



## Reporting Standard ARS 720.0

### ABS/RBA Statement of Financial Position

#### Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's financial position.

It includes *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)*, *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* and the associated specific instructions.

#### Authority

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

#### Purpose

2. Information collected on *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A) and *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* (ARF 720.0B) are used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

#### Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** or **registered financial corporation (RFC)** as set out in the table below.

Class of financial institution	Applicable to ARF 720.0A	Applicable to ARF 720.0B
Banks	Yes	No
Non-bank ADIs	No	Yes if total assets $\geq$ \$200m
RFCs	Yes if total assets $\geq$ \$50m	No

Where ‘total assets’ are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1, BSAO11702) on *Reporting Form ARF 323.0 Statement of Financial Position (Licensed ADI)* (ARF 323.0) as at 31 December of the prior calendar year.

5. **APRA** may specify a higher level of a reporting threshold in paragraph 4 by providing a direction to the **ADI** or **RFC** in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 January 2018.

### Information required

7. An **ADI** or **RFC** must provide **APRA** with the information required by ARF 720.0A/B for each *reporting period* at a *domestic books* consolidation.

### Method of submission

8. The information required by this Reporting Standard must be given to **APRA** in electronic form using the ‘Direct to APRA’ (also known as ‘D2A’) application, or by a method notified by **APRA** in writing prior to submission.

*Note:* the ‘Direct to APRA’ application software may be obtained from **APRA**.

### Reporting periods and due dates

9. The information required by this Reporting Standard must be provided by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5:
  - (a) in respect of each calendar month by a **bank**, by a **non-bank ADI** with total assets  $\geq$  \$200 million and by an **RFC** with total assets  $\geq$  \$200 million; and
  - (b) in respect of each calendar month ended 31 December by an **RFC** with total assets  $<$  \$200 million.

Where ‘total assets’ are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1, BSAO11702) on ARF 323.0 as at 31 December of the prior calendar year.

10. The information required by this Reporting Standard must be provided to **APRA** within 15 calendar days after the end of the *reporting period* to which the information relates.<sup>1</sup>

<sup>1</sup> To avoid doubt, if the *due date* for a particular *reporting period* falls on a day other than a usual business day, an **ADI** or **RFC** is nonetheless required to submit the information required no later than the *due date*.

11. **APRA** may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular **ADI** or **RFC**, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
  - (a) the particular circumstances of the **ADI** or **RFC**; and
  - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

### Quality control and assurance

13. The information provided by the **ADI** or **RFC** under this Reporting Standard is subject to the requirements set out in *Reporting Standard ARS 702.0 ABS/RBA Data Quality for the EFS Collection* (ARS 702.0).
14. The series listed in this Reporting Standard under the heading ‘Series with very high priority’ are classified as ‘very high’ priority for the purposes of ARS 702.0 paragraph 8 and Attachment A.
15. **APRA** will notify **ADIs** and **RFCs** in writing if any ‘very high’ priority series are to be considered as ‘standard’ priority series in the event that a series becomes less important as assessed by the **ABS**, the **RBA** and **APRA**.
16. All the series in this Reporting Standard are subject to audit for the purposes of ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c), except for the series listed under the heading ‘Series not subject to audit’ in this Reporting Standard.
17. **APRA** will notify **ADIs** and **RFCs** in writing if any series in this Reporting Standard other than those listed under the heading ‘Series not subject to audit’ are no longer subject to audit.

### Authorisation

18. When an officer or agent of an **ADI** or **RFC** provides the information required by this Reporting Standard using the ‘Direct to APRA’ software, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate acceptable to **APRA**.

### Minor alterations to forms and instructions

19. **APRA** may make minor variations to:
  - (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the form

without changing any substantive requirement in the form or instructions.

20. If **APRA** makes such a variation it must notify in writing each **ADI** or **RFC** that is required to report under this Reporting Standard.

### **Interpretation**

ARS 701.0 applies to this Reporting Standard.

In this Reporting Standard:

**ABS** means the Australian Bureau of Statistics established under the *Australian Bureau of Statistics Act 1975*.

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

**due date** means the last day of the 15 calendar days provided for in paragraph 10 or, if applicable, paragraph 12.

**reporting period** means a month of a year as provided for in paragraph 9 or, if applicable, paragraph 11.

### **Series with very high priority**

For the purposes of ARS 702.0 paragraph 8 and Attachment A, the following series in this Reporting Standard are classified as ‘very high’ priority:

- (a) ARF 720.0A:
  - (i) Item 3, column 1;
  - (ii) Item 4, column 1;
  - (iii) Item 6, all columns;
  - (iv) Items 11 and 11.1, column 1;
  - (v) Items 12 and 12.1, column 1;
  - (vi) Items 13, 13.1 and 13.1.1, column 1;
  - (vii) Item 14, all columns;
  - (viii) Item 16, all columns;
  - (ix) Items 19 and 19.1, column 1;
  - (x) Items 20, 20.1 and 20.2, column 1; and
  - (xi) Item 21, column 1.
- (b) ARF 720.0B:

- (i) Item 3, all columns;
- (ii) Item 4, all columns;
- (iii) Item 6, all columns;
- (iv) Item 11, all columns;
- (v) Item 12, all columns;
- (vi) Items 13, 13.1 and 13.1.1, all columns;
- (vii) Item 14, all columns;
- (viii) Item 16, all columns;
- (ix) Item 19, all columns;
- (x) Items 20 and 20.1, all columns; and
- (xi) Item 21, all columns.

**Series not subject to audit**

The following series in this Reporting Standard are not subject to the audit requirements in ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c):

- (a) ARF 720.0A:
  - (i) Items 10.11.1, 10.11.2 and 10.11.3, all columns; and
  - (ii) Items 18.11.1 and 18.11.2, all columns.
- (b) ARF 720.0B:
  - (i) Items 10.11.1, 10.11.2 and 10.11.3, all columns; and
  - (ii) Items 18.12.1 and 18.12.2, all columns.

The limited assurance requirement in ARS 702.0 Attachment B paragraph 4(d) applies.

## ARF\_720\_0A: ABS/RBA Statement of Financial Position (Banks & RFCs)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Monthly	Banks - millions of dollars to 3 decimal places RFCs - thousands of dollars
<b>Reporting Consolidation</b>	
Domestic books	

### Section A: Assets

- 1. Total currency**
  - 1.1. Notes and coins
  - 1.2. Unallocated gold

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

- 2. Total deposits**
  - 2.1. Residents
    - 2.1.1. Banks
    - 2.1.2. Non-bank ADIs
    - 2.1.3. Registered financial corporations

Deposits at call (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)	Deposits not at call (3)	<i>of which:</i> Denominated in FX (AUD equivalent) (4)	Total deposits (5)

- 2.1.4. Clearing houses
- 2.1.5. Other financial institutions
- 2.2. Non-residents
  - 2.2.1. *of which:* Clearing houses


**3. Total trading securities**

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

**4. Total investment securities**

- 4.1. Debt securities
- 4.2. Equity securities


**5. Net acceptances of customers**

--	--

**6. Total loans and finance leases**

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

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

<b>Total (1)</b>

**7. Total investments**

**8. Total fixed assets**

- 8.1. Property, plant and equipment
  - 8.1.1. Property
  - 8.1.2. Plant and equipment
- 8.2. Information technology
  - 8.2.1. Work in progress
    - 8.2.1.1. Hardware and software application costs
    - 8.2.1.2. Development and other on-going costs
  - 8.2.2. In use
    - 8.2.2.1. Hardware and software application costs
    - 8.2.2.2. Development and other on-going costs
  - 8.2.3. Other information technology
- 8.3. Other

Total gross of accumulated depreciation /impairment (1)	Accumulated depreciation /impairment (2)	Total net of accumulated depreciation /impairment (3)

**9. Total intangible assets and goodwill**

- 9.1. Intangible assets with a finite life

Total gross of accumulated amortisation /impairment (1)	Accumulated amortisation /impairment (2)	Total net of accumulated amortisation /impairment (3)

9.2. Intangible assets with an infinite life

9.3. Goodwill


**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 non-financial businesses

10.11.2. *of which:* Resident financial institutions

10.11.3. *of which:* Resident households

10.12. Other assets

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

10.12.1. *of which:* Non-financial assets

--

**11. Total assets excluding intra-group assets**

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


**12. Total intra-group assets net of lending provisions**

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


**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


**Section B: Liabilities**

**14. Total deposits**

<b>Total (1)</b>

**15. Total acceptances**

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

<b>Short-term</b>	<b>Long-term</b>	<b>Long-term: <i>of which:</i> Matures</b>
-------------------	------------------	--

**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

		in 12 months or less
(1)	(2)	(3)

**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)

<b>Total</b>	<b><i>of which:</i> Denominated in FX (AUD equivalent)</b>
--------------	--

	(1)	(2)
<b>18. Total creditors and other liabilities</b>		
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		
18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements		
18.7. Securities purchased not delivered / outstanding security settlements		
18.8. Derivative financial instruments		
18.8.1. Trading book derivatives		
18.8.2. Banking book derivatives		
18.9. Liabilities included in disposal groups classified as held for sale		
18.10. Items in suspense		
18.11. Other		
18.11.1. <i>of which:</i> Unearned fees and commissions received from resident non-financial businesses		
18.11.2. <i>of which:</i> Unearned fees and commissions received from resident financial institutions		
<b>19. Total liabilities excluding intra-group liabilities</b>		
19.1. <i>of which:</i> Due to non-residents		
<b>20. Total intra-group liabilities</b>		

20.1. *of which*: Liabilities to SPVs representing the value of assets transferred for securitisation

20.2. *of which*: Due to non-residents


**21. Total liabilities including intra-group liabilities**

--	--

**Section C: Shareholders' Equity**

**22. Total share capital**

22.1. Ordinary shares

22.2. Preference shares

22.3. Other

<b>Total (1)</b>

**23. Total reserves**

23.1. General reserve

23.2. Capital profits reserve

23.3. Asset revaluation reserve

23.4. Foreign currency translation reserve

23.5. Cash flow hedge reserve

23.6. Share-based payments reserve

23.7. Other reserves


**24. Retained profits**

--

**25. Total shareholders' equity**

--

## ARF\_720\_0B: ABS/RBA Statement of Financial Position (Non-bank ADIs)

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Monthly	Thousands of dollars
<b>Reporting Consolidation</b>	
Domestic books	

### Section A: Assets

- 1. Total currency**
  - 1.1. Notes and coins
  - 1.2. Unallocated gold

<b>Total (1)</b>

- 2. Total deposits**
  - 2.1. Residents
    - 2.1.1. Banks
    - 2.1.2. Non-bank ADIs
    - 2.1.3. Registered financial corporations
    - 2.1.4. Clearing houses
    - 2.1.5. Other financial institutions

Deposits at call (1)	Deposits not at call (2)	Total deposits (3)



