

Reporting Form ARF 210

Liquidity

Instruction Guide

This instruction guide is designed to assist in the completion of the Liquidity forms:

- (a) *Form ARF 210.1 Liquidity Coverage Ratio;*
- (b) *Form ARF 210.2 Net Stable Funding Ratio;*
- (c) *Form ARF 210.3 Balance Sheet Maturity;*
- (d) *Form ARF 210.4 Forecast Balance;*
- (e) *Form ARF 210.5 Minimum Liquidity Holdings Ratio;*
- (f) *Form ARF 210.6 Supplementary Information; and*
- (g) *Form ARF 210.7 Intraday Liquidity Monitoring.*

These forms provide information for the calculation of key liquidity ratios and additional balance sheet information for an authorised deposit-taking institution (ADI). In completing these forms, ADIs should refer to *Prudential Standard APS 210 Liquidity (APS 210)*.

General directions and notes

Reporting entity

An ADI must complete a separate reporting form for each reporting consolidation and reporting currency specified for the class of ADI in Table 1 below. Where the reporting currency is specified as 'All currencies', the reporting form must include information about transactions recorded against all currencies.

Table 1: Reporting Information Required

Class of ADI	Reporting form	Reporting consolidation	Reporting currency
Scenario ADIs that are locally incorporated ADIs	210.1 Liquidity Coverage Ratio	Level 2 ¹	All currencies
		Level 2	AUD only
		Level 1 ²	All currencies
	210.2 Net Stable Funding Ratio	Level 2	All currencies
		Level 1	All currencies
	210.3 Balance Sheet Maturity	Level 2	All currencies
		Level 1	All currencies
	210.4 Forecast Balance	Level 2	All currencies
		Level 1	All currencies
	210.6 Supplementary Information	Level 2	All currencies
Level 1		All currencies	
Scenario ADIs that are branches of foreign banks	210.1 Liquidity Coverage Ratio	Domestic books	All currencies
		Domestic books	AUD only
	210.2 Net Stable Funding Ratio	Domestic books	All currencies
	210.3 Balance Sheet Maturity	Domestic books	All currencies
	210.4 Forecast Balance	Domestic books	All currencies
210.6 Supplementary Information	Domestic books	All currencies	
MLH ADIs that are locally incorporated ADIs	210.3 Balance Sheet Maturity	Licensed ADI	All currencies
	210.4 Forecast Balance	Licensed ADI	All currencies
	210.5 Minimum Liquid Holdings	Licensed ADI	All currencies
	210.6 Supplementary Information	Licensed ADI	All currencies
MLH ADIs that are branches of foreign banks	210.3 Balance Sheet Maturity	Domestic books	All currencies
	210.4 Forecast Balance	Domestic books	All currencies
	210.5 Minimum Liquid Holdings	Domestic books	All currencies
	210.6 Supplementary Information	Domestic books	All currencies

In addition, APRA may from time to time require some ADIs to complete ARF 210.7 Intraday Liquidity Reporting only when advised by APRA. The reporting consolidation and currency of such submissions will be at APRA's discretion.

If an ADI is a subsidiary of an authorised non-operating holding company (NOHC), the report at Level 2 is to be provided by the ADI's immediate parent NOHC.³

¹ Level 2 is defined in accordance with *Prudential Standard APS 001 Definitions*.

² Level 1 is defined in accordance with *Prudential Standard APS 001 Definitions*.

³ Refer to paragraph 6 of *Reporting Standard ARS 210 Liquidity*.

Reporting period and timeframes for lodgement

The forms are to be completed as at the last day of the stated reporting period (i.e. the relevant quarter). The following table specifies the number of business days after the end of the relevant reporting period within which each report must be submitted to APRA.

Reporting form	Number of business days
210.1 Liquidity Coverage Ratio	20
210.2 Net Stable Funding Ratio	20
210.3 Balance Sheet Maturity	20
210.4 Forecast Balance	20
210.5 Minimum Liquidity Holdings Ratio	15
210.6 Supplementary Information	20
210.7 Intraday Liquidity Monitoring	20

An immediate parent NOHC must submit data to APRA within the same timeframe as its subsidiary ADI.

Unit of measurement

This form must be completed in Australian dollars (**AUD**) in accordance with the units set out for each class of ADI in the following table.

Class of ADI	Units
Australian-owned Bank	Millions of dollars rounded to one decimal place
Foreign Subsidiary Bank	Millions of dollars rounded to one decimal place
Branch of a Foreign Bank	Millions of dollars rounded to one decimal place
Building Society	Whole dollars with no decimal place
Credit Union	Whole dollars with no decimal place
Specialist Credit Card Institution (SCCI)	Whole dollars with no decimal place
Other ADI	Whole dollars with no decimal place

An immediate parent NOHC, as applicable, must complete this form for Level 2 purposes in AUD in accordance with the same units as its subsidiary ADI.

Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates (AASB 121)*.

Inclusion of securitised assets

Unless otherwise stated, for the purposes of reporting under ARF 210 where an ADI (or a member of its Level 2 consolidated group) participates in a securitisation (including where the securitisation meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation* (APS 120)), the assets and liabilities of the relevant special purpose vehicles (SPVs) must be included in the ADI's reported amounts in the ARF 210 series of reporting forms.

Specific instructions

The following instructions are applicable at all reporting levels. Instructions have only been included for specific reporting items where necessary.

ARF 210.1 LIQUIDITY COVERAGE RATIO

SECTION A: LIQUID ASSETS

This section captures the total value of high quality liquid assets (**HQLA**) that is to be included in the numerator of the Liquidity Coverage Ratio (**LCR**) calculation.

All assets accounted for in this section must be available for the ADI to convert into cash at any time to fill funding gaps between cash inflows and outflows during a stressed period. The assets must be unencumbered and should not be co-mingled with or used as hedges on trading positions, be designated as collateral or be designated as credit enhancements in structured transactions or be designated to cover operational costs (such as rents and salaries) and should be managed with the clear and sole intent for use as a source of contingent funds.

Assets that are also eligible for the Committed Liquidity Facility (**CLF**) should not be double counted in these reporting forms. CLF eligible debt securities reported in the liquid assets section of this reporting form should be included up to the approved limit of the CLF for LCR purposes. Balances above the CLF approved limit should be excluded from the liquid assets section of this reporting form and may contribute to the calculation of cash inflows where the contractual maturity date of the debt security is within the next 30 days.

Column 1. Days 1 – 15: Market value/Amount

Report the market value of assets currently held. For CLF eligible debt securities report the market value after the application of relevant margins as per the guidance of the RBA.

An ADI is permitted to hedge the price risks associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the associated risks, the ADI should take into account (in the market value applied to each assets) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold).

Column 2. Days 1 – 15: Weight

Haircuts for HQLA1 and HQLA2 are pre-defined in this section in accordance with the requirements of APS 210 Attachment A paragraphs 8 and 9.

Margins as defined by the RBA for CLF eligible securities are to be incorporated into the reported balance in column 1.

No values are to be reported in this column.

Column 3. Days 1 – 15: Weighted amount

Derived fields for all items except '4. Total High Quality Liquid Assets'

Where the field is derived, it is calculated by multiplying the market value of assets currently held (column 1) by the one minus the relevant weight (column 2) for those assets.

Column 4. Days 1 – 30: Market value/Amount

Report the market value of assets currently held. For CLF eligible debt securities report the market value after the application of relevant margins as per the guidance of the RBA.

Column 5. Days 1 – 30: Weight

Haircuts for HQLA1 and HQLA2 are pre-defined in this section in accordance with the requirements of APS 210 Attachment A paragraphs 8 and 9.

Margins as defined by the RBA for CLF eligible securities are to be incorporated into the reported balance in column 1.

No values are to be reported in this column.

Column 6. Days 1 – 30: Weighted amount

Derived fields for all items except '4. Total High Quality Liquid Assets'

Where the field is derived, it is calculated by multiplying the market value of assets currently held (column 1) by the one minus the relevant haircut (column 2) for those assets.

1. Unencumbered HQLA1

Derived field calculated as the sum of Unencumbered HQLA1 items.

Unencumbered assets are not pledged by the ADI (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction. However, assets that the ADI received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the ADI, have not been rehypothecated, and are legally and contractually available for the ADI's use. In addition, assets that have been pledged to a central bank or a public sector entity (**PSE**) but are not used may be included in the stock.

For assets to be eligible for treatment as HQLA1 they must also meet the operational requirements as outlined in APS 210 Attachment A paragraphs 20 to 23.

