13.1.2. Other
 - 13.1.2.1. *of which:* Assets that have been self-securitised

[BSAO27545](#)
[BSAO27547](#)
[BSAO27548](#)
[BSAO27549](#)
[BSAO27550](#)
Section B: Liabilities**14. Total deposits**
Total
(1)
[BSL21944](#)**15. Total acceptances**
Total
(1)
[BSL21945](#)**16. Total borrowings**

- 16.1. Debt securities
- 16.2. Loans and finance leases
 - 16.2.1. Residents
 - 16.2.1.1. ADIs
 - 16.2.1.1.1. Fixed interest rate
 - 16.2.1.1.2. Variable interest rate
 - 16.2.1.2. Other residents
 - 16.2.1.2.1. Fixed interest rate
 - 16.2.1.2.2. Variable interest rate
 - 16.2.2. Non-residents
- 16.3. Members' withdrawable shares

Short-term (1)	Long-term (2)	Long-term: <i>of which:</i> Matures in 12 months or less (3)
BSL21947	BSL21948	BSL21949
BSL21953	BSL21954	BSL21955
BSL21956	BSL21957	BSL21958
BSL21959	BSL21960	BSL21961
BSL21962	BSL21963	BSL21964
BSL21965	BSL21966	BSL21967
BSL21968	BSL21969	BSL21970
BSL21971	BSL21972	BSL21973
BSL21974	BSL21975	BSL21976
BSL21977	BSL21978	BSL21979
BSL21980	BSL21981	BSL21982
BSL22337	BSL22338	BSL22339

17. Total provisions

- 17.1. Dividends
- 17.2. Employee entitlements
- 17.3. Non-lending losses
- 17.4. Restructuring costs
- 17.5. Other provisions

Total
(1)
[BSL21983](#)
[BSL21984](#)
[BSL21985](#)
[BSL21986](#)
[BSL21987](#)
[BSL21988](#)
18. Total creditors and other liabilities

- 18.1. Tax liabilities
- 18.2. Defined benefit liabilities - current
- 18.3. Defined benefit liabilities - non-current
- 18.4. Interest payable
 - 18.4.1. Interest payable on debt securities
 - 18.4.2. Interest payable on deposits
 - 18.4.3. Interest payable on loans and finance leases
 - 18.4.4. Interest payable on other liabilities
- 18.5. Unearned interest

Total
(1)
[BSL21989](#)
[BSL21991](#)
[BSL21992](#)
[BSL21993](#)
[BSL21994](#)
[BSL21995](#)
[BSL21996](#)
[BSL21997](#)
[BSL21998](#)
[BSL21999](#)

18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements	BSL22000
18.7. Payables related to securities purchased not delivered / outstanding security settlements	BSL22001
18.8. Derivative financial instruments	BSL22002
18.8.1. Trading book derivatives	BSL22003
18.8.2. Banking book derivatives	BSL22004
18.9. Liabilities included in disposal groups classified as held for sale	BSL22005
18.10. Items in suspense	BSL22006
18.11. Share capital repayable on demand	BSL22726
18.12. Other	BSL22007
18.12.1. <i>of which</i> : Deferred fees and commissions relating to assets other than loans and finance leases received from resident households	BSL22008
18.12.2. <i>of which</i> : Deferred fees and commissions relating to assets other than loans and finance leases received from resident non-financial businesses	BSL22009
18.12.3. <i>of which</i> : Deferred fees and commissions relating to assets other than loans and finance leases received from resident financial institutions	BSL22010
18.12.4. <i>of which</i> : Trade credit due to resident non-financial businesses	BSL22011
18.12.5. <i>of which</i> : Trade credit due to resident financial institutions	BSL22012
19. Total liabilities excluding intra-group liabilities	BSL22013
20. Total intra-group liabilities	BSL22017
20.1. <i>of which</i> : Liabilities to SPVs representing the value of assets transferred for securitisation	BSL22019
21. Total liabilities including intra-group liabilities	BSL22022
Section C: Shareholders' Equity	
	Total (1)
22. Total share capital	BSE11762
22.1. Ordinary shares	BSE11763
22.2. Preference shares	BSE11764
22.3. Other	BSE11765
23. Total reserves	BSE11766
23.1. General reserve	BSE11767
23.2. Capital profits reserve	BSE11768
23.3. Asset revaluation reserve	BSE11769
23.4. Foreign currency translation reserve	BSE11770
23.5. Cash flow hedge reserve	BSE11771
23.6. Share-based payments reserve	BSE11772
23.7. Other reserves	BSE11773
24. Retained profits	BSE11774
25. Total shareholders' equity	BSE11775

ARF_720_1A: ABS/RBA Loans and Finance Leases (Standard)