5. Net acceptances of customers

--

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

6. Total loans and finance leases

<b>Total (1)</b>

7. Total investments

Total gross of accumulated depreciation /impairment (1)	Accumulated depreciation /impairment (2)	Total net of accumulated depreciation /impairment (3)

8. Total fixed assets

8.1. Property, plant and equipment

8.1.1. Property

8.1.2. Plant and equipment

8.2. Information technology

8.2.1. Work in progress

8.2.1.1. Hardware and software application costs

8.2.1.2. Development and other on-going costs

8.2.2. In use

8.2.2.1. Hardware and software application costs

8.2.2.2. Development and other on-going costs

8.2.3. Other information technology



- 10.10. Items in suspense
- 10.11. Fees and commissions receivable
  - 10.11.1. *of which:* Resident non-financial businesses
  - 10.11.2. *of which:* Resident financial institutions
  - 10.11.3. *of which:* Resident households
- 10.12. Other assets
  - 10.12.1. *of which:* Non-financial assets


**11. Total assets excluding intra-group assets**

--

**12. Total intra-group assets net of lending provisions**

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


**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


**Section B: Liabilities**

**14. Total deposits**

<b>Total (1)</b>





18.12.2. of which: Unearned fees and commissions received from resident financial institutions

--

**19. Total liabilities excluding intra-group liabilities**

--

**20. Total intra-group liabilities**

--

20.1. of which: Liabilities to SPVs representing the value of assets transferred for securitisation

--

**21. Total liabilities including intra-group liabilities**

--

**Section C: Shareholders' Equity**

**22. Total share capital**

22.1. Ordinary shares

22.2. Preference shares

22.3. Other

<b>Total (1)</b>

**23. Total reserves**

23.1. General reserve

23.2. Capital profits reserve

23.3. Asset revaluation reserve

23.4. Foreign currency translation reserve

23.5. Cash flow hedge reserve

23.6. Share-based payments reserve

23.7. Other reserves


**24. Retained profits**

--

**25. Total shareholders' equity**



# Reporting Forms ARF 720.0A and ARF 720.0B

## ABS/RBA Statement of Financial Position

### Instructions

These instructions assist completion of *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A) and *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* (ARF 720.0B). ARF 720.0A/B collects information relating to the balance sheet of *ADIs* and *RFCs* on a *domestic books* basis.

Detail on *loans* and *finance leases* should be reported on *Reporting Form ARF 720.1A/B ABS/RBA Loans & Finance Leases (Banks)/(Non-bank ADIs & RFCs)* (ARF 720.1A/B).

Detail on *deposits* should be reported on *Reporting Form ARF 720.2A/B Deposits (Banks)/(Non-bank ADIs & RFCs)* (ARF 720.2A/B).

Detail on *intra-group* assets and liabilities should be reported on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

The ARF 720.1A/B, ARF 720.2A/B and ARF 720.3 reconcile to ARF 720.0A/B. The supplementary balance sheet forms – *Reporting Form ARF 720.4 ABS/RBA Debt Securities Held* (ARF 720.4), *Reporting Form ARF 720.5 ABS/RBA Equity Securities Held* (ARF 720.5), *Reporting Form ARF 720.6 ABS/RBA Securities Issued* (ARF 720.6) and *Reporting Form ARF 720.7 ABS/RBA Bill Acceptances and Endorsements* (ARF 720.7) – also collect additional data related to balance sheet concepts.

Information reported in ARF 720.0A/B is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates. This information may also be used by *APRA* for prudential and publication purposes.

### Reporting level

ARF 720.0A must be completed by each *bank* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

ARF 720.0B must be completed by each *non-bank ADI* to which this Reporting Standard applies under paragraphs 4 and 5.

### Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

Items on ARF 720.0A/B must be reported as at the end of the *reporting period*.

For reporting purposes, unless specified otherwise, data are to be entered as a positive number.

### **Counterparties**

Assets and liabilities with *related parties* (*intra-group* assets and liabilities) are separately identified on the ARF 720.0A/B. Note that *credit outstanding* for *loans* and *finance leases* should be reported gross of *collective provisions* and *individual provisions*, which differs from the reporting of *loans* and *finance leases* under accounting standards.

Include assets and liabilities with both *residents* and *non-residents*.

### **Values**

Unless otherwise specifically stated, information reported on this form should comply with Australian Accounting Standards.

Report monetary amounts on ARF 720.0A/B in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Values on ARF 720.0A/B are to be reported as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

### **Standard Business Reporting (SBR)**

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting type of the item collected.

## Specific instructions – ARF 720.0A (Banks & RFCs)

Terms highlighted in ***bold italics*** indicate that the definition is provided either in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)* or in this Reporting Standard.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ are examples and should not be taken as an exhaustive list of items to be included or excluded.

### Section A: Assets

Section A collects information about the value of the assets of the *ADI* or *RFC* due to both *residents* and *non-residents*.

Assets due from *related parties* (*intra-group* assets) should be excluded from items 1 to 11 inclusive, and only be reported in items 12 and 13. Detailed information about the value of *intra-group* assets is reported on ARF 720.3.

#### 1. Total currency

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI* or *RFC*.

**SBR:** submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 1</b>	Report holdings of currency. Item 1 is a derived item. Report the value of currency in item 1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>notes and coins</i> reported in item 1.1; and</li> <li>• the value of <i>unallocated gold</i> reported in item 1.2.</li> </ul>
<b>Item 1.1</b>	Report holdings of <i>notes and coins</i> .

<b>Item 1.2</b>	Report holdings of <i>unallocated gold</i> .  Exclude: <ul style="list-style-type: none"> <li>• <i>allocated gold</i>. This should be reported as other assets (item 10.12).</li> <li>• <i>loans</i> repayable in gold bullion. These should be reported as <i>loans</i> (item 6 or item 12).</li> </ul>
-----------------	--

## 2. Total deposits

Item 2 collects information on the value of *deposits* of the *ADI* or *RFC*, by type of *deposit* and counterparty.

**SBR:** submit item 2 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value of <i>deposits at call</i> .
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
<b>Column 3</b>	Report the value of <i>deposits not at call</i> .
<b>Column 4</b>	Of the amount reported in column 3, report the value that is denominated in a foreign currency.
<b>Column 5</b>	Report the total value of <i>deposits</i> . Column 5 is a derived item. Report the value of <i>deposits</i> in column 5 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits at call</i> reported in column 1; and</li> <li>• the value of <i>deposits not at call</i> reported in column 3.</li> </ul>

<b>Item 2</b>	Report <i>deposits</i> . Item 2 is a derived item. Report the value of <i>deposits</i> in item 2 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits – residents</i> reported in item 2.1; and</li> <li>• the value of <i>deposits – non-residents</i> reported in item 2.2.</li> </ul>
<b>Item 2.1</b>	Report <i>deposits</i> with <i>residents</i> .
<b>Item 2.1.1</b>	Report <i>deposits</i> with <i>resident banks</i> .
<b>Item 2.1.2</b>	Report <i>deposits</i> with <i>resident non-bank ADIs</i> .

<b>Item 2.1.3</b>	Report <i>deposits</i> with <i>resident registered financial corporations</i> .
<b>Item 2.1.4</b>	Report <i>deposits</i> with <i>resident clearing houses</i> .
<b>Item 2.1.5</b>	Report <i>deposits</i> with <i>resident financial institutions</i> that are not <i>banks, non-bank ADIs, registered financial corporations</i> or <i>clearing houses</i> . Item 2.1.5 is a derived item. Report the value of <i>deposits</i> in item 2.1.5 as: <ul style="list-style-type: none"> <li>• the value of <i>deposits – residents</i> reported in item 2.1</li> </ul> less the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits – banks</i> reported in item 2.1.1;</li> <li>• the value of <i>deposits – non-bank ADIs</i> reported in item 2.1.2;</li> <li>• the value of <i>deposits – registered financial corporations</i> reported in item 2.1.3; and</li> <li>• the value of <i>deposits – clearing houses</i> reported in item 2.1.4.</li> </ul>
<b>Item 2.2</b>	Report <i>deposits</i> with <i>non-residents</i> .
<b>Item 2.2.1</b>	Of the amount reported in item 2.2, report the value that is <i>deposits</i> with <i>non-resident clearing houses</i> .

### 3. Total trading securities

Item 3 collects information on the value of *trading securities* held by the *ADI* or *RFC*, broken down by *debt securities* and *equity securities*.

**SBR:** submit item 3 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Report each item net of short-sold positions (except for item 3.1).

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 3</b>	Report <i>trading securities</i> held. Item 3 is a derived item. Report the value of <i>trading securities</i> held in item 3 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>trading securities – debt securities</i> reported in item 3.3; and</li> </ul>
---------------	--

	<ul style="list-style-type: none"> <li>the value of <i>trading securities – equity securities</i> reported in item 3.4.</li> </ul>
<b>Item 3.1</b>	Of the amount reported in item 3, report the value that is short sold.  Short-sold positions should be reported as a positive value.
<b>Item 3.2</b>	Of the amount reported in item 3, report the value of securities held that have been lent under <i>securities lending</i> or sold under <i>repurchase agreements</i> .
<b>Item 3.3</b>	Report <i>trading securities</i> that are <i>debt securities</i> .
<b>Item 3.4</b>	Report <i>trading securities</i> that are <i>equity securities</i> .

#### 4. Total investment securities

Item 4 collects information on the value of *investment securities* held by the *ADI* or *RFC*, broken down by *debt securities* and *equity securities*.

**SBR:** submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Report each item net of short-sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 4</b>	Report <i>investment securities</i> held.  Item 4 is a derived item. Report the value of <i>investment securities</i> held in item 4 as the sum of: <ul style="list-style-type: none"> <li>the value of <i>investment securities – debt securities</i> reported in item 4.1; and</li> <li>the value of <i>investment securities – equity securities</i> reported in item 4.2.</li> </ul>
<b>Item 4.1</b>	Report <i>investment securities</i> that are <i>debt securities</i> .
<b>Item 4.2</b>	Report <i>investment securities</i> that are <i>equity securities</i> .

#### 5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

**SBR:** submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* or *RFC* (including those *accepted* by your institution or another institution). These should be reported as either *trading securities* (item 3) or *investment securities* (item 4).

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 5</b>	Report <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
---------------	--

## 6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

Detail on *loans* and *finance leases* by counterparty and other characteristics is reported on ARF 720.1A/B. The totals reported on ARF 720.1A/B should reconcile to this item. See the instructions for ARF 720.1A/B for more detail on the specific items that should reconcile.

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Only include *loans* and *finance leases* that are held on-balance sheet.

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. These should be reported as other assets (item 10.6).

<b>Column 1</b>	Report the value of <i>credit outstanding</i> . <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of <i>individual provisions</i> . <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of <i>collective provisions</i> . <b>SBR:</b> submit column 3 with accounting type of credit (liabilities).

