

# **Reporting Standard ARS 320.0 (2003)**

## **Statement of Financial Position (Domestic Books)**

For reporting periods ending on or after 31 July 2003

### **Objective**

*This reporting standard is made under section 13 of the Financial Sector (Collection of Data) Act 2001 ('the Collection of Data Act'). It requires all locally-incorporated banks, special service providers, and foreign ADIs (other than specialist credit card institutions), to report to APRA, generally on a monthly basis, in relation to their statement of financial position (domestic books).*

*ADIs are classified for general purposes in the ADI list on APRA's web site.*

*This standard outlines the overall requirements for the provision of relevant information to APRA. It should be read in conjunction with:*

- *Form ARF 320.0 'Statement of Financial Position (Domestic Books)' and the associated instructions (each of which forms part of this standard).*

### **Purpose**

1. Data collected in Form ARF 320.0 is used by APRA for the purpose of prudential supervision. It may also be used by the Reserve Bank of Australia and the Australian Bureau of Statistics.

### **Application and Commencement**

2. This standard applies to all locally-incorporated banks, special service providers and foreign ADIs (other than specialist credit card institutions). It will take effect on 1 July 2003 or, if another date is declared by APRA, on that other date.<sup>1</sup>

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<sup>1</sup> See section 15 of the Collection of Data Act.

### **Information Required**

3. Locally-incorporated banks, special service providers and foreign ADIs (other than specialist credit card institutions) must provide APRA with the information required by Form ARF 320.0 for each reporting period.

### **Forms and Method of Submission**

4. As with all forms, entities can provide the information in electronic form via the 'Direct to APRA' application and using one of the electronic submission mechanisms provided by that application. Alternatively, they may do so by manually completing the forms on paper and faxing or mailing them to APRA by the due date required for lodgment. The application software and forms can be obtained from APRA.

Note: If the return is submitted by facsimile or post, it must be sent to APRA's head office, which is located at Level 26, 400 George Street, Sydney, NSW.<sup>2</sup>

### **Reporting Periods and Due Dates**

5. Subject to paragraph 6, the information required by paragraph 3 must be provided to APRA for reporting periods comprising each calendar month.
6. APRA may, by notice in writing change the reporting periods for a particular ADI to require it to provide the information:
  - (a) more frequently (APRA may require this when, having regard to the particular circumstances of the ADI, APRA considers it necessary or desirable to obtain information more frequently for the purposes of the prudential supervision of the entity); or
  - (b) less frequently (APRA may do so when, having regard to the particular circumstances of the ADI and the extent to which it requires prudential supervision, it is unnecessary to require it to provide the information on a monthly basis).
7. The information required by this standard must be provided to APRA within 10 business days after the end of the reporting period to which it relates.
8. APRA may grant an ADI 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.

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<sup>2</sup> See s28A of the *Acts Interpretation Act 1901*.

## **Audit**

9. The information provided by an ADI in Form ARF 320.0 must be the product of processes and controls that have been reviewed and tested by the external auditor of the ADI. AGS 1008 'Audit Implications of Prudential Reporting Requirements for Authorised Deposit-taking Institutions', issued by the Auditing and Assurances Standards Board of the Australian Accounting Research Foundation, provides guidance 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 necessary to enable the external auditor to form an opinion on the accuracy and reliability of the data.

## **Authorisation**

10. The information provided by an ADI covered by this standard in Form ARF 320.0 must also be subject to processes and controls developed by the ADI for the internal review and authorisation of that information. It is the responsibility of the board and senior management of the ADI to ensure that an appropriate set of policies and procedures for the authorisation of data submitted to APRA is in place.
11. If an ADI covered by this standard submits Form ARF 320.0 using the 'Direct to APRA' software, it will be necessary for an officer of the ADI to digitally sign, authorise and encrypt the relevant data. For this purpose, APRA's certificate authority will issue 'digital certificates', for use with the software, to officers of the ADI who have authority from the ADI to transmit the data to APRA.
12. If Form ARF 320.0 is completed and provided in paper form, it must be signed by either:
  - the Principal Executive Officer of the ADI; or
  - the Chief Financial Officer of the ADI (by whatever name called).

## **Minor Alterations to Forms and Instructions**

13. APRA may make minor variations to:
  - (a) Form ARF 320.0, and the instructions to that form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions, to clarify their application to the formwithout changing any substantive requirement in the form or instructions.
14. If APRA makes such a variation it must notify an affected ADI in writing.

## Interpretation - classifications of ADIs

15. In this standard:

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

**ADI list** means the list of ADIs on APRA's website ([www.apra.gov.au](http://www.apra.gov.au)).

**foreign ADI** means an ADI that is not incorporated in Australia.

**locally-incorporated bank** means an ADI whose name appears under the heading 'Australian-owned Banks' or 'Foreign Subsidiary Banks' in the ADI list when this standard comes into effect.

**special service provider** means an ADI whose name appears under the heading 'Other ADIs' in the ADI list (other than the *Cairns Penny Bank Limited*) when this standard comes into effect.

**specialist credit card institution** means an ADI that engages in credit card issuing or credit card acquiring, or both, and does not otherwise carry on banking business within the meaning of section 5 of the *Banking Act 1959*,

16. For the purposes of this standard, *Bank of China* is taken to be a locally-incorporated ADI and bank.

17. If an ADI is not listed on the ADI list when this standard comes into effect, then if the ADI assumes or uses the word 'bank' in relation to its financial business and is incorporated in Australia, it is taken to be a locally-incorporated bank for the purposes of this standard.

18. APRA may in writing determine that an ADI is taken to be a locally-incorporated bank, special service provider or specialist credit card institution for the purposes of this standard (even if, under paragraph 15, 16 or 17 it is not).

## Interpretation - other definitions

19. In this standard:

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

**Principal Executive Officer** means the principal executive officer of the ADI for the time being, by whatever name called, and whether or not he or she is a member of the governing board of the entity.

**the old standard** means the reporting standard made under section 13 of the Financial Sector (Collection of Data) Act entitled Reporting Standard ARS 320.0 and expressed to take effect on 1 July 2002.

**Outstanding obligations under the old standard preserved**

20. Paragraph 21 applies to an ADI that would, but for the revocation of the old standard<sup>3</sup>, have been obliged to lodge with APRA a completed form under that standard in respect of:
- (a) the month ending 30 June 2003;
  - (b) an earlier month; or
  - (c) a special reporting period determined by APRA under the old standard for the ADI, being a reporting period that started before APRA revoked the old standard.
21. An ADI to which this paragraph applies must complete and lodge with APRA all returns relating to the ADI covered by subparagraphs 20 (a), (b) and (c) in accordance with the requirements of the old standard as if that standard had not been revoked.<sup>4</sup>

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<sup>3</sup> By the instrument determining this reporting standard.

<sup>4</sup> Nothing in this paragraph should be taken to indicate an intention that the provisions of the *Acts Interpretation Act 1901* relating to accrued rights and obligations do not apply.

## ARF 320.0 Statement of Financial Position (Domestic Books)

**Australian Business Number**

**Institution Name**

**Reporting Period**

**Scale Factor**

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

Domestic Books
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**ASSETS****Cash and liquid assets**

Notes and coins	
Deposits at call	
Banks	
Other ADIs	
Registered financial corporations	
Other financial institutions	
Gold bullion	
Due from clearing houses	
Securities purchased under agreements to resell	
Securities sold not delivered / security settlements	
Due from financial institutions	
RBA	
Banks	
Other ADIs	
Registered financial corporations	
Other financial institutions	
<b>Total cash and liquid assets</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Trading securities**

Debt securities	
Equity securities	
<b>Total trading securities</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Investment securities**

Debt securities	
Equity securities	
Banks and other ADIs	
Insurance corporations	
Other	
<b>Total investment securities</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Acceptances of customers**

<b>Total acceptances of customers</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Loans and advances**

Gross of provisions			Specific provision	General provision
AUD	FX	Total		

**Loans to households**

Housing				
Owner-occupied				
<i>of which: Revolving credit secured by residential mortgage</i>				
Investment				
<i>of which: Revolving credit secured by residential mortgage</i>				
<b>Total housing</b>				
Revolving credit				
<i>of which: Revolving credit secured by residential mortgage</i>				
Credit cards				
Leasing				
Other personal term loans				
<i>of which: Fixed interest rate loans</i>				
<i>of which: Variable interest rate loans</i>				
<b>Total loans to households</b>				

<b>Loans to community service organisations/non-profit institutions serving households</b>					
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**Loans to non-financial corporations**

Private trading corporations					
Private unincorporated businesses					
Commonwealth government non-financial corporations					
State, territory & local government non-financial corporations					
<b>Total loans to non-financial corporations</b>					

**Loans to general government**

Commonwealth government					
State, territory & local government					
<b>Total loans to general government</b>					

**Loans to financial corporations**

RBA					
Banks					
Other ADIs					
Registered financial corporations					
Life insurance corporations					
Pension funds					
Other insurance corporations					
Central borrowing authorities					
Other financial institutions					
<b>Total loans to financial corporations</b>					

<b>Total gross loans and advances</b>					
<i>of which: Margin lending</i>					
<i>of which: Loans held for sale</i>					
<i>of which: Revolving credit</i>					
<i>of which: Credit cards</i>					
<i>of which: Housing - fixed rate</i>					
<i>of which: Housing - variable rate</i>					
<i>of which: Term loans - fixed rate</i>					
<i>of which: Term loans - variable rate</i>					
<i>of which: Lease financing</i>					
<i>of which: Other loans</i>					

<b>Loans and advances (net of provisions for impairment)</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

		<b>Specific provision</b>	<b>General provision</b>
<b>Intra-group loans and advances</b>			
<b>Total (gross of provisions for impairment)</b>			
<b>Total (net of provisions for impairment)</b>			

<b>Other investments</b>	
Parent entity	
Controlled entities	
Associates	
Joint ventures	
Other	
<b>Total other investments</b>	

**Fixed assets**

Property, plant and equipment	
Accumulated depreciation/amortisation - Property, plant and equipment	
Property plant and equipment net of accumulated depreciation	
Information technology:	
Work In Progress (WIP):	
Hardware and software application costs	
Development and other on costs	
Total WIP	
In Use:	
Hardware and software application costs	
Development and other on costs	
Total In Use	
Other information technology	
Total information technology (WIP plus In Use plus Other information technology)	
Accumulated depreciation / amortisation - Information technology	
Total information technology net of accumulated deprection / amortisation	
Other	
Accumulated depreciation/amortisation - Other	
Total Other net of accumulated depreciation/amortisation	
<b>Net fixed assets</b>	

**Intangible assets**

Intangible assets	
Accumulated amortisation	
<b>Net intangible assets</b>	

**Other assets**

Interest receivable	
Capitalised debt raising / funding costs	
Capitalised costs associated with establishing / setting up securitisation vehicles / programs	
Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers	
Other capitalised expenses of a general nature.	
Unrealised gains on trading derivatives	
Amounts receivable from clients - outstanding security settlements	
Future income tax benefits	
From tax losses	
Provision for doubtful debts	
Other	
Loan/credit card servicing rights	
Property purchased/held available for sale	
Items in suspense	
Other	
<b>Total other assets</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Total assets**

<b>TOTAL ASSETS</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Deposits, debt securities and loans to controlled entities and associates</i>	
<i>subordinated</i>	
<i>secured</i>	
<i>other</i>	
<i>of which: Deposits, debt securities and loans to the parent entity</i>	
<i>subordinated</i>	
<i>secured</i>	
<i>other</i>	

**Memo items**

Outstandings value of all assets held at the reporting date that have been securitised	
Value of owner-occupier housing loans securitised during the month	
Value of investor housing loans securitised during the month	
Value of other personal loans securitised during the month	
Value of loans to selected commercial borrowers securitised during the month	
Australian ADI operations: Total amount due from non-residents (excluding intra-company transactions)	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Loan assets due from non-residents (excluding intra-company transactions)</i>	
Australian ADI operations: Total amount due from overseas operations of the ADI	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Loan assets due from overseas operations of the ADI</i>	
Overseas operations: Total assets (excluding intra-company transactions)	

