



Financial Sector (Collection of Data) (reporting standard) determination No. 45 of 2021

Reporting Standard ARS 920.10 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme

Financial Sector (Collection of Data) Act 2001

I, Alison Bliss, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) determine *Reporting Standard ARS 920.10 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme*, in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 3 of the reporting standard.

Under section 15 of the Act, I declare that the reporting standard shall begin to apply to those financial sector entities on 31 October 2021.

This instrument commences on 31 October 2021.

Dated: 27 October 2021

Alison Bliss
General Manager
Data Analytics & Insights Division

Interpretation

In this Determination:

APRA means the Australian Prudential Regulation Authority.

financial sector entity has the meaning given by section 5 of the Act.

Schedule

Reporting Standard ARS 920.10 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme comprises the document commencing on the following page.



Reporting Standard ARS 920.10

Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme

Objective of this reporting standard

This Reporting Standard sets out requirements for the provision of information to APRA relating to an authorised deposit-taking institution's and registered financial corporation's lending under the Australian Government SME Recovery Loan Scheme, to small and medium enterprises (SMEs) adversely economically affected by the Coronavirus pandemic.¹

It includes *Reporting Form ARF 920.10 Australian Government SME Recovery Loan Scheme (Portfolio Information)* (ARF 920.10) and *Reporting Form ARF 920.11 Australian Government SME Recovery Loan Scheme (Loan Level Details)* (ARF 920.11), and 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 920.10 Australian Government SME Recovery Loan Scheme (Portfolio Information)* (ARF 920.10) and *Reporting Form ARF 920.11 Australian Government SME Recovery Loan Scheme (Loan Level Details)* (ARF 920.11) is used for the purpose of enabling APRA to assist the Commonwealth Government administer the Australian Government SME Recovery Loan Scheme. This information may also be used by APRA for prudential purposes.

Application

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs) and registered financial corporations (RFCs) who are granted a guarantee under section 5 of the *Guarantee of Lending to Small and Medium Enterprises (Coronavirus Economic Response Package) Act 2020* in relation to the Australian Government SME Recovery Loan Scheme for lending, from 1 October 2021 to 31 December 2021 or such date specified in the rules governing the Australian

Government SME Recovery Loan Scheme, to businesses that are adversely economically affected by the Coronavirus pandemic.¹

Information required

4. An ADI or RFC to which this Reporting Standard applies must provide APRA with the information required by ARF 920.10 and ARF 920.11 in respect of each reporting period on a domestic books consolidation.
5. Where the primary borrower is adversely economically affected by the Coronavirus pandemic and also was adversely affected by the floods that occurred in March 2021, an ADI or RFC must provide information under this Reporting Standard and not under *Reporting Standard ARS 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood*.

Form and method of submission

6. The information required by this Reporting Standard must be given to APRA in electronic format using an electronic method available on APRA's website or by a method notified by APRA prior to submission.

Reporting periods and due dates

7. Subject to paragraph 9 of this Reporting Standard, reporting periods under this Reporting Standard are each calendar month.
8. Subject to paragraph 10 of this Reporting Standard, the information required by this Reporting Standard for the reporting periods ending on or after 30 September 2021 must be provided to APRA within 10 business days after the end of the reporting period to which the information relates.
9. APRA may 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 requirements of the Commonwealth Government of Australia.
10. APRA may, in writing, grant an ADI or RFC an extension of a due date in which case the new due date will be the date specified in the notice of extension.

Note: For the avoidance of 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

11. All information provided by an ADI or RFC under this Reporting Standard must be subject to processes and controls developed by the ADI or RFC for the internal

¹ <https://treasury.gov.au/coronavirus/sme-recovery-loan-scheme>

review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

12. When an officer or agent of an ADI or RFC submits information under this Reporting Standard using a method notified by APRA, the officer or agent must digitally sign the relevant information using a digital certificate acceptable to APRA.

Interpretation

13. In this Reporting Standard:

ADI means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

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

Australian Government SME Recovery Loan Scheme means the scheme whereby the Minister may grant a guarantee to an ADI or RFC for loans made during the loan writing period specified in the rules governing the Australian Government SME Recovery Loan Scheme, under section 5 of the *Guarantee of Lending to Small and Medium Enterprises (Coronavirus Economic Response Package) Act 2020*.

business days means ordinary business days, exclusive of Saturdays, Sundays and public holidays.

domestic books has the meaning given by *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection*.

due date means the relevant due date under paragraph 8 or, if applicable, paragraph 10.

reporting period means a period mentioned in paragraph 7 or, if applicable, paragraph 9.

14. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Australian Accounting Standard or Reporting Standard is a reference to the instrument as in force or existing from time to time.
15. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

ARF_920_10: Australian Government SME Recovery Loan Scheme (Portfolio Information)

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

Portfolio to date

Number (1)	Amount (2)
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1. Portfolio to date

- 1.1. Loans approved
- 1.2. Loans approved with a director/personal guarantee
- 1.3. Loans refinanced
- 1.4. Loans written off
- 1.5. Recoveries made
- 1.6. Guarantee claims
- 1.7. Guarantee claims paid

Portfolio as at the end of the current period

Number (1)	Amount (2)
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2. Portfolio as at the end of the current period

- 2.1. Credit outstanding
- 2.2. Unused credit available
- 2.3. Loans 30 days past due
- 2.4. Loans impaired

Percentage (1)

- 2.5. Weighted average interest rate of the current portfolio

Number (1)	Amount (2)
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3. Portfolio refinanced from Guarantee Scheme Phase 1 and Phase 2

- 3.1. Loans approved for the purpose of refinancing existing Guarantee Scheme Phase 1 loans

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3.2. Loans approved for the purpose of refinancing existing Guarantee Scheme Phase 2 loans

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Reporting Form ARF 920.10

Australian Government SME Recovery Loan Scheme (Portfolio Information)

Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.10 Australian Government SME Recovery Loan Scheme (Portfolio Information)* (ARF 920.10). This form collects information on an authorised deposit-taking institution's (ADI's) or registered financial corporation's (RFC's) *scheme-backed loans* to small and medium enterprises (SMEs).

Where the primary borrower is adversely economically affected by the Coronavirus pandemic and also was adversely affected by the floods that occurred in March 2021, an ADI or RFC must provide information under this Reporting Standard and not under *Reporting Standard ARS 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood*.

General directions and notes

Reporting entity

ARF 920.10 must be completed by all ADIs and RFCs to which this Reporting Standard applies under paragraph 3.

Unit of measurement

This form must be completed in whole Australian dollars (no decimal place). Percentages are to be expressed as a whole number to 2 decimal places, for example 7.5 per cent should be expressed as 7.50, not 0.075.

Treatment of facilities

Where there is a finance *facility* with a mix of *interest rate* or repayment types, follow the instructions below, unless otherwise specified.

When reporting on the number of *facilities*, report each *facility* once. Where *interest rate* types or repayment types are separately identified, report the number of *facilities* according to the predominant *interest rate* type or repayment type by value. Exclude *facilities* that are entered into and subsequently cancelled, due to being raised in error.

When reporting the value of finance, apportion across the relevant *interest rate* type and/or repayment type dimensions.

Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

<i>Credit limit</i>	As defined in <i>Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection</i> (ARS 701.0).
<i>Credit outstanding</i>	As defined in ARS 701.0.
<i>(Lending) Facility</i>	As defined in ARS 701.0.
<i>Guarantee claims</i>	Means a claim made by a lender under the <i>Scheme</i> in respect of a <i>scheme-backed loan</i> .
<i>Guarantee Scheme</i>	Means the Australian Government SME Guarantee Scheme. ²
<i>Guarantee scheme-backed loan</i>	Means a loan made by a lender under the <i>Guarantee Scheme</i> .
<i>Impaired</i>	Means an impaired <i>facility</i> as defined by the entity's <i>lender policies</i> .
<i>Interest rate</i>	As defined in ARS 701.0.
<i>Scheme-backed loan</i>	Means a loan made by a lender under the <i>Scheme</i> where the primary borrower of the loan is adversely economically affected by the Coronavirus pandemic.
<i>Loans approved</i>	Means borrower-accepted commitments as defined in ARS 701.0.
<i>Loans refinanced</i>	Means loans refinanced after approval that are no longer covered by the <i>Scheme</i> .
<i>Lender policies</i>	Means policies and procedures of the lender which apply in the origination, administration and management of <i>scheme-backed loans</i> .
<i>Past due</i>	As defined in ARS 701.0.
<i>Phase 1</i>	Means those loans written under the <i>Guarantee Scheme</i> up to 30 September 2020.
<i>Phase 2</i>	Means those loans written under the <i>Guarantee Scheme</i> from 1 October 2020 to 30 June 2021.

² <https://treasury.gov.au/coronavirus/coronavirus-sme-guarantee-scheme>

<i>Recoveries</i>	As defined in ARS 701.0.
<i>Scheme</i>	Means the Australian Government SME Recovery Loan Scheme.
<i>Securitized</i>	Means exposures that have undergone securitisation as defined in ARS 701.0.
<i>Unused credit available</i>	The amount of unused credit available, calculated as the current <i>credit limit</i> less the <i>credit outstanding</i> .
<i>Weighted average customer rate</i>	The weighted average customer rate for the current portfolio is calculated as the sum of all drawn amounts multiplied by their respective interest rates, divided by the sum of all drawn amounts for all <i>loans approved</i> at the end of the relevant period.

