



Reporting Standard ARS 730.0

ABS/RBA Statement of Financial Performance

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 performance.

It includes *Reporting Form ARF 730.0 ABS/RBA Statement of Financial Performance* 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 730.0 ABS/RBA Statement of Financial Performance* (ARF 730.0) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts.
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 total assets \geq \$5b
Non-bank ADIs	Yes if total assets \geq \$5b
RFCs	Yes if total assets \geq \$500m

Where 'total assets' are measured by the value reported in item 13 (column 1) on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs) (ARF 720.0A/B-)* as at 31 December of the prior calendar year.

5. *APRA* may specify from time to time determine that a higher level of a reporting threshold will apply to a particular ADI or RFC than that specified in paragraph 4 by providing a direction to of this standard and if APRA does so it will notify the *ADI* or *RFC* concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 July 2018 30 September 2019.

Information required

7. An *ADI* or *RFC* to which this Reporting Standard applies must provide *APRA* with the information required by ARF 730.0 this Reporting Standard 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 (also known as 'D2A') 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 quarter ended 31 March, 30 June, 30 September and 31 December 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 28 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.

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*.

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.~~ 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.
13. All information provided by an *ADI* or *RFC* under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the *ADI* or *RFC* as set out in *Prudential Standard APS 310 Audit and Related Matters for ADIs* or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations for RFCs*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.
14. All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

- ~~17.~~15. When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the ‘Direct to APRA’ [software application](#), 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.~~16. *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.

~~19.17.~~ 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

~~20.18.~~ ARS 701.0 applies to this Reporting Standard.

~~21.19.~~ In this Reporting Standard:

AASB has the meaning in section 9 of the *Corporations Act 2001*.

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 28 calendar days provided for in paragraph 10 or, if applicable, paragraph 12.

reporting period means a quarter ended 31 March, 30 June, 30 September or 31 December 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 1.1, column 1;~~
- ~~(b) Item 3.1, column 1;~~
- ~~(c) Item 4.1, column 1; and~~
- ~~(d) Item 10.1, column 1.~~

20. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard (including related guidance) is a reference to the instrument as in force or existing from time to time.

ARF_730_0: ABS/RBA Statement of Financial Performance

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

Part A: Income

1. Interest income

	Interest income (1)
1.1. Total interest-earning assets	
1.1.1. Notes and coins	
1.1.2. Deposits	
1.1.3. Short-term debt securities	
1.1.4. Long-term debt securities	
1.1.5. Derivatives - banking book hedging	
1.1.6. Loans and finance leases	
1.1.6.1. Resident households	
1.1.6.1.1. Housing loans	
1.1.6.1.1.1. Owner-occupied	
1.1.6.1.1.2. Investment	
1.1.6.1.2. Personal loans and finance leases	
1.1.6.1.2.1. <i>of which:</i> Credit cards	
1.1.6.2. Resident other private non-financial corporations	
1.1.6.3. Resident private unincorporated business	
1.1.6.4. Other loans and finance leases	
1.1.7. Other interest-earning assets	

2. Non-interest income

	Value (1)
2.1. Total non-interest income	
2.1.1. Rental income on operating leases	
2.1.2. Fee and commission income	

2.1.3. Dividends income	
2.1.4. Capital Holding gains / losses on assets and liabilities	
2.1.5. Other non-interest income	

3. Total income

	Value (1)
3.1. Total income	

Part B: Expense

4. Interest expense

	Interest expense (1)
4.1. Total interest-bearing liabilities	
4.1.1. Deposits	
4.1.1.1. Resident households	
4.1.1.2. Resident other private non-financial corporations	
4.1.1.3. Resident self-managed superannuation funds	
4.1.1.4. Other deposits	
4.1.2. Short-term debt securities	
4.1.3. Long-term debt securities	
4.1.4. Loans and finance leases	
4.1.5. Derivatives - banking book hedging	
4.1.6. Other interest-bearing liabilities	

5. Personnel expense

	Value (1)
5.1. Total personnel expense	
5.1.1. Total wages and salaries	
5.1.2. Employer contributions into superannuation	
5.1.3. WorkersWorkers' compensation premiums/costs	
5.1.4. Payments to other businesses / organisations for staff	
5.1.5. Fringe benefits tax	
5.1.6. Payroll tax	
5.1.7. Share-based payment expense	
5.1.8. Other personnel expense	

6. Occupancy and equipment expense

	Value (1)
6.1. Total occupancy and equipment expense	
6.1.1. Operating lease rental expense	
6.1.2. Depreciation of property, plant and equipment	
6.1.3. Utilities Utility expense	
6.1.4. Property rates and taxes	
6.1.5. Repairs and maintenance	
6.1.6. Other occupancy and equipment expense	

7. Information technology expense

	Value (1)
7.1. Total information technology expense	
7.1.1. Depreciation and impairment of information technology equipment	
7.1.2. Amortisation and impairment of software assets	
7.1.3. Computer software expensed	
7.1.4. Telecommunication services and internet services	
7.1.5. Rental, repairs and maintenance	
7.1.6. Other outsourced information technology services	
7.1.7. Other information technology expense	

8. Other operating expense

	Value (1)
8.1. Total other operating expense	
8.1.1. Amortisation and impairment of other intangible assets	
8.1.2. Non-lending losses & frauds	
8.1.3. Postage and stationery	
8.1.4. Fees and commissions	
8.1.4.1. <i>of which:</i> Financial institutions	
8.1.5. Advertising	
8.1.6. Travel, accommodation and entertainment	
8.1.7. Insurance premiums other than workers compensation	
8.1.8. Other operating expenses	

9. Impairment expense

- 9.1. Total impairment expense
 - 9.1.1. Collective provisions
 - 9.1.2. -Individual provisions
 - 9.1.3. Write-backs
 - 9.1.4. Recoveries

Value (1)

10. Total expense

- 10.1. Total expense

Value (1)

Part C: Dividends

11. Dividends

- 11.1. Dividends
 - 11.1.1. *of which:* Extraordinary dividend

Value (1)

Part D: Capital expenditure and proceeds from sale of assets

12. Capital expenditure

- 12.1. Total capital expenditure
 - 12.1.1. Road vehicles
 - 12.1.2. Other transport vehicles and equipment
 - 12.1.3. Industrial machinery and equipment
 - 12.1.4. Computer software capitalised
 - 12.1.5. Computers and computer peripherals
 - 12.1.6. Electronic equipment and machinery
 - 12.1.7. Communications equipment
 - 12.1.8. Other plant and equipment
 - 12.1.9. Land

Value (1)

- 12.1.10. Dwellings, buildings and other structures
- 12.1.11. Intangible assets

13. Capitalised wages and salaries and purchases of materials for capital work

	Value (1)
13.1. Total value of capital work done for own use or for rental or lease	
13.1.1. Capitalised wages and salaries	
13.1.2. Capitalised purchases of materials	

14. Proceeds from sale of assets

	Value (1)
14.1. Total proceeds from sale of assets	
14.1.1. Plant and equipment	
14.1.2. Land	
14.1.3. Buildings and structures	
14.1.4. Intangible assets	

Part E: Multi-state operations

15. Multi-state operations

	Wages and Salaries (1)
15.1. Total	
15.1.1. New South Wales	
15.1.2. Victoria	
15.1.3. Queensland	
15.1.4. South Australia	
15.1.5. Western Australia	
15.1.6. Tasmania	
15.1.7. Northern Territory	
15.1.8. Australian Capital Territory	
15.1.9. Other Australian territories	

Part F: Employment

16. Employment

	Number (1)
16.1. Number of employees working for this business	

Reporting Form ARF 730.0

ABS/RBA Statement of Financial Performance

Instructions

These instructions assist completion of *Reporting Form ARF 730.0* ~~*ABS/RBA Statement of Financial Performance (ARF 730.0)*~~. ARF 730.0 collects information relating to the financial performance of *ADIs* and *RFCs* on a domestic books basis.