Effective date: 15 August 2019

Australian Business Number	Institution Name
<input type="text"/>	<input type="text"/>
Reporting Period	Scale Factor
Monthly	<input type="text"/>
Reporting Consolidation	
Domestic	

Proposed non-confidentiality
Non-confidential

1. Gross outstanding loans and finance leases - by counterparty, currency & residual maturity

	Total gross of provisions	Total: of which : Denominated in FX (AUD equivalent)	Total: of which : Maturing in one year or less	Individual provisions	Collective provision
	(1)	(2)	(3)	(4)	(5)
1.1. Total loans and finance leases	BSAO27551	BSAO27552	BSAO27553	BSL22032	BSL22033
1.1.1. Residents	BSAO27554	BSAO27555	BSAO27556	BSL22034	BSL22035
1.1.1.1. Households	BSAO27557	BSAO27558	BSAO27559	BSL22036	BSL22037
1.1.1.1.1. Housing loans	BSAO27560	BSAO27561	BSAO27562	BSL22038	BSL22039
1.1.1.1.1.1. Owner-occupied	BSAO27563	BSAO27564	BSAO27565	BSL22040	
1.1.1.1.1.2. Investment	BSAO27566	BSAO27567	BSAO27568	BSL22041	
1.1.1.1.2. Personal loans and finance leases	BSAO27569	BSAO27570	BSAO27571	BSL22042	BSL22043
1.1.1.1.2.1. Credit cards	BSAO27572	BSAO27573		BSL22044	
1.1.1.1.2.2. Finance leases	BSAO27574	BSAO27575		BSL22045	
1.1.1.1.2.3. Margin loans	BSAO27576	BSAO27577		BSL22046	
1.1.1.1.2.4. Fixed-term loans	BSAO27578	BSAO27579		BSL22047	
1.1.1.1.2.5. Other revolving credit	BSAO27580	BSAO27581		BSL22048	
1.1.1.2. Community service organisations	BSAO27582	BSAO27583	BSAO27584	BSL22049	BSL22050
1.1.1.3. Non-financial businesses	BSAO27585	BSAO27586	BSAO27587	BSL22051	BSL22052
1.1.1.3.1. Private non-financial investment funds	BSAO27588	BSAO27589	BSAO27590	BSL22053	
1.1.1.3.2. Other private non-financial corporations	BSAO27591	BSAO27592	BSAO27593	BSL22054	
1.1.1.3.3. Private unincorporated businesses	BSAO27594	BSAO27595	BSAO27596	BSL22055	
1.1.1.3.4. State, territory and local government non-financial corporations	BSAO27597	BSAO27598	BSAO27599	BSL22056	
1.1.1.3.5. Commonwealth Government non-financial corporations	BSAO27600	BSAO27601	BSAO27602	BSL22057	
1.1.1.4. General government	BSAO27603	BSAO27604	BSAO27605	BSL22058	BSL22059
1.1.1.4.1. State, territory and local general government	BSAO27606	BSAO27607	BSAO27608	BSL22060	
1.1.1.4.2. Commonwealth general government	BSAO27609	BSAO27610	BSAO27611	BSL22061	
1.1.1.5. Financial institutions	BSAO27612	BSAO27613	BSAO27614	BSL22062	BSL22063
1.1.1.5.1. RBA	BSAO27615	BSAO27616	BSAO27617		
1.1.1.5.2. ADIs	BSAO27618	BSAO27619	BSAO27620	BSL22064	
1.1.1.5.3. Registered financial corporations	BSAO27624	BSAO27625	BSAO27626	BSL22066	
1.1.1.5.4. Central borrowing authorities	BSAO27627	BSAO27628	BSAO27629		
1.1.1.5.5. Life insurance corporations	BSAO27630	BSAO27631	BSAO27632	BSL22067	
1.1.1.5.6. Other insurance corporations	BSAO27633	BSAO27634	BSAO27635	BSL22068	
1.1.1.5.7. Self-managed superannuation funds	BSAO27636	BSAO27637	BSAO27638	BSL22069	
1.1.1.5.8. Other superannuation funds	BSAO27639	BSAO27640	BSAO27641	BSL22070	
1.1.1.5.9. Financial auxiliaries	BSAO27642	BSAO27643	BSAO27644	BSL22071	
1.1.1.5.10. Securitised	BSAO27645	BSAO27646	BSAO27647	BSL22072	
1.1.1.5.11. Money-market investment funds	BSAO27648	BSAO27649	BSAO27650	BSL22073	
1.1.1.5.12. Non-money-market financial investment funds	BSAO27651	BSAO27652	BSAO27653	BSL22074	
1.1.1.5.13. Financial institutions n.e.c.	BSAO27654	BSAO27655	BSAO27656	BSL22075	
1.1.2. Non-residents	BSAO27657	BSAO27658	BSAO27659	BSL22076	BSL22077