**LIABILITIES**

<b>Due to clearing houses</b>	
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**Due to financial institutions**

RBA	
Banks	
Other ADIs	
Registered financial corporations	
Other financial institutions	
<b>Total due to financial institutions</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Acceptances**

<b>Total acceptances</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Deposits****Transaction and non-transaction deposit accounts**

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

**Non-financial corporations**

Private trading corporations					
Private unincorporated businesses					
Commonwealth government non-financial corporations					
State, territory & local government non-financial corporations					
<b>Total non-financial corporations</b>					

**Financial corporations**

Banks						
Other ADIs						
Registered financial corporations						
Life insurance corporations						
Pension funds						
Other insurance corporations						
Central borrowing authorities						
Financial auxiliaries						
Other financial institutions						
<b>Total financial corporations</b>						

**General government**

Commonwealth government						
State, territory & local government						
<b>Total general government</b>						

**Households**

<b>Total households</b>						
<i>of which: Retirement savings accounts</i>						

**Community service organisations/non-profit institutions serving households**

<b>Total</b>						
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**Other**

<b>Total</b>						
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**Total transaction and non-transaction deposit accounts**

<i>of which: Non-interest bearing</i>						
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**Intra-group deposits**

<b>Total</b>	
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**Certificates of deposit**

Short-term denominated certificates of deposit	
Long-term denominated certificates of deposit	
<b>Total certificates of deposit</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Other borrowings**

Securities sold under agreements to repurchase	
Promissory notes/commercial paper	
Other short-term debt securities	
Short-term loans from ADIs	
Variable rate	
Fixed rate	
Short-term loans - Other	
Variable rate	
Fixed rate	
<b>Total other borrowings</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Income tax liability**

Provision for income tax	
Provision for deferred income tax	
<b>Total income tax liability</b>	

**Provisions**

Dividends	
Employee entitlements	
Non-lending losses	
Restructuring costs	
Other provisions	
<b>Total provisions</b>	



**Bonds, notes and long-term borrowings**

Debt securities	
Loans	
Variable rate	
Fixed rate	
<b>Total bonds, notes and long-term borrowings</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Creditors and other liabilities**

Interest payable	
Unearned interest	
Amounts payable to client - outstanding security settlements	
Unrealised losses on trading derivatives	
Securities purchased not delivered / security settlements	
Items in suspense	
Other	
<b>Total creditors and other liabilities</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Loan capital and hybrid securities**

Loan capital	
Hybrid securities	
<b>Total loan capital and hybrid securities</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	

**Total liabilities**

<b>TOTAL LIABILITIES</b>	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Deposits, debt securities and loans from controlled entities and associates</i>	
<i>subordinated</i>	
<i>secured</i>	
<i>other</i>	
<i>of which: Deposits, debt securities and loans from the parent entity</i>	
<i>subordinated</i>	
<i>secured</i>	
<i>other</i>	
<i>of which: Other secured deposits, debt securities and loans</i>	

**Memo items**

Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions)	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Deposit liabilities due to non-residents (excluding intra-company transactions)</i>	
Australian ADI operations: Total amount due to overseas operations	
<i>of which: Denominated in foreign currency (AUD equivalent)</i>	
<i>of which: Deposit liabilities due to overseas operations</i>	
Overseas operations: Total liabilities (excluding intra-company transactions)	

**SHAREHOLDERS' EQUITY****Share capital**

Ordinary shares	
Preference shares	
Other	
<b>Total share capital</b>	

**Reserves**

General reserves	
Capital profits reserve	
Asset revaluation reserve	
Property, plant and equipment	
Intangibles	
Investment in subsidiaries	
Investments in associates/share of associates ARR	
Other	
<b>Total asset revaluation reserve</b>	
Foreign currency translation reserve	
Other reserves	
<b>Total reserves</b>	

**Retained profits**

<b>Retained profits/accumulated losses at the end of the period</b>	
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**Total shareholders' equity**

<b>TOTAL</b>	
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## GENERAL OVERVIEW OF THE REPORTING FRAMEWORK FOR COLLECTION OF THE STATEMENTS OF FINANCIAL POSITION

### Reporting Entities

*A Statement of Financial Position is required for three deemed reporting entities, (generically termed “units”) for each ADI as applicable. The scope of these three reporting “units” is individually outlined below:*

**1. Domestic books of the Licensed ADI [ARF 320.0: Statement of Financial Position (Domestic Books)].**

This form relates to the Australian books of the Australian Licensed ADI and has the following scope:

- Is an unconsolidated report of the Australian licensed ADI’s operations / transactions that are booked or recorded inside Australia (with Australian residents and non-residents).
- Does not consolidate Australian and offshore controlled entities for the purposes of completing ARF 320.0. A Statement of Financial Position for the consolidated ADI (where applicable) will be collected in ARF 322.0 (refer below).
- Includes transactions with non-residents that are booked or recorded inside Australia (i.e. on the Australian books) however these are recorded separately in memorandum items on form ARF 320.0.
- Includes transactions of Australian based offshore banking units of the licensed ADI for this reporting entity (ARF 320.0).
- Excludes transactions of overseas-based offshore banking units from this reporting entity (ARF 320.0).
- Excludes offshore branches of the Australian licensed ADI from this reporting unit. These are collected separately in ARF 321.0: Statement of Financial Position (Offshore Operations). Refer below.
- Does **not** include transactions, assets and liabilities with offshore branches in the body of the form. These should be identified in the separate memo items, “Australian ADI Operations: Total amount due from / to Overseas Operations of the ADI”.

The form must be completed for the Australian branches of overseas parent institutions that meet the above criteria.

The “Domestic Books” reporting entity is consistent with the approach of the current Form D. Transactions with non-residents booked in Australia should not be included with transactions with residents against each asset item. Transactions with non-residents are to be disclosed in aggregate form only, against the appropriate memo items.

Selected memo items have been added to the Statement of Financial Position (Domestic Books) to enable the Statement of Financial Position for the ADI Licensed Entity to be derived monthly on an aggregate basis. Refer below to heading Licensed Entity (ADI).

**2. Offshore Operations of the licensed ADI. [ARF 321.0: Statement of Financial Position (Offshore Operations)].**

This form relates to transactions, assets and liabilities booked in overseas branches of the Australian licensed ADI, and has the following scope:

- This reporting unit relates to transactions booked by the overseas branches of the licensed Australian ADI (regardless of the residency status of the customer).
- Does not consolidate controlled entities.
- Does not include Australian based offshore banking units of the licensed ADI. These should be classified as part of the domestic books.
- Includes offshore banking units based overseas.

This data is collected to enable APRA to derive a Statement of Financial Position for the ADI Licensed Entity, without this having to be separately provided by institutions. Intra-company transactions (i.e. between the domestic and offshore operations) are identified to allow this derivation to occur.

Exemptions:

Those ADIs that do not have any overseas branches and do not have any material dealings with non-residents, are not required to complete the forms for this reporting entity.

**3. Global consolidated operations of the Licensed Australian ADI [ARF 322.0: Statement of Financial Position (Consolidated)].**

This form relates to the consolidated operations of the licensed Australian ADI, (incorporating controlled entities, associated entities and joint venture entities of the licensed ADI, both in Australia and overseas). The consolidation process and definitions of controlled entities and associates should be consistent with the requirements of Australian accounting standards.

Exemptions:

Those locally incorporated ADIs that do not have any controlled entities are not required to complete the forms for this reporting entity.

Foreign bank branches are not required to submit forms for this reporting entity.

## **Reporting Framework**

### **Licensed Entity (ADI)**

A statement of Financial Position for the Australian licensed ADI entity will be derived by APRA in the following way:

- On a monthly basis, using data ARF 320.0 (Domestic Books), total assets and total liabilities for the licensed ADI will be calculated.
- On a quarterly basis, consolidating ARF 320.0 (Domestic Books) and ARF 321.0 (Offshore Operations), adjusting for intra-company transactions.

# ***ARF 320.0: Statement of Financial Position (Domestic Books)***

## **Instruction Guide**

This Instruction Guide is designed to assist in the completion of the *Statement of Financial Position* for the *Domestic Books* reporting entity. It provides:

- General directions and notes for preparation and lodgment
- Classification schema
- Sector definitions
- Other definitions
- Specific instructions

## **GENERAL DIRECTIONS AND NOTES**

### **Reporting Entity**

The Statement of Financial Position (Domestic Books) form is to be completed by all locally incorporated banks, Foreign ADIs<sup>5</sup> (other than specialist credit card institutions) and Special Service Providers on a *Domestic Books* basis.

The Domestic books of the locally incorporated banks, Foreign ADI and Special Service Providers relates to the Australian books of the Australian ADI and has the following scope:

- Is an unconsolidated report of the Australian licensed ADI's operations / transactions that are booked inside Australia.
- Exclude offshore branches of the Australian licensed ADI from this reporting unit.
- Exclude offshore banking units based overseas from this reporting unit.
- Do not consolidate Australian and offshore controlled entities or associated entities that are not ADIs.
- Include Australian based offshore banking units of the licensed ADI.
- Include transactions with non-residents recorded on Australian books.

### **Reporting Period**

The form is to be completed as at the last day of the reporting month. Locally incorporated banks, Foreign ADIs and Special Service Providers should submit the completed form to APRA within 10 business days after the end of the relevant reporting month.

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<sup>5</sup> These instructions and any relevant form are to apply to the Bank of China as if its branch operations in Australia constituted a locally-incorporated bank.

## Unit of Measurement

Banks are asked to complete the form in millions of Australian dollars rounded to one decimal place. Special Service Providers are asked to complete the form in whole Australian dollars (no decimal place).

Amounts denominated in foreign currency are to be converted to AUD in accordance with AASB 1012 'Foreign Currency Translation'.

The general requirements of AASB 1012 for translation are:

1. Foreign currency monetary items outstanding at the reporting date must be translated at the spot rate at the reporting date.
2. Other items outstanding at the reporting date must not be retranslated subsequent to initial recognition of the transaction.

Monetary items are defined to mean money held and assets and liabilities that are to be received or paid in fixed or determinable amounts of money.

Monetary items arising under foreign currency derivative contracts at the reporting date must be translated as follows:

- Where the exchange rate is fixed in the contract, at that fixed exchange rate; and
- Where the exchange rate varies, at the spot rate at the reporting date.

## Netting

Unless otherwise specifically stated, institutions are allowed to take advantage of netting agreements in relation to disclosure of data items in this form. Institutions are to comply with the prerequisite for netting outlined in Australian accounting standards AASB 1014: Set-off and Extinguishment of Debt and AASB 1033: Presentation and Disclosure of Financial Instruments.

## Term to Maturity

References to term to maturity in ARF 320.0, refers to *residual* term to maturity.

## Basis of Preparation

Unless otherwise specifically stated, Institutions are to comply with Australian accounting standards regarding the measurement of asset, liability and equity items.

## CLASSIFICATION SCHEMA

**While this information is provided as a reference guide for the disclosure of the loans and advances portfolios and deposit portfolios as required in ARF 320.0, it can be also be used as a general guide for other classifications in that form.**

In defining sectors (refer below), the following three broad classifications are used:

### 1. Private/Public Classification

- Private. The **private sector** comprises private corporations, households and non-profit institutions serving households
- Public. The **public sector** comprises government-controlled corporations, general government units and non-profit institutions controlled by government.

