



Reporting Standard ARS 748.0

ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates

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 wholesale funding stocks, flows and interest rates.

It includes *Reporting Form ARF 748.0 ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates* 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 by *Reporting Form ARF 748.0 ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates* (ARF 748.0) is used by the **ABS** and **RBA** for various purposes, including for policy and statistical purposes.
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
Banks	Yes if deposits \geq \$2 billion
Non-bank ADIs	Yes if deposits \geq \$2 billion
RFCs	Yes if deposits \geq \$2 billion

Where ‘deposits’ are measured by the value reported in item 14 on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs)* (ARF 720.0A/B).

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 October 2018.

Information required

7. An **ADI** or **RFC** must provide **APRA** with the information required by ARF 748.0 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 in respect of each calendar month by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.
10. The information required by this Reporting Standard must be provided to **APRA** within 20 calendar days after the end of the **reporting period** to which the information relates.¹
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).

¹ 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**.

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. None of 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). The limited assurance requirement in ARS 702.0 Attachment B paragraph 4(d) applies.

Authorisation

17. 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

18. **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 formwithout changing any substantive requirement in the form or instructions.
19. 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 20 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) Item 1.3, columns 4 and 5; and
- (b) Item 2.3, columns 4 and 5.

ARF_748_0: ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Banks - millions of dollars to 3 decimal places Non-bank ADIs and RFCs - thousands of dollars
Reporting Consolidation	
Domestic books	

1. Outstanding debt securities

1.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of deposit	USD	Floating		
Other short-term securities	EUR			
	Other			

1.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)	<i>of which: Maturing in 12 months or less</i>	
						Value (7)	Interest rate (8)

Negotiable certificates of deposit	AUD	Fixed					
Covered bonds	USD	Floating					
Senior unsecured debt	EUR						
Additional Tier 1 capital instruments	Other						
Tier 2 capital instruments							
Other hybrid securities and subordinated debt							

- 1.3. Total outstanding debt securities
- 1.4. Memo item: Asset-backed securities

			<i>of which: Maturing in 12 months or less</i>	
Value (4)	Interest rate (5)	Tenor (6)	Value (7)	Interest rate (8)

2. New issuance of debt securities

2.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of	USD	Floating		

deposit	
Other short-term securities	EUR
	Other

2.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)
Negotiable certificates of deposit	AUD	Fixed			
Covered bonds	USD	Floating			
Senior unsecured debt	EUR				
Additional Tier 1 capital instruments	Other				
Tier 2 capital instruments					
Other hybrid securities and subordinated debt					

Value (4)	Interest rate (5)	Tenor (6)

2.3. Total new issuance of debt securities

2.4. Memo item: Asset-backed securities

3. Benchmark rate on senior unsecured debt

Currency type (1)	Tenor (2)	Benchmark rate (3)

AUD	1 month
USD	3 months
EUR	6 months
	1 year
	3 years
	5 years

4. Other interest-bearing liabilities outstanding

- 4.1. Total other interest-bearing liabilities outstanding
 - 4.1.1. Non-related party residents
 - 4.1.2. Related party residents
 - 4.1.3. Overseas operations
 - 4.1.4. Other non-residents

Value (1)	Interest rate (2)	Value of funds (3)	Margin (4)

5. Other new interest-bearing liabilities

- 5.1. Total new other interest-bearing liabilities in the month

Value (1)	Interest rate (2)	Value of funds (3)	Margin (4)

6. Hedging

- 6.1. Total derivatives hedging banking book assets and liabilities
 - 6.1.1. *of which:* Derivatives hedging household finance

Fair value (1)	Interest income (2)	Interest expense (3)

- 6.1.2. *of which*: Derivatives hedging business finance
- 6.1.3. *of which*: Derivatives hedging deposits
- 6.1.4. *of which*: Derivatives hedging debt securities
- 6.1.5. *of which*: Derivatives hedging other interest-bearing liabilities

Reporting Form ARF 748.0

ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates

Instructions

These instructions assist completion of *Reporting Form ARF 748.0 ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates* (ARF 748.0). ARF 748.0 collects information relating to the wholesale funding stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 748.0 is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including policy and statistical purposes. This information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 748.0 must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

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

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

Counterparties

Positions with *non-residents* should be included on this form unless otherwise directed. Refer to the specific instructions to determine whether positions with *non-residents* should be included, and whether these are separately identified.