<b>Item 6</b>	Report <i>loans</i> and <i>finance leases</i> .
<b>Item 6.1</b>	Of the amount reported in item 6, report assets in a <i>covered bond collateral pool</i> .

**7. Total investments**

Item 7 collects information on the value of investments in financial assets other than *investment securities*.

**SBR:** submit item 7 with accounting type of debit (assets).

Exclude investments in *related parties*. These should be reported in items 12 and 13.

<b>Item 7</b>	Report the total value of investments in financial assets other than <i>investment securities</i> .  Item 7 should be reported gross of any accumulated amortisation or impairment.
---------------	---

**8. Total fixed assets**

Item 8 collects information on the value of *fixed assets* by the type of asset.

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Exclude:

- *fixed assets* acquired or held for sale. These assets should be reported as *non-current assets and disposal groups classified as held for sale* (item 10.9).

<b>Column 1</b>	Report the value of the <i>fixed assets</i> .  Column 1 should be reported gross of any accumulated depreciation and/or impairment.  <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated depreciation and/or impairment for the assets.  <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of the assets net of accumulated depreciation and/or impairment.  Column 3 is a derived item. Report the value of net <i>fixed assets</i> in

	<p>column 3 as:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed assets</i> gross of accumulated depreciation or impairment reported in column 1</li> </ul> <p>less:</p> <ul style="list-style-type: none"> <li>the value of accumulated depreciation and/or impairment reported in column 2.</li> </ul> <p><b>SBR:</b> submit column 3 with accounting type of debit (assets).</p>
--	---

<b>Item 8</b>	Report <i>fixed assets</i> .
<b>Item 8.1</b>	<p>Report <i>property, plant and equipment</i>.</p> <p>Item 8.1 is a derived item. Report the value of <i>property, plant and equipment</i> in item 8.1 as the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>property</i> reported in item 8.1.1; and</li> <li>the value of <i>plant and equipment</i> reported in item 8.1.2.</li> </ul>
<b>Item 8.1.1</b>	Report <i>property</i> classified as <i>fixed assets</i> .
<b>Item 8.1.2</b>	Report <i>plant and equipment</i> classified as <i>fixed assets</i> .
<b>Item 8.2</b>	<p>Report <i>information technology equipment</i> classified as <i>fixed assets</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>information technology that is treated as an <i>intangible asset</i> for accounting purposes. These should be reported as <i>intangible assets</i> (item 9).</li> </ul>
<b>Item 8.2.1</b>	<p>Report ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i>.</p> <p>Item 8.2.1 is a derived item. Report the value ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i> in item 8.2.1 as the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>hardware and software application costs</i> reported in item 8.2.1.1; and</li> <li>the value of <i>development and other on-going costs</i> reported in item 8.2.1.2.</li> </ul>
<b>Item 8.2.1.1</b>	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.2.1.2</b>	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .

<p><b>Item 8.2.2</b></p>	<p>Report '<i>in use</i>' <i>information technology equipment</i> classified as <i>fixed assets</i>.</p> <p>Item 8.2.2 is a derived item. Report the value of '<i>in use</i>' <i>information technology equipment</i> classified <i>fixed assets</i> in item 8.2.2 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>hardware and software application costs</i> reported in item 8.2.2.1; and</li> <li>• the value of <i>development and other on-going costs</i> reported in item 8.2.2.2.</li> </ul>
<p><b>Item 8.2.2.1</b></p>	<p>Report '<i>in use</i>' <i>information technology equipment</i> classified as <i>hardware and software application costs</i>.</p>
<p><b>Item 8.2.2.2</b></p>	<p>Report '<i>in use</i>' <i>information technology equipment</i> classified as <i>development and other on-going costs</i>.</p>
<p><b>Item 8.2.3</b></p>	<p>Report any other <i>information technology equipment</i> classified as <i>fixed assets</i> that are not '<i>work in progress</i>' <i>information technology equipment</i> or '<i>in use</i>' <i>information technology equipment</i>.</p> <p>Item 8.2.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as <i>fixed assets</i> that are not '<i>work in progress</i>' <i>information technology equipment</i> or '<i>in use</i>' <i>information technology equipment</i> in item 8.2.3 as:</p> <ul style="list-style-type: none"> <li>• the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of '<i>work in progress</i>' <i>information technology equipment</i> reported in item 8.2.1; and</li> <li>• the value of '<i>in use</i>' <i>information technology equipment</i> reported in item 8.2.2.</li> </ul>
<p><b>Item 8.3</b></p>	<p>Report any other <i>fixed assets</i> not reported in items 8.1 or 8.2.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• leasehold improvements and capital leases.</li> </ul> <p>Item 8.3 is a derived item. Report the value of other <i>fixed assets</i> in item 8.3 as:</p> <ul style="list-style-type: none"> <li>• the value of total <i>fixed assets</i> reported in item 8</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>property, plant and equipment</i> reported in item 8.1; and</li> <li>• the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2.</li> </ul>

--	--

## 9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value gross of any accumulated amortisation and/or impairment.  <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i> .  <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value net of accumulated amortisation and/or impairment. Column 3 is a derived item. Report the value of in column 3 as: <ul style="list-style-type: none"> <li>• the value of <i>intangible assets</i> and <i>goodwill</i> gross of accumulated amortisation and/or impairment reported in column 1</li> </ul> less: <ul style="list-style-type: none"> <li>• the value of accumulated amortisation and/or impairment reported in column 2.</li> </ul> <b>SBR:</b> submit column 3 with accounting type of debit (assets).

<b>Item 9</b>	Report <i>intangible assets</i> and <i>goodwill</i> . For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>intangible assets</i> – finite life reported in item 9.1;</li> <li>• the value of <i>intangible assets</i> – infinite life reported in item 9.2; and</li> <li>• the value of <i>goodwill</i> reported in item 9.3.</li> </ul>
<b>Item 9.1</b>	Report <i>intangible assets</i> with a finite life.
<b>Item 9.2</b>	Report <i>intangible assets</i> with an infinite life.
<b>Item 9.3</b>	Report <i>goodwill</i> .

## 10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

**SBR:** submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 10</b>	Report other assets that are not reported in items 1 to 9.
<b>Item 10.1</b>	Report <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>interest receivable – loans</i> and <i>finance leases</i> reported in item 10.1.1; and</li> <li>• the value of <i>interest receivable – securities</i> and other interest-earning assets reported in item 10.1.2.</li> </ul>
<b>Item 10.1.1</b>	Report <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
<b>Item 10.1.2</b>	Report <i>interest receivable</i> relating to securities and other interest-earning assets. Exclude: <ul style="list-style-type: none"> <li>• <i>Loans</i> and <i>finance leases</i>. These should be reported in item 10.1.1.</li> </ul>
<b>Item 10.2</b>	Report <i>capitalised expenses</i> .
<b>Item 10.3</b>	Report <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>derivative</i> financial instruments – <i>trading book</i> reported in item 10.3.1; and</li> <li>• the value of <i>derivative</i> financial instruments – <i>banking book</i> reported in item 10.3.2.</li> </ul>
<b>Item 10.3.1</b>	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .

<b>Item 10.3.2</b>	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .
<b>Item 10.4</b>	Report the receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
<b>Item 10.5</b>	Report outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 10.6</b>	Report the value of deferred tax assets.  This item should be reported in accordance with <i>AASB 112 Income Taxes</i> (AASB 112).
<b>Item 10.7</b>	Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loan</i> or <i>finance lease</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loan</i> and <i>finance lease</i> services to those customers.  Also report any purchased <i>loan</i> and <i>finance lease</i> servicing rights arising in the acquisition of an entire <i>financial institution</i> . The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.
<b>Item 10.8</b>	Report defined benefit assets.  Defined benefit assets should be reported according to the classification and measurement basis used in <i>AASB 119 Employee Benefits</i> (AASB 119).
<b>Item 10.9</b>	Report <i>non-current assets and disposal groups classified as held for sale</i> .
<b>Item 10.10</b>	Report items in suspense or unreconciled/unidentified transactions/balances.
<b>Item 10.11</b>	Report fees and commissions due but not yet paid.
<b>Item 10.11.1</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i> .
<b>Item 10.11.2</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident financial institutions</i> .
<b>Item 10.11.3</b>	Of the amount reported in item 10.11, report the value that is due from <i>resident households</i> .

<b>Item 10.12</b>	<p>Report any other assets not separately reported in items 10.1 to 10.11.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>allocated gold</i>.</li> </ul> <p>Item 10.12 is a derived item. Report the value of other assets in item 10.12 as:</p> <ul style="list-style-type: none"> <li>• the value of total other assets reported in item 10</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>interest receivable</i> reported in item 10.1;</li> <li>• the value of <i>capitalised expenses</i> reported in item 10.2;</li> <li>• the value of <i>derivative</i> financial instruments reported in item 10.3;</li> <li>• the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> reported in item 10.4;</li> <li>• the value of receivables related to securities sold not delivered / outstanding security settlements reported in item 10.5;</li> <li>• the value of deferred tax assets reported in item 10.6;</li> <li>• the value of <i>loan</i> and <i>finance lease</i> servicing rights reported in item 10.7;</li> <li>• the value of defined benefit assets reported in item 10.8;</li> <li>• the value of <i>non-current assets and disposal groups classified as held for sale</i> reported in item 10.9;</li> <li>• the value of items in suspense reported in item 10.10; and</li> <li>• the value of fees and commissions receivable reported in item 10.11.</li> </ul>
<b>Item 10.12.1</b>	Of the amount reported in item 10.12, report the value that is non-financial assets.

### 11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

**SBR:** submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 11</b>	<p>Report total assets (excluding <i>intra-group</i> assets).</p> <p>For column 1, item 11 is a derived item. Report the value of total assets (excluding <i>intra-group</i> assets) in item 11 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total currency reported in item 1 (column 1);</li> <li>• the value of total <i>deposits</i> reported in item 2 (column 5);</li> <li>• the value of total <i>trading securities</i> reported in item 3 (column 1);</li> <li>• the value of total <i>investment securities</i> reported in item 4 (column 1);</li> <li>• the value of net <i>acceptances</i> of customers reported in item 5 (column 1);</li> <li>• the value of total gross <i>loans</i> and <i>finance leases</i> reported in item 6 (column 1);</li> <li>• the value of total investments reported in item 7 (column 1);</li> <li>• the value of total <i>fixed assets</i> net of accumulated depreciation/impairment reported in item 8 (column 3);</li> <li>• the value of total <i>intangible assets</i> and <i>goodwill</i> net of accumulated amortisation/impairment reported in item 9 (column 3); and</li> <li>• the value of total other assets in item 10 (column 1)</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>individual provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 2); and</li> <li>• the value of <i>collective provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 3).</li> <li>•</li> </ul>
<b>Item 11.1</b>	Of the amount reported in item 11, report the value that is due from <i>non-residents</i> .

## 12. Total intra-group assets net of lending provisions

Item 12 collects information on the value of total assets due from *related parties* (*intra-group* assets).