2. Characteristics of household loans and finance leases

	Owner-occupied housing (1)	Investment housing (2)	Total housing (3)	Personal (4)
2.1. Total loans and finance leases to resident households	BSAO27660	BSAO27661	BSAO27662	BSAO27663
2.1.1. By interest rate				
2.1.1.1. Fixed interest rate	BSAO27664	BSAO27665	BSAO27666	BSAO27667
2.1.1.2. Variable interest rate	BSAO27668	BSAO27669	BSAO27670	BSAO27671
2.1.2. By security type				
2.1.2.1. Secured	BSAO27672	BSAO27673	BSAO27674	BSAO27675
2.1.2.1.1. <i>of which</i> : Secured by residential property	BSAO27676	BSAO27677	BSAO27678	BSAO27679
2.1.2.1.1.1. <i>of which</i> : Revolving credit	BSAO27680	BSAO27681	BSAO27682	BSAO27683
2.1.2.2. Unsecured	BSAO27684	BSAO27685	BSAO27686	BSAO27687
2.1.3. By location				
2.1.3.1. Property located in New South Wales			BSAO27688	
2.1.3.2. Property located in Victoria			BSAO27689	
2.1.3.3. Property located in Queensland			BSAO27690	
2.1.3.4. Property located in South Australia			BSAO27691	
2.1.3.5. Property located in Western Australia			BSAO27692	
2.1.3.6. Property located in Tasmania			BSAO27693	
2.1.3.7. Property located in Northern Territory			BSAO27694	
2.1.3.8. Property located in Australian Capital Territory			BSAO27695	
2.1.3.9. Property located in other Australian territories and overseas			BSAO27696	

3. Characteristics of business loan and finance leases

	Non-financial businesses and community service organisations		Financial institutions	
	Total gross of provisions (1)	Individual provisions (2)	Total gross of provisions (3)	Individual provisions (4)
3.1. Total business loans and finance leases to residents	BSAO27697	BSL22078	BSAO27698	BSL22079
3.1.1. <i>of which</i> : Syndicated loans	BSAO27699	BSL22080	BSAO27700	BSL22081
3.1.1.1. <i>of which</i> : Denominated in FX (AUD equivalent)	BSAO27701		BSAO27702	
3.1.2. <i>of which</i> : Trade finance	BSAO27703	BSL22082		
3.1.3. By product type				
3.1.3.1. Credit cards	BSAO27704	BSL22083	BSAO27705	BSL22084
3.1.3.2. Finance leases	BSAO27706	BSL22085	BSAO27707	BSL22086
3.1.3.3. Margin loans	BSAO27708	BSL22087	BSAO27709	BSL22088
3.1.3.4. Fixed-term loans	BSAO27710	BSL22089	BSAO27711	BSL22090
3.1.3.5. Other revolving credit	BSAO27712	BSL22091	BSAO27713	BSL22092
3.1.4. By security type				
3.1.4.1. Secured	BSAO27714	BSL22093	BSAO27715	BSL22094
3.1.4.1.1. <i>of which</i> : Secured by residential property	BSAO27716	BSL22095	BSAO27717	BSL22096
3.1.4.1.1.1. <i>of which</i> : Private unincorporated businesses	BSAO27718			
3.1.4.2. Unsecured	BSAO27719	BSL22097	BSAO27720	BSL22098

4. Outstanding principal balance of securitised loans and finance leases held on-balance sheet

	Self-securitised (1)	Other securitised (2)
4.1. Outstanding principal balance of securitised loans and finance leases held on-balance sheet	BSAO27721	BSAO27722

4.1.1. Residents	BSAO27723	BSAO27724
4.1.1.1. Households	BSAO27725	BSAO27726
4.1.1.2. Other	BSAO27727	BSAO27728
4.1.2. Non-residents	BSAO27729	BSAO27730

5. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

	Total gross of provisions (1)
5.1. Outstanding principal balance of securitised loans and finance leases held off-balance sheet	BSAO27731
5.1.1. Residents	BSAO27732
5.1.1.1. Households	BSAO27733
5.1.1.1.1. Housing loans	BSAO27734
5.1.1.1.1.1. Owner-occupied	BSAO27735
5.1.1.1.1.1.1. Fixed interest rate	BSAO27736
5.1.1.1.1.1.2. Variable interest rate	BSAO27737
5.1.1.1.1.2. Investment	BSAO27738
5.1.1.1.1.2.1. Fixed interest rate	BSAO27739
5.1.1.1.1.2.2. Variable interest rate	BSAO27740
5.1.1.1.2. Personal loans and finance leases	BSAO27741
5.1.1.2. Community service organisations	BSAO27742
5.1.1.3. Non-financial businesses	BSAO27743
5.1.1.4. General government	BSAO27744
5.1.1.5. Financial institutions	BSAO27745
5.1.2. Non-residents	BSAO27746