Information reported in ARF 730.0 is required primarily for the purposes of the *ABS* and the *RBA*. The information is required for various purposes, including the compilation of Australia's National Accounts. The information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 730.0 must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraph 4 and 5.

Reporting basis and unit of measurement

These 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.

Items on ARF 730.0 must be reported as during the *reporting period*.

Counterparties

Include detail for *related parties* and *non-related parties*. Note that this treatment differs from ~~*Reporting Form ARF 720.0A/B Statement of Financial Position (Banks & RFCs) (Non-bank ADIs) (ARF 720.0A/B)*~~ where detail for *related parties* is reported separately.

Include detail for both *residents* and *non-residents*.

Reporting by purpose

~~Finance is to be classified~~ Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines where it is reported on this form, ~~not the product or collateral type~~. Where finance (identified at the lowest available level) is to be used for more than one purpose, classify that finance ~~should be classified~~ to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

Values

Unless otherwise specifically stated, report all items on ARF 730.0 in accordance with Australian Accounting Standards regarding the measurement of financial performance, including:

- interpretation/definition of items of income and expense;
- measurement basis of items of income and expense; and
- netting of items of income and expense.

~~Amounts~~Convert 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~~Report values on ARF 730.0 ~~are to be reported~~ as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

Numbers

~~Numbers~~Report numbers on ARF 730.0 ~~are to be reported~~ unscaled, as whole numbers for *banks*, *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 balance of the item collected.

Specific instructions

Terms highlighted in ***bold italics*** ~~indicate that the definition is provided either~~ are defined 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~~ must not be taken as an exhaustive list of items to be included or excluded.

Part A: Income

Part A collects information on income earned by the ***ADI*** or ***RFC*** from their operations, including detail on ***interest income earned*** and non-interest income earned.

SBR: submit items in Part A with accounting type of debit (revenue).

1. Interest income

Item 1 collects information on the ***interest income earned*** by ***ADI*** or ***RFC*** by type of interest-earning asset.

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

Column 1	Report the value of <i>interest income earned</i> .
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Item 1.1	Report for total interest-earning assets.
Item 1.1.1	Report for <i>notes and coins</i> .
Item 1.1.2	Report for <i>deposits</i> .
Item 1.1.3	Report for <i>short-term debt securities</i> held.
Item 1.1.4	Report for <i>long-term debt securities</i> held.
Item 1.1.5	Report for <i>derivative</i> financial instruments held on the <i>banking book</i> and used for the purpose of hedging.
Item 1.1.6	Report for <i>loans</i> and <i>finance leases</i> .
Item 1.1.6.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 1.1.6.1 is a derived item. Report the value for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> in item 1.1.6.1 as the sum of: <ul style="list-style-type: none"> • the value for <i>loans to resident households</i> — <i>housing</i> reported in item 1.1.6.1.1; and

	the value for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> — <i>personal</i> reported in item 1.1.6.1.2.
Item 1.1.6.1.1	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . Item 1.1.6.1.1 is a derived item. Report the value of <i>loans</i> to <i>resident households</i> for <i>housing</i> in item 1.1.6.1.1 as the sum of: <ul style="list-style-type: none"> • the value for <i>loans</i> — <i>owner-occupied</i> reported in item_1.1.6.1.1.1; and the value for <i>loans</i> — <i>investment</i> reported in item 1.1.6.1.1.2.
Item 1.1.6.1.1.1	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> .
Item 1.1.6.1.1.2	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>investment housing</i> .
Item 1.1.6.1.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.6.1.2.1	Of the amount reported in item 1.1.6.1.2, report the value for <i>credit cards</i> .
Item 1.1.6.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other private non-financial corporations</i> .
Item 1.1.6.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private unincorporated business</i> .
Item 1.1.6.4	Report for <i>loans</i> and <i>finance leases</i> to borrowers that are not <i>resident households</i> , <i>resident other private non-financial corporations</i> or <i>resident private unincorporated businesses</i> . Item 1.1.6.4 is a derived item. Report the value for other <i>loans</i> and <i>finance leases</i> in item 1.1.6.4 as: <ul style="list-style-type: none"> • the value for total <i>loans</i> and <i>finance leases</i> reported in item 1.1.6 less the sum of: <ul style="list-style-type: none"> • the value for <i>loans</i> and <i>finance leases</i> — <i>resident households</i> reported in item 1.1.6.1; • the value for <i>loans</i> and <i>finance leases</i> — <i>resident other private non-financial corporations</i> reported in, item 1.1.6.2; and the value for <i>loans</i> and <i>finance leases</i> — <i>resident private unincorporated businesses</i> reported in item 1.1.6.3.
Item 1.1.7	Report for any other interest-earning assets that are not reported in items 1.1.1 to 1.1.6. Item 1.1.7 is a derived item. Report the value for other interest-earning assets in item 1.1.7 as: <ul style="list-style-type: none"> • the value for total interest-earning assets reported in item 1.1 less the sum of: <ul style="list-style-type: none"> • the value for <i>notes and coins</i> reported in items 1.1.1;

	<ul style="list-style-type: none"> • the value for <i>deposits</i> reported in item 1.1.2; • the value for <i>short-term debt securities</i> reported in item 1.1.3; • the value for <i>long-term debt securities</i> reported in item 1.1.4; • the value for <i>derivatives — banking book</i> hedging reported in item 1.1.5; and <p>the value for <i>loans</i> and <i>finance leases</i> reported in item to 1.1.6 inclusive.</p>
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2. Non-interest income

Item 2 collects information on non-interest income earned by the *ADI* or *RFC* by the type of non-interest income.

Include any income earned that is not reported as *interest income earned* in item 1.

<u>Item 2.1</u>	<p><u>Report the value of non-interest income earned.</u></p> <p><u>Item 2.1 is a derived item. Report total non-interest income in item 2.1 as item 3.1 less item 1.1.</u></p>
<u>Item 2.1.1</u>	<u>Report the value of rental income on <i>operating leases</i>.</u>
<u>Item 2.1.2</u>	<u>Report the value of <i>fee and commission income</i>.</u>
<u>Item 2.1.3</u>	<u>Report the value of <i>dividends income</i>.</u>
<u>Item 2.1.4</u>	<u>Report the value of <i>holding gains / losses on assets and liabilities</i>.</u>
<u>Item 2.1.5</u>	<p><u>Report the value of <i>any other</i> non-interest income earned <u>not reported in items 2.1.1 to 2.1.4.</u></u></p> <p><u>Item 2.1.5 is a derived item. Report the value of other non-interest income in item 2.1.5 as item 2.1 less the sum of items 2.1.1 to 2.1.4 inclusive.</u></p>

Item 2.1	<p>Report non-interest income earned.</p> <p>Item 2.1 is a derived item. Report total non-interest income in item 2.1 as:</p> <ul style="list-style-type: none"> • the value of total income earned reported in item 3.1; <p>less:</p> <ul style="list-style-type: none"> • the value of <i>interest income earned</i> reported in item 1.1.
Item 2.1.1	Report rental income on <i>operating leases</i>.
Item 2.1.2	Report <i>fee and commission income</i>.
Item 2.1.3	Report <i>dividends income</i>.