Item 12 should be reported net of *individual provisions* on *loans* and *finance leases* and *collective provisions* on *loans* and *finance leases*.

**SBR:** submit item 12 with accounting type of debit (assets).

Further detail on *intra-group* assets is collected on ARF 720.3.

Exclude assets from *non-related parties*.

<b>Column 1</b>	Report the value net of <i>individual provisions</i> and <i>collective provisions</i> on <i>loans</i> and <i>finance leases</i> .
-----------------	---

<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 12</b>	Report total <i>intra-group</i> assets.
<b>Item 12.1</b>	Of the amount reported in item 12, report the value that is due from <i>non-residents</i> .

### 13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

**SBR:** submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 13</b>	Report total assets (including <i>intra-group</i> assets).  Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of: <ul style="list-style-type: none"> <li>• the value of total assets excluding <i>intra-group</i> assets reported in item 11; and</li> <li>• the value of total <i>intra-group</i> assets reported in item 12.</li> </ul>
<b>Item 13.1</b>	Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i> .  Item 13.1 should be equal to the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).
<b>Item 13.1.1</b>	Report <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.
<b>Item 13.1.2</b>	Report any assets, other than <i>loans</i> and <i>finance leases</i> , that have been securitised but which cannot be derecognised from the balance sheet.  Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as:

	<ul style="list-style-type: none"> <li>the value of assets that have been securitised reported in item 13.1</li> </ul> less: <ul style="list-style-type: none"> <li>the value of <i>loans</i> and <i>finance leases</i> reported in item 13.1.1.</li> </ul>
<b>Item 13.1.2.1</b>	Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i> .

## Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* or *RFC* due to both *residents* and *non-residents*.

Liabilities due to *related parties* (*intra-group* liabilities) should only be reported in items 20 and 21. Further information about the value of *intra-group* liabilities is reported on ARF 720.3.

### 14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI* or *RFC*.

Detail on *deposits* by counterparty and type of *deposit* is reported on ARF 720.2A/B. The total reported on ARF 720.2A/B should reconcile to this item. See the instructions ARF 720.2A/B for more detail on the specific items that should reconcile.

**SBR:** submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 14</b>	Report the value of <i>deposits</i> .
----------------	---------------------------------------

### 15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

**SBR:** submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in item 20.

Exclude *bills of exchange* held by the *ADI* or *RFC* (regardless of whether they were *accepted* by your institution or another institution).

<b>Column 1</b>	Report the value.
-----------------	-------------------

<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
-----------------	---

<b>Item 15</b>	Report <i>acceptances of bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
----------------	---

### 16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI* or *RFC*.

**SBR:** submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

Include treasury related borrowings from other *banks*.

<b>Column 1</b>	Report the value with an <i>original maturity</i> of 12 months or less.
<b>Column 2</b>	Report the value with an <i>original maturity</i> of greater than 12 months.
<b>Column 3</b>	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.

<b>Item 16</b>	<p>Report total borrowings.</p> <p>Item 16 is a derived item. Report the value of borrowings in item 16 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>debt securities</i> reported in item 16.2; and</li> <li>• the value of <i>loans</i> and <i>finance leases</i> reported in item 16.3.</li> </ul>
<b>Item 16.1</b>	Of the amount reported in item 16, report the value that is denominated in a foreign currency.
<b>Item 16.2</b>	Report <i>debt securities</i> .
<b>Item 16.3</b>	<p>Report <i>loans</i> and <i>finance leases</i>.</p> <p>Item 16.3 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.3 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>loans</i> and <i>finance leases – residents</i> reported in item 16.3.1; and</li> <li>• the value of <i>loans</i> and <i>finance leases – non-residents</i> reported in item 16.3.2.</li> </ul>

<b>Item 16.3.1</b>	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i>.</p> <p>Item 16.3.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases – residents</i> in item 16.3.1 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value reported for <i>loans</i> and <i>finance leases – resident ADIs</i> reported in item 16.3.1.1; and</li> <li>• the value reported for <i>loans</i> and <i>finance leases – other residents</i> reported in item 16.3.1.2.</li> </ul>
<b>Item 16.3.1.1</b>	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• settlement account balances. These should be reported as <i>deposits</i> (item 14).</li> </ul> <p>Item 16.3.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.3.1.1 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value reported for <i>loans</i> and <i>finance leases – fixed interest rate</i> reported in item 16.3.1.1.1; and</li> <li>• the value reported for <i>loans</i> and <i>finance leases – variable interest rate</i> reported in item 16.3.1.1.2.</li> </ul>
<b>Item 16.3.1.1.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.3.1.1.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.3.1.2</b>	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i>.</p> <p>Item 16.3.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases – other residents</i> in item 16.3.1.2 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>loans</i> and <i>finance leases – fixed interest rate</i> reported in item 16.3.1.2.1; and</li> <li>• the value of <i>loans</i> and <i>finance leases – variable interest rate</i> reported in item 16.3.1.2.2.</li> </ul>
<b>Item 16.3.1.2.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.3.1.2.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.3.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .

**17. Total provisions**

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* on *loans* and *finance leases*. These should be reported with *loans* and *finance leases* in item 6.

**SBR:** submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 17</b>	Report the total value of provisions.
<b>Item 17.1</b>	Report the value of <i>provisions for dividends</i> .
<b>Item 17.2</b>	<p>Report the value of provisions for employee entitlements.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• provisions for long service leave, annual leave, staff <i>housing loan</i> benefits, health fund subsidy and other employee entitlements.</li> </ul> <p>This should be reported in accordance with the requirements of AASB 119.</p>
<b>Item 17.3</b>	<p>Report the value of provisions for non-lending losses.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• provision for self-insurance;</li> <li>• frauds;</li> <li>• litigation, fraud detection and prevention;</li> <li>• forgeries; and</li> <li>• non-transferred insurance risks.</li> </ul>
<b>Item 17.4</b>	<p>Report the value of provisions raised for the restructuring of an organisation.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• severance, termination and redundancy payments; and</li> <li>• integration costs.</li> </ul>
<b>Item 17.5</b>	<p>Report the value of any other provisions not reported in items 17.1 to 17.4.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>individual provisions</i> for off-balance sheet credit related commitments;</li> <li>• leased premises surplus to current requirements; and</li> <li>• provision for subsidiary integration costs.</li> </ul> <p>Exclude:</p>

	<ul style="list-style-type: none"> <li>• provisions for lending losses. These should be reported in item 6.</li> </ul> <p>Item 17.5 is a derived item. Report the value of provisions – other provisions in item 17.5 as:</p> <ul style="list-style-type: none"> <li>• the value of total provisions reported in item 17</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of provisions – dividends reported in item 17.1;</li> <li>• the value of provisions – employee entitlements reported in item 17.2;</li> <li>• the value of provisions – non-lending losses reported in item 17.3; and</li> <li>• the value of provisions – restructuring costs reported in item 17.4.</li> </ul>
--	---

### 18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to *non-related parties* that are not reported in items 14 to 17, by type of liability.

**SBR:** submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 18</b>	Report any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
<b>Item 18.1</b>	Report tax liabilities.  Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.
<b>Item 18.2</b>	Report the value of current defined benefit liabilities.  This should be consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.3</b>	Report non-current defined benefit liabilities.  This should be consistent with the classification and measurement basis used in AASB 119.

<b>Item 18.4</b>	Report <i>interest payable</i> .
<b>Item 18.4.1</b>	Report <i>interest payable</i> on <i>debt securities</i> .
<b>Item 18.4.2</b>	Report <i>interest payable</i> on <i>deposits</i> .
<b>Item 18.4.3</b>	Report <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
<b>Item 18.4.4</b>	<p>Report <i>interest payable</i> on any other liabilities other than <i>debt securities</i>, <i>deposits</i>, <i>loans</i> and <i>finance leases</i>.</p> <p>Item 18.4.4 is a derived item. Report the value of <i>interest payable</i> in item 18.4.4 as:</p> <ul style="list-style-type: none"> <li>• the value of total <i>interest payable</i> reported in item 18.4</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>interest payable</i> – <i>debt securities</i> reported in item 18.4.1;</li> <li>• the value of <i>interest payable</i> – <i>deposits</i> reported in item 18.4.2; and</li> <li>• the value of <i>interest payable</i> – <i>loans</i> and <i>finance leases</i> reported in item 18.4.3.</li> </ul>
<b>Item 18.5</b>	Report <i>unearned interest</i> .
<b>Item 18.6</b>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
<b>Item 18.7</b>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 18.8</b>	<p>Report <i>derivative</i> financial instruments classified as liabilities.</p> <p>Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>derivative</i> financial instruments – <i>trading book</i> reported in item 18.8.1; and</li> <li>• the value of <i>derivative</i> financial instruments – <i>banking book</i> reported in item 18.8.2.</li> </ul>
<b>Item 18.8.1</b>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .

<b>Item 18.8.2</b>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
<b>Item 18.9</b>	Report liabilities included in disposal groups classified as held for sale consistent with AASB 5.
<b>Item 18.10</b>	Report items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
<b>Item 18.11</b>	<p>Report any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.10.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>unearned fees and commissions</i> received in advance but not recognised as earned for accounting purposes.</li> </ul> <p>Item 18.11 is a derived item. Report the value of other liabilities in item 18.11 as:</p> <ul style="list-style-type: none"> <li>• the value of total creditor and other liabilities reported in item 18</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of tax liabilities reported in item 18.1;</li> <li>• the value of defined benefit liabilities – current reported in item 18.2;</li> <li>• the value of defined benefit liabilities – non-current reported in item 18.3;</li> <li>• the value of interest payable reported in item 18.4;</li> <li>• the value of <i>unearned interest</i> reported in item 18.5;</li> <li>• the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> reported in item 18.6;</li> <li>• the value of securities purchased not delivered / outstanding security settlements reported in item 18.7;</li> <li>• the value of <i>derivative</i> financial instruments reported in item 18.8;</li> <li>• the value of liabilities included in disposal groups classified as held for sale reported in item 18.9; and</li> <li>• the value of items in suspense reported in item 18.10.</li> </ul>
<b>Item 18.11.1</b>	Of the amount reported in item 18.11, report the value that is for <i>unearned fees and commissions</i> received from <i>resident non-financial businesses</i> .
<b>Item 18.11.2</b>	Of the amount reported in item 18.11, report the value that is for <i>unearned fees and commissions</i> received from <i>resident financial institutions</i> .

## 19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

**SBR:** submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 19</b>	<p>Report total liabilities to <i>non-related parties</i>.</p> <p>For column 1, item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total <i>deposits</i> reported in item 14 (column 1);</li> <li>• the value of total <i>acceptances</i> reported in item 15 (column 1);</li> <li>• the value of total borrowings reported in item 16 (column 1 and column 2);</li> <li>• the value of total provisions reported in item 17 (column 1); and</li> <li>• the value of total creditors and other liabilities reported in item 18 (column 1).</li> </ul>
<b>Item 19.1</b>	Of the amount reported in item 19, report the value of liabilities due to <i>non-residents</i> .