6. Loans and finance leases to residents - past due and impaired

	>=30 to <90 days past due (1)	>=90 days past due (2)	Impaired (3)
6.1. Households	BSAO27747	BSAO27748	BSAO27749
6.1.1. Housing loans	BSAO27750	BSAO27751	BSAO27752
6.1.1.1. Owner-occupied	BSAO27753	BSAO27754	BSAO27755
6.1.1.2. Investment	BSAO27756	BSAO27757	BSAO27758
6.1.2. Personal loans and finance leases	BSAO27759	BSAO27760	BSAO27761
6.1.2.1. of which: Credit cards			BSAO27762
6.1.2.2. of which: Secured by residential property	BSAO27763	BSAO27764	BSAO27765
6.2. Non-financial businesses and community service organisations	BSAO27766	BSAO27767	BSAO27768
6.2.1. of which: Credit cards			BSAO27769
6.2.2. of which: Secured by residential property	BSAO27770	BSAO27771	BSAO27772
6.2.3. of which: Commercial property lending	BSAO27773	BSAO27774	BSAO27775
6.2.4. of which: Private non-financial corporations	BSAO27776	BSAO27777	BSAO27778
6.2.5. of which: Private unincorporated businesses	BSAO27779	BSAO27780	BSAO27781
6.3. Financial institutions	BSAO27782	BSAO27783	BSAO27784

ARF_720_1B: ABS/RBA Loans and Finance Leases (Reduced)

Effective date: 15 August 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	
Reporting Consolidation	
Domestic	

1. Gross outstanding loans and finance leases - by counterparty

Proposed non-confidentiality
Non-confidential

	Total gross of provisions (1)	Individual provisions (2)
1.1. Total loans and finance leases	BSAO27551	BSL22032
1.1.1. Residents	BSAO27554	BSL22034
1.1.1.1. Households	BSAO27557	BSL22036
1.1.1.1.1. Housing loans	BSAO27560	BSL22038
1.1.1.1.1.1. Owner-occupied	BSAO27563	BSL22040
1.1.1.1.1.2. Investment	BSAO27566	BSL22041
1.1.1.1.2. Personal loans and finance leases	BSAO27569	BSL22042
1.1.1.1.2.1. Credit cards	BSAO27572	BSL22044
1.1.1.1.2.2. Finance leases	BSAO27574	BSL22045
1.1.1.1.2.3. Margin loans	BSAO27576	BSL22046
1.1.1.1.2.4. Fixed-term loans	BSAO27578	BSL22047
1.1.1.1.2.5. Other revolving credit	BSAO27580	BSL22048
1.1.1.2. Community service organisations	BSAO27582	BSL22049
1.1.1.3. Non-financial businesses	BSAO27585	BSL22051
1.1.1.3.1. Private non-financial investment funds	BSAO27588	BSL22053
1.1.1.3.2. Other private non-financial corporations	BSAO27591	BSL22054
1.1.1.3.3. Private unincorporated businesses	BSAO27594	BSL22055
1.1.1.3.4. State, territory and local government non-financial corporations	BSAO27597	BSL22056
1.1.1.3.5. Commonwealth Government non-financial corporations	BSAO27600	BSL22057
1.1.1.4. General government	BSAO27603	BSL22058
1.1.1.4.1. State, territory and local general government	BSAO27606	BSL22060
1.1.1.4.2. Commonwealth general government	BSAO27609	BSL22061
1.1.1.5. Financial institutions	BSAO27612	BSL22062
1.1.1.5.1. RBA	BSAO27615	
1.1.1.5.2. ADIs	BSAO27618	BSL22064
1.1.1.5.3. Registered financial corporations	BSAO27624	BSL22066
1.1.1.5.4. Central borrowing authorities	BSAO27627	
1.1.1.5.5. Life insurance corporations	BSAO27630	BSL22067
1.1.1.5.6. Other insurance corporations	BSAO27633	BSL22068
1.1.1.5.7. Self-managed superannuation funds	BSAO27636	BSL22069
1.1.1.5.8. Other superannuation funds	BSAO27639	BSL22070
1.1.1.5.9. Financial auxiliaries	BSAO27642	BSL22071
1.1.1.5.10. Securitised	BSAO27645	BSL22072
1.1.1.5.11. Money-market investment funds	BSAO27648	BSL22073
1.1.1.5.12. Non-money-market financial investment funds	BSAO27651	BSL22074
1.1.1.5.13. Financial institutions n.e.c.	BSAO27654	BSL22075
1.1.2. Non-residents	BSAO27657	BSL22076