1.1 Cash balances

Report all cash immediately available to meet obligations. Include notes and coins held by the bank, exclude demand deposits held at other financial institutions.

1.2 Central Bank reserves

Derived field calculated as the total amount of the portion of central bank reserves which can be drawn down in times of stress.

1.2.1 Due from RBA

Settlement account balances and other funds held with the RBA which can be drawn down in times of stress.

1.2.2 Due from other central banks

Settlement account balances and other funds held with other central banks (other than the RBA) which can be drawn down in times of stress.

1.3 Marketable Securities with zero percent risk weight

Derived field calculated as the total holdings of unencumbered marketable securities of counterparties with a zero percent risk weight under the Basel II Standardised Approach for which an active, outright or repo market exists at all times.

1.3.5 issued or guaranteed by other institutions

Unencumbered marketable securities which is issued or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission or multilateral development banks (**MDB**) with a zero percent risk weight under the Basel II Standardised Approach for which an active, outright or repo market exists at all times.

1.4 Non-zero per cent risk-weighted sovereign/central bank debt securities

Derived field calculated as the sum of items 1.4.1 and 1.4.2 below.

1.4.1 Issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the bank's home country

Report debt securities issued by the sovereign or central bank in the domestic currency of that country, which are not eligible for inclusion above because of the non-zero per cent risk weight of that country. Only include debt issued by sovereigns or central banks of their home jurisdictions or, to the extent that the liquidity risk taken in other jurisdictions, of those jurisdictions.

1.4.2 Issued in foreign currencies, to the extent that holding of such debt matches the currency needs of the bank's operations in that jurisdiction

Report debt securities issued by the domestic sovereign or central bank in foreign currencies which are not eligible for inclusion above because of the non-zero per cent risk weight, to the extent that the holding of such debt securities matches the currency needs of the ADI's operations in that jurisdiction.

1.5 Adjustment to HQLA1 due to secured lending/borrowing transactions

Derived field calculated as the adjustment to the amount of HQLA1 due to secured lending/borrowing transactions of HQLA1, for the purposes of calculating the cap on HQLA2.

1.6 Adjustment to HQLA1 due to collateral swaps

Report the adjustment to the amount of HQLA1 as a result of collateral swaps.

2. Unencumbered HQLA2

Derived field calculated as the sum of Unencumbered HQLA2 items below.

Unencumbered assets are not pledged by the ADI (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction. However, assets that the ADI received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the ADI, have not been rehypothecated, and are legally and contractually available for the ADI's use. In addition, assets that have been pledged to a central bank or a public sector entity but are not used may be included in the stock.

For assets to be eligible for treatment as HQLA2 they must also meet the operational requirements as outlined in APS 210 Attachment A paragraphs 20 to 23.

2.1 Non-financial corporation bonds (with ECAI rating of at least a Credit Rating Grade 1)

Unencumbered holdings of senior corporate bonds with ECAI rating of at least a Credit Rating Grade 1 (as per APS 112 Attachment F table 8), issued by non-financial corporates (excluding the ADI's affiliated entities) and for which an active, outright or repo market exists at all times.

2.2 Covered bonds, not self issued (with ECAI rating of at least a Credit Rating Grade 1)

Unencumbered holdings of covered bonds with ECAI rating of at least a Credit Rating Grade 1 (as per APS 112 Attachment F table 8), not issued by the ADI or its affiliated entities and for which an active, outright or repo market exists at all times.

2.3 Marketable Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight

Unencumbered securities issued or guaranteed by sovereigns or central banks that receive a 20 per cent risk weight under the Basel II Standardised Approach and for which an active, outright or repo market exists at all times.

2.4 Marketable Securities issued or guaranteed by non-central government PSEs or multilateral development banks with 20 per cent risk weight

Unencumbered securities issued or guaranteed by non-government PSEs or multilateral development banks that receive a 20 per cent risk weight under the Basel II Standardised Approach and for which an active, outright or repo market exists at all times.

2.5 Adjustments to HQLA2

Derived field calculated as the total adjustment to the amount of HQLA2 for the purposes of calculating the 40 per cent cap on HQLA2.

2.5.1 Adjustment to HQLA2 due to secured lending/borrowing transactions

Derived field calculated as the total adjustment to the amount of HQLA2 due to secured lending/borrowing transactions of HQLA2 for the purposes of calculating the cap on HQLA2.

2.5.2 Adjustment to HQLA2 due to collateral swaps

The total adjustment to the amount of HQLA2 due to collateral swaps for the purposes of calculating the cap on HQLA2. The adjustment amount is to be calculated in line with the requirement under APS 210 Attachment A paragraphs 6 and 7.

2.5.3 Adjustment to HQLA2 for the 40 per cent cap

Derived field calculating the total adjustment to HQLA2 to reflect the 40 per cent cap of HQLA2 allowed for purposes of calculating the LCR.

3. Alternative liquid assets

Derived field calculating the market value of amounts held that are eligible as alternative liquid assets in all jurisdictions and currencies.

3.1 Committed secured liquidity facility with the RBA

Derived field calculating the market value of assets held which are eligible securities to be repoed with the RBA for the purposes of the CLF.

3.1.1 General RBA collateral

Derived field calculated as the total balance held of eligible General Collateral securities that can be repoed with the RBA under normal market operations.

3.1.1.1 AUD issues by Supranationals and foreign sovereign government

Securities of Supranationals and foreign sovereign governments issued in Australia and denominated in AUD that can be repoed with the RBA for the purposes of the CLF.

3.1.1.2 AUD securities with eligible government guarantee

Securities issued in Australia and denominated in AUD with an eligible sovereign government guarantee that can be repoed with the RBA for the purposes of the CLF.

3.1.2 Private Securities - short term

Private securities with an original term of less than or equal to 12 months that can be repoed with the RBA for the purposes of the CLF.

3.1.3 Private Securities - long term

Private securities with an original term of greater than 12 months that can be repoed with the RBA for the purposes of the CLF.

3.1.4 Self securitised assets

The amount of eligible self securitised assets after applicable RBA haircuts. Where APRA has set a limit on the total volume of self securitised assets that may be included, the reported amount must be no higher than this limit. Where APRA has not allowed self securitised assets to be included report a zero balance.

3.1.5 Approved RBA committed secured liquidity facility limit

The amount of the approved RBA committed secured liquidity facility limit that has been agreed with APRA. If no committed secured liquidity facility limit has been approved, report a zero balance.

3.2 Amount available as alternative liquid assets in other jurisdictions

Assets held for use under an alternative liquid assets treatment in other jurisdictions.

4. Total High Quality Liquid Assets plus ALA

Derived field calculated as the sum of the total amount of HQLA1, HQLA2 and Alternative Liquid Assets (ALA).

5. Other liquid assets not included in the above

Derived field calculated as total liquid assets held by the ADI which are not eligible HQLA or part of the collateral pool for the ADI's committed secured liquidity facility with the RBA.

5.1 HQLA1, HQLA2 and ALA which are not controlled by the ADI's Treasurer

Liquid assets which meet the HQLA1, HQLA2 and ALA debt securities definitions, but are excluded from the stock of HQLA or ALA as they are not controlled by the ADI's Treasurer.

5.2 HQLA1, HQLA2 and ALA which do not meet the sole purpose test

Liquid assets which meet the HQLA1, HQLA2 and ALA debt securities definitions, but are excluded from the stock of HQLA or ALA as they are co-mingled with or used as hedges on trading positions, or designated as collateral or credit enhancements in structured transactions.

5.3 HQLA1, HQLA2 and ALA which is not freely available to the ADI

HQLA1, HQLA2 and ALA debt securities held by the ADI or its subsidiaries, which are not freely available to the ADI in times of stress.

SECTION B: CASH INFLOWS

This section captures the total value of cash inflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the scenario up to an aggregate cap of 75 per cent of total expected cash outflows.

Assets that are eligible for the CLF should not be double counted in these reporting forms. CLF eligible debt securities should be reported in the liquid assets section of this reporting form up to the approved limit of the CLF for LCR purposes. Balances above the CLF approved limit should be excluded from the liquid assets section of this reporting form and may contribute to the calculation of cash inflows where the contractual maturity date of the debt security is within the next 30 days.

Column 1. Days 1 – 15: Amount

Report the book value of assets currently on balance sheet that are due to mature or be received or paid in the next 15 days or are non-maturity.

Column 2. Days 1 – 15: Weight

Cash inflow assumptions are pre-defined in this section.

Column 3 Days 1 – 15: Weighted amount

Derived fields for all items except for '4. Total inflows'.