### 2. Level of Government Classification



The Level of Government classification is:

- **National/Central**
- **State/Territory**
- **Local**

### 3. Resident/Non-Resident Classification

- An Australian **resident** is any individual, business or other organisation domiciled in Australia. Australian branches and Australian subsidiaries of foreign businesses are regarded as Australian residents.
- A **non-resident** is any individual, business or other organisation domiciled overseas. Foreign branches and foreign subsidiaries of Australian businesses are regarded as non-residents.

## SECTOR DEFINITIONS

### Households

This comprises individuals, or groups of individuals, resident in Australia whose dealings with other sectors are for personal or household purposes.

#### **Exclude**

- Sole proprietors, partnerships, family trusts, and any other unincorporated enterprises owned by households. Show these as private unincorporated businesses.

### Community Service Organisations

#### **Include**

- Institutions financed mostly by members' contributions, e.g. trade unions, professional societies, consumer associations, political parties, churches and religious societies, and social, cultural, recreational and sports clubs
- Charities and aid organisations financed by voluntary transfers.

#### **Exclude**

- Community service organisations and non-profit institutions controlled and mainly financed by government (include in general government).

### Non-financial Corporations

#### **Private non-financial corporations**

##### Private trading corporations

Private trading corporations are those owned and controlled by the private sector whose main activity is producing goods or non-financial services for sale.

#### **Include**

- All resident private corporate trading enterprises, and non-profit institutions that are market producers of goods or non-financial services
- Intra-group financiers (Financial Sector (Collection of Data) Act 2001 category I), Retailers (Financial Sector (Collection of Data) Act 2001 category H) and parent companies with significant holdings of shares in private trading companies
- Privately owned schools and hospitals

- Any unincorporated unit that is a branch in Australia of a non-resident company and which is not included in the financial sector
- Any unincorporated business owned and operated by trading corporations (e.g. joint ventures).

**Exclude**

- Unincorporated businesses, except for branches of non-resident companies and joint ventures or partnerships owned by corporations
- Non-resident enterprises.

**Private unincorporated businesses**

This comprises individuals acting as sole proprietors or in partnerships, for commercial or professional purposes. The major businesses to be included in this sub-sector are unincorporated farms, unincorporated retailers, unincorporated professional practices (medical, legal, dental, accounting, etc.), unincorporated businesses of tradesmen such as plumbers, carpenters, etc.

## ***Public non-financial corporations***

**Commonwealth Government**

Trading enterprises owned by the Commonwealth are those businesses which are owned and controlled by the Australian Commonwealth Government and which produce goods or non-financial services for sale at market prices.

**Include**

All resident trading enterprises owned 50% or more by the Commonwealth Government or controlled by the Commonwealth Government through legislation, decree or regulation (e.g. Telstra, Australia Post, and Australian Government Solicitor).

**Exclude**

- Government departments (show as *Commonwealth General Government*)
- Government-owned financial institutions (these are classified as financial institutions).

**State, territory and local government**

State, territory and local government trading enterprises are those businesses, which are owned and controlled by state, territory or local governments, which produce goods or non-financial services for sale at market prices.

**Include**

All resident trading enterprises, 50% or more owned by a state, territory or local government or controlled by a state or territory government, through legislation, decree or regulation (e.g. state rail and water authorities, gas and fuel authorities, housing commissions, port authorities, non-privatised power authorities).

**Exclude**

- State government owned financial institutions and entities in the general government
- State and territory central borrowing authorities.

## **General Government**

**Commonwealth General Government**

Australian Commonwealth Government departments and agencies principal function is to provide non-market goods and services, principally financed by taxes, to regulate economic activity, maintain law and order and to redistribute income and wealth by means of transfers.

**Include**

- Departments and agencies such as Department of Finance, Department of Defence, ABC, SBS, Australian Film Commission and CSIRO
- Commonwealth government unincorporated enterprises which provide goods and services to the Australian Commonwealth Government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, munitions factories)
- Non-profit institutions controlled and mainly financed by the Commonwealth government
- Commonwealth Government quasi-corporations which sell their output, at near market prices, exclusively to other government units (e.g. government printers and defence force housing schemes)
- Public universities.

**Exclude**

- Government trading enterprises such as Telstra and Australia Post (record as *Trading enterprises owned by the Commonwealth Government*)
- Departments of the ACT and Northern Territory Governments (record as *State, territory and local general government*)
- Reserve Bank of Australia and Commonwealth Government financial institutions such as AIDC and EFIC (record as financial institutions as appropriate).

**State, territory and local general government**

State, territory and local general government provides non-market goods and services principally financed by taxes to regulate economic activity, maintain law and order and to redistribute income and wealth by means of transfers and hence provided free of charge or at nominal prices well below the cost of production.

**Include**

- State and local government unincorporated enterprises which provide goods and services to their government and/or to the public for free or at prices that are not economically significant (e.g. government employee cafeterias, municipal swimming pools)
- Non-profit institutions controlled and mainly financed by state and local government
- State government quasi-corporations which sell their output, at near market prices, exclusively to other government units (e.g. government printers)
- ACT and Northern Territory Government departments and agencies
- State schools, technical and further education colleges and state owned hospitals.

**Exclude**

- All state and local government trading enterprises and financial enterprises (e.g. rail, and municipal water authorities)
- State and territory central borrowing authorities.

## **Financial Corporations**

### **Reserve Bank of Australia**

The Reserve Bank of Australia is a public financial corporation and has responsibility for monetary policy, issuing banknotes, holding Australia's international reserves and providing banking services to the Commonwealth.

### **Other Central Bank Institutions**

This sub-sector includes the Australian Prudential Regulation Authority (APRA).

## ***Depository Corporations***

### **Banks**

Banks refers to corporations, in relation to which an authority under subsection 9(3) is in force and which holds a consent under section 66 of the Banking Act 1959 (*Cth*) to use the word *bank*.

#### ***Include***

- Development banks
- Foreign banks licensed to operate in Australia under the Banking Act 1959 (*Cth*).

#### ***Exclude***

- Merchant banks (record as non-bank financial intermediaries)
- Non-resident banks (report as non-resident counterparties).

### **Other ADIs**

Other ADIs (Authorised Deposit-taking Institutions) refers to corporations, in relation to which an authority under subsection 9(3) is in force, but which do not hold a consent under section 66 under the Banking Act 1959 (*Cth*) to use the word *bank*.

### **Registered Financial Corporations**

Registered Financial Corporations refers to corporations registered under the Financial Sector (Collection of Data) Act 2001 that are classified to Categories D through G and cash management trusts.

#### ***Include***

- Money market corporations (also referred to as "merchant banks") (D)
- Pastoral finance companies (E)
- Finance companies (F)
- General financiers (G)
- Cash management trusts.

A list of corporations registered under the Financial Sector (Collection of Data) Act 2001 and their classification are available on request.

#### ***Exclude***

- Intra group financiers and retailers registered under the Financial Sector (Collection of Data) Act 2001 Categories H and I (record as private trading corporations)
- Other financial corporations registered under the Financial Sector (Collection of Data) Act 2001 Category J (record as other financial institutions).

### **Life insurance**

Life insurance companies must be registered with the Australian Prudential Regulation Authority. They offer insurance for death or disability and also offer investment and superannuation products.

#### ***Include***

- Benefit fund friendly societies that are regulated under the Life Insurance Act 1995 (*Cth*).

#### ***Exclude***

- Insurance companies offering house, car and marine insurance (these are general insurance companies)
- Health benefit funds of friendly societies that are regulated under the National Health Act 1959 (*Cth*).

## Pension Funds

The pension funds sub-sector includes all superannuation funds that are regarded as complying funds for the purposes of the Superannuation Industry Supervision Act and other autonomous funds established for the benefit of public sector employees. Superannuation funds with all of their assets invested with insurance offices are included.

Superannuation funds and Approved Deposit Funds (ADFs) are established to provide benefits for their members on retirement, resignation, death or disablement. Superannuation funds and ADFs usually take the legal form of trust funds.

### ***Include***

- Pooled Superannuation Trusts
- Public sector superannuation funds (including SIS-exempt funds)
- Private sector superannuation funds
- Approved Deposit Funds
- Superannuation funds established by life insurance companies

### ***Exclude***

- Retirement savings accounts

## Other Insurance Corporations

The other insurance corporations sub-sector includes all corporations that provide insurance other than life insurance. Included are general, fire, accident, employer liability, household and consumer credit insurers and health insurance funds. These companies must be registered with the Australian Prudential Regulation Authority. They mainly offer house, car and marine insurance.

### ***Include***

- Export Finance Insurance Corporation
- Private sector and government-owned general and health insurance enterprises, both proprietary and mutual.

## Central Borrowing Authorities

These are corporations established by state and territory governments to provide finance for government authorities and to manage their surplus funds.

### ***Include***

- New South Wales Treasury Corporation (NSW TCorp)
- Treasury Corporation of Victoria (TCV)
- Queensland Treasury Corporation (QTC)
- South Australian Government Financing Authority (SAFA)
- Western Australian Treasury Corporation (WATC)
- Tasmanian Public Finance Corporation (Tas Corp)
- Northern Territory Treasury Corporation (NT TCorp)
- ACT Treasury

## ***Other Financial Institutions***

### Financial auxiliaries

These are corporations and quasi-corporations engaged primarily in activities closely related to financial intermediation, but which do not themselves perform an intermediation role.

### ***Include***

- fund managers as principal
- stockbrokers
- insurance brokers

**Exclude**

- non-resident enterprises

Financial intermediaries

Securitisers

These are financial vehicles that issue short and/or long-term securities (called asset-backed securities) using specifically selected assets (e.g. mortgages, receivables). They provide backing (collateral) for the securities and generate the payment streams necessary to fulfil interest and principal requirements for investors.

Unit Trusts

**Include**

- Mortgage, fixed interest and equity unit trusts

**Exclude**

- Cash management trusts. These are to be included in Registered Financial Corporations.
- Property and trading trusts, include in private trading corporations.
- non-resident enterprises

Other Financial Intermediaries

Comprise all financial intermediaries other than central bank institutions, depository corporations, insurance corporations, pension funds, CBAs, securitisers and unit trusts.

**Include**

- Economic development corporations owned by governments
- Co-operative housing societies
- Corporations registered in Category J of the Financial Sector (Collection of Data) Act 2001 (mainly credit union leagues)
- Investment companies
- Common funds including cash common funds

**Exclude**

- non-resident enterprises

## Rest of the World/Non-residents

The rest of the world sector consists of all non-resident units that enter into transactions, or have other economic links, with Australian resident units. The concept of residence is one based on the economic territory of a country rather than legal or political concepts. A non-resident unit is any individual, enterprise or other organisation ordinarily domiciled in a country other than Australia.

**Include**

- Foreign branches and foreign subsidiaries of Australian enterprises.
- Residents of Norfolk Island and other external territories of Australia

**Exclude**

- Australian branches or subsidiaries of an overseas company.

## OTHER DEFINITIONS

**Personal** refers to individuals, or groups of individuals whose dealings with other sectors are for personal (i.e. non-business) purposes.

**Commercial** refers to transactions conducted with Private trading companies, Public trading enterprises, Private unincorporated businesses, and Community service organisations, for use in connection with businesses carried on by them.

**'Parent entity', 'controlled entity', 'associated entity'**. These terms are defined in accordance with AASB 1024: Consolidated Accounts and AASB 1016: Accounting for Investments in Associates.

**'Related parties'**. Related parties of the reporting entity include the parent entity, controlled entities, associated entities, joint venture entities and other branches under the same parent entity.

## SPECIFIC INSTRUCTIONS

### ASSETS

#### Cash and Liquid Assets

*Generally include the following in this category:*

- Australian notes and coin
- Foreign currency
- Cash at branches
- Cash at bankers
- Deposits at call
- Money at short call
- Exchange settlement accounts
- Securities purchased under agreement to resell
- Margin deposit accounts
- Gold bullion

*Exclude the following from this reporting category:*

- Bills of exchange (reported as either a Trading Security or Investment Security).
- Bills receivable and remittances in transit
- Cheques received but not yet deposited

This reporting item should be brought to account at the face value or the gross value of the outstanding balance where appropriate. Interest is taken to profit and loss when earned.