2. Characteristics of household loans and finance leases

Owner-occupied housing	Investment housing	Total housing	Personal
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	(1)	(2)	(3)	(4)
2.1. Total loans and finance leases to resident households	BSAO27660	BSAO27661	BSAO27662	BSAO27663
2.1.1. By interest rate				
2.1.1.1. Fixed interest rate	BSAO27664	BSAO27665	BSAO27666	BSAO27667
2.1.1.2. Variable interest rate	BSAO27668	BSAO27669	BSAO27670	BSAO27671
2.1.2. By security type				
2.1.2.1. Secured	BSAO27672	BSAO27673	BSAO27674	BSAO27675
2.1.2.1.1. of which: Secured by residential property	BSAO27676	BSAO27677	BSAO27678	BSAO27679
2.1.2.1.1.1. of which: Revolving credit	BSAO27680	BSAO27681	BSAO27682	BSAO27683
2.1.2.2. Unsecured	BSAO27684	BSAO27685	BSAO27686	BSAO27687
2.1.3. By location				
2.1.3.1. Property located in New South Wales				BSAO27688
2.1.3.2. Property located in Victoria				BSAO27689
2.1.3.3. Property located in Queensland				BSAO27690
2.1.3.4. Property located in South Australia				BSAO27691
2.1.3.5. Property located in Western Australia				BSAO27692
2.1.3.6. Property located in Tasmania				BSAO27693
2.1.3.7. Property located in Northern Territory				BSAO27694
2.1.3.8. Property located in Australian Capital Territory				BSAO27695
2.1.3.9. Property located in other Australian territories and overseas				BSAO27696

3. Characteristics of business loans and finance leases

	Total gross of provisions
	(1)
3.1. Total loans and finance leases to resident private and public sector businesses	BSAO27805
3.1.1. of which: Margin loans	BSAO27806

4. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

	Total gross of provisions
	(1)
4.1. Outstanding principal balance of securitised loans and finance leases held off-balance sheet	BSAO27731
4.1.1. Residents	BSAO27732
4.1.1.1. Households	BSAO27733
4.1.1.1.1. Housing loans	BSAO27734
4.1.1.1.1.1. Owner-occupied	BSAO27735
4.1.1.1.1.1.1. Fixed interest rate	BSAO27736
4.1.1.1.1.1.2. Variable interest rate	BSAO27737
4.1.1.1.1.2. Investment	BSAO27738
4.1.1.1.1.2.1. Fixed interest rate	BSAO27739
4.1.1.1.1.2.2. Variable interest rate	BSAO27740
4.1.1.1.2. Personal loans and finance leases	BSAO27741
4.1.1.2. Community service organisations	BSAO27742
4.1.1.3. Non-financial businesses	BSAO27743
4.1.1.4. General government	BSAO27744
4.1.1.5. Financial institutions	BSAO27745
4.1.2. Non-residents	BSAO27746

ARF_720_2A: ABS/RBA Deposits (Standard)