Where fields are derived they are calculated by multiplying the total balance (column 1) by the assumed cashflow rate (column 2).

Column 4. Days 1 – 30: Amount

Report the book value of assets currently on balance sheet that are due to mature or be received or paid in the next 30 days or are non-maturity.

Column 5. Days 1 – 30: Weight

Cash inflow assumptions are pre-defined in this section in accordance with the requirements of APS 210 Attachment A.

Column 6 Days 1 – 30: Weighted amount

Derived fields for all items except for '4. Total inflows'.

Where fields are derived they are calculated by multiplying the total balance (column 4) by the assumed cashflow rate (column 5).

Cash inflows

For all cash inflow items below report the total known contractual cash inflow.

1. Inflows by counterparty

Derived field calculating the total of inflows calculated on a counterparty basis.

Inflows reported in this section should include interest payments due in less than or equal to 30 days from fully performing loans, not reported under the secured lending section below. These include maturing loans that have already been agreed to roll over. Non-maturing loans are assumed not to represent a cash inflow for the purposes of the LCR and should not be reported here.

1.1 Retail

Total of inflows from fully performing loans and advances and any other inflows attributable to non-financial corporations.

Include interest payments and instalments from retail customers on fully performing loans that are contractually due within the 30-day horizon. Only contractual payments due should be reported, for example required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.

1.3 Non-financial corporations

The total of inflows from fully performing loans and advances and any other inflows attributable to non-financial corporations.

Only contractual payments due should be reported, for example required minimum credit card payments or overdraft payments and not total loan balances of undefined or open maturity.

1.5 Financial institutions

All payments (including interest payments and instalments) from financial institutions on fully performing unsecured and secured loans, that are contractually due within the 30-day horizon, and the amount of deposits held at financial institutions that is or becomes available within 30 days.

Exclude deposits held at other financial institutions for operational purposes.

Exclude contractual cash inflows attributable to deposits held at the centralised institution for banks that belong to a cooperative network that are placed due to statutory minimum deposit requirements which are registered at regulators, or in the context of common task sharing and legal, statutory or contractual arrangements.

1.6 Intra-group

Derived field calculating the total of inflows from fully performing loans and advances to entities which are affiliated with the ADI.

2. Secured Lending

Derived field calculating the total amount from secured lending arrangements with remaining maturity within the next 30 days.

Secured lending is defined as those loans that the bank has extended and are collateralised by legal rights to specifically designated assets owned by the borrowing institution which the bank can claim ownership to in the case of default by the borrower. In this section any transaction in which the bank has extended a collateralised loan in cash, such as reverse repo transactions, expiring within 30 days should be reported.

Collateral swaps where the bank has extended a collateralised loan in the form of other assets than cash, should not be reported here.

2.1 Reverse Repo and other secured lending where collateral is held by the ADI

Derived field calculating the total amount of reverse repo and other secured lending arrangements where the ADI holds the collateral.

For items 2.1.1 to 2.1.4 report the total amount extended.

For items 2.1.5 to 2.1.6 report the market value of received collateral.

2.1.3 amount extended, secured by ALA

Total amount of reverse repo and other secured lending arrangements where the collateral is held by the ADI and the collateral is secured by ALA.

2.1.4 amount extended, secured by other assets

Total amount of reverse repo and other secured lending arrangements where the collateral is held by the ADI and the collateral is not HQLA or ALA eligible.

2.2 Reverse Repo and other secured lending where collateral is rehypothecated

Derived field calculating the total amount of reverse repo and other secured lending arrangements where the collateral has been rehypothecated.

For items 2.2.1 to 2.2.4 report the total amount extended.

For items 2.2.5 to 2.2.6 report the market value of received collateral.

3.5 Inflows from committed credit lines

For foreign branch operations only report the total value of any head office committed funding facility.

4. Total inflows

Derived field calculated as the sum of total cash inflows (items 1 to 3 in this section).

SECTION C: CASH OUTFLOWS

This section captures the total value of cash outflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected cash outflows in the LCR stress scenario for the subsequent 30 calendar days are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or to be drawn down.

Column 1. Days 1 – 15: Amount

Report the book value of on balance sheet liabilities currently on balance sheet that are due to mature or be received or paid in the next 15 days or are non-maturity.

For contingent items report the total balance as per definitions below.

Column 2. Days 1 – 15: Weight

Cash outflow assumptions are pre-defined in this section.

Column 3 Days 1 – 15: Weighted amount

Derived fields for all items except ‘14. Total outflows’.

Where fields are derived, they are calculated by multiplying the total balance (column 1) by the assumed cashflow rate (column 2).

Column 4. Days 1 – 30: Amount

Report the book value of on balance sheet liabilities currently on balance sheet that are due to mature or be received or paid in the next 30 days or are non-maturity.

For contingent items report the total balance as per definitions below.

Column 5. Days 1 – 30: Weight

Cash outflow assumptions are pre-defined in this section in accordance with the requirements of APS 210 Attachment A.

Column 6 Days 1 – 30: Weighted amount

Derived fields for all items except ‘14. Total outflows’.

Where fields are derived, they are calculated by multiplying the total balance (column 4) by the assumed cashflow rate (column 5).

Cash outflows***1. Deposits***

Derived field calculated as the sum of total balances for deposit items listed under item 1 in this section.

1.1 Retail

Derived field calculated as the sum of total balances for deposits held from retail counterparties.

Retail deposits are deposits placed at a bank by a natural person.

Notes, bonds and other debt securities sold exclusively to the retail market and held in retail accounts can be reported in the appropriate retail deposit category.

For reporting items below, non-breakable term deposits are those where the deposit holder has no legal right to withdraw the deposit earlier than the maturity of the deposit.

1.1.1 Stable deposits which are covered by FCS or government guarantee

Deposits from retail counterparties which are covered by the Financial Claims Scheme or explicit government guarantee and are classified as a stable deposits as per APS 210 Attachment A paragraph 32.

1.1.2 Less stable deposits which are covered by FCS or government guarantee

Deposits from retail counterparties which are covered by the Financial Claims Scheme or explicit government guarantee and are classified as a less stable deposit as per APS 210 Attachment A paragraph 33.

1.1.4 Tier 1 higher run-off less stable deposits

Report the total known and expected cash outflows from deposits from retail counterparties which are classified as less stable deposits with a Tier 1 higher runoff requirement as per APS 210 Attachment A paragraphs 34 and 35.

1.1.5 Tier 2 higher run-off less stable deposits

Report the total known and expected cash outflows from deposits from retail counterparties which are classified as less stable deposits with a Tier 2 higher runoff requirement as advised by APRA.

1.1.6 Host jurisdiction higher run-off less stable deposits

Report the total known and expected cash outflows from deposits from retail counterparties which are classified as less stable deposits with a higher runoff requirement as advised by host jurisdictions.

The balance reported for this item is the sum of the weighted amount of cash outflows (after runoff rates have been applied) over all host jurisdictions with higher run-off less stable deposit categories.

1.2 Small and medium enterprises

Derived field calculated as the sum of total balances for deposits held from small and medium enterprises (**SME**) with total aggregated funding raised from each SME customer being less than AUD 2 million on a consolidated basis as per APS 210 Attachment A paragraph 42.

For reporting items under 1.2, non-breakable term deposits are those where the deposit holder has no legal right to withdraw the deposit earlier than the maturity of the deposit.

For definitions of reporting items under 1.2, refer to equivalent reporting items under item 1.1.

1.3 Non-financial corporations

Derived field calculated as the sum of total balances for deposits held from non-financial corporations.

1.3.1 Operational deposits covered by FCS or government guarantee

Operational deposits from non-financial corporations which are covered by the Financial Claims Scheme or explicit government guarantee.

Funds qualifying are those that are demonstrated to be specifically needed for operational purposes where the customer has an established operational relationship with the bank upon which it has a substantive dependency. An established operational relationship in this context refers to clearing, custody or cash management relationships in which the customer is reliant on the bank to perform these services as an independent third party intermediary in order to fulfil its normal banking activities over the next 30 days. These deposits are by-products of the underlying services provided by the banking organisation, not sought out in the wholesale market in the sole interests of offering interest income. Such deposits must be priced below the market in comparison to deposits of a similar duration and held in specifically designated accounts. Only the specific amount of deposits utilised for these operational functions qualify. Excess balances that could be withdrawn and would leave enough funds to fulfil the above operational requirements do not qualify. In other words, only that part of the balance in the deposit with the service provider that is proven to serve operational needs can qualify for this item.