Specific instructions

Item 1: Portfolio to date

Report item 1 for all *scheme-backed loans* from the commencement of the *Scheme* to date. Include loans that have been *securitised*. Exclude *facilities* that are entered into and subsequently cancelled, due to being raised in error.

Column 1	Report the number of <i>scheme-backed loan facilities</i> .
Column 2	Report the dollar value of <i>scheme-backed loan facilities</i> .

Item 1.1	Report <i>loans approved</i> for <i>scheme-backed loans</i> . Include loans that have terminated or matured. Exclude <i>loans refinanced</i> .
Item 1.2	Report <i>loans approved</i> for <i>scheme-backed loans</i> with a director or personal guarantee. Include loans that have terminated or matured. Exclude <i>loans refinanced</i> .
Item 1.3	Report <i>loans refinanced</i> .
Item 1.4	Report all <i>scheme-backed loans</i> that have been written off and deducted as a loss per relevant Australian Accounting Standards.
Item 1.5	Report <i>recoveries</i> made for <i>scheme-backed loans</i> (e.g. enforcement of security).
Item 1.6	Report all <i>guarantee claims</i> . Include claims that have been made in prior periods.
Item 1.7	Report amounts of <i>guarantee claims</i> that have been paid to the entity. Include claims that have been paid in prior periods.

Item 2: Portfolio as at the end of the current period

Report items 2.1 to 2.4 for all *scheme-backed loan* accounts that are active as at the end of the reporting period. Include loans that have been *securitised*.

Column 1	Report the number of <i>scheme-backed loan facilities</i> .
Column 2	Report the value of <i>scheme-backed loan facilities</i> .

Item 2.1	Report the <i>credit outstanding</i> amounts of <i>scheme-backed loans</i> .
Item 2.2	Report the <i>unused credit available</i> amounts of <i>scheme-backed loans</i> .
Item 2.3	Report for <i>scheme-backed loans</i> that are 30 days <i>past due</i> (consistent with

	lender policies).
Item 2.4	Report <i>impaired scheme-backed loans</i> .

Report item 2.5 as a weighted average of all *loans approved* for the current portfolio of *scheme-backed loans*.

Column 1	Report the percentage.
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Item 2.5	Report the <i>weighted average customer rate</i> for <i>loans approved</i> in the current portfolio as at the end of the reporting period.
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Item 3: Portfolio refinanced from Guarantee Scheme Phase 1 and Phase 2

Report items 3.1 and 3.2 for all *scheme-backed loans* accounts that are active as at the end of the reporting period. Include loans that have been *securitised*.

Column 1	Report the number of <i>scheme-backed loan facilities</i> .
Column 2	Report the value of <i>scheme-backed loan facilities</i> .

Item 3.1	Report the amounts of <i>scheme-backed loans</i> approved for the purpose of refinancing existing <i>Phase 1 Guarantee scheme-backed loan facilities</i> .
Item 3.2	Report the amounts of <i>scheme-backed loans</i> approved for the purpose of refinancing existing <i>Phase 2 Guarantee scheme-backed loan facilities</i> .

ARF_920_11: Australian Government SME Recovery Loan Scheme (Loan Level Details)

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

1. For each approved loan in the last reporting period

Loan identifier (1)	Primary borrower name (2)	Primary borrower ABN (3)	Loan value approved (4)	Interest rate (5)	Guarantors (6)	Approval date (7)	Final repayment date (8)	Existing customer (9)	Additional security provided (10)	Refinanced from (11)	Amount refinanced (12)	Loan identifier from previous phase (13)	Loan type (14)	Length of repayment holiday (15)
								Yes	Yes	Phase 1			Fixed-term loans	
								No	No	Phase 2			Revolving credit facilities	
										Both Phase 1 and 2			Margin lending	
													Other	

Reporting Form ARF 920.11

Australian Government SME Recovery Loan Scheme (Loan Level Details)

Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form ARF 920.11 Australian Government SME Recovery Loan Scheme (Loan Level Details)* (ARF 920.11). This form collects information on an authorised deposit-taking institution's (ADI's) or registered financial corporation's (RFC's) ***scheme-backed loans*** to SMEs.

Where the primary borrower is adversely economically affected by the Coronavirus pandemic and also was adversely affected by the floods that occurred in March 2021, an ADI or RFC must provide information under this Reporting Standard and not under *Reporting Standard ARS 920.8 Australian Government Small and Medium Enterprise (SME) Recovery Loan Scheme – Flood*.

General directions and notes

Reporting entity

ARF 920.11 must be completed by all ADIs and RFCs to which this Reporting Standard applies under paragraph 3.

Reporting period

This form is to be completed in respect of each ***reporting period***. For the first ***reporting period*** include all ***scheme-backed loans*** originated from the start of the ***Scheme***.