Effective date: 1 March 2019

Reporting Consolidation

Domestic

Proposed
non-
confidentiality
Non-
confidential

1. Total deposits

1.1. Resident deposits

1.1.1. Households

1.1.1.1. *of which:* Housing loan offset accounts

1.1.1.2. *of which:* Retirement savings accounts

1.1.1.3. *of which:* Non-interest-bearing

1.1.2. Community service organisations

1.1.3. Non-financial businesses

1.1.3.1. Private non-financial investment funds

1.1.3.2. Other private non-financial corporations

1.1.3.3. Private unincorporated businesses

1.1.3.4. State, territory and local government non-financial corporations

1.1.3.5. Commonwealth Government non-financial corporations

1.1.4. General government

1.1.4.1. State, territory and local general government

1.1.4.2. Commonwealth general government

1.1.5. Financial institutions

1.1.5.1. RBA

1.1.5.2. ADIs

1.1.5.3. Registered financial corporations

1.1.5.4. Central borrowing authorities

1.1.5.5. Life insurance corporations

1.1.5.6. Other insurance corporations

1.1.5.7. Self-managed superannuation funds

1.1.5.8. Other superannuation funds

1.1.5.9. Financial auxiliaries

1.1.5.9.1. *of which:* Clearing houses and central counterparties

1.1.5.10. Securitisers

1.1.5.11. Money-market investment funds

1.1.5.12. Non-money-market financial investment funds

1.1.5.13. Financial institutions n.e.c.

1.2. Non-resident deposits

1.2.1. *of which:* Clearing houses and central counterparties

Transaction		Non-transaction				Total deposits
Total	<i>of which: Denominat ed in FX (AUD equivalent)</i>	Fixed-term deposits	<i>of which: Denominat ed in FX (AUD equivalent)</i>	Other non- transactio n deposits	<i>of which: Denominat ed in FX (AUD equivalent)</i>	
(1)	(2)	(3)	(4)	(5)	(6)	
BSL22099	BSL22100	BSL22101	BSL22102	BSL22103	BSL22104	BSL22105
BSL22106	BSL22107	BSL22108	BSL22109	BSL22110	BSL22111	BSL22112
BSL22113	BSL22114	BSL22115	BSL22116	BSL22117	BSL22118	BSL22119
BSL22120	BSL22121	BSL22122	BSL22123	BSL22124	BSL22125	BSL22126
BSL22127	BSL22128	BSL22129	BSL22130	BSL22131	BSL22132	BSL22133
BSL22134	BSL22135	BSL22136	BSL22137	BSL22138	BSL22139	BSL22140
BSL22141	BSL22142	BSL22143	BSL22144	BSL22145	BSL22146	BSL22147
BSL22148	BSL22149	BSL22150	BSL22151	BSL22152	BSL22153	BSL22154
BSL22155	BSL22156	BSL22157	BSL22158	BSL22159	BSL22160	BSL22161
BSL22162	BSL22163	BSL22164	BSL22165	BSL22166	BSL22167	BSL22168
BSL22169	BSL22170	BSL22171	BSL22172	BSL22173	BSL22174	BSL22175
BSL22176	BSL22177	BSL22178	BSL22179	BSL22180	BSL22181	BSL22182
BSL22183	BSL22184	BSL22185	BSL22186	BSL22187	BSL22188	BSL22189
BSL22190	BSL22191	BSL22192	BSL22193	BSL22194	BSL22195	BSL22196
BSL22197	BSL22198	BSL22199	BSL22200	BSL22201	BSL22202	BSL22203
BSL22204	BSL22205	BSL22206	BSL22207	BSL22208	BSL22209	BSL22210
BSL22211	BSL22212	BSL22213	BSL22214	BSL22215	BSL22216	BSL22217
BSL22218	BSL22219	BSL22220	BSL22221	BSL22222	BSL22223	BSL22224
BSL22225	BSL22226	BSL22227	BSL22228	BSL22229	BSL22230	BSL22231
BSL22239	BSL22240	BSL22241	BSL22242	BSL22243	BSL22244	BSL22245
BSL22246	BSL22247	BSL22248	BSL22249	BSL22250	BSL22251	BSL22252
BSL22253	BSL22254	BSL22255	BSL22256	BSL22257	BSL22258	BSL22259
BSL22260	BSL22261	BSL22262	BSL22263	BSL22264	BSL22265	BSL22266
BSL22267	BSL22268	BSL22269	BSL22270	BSL22271	BSL22272	BSL22273
BSL22274	BSL22275	BSL22276	BSL22277	BSL22278	BSL22279	BSL22280
BSL22281	BSL22282	BSL22283	BSL22284	BSL22285	BSL22286	BSL22287
BSL22288	BSL22289	BSL22290	BSL22291	BSL22292	BSL22293	BSL22294
BSL22295	BSL22296	BSL22297	BSL22298	BSL22299	BSL22300	BSL22301
BSL22302	BSL22303	BSL22304	BSL22305	BSL22306	BSL22307	BSL22308
BSL22309	BSL22310	BSL22311	BSL22312	BSL22313	BSL22314	BSL22315
BSL22316	BSL22317	BSL22318	BSL22319	BSL22320	BSL22321	BSL22322
BSL22323	BSL22324	BSL22325	BSL22326	BSL22327	BSL22328	BSL22329
BSL22330	BSL22331	BSL22332	BSL22333	BSL22334	BSL22335	BSL22336

ARF_720_2B: ABS/RBA Deposits (Reduced)

Effective date: 1 March 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	
Reporting Consolidation	
Domestic	Proposed non-confidentiality
	Non-confidential