Item 2.1.4—	Report <i>capital gains / losses</i>.
Item 2.1.5—	<p>Report any other non-interest income not reported in items 2.1.1 to 2.1.4.</p> <p>Item 2.1.5 is a derived item. Report the value of other non-interest income in item 2.1.5 as:</p> <ul style="list-style-type: none"> • the value of total non-interest income reported in item 2.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of rental income on <i>operating leases</i> reported in item 2.1.1; • the value of <i>fee and commission income</i> reported in item 2.1.2; • the value of <i>dividends income</i> reported in item 2.1.3; and • the value of <i>capital gains / losses</i> reported in item 2.1.4.

3. Total income

Item 3 collects information on total income earned by the *ADI* or *RFC*.

Item 3.1 Column 1	Report the value of <u>total income earned</u>.
Item 3.1	Report total income earned.

Part B: Expenses

Part B collects information on the expenses incurred by the *ADI* or *RFC* from their operations by the type of expense incurred.

SBR: submit items in Part B with accounting type of credit (expense).

4. Interest expense

Item 4 collects information on the *interest expense incurred* by the *ADI* or *RFC* by type of *interest-bearing* liability.

Column 1	Report the value of <i>interest expense incurred</i> .
Item 4.1	Report for total <i>interest-bearing</i> liabilities.

Item 4.1.1	Report for <i>deposits</i> .
Item 4.1.1.1	Report for <i>deposits</i> by <i>resident households</i> .
Item 4.1.1.2	Report for <i>deposits</i> by <i>resident other private non-financial corporations</i> .
Item 4.1.1.3	Report for <i>deposits</i> by <i>resident self-managed superannuation funds</i> .
Item 4.1.1.4	<p>Report for <i>deposits</i> by counterparties other than <i>resident households</i>, <i>resident other private non-financial corporations</i> and <i>resident self-managed superannuation funds</i>.</p> <p>Item 4.1.1.4 is a derived item. Report other <i>deposits</i> in item 4.1.1.4 as:</p> <ul style="list-style-type: none"> • the value of <i>deposits</i> reported in item 4.1.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>deposits</i> — <i>resident households</i> reported in item <u>items</u> 4.1.1.1; • the value of <i>deposits</i> — <i>resident other private non-financial corporations</i> reported in item 4.1.1.2; and • the value of <i>deposits</i> — <i>resident self-managed superannuation funds</i> reported in item <u>to</u> 4.1.1.3: <u>inclusive</u>.
Item 4.1.2	Report for <i>short-term debt securities</i> .
Item 4.1.3	Report for <i>long-term debt securities</i> .
Item 4.1.4	Report for <i>loans</i> and <i>finance leases</i> .
Item 4.1.5	Report for <i>derivative</i> financial instruments held on the <i>banking book</i> and used for the purpose of hedging.
Item 4.1.6	<p>Report for other <i>interest-bearing</i> liabilities that are not reported in items 4.1.1 to 4.1.5.</p> <p>Item 4.1.6 is a derived item. Report for other <i>interest-bearing</i> liabilities in item 4.1.6 as:</p> <ul style="list-style-type: none"> • the value of total <i>interest-bearing</i> liabilities reported in item 4.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value for <i>deposits</i> reported in item 4.1.1;

	<ul style="list-style-type: none"> • the value for <i>short-term debt securities</i> reported in item and items 4.1.2; • the value for <i>long-term debt securities</i> reported in item 4.1.3; • the value for <i>loans</i> and <i>finance leases</i> reported in item 4.1.4; and • the value for <i>derivatives — banking book</i>: hedging reported in item to 4.1.5; <p><u>inclusive.</u></p>
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5. Personnel expense

Item 5 collects information on *personnel expense* incurred by the *ADI* or *RFC*.

<u>Item 5.1</u>	<u>Report the value of total <i>personnel expense</i>.</u>
<u>Item 5.1.1</u>	<u>Report the value of <i>wages and salaries</i>.</u> <u>Include provisions for employee entitlements.</u>
<u>Item 5.1.2</u>	<u>Report the value of <i>employer contributions into superannuation</i>.</u> <u>Include additional salary sacrificed superannuation contributions.</u>
<u>Item 5.1.3</u>	<u>Report the value of <i>workers' compensation premiums / costs</i>.</u>
<u>Item 5.1.4</u>	<u>Report the value of <i>payments to other businesses / organisations for staff</i>.</u>
<u>Item 5.1.5</u>	<u>Report the value of <i>fringe benefits tax</i>.</u>
<u>Item 5.1.6</u>	<u>Report the value of <i>payroll tax</i>.</u>
<u>Item 5.1.7</u>	<u>Report the value of <i>share-based payment expense</i>.</u>
<u>Column — Item 5.1.8</u>	<p>Report the value <u>of any other <i>personnel expense</i> not reported in items 5.1.1 to 5.1.7.</u></p> <p><u>Item 5.1.8 is a derived item. Report the value of other <i>personnel expense</i> in item 5.1.8 as item 5.1 less the sum of items 5.1.1 to 5.1.7 inclusive.</u></p>

Item 5.1	Report total <i>personnel expense</i>.
Item 5.1.1	Report <i>wages and salaries</i>. Include: <ul style="list-style-type: none"> • provisions for employee entitlements.
Item 5.1.2	Report <i>employer contributions into superannuation</i>. Include: <ul style="list-style-type: none"> • additional salary sacrificed superannuation contributions.

Item 5.1.3	Report workers compensation premiums/costs.
Item 5.1.4	Report payments to other businesses / organisations for staff.
Item 5.1.5	Report fringe benefits tax.
Item 5.1.6	Report payroll tax.
Item 5.1.7	Report share-based payment expense.
Item 5.1.8	<p>Report any other <i>personnel expense</i> not reported in items 5.1.1 to 5.1.7.</p> <p>Item 5.1.8 is a derived item. Report the value of other <i>personnel expense</i> as:</p> <ul style="list-style-type: none"> • the value of total <i>personnel expense</i> reported in item 5.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>wages and salaries</i> reported in items 5.1.1; • the value of <i>employer contributions into superannuation</i> reported in item 5.1.2; • the value of <i>workers compensation premium/costs</i> reported in item 5.1.3; • the value of <i>payments to other businesses/organisations for staff</i> reported in item 5.1.4; • the value of <i>fringe benefits tax</i> reported in item 5.1.5; • the value of <i>payroll tax</i> reported in item 5.1.6; and • the value of <i>share-based payment expense</i> reported in item 5.1.7.

6. Occupancy and equipment expense

Item 6 collects information on *occupancy and equipment expenses incurred* by the *ADI* or *RFC*.

Exclude:

- *wages and salaries* of own *employees*. These ~~should~~must be included as *wages and salaries* in item 5.1.1;
- depreciation on *information technology equipment*. This ~~should~~must be reported as depreciation and impairment of *information technology equipment* in item 7.1.1;
- rental expense for *information technology equipment*. This ~~should~~must be reported as *rental, repairs and maintenance* in item 7.1.5; and
- repairs and maintenance on software and information technology equipment. These ~~should~~must be reported as *rental, repairs and maintenance* expenses in item 7.1.5.