#### Notes and coins

Include Australian and foreign currency notes and coins of the reporting entity. Notes and coins in transit between any branches or offices of the reporting entity should be reported.

#### Deposits at call:

➤ **Banks**

Include all deposits with Australian resident banks that are available on demand. Report 11am accounts and 24-hour money. Exclude exchange settlement accounts.

➤ **Other ADIs**

Include all deposits with Australian resident other ADIs that are available on demand. Report 11am accounts and 24-hour money. Exclude exchange settlement accounts.

➤ **Registered Financial Corporations**

Include all deposits with Registered Financial Corporations that are available on demand. Report 11am accounts and 24-hour money. Exclude exchange settlement accounts.

➤ **Other financial institutions**

Include all deposits with other financial institutions resident in Australia that are available on demand. Report 11am accounts and 24-hour money. Exclude exchange settlement accounts.



## Gold Bullion

### ***Include***

- Gold coin
- Gold bullion held in Australia and elsewhere
- Gold certificates held as investments

### ***Exclude***

- Loans repayable in gold bullion

## Due from clearing houses

Include net claims on recognised clearinghouses in Australia such as the ASXCH and SFECH.

## Securities purchased under agreements to resell

Treatment is to be consistent with International Accounting Standard 39.

Where the transferee of the stock effectively receives a lenders rate of return (i.e. the underlying risks and rewards of ownership of the underlying stock is not effectively transferred), these transactions are to be accounted for as collateralised borrowing activities (treating stock borrowing as on balance sheet exposures). Securities purchased under agreements to resell, represents the receivable due from counterparties from whom the stock has been borrowed and with whom cash has been lodged. Under this method of accounting the banks physical stock positions recorded on the balance sheet in either Trading Securities or Investment Securities sections is not affected.

## Securities sold not delivered/security settlements

Record receivables for unsettled sales of securities. This item arises only if the reporting institution record securities on a trade date basis as opposed to settlement date basis.

## Due from financial institutions

### ***Generally include the following in this reporting category:***

- settlement account balances – Austraclear and RITS balances with Australian banks and non-bank financial institutions
- amounts owing from Australian banks and other financial institutions in relation to the payments system
- items in the course of collection from Australian banks and other financial institutions in relation to the payments system
- margin deposit accounts with brokers

### ***Exclude the following from this reporting category:***

- Certificates of deposits. These items should be reported as short-term debt securities in either the Trading Securities or Investment Securities category.

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

### **Due from RBA**

Include settlement account balances due from the RBA and other central banks

Funds held with the Reserve Bank of Australia or any foreign central bank should also be reported in this data item.

### **Due from banks**

Include settlement account balances due from other banks

**Due from other ADIs**

Include settlement account balances due from other ADIs

**Due from Registered Financial Corporations**

Include settlement account balances due from Registered Financial Corporations

**Due from other financial institutions**

Include settlement account balances due from other financial institutions

**Total cash and liquid assets**

Sum all cash and liquid assets reporting items above, due from residents.

**Total cash and liquid assets of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for cash and liquid assets, identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Trading securities**

- Trading securities are defined in accordance with AASB 1032: Specific Disclosures by Financial Institutions
- Trading securities are recorded at *net fair value*, which is defined in accordance with AASB 1032: Specific Disclosures by Financial Institutions
- Interest earned on trading securities is reported as Interest Income in the ADI Statement of Financial Performance. ARF 330.1 "Interest Income and Interest Expense" Dividends received are viewed as dividend income and accordingly, are to be classified as Other Operating Income in ARF 330.2 "Other Operating Income"
- All gains and losses, realised and unrealised are reported in net trading income in ARF 330.2 "Other Operating Income"
- Report short sold positions as a negative asset against the appropriate debt or equity security item.
- Include all securities (stock) lent or sold under repurchase agreements. The payable due to counterparties with whom the stock has been lent or sold and from whom cash has been lodged is recorded in *Securities sold under agreements to repurchase*.
- All securities borrowed or purchased under resale agreements should be excluded. The receivable due from counterparties from whom the stock has been borrowed or purchased and with whom cash has been lodged is recorded in *Securities purchased under agreements to resell*.
- "Loans and advances" should not be affected by the reporting of "Securities lent or sold under repurchase agreements"
- Include holdings of debt securities issued by related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item)

**Debt Securities**

Include all debt securities consistent with the classification and measurement basis used for Trading Securities by institutions in accordance with AASB 1032.

**Equity securities**

Include all equity trading securities consistent with the classification and measurement basis used for Trading Securities by institutions in accordance with AASB 1032.

**Total Trading Securities**

Sum all "trading securities" reporting items.

**Total Trading Securities of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for trading securities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount

## Investment securities

- Investment securities are those securities, which are not *Trading Securities* (as defined in accordance with AASB 1032: Specific Disclosures by Financial Institutions). These are generally securities purchased with the intent that they be generally held to maturity or held for a period of time, though not necessarily maturity (i.e. equity securities where it is not technically possible to hold to maturity)
- The ADI's strategic investment in the equity securities of entities that are deemed to be controlled entities, associates or joint ventures, defined in accordance with AASB 1024 Consolidated Accounts, 1016 Accounting for Investments in Associates and 1006 Interests in Joint Ventures), are to be disclosed in "Other Investments" in ARF 320.0 (same for ARF 321.0 and ARF 322.0)
- Investment securities are recorded at cost, adjusted for the amortisation of any premiums and discounts on purchased over the period of maturity
- Interest earned on trading securities is reported as *Interest Income* in ARF 330.1 "Interest Income and Interest Expense"
- Dividends received on equity securities are viewed as dividend income and accordingly, are to be classified as *Other Operating Income* in ARF 330.2 "Other Operating Income"
- All realised gains and losses are reported in "Gain on Sale" income in ARF 330.2 "Other Operating Income"
- Include all securities (stock) lent or sold under repurchase agreements. The payable due to counterparties with whom the stock has been lent or sold and from whom cash has been lodged is recorded in *Securities sold under agreements to repurchase*.
- All securities borrowed or purchased under resale agreements should be excluded. The receivable due from counterparties from whom the stock has been borrowed or purchased and with whom cash has been lodged is recorded in *Securities purchased under agreements to resell*.
- Include holdings of debt securities issued by related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item)
- "Loans and advances" should not be affected by the reporting of "Securities lent or sold under repurchase agreements"

## Debt Securities

Include all debt securities consistent with the classification and measurement basis used for Investment Securities by institutions.

## Equity Securities

Include all equity securities consistent with the classification used for Investment Securities by institutions.

- **Banks and other ADIs**  
Record the holding of equity securities issued by banks and other ADIs that are held for investment purposes.  
**Exclude** equity investments in "Parent Entity" or "Controlled Entities" or "Associates". These investments are to be reported in the classification "Other Investments".
- **Insurance Corporation equity securities**  
Record the holding of equity securities issued by insurance corporations that are held for investment purposes.  
**Exclude** equity investments in "Parent Entity" or "Controlled Entities" or "Associates". These investments are to be reported in the classification "Other Investments".

➤ **Other**

Record the holding of equity securities issued by corporations other than ADIs and insurance corporations that are held in the Investment Securities.

**Exclude** equity investments in “Parent Entity” or “Controlled Entities” or “Associates”. These investments are to be reported in the classification “Other Investments”.

**Total Investment Securities**

Sum all “investment securities” reporting items.

**Total Investment Securities of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for investment securities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## Acceptances of customers

**Total acceptances of customers - Net**

Acceptances comprise undertakings by an ADI to pay bills of exchange drawn on customers. These bills of exchange are not held as part of the ADI's asset portfolio. Acceptances are accounted for and disclosed as a liability with a corresponding contra asset. The contra asset is recognised to reflect the ADI's claim against each drawer of the bills of exchange.

Bills of exchange that have been accepted and held in an ADI's asset portfolio should be excluded from this item. Include these holdings of own acceptances under either *Trading Securities* or *Investment Securities*.

Netting is allowed in accordance with the requirements specified in the Australian accounting standards. (i.e. only if there is a legal right to set off and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

Acceptances generate fee income that is taken to profit and loss when earned.

**Total Acceptances of which denominated in foreign currency (AUD equivalent) - Net**

Of the total amount reported for net acceptances identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## Loans and advances

**Note:** Loans and advances are investments of the ADI, which are deemed for this form not to be evidenced by the financing/issue of debt securities (e.g. bill financing). This type of financing/investing is to be either recorded in the Trading Securities or Investment Securities.

**Generally Include**

- Overdrafts
- Secured and unsecured lending
- Financial lease agreements
- Account balances which do not qualify as deposits
- Credit card outstanding balances
- Term loans
- Mortgage lending
- Commercial loans
- Equity participation in leveraged leases
- Redeemable preference share finance
- Subordinated loans

**Exclude**

- Bills of exchange, commercial paper and promissory notes (report as *Investment or Trading securities*)
- Bills of exchange both discounted and held notes (report as *Investment or Trading securities*)
- Bonds, debentures, medium term notes (MTNs), transferable certificates of deposit (TCDs), floating-rate notes (FRNs) (show as *Investment or Trading securities*)
- Account balances with financial intermediaries such as banks (show as Deposits or Due from other financial institutions)
- Receivables due from counterparties arising from the first leg of a repurchase agreement. This receivable should be reported to *Securities purchased under agreements to resell*
- Loans to related parties that are resident entities (report as *Intra-group loans and advances*)

Loans and advances are recognised at recoverable amount, after assessing required provisions for impairment.

Loans and advances should be recorded net of unearned revenue; this is mainly with respect to unearned lease receivables.

Netting is permitted in accordance with the requirements of the Australian accounting standards (i.e. where there is a legal right to set off the recognised amounts and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

**NOTE:**

**Specific provisions and general provisions for products and counterparties where indicated in the form are to be reported only if the data is already recorded and allocated on that basis by the institution. Otherwise the specific provision and general provision can be disclosed in aggregate.**

**Do not include associated future income tax benefits (FITB) in the amounts reported for general provisions or specific provisions. Include associated FITB in 'Other Assets - Future income tax benefits - Provisions for doubtful debts'.**

**Loans to Households**

**Housing: Owner occupied – Gross of specific provisions**

- Include the value of housing loans to Australian households, for the construction or purchase of dwellings for owner occupation.
- Include revolving credit or redraw facilities originally approved for a purpose of predominantly owner occupied housing.
- This reporting item should be reported gross of any specific provisions.

**Housing: Owner occupied – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Housing: Owner occupied – General provisions**

Report the general provision for doubtful debts applied to this loan item if already recorded / allocated by the institution, otherwise leave blank.

**Housing: Owner-occupied – of which revolving credit secured by residential mortgage – Gross of specific provisions**

- Of the total reported for "Housing owner-occupied" identify the component that is revolving credit secured by residential mortgage.
- This reporting item should be reported gross of any specific provisions.

**Housing: Owner-occupied – of which revolving credit secured by residential mortgage – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Housing: Investment – Gross of specific provisions**

- Include the value of investment housing loans to Australian households, for the construction or purchase of dwellings for non-owner occupation.
- Include revolving credit or redraw facilities originally approved for a purpose of predominantly non-owner occupied housing.
- This reporting item should be reported gross of any specific provisions.

**Housing: Investment – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Housing: Investment – General provisions**

Report the general provision for doubtful debts applied to this loan item if already recorded / allocated by the institution, otherwise leave blank. .

**Housing: Investment – of which revolving credit secured by residential mortgage – Gross of specific provisions**

- Of the total reported for "Housing investment" identify the component that is revolving credit secured by residential mortgage.
- This reporting item should be reported gross of any specific provisions.