## 20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties (intra-group liabilities)*.

Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. These should be reported in items 12 and 13.

**SBR:** submit item 20 with accounting type of credit (liabilities).

Further information on *intra-group* liabilities is collected on ARF 720.3.

Exclude liabilities due to *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 20</b>	Report total <i>intra-group</i> liabilities.
<b>Item 20.1</b>	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> .  Item 20.1 should be equal to the value reported for assets that have been securitised in item 13.1.
<b>Item 20.2</b>	Of the amount reported in item 20, report the value that is due to <i>non-residents</i> .

### 21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

**SBR:** submit item 21 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

<b>Column 1</b>	Report the value.
<b>Column 2</b>	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

<b>Item 21</b>	Report total liabilities (including <i>intra-group</i> liabilities).  Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of: <ul style="list-style-type: none"> <li>• the value of total liabilities excluding <i>intra-group</i> liabilities reported in item 19; and</li> <li>• the value of total <i>intra-group</i> liabilities reported in item 20.</li> </ul>
----------------	--

### Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* or *RFC* by the type of equity.

#### 22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI* or *RFC*.

**SBR:** submit item 22 with accounting type of credit (equity).

<b>Item 22</b>	Report the total value of share capital.
<b>Item 22.1</b>	Report the value of ordinary share capital on issue.
<b>Item 22.2</b>	Report the value of <i>preference share</i> capital on issue.
<b>Item 22.3</b>	<p>Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• <i>Long-term</i> borrowings or <i>hybrid securities</i> that are treated as liabilities under applicable accounting standards (e.g. <i>hybrid securities treated as liabilities</i>). These should be reported in item 16.</li> </ul> <p>Item 22.3 is a derived item. Report the value of other share capital in item 22.3 as:</p> <ul style="list-style-type: none"> <li>• the value of total share capital reported in item 22</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of share capital – ordinary shares reported in item 22.1; and</li> <li>• the value of share capital – <i>preference shares</i> reported in item 22.2.</li> </ul>

### 23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI* or *RFC*.

**SBR:** submit item 23 with accounting type of credit (equity).

<b>Item 23</b>	Report the value of total reserves.
<b>Item 23.1</b>	<p>Report the value of general reserves.</p> <p>This is derived from revenue profits and is mostly available for dividend payment.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• any portion of <i>collective provisions</i> that forms part of shareholders' equity. These excluded amounts are to be recorded in <i>collective provisions</i> in item 6.</li> </ul>
<b>Item 23.2</b>	Report the value of <i>capital profits reserves</i> .
<b>Item 23.3</b>	Report the value of asset revaluation reserves (ARR).

	<p>Include amounts relating to the revaluation of:</p> <ul style="list-style-type: none"> <li>• <i>property, plant and equipment</i>;</li> <li>• <i>intangible assets</i>;</li> <li>• investment in subsidiaries;</li> <li>• investments in <i>associated entities</i>;</li> <li>• <i>non-current assets or disposal groups classified as held for sale</i>;</li> <li>and</li> <li>• other assets.</li> </ul>
<b>Item 23.4</b>	<p>Report the value of foreign currency translation reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.</li> </ul>
<b>Item 23.5</b>	<p>Report the value of cash flow hedge reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 139, AASB 132 and AASB 7.</li> </ul>
<b>Item 23.6</b>	<p>Report the value of share-based payments reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the equity-settled share-based payment reserve amounts as required by <i>AASB 2: Share-based Payment</i> (AASB 2).</li> </ul>
<b>Item 23.7</b>	<p>Report the value of any other reserves not reported in items 23.1 to 23.6.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• dividend reinvestment plan reserve.</li> </ul> <p>Item 23.7 is a derived item. Report the value of other reserves in item 23.7 as:</p> <ul style="list-style-type: none"> <li>• the value of total reserves reported in item 23</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of reserves – general reserves reported in item 23.1;</li> <li>• the value of reserves – <i>capital profits reserves</i> reported in item 23.2;</li> <li>• the value of reserves – asset revaluation reserves reported in item 23.3;</li> <li>• the value of reserves – foreign currency translation reserves reported in item 23.4;</li> <li>• the value of reserves – cash flow hedge reserve reported in item 23.5; and</li> <li>• the value of reserves – share-based payments reserve reported in</li> </ul>

	item 23.6.
--	------------

#### 24. Total retained profits

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

**SBR:** submit item 24 with accounting type of credit (equity).

<b>Item 24</b>	Report the value of retained profits/losses or accumulated profits/losses.
----------------	--

#### 25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

**SBR:** submit item 25 with accounting type of credit (equity).

<b>Item 25</b>	<p>Report the value of total shareholders' equity.</p> <p>Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total share capital reported in item 22;</li> <li>• the value of total reserves reported in item 23; and</li> <li>• the value of retained profits reported in item 24.</li> </ul>
----------------	---

## Specific instructions – ARF 720.0B (Non-bank ADIs)

Terms highlighted in *bold italics* indicate that the definition is provided either in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)* or in this Reporting Standard.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ are examples and should not be taken as an exhaustive list of items to be included or excluded.

### Section A: Assets

Section A collects information about the value of the assets of the *ADI* due to both *residents* and *non-residents*.

Assets due from *related parties (intra-group assets)* should be excluded from items 1 to 11 inclusive, and only be reported in items 12 and 13.

#### 1. Total currency

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI*.

**SBR:** submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Item 1</b>	Report the value of holdings of currency. Item 1 is a derived item. Report the value of currency in item 1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>notes and coins</i> reported in item 1.1; and</li> <li>• the value of <i>unallocated gold</i> reported in item 1.2.</li> </ul>
<b>Item 1.1</b>	Report the value of holdings of <i>notes and coins</i> .
<b>Item 1.2</b>	Report the value of holdings of <i>unallocated gold</i> . Exclude: <ul style="list-style-type: none"> <li>• <i>allocated gold</i>. This should be reported as other assets (item 10.12).</li> <li>• <i>loans</i> repayable in gold bullion. These should be reported as <i>loans</i> (item 6 or 12).</li> </ul>

#### 2. Total deposits

Item 2 collects information on the value of *deposits* of the *ADI*, by type of *deposit* and counterparty.

**SBR:** submit item 2 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value of <i>deposits at call</i> .
<b>Column 2</b>	Report the value of <i>deposits not at call</i> .
<b>Column 3</b>	Report the total value of <i>deposits</i> . Column 3 is a derived item. Report the value of <i>deposits</i> in column 3 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits at call</i> reported in column 1; and</li> <li>• the value of <i>deposits not at call</i> reported in column 2.</li> </ul>

<b>Item 2</b>	Report <i>deposits</i> . Item 2 is a derived item. Report the value of <i>deposits</i> in item 2 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits – residents</i> reported in item 2.1; and</li> <li>• the value of <i>deposits – non-residents</i> reported in item 2.2.</li> </ul>
<b>Item 2.1</b>	Report <i>deposits</i> with <i>residents</i> .
<b>Item 2.1.1</b>	Report <i>deposits</i> with <i>resident banks</i> .
<b>Item 2.1.2</b>	Report <i>deposits</i> with <i>resident non-bank ADIs</i> .
<b>Item 2.1.3</b>	Report <i>deposits</i> with <i>resident registered financial corporations</i> .
<b>Item 2.1.4</b>	Report <i>deposits</i> with <i>resident clearing houses</i> .
<b>Item 2.1.5</b>	Report <i>deposits</i> with <i>resident financial institutions</i> that are not <i>banks, non-bank ADIs, registered financial corporations</i> or <i>clearing houses</i> . Item 2.1.5 is a derived item. Report the value of <i>deposits</i> in item 2.1.5 as: <ul style="list-style-type: none"> <li>• the value of <i>deposits – residents</i> reported in item 2.1</li> </ul> less the sum of: <ul style="list-style-type: none"> <li>• the value of <i>deposits – banks</i> reported in item 2.1.1;</li> <li>• the value of <i>deposits – non-bank ADIs</i> reported in item 2.1.2;</li> <li>• the value of <i>deposits – registered financial corporations</i> reported in item 2.1.3; and</li> <li>• the value of <i>deposits – clearing houses</i> reported in item 2.1.4.</li> </ul>

<b>Item 2.2</b>	Report <i>deposits</i> with <i>non-residents</i> .
<b>Item 2.2.1</b>	Of the amount reported in item 2.2, report the value that is <i>deposits</i> with <i>non-resident clearing houses</i> .

### 3. Total debt securities

Item 3 collects information on the value of *debt securities* held by the *ADI*, broken down by the type of *debt security*.

**SBR:** submit item 3 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Report each item net of short sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Item 3</b>	<p>Report the value of <i>debt securities</i> held.</p> <p>Item 3 is a derived item. Report the value of <i>debt securities</i> held in item 3 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>Australian Government Securities – short-term</i> reported in item 3.3;</li> <li>• the value of <i>Australian Government Securities – long-term</i> reported in item 3.4;</li> <li>• the value of <i>semi-government securities – short-term</i> reported in item 3.5;</li> <li>• the value of <i>semi-government securities – long-term</i> reported in item 3.6;</li> <li>• the value of <i>bank debt securities – short-term</i> reported in item 3.7;</li> <li>• the value of <i>bank debt securities – long-term</i> reported in item 3.8;</li> <li>• the value of <i>non-bank ADI debt securities – short-term</i> reported in item 3.9;</li> <li>• the value of <i>non-bank ADI debt securities – long-term</i> reported in item 3.10;</li> <li>• the value of other <i>financial institution debt securities – short-term</i> reported in item 3.11;</li> <li>• the value of other <i>financial institution debt securities – long-term</i> reported in item 3.12;</li> <li>• the value of non-financial corporate <i>debt securities – short-term</i> reported in item 3.13;</li> </ul>
---------------	---

	<ul style="list-style-type: none"> <li>• the value of non-financial corporate <i>debt securities – long-term</i> reported in item 3.14;</li> <li>• the value of <i>debt securities</i> issued by <i>SPVs</i> reported in item 3.1.5;</li> <li>• the value of other <i>debt securities – short-term</i> reported in item 3.16;</li> <li>• the value of other <i>debt securities – long-term</i> reported in item 3.17.</li> </ul> <p>The value reported for item 3 should also be equal to the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>trading securities</i> reported in item 3.1; and</li> <li>• the value of <i>investment securities</i> reported in item 3.2.</li> </ul>
<b>Item 3.1</b>	Of the amount reported in item 3, report the value of <i>trading securities</i> held.
<b>Item 3.2</b>	Of the amount reported in item 3, report the value of <i>investment securities</i> held.
<b>Item 3.3</b>	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.4</b>	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.5</b>	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.6</b>	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.7</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident banks</i> and have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.8</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident banks</i> and have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.9</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident non-bank ADIs</i> and have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.10</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident non-bank ADIs</i> and have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.11</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>banks, non-bank ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of less than or equal to 12 months.