<u>Item 6.1</u>	<u>Report the value of total <i>occupancy and equipment expenses incurred</i>.</u>
<u>Item 6.1.1</u>	<u>Report the value of rental expense on <i>operating leases</i>.</u>
<u>Item 6.1.2</u>	<u>Report the value of depreciation of <i>property, plant and equipment</i>.</u>
<u>Item 6.1.3</u>	<u>Report the value of <i>utility expense</i>.</u>
<u>Item 6.1.4</u>	<u>Report the value of <i>property rates and taxes</i>.</u>
<u>Item 6.1.5</u>	<u>Report the value of <i>repairs and maintenance expenses</i> on all <i>property, plant and equipment</i>.</u>
<u>Column — Item 6.1.6</u>	<p>Report the value.</p> <p><u>Report the value of any other <i>occupancy and equipment expenses incurred</i> that is not reported in items 6.1.1 to 6.1.5.</u></p> <p><u>Item 6.1.6 is a derived item. Report the value of other <i>occupancy and equipment expenses incurred</i> in item 6.1.6 as item 6.1 less the sum of items 6.1.1 to 6.1.5 inclusive.</u></p>

Item 6.1	Report total <i>occupancy and equipment expenses incurred</i>.
Item 6.1.1	Report rental expense on <i>operating leases</i>.
Item 6.1.2	Report depreciation of <i>property, plant and equipment</i>.
Item 6.1.3	Report <i>utilities</i> expense.
Item 6.1.4	Report <i>property rates and taxes</i>.
Item 6.1.5	Report <i>repairs and maintenance expenses</i> on all <i>property, plant and equipment</i>.
Item 6.1.6	<p>Report any other <i>occupancy and equipment expenses incurred</i> that is not reported in items 6.1.1 to 6.1.5.</p> <p>Item 6.1.6 is a derived item. Report the value of other <i>incurred</i> as:</p> <ul style="list-style-type: none"> • the value of total <i>occupancy and equipment expenses incurred</i> reported in item 6.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>operating lease</i> rental expense reported in item 6.1.1; • the value of depreciation of <i>property, plant and equipment</i> reported in item 6.1.2; • the value of <i>utilities expense</i> reported in item 6.1.3; • the value of <i>property rates and taxes</i> reported in item 6.1.4; and

	<ul style="list-style-type: none"> the value of repairs and maintenance expenses reported in item 6.1.5.
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7. Information technology expense

Item 7 collects information on *information technology expenses incurred* (including expenses relating to equipment and services) by the *ADI* or *RFC*.

Exclude:

- wages and salaries* of own employees. These ~~should~~must be reported as *wages and salaries* in item 5.1.1; and
- computer software capitalised*. These ~~should~~must be reported as *computer software capitalised* in item 12.1.4.

Column 1	Report the value.
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Item 7.1	Report <u>the value of</u> total <i>information technology expenses incurred</i> .
Item 7.1.1	Report <u>the value of</u> depreciation and impairment of <i>information technology equipment</i> .
Item 7.1.2	Report <u>the value of</u> <i>amortisation and impairment of software</i> assets.
Item 7.1.3	Report <u>the value of</u> <i>computer software expensed</i> . Exclude: <ul style="list-style-type: none"> other information technology licence fees and <i>royalties expense</i>. This should<u>must</u> be reported as other information technology expense in item 7.1.7; and software maintenance. This should<u>must</u> be reported as <i>rental, repairs and maintenance</i> in item 7.1.5.
Item 7.1.4	Report <u>the value of</u> <i>telecommunication services and internet services</i> . Exclude: <ul style="list-style-type: none"> installation costs. These should<u>must</u> be reported as <i>other outsourced information technology services</i> in item 7.1.6.
Item 7.1.5	Report <u>the value of</u> <i>rental, repairs and maintenance expenses</i> of all software and <i>information technology equipment</i> .

Item 7.1.6	<p>Report <u>the value of</u> <i>other outsourced information technology services</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • computer software installation costs paid to external service providers. -These <u>should</u> <u>must</u> be reported as <i>computer software expensed</i> in item 7.1.3.
Item 7.1.7	<p>Report <u>the value of</u> any other <i>information technology expense</i> expenses <u>incurred</u> not reported in items 7.1.1 to 7.1.6.</p> <p>Item 7.1.7 is a derived item. Report the value of other <i>information technology expense</i> as:</p> <ul style="list-style-type: none"> • the value of total <i>information technology expense</i> incurred reported <u>expenses incurred</u> in item 7.1 <p><u>.7 as item 7.1</u> less the sum of:</p> <ul style="list-style-type: none"> • the value of depreciation and impairment of <i>information technology equipment</i> reported in item 7.1.1; • the value of <i>amortisation and impairment of software</i> assets reported in item 7.1.2; • the value of <i>computer software expensed</i> reported in item <u>items</u> 7.1.3; • the value of <i>telecommunication services and internet services</i> reported in item <u>1 to</u> 7.1.4; • the value of <i>rental, repairs and maintenance</i> reported in item 7.1.6; and • the value of <i>other outsourced information technology services</i> reported in item 7.1.6. <p><u>inclusive.</u></p>

8. Other operating expense

Item 8 collects information on operating expenses incurred by the *ADI* or *RFC* that is not reported in items 4, 5, 6 and 7.

Exclude:

- amortisation on computer software. ~~This should be reported~~ Report this as *amortisation and impairment of software* assets in item 7.1.2;
- *wages and salaries* of own employees engaged in cleaning activities. ~~These should be reported~~ Report these as *wages and salaries* in item 5.1.1;
- workers compensation insurance premiums/levies. ~~These should be reported~~ Report these as ~~workers~~ workers' *compensation premiums/costs* in item 5.1.3;

- expensed computer software licence fees. ~~These should be included~~ Include these in *computer software expenses* ~~expensed~~ in item 7.1.3; and
- capitalised computer software licence fees. ~~These should be included~~ Include these in *computer software capitalised* in item 12.1.4.

Column <u>Item 8.1</u>	Report the value of <u>of other operating expenses incurred.</u> <u>Item 8.1 is a derived item. Report the value of other operating expenses in item 8.1 item 10.1 less the sum of items 4.1, 5.1, 6.1, 7.1 and 9.1.</u>
<u>Item 8.1.1</u>	<u>Report the value of amortisation and impairment of <i>other intangible assets</i>.</u> <u>Exclude <i>amortisation and impairment of software</i> assets reported in item 7.1.2</u>
<u>Item 8.1.2</u>	<u>Report the value of <i>non-lending losses and frauds</i>.</u>
<u>Item 8.1.3</u>	<u>Report the value of <i>postage expenses</i> and <i>stationery expense</i>.</u>
<u>Item 8.1.4</u>	<u>Report the value of <i>fee and commission expense</i>.</u>
<u>Item 8.1.4.1</u>	<u>Of the amount reported in item 8.1.4, report the value of <i>fee and commission expense</i> incurred due to <i>financial institutions</i>.</u>
<u>Item 8.1.5</u>	<u>Report the value of <i>advertising expenses</i>.</u>
<u>Item 8.1.6</u>	<u>Report the value of <i>travel, accommodation and entertainment expenses</i>.</u>
<u>Item 8.1.7</u>	<u>Report the value of <i>insurance premiums other than workers compensation</i>.</u>
<u>Item 8.1.8</u>	<u>Report any other operating expenses not reported in items 8.1.1 to 8.1.7.</u> <u>Include:</u> <ul style="list-style-type: none"> • <u><i>royalty expense</i>;</u> • <u><i>cleaning services provided by other businesses</i>; and</u> • <u><i>contract expense not elsewhere included</i>.</u> <u>Item 8.1.8 is a derived item. Report the value of other operating expenses not reported in items 8.1.1 to 8.1.7 in item 8.1.8 as item 8.1 less the sum of items 8.1.1 to 8.1.4 inclusive and items 8.1.5 to 8.1.7 inclusive.</u>
<u>Item 8.1</u>	Report other operating expenses incurred. Item 8.1 is a derived item. Report the value of other operating expenses in item 8.1 as the sum of: <ul style="list-style-type: none"> • the value of total expense incurred in item 10.1 less the sum of: <ul style="list-style-type: none"> • the value of <i>interest expense incurred</i> reported in items 4.1; • the value of <i>personnel expense</i> incurred reported in item 5.1;