**Housing: Investment – of which revolving credit secured by residential mortgage – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Revolving credit – Gross of specific provisions - Total**

- Include the gross value of loans of a revolving credit nature to Australian households, for a purpose other than housing.
- Revolving credit is a loan arrangement in which the borrowing party may repay funds on loan and immediately borrow it again up to an agreed limit.
- This reporting item should be reported gross of any specific provisions.

**Revolving credit – Specific provision**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Revolving credit – General Provision**

Report the general provision for doubtful debts for this reporting line, if this is recorded or allocated by the institution on this basis.

**Revolving credit – of which revolving credit secured by residential mortgage – Gross of specific provisions**

- Of the total reported for "Revolving credit", identify the component that is revolving credit secured by residential mortgage, which has an original purpose other than housing.
- This reporting item should be reported gross of any specific provisions.

**Revolving credit – of which revolving credit secured by residential mortgage – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Credit card – Gross of specific provisions - Total**

- Include the gross value of credit card liabilities by Australian households.
- This reporting item should be reported gross of any specific provisions.

**Credit card – Specific provision**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Credit card – General Provision**

Report the general provision for doubtful debts for this reporting line, if this is recorded or allocated by the institution on this basis.

**Leasing**

- Include the gross value of lease financing to Australian households.
- This reporting item should be reported net of unearned revenue and gross of specific provision for doubtful debts.

**Leasing - Specific Provision**

Report the specific provision for doubtful debts applied to this loan item, if this recorded or allocated by the institution on this basis.

**Leasing – General Provision**

Report the general provision for this reporting line, if recorded or allocated by the institution on this basis.

**Other personal term loans – Gross of specific provisions - Total**

- Include the gross value of personal term loans to Australian households for purposes other than housing and other than revolving credit, credit card and lease financing.
- This reporting item should be reported gross of any specific provisions.

**Other personal term loans – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if recorded or allocated by the institution on this basis.

**Other personal term loans – General Provision**

Report the general provision for this reporting line, if recorded or allocated by the institution on this basis.

**Other personal term loans of which fixed interest rate – Gross of specific provisions - Total**

- Of the total reported for “other personal term loans” identify the component that has a fixed interest rate.
- This reporting item should be reported gross of any specific provisions.

**Other personal term loans of which fixed interest rate – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Other personal term loans of which fixed interest rate – General Provisions**

Report the general provision for this reporting line, if this is recorded or allocated by the institution on this basis.

**Other personal term loans of which variable interest rate – Gross of specific provisions - Total**

- Of the total reported for “other personal term loans” identify the component that has a variable interest rate.
- Include the gross value of variable rate term loans to Australian households for purposes other than housing and other than revolving credit, credit card and lease financing.
- This reporting item should be reported gross of any specific provisions.

**Other personal term loans of which variable rate – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this is recorded or allocated by the institution on this basis.

**Other personal term loans of which variable rate – General Provisions**

Report the general provision for this reporting line, if this is recorded or allocated by the institution on this basis.

**Total loans to households – Gross of specific provisions - Total**

- Sum the gross value of loans to Australian households.
- This reporting item should be reported gross of any specific provisions.

**Total loans to households – Specific provisions**

Report the specific provisions applying to loans to Australian households.

**Total loans to households – General Provisions**

Report the general provision for this reporting line.

**Total loans to households of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for loans to households identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Loans to community service organisations / Non-Profit Institutions Serving Households**

**Loans to community service organisations – Gross of specific provisions: AUD**

- Include the total gross value of loans to Australian community service organisations that are denominated in Australian dollars.
- This reporting item should be reported gross of any specific provisions.

**Loans to community service organisations / Non-Profit Institutions Serving Households – Gross of specific provisions: FX**

- Include the gross value of loans to Australian community service organisations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.
- This reporting item should be reported gross of any specific provisions.

**Loans to community service organisations / Non-Profit Institutions Serving Households – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Loans to community service organisations / Non-Profit Institutions Serving Households – General Provisions**

Report the general provision for this reporting line, if this recorded or allocated by the institution on this basis.

**Loans to non-financial corporations**

**Loans to private trading corporations – Gross of specific provisions: AUD**

Include the gross value of loans to Australian private trading corporations that are denominated in Australian dollars.

**Loans to private trading corporations – Gross of specific provisions: FX**

Include the gross value of loans to Australian private trading corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.



**Loans to private trading corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to private trading corporations.

**Loans to private unincorporated businesses – Gross of specific provisions: AUD**

Include the gross value of loans to Australian private unincorporated businesses that are denominated in Australian dollars.

**Loans to private unincorporated businesses – Gross of specific provisions: FX**

Include the gross value of loans to Australian private unincorporated businesses that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to private unincorporated businesses – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to private unincorporated businesses.

**Loans to Commonwealth Government non-financial corporations – Gross of specific provisions: AUD**

Include the gross value of loans to Australian Commonwealth government non-financial corporations that are denominated in Australian dollars.

**Loans to Commonwealth Government non-financial corporations – Gross of specific provisions: FX**

Include the gross value of loans to Australian Commonwealth government non-financial corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to Commonwealth Government non-financial corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to Australian Commonwealth government non-financial corporations.

**Loans to state, territory & local government non-financial corporations – Gross of specific provisions: AUD**

Include the gross value of loans to Australian state, territory & local government non-financial corporations that are denominated in Australian dollars.

**Loans to state, territory & local government non-financial corporations – Gross of specific provisions: FX**

Include the gross value of loans to Australian state, territory & local government non-financial corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to state, territory & local government non-financial corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to Australian state, territory & local government non-financial corporations.

**Total loans to non-financial corporations – Gross of specific provisions**

Sum the gross value of loans to Australian non-financial corporations.

**Total loans to non-financial corporations – Specific provisions**

Sum the specific provisions applying to loans to Australian non-financial corporations, if this recorded or allocated by the institution on this basis.

## **Total loans to non-financial corporations – General Provision**

Report the general provision for this reporting line, if this recorded or allocated by the institution on this basis.

### **Loans to Government**

#### **Include**

- Overdrafts
- Secured and unsecured borrowings
- Financial lease agreements
- Account balances which do not qualify as deposits
- Credit card outstanding balances
- Term loans

#### **Exclude**

- Bills of exchange, commercial paper and promissory notes (report as *Investment or Trading securities*)
- Bills of exchange both discounted and held
- Bonds, debentures, medium term notes (MTNs), transferable certificates of deposit (TCDs), floating-rate notes (FRNs) (show as *Investment or Trading securities*)

Loans and advances are recognized at recoverable amount, after assessing required provisions for impairment.

#### **Loans to Commonwealth Government – AUD**

Include the gross value of loans to Australian Commonwealth Government that are denominated in Australian dollars. This reporting item should be reported gross of any specific provisions.

#### **Loans to Commonwealth Government – FX**

Include the gross value of loans to Australian Commonwealth Government that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

This reporting item should be reported gross of any specific provisions.

#### **Loans to Commonwealth Government – Gross of specific provisions - Total**

Sum the Australian dollar and foreign currency denominated loans to the Australian Commonwealth Government.

#### **Loans to state, territory & local government – AUD**

Include the gross value of loans to Australian state, territory & local government that are denominated in Australian dollars.

This reporting item should be reported gross of any specific provisions.

#### **Loans to state, territory & local government – FX**

Include the gross value of loans to Australian state, territory & local government that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

This reporting item should be reported gross of any specific provisions.

#### **Loans to state, territory & local government – Gross of specific provisions - Total**

Sum the Australian dollar and foreign currency denominated loans to the Australian state, territory & local government.

#### **Total loans to government – Gross of specific provisions - Total**

Sum the gross value of loans to the various levels of Australian government.

## Loans to Financial Corporations

### **Include**

- treasury related short-term lending to other banks
- corporate banking customer relationship lending to other financial institutions
- placements with other banks
- loans and advances to other banks
- loans with banks and non-bank financial institutions

### **Exclude**

- certificates of deposit (should be reported as *Investment or Trading securities*)
- Loans to related parties that are resident entities (report as *Intra-group loans and advances*)

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

### **Loans to RBA – Gross of specific provisions: AUD**

Include the gross value of loans to the Reserve Bank of Australia that are denominated in Australian dollars.

### **Loans to RBA – Gross of specific provisions: FX**

Include the gross value of loans to the RBA that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

### **Loans to RBA – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to RBA.

### **Loans to banks – Gross of specific provisions: AUD**

Include the gross value of loans to Australian banks that are denominated in Australian dollars.

### **Loans to banks – Gross of specific provisions: FX**

Include the gross value of loans to Australian banks that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

### **Loans to banks – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to banks.

### **Loans to banks – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this recorded or allocated by the institution on this basis.

### **Loans to other ADIs – Gross of specific provisions: AUD**

Include the gross value of loans to other Australian ADIs that are denominated in Australian dollars.

### **Loans to other ADIs – Gross of specific provisions: FX**

Include the gross value of loans to other Australian ADIs that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

### **Loans to other ADIs – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to other ADIs.

**Loans to other ADIs – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Loans to Registered Financial Corporations – Gross of specific provisions: AUD**

Include the gross value of loans to Registered Financial Corporations that are denominated in Australian dollars.

**Loans to Registered Financial Corporations – Gross of specific provisions: FX**

Include the gross value of loans to Registered Financial Corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to Registered Financial Corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to Registered Financial Corporations.

**Loans to Registered Financial Corporations – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Loans to life insurance corporations – Gross of specific provisions: AUD**

Include the gross value of loans to Australian life insurance corporations that are denominated in Australian dollars.

**Loans to life insurance corporations – Gross of specific provisions: FX**

Include the gross value of loans to Australian life insurance corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to life insurance corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to life insurance corporations.

**Loans to life insurance corporations – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item.

**Loans to pension funds – Gross of specific provisions: AUD**

Include the gross value of loans to Australian pension funds that are denominated in Australian dollars.

**Loans to pension funds – Gross of specific provisions: FX**

Include the gross value of loans to Australian pension funds that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to pension funds – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to pension funds.

**Loans to pension funds – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this recorded or allocated by the institution on this basis.

**Loans to other insurance corporations – Gross of specific provisions: AUD**

Include the gross value of loans to other Australian insurance corporations that are denominated in Australian dollars.

**Loans to other insurance corporations – Gross of specific provisions: FX**

Include the gross value of loans to other Australian insurance corporations that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to other insurance corporations – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to other insurance corporations.

**Loans to other insurance corporations – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this recorded or allocated by the institution on this basis.

**Loans to central borrowing authorities – Gross of specific provisions: AUD**

Include the gross value of loans to Australian central borrowing authorities that are denominated in Australian dollars.

**Loans to central borrowing authorities – Gross of specific provisions: FX**

Include the gross value of loans to Australian central borrowing authorities that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to central borrowing authorities – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to central borrowing authorities.

**Loans to other financial institutions – Gross of specific provisions: AUD**

Include the gross value of loans to Australian other financial institutions that are denominated in Australian dollars.

**Loans to other financial institutions – Gross of specific provisions: FX**

Include the gross value of loans to Australian other financial institutions that are denominated in foreign currency. Report the Australian dollar equivalent of the foreign currency at the rate applicable on reporting.

**Loans to other financial institutions – Gross of specific provisions: Total**

Sum the Australian dollar and foreign currency denominated loans to other financial institutions.

**Loans to other financial institutions – Specific provisions**

Report the specific provision for doubtful debts applied to this loan item, if this recorded or allocated by the institution on this basis.

**Total loans to financial corporations – Gross of specific provisions: AUD**

Sum the gross value of Australian dollar denominated loans to Australian financial corporations.

**Total loans to financial corporations – Gross of specific provisions: FX**

Sum the gross value of foreign currency denominated (AUD equivalent) loans to Australian financial corporations.

**Total loans to financial corporations – Gross of specific provisions: Total**

Sum the gross value of loans (both Australian and foreign currency denominated) to Australian financial corporations.