Positions with *related parties* should be included on this form unless otherwise directed. Refer to the specific instructions to determine whether positions with *related parties* should be included, and whether these are separately identified.

Values

Report the face value of *debt securities*. Where denominated in foreign currency, the value of *debt securities* should be converted to AUD at the spot rate effective as at the reference date.

Report the value of funding liabilities other than *deposits* and *debt securities* in line with Australian Accounting Standards. Where denominated in foreign currency, the value of

funding liabilities other than *deposits* and *debt securities* are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Values on ARF 748.0 are to be reported as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

Interest rates

ADIs and *RFCs* are required to report contractual *interest rates*. These contractual *interest rates* are required to be reported as an outright rate rather than a spread. For example, for a fixed-rate debt security, the contractual *interest rate* would be the annualised coupon rate (or annualised implied *interest rate* in the case of a discount security). For a floating-rate debt security, the contractual *interest rate* would be the value of the floating benchmark rate plus the spread (again, annualised if required).

For *debt securities* issued in foreign currency, the *interest rate* should not be converted back to an implied AUD rate.

Refer to the *interest rates* definition for further guidance (ARS 701.0).

Value of funds and margin

Value of funds and *margin* items are to be reported as an annualised percentage rate to two decimal places.

Standard Business Reporting (SBR)

Report items on ARF 748.0 with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

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 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.

1. Outstanding debt securities

Item 1 collects information on the stock of ***debt securities*** issued by ***original term***, type of security, currency type and ***interest rate*** type.

Reporting basis: report item 1 as at the end of the ***reporting period***.

Debt securities with an ***original term*** of 1 year or less (***short-term***) should only be reported in in items 1.1 and 1.3.

Debt securities with an ***original term*** of more than 1 year (***long-term***) should only be reported in in items 1.2 and 1.3.

For item 1, the ***original term*** for ***hybrid securities treated as liabilities*** should be based on the period between issuance and the next call date. The ***residual term*** for ***hybrid securities treated as liabilities*** should be based on the next call date.

Include ***debt securities*** held by ***related parties*** and ***non-residents***.

Column 1	Report according to the type of <i>debt security</i> (see items 1.1 or 1.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued.
Column 5	Report the <i>weighted average interest rate</i> of <i>debt securities</i> on issue.
Column 6	Report the <i>weighted average tenor</i> for <i>long-term debt securities</i> issued. To calculate and report this item, express each tenor as the number of days from issuance to maturity/365 days. Unit of measurement: report column 6 inclusive as a whole number.

Column 7	Of the amount reported in column 4, report the value of <i>debt securities</i> that have a <i>residual maturity</i> of 1 year or less.
Column 8	Report the <i>weighted average interest rate</i> for <i>long-term debt securities</i> that have a <i>residual maturity</i> of 1 year or less as reported in column 7.

Item 1.1	<p>Report <i>short-term debt securities</i> on issue for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>short-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on <i>Reporting Form ARF 720.6 ABS/RBA Securities on Issue</i> (ARF 720.6) that are <u>not</u> <i>negotiable certificates of deposit</i> or <i>bills of exchange</i>. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The interest rate types are:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 1.2	<p>Report <i>long-term debt securities</i> on issue for each combination of security type, currency type and interest rate type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>tier 2 capital instruments</i>; and • any other <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> not reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types are:</p>