	<ul style="list-style-type: none"> • the value of <i>occupancy and equipment expense incurred</i> reported in item 6.1; • the value of total <i>information technology expense incurred</i> reported in item 7.1; and • the value of impairment expense incurred reported in item 9.1.
Item 8.1.1	<p>Report amortisation and impairment of <i>other intangible assets</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • <i>amortisation and impairment of software assets</i> reported in item 7.1.2
Item 8.1.2	Report <i>non-lending losses and frauds</i> .
Item 8.1.3	Report <i>postage expenses and stationery expenses</i> .
Item 8.1.4	Report <i>fees and commission expense</i> .
Item 8.1.4.1	Of the amount reported in item 8.1.4, report the value of <i>fees and commission expense</i> incurred that are/were due to <i>financial institutions</i> .
Item 8.1.5	Report <i>advertising</i> expenses.
Item 8.1.6	Report <i>travel, accommodation and entertainment expenses</i> .
Item 8.1.7	Report <i>insurance premiums other than workers compensation</i> .
Item 8.1.8	<p>Report any other operating expenses not reported in items 8.1.1 to 8.1.7.</p> <p>Include:</p> <ul style="list-style-type: none"> • <i>Royalty expenses</i>; • <i>Cleaning services provided by other businesses</i>; and • <i>Contract expense not elsewhere included</i>. <p>Item 8.1.8 is a derived item. Report the value of other operating expenses as:</p> <ul style="list-style-type: none"> • the value of total operating expense reported in item 8.1 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of amortisation and impairment of <i>other intangible assets</i> reported in items 8.1.1; • the value of <i>non-lending losses and frauds</i> reported in item 8.1.2; • the value of <i>postage expenses and stationery expenses</i> reported in item 8.1.3; • the value of <i>fees and commissions</i> reported in item 8.1.4; • the value of <i>advertising</i> reported in item 8.1.5;

	<ul style="list-style-type: none"> • the value of <i>travel, accommodation and entertainment</i> reported in item 8.1.6; and • the value of <i>insurance premiums other than workers compensation</i> reported in item 8.1.7.
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9. Impairment expense

Item 9 collects information on impairment expenses incurred by the *ADI* or *RFC*.

Column-Item 9.1	Report the value of total impairment expense incurred. <u>Item 9.1 is a derived item. Report the value of impairment expense incurred in item 9.1 as the sum of items 9.1.1 to 9.1.4 inclusive.</u>
<u>Item 9.1.1</u>	<u>Report the value of <i>collective provisions</i>.</u>
<u>Item 9.1.2</u>	<u>Report the value of <i>individual provisions</i>.</u>
<u>Item 9.1.3</u>	<u>Report the value of <i>write-backs</i>.</u>
<u>Item 9.1.4</u>	<u>Report the value of <i>recoveries</i>.</u>

Item 9.1	Report total impairment expense incurred . Item 9.1 is a derived item. Report the value of impairment expense incurred in item 9.1 as the sum of: <ul style="list-style-type: none"> • the value of <i>collective provisions</i> reported in item 9.1.1; • the value of <i>individual provisions</i> reported in item 9.1.2; • the value of <i>write-backs</i> reported in item 9.1.3; and • the value of <i>recoveries</i> reported in item 9.1.4.
Item 9.1.1	Report <i>collective provisions</i>.
Item 9.1.2	Report <i>individual provisions</i>.
Item 9.1.3	Report <i>write-backs</i>.
Item 9.1.4	Report <i>recoveries</i>.

10. Total expense

Item 10 collects information on total expenses incurred during the reporting period by the *ADI* or *RFC*.

Column Item <u>10.1</u>	Report the value. <u>of total expenses incurred.</u>
Item 10.1	Report total expenses incurred.

Part C: Dividends

Part C collects information on *dividends expected, declared or paid* during the reporting period by the *ADI* or *RFC*.

SBR: submit ~~Part~~part C with accounting type of credit (expense).

11. Dividends

Item 11 collects information on *dividends expected, declared or paid* by the *ADI* or *RFC*.

<u>Item 11.1</u>	<u>Report the value of <i>dividends expected, declared or paid.</i></u>
Column Item <u>11.1.1</u>	Report the value. <u>Of the amount reported in item 11.1, report the value of any <i>extraordinary / special dividend.</i></u>
Item 11.1	Report <i>dividends expected, declared or paid.</i>
Item 11.1.1	Of the amount reported in item 11.1, report the value of any <i>extraordinary/special dividends.</i>

Part D: Capital expenditure and proceeds from sale of assets

Part D collects information on *capital expenditure* and proceeds from the sale of assets by the *ADI* or *RFC*.

12. Capital expenditure

Item 12 collects information on *capital expenditure* by the type of expenditure.

~~Capital~~Include capital work done by own *employees* ~~should be included~~ in this item under the appropriate *capital expenditure* item(s), and is also separately identified in item 13.

SBR: submit item 12 with accounting type of credit (expense).

<u>Item 12.1</u>	<u>Report the value of total <i>capital expenditure</i> incurred.</u>
<u>Item 12.1.1</u>	<u>Report the value of <i>road vehicles</i>.</u>
<u>Item 12.1.2</u>	<u>Report the value of <i>other transport vehicles and equipment</i>.</u>
<u>Item 12.1.3</u>	<u>Report the value of <i>industrial machinery and equipment</i>.</u>
<u>Item 12.1.4</u>	<u>Report the value of <i>computer software capitalised</i>.</u>
<u>Item 12.1.5</u>	<u>Report the value of <i>computers and computer peripherals</i>.</u>
<u>Item 12.1.6</u>	<u>Report the value of <i>electronic equipment and machinery</i>.</u>
<u>Item 12.1.7</u>	<u>Report the value of <i>communications equipment</i>.</u>
<u>Column — Item 12.1.8</u>	<p>Report the value.</p> <p>Report the value of any other <i>plant and equipment</i> not reported in items 12.1.1 to 12.1.7 and items 12.1.9 to 12.1.11.</p> <p>Item 12.1.8 is a derived item. Report the value of <i>capital expenditure - other plant and equipment</i> in item 12.1.8 as item 12.1 less the sum of items 12.1.1 to 12.1.7 inclusive and 12.1.9 to 12.1.11 inclusive.</p>
<u>Item 12.1.9</u>	<u>Report the value of <i>land</i>.</u>
<u>Item 12.1.10</u>	<u>Report the value of <i>dwelling, non-residential buildings and non-building structures</i>.</u>
<u>Item 12.1.11</u>	<p><u>Report the value of <i>intangible assets</i>.</u></p> <p><u>Exclude capitalised computer software licence fees. This must be reported as <i>computer software capitalised</i> in item 12.1.4.</u></p>

Item 12.1	Report total <i>capital expenditure</i> incurred.
Item 12.1.1	Report <i>road vehicles</i>.
Item 12.1.2	Report <i>other transport vehicles and equipment</i>.
Item 12.1.3	Report <i>industrial machinery and equipment</i>.
Item 12.1.4	Report <i>computer software capitalised</i>.
Item 12.1.5	Report <i>computers and computer peripherals</i>.
Item 12.1.6	Report <i>electronic equipment and machinery</i>.
Item 12.1.7	Report <i>communications equipment</i>.
Item 12.1.8	<p>Report other <i>plant and equipment</i>.</p> <p>Item 12.1.8 is a derived item. Report the value of <i>capital expenditure - other plant and equipment</i> in item 12.1.8 as:</p> <ul style="list-style-type: none"> • the value of <i>capital expenditure</i> reported in item 12.1; <p>less the sum of:</p>