	Transaction	Non-transaction		Total deposits
	Total	Fixed-term deposits	Other non-transaction deposits	
	(1)	(2)	(3)	(4)
1. Total deposits	BSL22099	BSL22101	BSL22103	BSL22105
1.1. Resident deposits	BSL22106	BSL22108	BSL22110	BSL22112
1.1.1. Households	BSL22113	BSL22115	BSL22117	BSL22119
1.1.1.1. <i>of which:</i> Housing loan offset accounts	BSL22120	BSL22122	BSL22124	BSL22126
1.1.1.2. <i>of which:</i> Retirement savings accounts	BSL22127	BSL22129	BSL22131	BSL22133
1.1.1.3. <i>of which:</i> Non-interest-bearing	BSL22134	BSL22136	BSL22138	BSL22140
1.1.2. Community service organisations	BSL22141	BSL22143	BSL22145	BSL22147
1.1.3. Non-financial businesses	BSL22148	BSL22150	BSL22152	BSL22154
1.1.3.1. Private non-financial investment funds	BSL22155	BSL22157	BSL22159	BSL22161
1.1.3.2. Other private non-financial corporations	BSL22162	BSL22164	BSL22166	BSL22168
1.1.3.3. Private unincorporated businesses	BSL22169	BSL22171	BSL22173	BSL22175
1.1.3.4. State, territory and local government non-financial corporations	BSL22176	BSL22178	BSL22180	BSL22182
1.1.3.5. Commonwealth Government non-financial corporations	BSL22183	BSL22185	BSL22187	BSL22189
1.1.4. General government	BSL22190	BSL22192	BSL22194	BSL22196
1.1.4.1. State, territory and local general government	BSL22197	BSL22199	BSL22201	BSL22203
1.1.4.2. Commonwealth general government	BSL22204	BSL22206	BSL22208	BSL22210
1.1.5. Financial institutions	BSL22211	BSL22213	BSL22215	BSL22217
1.1.5.1. RBA	BSL22218	BSL22220	BSL22222	BSL22224
1.1.5.2. ADIs	BSL22225	BSL22227	BSL22229	BSL22231
1.1.5.3. Registered financial corporations	BSL22239	BSL22241	BSL22243	BSL22245
1.1.5.4. Central borrowing authorities	BSL22246	BSL22248	BSL22250	BSL22252
1.1.5.5. Life insurance corporations	BSL22253	BSL22255	BSL22257	BSL22259
1.1.5.6. Other insurance corporations	BSL22260	BSL22262	BSL22264	BSL22266
1.1.5.7. Self-managed superannuation funds	BSL22267	BSL22269	BSL22271	BSL22273
1.1.5.8. Other superannuation funds	BSL22274	BSL22276	BSL22278	BSL22280
1.1.5.9. Financial auxiliaries	BSL22281	BSL22283	BSL22285	BSL22287
1.1.5.10. Securitisers	BSL22295	BSL22297	BSL22299	BSL22301
1.1.5.11. Money-market investment funds	BSL22302	BSL22304	BSL22306	BSL22308
1.1.5.12. Non-money-market financial investment funds	BSL22309	BSL22311	BSL22313	BSL22315
1.1.5.13. Financial institutions n.e.c.	BSL22316	BSL22318	BSL22320	BSL22322
1.2. Non-resident deposits	BSL22323	BSL22325	BSL22327	BSL22329

ARF_720_3: ABS/RBA Intra-group Assets and Liabilities

Effective date: 1 January 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly/quarterly	
Reporting Consolidation	
Domestic	

Proposed
non-
confidentiality
Non-
confidential

1. Intra-group assets - by asset type

	Total	of which: Denominated in FX (AUD equivalent)
	(1)	(2)
1.1. Total intra-group assets	BSAO27970	BSAO27971
1.1.1. Funds on deposit at other financial institutions	BSAO27972	
1.1.1.1. At call	BSAO27973	
1.1.1.2. Not at call	BSAO27974	
1.1.2. Securities held for trading	BSAO27975	
1.1.2.1. of which: Asset-backed securities issued by SPVs	BSAO27976	
1.1.2.2. Debt securities	BSAO27977	
1.1.2.3. Equity securities	BSAO27978	
1.1.3. Securities not held for trading	BSAO27979	
1.1.3.1. of which: Asset-backed securities issued by SPVs	BSAO27980	
1.1.3.1.1. of which: Self-securitised	BSAO27981	
1.1.3.2. Debt securities	BSAO27982	
1.1.3.3. Equity securities	BSAO27983	
1.1.4. Net acceptances of customers	BSAO27984	
1.1.5. Loans and finance leases	BSAO27985	BSAO27986
1.1.5.1. Residents	BSAO27987	BSAO27988
1.1.5.1.1. Community service organisations	BSAO27989	BSAO27990
1.1.5.1.2. Non-financial businesses	BSAO27991	BSAO27992
1.1.5.1.3. Financial institutions	BSAO27993	BSAO27994
1.1.5.1.3.1. ADIs	BSAO27995	BSAO27996
1.1.5.1.3.2. Registered financial corporations	BSAO27999	BSAO28000
1.1.5.1.3.3. Life insurance corporations	BSAO28001	BSAO28002
1.1.5.1.3.4. Other insurance corporations	BSAO28003	BSAO28004
1.1.5.1.3.5. Superannuation funds	BSAO28005	BSAO28006
1.1.5.1.3.6. Financial auxiliaries	BSAO28007	BSAO28008
1.1.5.1.3.7. Securitised	BSAO28009	BSAO28010
1.1.5.1.3.8. Money-market investment funds	BSAO28011	BSAO28012
1.1.5.1.3.9. Non-money-market financial investment funds	BSAO28013	BSAO28014
1.1.5.1.3.10. Financial institutions n.e.c.	BSAO28015	BSAO28016
1.1.5.2. Non-residents	BSAO28017	BSAO28018
1.1.6. Investments	BSAO28019	
1.1.7. Other assets	BSAO28020	
1.1.7.1. of which: Derivative financial instruments	BSAO28021	
1.1.7.1.1. Trading book derivatives	BSAO28022	
1.1.7.1.2. Banking book derivatives	BSAO28023	