Deposits arising out of correspondent banking or from the provision of prime brokerage services should not be reported in this item rather as nonoperational deposits as appropriate.

A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct

participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers.

A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts.

A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related services must be provided under a legally binding agreement to institutional customers. Cash management services, in this context, refers to those products and services provided to a customer to manage its cash flows, assets and liabilities, and conduct financial transactions necessary to the customer's ongoing operations. Such services are limited to the provision of information or of information systems used to manage the customer's financial transactions, payment remittance, collection and aggregation, payroll administration, control over the disbursement of funds, automated payments and other transactions that facilitate financial operations.

1.5 Financial institutions

Derived field calculated as the sum of deposits from financial institutions.

1.5.3 Network of cooperative banks

Deposits from member institutions with the ADI where the ADI acts as the central institution for a network of cooperative banks which has been acknowledged by APRA.

An institutional network of cooperative (or otherwise named) banks is a group of legally autonomous banks with a statutory framework of

cooperation with common strategic focus and brand where specific functions are performed by central institutions and/or specialised service providers. Central institutions and/or specialised central service providers of such networks should report in this line the amount of deposits placed by network member institutions and that are (a) due to statutory minimum deposit requirements and which are registered with regulators or (b) in the context of common task sharing and legal, statutory or contractual arrangements so long as both the bank that has received the monies and the bank that has deposited participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members.

Banks that are not the central institutions and/or specialised central service provider of such network should report zero in this line.

2. Due to ADIs and overseas banks

Derived field calculated as the sum of balances due to other ADIs.

3. Due to other legal entities

Derived field calculated as the sum of balances due to other legal entities.

4. Secured funding runoff

Derived field calculated as the sum of secured funding runoff balances.

For the purposes of items reported under item 3, if the ADI has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the ADI may assume that the assets with the lowest liquidity get assigned first.

5. Debt securities issued

Derived field calculated as the sum of balances of debt securities issued by the ADI.

5.1 Domestic

Derived field calculated as the sum of balances of debt securities issued in the ADI's domestic market maturing in the next 30 days.

5.1.1 Short term funding (≤ 12 months)

Derived field calculated as the sum of balances of debt securities issued in the ADI's domestic market maturing in the next 30 days which have an original maturity less than or equal to 12 months.

5.1.2 Long term funding (> 12 months)

Derived field calculated as the sum of balances of debt securities issued in the ADI's domestic market maturing in the next 30 days which have an original maturity greater than 12 months.

5.1.2.2 Callable Senior debt

Debt securities issued in the ADI's domestic market maturing in the next 30 days which have an original maturity greater than 12 months and are senior debt which is callable at option of the ADI.

Report the cash outflow on the first available call date.

5.2 Offshore

Derived field calculated as the sum of balances of debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days.

5.2.1 Short term funding (\leq 12 months)

Derived field calculated as the sum of balances of debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity less than or equal to 12 months.

5.2.1.1 Certificates of deposits

Debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity less than or equal to 12 months and are CDs.

5.2.1.1.1 ECP

Debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity less than or equal to 12 months and are issued via Euro Commercial Paper.

5.2.1.1.2 USCP

Debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity less than or equal to 12 months and are issued via USD Commercial Paper.

5.2.2 Long term funding (> 12 months)

Debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity greater than 12 months.

5.2.2.2 Callable Senior debt

Debt securities issued in a market which is not the ADI's domestic market and maturing in the next 30 days which have an original maturity greater than 12 months and are senior debt which is callable at option of the ADI.

Report the cash outflow on the first available call date.

6. ABS, covered bonds and other structured financing instruments

Derived field calculated as the sum of balances of asset backed securities, covered bonds and other structured financing instruments (such as asset backed commercial paper (**ABCP**), funding from conduits, special purpose vehicles (**SPV**) or structured investment vehicles (**SIV**)).

7. Derivatives and other market-related transactions**7.1 Net derivatives payable**

Amounts payable on derivative obligations (net of receivables and collateral held in the form of HQLA1 and HQLA2 liquid assets).

7.2 Potential liquidity needs related to market valuation changes on the collateral security

Cash outflows for instruments where non HQLA1 liquid assets are provided as collateral and are based on mark-to-market valuations, 20 per cent of the collateral value is assumed to be set aside for the potential loss in the market value of the non HQLA1 collateral asset pledged.

7.3 Liquidity needs relating to market valuation changes on derivatives and other market-related transactions

Increased liquidity needs due to market valuation changes on derivatives and other market-related transactions. Report on a net basis if the transactions are under the same master netting agreement.

8. Liquidity needs related to downgrade triggers**8.1 Liquidity needs due to a downgrade in the ADI**

Total additional expected amount of funding/liquidity required by the ADI due to a downgrade (up to and including a 3 notch downgrade) in the ADI's long-term credit rating. This includes drawdown of contingent facilities or early repayment of liabilities.

9. Undrawn commitments and other contractual lending obligations

Derived field calculated as total outflows from undrawn amounts on facilities offered that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.1 Retail***9.1.1 Committed mortgage business***

Undrawn amounts on facilities related to mortgage commitments which are not drawn down that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.1.2 Undrawn overdraft and credit card facilities and any other household lending commitments

Undrawn amounts on facilities related to credit card and other non-mortgage business which are not drawn down that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.2 SME***9.2.1 Committed credit facilities***

Undrawn amounts on facilities offered which are to SME counterparties and related to credit facilities that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.2.2 Committed liquidity facilities

Undrawn amounts on facilities offered which are to SME counterparties and related to liquidity facilities that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.3 Non-financial corporations

Facilities offered which are to non-financial corporations (including sovereign, central banks and PSE counterparties).

9.3.1 Committed credit facilities

Undrawn amounts on facilities offered which are to non-financial corporations (including sovereign, central banks and PSE counterparties) which are related to credit facilities that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.3.2 Committed liquidity facilities

Undrawn amounts on facilities offered which are to non-financial corporations (including sovereign, central banks and PSE counterparties) which are related to liquidity facilities that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.4 Sovereigns, central banks and PSEs

Facilities offered which are to Sovereigns, central banks and PSEs.

9.4.1 Committed credit facilities

Undrawn amounts on facilities offered which are to Sovereigns, central banks and PSEs that are related to credit facilities and are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.4.2 Committed liquidity facilities

Undrawn amounts on facilities offered which are to Sovereigns, central banks and PSEs that are related to liquidity facilities and are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.5 Financial institutions

Facilities offered which are to financial institutions.

9.5.1 Committed credit facilities

Undrawn amounts on facilities offered which are to financial institutions and structured vehicles that are related to credit facilities and are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

9.5.2 Committed liquidity facilities

Undrawn amounts on facilities offered which are to financial institutions and structured vehicles that are related to liquidity facilities and are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

10. Contingent funding exposures

Contractual or non-contractual funding obligations which are not lending commitments.

10.1 Unconditional revocable uncommitted facilities

Undrawn amounts of credit or liquidity facilities where the ADI has the right to unconditionally revoke the undrawn portion.

10.4 Other trade finance instruments

Balances of other trade finance instruments (other than Guarantees and Letters of credits).

10.5 Buyback of ADI's own debt securities***10.5.1 Short term debt securities***

Balance of the ADI's own short term debt securities maturing after 30 days.

10.5.2 Long term debt securities

Balance of the ADI's own long term debt securities maturing after 30 days.

10.6 Other

Balances of other non-contractual obligations of funding provided by the ADI.

11. Payments

Derived field calculated as the sum of total known contractual payments.

11.1 Interest payments

Total known contractual payments that are interest payments.

11.2 Non-interest payments

Total known contractual payments that are not related to interest payments.

12. Other contractual cash outflows

Total of other contractual cash outflows, not relating to operating costs of the ADI.

14. Total outflows

Derived field which is the sum of items 1 through 13 in this section of the reporting form.

15. Net cashflow position

Derived field calculated as total cash outflows (item 14) minus the minimum of total cash inflows (Section B item 4) or 75 per cent of total cash outflows:

$$= \text{outflows} - \text{Min}(\text{inflows}, 75 \text{ per cent of outflows})$$

SECTION D: CALCULATION OF THE LIQUIDITY COVERAGE RATIO

All fields in this section are derived.

1. Total HQLA

Equals the value of section A item 4.

2. Amount available under alternative liquid asset treatments

Equals the value of section A item 3.

3. Total cash inflows

Equals the value of section B item 4.

4. Total cash outflows

Equals the value of section C item 14.

5. Net cash outflows over the next 30 days

Equals the value of section C item 15.