	<ul style="list-style-type: none"> • the value of <i>road vehicles</i> reported in item 12.1.1; • the value of <i>other transport vehicles and equipment</i> reported in item 12.1.2; • the value of <i>industrial machinery and equipment</i> reported in item 12.1.3; • the value of <i>computer software capitalised</i> reported in item 12.1.4; • the value of <i>computers and computer peripherals</i> reported in item 12.1.5; • the value of <i>electronic equipment and machinery</i> reported in item 12.1.6; • the value of <i>communications equipment</i> reported in item 12.1.7; • the value of <i>land</i> reported in item 12.1.9; • the value of <i>dwelling, non-residential buildings and non-building structures</i> reported in item 12.1.10; and • the value of <i>intangible assets</i> reported in item 12.1.11.
Item 12.1.9	Report <i>land</i> .
Item 12.1.10	Report <i>dwelling, non-residential buildings and non-building structures</i> .
Item 12.1.11	Report <i>intangible assets</i> . Exclude: <ul style="list-style-type: none"> • capitalised computer software licence fees. This should be reported as <i>computer software capitalised</i> (include in item 12.1.4).

13. Capitalised wages and salaries and purchases of materials for capital work

Item 13 collects information on capitalised *wages and salaries* and purchases of materials for capital work done by own *employees* for own use or for rental or lease.

~~These~~ Also include these costs ~~are also to be included~~ in the appropriate item in item 12.

The work ~~should~~ must be valued at the cost of the materials, *wages and salaries* involved that have been capitalised in the accounts.

Include:

- capitalised work done by own *employees* in manufacturing, constructing or installing assets or in developing computer software in-house for use by the *ADI* or *RFC* or for rental or lease.

Exclude:

- interest associated with the cost of the assets. This ~~should~~must be reported as *interest expense* in item 4; and
- payments made to other businesses for costs associated with the original acquisition of the assets. This ~~should~~must be reported as *capital expenditure* in item 12.

SBR: submit item 13 with accounting type of credit (expense).

Column 1	Report the value of <i>capital expenditure</i> incurred.
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Item 13.1	Report capitalised <i>wages and salaries</i> and purchases for capital work done by own <i>employees</i> for own use or for rental or lease. Item 13.1 is a derived item. Report the value of <i>capital expenditure</i> in item 13.1 as the sum of: <ul style="list-style-type: none"> • the value of capitalised wages and salaries reported in item_13.1.1; and • the value of capitalised purchases of materials reported in item_13.1.2.
Item 13.1.1	Report capitalised <i>wages and salaries</i> .
Item 13.1.2	Report capitalised purchases of materials.

14. Proceeds from sale of assets

Item 14 collects information on the proceeds from sales of tangible assets (*property, plant and equipment*), and *intangible assets* (such as patents, licences and *goodwill*).

SBR: submit item 14 with accounting type of debit (revenue).

Column <u>Item</u> <u>14.1</u>	Report the value <u>of proceeds from the sale of assets.</u> <u>Item 14.1 is a derived item. Report proceeds from the sale of assets in item 14.1 as the sum of items 14.1.1 to 14.1.4 inclusive.</u>
<u>Item 14.1.1</u>	<u>Report the value for <i>plant and equipment</i>.</u>
<u>Item 14.1.2</u>	<u>Report the value for <i>land</i>.</u>

<u>Item 14.1.3</u>	<u>Report the value for <i> dwellings, non-residential buildings and non-building structures.</i></u>
<u>Item 14.1.4</u>	<u>Report the value for <i> intangible assets.</i></u>
Item 14.1	<p>Report proceeds from the sale of assets.</p> <p>Item 14.1 is a derived item. Report proceeds from the sale of assets in item 14.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i> plant and equipment</i> reported in item 14.1.1; • the value of <i> land</i> reported in item 14.1.2; • the value of <i> dwellings, non-residential buildings and non-building structures</i> reported in item 14.1.3; and • the value of <i> intangible assets</i> reported in item 14.1.4.
Item 14.1.1	Report the value for <i> plant and equipment.</i>
Item 14.1.2	Report the value for <i> land.</i>
Item 14.1.3	Report the value for <i> dwellings, non-residential buildings and non-building structures.</i>
Item 14.1.4	Report the value for <i> intangible assets.</i>

Part E: Multi-state operations

Part E collects information on operations of the *ADI* or *RFC* by State and Territory.

SBR: submit Part E with an accounting type of credit (expense).

15. Multi-state operations

Item 15 collects information on operations of the *ADI* or *RFC* by State and Territory.

Column 1	Report the value of <i>wages and salaries</i> earned by <i>employees</i> .
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Item 15.1	Report for Australia.
Item 15.1.1	Report for New South Wales.
Item 15.1.2	Report for Victoria.

Item 15.1.3	Report for Queensland.
Item 15.1.4	Report for South Australia.
Item 15.1.5	Report for Western Australia.
Item 15.1.6	Report for Tasmania.
Item 15.1.7	Report for Northern Territory.
Item 15.1.8	Report for Australian Capital Territory.
Item 15.1.9	<p>Report for other Australian territories.</p> <p>Include:</p> <ul style="list-style-type: none"> • Jervis Bay Territory; • Territory of Christmas Island; and • Territory of Cocos (Keeling) Islands. <p>Item 15.1.9 is a derived item. Report the value for other Australian territories in item 15.1.9 as:</p> <ul style="list-style-type: none"> • the value for Australia reported in item 15.1; <p>less the sum of:</p> <ul style="list-style-type: none"> • the value for New South Wales reported in item <u>items</u> 15.1.1; • the value for Victoria reported in item 15.1.2; • the value for Queensland reported in item 15.1.3; • the value for South Australia reported in item 15.1.4; • the value for Western Australia reported in item 15.1.5; • the value for Tasmania reported in item 15.1.6; • the value for Northern Territory reported in item 15.1.7; and • the value for Australian Capital Territory reported in item <u>to</u> 15.1.8. <ul style="list-style-type: none"> • <u>inclusive.</u>

Part F: Employment

Part F collects information on the number of *employees* of the *ADI* or *RFC*.

16. Employment

Item 16 provides data on the number of *employees* working for the *ADI* or *RFC* during the quarter reporting period.

Column 1	Report the number.
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Item 16.1	Report <u>the number of</u> <i>employees</i> working for the <i>ADI</i> or <i>RFC</i> .
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Glossary of terms

<i>Amortisation and impairment of software</i>	<i>Amortisation and impairment of software</i> should be reported in accordance with the treatment of computer software as outlined by <i>AASB 138 Intangible Assets</i> (AASB 138).
<i>Advertising expenses</i>	Refers to costs incurred by a business for promotional and publicity campaigns aimed at bringing the activities of the business to the attention of consumers for the purpose of increasing sales. It excludes: <ul style="list-style-type: none"> • in house costs (e.g. <i>wages and salaries</i> of own advertising staff); and • sponsorship expenses.
<i>Audit and other accounting services expense</i>	Refers to the costs incurred for the professional advice and skills of an auditor or accountant. It includes: <ul style="list-style-type: none"> • cost of producing annual or sub-annual financial reports; • preparing other financial accounts; • auditing services; and • carrying out other accounting services.
<i>Capital expenditure</i>	Refers to the sum of outlays incurred for the purchase of fixed <i>tangible assets</i> and/or <i>intangible assets</i> by the business during the reference period. Capital work done by own <i>employees</i> should be included. It include: <ul style="list-style-type: none"> • all costs capitalised in this business' books (including legal fees, real estate transfer costs and assets acquired under <i>finance leases</i>); • progress payments made to contractors for capital work done by them; and • major improvements, alterations and additions to <i>fixed assets</i>. It excludes: <ul style="list-style-type: none"> • progress payments for <i>plant and equipment</i> being produced on order; • payments for repair and maintenance of <i>fixed assets</i>; • payments of <i>fixed assets</i> on rental or acquired through an <i>operating lease</i>; and • <i>interest expense</i>.
<i>Capital gains / losses</i>	Refers to gains or losses arising from changes in the <i>market prices</i> of assets and liabilities during the period.