<b>Item 3.12</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>banks, non-bank ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.13</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.14</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of greater than 12 months.
<b>Item 3.15</b>	Report the value of <i>debt securities</i> held that are issued by <i>resident SPVs</i> .
<b>Item 3.16</b>	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.15 that have an <i>original maturity</i> of less than or equal to 12 months.
<b>Item 3.17</b>	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.15 that have an <i>original maturity</i> of greater than 12 months.

#### 4. Total equity securities

Item 4 collects information on the value of *equity securities* held by the *ADI*.

**SBR:** submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Report each item net of short sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

<b>Item 4</b>	Report the value of <i>equity securities</i> held.  Item 4 is a derived item. Report the value of <i>equity securities</i> held in item 4 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>trading securities</i> reported in item 4.1; and</li> <li>• the value of <i>investment securities</i> reported in item 4.2.</li> </ul>
<b>Item 4.1</b>	Report the value of <i>equity securities</i> held that are <i>trading securities</i> .
<b>Item 4.2</b>	Report the value of <i>equity securities</i> held that are <i>investment securities</i> .

#### 5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

**SBR:** submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution). These should be reported as *debt securities* (item 3).

<b>Item 5</b>	Report the value of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
---------------	---

## 6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

Detail on *loans* and *finance leases* by counterparty and other characteristics is reported on ARF 720.1B. The totals reported on ARF 720.1B should reconcile to this item. See the instructions for ARF720.1B for more detail on the specific items that should reconcile.

Exclude assets due from *related parties*. These should be reported in item 12.

Only include *loans* and *finance leases* that are held on-balance sheet.

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. These should be reported as other assets (item 10.6).

<b>Column 1</b>	Report the value of <i>credit outstanding</i> . <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of <i>individual provisions</i> . <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value of <i>collective provisions</i> . <b>SBR:</b> submit column 3 with accounting type of credit (liabilities).

<b>Item 6</b>	Report for <i>loans</i> and <i>finance leases</i> .
---------------	---

## 7. Total investments

Item 7 collects information on the value of investments in financial assets, other than *investment securities*.

**SBR:** submit item 7 with accounting type of debit (assets).

Exclude investments in *related parties*. These should be reported in items 12 and 13.

<b>Item 7</b>	<p>Report the total value of investments in financial assets other than <i>investment securities</i>.</p> <p>Item 7 should be reported gross of any accumulated amortisation or impairment.</p>
---------------	---

### 8. Total fixed assets

Item 8 collects information on the value of *fixed assets* by the type of asset.

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

Exclude:

- *fixed assets* acquired or held for sale. These assets should be reported as *non-current assets and disposal groups classified as held for sale* (item 10.9).

<b>Column 1</b>	<p>Report the value of the <i>fixed assets</i>.</p> <p>Column 1 should be reported gross of any accumulated depreciation and/or impairment.</p> <p><b>SBR:</b> submit column 1 with accounting type of debit (assets).</p>
<b>Column 2</b>	<p>Report the value of accumulated depreciation and/or impairment for the assets.</p> <p><b>SBR:</b> submit column 2 with accounting type of credit (liabilities).</p>
<b>Column 3</b>	<p>Report the value of the assets net of accumulated depreciation and/or impairment.</p> <p>Column 3 is a derived item. Report the value of net <i>fixed assets</i> in column 3 as:</p> <ul style="list-style-type: none"> <li>• the value of <i>fixed assets</i> gross of accumulated depreciation and/or impairment reported in column 1</li> </ul> <p>less:</p> <ul style="list-style-type: none"> <li>• the value of accumulated depreciation and/or impairment reported in column 2.</li> </ul> <p><b>SBR:</b> submit column 3 with accounting type of debit (assets).</p>

<b>Item 8</b>	Report <i>fixed assets</i> .
<b>Item 8.1</b>	Report <i>property, plant and equipment</i> . Item 8.1 is a derived item. Report the value of <i>property, plant and equipment</i> in item 8.1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>property</i> reported in item 8.1.1; and</li> <li>• the value of <i>plant and equipment</i> reported in item 8.1.2.</li> </ul>
<b>Item 8.1.1</b>	Report <i>property</i> classified as <i>fixed assets</i> .
<b>Item 8.1.2</b>	Report <i>plant and equipment</i> classified as <i>fixed assets</i> .
<b>Item 8.2</b>	Report <i>information technology equipment</i> classified as <i>fixed assets</i> . Exclude: <ul style="list-style-type: none"> <li>• information technology that is treated as an <i>intangible asset</i> for accounting purposes. These should be reported as <i>intangible assets</i> (item 9).</li> </ul>
<b>Item 8.2.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>fixed assets</i> . Item 8.2.1 is a derived item. Report the value of ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>fixed assets</i> in item 8.2.1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>hardware and software application costs</i> reported in item 8.2.1.1; and</li> <li>• the value of <i>development and other on-going costs</i> reported in item 8.2.1.2.</li> </ul>
<b>Item 8.2.1.1</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.2.1.2</b>	Report ' <i>work in progress</i> ' <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.2.2</b>	Report ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>fixed assets</i> . Item 8.2.2 is a derived item. Report the value of ' <i>in use</i> ' <i>information technology equipment</i> classified as <i>fixed assets</i> in item 8.2.2 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>hardware and software application costs</i> reported in item 8.2.2.1; and</li> <li>• the value of <i>development and other on-going costs</i> reported in</li> </ul>

	item 8.2.2.2.
<b>Item 8.2.2.1</b>	Report <i>'in use' information technology equipment</i> classified as <i>hardware and software application costs</i> .
<b>Item 8.2.2.2</b>	Report <i>'in use' information technology equipment</i> classified as <i>development and other on-going costs</i> .
<b>Item 8.2.3</b>	<p>Report any other <i>information technology equipment</i> classified as <i>fixed assets</i> that are not <i>'work in progress' information technology equipment</i> or <i>'in use' information technology equipment</i>.</p> <p>Item 8.2.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as <i>fixed assets</i> that are not <i>'work in progress' information technology equipment</i> or <i>'in use' information technology equipment</i> in item 8.2.3 as:</p> <ul style="list-style-type: none"> <li>• the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>'work in progress' information technology equipment</i> reported in item 8.2.1; and</li> <li>• the value of <i>'in use' information technology equipment</i> reported in item 8.2.2.</li> </ul>
<b>Item 8.3</b>	<p>Report any other <i>fixed assets</i> not reported in items 8.1 or 8.2.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• leasehold improvements and capital leases.</li> </ul> <p>Item 8.3 is a derived item. Report the value of other <i>fixed assets</i> in item 8.3 as:</p> <ul style="list-style-type: none"> <li>• the value of total <i>fixed assets</i> reported in item 8</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>property, plant and equipment</i> reported in item 8.1; and</li> <li>• the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2.</li> </ul>

## 9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Column 1</b>	Report the value gross of any accumulated amortisation and/or impairment.  <b>SBR:</b> submit column 1 with accounting type of debit (assets).
<b>Column 2</b>	Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i> .  <b>SBR:</b> submit column 2 with accounting type of credit (liabilities).
<b>Column 3</b>	Report the value net of accumulated amortisation and/or impairment. Column 3 is a derived item. Report the value of in column 3 as: <ul style="list-style-type: none"> <li>• the value of <i>intangible assets</i> and <i>goodwill</i> gross of accumulated amortisation and/or impairment reported in column 1</li> </ul> less: <ul style="list-style-type: none"> <li>• the value of accumulated amortisation and/or impairment reported in column 2.</li> </ul> <b>SBR:</b> submit column 3 with accounting type of debit (assets).

<b>Item 9</b>	Report <i>intangible assets</i> and <i>goodwill</i> . For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>intangible assets</i> – finite life reported in item 9.1;</li> <li>• the value of <i>intangible assets</i> – infinite life reported in item 9.2; and</li> <li>• the value of <i>goodwill</i> reported in item 9.3.</li> </ul>
<b>Item 9.1</b>	Report <i>intangible assets</i> with a finite life.
<b>Item 9.2</b>	Report <i>intangible assets</i> with an infinite life.
<b>Item 9.3</b>	Report <i>goodwill</i> .

### 10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

**SBR:** submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Item 10</b>	Report the value of other assets that are not reported in items 1 to 9.
<b>Item 10.1</b>	Report the value of <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>interest receivable – loans</i> and <i>finance leases</i> reported in item 10.1.1; and</li> <li>• the value of <i>interest receivable – securities</i> and other interest-earning assets reported in item 10.1.2.</li> </ul>
<b>Item 10.1.1</b>	Report the value of <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
<b>Item 10.1.2</b>	Report the value of <i>interest receivable</i> relating to securities and other interest-earning assets.  Exclude: <ul style="list-style-type: none"> <li>• <i>loans</i> and <i>finance leases</i>. These should be reported above in item 10.1.1.</li> </ul>
<b>Item 10.2</b>	Report the value of <i>capitalised expenses</i> .
<b>Item 10.3</b>	Report the value of <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>derivative</i> financial instruments – <i>trading book</i> reported in item 10.3.1; and</li> <li>• the value of <i>derivative</i> financial instruments – <i>banking book</i> reported in item 10.3.2.</li> </ul>
<b>Item 10.3.1</b>	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .
<b>Item 10.3.2</b>	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .
<b>Item 10.4</b>	Report the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
<b>Item 10.5</b>	Report the value of outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).

<b>Item 10.6</b>	<p>Report the value of deferred tax assets.</p> <p>This item should be reported in accordance with <i>AASB 112 Income Taxes</i> (AASB 112).</p>
<b>Item 10.7</b>	<p>Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loans</i> or <i>finance leases</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loans</i> and <i>finance leases</i> services to those customers.</p> <p>Also report any purchased <i>loans</i> and <i>finance leases</i> servicing rights arising in the acquisition of an entire <i>financial institution</i>. The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.</p>
<b>Item 10.8</b>	<p>Report the value of defined benefit assets.</p> <p>Defined benefit assets should be reported according to the classification and measurement basis used in <i>AASB 119 Employee Benefits</i> (AASB 119).</p>
<b>Item 10.9</b>	<p>Report the value of <i>non-current assets and disposal groups classified as held for sale</i>.</p>
<b>Item 10.10</b>	<p>Report the value of items in suspense or unreconciled/unidentified transactions/balances.</p>
<b>Item 10.11</b>	<p>Report the value of fees and commissions due but not yet paid.</p>
<b>Item 10.11.1</b>	<p>Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i>.</p>
<b>Item 10.11.2</b>	<p>Of the amount reported in item 10.11, report the value that is due from <i>resident financial institutions</i>.</p>
<b>Item 10.11.3</b>	<p>Of the amount reported in item 10.11, report the value that is due from <i>resident households</i>.</p>
<b>Item 10.12</b>	<p>Report the value of any other assets not separately reported in items 10.1 to 10.11.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>allocated gold</i>.</li> </ul> <p>Item 10.12 is a derived item. Report the value of other assets in item 10.12 as:</p> <ul style="list-style-type: none"> <li>• the value of total other assets reported in item 10</li> </ul>

	<p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>interest receivable</i> reported in item 10.1;</li> <li>• the value of <i>capitalised expenses</i> reported in item 10.2;</li> <li>• the value of <i>derivative</i> financial instruments reported in item 10.3;</li> <li>• the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> reported in item 10.4;</li> <li>• the value of receivables related to securities sold not delivered / outstanding security settlements reported in item 10.5;</li> <li>• the value of deferred tax assets reported in item 10.6;</li> <li>• the value of <i>loan</i> and <i>finance lease</i> servicing rights reported in item 10.7;</li> <li>• the value of defined benefit assets reported in item 10.8;</li> <li>• the value of <i>non-current assets and disposal groups classified as held for sale</i> reported in item 10.9;</li> <li>• the value of items in suspense reported in item 10.10; and</li> <li>• the value of fees and commissions receivable reported in item 10.11.</li> </ul>
<b>Item 10.12.1</b>	Of the amount reported in item 10.12, report the value that is non-financial assets.