6. Liquidity Coverage Ratio

Calculated as section D item 1 divided by section D item 5:

$$= \text{Total HQLA} / \text{Net cash outflows over the next 30 days}$$

ARF 210.2 NET STABLE FUNDING RATIO**SECTION A: ASSETS (REQUIRED STABLE FUNDING)**

This section captures the total amount of required stable funding attributable to asset items that is to be included in the denominator of the NSFR calculation.

Column 1. Unencumbered or encumbered ≤ 12 months - Amount ≤ 12 month

Report the closing balance of assets with an actual or expected term to maturity of less than or equal to 12 months where the assets are either unencumbered or encumbered for a remaining period of less than or equal to 12 months.

Column 2. Unencumbered or encumbered ≤ 12 months - Amount > 12 month

Report the closing balance of assets with either an actual or expected term to maturity of greater than 12 months or no specified maturity date where the assets are either unencumbered or encumbered for a remaining period of less than or equal to 12 months.

Column 3. Encumbered > 12 months - Amount ≤ 12 month

Report the closing balance of assets with an actual or expected term to maturity of less than or equal to 12 months where the assets are encumbered for a remaining period of greater than 12 months.

Column 4. Encumbered > 12 months - Amount > 12 month

Report the closing balance of assets with an actual or expected term to maturity is greater than 12 months where the assets are encumbered for a remaining period of greater than 12 months.

Column 5. Total

Derived field calculated as the sum of balances in columns 1 to 4.

Column 6. Unencumbered or encumbered ≤ 12 months – RSF Factor ≤ 12 month

Factors, which refer to required stable funding (**RSF**) factors, are pre-defined for this section of the reporting form as per the RSF factors outlined in APS 210 Attachment B.

Column 7. Unencumbered or encumbered ≤ 12 months – RSF Factor > 12 month

Factors, which refer to RSF factors, are pre-defined for this section of the reporting form as per the RSF factors outlined in APS 210 Attachment B.

Column 8. Encumbered > 12 months – RSF Factor ≤ 12 month

Factors, which refer to RSF factors, are pre-defined for this section of the reporting form as per the RSF factors outlined in APS 210 Attachment B.

Column 9. Encumbered > 12 months – RSF Factor > 12 month

Factors, which refer to RSF factors, are pre-defined for this section of the reporting form as per the RSF factors outlined in APS 210 Attachment B.

Column 10. RSF

Derived fields that are calculated by summing the multiplication of balance and factor (column 1 multiplied by column 6 plus column 2 multiplied by column 7 plus column 3 multiplied by column 8 plus column 4 multiplied by column 9).

1. HQLA1

As per the definition of ARF 210.1 LCR Section A item 1 HQLA1 without regard to encumbrance. HQLA1 items that are encumbered are to be reported in columns 3 and 4.

2. HQLA2

As per the definition of ARF 210.1 LCR Section A item 2 HQLA2 without regard to encumbrance. HQLA2 items that are encumbered are to be reported in columns 3 and 4.

3. Alternative Liquid Assets

Derived field as per the definition of ARF 210.1 LCR Section A item 3 Alternative liquid assets without regard to encumbrance. ALA items that are encumbered are to be reported in columns 3 and 4.

3.1 Committed secured liquidity facility with RBA

Derived field as per the definition of ARF 210.1 LCR Section A item 3.1 Committed secured liquidity facility with RBA without regard to encumbrance. Items that are encumbered are to be reported in columns 3 and 4.

3.1.1 General RBA collateral

As per the definition of ARF 210.1 LCR Section A item 3.1.1 General RBA collateral.

3.1.2 Private Securities - short term

As per the definition of ARF 210.1 LCR Section A item 3.1.2 Private Securities - short term.

3.1.3 Private Securities - long term

As per the definition of ARF 210.1 LCR Section A item 3.1.3 Private Securities - long term.

3.2 Alternative liquid assets in other jurisdictions

As per the definition of ARF 210.1 LCR Section A item 3.2 Amount available as alternative liquid assets in other jurisdictions.

4. Other securities

Derived field calculated as the sum of money market instruments and transactions which do not meet the definitions of HQLA and are not part of the ALA pool.

4.4 Non-financial corporation bonds

Non-financial corporation bonds which do not meet the definitions of HQLA and are not part of the ALA pool.

4.4.1 with Credit Rating Grade 2 (ECAI long term ratings)

Non-financial corporation bonds with a Credit Rating Grade of 2 provided by an external credit assessment institution as per APS 112 Attachment F table 8 which do not meet the definitions of HQLA and are not part of the ALA pool.

4.4.2 with Credit Rating Grade 3 or higher (ECAI long term ratings)

Non-financial corporation bonds with a Credit Rating Grade of 3 or higher provided by an external credit assessment institution as per APS 112 Attachment F table 8 which do not meet the definitions of HQLA and are not part of the ALA pool.

4.6 Financial institution bonds

Financial institution bonds which do not meet the definitions of HQLA and are not part of the ALA pool.

4.8 Equity securities

Derived field calculated as the sum of equity securities.

Unencumbered equity securities are securities of companies which are listed on a recognised exchange and included in a large cap market index.

5. Due from ADIs and overseas banks

Derived field calculated as the sum of total amounts due from other ADIs and overseas banks.

6. Precious metals held

Derived field calculated as the sum of unencumbered precious metals held.

7. Loans and advances

Derived field calculated as the total amount of loans and advances.

7.1 Retail

Derived field calculated as the total amount of loans and advances to Retail counterparties.

7.1.1 Residential mortgages

Derived field calculated as the total amount of residential mortgages provided to Retail counterparties.

7.1.1.1 with risk weight of 35 per cent or lower

Residential mortgages provided to Retail counterparties with a risk weight of 35 per cent or lower under the Basel II credit risk Standardised Approach.

7.1.1.2 with risk weight of >35 per cent

Residential mortgages provided to Retail counterparties with a risk weight greater than 35 per cent under the Basel II credit risk Standardised Approach.

7.1.2 Other retail loans

Derived field calculated as the total amount of other loans provided to Retail counterparties.

7.2 Small medium enterprises

Derived field calculated as the total amount of loans and advances to SME.

7.3 Non-financial corporations

Derived field calculated as the total amount of loans and advances to non-financial corporations.

7.6 Structured vehicles

Derived field calculated as the total amount of structured vehicles.

A structured vehicle is an off balance sheet investment vehicle, used to warehouse specific assets. The structured vehicle issues securities collateralised against the assets.

7.6.1 Self sponsored

Total amount of loans and advances to structured vehicles where the structured vehicles are wholly owned or supported by the ADI.

7.6.2 Other counterparties

Total amount of loans and advances to structured vehicles where the structured vehicles are not related to the ADI.

7.7 Intra-group (non-bank)

Derived field calculated as the total amount of loans and advances to non-banking affiliated entities of the ADI.

7.7.1 Domestic

Loans and advances to non-banking affiliated entities of the ADI where the non-banking affiliated entity is domiciled in the ADI's domestic market.

7.7.2 Offshore

Loans and advances to non-banking affiliated entities of the ADI where the non-banking affiliated entity is not domiciled in the ADI's domestic market.

7.8 Other

Total amount of other loans and advances not covered in the categories listed above.

8. Net derivatives receivables

Market value of derivative transactions.

9. Intangible Assets

Intangible assets are identifiable non-monetary assets that cannot be seen, touched or physically measured, which are created through time and/or effort and that are identifiable as a separate asset. Intangible assets are reported on a book value basis.

10. Other assets

Total amount of other assets not included in above items.

11. Total

Derived field which is calculated as the sum of all items in this section (items 1 to 10) separately for each of the columns 'Unencumbered or encumbered ≤12 months - Balances ≤12 month', 'Unencumbered or encumbered ≤12 months - Balances >12 month, non-maturity', 'Encumbered > 12 months - Balances ≤12 month', 'Encumbered > 12 months - Balances >12 month, non-maturity' and 'RSF'.

SECTION B: CONTINGENT ITEMS (REQUIRED STABLE FUNDING)

This section captures the total amount of required stable funding attributable to contingent items that is to be included in the denominator of the NSFR calculation.

Column 1. Amount

Report the closing balance of relevant contingent items.

Column 2. RSF Factor

Factors, which refer to RSF factors, are pre-defined for this section of the reporting form as per the RSF factors outlined in APS 210 Attachment B.

Column 3. RSF

Derived fields that are calculated by summing the multiplication of balance and factor (column 1 multiplied by column 2).

1. Undrawn Committed credit and liquidity facilities to clients of which are

Undrawn amounts on facilities offered that are contractually irrevocable or conditionally revocable agreements to extend funds in the future.