**Total loans to financial corporations – Specific provisions**

Sum the specific provisions applying to loans to Australian non-financial corporations, if this recorded or allocated by the institution on this basis.

**Total loans to financial corporations – General Provisions**

Report the general provision for this reporting item, if this recorded or allocated by the institution on this basis.

**Total gross loans and advances – Gross of specific provisions: AUD**

Sum the gross value of Australian denominated loans and advances to Australian residents.

**Total gross loans and advances – Gross of specific provisions: FX**

Sum the gross value of foreign currency denominated (Australian dollar equivalent) loans and advances to Australian residents.

**Total gross loans and advances – Gross of specific provisions: Total**

Sum the gross value of loans and advances (both Australian and foreign currency) to Australian residents.

**Total gross loans and advances – Specific Provision**

Record the specific provisions applying to all loans to Australian residents.

**Total gross loans and advances – General Provision**

Record the general provisions applying to all loans to Australian residents.

**Total gross loans and advances of which: Margin Lending**

Lending for the purpose of purchasing equities, where the underlying security is equities. Report all loans of the loan portfolio meeting these criteria.

**Total gross loans and advances of which: Loans held for sale**

*Loans held for sale* are loans (e.g. mortgages) acquired and held by the ADI with the intention of resale in the short-term (i.e. within 12 months of acquisition). This item is to be carried at the lower of cost or net fair value. Report all loans of the loan portfolio meeting these criteria.

**Total gross loans and advances of which: Revolving Credit**

Include the gross value of loans of a revolving credit nature. For Australian households use the same classification used as reported under “**Loans to Households**”.

This reporting item should be reported gross of any specific provisions. A revolving credit is a loan arrangement in which the borrowing party may repay funds on loan and immediately borrow it again up to an agreed limit.

**Total gross loans and advances of which: Credit cards**

Include the balance outstanding of credit card liabilities by Australian counterparties.

**Total gross loans and advances of which: Housing – fixed rate**

Of the total reported for “housing loans” identify the component that has a fixed interest rate.

**Total gross loans and advances of which: Housing – variable rate**

Of the total for “housing loans” identify the component that has a variable interest rate.

**Total gross loans and advances of which: Term loan – fixed rate**

Include the gross value of term loans to Australian counterparties that have a fixed interest rate. Exclude loans to households for the purpose of housing.

**Total gross loans and advances of which: Term loan – variable rate**

Include the gross value of term loans to Australian counterparties that have a variable interest rate. Exclude loans to households for the purpose of housing.

**Total gross loans and advances of which: Lease financing**

Include the gross value of lease financing to Australian counterparties.

This reporting item should be reported net of unearned revenue and gross of specific provision for doubtful debts.

**Total gross loans and advances of which: Other loans**

Include the gross value of loans to Australian counterparties other than for margin lending, loans held for resale, revolving credit loans, credit cards, housing loans, term loans and leasing finance.

**Note: the total of the above “of which” breakdown of the loan portfolio must equal the aggregate loan portfolio balance disclosed above.**

**Net loans and advances (net of provisions for impairment)**

Subtract “general provisions for doubtful debts”, and “specific provisions for doubtful debts” from “total gross loans and advances”.

**Total net loans and advances of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for *Net loans and advances (net of provisions for impairment)* identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## **Intra-group loans and advances**

Report all loans and advances to related parties that are resident entities.

**Include:**

- Loans to related parties that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item).

**Exclude:**

- Holdings of debt securities issued by related parties that are resident entities (report as *Investment or Trading securities*)
- Other accounts receivable (e.g. fees & commissions receivable) from related parties that are resident entities.

**Total – Specific Provision**

Record the specific provisions applying to all loans to related parties that are resident entities.

**Total – General Provision**

Record the general provisions applying to all loans to related parties that are resident entities.

## **Other Investments**

### **Parent entity**

Report the total amount of equity investments in the parent entity. Defined in accordance with AASB 1024: Consolidated Accounts.

### **Controlled entities**

Report the total amount of equity investments in controlled entities. Defined in accordance with AASB 1024: Consolidated Accounts.

**Associates**

Report the total amount of equity investments in associates. Defined in accordance with AASB 1016: Accounting for Investments in Associates.

**Joint ventures**

Report the total amount of interests in joint ventures (entities). Defined in accordance with AASB 1006: Accounting for Interests in Joint Ventures.

**Other**

Report any other investments not included above.

**Total Other Investments**

Sum all reporting line items for *Other Investments*.

## Fixed assets

The reporting of all fixed asset items should be in accordance with applicable Australian accounting standards. Do not include property acquired or held available for sale. These assets are to be disclosed in "Other Assets" category under line item "Property acquired or held available for sale".

### *Property, plant and equipment*

This includes land, buildings, furniture, equipment (excluding *Information Technology*), re-modelling costs to existing premises, and interest capitalised during the period of construction of buildings.

### **Accumulated depreciation/amortisation - Property, plant and equipment**

Report accumulated depreciation/amortisation relating to property, plant and equipment

### *Information Technology*

#### **Information Technology - Work In Progress (WIP):**

##### **"Hardware and software application costs"**

Include the cost of hardware and software purchased from third parties not yet in use ie material costs

##### **"Development and other on costs"**

Include software development, hardware installation costs and associated overheads that are carried out internally not yet in use ie labour and overhead costs

#### **Total WIP**

Sum of line items Hardware and software application costs and Development and other on costs

#### **Information Technology - In Use):**

##### **"Hardware and software application costs"**

Include the cost of hardware and software purchased from third parties in use ie material costs

##### **"Development and other on costs"**

Include software development, hardware installation costs and associated overheads that are carried out internally which is in use ie labour and overhead costs

#### **Information Technology - Total In Use**

Sum of line items Hardware and software application costs and Development and other on costs



**Other information technology**

Report Other Information technology expenditure which is not separately reported above

**Total information technology (WIP plus In Use plus Other information technology)**

Report total gross value of information technology WIP and In use here

**Accumulated depreciation / amortisation - Information technology**

Report accumulated depreciation / amortisation in total for all Information technology assets

*Total information technology net of accumulated depreciation / amortization*

**Other**

Report other fixed asset items not specifically mentioned above; e.g. leasehold improvements and capital leases.

**Accumulated depreciation/amortisation – Other**

Report accumulated depreciation relating to Other

**Total Other net of accumulated depreciation/amortisation**

Deduct accumulated depreciation / amortisation from the gross values for Other fixed assets

**Net fixed assets**

Deduct *Accumulated depreciation / amortisation* from the gross values for *Property, plant and equipment, Information Technology* and *Other*.

**Intangible assets**

Classification of assets as intangible as assets must be in compliance with the Australian accounting authoritative pronouncements. As a guide ADI are suggested to follow the disclosure adopted in its annual financial report.

**Accumulated amortisation**

Include the total amount of amortisation of intangible assets, over the period from the date of acquisition to the end of the reporting period.

**Net Intangible Assets**

Subtract the “accumulated amortisation” from the “intangible assets”.

**Other assets**

**Interest Receivable**

Include interest accrued for but not yet received.

**Capitalised debt raising / funding costs**

Report costs associated with debt raisings and other similar transaction related costs

**Capitalised costs associated with establishing / setting up securitisation vehicles / programs**

Report the balance of securitisation establishment costs that are capitalised and deferred

**Capitalised loan and lease origination fees and commissions paid to mortgage originators and brokers**

Report origination fees and commissions deferred

**Other capitalised expenses of a general nature**

Report any other capitalised expenses not reported above

**Unrealised gains on trading derivatives**

Traded derivative financial instruments should be reported at their net fair value in "Other Assets" when favourable to the reporting entity. These derivative positions may be speculation or hedging physical trading positions / portfolios.

Fair values are obtained from quoted market prices, discount cash flow models and options pricing models.

**Amounts receivable from clients - outstanding security settlements**

For those institutions that have broking activity (i.e. equity broking) with clients who are other than financial institutions, record the amount due from clients in relation to security settlement transactions. Do not include amounts receivable from financial institutions or clearing houses in relation to security settlements, as these are to be recorded in a separate asset heading "Due from Financial Institutions" and "Due from ClearingHouses".

**Future income tax benefits**

"Future income tax benefits" is defined in accordance with AASB 1020: Accounting for Income Tax (Tax-Effect Accounting).

**From tax losses**

Report all future income tax benefits arising out of tax losses in accordance with AASB 1020.

**Provision for doubtful debts**

Report all future income tax benefits associated with the provisioning for asset impairment in accordance with AASB 1020.

**Other**

Report all future income tax benefits other than *From tax losses*.

**Loan / credit card servicing rights**

Report the carrying value of purchased loan (e.g. mortgages) and credit card relationships when the reporting entity purchases the right to receive existing loan payments and credit card receivables in consideration for providing lending and credit card services to those customers. Also report any purchased loan / credit card servicing rights arising in the acquisition of an entire financial institution. The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.

**Property purchased / held available for sale**

Include all property that has been acquired or is held available for sale. This may include land developments, land and buildings, other property (e.g. motor vehicles).

**Items in suspense**

Report suspense or unreconciled / unidentified transactions / balances here. A list of examples is not provided as these may vary between institutions. It is recommended that the institutions internal procedures be adopted regarding the recording and reporting of these types of balances.

**Other**

Include all other assets not separately identified above.

**For example, include:**

- Commodities other than gold bullion
- Valuables
- Artwork

- Other receivables (e.g. fees & commissions receivable)
- Prepayments.

**Exclude:**

- Deposits, loans and other claims on **related parties** that are resident entities (claims on non-resident related parties should be reported to the appropriate memo item). These claims should be reported to the relevant item above.

**Total other assets**

Sum all the reporting items listed under "Other assets".

**Total other assets of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for "Total other assets" identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## Total Assets

Sum total assets including Australian dollar denominated assets and foreign currency denominated assets.

**Total assets of which denominated in foreign currency (AUD equivalent)**

Of the amount reported for total assets identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Total Assets of which deposits, debt securities and loans to controlled entities and associates – subordinated**

- Report the total amount of investments of a subordinated nature in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.
- A subordinated debt is a debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.
- A subordinated loan is a loan that ranks below other debts should a company be wound up.

**Total Assets of which deposits, debt securities and loans to controlled entities and associates – secured**

- Report the total amount of investments of a secured nature in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.
- A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.
- A secured loan is a loan that ranks above other debts should a company be wound up.

**Total Assets of which deposits, debt securities and loans to controlled entities and associates – other**

Report the total amount of investments other than subordinated or secured in nature, in controlled entities or associates of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

**Total Assets of which deposits, debt securities and loans to the parent entity – subordinated**

- Report the total amount of investments of a subordinated nature in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.
- A subordinated debt is a debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.
- A subordinated loan is a loan that ranks below other debts should a company be wound up.

**Total Assets of which deposits, debt securities and loans to the parent entity – secured**

- Report the total amount of investments of a secured nature in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.
- A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.
- A secured loan is a loan that ranks above other debts should a company be wound up.

**Total Assets of which deposits, debt securities and loans to the parent entity – other**

Report the total amount of investments other than subordinated or secured in nature, in the parent entity of the reporting entity. Investments in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

## **MEMO ITEMS:**

### **Outstandings value of all assets held at the reporting date that have been securitised**

- Report the outstandings value of assets originated by the ADI and securitised.

### **Value of owner-occupier housing loans securitised during the month**

- Report the value of owner-occupier housing loans that were newly securitised over the month and which were removed from the corresponding item(s) under 'loans and advances'.

### **Value of investor housing loans securitised during the month**

- Report the value of investor housing loans that were newly securitised over the month and which were removed from the corresponding item(s) under 'loans and advances'.

### **Value of other personal loans securitised during the month**

- Report the value of other personal loans that were newly securitised over the month and which were removed from the corresponding item(s) under 'loans and advances'. Include all loans to households, other than housing loans (i.e. include credit cards, leasing, other personal term loans, etc.)