## 11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

**SBR:** submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. These should be reported in items 12 and 13.

<b>Item 11</b>	<p>Report the value of total assets (excluding <i>intra-group</i> assets).</p> <p>Item 11 is a derived item. Report the value of total assets excluding <i>intra-group</i> in item 11 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total currency reported in item 1;</li> <li>• the value of total <i>deposits</i> reported in item 2 (column 3);</li> <li>• the value of total <i>debt securities</i> reported in item 3;</li> <li>• the value of total <i>equity securities</i> reported in item 4;</li> <li>• the value of net <i>acceptances</i> of customers reported in item 5;</li> <li>• the value of total gross <i>loans</i> and <i>finance leases</i> reported in item 6 (column 1);</li> <li>• the value of total investments reported in item 7;</li> <li>• the value of total <i>fixed assets</i> net of accumulated depreciation/impairment reported in item 8 (column 3); and</li> <li>• the value of total <i>intangible assets</i> and <i>goodwill</i> net of</li> </ul>
----------------	---

	<p>accumulated amortisation/impairment reported in item 9 (column 3); and</p> <ul style="list-style-type: none"> <li>the value of total other assets in item 10</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>individual provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 2); and</li> <li>the value of <i>collective provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 3).</li> </ul>
--	---

## 12. Total intra-group assets net of lending provisions

Item 12 collects information on the value of total assets due from *related parties* (*intra-group* assets).

Item 12 should be reported net of *individual provisions* on *loans* and *finance leases* and *collective provisions* on *loans* and *finance leases*.

**SBR:** submit item 12 with accounting type of debit (assets).

Exclude assets from *non-related parties*.

<b>Column 1</b>	Report the value net of <i>individual provisions</i> , <i>collective provisions</i> and deferred fee income on <i>loans</i> and <i>finance leases</i> .
-----------------	---

<b>Item 12</b>	Report total <i>intra-group</i> assets.
<b>Item 12.1</b>	Report <i>intra-group</i> assets due from the <i>parent entity</i> .
<b>Item 12.2</b>	Report <i>intra-group</i> assets due from <i>SPVs</i> .
<b>Item 12.3</b>	<p>Report <i>intra-group</i> assets due from <i>related parties</i> other than the <i>parent entity</i> and <i>SPVs</i>.</p> <p>Item 12.3 is a derived item. Report the value of other <i>intra-group</i> assets in item 12.3 as:</p> <ul style="list-style-type: none"> <li>the value of total <i>intra-group</i> assets reported in item 12</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>intra-group</i> assets due from the <i>parent entity</i> reported in item 12.1; and</li> <li>the value of <i>intra-group</i> assets due from <i>SPVs</i> reported in item 12.2.</li> </ul>

### 13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

**SBR:** submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

<b>Item 13</b>	<p>Report the value of total assets (including <i>intra-group</i> assets).</p> <p>Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total assets excluding <i>intra-group</i> assets reported in item 11; and</li> <li>• the value of total <i>intra-group</i> assets reported in item 12.</li> </ul>
<b>Item 13.1</b>	<p>Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i>.</p> <p>Item 13.1 should be equal to the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).</p>
<b>Item 13.1.1</b>	<p>Report the value of <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.</p>
<b>Item 13.1.2</b>	<p>Report the value of any assets, other than <i>loans</i> and <i>finance leases</i>, that have been securitised but cannot be derecognised from the balance sheet.</p> <p>Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as:</p> <ul style="list-style-type: none"> <li>• the value of assets that have been securitised reported in item 13.1</li> </ul> <p>less:</p> <ul style="list-style-type: none"> <li>• the value of <i>loans</i> and <i>finance leases</i> reported in item 13.1.1.</li> </ul>
<b>Item 13.1.2.1</b>	<p>Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i>.</p>

### Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* due to both *residents* and *non-residents*.

Liabilities due to *related parties* (*intra-group* liabilities) should only be reported in items 20 and 21.

#### 14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI*.

Detail on *deposits* by counterparty and type of *deposit* is reported on ARF 720.2B. The total reported on ARF 720.2B should reconcile to this item. See the instructions ARF 720.2B for more detail on the specific items that should reconcile.

**SBR:** submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 14</b>	Report the value of <i>deposits</i> .
----------------	---------------------------------------

#### 15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

**SBR:** submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution).

<b>Item 15</b>	Report the value of <i>acceptances</i> of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
----------------	---

#### 16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI*.

**SBR:** submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

Include treasury related borrowings from other *banks*.

<b>Column 1</b>	Report the value with an <i>original maturity</i> of 12 months or less.
<b>Column 2</b>	Report the value with an <i>original maturity</i> of greater than 12 months.

<b>Column 3</b>	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.
<b>Item 16</b>	<p>Report total borrowings.</p> <p>Item 16 is a derived item. Report the value of borrowings in item 16 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>debt securities</i> reported in item 16.1;</li> <li>• the value of <i>loans</i> and <i>finance leases</i> reported in item 16.2; and</li> <li>• the value of members' withdrawable shares reported in item 16.3.</li> </ul>
<b>Item 16.1</b>	Report <i>debt securities</i> .
<b>Item 16.2</b>	<p>Report <i>loans</i> and <i>finance leases</i>.</p> <p>Item 16.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.2 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>loans</i> and <i>finance leases – residents</i> reported in item 16.2.1; and</li> <li>• the value of <i>loans</i> and <i>finance leases – non-residents</i> reported in item 16.2.2.</li> </ul>
<b>Item 16.2.1</b>	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i>.</p> <p>Item 16.2.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases – residents</i> in item 16.2.1 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value reported for <i>loans</i> and <i>finance leases – resident ADIs</i> reported in item 16.2.1.1; and</li> <li>• the value reported for <i>loans</i> and <i>finance leases – other residents</i> reported in item 16.2.1.2.</li> </ul>
<b>Item 16.2.1.1</b>	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• settlement account balances. These should be reported as <i>deposits</i> (item 14).</li> </ul> <p>Item 16.2.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.2.1.1 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value reported for <i>loans</i> and <i>finance leases – fixed interest rate</i> reported in item 16.2.1.1.1; and</li> <li>• the value reported for <i>loans</i> and <i>finance leases – variable interest rate</i> reported in item 16.2.1.1.2.</li> </ul>

<b>Item 16.2.1.1.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.2.1.1.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
<b>Item 16.2.1.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .  Item 16.2.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> – other <i>residents</i> in item 16.2.1.2 as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>loans</i> and <i>finance leases</i> – <i>fixed interest rate</i> reported in item 16.2.1.2.1; and</li> <li>• the value of <i>loans</i> and <i>finance leases</i> – <i>variable interest rate</i> reported in item 16.2.1.2.2.</li> </ul>
<b>Item 16.2.1.2.1</b>	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.2.1.2.2</b>	Report <i>variable interest rate loans</i> and <i>finance leases</i> due <i>resident</i> counterparties other than <i>ADIs</i> .
<b>Item 16.2.2</b>	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .
<b>Item 16.3</b>	Report members' withdrawable shares.

## 17. Total provisions

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* on *loans* and *finance leases*. These should be reported with *loans* and *finance leases* in item 6.

**SBR:** submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 17</b>	Report the total value of provisions.
<b>Item 17.1</b>	Report the value of <i>provisions for dividends</i> .
<b>Item 17.2</b>	Report the value of provisions for employee entitlements.  Include: <ul style="list-style-type: none"> <li>• provisions for long service leave, annual leave, staff <i>housing loan</i> benefits, health fund subsidy and other employee entitlements.</li> </ul> <p>This should be reported in accordance with the requirements of AASB 119.</p>

<b>Item 17.3</b>	<p>Report the value of provisions for non-lending losses.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• provision for self-insurance;</li> <li>• frauds;</li> <li>• litigation, fraud detection and prevention;</li> <li>• forgeries; and</li> <li>• non-transferred insurance risks.</li> </ul>
<b>Item 17.4</b>	<p>Report the value of provisions raised for the restructuring of an organisation.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• severance, termination and redundancy payments; and</li> <li>• integration costs.</li> </ul>
<b>Item 17.5</b>	<p>Report the value of any other provisions not reported in items 17.1 to 17.4.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>individual provisions</i> for off-balance sheet credit related commitments;</li> <li>• leased premises surplus to current requirements; and</li> <li>• provision for subsidiary integration costs.</li> </ul> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• provisions for lending losses. These should be reported in item 6.</li> </ul> <p>Item 17.5 is a derived item. Report the value of other provisions in item 17.5 as:</p> <ul style="list-style-type: none"> <li>• the value of total provisions reported in item 17</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of provisions – dividends reported in item 17.1;</li> <li>• the value of provisions – employee entitlements reported in item 17.2;</li> <li>• the value of provisions – non-lending losses reported in item 17.3; and</li> <li>• the value of provisions – restructuring costs reported in item 17.4.</li> </ul>

### 18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to *non-related parties* that are not reported in items 14 to 17, by type of liability.