2. Other contingent obligations

Contractual or non-contractual funding obligations which are not lending commitments.

2.1 Unconditional revocable uncommitted facilities

Credit or liquidity facilities where the ADI has the right to unconditionally revoke the undrawn portion.

2.2 Guarantees

Guarantee amounts provided by the ADI.

2.3 Letters of credit

Letters of credit issued by the ADI.

2.4 Trade Finance instruments

Trade finance instruments other than guarantees (item 2.2) and letters of credit (item 2.3) provided by the ADI.

2.5 Intra-group

Contingent, non-contractual funding obligations to affiliated entities of the ADI.

2.6 Non-contractual obligations

Contingent, non-contractual funding obligations.

2.6.1 Debt-buy back (including conduits)

The total of potential requests for debt repurchases of the ADI's own debt including related conduits and SIVs.

2.6.2 Structured products

The total of contingent, non-contractual funding obligations to structured products where customers anticipate ready marketability.

2.6.3 Managed funds

The total of contingent, non-contractual funding obligations to managed funds that are marketed with the objective of maintaining a stable value, such as market mutual funds.

2.6.4 Other non-contractual obligations

Total of contingent obligations to other non-contractual funding obligations not included in above.

3. Total

Derived field which is calculated as the sum of items in this section (items 1 to 2) for the column 'RSF'.

**SECTION C: LIABILITIES AND EQUITY
(AVAILABLE STABLE FUNDING)**

This section captures the total amount of available stable funding attributable to liability and equity items that is to be included in the numerator of the NSFR calculation.

Column 1. Amount \leq 12 month

Report the closing balance of liabilities with an actual or expected term to maturity of less than or equal to 12 months.

Column 2. Amount $>$ 12 month

Report the closing balance of liabilities and equity with either an actual or expected term to maturity of greater than 12 months or no specified maturity date.

Column 3. Total

Derived field calculated as the sum of balances in columns 1 and 2.

Column 4. ASF Factor \leq 12 month

Factors, which refer to available stable funding (ASF) factors, are pre-defined for this section of the reporting form as per the ASF factors outlined in APS 210 Attachment B.

Column 5. ASF Factor $>$ 12 month, non-maturity

Factors, which refer to ASF factors, are pre-defined for this section of the reporting form as per the ASF factors outlined in APS 210 Attachment B.

Column 6. ASF

Derived fields that are calculated by summing the multiplication of balance and factor (column 1 multiplied by column 4 plus column 2 multiplied by column 5).

1. Deposits (non-interbank)

Derived field calculated as the total of deposits, excluding inter-bank deposits which should be reported in item 2 below.

1.1 Retail

Derived field calculated as the total of deposits from retail counterparties.

1.1.1 Stable deposits which are covered by FCS or government guarantee

Deposits which are covered by the Financial Claims Scheme or explicit government guarantee and are classified as a stable deposit.

1.1.2 Less stable deposits which are covered by FCS or government guarantee

Deposits which are covered by the Financial Claims Scheme or explicit government guarantee and are classified as a less stable deposit.

1.1.3 Less stable deposits which are not covered by FCS or government guarantee

Deposits which are not covered by the Financial Claims Scheme or explicit government guarantee and are classified as a less stable deposit.

1.1.4 Higher run-off less stable deposits

Deposits which are classified as less stable deposits with a higher runoff requirement as advised by APRA.

1.2 Small and medium enterprises

Derived field calculated as the total of deposits from SME.

1.3 Non-financial corporations

Derived field calculated as the total of deposits from non-financial corporations.

1.5 Financial institutions

Derived field calculated as the total of deposits from financial institutions.

1.5.3 Minimum required deposits from members of an institutional network of cooperatives

The total of minimum deposits from other ADIs who are members of an institutional network of cooperatives operated by the reporting ADI, and acknowledged by APRA.

2. Other borrowings (not secured)

Derived field calculated as the total of all other unsecured borrowings.

2.1. Due to ADIs and overseas banks

Derived field calculated as the total of amounts due to other ADIs and overseas banks.

2.1.1 Intra-group (bank)

Derived field calculated as the total of amounts due to other banking entities within the ADI's banking group.

2.1.2 Intra-group (non-bank)

Amounts owed to other entities within the ADI's non-bank operations.

2.1.3 Other counterparties

Derived field calculated as the total of amounts due to other ADI and banking counterparties.

2.2 Central banks, sovereigns, PSEs or multilateral development banks

Unsecured borrowings/funding from central banks, sovereigns, PSEs and multilateral development banks.

3. Debt securities issued

Derived field calculated as the total of unsecured funding in the form of debt securities issued by the ADI.

3.1 Domestic

Derived field calculated as the total of unsecured funding in the form of debt securities issued by the ADI which are issued to domestic investors.

3.1.1 Short term funding (≤ 12 months)

Derived field calculated as the total of unsecured funding in the form of debt securities issued by the ADI which are issued to domestic investors with original maturity term of less than or equal to 12 months.

3.1.1.4 Other short term debt

Other short term debt issued by the ADI which are issued to domestic investors which is not captured in items 3.1.1.1 to 3.1.1.3.

3.1.2 Long term funding (> 12 months)

The total of unsecured funding in the form of debt securities issued by the ADI which are issued to domestic investors with original maturity term of greater than 12 months.

Of which:**3.1.2.1 Non-callable Senior debt**

Senior debt which is not callable at the option of the ADI which are issued to domestic investors with original maturity term of greater than 12 months.

3.1.2.2 Callable Senior debt

Senior debt which is callable at the option of the ADI which are issued to domestic investors with original maturity term of greater than 12 months.

Report the cash outflow on the first available call date.

3.2 Offshore

Derived field calculated as the total of unsecured funding in the form of debt securities issued by the ADI which are issued to investors not domiciled in the ADI's domestic market.

3.2.1 Short term funding (≤ 12 months)

Derived field calculated as the total of unsecured funding in the form of debt securities issued by the ADI which are issued to investors not domiciled in the ADI's domestic market with original maturity term of less than or equal to 12 months.

3.2.1.4 Other short term funding

Other short term funding issued by the ADI which are issued to investors not domiciled in the ADI's domestic market which is not captured in items 3.2.1.1 to 3.2.1.3.

3.2.2 Long term funding (> 12 months)

The total of unsecured funding in the form of debt securities issued by the ADI which are issued to investors not domiciled in the ADI's domestic market with original maturity term of greater than 12 months.

Of which:**3.2.2.1 Non-callable Senior debt**

Senior debt which is not callable at the option of the ADI which are issued to investors not domiciled in the ADI's domestic market with original maturity term of greater than 12 months.

3.2.2.2 Callable Senior debt

Senior debt which is callable at the option of the ADI which are issued to investors not domiciled in the ADI's domestic market with original maturity term of greater than 12 months.

Report the cash outflow on the first available call date.

4. Secured Borrowings

Derived field calculated as the total of balances of secured borrowings.

4.1 Repurchase Agreements

Derived field calculated as the total of securities that have been transferred from the bank to a counterparty in exchange for cash, on the basis that the deal will be reversed at a predetermined date and at an agreed rate.

4.3 Other secured borrowings

The total of balances of secured borrowings not captured in items 4.1 and 4.2.

5. Net derivatives payable

Market value of net derivatives payable.

Derivatives payables and receivables should be reported net by counterparty. Banks should report here the net derivatives payables calculated according to regulatory netting rules.

6. Other liabilities

All other liabilities not listed above.

7. Capital

Total amount of Tier 1 and Tier 2 capital.

7.1 Tier 1 capital

Total amount of Tier 1 capital as per ARF 110.0.1 (Level 1) or ARF 110.0.2 (Level 2) item 4.

7.2 Tier 2 capital

Total amount of Tier 2 capital as per ARF 110.0.1 (Level 1) or ARF 110.0.2 (Level 2) item 5.5.

8. Total

Derived field which is calculated as the sum of all items in this section (items 1 to 7) separately for each of the columns 'Balances ≤12 month', 'Balances >12 month' and 'ASF'.

Memo item: Of total unsecured borrowings (items 2 and 3) which is:

8.1 Domestic

Unsecured borrowings owed to other entities domiciled within the ADI's domestic market.

8.2 Offshore

Unsecured borrowings owed to other entities which are not domiciled in the ADI's domestic market.

SECTION D: NET STABLE FUNDING RATIO

All fields in this section are derived.

1. Total Available Stable Funding

Derived field equal to the total ASF for liabilities (section C item 8 column 6).