	<ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 1.3	<p>Report total outstanding <i>debt securities</i>.</p> <p>The following items are derived items.</p> <p>For the value of <i>debt securities</i> on issue (column 4) item 1.3 is derived as the sum of the corresponding column in items 1.1 and 1.2.</p> <p>For the <i>interest rate</i> (column 5) item 1.3 should be equal to the <i>weighted average</i> of the corresponding column in items 1.1 and 1.2.</p> <p>For the value of <i>debt securities</i> maturing in 12 months or less (column 7), item 1.3 is derived as the sum of item 1.1 (column 4) and item 1.2 (column 7).</p> <p>For the <i>interest rate</i> on <i>debt securities</i> maturing in 12 months or less (column 8), item 1.3 should be equal to the <i>weighted average</i> of item 1.1 (column 5) and item 1.2 (column 8).</p> <p>The following reconciliations to other forms should also hold.</p> <p>The value of total outstanding <i>debt securities</i> reported in (column 4) item 1.3 should equal the sum of:</p> <ul style="list-style-type: none"> • <i>short-term debt securities</i> reported in column 1 of item 16.2 on <i>Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)</i> (ARF 720.0A); and • <i>long-term debt securities</i> reported in column 2 of item 16.2 on ARF 720.0A; and • <i>debt securities</i> reported in column 1 of item 3.1.3.1 on the <i>Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities</i> (ARF 720.3). <p>The value of total outstanding <i>debt securities</i> maturing in 12 months or less reported in (column 7) item 1.3 should equal the sum of:</p> <ul style="list-style-type: none"> • <i>long-term debt securities</i> maturing in 12 months or less reported in column 3 of item 16.2 on ARF 720.0A; and • <i>long term debt securities</i> maturing in 12 months or less reported in column 1 of item 3.1.3.1.1.1 on the ARF 720.3.
Item 1.4	Report <i>asset-backed securities</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.

2. New issuance of debt securities

Item 2 collects information on the new issuance of *debt securities* during the *reporting period* by *original term*, type of security, currency type and *interest rate* type.

Reporting basis: report item 1 during the *reporting period*.

Debt securities with an *original term* of 1 year or less (*short-term*) should only be reported in in items 2.1 and 2.3.

Debt securities with an *original term* of more than 1 year (*long-term*) should only be reported in in items 2.2 and 2.3.

For item 2, the *original term* for *hybrid securities treated as liabilities* should be based on the period between issuance and the next call date.

Include *debt securities* held by *related parties* and *non-residents*.

Column 1	Report according to the type of <i>debt security</i> issued (see items 2.1 or 2.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued (see items 2.1 or 2.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued (see items 2.1 or 2.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued during the <i>reporting period</i> .
Column 5	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> for <i>debt securities</i> issued during the <i>reporting period</i> .
Column 6	Report the <i>weighted average tenor</i> for <i>debt securities</i> issued during the <i>reporting period</i> . To calculate and report this item, express each <i>tenor</i> as the number of days from issuance to maturity/365 days. Unit of measurement: report column 6 inclusive as a whole number.

Item 2.1	Report new <i>short-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and <i>interest rate</i> type. The types of <i>short-term debt securities</i> are: <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on ARF 720.6 newly issued in the <i>reporting period</i> that are <u>not</u> <i>negotiable certificates of deposit</i> or <i>bills of exchange</i>.
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	<p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.2	<p>Report new <i>long-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and interest rate type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>asset-backed securities</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>tier 2 capital instruments</i>; and • any <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> other than those reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.3	<p>Report total <i>debt securities</i> issued during the <i>reporting period</i>.</p> <p>The following items are derived items.</p> <p>For the value of <i>debt securities</i> on issue (column 4), item 2.3 is derived as the sum of items 2.1 and 2.2.</p> <p>For the <i>interest rate</i> (column 5) item 2.3 should be equal to the <i>weighted average</i> of items 2.1 and 2.2.</p>
Item 2.4	<p>Report <i>asset-backed securities</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.</p>

3. Benchmark rate on senior unsecured debt

Item 3 collects information on the *benchmark rate* on *senior unsecured debt* by currency type and *tenor*.

Reporting basis: report item 3 as at the end of the *reporting period*.

The *benchmark rate* should be expressed as an outright rate (not a spread).

Column 1	Report according to currency (see item 3 for further details).
Column 2	Report according to the <i>weighted average tenor</i> (see item 3 for further details).
Column 3	Report the <i>benchmark rate</i> .

Item 3	<p>Report the <i>benchmark rate</i> on <i>senior unsecured debt</i> for each combination of currency type and <i>weighted average tenor</i>.</p> <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; and • EUR. <p>The <i>tenors</i> are:</p> <ul style="list-style-type: none"> • 1 month; • 3 months; • 6 months; • 1 year; • 3 years; and • 5 years.
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4. Other interest-bearing liabilities outstanding

Item 4 collects information on any *interest-bearing* liabilities outstanding other than *deposits* and *debt securities*.

Reporting basis: report item 4 as at the end of the *reporting period*.