### **Value of loans to selected commercial borrowers securitised during the month**

- Report the value of loans to selected commercial borrowers that were newly securitised over the month and which were removed from the corresponding item(s) under 'loans and advances'.
- Include loans to:
  - Community service organisations/non-profit institutions serving households
  - Non-financial corporations
  - Life insurance corporations
  - Pension funds
  - Other insurance corporations
  - Other financial institutions (as defined in 'Other Definitions' above)
- Exclude loans to:
  - General government
  - RBA
  - Banks
  - Other ADIs
  - Registered Financial Corporations
  - Central borrowing authorities
- Also exclude the securitisation of any intra-group loans.

### **Australian ADI Operations: Total amount due from non-residents (excluding intra-company transactions)**

- This data item should be reported in relation to the "domestic books" (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from total assets as reported above.
- Include all on balance sheet assets with non-resident counterparties that are recorded in the Australian books.
- Transactions with the reporting ADI's offshore operations (i.e. overseas branches of locally incorporated ADIs or parent entity for branches of foreign ADIs) should be excluded. This should be identified in a separate memo item, "Australian ADI Operations: Total amount due from Overseas Operations".

### **Australian ADI Operations: Total amount due from non-residents (excluding intra-company transactions) of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “Australian ADI Operations: Total amount due from non-residents (excluding intra-company transactions)” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Australian ADI Operations: Total amount due from non-residents (excluding intra-company transactions) of which Loan assets due from non-residents (excluding intra-company transactions)**

- This data item should be reported for the “domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total assets as reported above.
- Include all loan assets booked in Australia with non-resident counterparties.
- Loan asset transactions with Offshore Operations should be excluded. This should be identified in a separate memo item, “Australian ADI operations: Total amount due from Overseas Operations of which Loan assets due from Offshore Operations”.

**Australian ADI Operations: Total amount due from overseas operations of the ADI**

- This data item should be reported for the “domestic books” (i.e. Australian ADI Operations) reporting entity. It does not form part of the total assets as reported above.
- Include in aggregate all on balance sheet assets with offshore operations of the licensed Australian ADI (i.e. overseas branches for locally incorporated ADIs or parent entity for Australian branches of a foreign ADI).

**Australian ADI Operations: Total amount due from overseas operations of the ADI of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “Australian ADI Operations: Total amount due from overseas operations of the ADI” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Australian ADI Operations: Total amount due from overseas operations of the ADI of which Loan assets due from overseas operations of the ADI**

- This data item should be reported for the “domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total assets as reported above.
- Include all loan assets booked in Australia with non-resident counterparties.
- Loan asset transactions with non-resident counterparties other than offshore operations should be excluded. This should be identified in a separate memo item, “Loan assets due from non-residents (excluding intra-company transactions)”.

**Overseas Operations: Total Assets (excluding intra-company transactions)**

- This data item should be reported by all locally incorporated ADIs in relation to the operations of the “offshore/overseas operations” reporting entity. It does not form part of the total assets as reported above.
- Include all on balance sheet assets with all counterparties.

## LIABILITIES

### **Due to clearing houses**

Include amounts due to recognised clearinghouses such as the ASXCH and SFXCH in Australia. Include margin calls from stock and derivative exchanges which are payable.

### **Due to financial institutions**

*Include*

- settlement account balances – Austraclear, and RITS balances with Australian banks and non-bank financial institutions
- amounts owing to Australian banks and other financial institutions in relation to the payments system
- items in the course of collection – due to Australian banks and other financial institutions in relation to the payments system

This reporting item should be brought to account at the gross value of the outstanding balance. Interest is taken to profit and loss when earned.

**Due to RBA**

Include settlement account balances due to the RBA. Funds borrowed from the RBA should also be reported in this data item.

**Due to banks**

Include settlement account balances due to other Australian resident banks.

**Due to other ADIs**

Include settlement account balances due to other Australian ADIs.

**Due to Registered Financial Corporations**

Include settlement account balances due to Registered Financial Corporations.

**Due to other financial institutions**

Include settlement account balances due to other Australian financial institutions.

**Total due to financial institutions**

Sum the reporting items for amounts due to Australian resident financial institutions.

**Total due to financial institutions of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “total due to financial institutions” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## Acceptances

Acceptances comprise undertakings by an ADI to pay bills of exchange drawn on customers. The ADI expects most acceptances to be presented before being reimbursed by the customers. These bills of exchange are not held as part of the ADI's asset portfolio. Acceptances are accounted for and disclosed as a liability with a corresponding contra asset. The contra asset is recognised to reflect the ADI's claim against each drawer of the bills of exchange.

Bills of exchange that have been accepted and held in an ADI's asset portfolio should be excluded from this item. Include these holdings of own acceptances under either *Trading Securities* or *Investment Securities*.

Netting is allowed in accordance with the requirements specified in the Australian accounting standards. (i.e. only if there is a legal right to set off and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously).

Acceptances generate fee income that is taken to profit and loss when earned.

**Acceptances of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “acceptances” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## Deposits

### **Deposits: Transaction and non-transaction accounts**

All deposits are to be reported net of any set-offs. Use the classification schema information that was provided as a reference guide at the start of this document to appropriately classify the sector disclosure required.

#### **Include**

- account balances from Australian banks and non-bank financial intermediaries such as merchant banks
- deposits from Australian banks and non-bank financial institutions
- \$A equivalent of foreign currency deposits
- purchased payment facilities such as smart cards and electronic cash

#### **Exclude**

- negotiable and transferable certificates of deposit
- subordinated debt issues
- subordinated loans
- deposits from related parties that are resident entities (report as *Intra-group deposits*)
- payables due to counterparties arising from the first leg of a repurchase agreement. This payable should be reported to *Securities sold under agreements to repurchase*
- treasury related short-term borrowings from other banks
- promissory notes
- commercial paper

### **Transaction accounts**

#### **Cheque**

Accounts that provide checking facilities of any kind. This account can either be interest or non-interest bearing. This account may be linked with other accounts offering transaction or non-transaction facilities. Do not include accounts that have a cheque facility but have never had a cheque book issued.

#### **Other payment methods**

Accounts from which payments may be made to third parties – ATMs, debit card or another electronic device.

**NOTE: For transaction accounts that have all or a number of payment methods including cheque facility (i.e. both a cheque facility and other payment methods), record account as a Cheque Transaction Account.**

### **Non-transaction accounts**

#### **NOW, Savings and other accounts**

- Notice of withdrawal account – a written notice required before funds can be withdrawn or transferred out of the account
- Demand deposits
- Savings deposits
- Money market deposit accounts
- Other savings deposits
- 11am accounts and 24-hour money

#### **Term deposits**

- An account in which money has been placed for a fixed period for a stated interest rate.

#### **Retirement savings accounts**

Retirement savings accounts (RSAs) are low risk/low return capital guaranteed products subject to the same restrictions as other superannuation products. Only an approved deposit taking institution, building society, credit union, life insurance company or a prescribed financial institution can be approved as an RSA. Some superannuation funds offer RSA lookalike products, but RSA's themselves are specifically approved non-trustee institutions.



### **Total transaction and non-transaction deposit accounts**

Sum all transaction and non-transaction deposit accounts above, with residents.

## **Intra-group deposits**

Report deposits and other borrowings from related parties that are resident entities.

### ***Include:***

- Deposits and other borrowings from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item).

### ***Exclude:***

- Debt securities issued to related parties that are resident entities
- Other accounts payable (e.g. fees & commissions payable) from related parties that are resident entities.

## **Deposits: Certificates of Deposit**

Certificates of deposit are negotiable bearer debt securities. They are issued at a discount to the face value and do not require endorsement when sold.

*Short-term denominated Certificates of Deposit* refers to negotiable and transferable certificates of deposit issued with a residual term to maturity of 12 months or less.

*Long-term denominated Certificates of Deposit* refers to negotiable and transferable certificates of deposit issued with a residual term to maturity greater than 12 months.

### **Total certificates of deposit of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for *Certificates of Deposit* identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## **Other borrowings**

### ***Include***

- Securities sold under agreements to repurchase.
- Subordinated loans with a residual maturity of 12 months or less.
- Short-term loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)
- Treasury related short-term borrowings from other banks.
- Promissory notes with a residual maturity of 12 months or less.
- Commercial paper with a residual maturity of 12 months or less.
- Short-term debt securities from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)

### ***Exclude***

- Negotiable and transferable certificates of deposits.
- Subordinated loans, promissory notes, commercial paper with a residual maturity greater than 12 months.
- Deposits.

### **Securities sold under agreements to repurchase**

These transactions are to be recorded consistently with International Accounting Standard 39.

Where the transferee of the stock effectively receives a lenders rate of return (i.e. the underlying risks and rewards of ownership of the underlying stock is not effectively transferred), these transactions are to be accounted for as collateralised lending activities (treating stock lending as on balance sheet exposures). Securities sold under agreements to repurchase, represents the payable due to counterparties with whom the stock has been lent and from whom cash has been lodged. Under this

method of accounting the banks physical stock positions recorded on the balance sheet in either Trading Securities or Investment Securities sections is not affected.

### **Promissory notes/commercial paper**

Report all borrowings by the reporting entity in the form of commercial paper or promissory notes. Commercial paper or promissory notes are short-term debt securities usually issued with an original term to maturity of less than 180 days.

Include all commercial paper or promissory notes issued with a residual term to maturity of 12 months or less. Commercial paper or promissory notes with a residual maturity greater than 12 months should be reported as "long-term debt".

### **Other short-term debt securities**

Report all borrowings by the reporting entity in the form of short-term debt securities, other than certificates of deposits and promissory notes/commercial paper (identified above).

Include all debt securities issued with a residual term to maturity of 12 months or less. Other debt securities with a residual maturity greater than 12 months should be reported as "long-term debt".

### **Short-term loans from ADIs/Banks - Variable**

Report all borrowings by the reporting entity in the form of variable interest rate short-term loans from ADIs/banks.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Settlement account balances due to other banks should be separately identified and reported as "Due to financial institutions: Banks".

### **Short-term loans from ADIs/Banks - Fixed**

Report all borrowings by the reporting entity in the form of fixed interest rate short-term loans from Australian ADIs/banks.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Settlement account balances due to other banks should be separately identified and reported as "Due to financial institutions: Banks".

### **Short-term loans: Other - Variable**

Report all borrowings by the reporting entity in the form of variable interest rate short-term loans from counterparties other than banks and other ADIs.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Amounts due to clearing houses should be separately identified and reported as "Due to clearing houses". Settlement account balances should be separately identified and reported as "Due to financial institutions.

### **Short-term loans: Other - Fixed**

Report all borrowings by the reporting entity in the form of fixed interest rate short-term loans from counterparties other than banks and other ADIs.

A loan is considered to be short-term if its residual term to maturity is of 12 months or less.

Amounts due to clearing houses should be separately identified and reported as "Due to clearing houses". Settlement account balances should be separately identified and reported as "Due to financial institutions.

### **Total other borrowings**

Sum the component parts listed under “Other borrowings”.

### **Total other borrowings of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for *Other borrowings* identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

## **Income Tax Liability**

### **Provision for income tax**

This is defined in accordance with AASB 1020: Accounting for Income Taxes. In addition, this should relate to Australian business operations.

### **Provision for deferred income tax**

This is defined in accordance with AASB 1020: Accounting for Income Taxes. In addition, this should relate to Australian business operations.

### **Total Income Tax Liability**

Sum the income tax liability items relating to Australian business operations.

## **Provisions**

### ***Dividends***

A provision for dividends is the allowance that the reporting entity has made in terms of the obligation for declared dividends.

### **Employee entitlements**

This includes provisions for long service leave, annual leave, staff housing loan benefits, health fund subsidy and other employee entitlements. This should be reported in accordance with the requirements of AASB 1028: Accounting for Employee Entitlements.