2. Total Required Stable Funding

Derived field equal to the sum of total RSF for assets and contingent items (section A item 11 column 10 and section B item 3 column 3).

3. Net Stable Funding Ratio

Derived field equal to total available stable funding divided by total required stable funding (section D item 1 divided by section D item 2).

ARF 210.3 BALANCE SHEET MATURITY

SECTION A: ASSETS

This section captures the total balance of assets maturing in each respective time bucket. The definitions used in this section reconcile to those used for ARF 210.2 Net Stable Funding Ratio.

Column 1. Closing Balance

Report the closing balance of each asset item.

Column 2. Overnight

Report the balance of assets with either an actual or expected term to maturity of overnight.

Columns 3 to 25. Maturity buckets

Report the balance of assets with either an actual or expected term to maturity matching the definition of each of columns 3 to 25.

1. HQLA1

HQLA1 is defined as per item 1 in ARF 210.2 section A.

2. HQLA2

HQLA2 is defined as per item 2 in ARF 210.2 section A.

3. Other securities

Other securities are defined as the sum of items that satisfy the definitions of items 3 and 4 in ARF 210.2 section A.

4. Due from ADIs and overseas banks:

Due from ADIs and overseas banks are defined as item 5 in ARF 210.2 section A.

4.1 Of which: intragroup (bank) loans and placements

Intragroup (bank) loans and placements due from ADIs and overseas banks are defined as per item 5.1 in ARF 210.2 section A.

5. Loans and advances

Loans and advances are defined as per item 7 in ARF 210.2 section A.

5.1 Of which: covered bond collateral pools

Loans and advances which have been transferred to a covered bond special purpose vehicle.

5.2 Of which: retail

Retail loans and advances are defined as per item 7.1 in ARF 210.2 section A.

5.3 Of which: small medium enterprises

Small medium enterprise loans and advances are defined as per item 7.2 in ARF 210.2 section A.

5.4 Of which: non-financial corporations

Non-financial corporations loans and advances are defined as per item 7.3 in ARF 210.2 section A.

5.5 Of which: financial institutions

Financial institutions loans and advances are defined as per item 7.4 in ARF 210.2 section A.

5.6 Of which: intragroup (non-bank) loans and placements

Intragroup (non-bank) loans and placements that are loans and advances are defined as per item 7.7 in ARF 210.2 section A.

6. Derivatives and other market-related transactions

Derivatives and other market-related transactions are defined as per item 8 in ARF 210.2 section A.

7. Other assets

Other assets are defined as the sum of items that satisfy the definitions of items 6, 9, and 10 in ARF 210.2 section A.

8. Total On Balance Sheet Assets Requiring Funding

Derived field calculated as the sum of items 1 through 7 of this section of the reporting form.

Memo items

9.1 Self securitisations

Report the total value of self securitisations that are held on balance sheet and satisfy the requirements of the RBA for the purposes of repo eligibility.

9.3 Drawn facilities to SPV's related to values reported under item 9.2

Report the total value of drawdowns against facilities to SPV's that are in place for the purposes of securitisations reported under item 9.2.

SECTION B: LIABILITIES AND EQUITY

This section captures the total balance of liabilities maturing in each respective time bucket and closing balances on total liabilities and equity. The definitions used in this section reconcile to those used for ARF 210.2 Net Stable Funding Ratio.

Column 1. Closing Balance

Report the closing balance of each liability and capital item.

Column 2. Overnight

Report the balance of liabilities with either an actual or expected term to maturity of overnight.

Columns 3 to 25. Maturity buckets

Report the balance of liabilities with either an actual or expected term to maturity matching the definition of each of columns 3 to 25.

1. Non-interbank deposits

Non-interbank deposits are defined as per item 1 in ARF 210.2 section C.

1.1 Of which: retail

Retail non-interbank deposits are defined as per item 1.1 in ARF 210.2 section C.

1.2 Of which: small and medium enterprises

Small and medium enterprise non-interbank deposits are defined as per item 1.2 in ARF 210.2 section C.

1.3 Of which: non-financial corporations

Non-financial corporations non-interbank deposits are defined as per item 1.3 in ARF 210.2 section C.

1.4 Of which: financial institutions

Financial institutions non-interbank deposits are defined as per item 1.4 in ARF 210.2 section C.

2. Other borrowings (not secured)

Other borrowings (not secured) are defined as per item 2 in ARF 210.2 section C.

2.1 Of which: intragroup (bank) borrowings

Other unsecured borrowings which are intragroup (bank) borrowings are defined as per item 2.1.1 in ARF 210.2 section C.

3. Debt securities issued

Debt securities issued are defined as per item 3 in ARF 210.2 section C.

3.1 Domestic

Domestic debt securities issued are defined as per item 3.1 in ARF 210.2 section C.

3.1.1 Of which: short-term (original maturity \leq 12 months)

Short-term (original maturity less than or equal to 12 months) domestic debt securities issued are defined as per item 3.1.1 in ARF 210.2 section C.

3.2 Offshore

Offshore debt securities issued are defined as per item 3.2 in ARF 210.2 section C.

3.2.1 Of which: short-term (original maturity \leq 12 months)

Short-term (original maturity less than or equal to 12 months) offshore debt securities issued are defined as per item 3.2.1 in ARF 210.2 section C.

4. Secured borrowings

Secured borrowings are defined as per item 4 in ARF 210.2 section C.

4.2 Of which: short-term (original maturity \leq 12 months)

Report the total value of secured borrowings which are short-term (original maturity less than or equal to 12 months).

4.3 Of which: term securitisation

Report the total value of secured borrowings which have an original maturity of greater than 12 months.

5. Derivatives and other market-related transactions

Derivatives and other market-related transactions are defined as per item 5 in ARF 210.2 section C.

6. Other liabilities

Other liabilities are defined as per item 6 in ARF 210.2 section C.

7. Capital

Capital is defined as per item 7 in ARF 210.2 section C.

8. Total On Balance Sheet Funding

Total On Balance Sheet Funding is defined as per item 8 in ARF 210.2 section C.

ARF 210.4 FORECAST BALANCE

SECTION A: ASSETS

This section captures the total forecast balance of assets at each respective future time point.

The definitions used in this section reconcile to those used for ARF 210.3 Balance Sheet Maturity.

Column 1. Closing Balance

Report the closing balance of each asset item.

Column 2 to 14. Forecast balance at

Report the forecast balance of assets at each point in the future as per the label on each column.

SECTION B: LIABILITIES AND EQUITY

This section captures the total forecast balance of liabilities and equity. The definitions used in this section reconcile to those used for ARF 210.3 Balance Sheet Maturity.

Column 1. Closing Balance

Report the closing balance of each liability and capital item.

Column 2. Forecast balance at

Report the forecast balance of liabilities and capital at each point in the future as per the label on each column.

ARF 210.5 MINIMUM LIQUIDITY HOLDINGS RATIO

Securitisation deconsolidation principle

For reporting on ARF 210.5 the following applies:

Where an ADI (or a member of its Level 2 consolidated group) participates in a securitisation that meets APRA's operational requirements for regulatory capital relief under Prudential Standard APS 120 Securitisation (APS 120):

- (a) SPVs holding securitised assets may be treated as non-consolidated independent third parties for regulatory reporting purposes, irrespective of

whether the SPVs (or their assets) are consolidated for accounting purposes;

- (b) the assets, liabilities, revenues and expenses of the relevant SPVs may be excluded from the ADI's reported amounts in APRA's regulatory reporting returns; and
- (c) the underlying exposures (i.e. the pool) under such a securitisation may be excluded from the calculation of the ADI's regulatory capital (refer to APS 120). However, the ADI must still hold regulatory capital for the **securitisation exposures**⁴ that it retains or acquires and such exposures are to be reported in Form ARF 120.0 Standardised – Securitisation or Forms ARF 120.1A to ARF 120.1C IRB – Securitisation (as appropriate). The RWA relating to such securitisation exposures must also be reported in Form ARF 110.0 Capital Adequacy (ARF 110.0).

Where an ADI (or a member of its Level 2 consolidated group) participates in a securitisation that does not meet APRA's operational requirements for regulatory capital relief under APS 120, or the ADI elects to treat the securitised assets as on-balance sheet assets under *Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk* or *Prudential Standard APS 113 Capital Adequacy: Internal Ratings-based Approach to Credit Risk*, such exposures are to be reported as on-balance sheet assets in APRA's regulatory reporting returns. In addition, these exposures must also be reported as a part of the ADI's total securitised assets within Form ARF 120.2 Securitisation – Supplementary Items.