<p><i>Cleaning services provided by other businesses</i></p>	<p>Refers to expenses that are incurred when the business' premises are cleaned by an external business.</p> <p>It includes:</p> <ul style="list-style-type: none"> • building cleaning; • office cleaning; • window cleaning; • furniture cleaning; and • removal of waste from inside to areas outside the office compounds. <p>It excludes:</p> <ul style="list-style-type: none"> • wages and salaries of own employees engaged in cleaning activities.
<p><i>Communications equipment</i></p>	<p>It includes:</p> <ul style="list-style-type: none"> • telecommunications equipment; • main exchange and other switching equipment; • electronic switchboards; • cable/wire for communications purposes; • television and radio broadcast studio equipment; • television and radio transmitters and radio transceivers; and • modems.
<p><i>Computer software capitalised</i></p>	<p>It includes:</p> <ul style="list-style-type: none"> • capitalised computer software license fees; • installation costs; • purchase or development of large databases; • computer software developed in house; and • capitalised payments to contractors and consultants for software development. <p>It excludes:</p> <ul style="list-style-type: none"> • computer software expensed; and • software maintenance.
<p><i>Computer software expensed</i></p>	<p>Refers to costs incurred related to computer software.</p> <p>It includes:</p> <ul style="list-style-type: none"> • installation costs paid to external service providers; • purchase costs; and • expensed computer software licence fees. <p>It excludes:</p> <ul style="list-style-type: none"> • computer software capitalised; • other information technology licence fees and royalties; and • software maintenance.

<i>Computers and computer peripherals</i>	<p>It includes:</p> <ul style="list-style-type: none"> • multi-user, desktop and portable computers; • computer file servers; and • laser printers and other peripherals. <p>It excludes:</p> <ul style="list-style-type: none"> • modems.
<i>Contract expense not elsewhere included</i>	<p>Refers to costs incurred to other businesses and self-employed persons for work done on a contract basis.</p> <p>It includes:</p> <ul style="list-style-type: none"> • payments to other businesses and self-employed persons for work done on a contract basis; • contractors and subcontractors and their and their <i>employees</i>; and • owner/drivers.
<i>Dividends expected, declared or paid</i>	<p><i>Dividends expected, declared or paid</i> should be reported in accordance with accounting standards.</p>
<i>Dividends income</i>	<p>Represents all profits incurred by corporations whether or not the distributions are called dividends.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • issues of bonus shares in lieu of dividends (i.e. exclude dividend reinvestment plans).
<i>Electronic equipment and machinery</i>	<p>It includes:</p> <ul style="list-style-type: none"> • electrical generators and motors; • electrical transformers; • static converters and inductors; • electricity distribution or control apparatus; • lighting equipment; • electrical ignition or starting equipment; and • electrical signalling equipment.
<i>Employees</i>	<p>Refers to persons working for the <i>ADI</i> or <i>RFC</i>.</p> <p>It includes:</p> <ul style="list-style-type: none"> • persons paid a retainer, wage or salary; • working proprietors and partners; • full time and part time employees; • permanent, temporary and casual employees; • managerial and executive employees; • employees absent on paid or prepaid leave; and • employees on <i>workers' compensation</i> who continue to be paid through the payroll. <p>It excludes:</p>

	<ul style="list-style-type: none"> • persons paid by commission only (i.e. a retainer/wage/salary is <u>not</u> paid); • contractors paid on invoice; • non-salaried directors; • self-employed persons such as consultants or contractors who are not employees of this business; and • volunteers.
<p><i>Employer contributions into superannuation</i></p>	<p>Refers to all contributions earned by employers into <i>superannuation funds</i>, including additional salary sacrificed superannuation contributions.</p> <p>It includes:</p> <ul style="list-style-type: none"> • all contributions incurred (gross of contributions tax) that are due to either <i>self-managed superannuation funds</i> or <i>other superannuation funds</i>; • contributions made in respect of award, superannuation guarantee and enterprise bargaining agreements; and • contributions arising from salary sacrifice agreements.
<p><i>Extraordinary/special dividend</i></p>	<p>Refers to non-recurring, irregularly scheduled and declared dividends which are separate from the normal dividend cycle of this <i>ADI or RFC</i>. The dividend is disproportionately large relative to the recent level of normal dividends paid.</p>
<p><i>Fee and commission income/expense</i></p>	<p>Refers to any income/expense earned/incurred for fees and commissions.</p> <p>It includes:</p> <ul style="list-style-type: none"> • <i>credit card</i> fees; • lending fees; • transaction/<i>deposit</i> account service fees; • professional fees incurred in employing the services of outside professionals (e.g. <i>legal expenses, audit and other accounting services expense</i>); • subscription and membership fees; • payments to other businesses and self-employed persons for work done or sales made on a commission basis; • payments to persons paid by commission without a retainer; • investigation fees paid to non-employees (on commission); • fees for servicing a <i>loan</i>; • investment management fees; • loan syndication fees; and • underwriting fees. <p>It excludes:</p> <ul style="list-style-type: none"> • fees and commissions already captured as interest income/expense; • directors' fees;

	<ul style="list-style-type: none"> • retainers and commissions of persons who received a retainer; and • bonuses.
Fringe benefits tax	Represents the amount payable by employers when certain benefits in excess of normal wages or salaries (e.g. free or discounted goods or services) are received by their employees (or associates of employees) in connection with their employment.
Information technology expenses incurred	Refers to expenses incurred during the reporting period related to the use of information technology (including equipment, software and services). It excludes: <ul style="list-style-type: none"> • wages and salaries of own employees; and • computer software capitalised.
Industrial machinery and equipment	Represents machinery and equipment where the primary business function is for use in the production of goods and/or services. Some items within this category may be mobile and capable of transporting people or goods. It includes: <ul style="list-style-type: none"> • engines and turbines; • pumps, compressors and hydraulic power engines; • lifting and handling equipment; • machine tools and accessories (hand tools, tools customarily in a workshop); • equipment for food and beverage preparation • point of sale terminals and booking systems; • industrial cooking appliances; • domestic appliances for production purposes; and • climate control systems and other equipment in core production.
Insurance premiums other than workers compensation	It includes: <ul style="list-style-type: none"> • optional third party and comprehensive motor vehicle insurance premiums; • fire, general, accident and public liability premiums; and • professional indemnity insurance premiums. It excludes: <ul style="list-style-type: none"> • workers compensation insurance premiums/levies. This should be reported as workers compensation premiums/costs; and • compulsory third party motor vehicle insurance premiums.
Legal expenses	Refers to fees incurred when a business secures the services of a legal representative, or requires legal representation, or seeks professional advice on legal matters.