**SBR:** submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 18</b>	Report the value of any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
<b>Item 18.1</b>	Report the value of tax liabilities.  Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.
<b>Item 18.2</b>	Report the value of current defined benefit liabilities.  This should be consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.3</b>	Report the value of non-current defined benefit liabilities.  This should be consistent with the classification and measurement basis used in AASB 119.
<b>Item 18.4</b>	Report the value of <i>interest payable</i> .
<b>Item 18.4.1</b>	Report the value of <i>interest payable</i> on <i>debt securities</i> .
<b>Item 18.4.2</b>	Report the value of <i>interest payable</i> on <i>deposits</i> .
<b>Item 18.4.3</b>	Report the value of <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
<b>Item 18.4.4</b>	Report the value of <i>interest payable</i> on any other liabilities other than <i>debt securities, deposits, loans</i> and <i>finance leases</i> .  Item 18.4.4 is a derived item. Report the value of other <i>interest payable</i> in item 18.4.4 as: <ul style="list-style-type: none"> <li>• the value of total <i>interest payable</i> reported in item 18.4</li> </ul> less the sum of: <ul style="list-style-type: none"> <li>• the value of <i>interest payable – debt securities</i> reported in item 18.4.1;</li> <li>• the value of <i>interest payable – deposits</i> reported in item 18.4.2; and</li> <li>• the value of <i>interest payable – loans</i> and <i>finance leases</i> reported in item 18.4.3.</li> </ul>
<b>Item 18.5</b>	Report the value of <i>unearned interest</i> .

<b>Item 18.6</b>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
<b>Item 18.7</b>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
<b>Item 18.8</b>	<p>Report the value of <i>derivative</i> financial instruments classified as liabilities.</p> <p>Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>derivative</i> financial instruments – <i>trading book</i> reported in item 18.8.1; and</li> <li>• the value of <i>derivative</i> financial instruments – <i>banking book</i> reported in item 18.8.2.</li> </ul>
<b>Item 18.8.1</b>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .
<b>Item 18.8.2</b>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
<b>Item 18.9</b>	Report the value of liabilities included in disposal groups classified as held for sale consistent with AASB 5.
<b>Item 18.10</b>	Report the value of items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
<b>Item 18.11</b>	Report the value of share capital repayable on demand.
<b>Item 18.12</b>	<p>Report the value of any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.11.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>unearned fees and commissions</i>.</li> </ul> <p>Item 18.12 is a derived item. Report the value of other liabilities in item 18.12 as:</p> <ul style="list-style-type: none"> <li>• the value of total creditor and other liabilities reported in item 18</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of tax liabilities reported in item 18.1;</li> <li>• the value of defined benefit liabilities – current reported in item 18.2;</li> <li>• the value of defined benefit liabilities – non-current reported in item 18.3;</li> </ul>

	<ul style="list-style-type: none"> <li>• the value of <i>interest payable</i> reported in item 18.4;</li> <li>• the value of <i>unearned interest</i> reported in item 18.5;</li> <li>• the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> reported in item 18.6;</li> <li>• the value of securities purchased not delivered / outstanding security settlements reported in item 18.7;</li> <li>• the value of <i>derivative</i> financial instruments reported in item 18.8;</li> <li>• the value of liabilities included in disposal groups classified as held for sale reported in item 18.9;</li> <li>• the value of items in suspense reported in item 18.10; and</li> <li>• the value of share capital repayable on demand in item 18.11.</li> </ul>
<b>Item 18.12.1</b>	Of the amount reported in item 18.12, report the value that is for <i>unearned fees and commissions</i> received from <i>resident non-financial businesses</i> .
<b>Item 18.12.2</b>	Of the amount reported in item 18.12, report the value that is for <i>unearned fees and commissions</i> received from <i>resident financial institutions</i> .

### 19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

**SBR:** submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. These should be reported in items 20 and 21.

<b>Item 19</b>	<p>Report the value of total liabilities to <i>non-related parties</i>.</p> <p>Item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total <i>deposits</i> reported in item 14;</li> <li>• the value of total <i>acceptances</i> reported in item 15;</li> <li>• the value of total borrowings reported in item 16 (column 1 and column 2);</li> <li>• the value of total provisions reported in item 17; and</li> <li>• the value of total creditors and other liabilities reported in item 18.</li> </ul>
----------------	---

### 20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties (intra-group liabilities)*.

Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. These should be reported with *intra-group loans* and *finance leases* in items 12 and 13.

**SBR:** submit item 20 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

<b>Item 20</b>	Report the value of total <i>intra-group</i> liabilities.
<b>Item 20.1</b>	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> .  Item 20.1 should be equal to the value reported for assets that have been securitised in item 13.1.

### 21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

**SBR:** submit item 21 with accounting type of credit (liabilities).

<b>Item 21</b>	Report the value of total liabilities (including <i>intra-group</i> liabilities).  Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of: <ul style="list-style-type: none"> <li>• the value of total liabilities excluding <i>intra-group</i> liabilities reported in item 19; and</li> <li>• the value of total <i>intra-group</i> liabilities reported in item 20.</li> </ul>
----------------	---

## Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* by the type of equity.

### 22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI*.

**SBR:** submit item 22 with accounting type of credit (equity).

<b>Item 22</b>	Report the total value of share capital.
<b>Item 22.1</b>	Report the value of ordinary share capital on issue.
<b>Item 22.2</b>	Report the value of <i>preference share</i> capital on issue.

<b>Item 22.3</b>	<p>Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• <i>long-term</i> borrowings or <i>hybrid securities</i> that are treated as liabilities under applicable accounting standards (e.g. <i>hybrid securities treated as liabilities</i>). These should be reported in item 16.</li> </ul> <p>Item 22.3 is a derived item. Report the value of other share capital in item 22.3 as:</p> <ul style="list-style-type: none"> <li>• the value of total share capital reported in item 22</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of share capital – ordinary shares reported in item 22.1; and</li> <li>• the value of share capital – <i>preference shares</i> reported in item 22.2.</li> </ul>
------------------	--

### 23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI*.

**SBR:** submit item 23 with accounting type of credit (equity).

<b>Item 23</b>	Report the value of total reserves.
<b>Item 23.1</b>	<p>Report the value of general reserves.</p> <p>This is derived from revenue profits and is mostly available for dividend payment.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• any portion of <i>collective provisions</i> that forms part of shareholders' equity. These excluded amounts are to be recorded in <i>collective provisions</i> in item 6.</li> </ul>
<b>Item 23.2</b>	Report the value of <i>capital profits reserves</i> .
<b>Item 23.3</b>	<p>Report the value of asset revaluation reserves (ARR).</p> <p>Include amounts relating to the revaluation of:</p> <ul style="list-style-type: none"> <li>• <i>property, plant and equipment</i>;</li> <li>• <i>intangible assets</i>;</li> <li>• investment in subsidiaries;</li> <li>• investments in <i>associated entities</i>;</li> <li>• <i>non-current assets or disposal groups classified as held for sale</i></li> </ul>

	<p>in accordance with AASB 5; and</p> <ul style="list-style-type: none"> <li>• other assets.</li> </ul>
<b>Item 23.4</b>	<p>Report the value of foreign currency translation reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.</li> </ul>
<b>Item 23.5</b>	<p>Report the value of cash flow hedge reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 139, AASB 132 and AASB 7.</li> </ul>
<b>Item 23.6</b>	<p>Report the value of share-based payments reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• the equity-settled share-based payment reserve amounts as required by <i>AASB 2: Share-based Payment</i> (AASB 2).</li> </ul>
<b>Item 23.7</b>	<p>Report the value of any other reserves not reported in items 23.1 to 23.6.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• dividend reinvestment plan reserve.</li> </ul> <p>Item 23.7 is a derived item. Report the value of other reserves in item 23.7 as:</p> <ul style="list-style-type: none"> <li>• the value of total reserves reported in item 23</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of reserves – general reserves reported in item 23.1;</li> <li>• the value of reserves – <i>capital profits reserves</i> reported in item 23.2;</li> <li>• the value of reserves – asset revaluation reserves reported in item 23.3;</li> <li>• the value of reserves – foreign currency translation reserves reported in item 23.4;</li> <li>• the value of reserves – cash flow hedge reserve reported in item 23.5; and</li> <li>• the value of reserves – share based payments reserve reported in item 23.6.</li> </ul>

#### 24. Total retained profits or accumulated losses at the end of the period

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

**SBR:** submit item 24 with accounting type of credit (equity).

<b>Item 24</b>	Report the value of retained profits/losses or accumulated profits/losses.
----------------	--

#### 25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

**SBR:** submit item 25 with accounting type of credit (equity).

<b>Item 25</b>	<p>Report the value of total shareholders' equity.</p> <p>Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of:</p> <ul style="list-style-type: none"> <li>• the value of total share capital reported in item 22;</li> <li>• the value of total reserves reported in item 23; and</li> <li>• the value of retained profits reported in item 24.</li> </ul>
----------------	---

## Glossary of terms

<b><i>Allocated gold</i></b>	Means an account that provides ownership of a specific piece of gold.
<b><i>Capital profits reserve</i></b>	Means the realised value of revaluations associated with an asset or class of assets that have been disposed of. These assets have been subject to the fair value basis of measurement and revaluations accounted for in accordance with accounting standard AASB 116. Due to the disposal of these assets, the balance of the asset revaluation reserve (ARR) associated with these assets has been transferred to a <b><i>capital profits reserve</i></b> .
<b><i>Capitalised expenses</i></b>	Refers to delaying the recognition of expenses by recording the expense as a <b><i>long-term</i></b> asset.
<b><i>Covered bond collateral pool</i></b>	<b><i>Covered bond collateral pool</i></b> has the meaning of ‘cover pool’ as in the <i>Banking Act 1959</i> .
<b><i>Development and other on-going costs</i></b>	Means labour and overhead costs for software development, hardware installation costs and associated overheads that are carried out internally.
<b><i>Goodwill</i></b>	Means the excess of the cost of the business combination over the acquirer’s interest in the net fair value of the identifiable assets, liabilities and contingent liabilities.  <b><i>Goodwill</i></b> is to be determined in accordance with AASB 3.
<b><i>Hardware and software application costs</i></b>	Means hardware and software purchased from third parties (i.e. material costs).
<b><i>‘In use’ information technology equipment</i></b>	Refers to <b><i>information technology equipment</i></b> classified as <b><i>fixed assets</i></b> (including software applications that are an integral part of hardware) used in the production process of the institution as at the reporting date.
<b><i>Interest payable</i></b>	Refers to interest incurred but not yet paid.
<b><i>Interest receivable</i></b>	Refers to interest earned but not yet received.
<b><i>Non-current assets and disposal groups classified as held for sale</i></b>	Has the meaning as in <i>AASB 5 Non-current Assets Held for Sale and Discontinued Operations</i> (AASB 5).
<b><i>Provisions for</i></b>	Means the allowance that the <b><i>ADI</i></b> or <b><i>RFC</i></b> has made in terms of the

<i>dividends</i>	obligation for declared dividends.
<i>Unallocated gold</i>	Means an account that does not give the holder the title to physical gold but provides a claim against the account operator to deliver gold.
<i>Unearned fees and commissions</i>	Refers to fees and commissions received in advance but not yet recognised as earned for accounting purposes.
<i>Unearned interest</i>	Refers to interest received in advance but not yet earned. For example, on a <i>fixed-interest rate loan</i> portfolio.
<i>‘Work in progress’ information technology equipment</i>	Refers to <i>information technology equipment</i> classified as <i>fixed assets</i> (including software applications that are an integral part of the hardware) that is under development and not ready for use in the production process as at the reporting date.