If a reporting entity is funded by another entity (e.g. a parent entity), then that (repayable) funding should be reported in this item unless that funding takes the form of *deposits* or *debt securities* (in which case they should be reported on *Reporting Form ARF 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates* (ARF 747.0) or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the <i>value</i> of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 2	Report the <i>weighted average interest rate</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 3	Report the <i>value of funds</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 4	Report the <i>margin</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> . Column 4 is derived as column 3 less column 2.

Item 4.1	Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> . For column 1, item 4.1 is a derived item. Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> in column 1 of item 4.1.1 as the sum of: <ul style="list-style-type: none"> • other <i>interest-bearing</i> liabilities held by <i>resident non-related parties</i> reported in column 1 of item 4.1.1; • other <i>interest-bearing</i> liabilities held by <i>resident related parties</i> reported in column 1 of item 4.1.2; • other <i>interest-bearing</i> liabilities held by <i>overseas operations</i> reported in column 1 of item 4.1.3; and • other <i>interest-bearing</i> liabilities held by any <i>non-residents</i> other than <i>overseas operations</i> reported in column 1 of item 4.1.4.
Item 4.1.1	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident non-related parties</i> .
Item 4.1.2	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident related parties</i> .
Item 4.1.3	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>overseas operations</i> .
Item 4.1.4	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by any <i>non-residents</i> other than <i>overseas operations</i> .

5. Other new interest-bearing liabilities

Item 5 collects information on any other new *interest-bearing* liabilities other than *deposits* and *debt securities*.

Reporting basis: report item 5 during the *reporting period*.

If a reporting entity is funded by another entity (e.g. a parent entity), then that (repayable) funding should be reported in this item unless that funding takes the form of *deposits* or *debt securities* (in which case they should be reported on ARF 747.0 or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the <i>value</i> of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 2	Report the <i>weighted average interest rate</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 3	Report the <i>value of funds</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 4	Report the <i>margin</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> . Column 4 is derived as column 3 less column 2.

Item 5.1	Report total <u>new</u> <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
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6. Hedging

Item 6 collects information on the fair value, *interest income earned* and *interest expense incurred* associated with *derivatives* hedging *banking book* assets and liabilities.

Reporting basis: report item 6 as at the end of the *reporting period* or during the *reporting period* as directed.

Column 1	Report the fair value as at the end of the <i>reporting period</i> .
Column 2	Report the value of <i>interest income earned</i> in the <i>reporting period</i> .
Column 3	Report the value of <i>interest expense incurred</i> in the <i>reporting period</i> .

Item 6.1	Report total <i>derivatives</i> used to hedge <i>banking book</i> assets and/or liabilities. The following reconciliation to another form should also hold. Column 1 of item 6.1 should be equal to the sum of <i>banking book</i> derivatives reported in column 1 of item 10.3.2 and item 18.8.2 on
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	ARF 720.0A.
Item 6.1.1	<p>Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>housing</i> and <i>personal finance</i>.</p> <p>This item may be left blank if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.</p>
Item 6.1.2	<p>Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>business finance</i>.</p> <p>This item may be left blank if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.</p>
Item 6.1.3	<p>Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>deposits</i>.</p> <p>This item may be left blank if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.</p>
Item 6.1.4	<p>Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>debt securities</i>.</p>
Item 6.1.5	<p>Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>liabilities</i> other than <i>deposits</i> and <i>debt securities</i>.</p> <p>This item may be left blank if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.</p>

Glossary of terms

Benchmark rate	<p>Means the base rate at which the ADI or RFC can issue senior unsecured debt in the relevant currency as used in the calculation of internal transfer pricing.</p> <p>The benchmark rate should be expressed as an outright rate (not a spread).</p>
Floating interest rate	See variable interest rate .
Senior unsecured debt	<p>Means any unsecured debt security that must be repaid ahead of all other unsecured and subordinated debt security holders other than those outlined in Section 13A (3) (a) to 13A (3) (e) of the Banking Act 1959 in the event that the ADI is unable to meet its obligations or is about to suspend payment.</p>
Subordinated debt	<p>Means any debt security that is repaid after those outlined in Section 13A (3) (a) to 13A (3) (e) of the Banking Act 1959 and after senior debtholders in the event that the ADI is unable to meet its obligations or is about to suspend payment.</p>
Tenor	See original (maturity/term) .