<i>Non-lending losses and frauds</i>	Refers to <i>non-lending losses and fraud</i> expenses such as litigation costs for the relevant period as determined in accordance with accounting standards.
<i>Occupancy and equipment expenses incurred</i>	<p>Refers to expenses incurred during the period from <i>tangible assets</i>.</p> <p>It includes:</p> <ul style="list-style-type: none"> • rental expenses on <i>operating leases</i>; • depreciation and repairs and maintenance of <i>property, plant and equipment</i>; • <i>utilities</i> expenses; and • <i>property rates and taxes</i>. <p>It excludes:</p> <ul style="list-style-type: none"> • <i>wages and salaries</i> of own <i>employees</i>; • depreciation on <i>information technology equipment</i>; • rental expense for <i>information technology equipment</i>; and • <i>repairs and maintenance</i> on software and <i>information technology equipment</i>.
<i>Other intangible assets</i>	Refers to items such as trademarks, company brand, customer databases, licenses, patents and <i>goodwill</i> .
<i>Other outsourced information technology services</i>	<p>Represents information technology related services purchased from external services providers.</p> <p>It includes:</p> <ul style="list-style-type: none"> • outsourced <i>information technology equipment</i> installation costs; • outsourced data processing services. Data processing services relate to the transformation of data into a suitable output other than data entry and manipulation services; • outsourced web hosting services; • outsourced electronic information storage services; and • outsourced computer system design relating to computer hardware, computer programming, internet and web design and system analysis. <p>It excludes:</p> <ul style="list-style-type: none"> • computer software installation costs paid to external service providers.
<i>Other transport vehicles and equipment</i>	<p>Refers to equipment and vehicles for moving people and objects. This may include items such as ships, railway and tramway locomotives, rolling stock, aircraft and attachments such as trailers, semi-trailers.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • vehicles that are primarily to be used on the road such as cars, trucks, motor cycles and utes. These should be reported as <i>road vehicles</i>.

<p><i>Payments to other businesses/ organisations for staff</i></p>	<p>Refers to payments incurred that are due to employment agencies or labour hire firms for staff.</p>
<p><i>Payroll tax</i></p>	<p>Refers to a tax levied by state and territory governments on the amount of <i>wages and salaries</i> paid by a business.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • pay as you go withholding tax.
<p><i>Personnel expenses</i></p>	<p>Refers to remuneration related expenses incurred during the period.</p>
<p><i>Postage expenses</i></p>	<p>Refers to expenses related to postage, mailing and courier expenses. Includes expenses incurred for the picking up, transport, and delivery (domestic or international) of addressed or unaddressed mail, packages and parcels.</p> <p>It includes:</p> <ul style="list-style-type: none"> • postage stamps; • mailbox rental services; • customised express pickup and delivery services; and • messenger services. <p>It excludes:</p> <ul style="list-style-type: none"> • storage (where this expense can be distinguished from courier expenses).
<p><i>Property rates and taxes</i></p>	<p><i>Property rates and taxes</i> include amounts paid for land tax, municipal rates and metropolitan improvement rates.</p> <p><i>Land tax</i> Land tax consists of taxes on the ownership of land based on the assess value of the land.</p> <p><i>Municipal rates</i> Municipal rates consist of levies imposed by local government authorities on the assessed value of property for the purpose of financing municipal services. Exclude amounts collected with municipal rates but identified as charges for direct supply of goods and services such as water, sewerage rates and garbage charges.</p> <p><i>Metropolitan improvement rates</i> Metropolitan improvement rates consist of levies on property owners intended specifically for financing the planning and development of land within the metropolitan region. It includes levies used for the acquisition</p>

	of land for the development of metropolitan parks; support of regional studies; financing open space improvements.
<i>Recoveries</i>	Refers to the value of reversals of impairment losses on financial assets as determined in accordance with accounting standards.
<i>Repairs and maintenance expenses</i>	<p>Refers to the value of ordinary maintenance and repairs that are obliged to be undertaken periodically in order to be able to utilise assets over their expected services lives. They are costs that cannot be avoided if the assets are to continue to be used.</p> <p>Maintenance and repairs do not change the asset or its performance, but simply maintain it in good working order or restore it to its previous condition in the event of a breakdown.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • wages and salaries of own employees.
<i>Rental, repairs and maintenance expenses</i>	Refers to the value of rental expense incurred for using rented equipment and the value of <i>repair and maintenance expenses</i> .
<i>Road vehicles</i>	<p>Refers to vehicles that are primarily to be used on the road such as cars, trucks, motor cycles and utes.</p> <p>It excludes:</p> <ul style="list-style-type: none"> • attachments such as trailers, semi-trailers. These should be reported as <i>other transport vehicles and equipment</i>.
<i>Royalties income/expense</i>	<p>Refers to payments made by one business or individual for the use of rights owned by another business or individual. Do not deduct withholding tax.</p> <p>It includes:</p> <ul style="list-style-type: none"> • payments under licensing arrangements; and • payments of royalties from intellectual property (e.g. patents, copyrights, etc.). <p>It excludes:</p> <ul style="list-style-type: none"> • expensed computer software licence fees; and • capitalised computer software licence fees.
<i>Share-based payment expense</i>	Refers to employee share-based payments and stock options, expensed to the <i>ADI</i> or <i>RFC</i> for remunerating employees, incurred during the period.
<i>Stationery expense</i>	<p>Refers to costs incurred for office supplies and printing carried out by or for the business.</p> <p>It includes:</p> <ul style="list-style-type: none"> • all office stationery; and

	<ul style="list-style-type: none"> • production of financial reports, etc.
<p><i>Telecommunications services and internet services</i></p>	<p>Refers to payments (of a non-capital nature) for telecommunication and internet services that engage wire, cable or radio transmission.</p> <p>It includes:</p> <ul style="list-style-type: none"> • telephone charges; • facsimile charges; • internet charges; and • cost of leased lines for computers and internet services. <p>It excludes:</p> <ul style="list-style-type: none"> • installation costs.
<p><i>Travel, accommodation and entertainment expenses</i></p>	<p>Travel expenses are those to costs incurred for transportation services relating to business activities that occur away from the normal place of business. These costs are only to be included if they are incurred in connection with business activities.</p> <p>Accommodation expenses are those costs incurred in providing accommodation to staff when business activities occur away from the normal place of business.</p> <p>Entertainment expenses are the costs incurred by a business for the provision of entertainment activities.</p>
<p><i>Utility expense</i></p>	<p>Refers to expenses incurred related to utilities.</p> <p>It includes:</p> <ul style="list-style-type: none"> • water rates and any excess water charges; and • electricity and gas charges.
<p><i>Wages and salaries</i></p>	<p>Refers to gross earnings of <i>employees</i> before taxation and other deductions.</p> <p>Report <i>wages and salaries</i> as recorded in the <i>ADI's</i> and <i>RFC's</i> financial or management accounts, including provisions for employee entitlements (i.e. on an accruals basis).</p> <p>It includes:</p> <ul style="list-style-type: none"> • severances, terminations and redundancies; • salaries and fees of directors and executives; • retainers and commissions of persons who received a retainer; and • annual and other types of leave. <p>It excludes:</p> <ul style="list-style-type: none"> • capitalised <i>wages and salaries</i>; • salary sacrifice for superannuation;

	<ul style="list-style-type: none"> • payments to other businesses / organisations for staff (e.g. employment agencies); • payments to self-employed persons such as consultants and persons paid solely by commission without a retainer. • payments to contractors for services; • <i>fringe benefit tax</i> and <i>payroll tax</i>; and • reimbursement of expenses (e.g. travel, entertainment, meals and other expenses).
<i>Workers compensation premiums/costs</i>	<p>Refers to a compulsory insurance cover to be taken out by all employers, except for self-insured workers, according to legislative schemes to cover employees suffering injury or disease in the course of or arising out of employment.</p>
<i>Write-backs</i>	<p>Refers to the impairment charged to profit and loss in respect of impairment losses on financial assets not measured at fair value through profit or loss, as determined in accordance with accounting standards.</p>