SECTION A: CALCULATION OF MINIMUM LIQUIDITY HOLDINGS (MLH)

ADIs may select whether debt securities reported in this section are reported at book value or market value. ADIs must report on a consistent basis for all debt securities and over all periods. Should an ADI want to change the reporting basis from book value to market value or vice versa, prior approval must be sought from APRA.

⁴ Securitisation exposures are defined in accordance with APS 120.

1. Cash***1.1 Notes and coins***

Include Australian and foreign currency notes and coins of the reporting entity.

Include notes and coins in transit between any branches or offices and cash floats in Automated Teller Machines (**ATMs**) of the reporting entity.

1.2 Settlement funds due from clearing houses

Include net claims on recognised clearing houses in Australia such as the Australian Stock Exchange Clearing House (**ASXCH**) and the Sydney Futures Exchange Clearing House (**SFECH**).

Include margin deposit accounts.

1.3 Settlement funds due from***1.3.1 RBA and other central banks***

Include:

- settlement account balances due from the RBA and other central banks, as well as securities sold not delivered/security settlements; and
- funds held with the RBA or any foreign central bank should also be reported in this data item.

1.3.2 Banks

Include:

- settlement balances – Austraclear and the Reserve Bank Information and Transfer System (**RITS**) balances with banks;
- amounts owing and in the course of collection from banks in relation to the payments system; and
- settlement account balances due from banks.

1.3.3 CUBS and Mutual banks

Include:

- settlement balances – Austraclear and RITS balances with CUBS and Mutual ADIs;
- amounts owing and in the course of collection from CUBS and Mutual ADIs in relation to the payments system; and
- settlement account balances due from CUBS and Mutual ADIs.

1.3.4 Other ADIs

Include:

- settlement account balances due from other ADIs;
- settlement balances – Austraclear and RITS balances with non bank ADIs; and
- amounts owing and in the course of collection from other ADIs in relation to the payments system.

6. Deposits

6.1 Deposits on a call basis

Include:

- the amount of deposits/money market loans placed on a call, 11 am or 24 hours basis.

To qualify as MLH Liquids in accordance with APS 210 the funds must be free from encumbrances.

6.2 Other eligible deposits not on a call basis

Deposits invested on other than a call basis (i.e. term deposits) will qualify for MLH Liquids only if the deposits are free from encumbrances and the ADI has written confirmation that the deposit is convertible into cash within a maximum of two business days. Where break costs will be applied to redeem term deposits within 2 business days, the deposits must be shown net of the break costs.

7. Other securities approved by APRA

Other securities must have prior approval from APRA to be included in MLH Liquids. All investments included in MLH Liquids must be unencumbered, except where approved for a prudential purpose by APRA.

8.1 Of which: are deposits placed with ADIs with a credit rating grade 3 or lower

Of the total amount of MLH Liquids reported under item 8, the value of deposits placed with other ADIs who have a credit rating grade 3 or lower.

8.2 Of which: are debt securities (including bank bills and CDs) issued by ADIs with a credit rating grade 3 or lower

Of the total amount of MLH Liquids reported under item 8, the value of debt securities (including bank bills and CDs) issued by other ADIs who have a credit rating grade 3 or lower.

9. Less: placements by other ADIs

Note: In the calculation of MLH Liquids as required by APS 210, MLH Liquids deposits received from other ADI's must be netted against MLH Liquids where such deposits are included in MLH Liquids ratios being reported to APRA. Netting extends across ADI's and is not on a bilateral basis only.

9.1 Deposits on a call basis placed with the reporting ADI by other ADIs

Include:

- the amount of deposits/money market loans placed with the reporting ADI on a call, 11am or 24 hours basis that are withdrawable/convertible into cash within 2 business days.

9.2 Other deposits not on a call basis placed with the reporting ADI by other ADIs

Include:

- the amount of deposits placed with the reporting ADI on a basis other than at call, 11am or 24 hours, that are withdrawable/convertible into cash within 2 business days.

9.3 Placements by other ADIs in excess of MLH Liquids deposits of the reporting ADI

This item represents the value of item disclosed under point 9, less item 6. Note, this item cannot be less than zero. Accordingly if the result is less than zero, zero will be displayed.

10. Total adjusted MLH Liquids

Represents items 8, minus item 9 plus item 9.3.

Note: Item 9.3 is added back to item 8 (Total MLH Liquids) as 'Total placements by other ADIs is only deducted from the reporting ADIs MLH Liquids, up to the level of reporting ADIs MLH Liquids with other ADIs.

SECTION B: CALCULATION OF THE LIABILITY BASE

Liabilities for the purpose this section of the reporting form is defined as Total Liabilities plus the value of 'Total Shareholders Equity', plus irrevocable commitments less eligible capital base defined in accordance with Prudential Standard APS 111 Capital Adequacy: Measurement of Capital. The following items facilitate the calculation of adjusted total liabilities base for the purpose of calculating MLH Liquids.

1. Total liabilities

Disclose the figure for “Total Liabilities” per ARF 323.

2. Plus: Total shareholders’ equity

Disclose the figure for ‘Total Shareholders’ Equity’ per ARF 323.

3. Less: Capital base

Disclose the figure for the ‘Total Capital Base’ per ARF 110.0 Capital Adequacy.

4. Less: MLH Liquids placements by other ADIs

Derived field calculated as Section A item 9 less Section A item 9.3.

This amount must not be negative. i.e. if the value is less than zero, then zero is to be disclosed in this field.

This amount needs to be deducted from the Liability base of the reporting ADIs, as it this value has been deducted from the reporting ADIs MLH Liquids.

5. Liability base

Derived field calculated as the sum of 1, 2, 3 and 4 in this section of the report.

6. Add: Off balance sheet irrevocable commitments

Derived field calculated as the sum of items 6.1 to 6.13.

For the interpretation of the items listed refer to the form and instructions for form ARF 112.2.

6.11 Undrawn formal standby facilities and credit lines

Include standbys which the ADI has committed to provide to its customers and APRA's approved industry support arrangements only.

Do not include standbys which the reporting ADI has in place to support its operations.

Do not include the CUFSS Minimum Deposit Requirement. The CUFSS Minimum Deposit Requirement is the minimum deposit amount required from members of the Credit Union Financial Support System (CUFSS) as a part of their commitment to the CUFSS liquidity support scheme Industry Support Contract.

6.12 Balances available for redraw under redraw facilities of term loans

Only include those balances where the ADI has irrevocably committed to providing the redraw to the customer.

7. Adjusted liability base

Represents the liability base per item 5 increased for the total off-balance sheet irrevocable commitments disclosed in item 6.

SECTION C: CALCULATION OF MLH

1. MLH ratio

Represents Section A item 10 divided by Section B item 7. Per APS 210 ADIs must maintain a minimum MLH Liquids at all times.

2. ADI's minimum targeted MLH ratio per Liquidity Management Strategy

Report the ADIs minimum targeted MLH Liquids ratio as contained in its Liquidity Management Strategy.

3. Lowest MLH ratio during reporting period

Report the ADIs lowest MLH Liquids ratio maintained during the reporting period.

ARF 210.6 SUPPLEMENTARY INFORMATION

SECTION A: FUNDING CONCENTRATION BY COUNTERPARTY (TOP 20)

This section captures the top twenty known funding counterparties by total volume and includes information on the counterparty type. Counterparties are to be listed from highest to lowest total exposure.

Column 1. Counterparty

Counterparties should be grouped by related counterparties where related counterparties are defined as per APS 221 Large Exposures paragraph 11. For ADI counterparties, the full name should reflect that used on the APRA website⁵

⁵ <http://www.apra.gov.au/adi/Pages/adilist.aspx>

Column 2. ABN

Report the Australian Business Number for each counterparty where available. Where the counterparty is a group of related counterparties, report the ABN of the lead entity of the group.

Column 3. ADI / Non-ADI / Intra-group

Report the industry segment for each counterparty based on the list options: ADI; non-ADI; and Intra-group.

Column 4. Closing Balance

Report the total known liability exposure to each counterparty. The total exposure will not include debt issues or equity investments.

ARF 210.7 INTRADAY LIQUIDITY MONITORING

This reporting form is to be completed by select larger or more complex ADIs as instructed by APRA. The reporting frequency will be set by APRA on a case by case basis.

ADIs should refer to the BCBS consultation paper on Intraday Liquidity Monitoring⁶ for further information on the reporting requirements.

⁶ *Monitoring intraday liquidity management* - consultative document issued by the Basel Committee 2 July 2012 <http://www.bis.org/press/p120702.htm>