2. Intra-group assets - by related party type

Total	of which: Subordinated	of which: Secured
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- 2.1. Total intra-group assets
 - 2.1.1. Assets due from the parent entity
 - 2.1.2. Assets due from the ADI's overseas branches
 - 2.1.3. Assets due from the ADI's overseas-based banking operations
 - 2.1.4. Assets due from SPVs
 - 2.1.5. Assets due from other related parties

(1)	(2)	(3)
BSAO28024	BSAO28025	BSAO28026
BSAO28027		
BSAO28028		
BSAO28029		
BSAO28030		
BSAO28031		

3. Intra-group liabilities - by liability type

- 3.1. Total intra-group liabilities
 - 3.1.1. Deposits
 - 3.1.1.1. Residents
 - 3.1.1.1.1. Community service organisations
 - 3.1.1.1.2. Non-financial businesses
 - 3.1.1.1.3. Financial institutions
 - 3.1.1.1.3.1. ADIs
 - 3.1.1.1.3.2. Registered financial corporations
 - 3.1.1.1.3.3. Life insurance corporations
 - 3.1.1.1.3.4. Other insurance corporations
 - 3.1.1.1.3.5. Superannuation funds
 - 3.1.1.1.3.6. Financial auxiliaries
 - 3.1.1.1.3.7. Securitised
 - 3.1.1.1.3.8. Money-market investment funds
 - 3.1.1.1.3.9. Non-money-market financial investment funds
 - 3.1.1.1.3.10. Financial institutions n.e.c.
 - 3.1.1.1.2. Non-residents
 - 3.1.2. Acceptances
 - 3.1.3. Borrowings
 - 3.1.3.1. Debt securities
 - 3.1.3.1.1. *of which:* Original maturity of greater than 12 months
 - 3.1.3.1.1.1. *of which:* Matures in 12 months or less
 - 3.1.3.2. Loans and finance leases
 - 3.1.3.2.1. *of which:* Original maturity of greater than 12 months
 - 3.1.3.2.1.1. *of which:* Matures in 12 months or less
 - 3.1.4. Creditors and other liabilities
 - 3.1.4.1. *of which:* Derivative financial instruments
 - 3.1.4.1.1. Trading book derivatives
 - 3.1.4.1.2. Banking book derivatives

Total (1)
BSL22340
BSL22341
BSL22342
BSL22343
BSL22344
BSL22345
BSL22346
BSL22348
BSL22349
BSL22350
BSL22351
BSL22352
BSL22353
BSL22354
BSL22355
BSL22356
BSL22357
BSL22358
BSL22359
BSL22360
BSL22361
BSL22362
BSL22363
BSL22364
BSL22365
BSL22366
BSL22367
BSL22368
BSL22369

4. Intra-group liabilities - by related party type

- 4.1. Total intra-group liabilities
 - 4.1.1. Liabilities due to the parent entity
 - 4.1.2. Liabilities due to the ADI's overseas branches
 - 4.1.3. Liabilities due to the ADI's overseas-based banking operations
 - 4.1.4. Liabilities due to SPVs
 - 4.1.5. Liabilities due to other related parties

Total (1)	<i>of which: Subordinated</i> (2)	<i>of which: Secured</i> (3)
BSL22370	BSL22371	BSL22372
BSL22373		
BSL22374		
BSL22375		
BSL22376		
BSL22377		

ARF_720_6: ABS/RBA Securities on Issue

Effective date: 1 January 2019

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly/quarterly	
Reporting Consolidation	
Domestic	

Proposed non-confidentiality

AUD (1)	FX (AUD equivalent) (2)
BSL22378	BSL22379
BSL22380	BSL22381
BSL22382	BSL22383
BSL22384	BSL22385
BSL22386	BSL22387
BSL22388	BSL22389
BSL22390	BSL22391

1. Total short-term debt securities excluding hybrids

1.1. Issued in Australia

1.1.1. *of which:* Bills of exchange
1.1.2. *of which:* Negotiable certificates of deposit

1.2. Issued overseas

1.2.1. *of which:* Bills of exchange
1.2.2. *of which:* Negotiable certificates of deposit

2. Total long-term debt securities excluding hybrids

2.1. Issued in Australia

2.1.1. *of which:* Covered bonds
2.1.2. *of which:* Negotiable certificates of deposit

2.2. Issued overseas

2.2.1. *of which:* Covered bonds
2.2.2. *of which:* Negotiable certificates of deposit

3. Total hybrid securities treated as liabilities

4. Total ASX-listed equity securities

4.1. *of which:* Preference shares