Unit of measurement

This form must be completed in whole Australian dollars (no decimal place). Percentages are to be expressed as a whole number to 2 decimal places, for example, 7.5 per cent should be expressed as 7.50 not 0.075.

Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

<i>Approval date</i>	Means the date when the borrower has accepted the commitment for the <i>scheme-backed loan</i> .
<i>Final repayment date</i>	For <i>scheme-backed loans</i> , the assigned maturity date for the loan initially calculated based on the term length of the loan and based on the <i>approval date</i> .
<i>Guarantor</i>	The complete list of full names of all the guarantors for the <i>scheme-backed</i>

names	<p>loan.</p> <p>For individuals this is the full name of the natural person, as opposed to the legal entity.</p> <p>For legal entities, this is the full name of the company as registered with the Australian Securities and Investments Commission (ASIC) and may include the suffix Pty Ltd.</p>
Guarantee Scheme	Means the Australian Government SME Guarantee Scheme. ³
Interest rate	Means the annual interest rate when loan is written (exclusive of fees).
Scheme-backed loan	Means a loan made by a lender under the Scheme where the primary borrower of the loan is adversely economically affected by the Coronavirus pandemic.
Loan identifier	The identifier within the entity used to uniquely identify the loan.
Loan value approved	Means borrower-accepted commitment as defined in <i>Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)</i> .
Phase 1	Means those loans written under the Guarantee Scheme up to 30 September 2020.
Phase 2	Means those loans written under the Guarantee Scheme from 1 October 2020 to 30 June 2021.
Repayment holiday	Means the initial pause in repayments (repayment holiday) for a period of time. During the repayment holiday, interest continues to accrue.
Primary borrower name	<p>The full name of the primary borrower of the loan under the Scheme.</p> <p>For individuals this is the name of the natural person, as opposed to the legal entity.</p> <p>For legal entities, this is the full name of the company as registered with ASIC and may include the suffix Pty Ltd.</p>
Primary borrower Australian Business Number (ABN)	The unique 11 digit ABN registered at the Australian Business Register for the primary borrower of the loan under the Scheme .
Scheme	Means the Australian Government SME Recovery Loan Scheme.
Securitised	Means exposures that have undergone securitisation as defined in ARS 701.0.

³ <https://treasury.gov.au/coronavirus/coronavirus-sme-guarantee-scheme>

Specific instructions

Table 1: For each approved borrower for scheme-backed loans in the last reporting period

Column 1	Report the <i>loan identifier</i> .
Column 2	Report the <i>primary borrower name</i> .
Column 3	Report the <i>primary borrower ABN</i> .
Column 4	Report the <i>loan value approved</i> .
Column 5	Report the <i>interest rate</i> .
Column 6	Report the <i>guarantor names</i> . Separate <i>guarantor names</i> using a semicolon. If there are no guarantors, populate this field with “Nil.”
Column 7	Report the <i>approval date</i> .
Column 8	Report the <i>final repayment date</i> .
Column 9	Report whether the customer had an active lending relationship with the entity before commencement of the <i>scheme-backed loan</i> . Report <i>Yes</i> if the customer had an active lending relationship with the entity before commencement of the <i>scheme-backed loan</i> . Otherwise, report <i>No</i> . Additionally, if the customer relationship was limited to transactional deposit accounts, report <i>No</i> .
Column 10	Report whether the <i>scheme-backed loan</i> has security in addition to a personal or director guarantee. Report <i>Yes</i> if the loan has security in addition to the director guarantee. Otherwise, report <i>No</i> .
Column 11	Report whether the <i>scheme-backed loan</i> is for the purpose of refinancing an existing <i>Phase 1</i> or <i>Phase 2</i> loan. If refinancing from both phases, report <i>Both Phase 1 and 2</i> .
Column 12	Report the value of the existing <i>Phase 1</i> or <i>Phase 2</i> loan amount that has been refinanced. If refinancing from both schemes, report the total loan amount that has been refinanced from both <i>Phase 1</i> and <i>Phase 2</i> .
Column 13	Report the loan identifier of the original <i>Phase 1</i> or <i>Phase 2</i> loan that has been refinanced as a <i>scheme-backed loan</i> . If multiple loans are refinanced, separate the <i>loan identifiers</i> with a semicolon.

Column 14	<p>Report the loan type of the <i>scheme-backed loan</i>. The loan types are:</p> <ul style="list-style-type: none"> • fixed term loans; • revolving credit facilities; • margin lending; and • other. <p>The loan types are as defined in ARS 701.0. Report <i>Other</i> if loan type is not specified in this list.</p>
Column 15	<p>Report the period of the length of the <i>repayment holiday</i> in whole months, rounded to the nearest month. If there is no repayment holiday, report zero.</p>
Item 1	<p>Report information for each approved loan in the last reporting period. Include <i>scheme-backed loans</i> that have been <i>securitised</i>.</p>