### **Non-lending losses**

Include:

- Provision for self insurance
- Frauds
- Litigation, fraud detection and prevention
- Forgeries
- Non-transferred insurance risks

### **Restructuring costs**

Report all provisions raised for the restructuring of an organization.

Include:

- Severance, termination and redundancy payments
- Integration costs

### **Other provisions**

Report all other provisions not identified above.

Include:

- Specific provision for off-balance sheet credit related commitments
- Leased premises surplus to current requirements
- Provision for subsidiary integration costs

### ***Total Provisions***

Sum all the “provisions” reporting items.

## **Bonds, notes and long-term borrowings**

*Bonds, notes and long-term borrowings* have a residual term to maturity of more than one year. This includes loans and debt securities.

## Debt Securities

Report debt securities that have been issued in Australia and have a residual term to maturity of more than one year. Measurement is to be consistent with *Australian accounting standards*

### As a guide include:

- bonds
- debentures
- unsecured notes
- fixed-interest securities
- medium-term notes (MTNs)
- inflation-indexed bonds
- floating-rate notes (FRNs)
- other floating-rate debt securities
- asset-backed bonds
- non-participating preference shares (a special type where the holder has no entitlement to a share in the residual value on dissolution of the issuing company)
- subordinated bonds and notes

### As a guide exclude:

- Euro notes (Report to Memo items as amounts due to non-residents)
- Euro bonds (Report to Memo items as amounts due to non-residents)
- Euro medium-term notes (Report to Memo items as amounts due to non-residents)
- hybrid securities
- trading derivatives
- convertible notes prior to conversion
- negotiable and transferable certificates of deposit
- subordinated debt issues with a residual maturity of 12 months or less
- promissory notes with a residual maturity of 12 months or less
- commercial paper with a residual maturity of 12 months or less
- short-term debt securities from related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)

## Loans

Report the face value of all loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

### Include:

- secured and unsecured borrowings
- financial lease agreements
- term loans
- mortgages
- commercial loans
- equity participation in leveraged leases
- redeemable preference share finance
- loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)

### Exclude:

- loan capital (e.g. subordinated loans)
- short-term loans due to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item)
- treasury related short-term borrowings from other banks

### Loans – Variable rate

Report the face value of all variable interest rate loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

### Long-term Loans – Fixed rate

Report the face value of all fixed interest rate loans and borrowings from Australian residents that have a residual term to maturity of more than one year.

**Total Bonds, notes and long-term borrowings**

Sum the total face value of all "Bonds, notes and long-term borrowings" issued or raised in Australia.

**Total Bonds, notes and long-term borrowings of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for Bonds, notes and long-term borrowings identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Creditors and other liabilities**

**Interest Payable**

Include interest accrued for but not yet paid.

**Unearned interest**

Include interest received but not yet earned e.g. interest received in advance on fixed interest loan portfolio.

**Amounts payable to clients - outstanding security settlements**

For those institutions that have broking activity with clients who are other than financial institutions, record the amount due to clients in relation to security settlement transactions. Do not include amounts payable to financial institutions or clearing houses in relation to security settlements, as these are to be recorded in a separate liability heading "Due to Financial Institutions" and "Due to Clearing Houses".

**Unrealised losses on trading derivatives**

Traded derivative financial instruments should be reported at their fair value in "Other Liabilities" when unfavorable to the reporting entity.

Fair values are obtained from quoted market prices, discount cash flow models and options pricing models.

**Securities purchased not delivered / security settlements**

Record payables for unsettled purchases of securities. This item only arises if securities are recorded on a trade date basis as opposed to a settlement date basis

**Items in suspense**

Report suspense or unreconciled / unidentified transactions / balances here that are in a liability position. A list of examples is not provided as these may vary between institutions. It is recommended that the institutions internal procedures be adopted regarding the recording and reporting of these types of balances.

**Other**

Include other liabilities not separately identified above. E.g. unearned fees and commission received in advance but not recognised as earned for accounting purposes.

**Exclude:**

- Deposits, loans and other liabilities to related parties that are resident entities (liabilities to non-resident related parties should be reported to the appropriate memo item). These liabilities should be reported to the relevant item above.

**Total creditors and other liabilities**

Sum the reporting items listed under "Creditors and other liabilities".

**Total creditors and other liabilities of which denominated in Foreign Currency (AUD equivalent)**

Of the total amount reported for “creditors and other liabilities” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Loan capital and hybrid securities**

Report the face value of all loan capital and hybrid securities that have been issued in Australia and have a residual term to maturity of more than one year.

Classification is to be consistent with AASB 1033: *Presentation and Disclosure of Financial Instruments*.

**As a guide include:**

- preference shares
- convertible notes
- subordinated loans of a residual maturity of more than one year

**Loan capital**

**As a guide include:**

- subordinated loans of a residual maturity of more than one year

**Hybrid securities**

**As a guide include:**

- converting preference shares
- convertible notes

**Total Loan capital**

Total all *Loan capital and hybrid securities* items listed above.

**Total Loan capital of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for ***Loan capital and hybrid securities*** identify the component that is denominated in foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Total Liabilities**

Sum total liabilities including Australian dollar denominated liabilities and foreign currency denominated liabilities.

**Total liabilities of which denominated in foreign currency (AUD equivalent)**

Of the amount reported for total liabilities identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Total Liabilities of which deposits, debt securities and loans from controlled entities and associates – subordinated**

- Report the total amount of liabilities of a subordinated nature from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.
- A subordinated debt is a loan / debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

**Total Liabilities of which deposits, debt securities and loans from controlled entities and associates – secured**

- Report the total amount of liabilities of a secured nature from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

- A secured debt is a loan / debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

**Total Liabilities of which deposits, debt securities and loans from controlled entities and associates – other**

Report the total amount of liabilities other than subordinated or secured in nature, from controlled entities or associates of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

**Total Liabilities of which deposits, debt securities and loans from the parent entity – subordinated**

- Report the total amount of liabilities of a subordinated nature from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

- A subordinated debt is a loan / debt security that ranks below other debts should a company be wound up. This includes all debt securities both short and long-term.

**Total Liabilities of which deposits, debt securities and loans from the parent entity – secured**

- Report the total amount of liabilities of a secured nature from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

- A secured debt is a loan / debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

**Total Liabilities of which deposits, debt securities and loans from the parent entity – other**

Report the total amount of liabilities other than subordinated or secured in nature, from the parent entity of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

**Total Liabilities of which other secured deposits, debt securities and loans**

- Report the total amount of liabilities of a secured nature from parties other than the parent, controlled or associated entities of the reporting entity. Liabilities in the form of deposits, loans, advances, bonds, notes and debentures should be reported.

- A secured debt is a debt security that ranks above other debts should a company be wound up. This includes all debt securities both short and long-term.

- A secured loan is a loan that ranks above other debts should a company be wound up.

## **MEMO ITEMS:**

**Australian ADI Operations: Total amount due to non-residents (excluding intra-company transactions)**

- This data item should be reported in relation to the “domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.

- Include all on-balance sheet liabilities booked with non-resident counterparties that are recorded in the Australian books only.

- Transactions with Offshore Operations should be excluded. This should be identified in a separate memo item, “Australian ADI Operations: Total amount due to Overseas Operations”.

**Australian ADI Operations: Total amount due to non-residents (excluding intra-company transactions) of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “Australian ADI Operations: Total amount due to non-residents (excluding intra-company transactions)” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Australian ADI Operations: Total amount due to non-residents (excluding intra-company transactions) of which Deposit liabilities due to non-residents (excluding intra-company transactions)**

- This data item should be reported for the “domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.
- Include all deposit liabilities booked in Australia with non-resident counterparties.
- Deposit liability transactions with Offshore Operations should be excluded. This should be identified in a separate memo item, “Australian ADI operations: Total amount due to Overseas Operations of which Deposit liabilities due to Overseas Operations”.

**Australian ADI Operations: Total amount due to Overseas Operations**

- This data item should be reported for the “domestic books” (i.e. Australian ADI operations) reporting entity. It does not form part of the total liabilities as reported above.
- Include all on balance sheet liabilities booked with Offshore Operations of the licensed Australian ADI (i.e. overseas branches for locally incorporated ADIs or parent entity for Australian branches of a foreign ADI).
- The types of accounting entry or financial instruments that constitute this total are not required to be separately identified.

**Australian ADI Operations: Total amount due to Overseas Operations of which denominated in foreign currency (AUD equivalent)**

Of the total amount reported for “Australian ADI Operations: Total amount due to Overseas Operations” identify the component that is denominated in a foreign currency. Report the Australian dollar equivalent of this foreign currency amount.

**Australian ADI Operations: Total amount due to Overseas Operations of which Deposit liabilities due to Overseas Operations**

- This data item should be reported for the “domestic books” (i.e. Australian ADI operations) reporting entity only. These transactions are excluded from the total liabilities as reported above.
- Include all deposit liabilities booked in Australia with non-resident counterparties.
- Deposit liability transactions with non-resident counterparties other than Offshore Operations should be excluded. This should be identified in a separate memo item, “Australian ADI operations: Total amount due to non-residents (excluding intra-company transactions) of which Deposit liabilities due to non-residents (excluding intra-company transactions)”.

**Overseas Operations: Total Liabilities (excluding intra-company transactions)**

- This data item should be reported by all locally incorporated ADIs in relation to the operations of the “offshore/overseas operations” reporting entity. It does not form part of the total liabilities as reported above.

Include all on balance sheet liabilities booked by the offshore operations with all counterparties.

## **SHAREHOLDERS’ EQUITY**

**NOTE:**



- **On a monthly basis, institutions only need to provide shareholders' equity value in aggregate, however the detailed disclosure may be provided if the institution prefers.**
- **On a quarterly basis (month ending on a calendar quarter e.g. March, June, September, December) the full detail of shareholders value is to be provided.**

#### **Share capital**

##### **Ordinary shares**

Include ordinary share capital on issue.

##### **Preference shares**

Preference shares have a priority over dividend payments and to the assets of the reporting company.

##### **Other**

Include any other form of share capital not included above (e.g. income securities).

#### **Reserves**

##### **General reserve**

This is derived from revenue profits and is mostly available for dividend payment.

##### **Capital profits reserve**

Capital profits reserve represents the realised value of revaluations associated with an asset or class of assets that have been disposed of. These assets have been subject to the fair value basis of measurement and revaluations accounted for in accordance with accounting standard AASB 1041 'Revaluation of Non-Current Assets'. Due to the disposal of these assets, the balance of the Asset Revaluation Reserve associated with these assets has been transferred to a capital profits reserve.

##### **Asset Revaluation Reserve – Property, plant and equipment**

Include balance of the asset revaluation reserve relating to the revaluation of property, plant and equipment .

##### **Asset Revaluation Reserve - Intangibles**

Include balance of the asset revaluation reserve relating to the revaluation of intangible assets.

##### **Asset Revaluation Reserve – Investment in subsidiaries**

Include the balance of the asset revaluation reserve relating to the revaluation of investment in subsidiaries .

##### **Asset Revaluation Reserve – Investments in associates/Share of associates ARR**

Include the balance of the asset revaluation reserve relating to the revaluation of investments in associates

##### **Asset Revaluation Reserve - Other**

Asset revaluation reserve relating to the revaluation of other assets.

##### **Foreign Currency Translation Reserve**

Include the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 1012 'Foreign Currency Translation'.

##### **Other Reserves**

Include all reserves not separately identified above. Report dividend reinvestment plan reserve in this reporting item.

**Total Reserves**

Sum the reporting items listed under “Reserves”.

**Retained profits or accumulated losses at the end of the period**

**Total shareholders' equity**

Sum the reporting items: “Shareholders' equity attributable to shareholders of the company”.