



24 November 2016

**To: All authorised deposit-taking institutions (ADIs)**

### **INTRADAY LIQUIDITY REPORTING TO APRA**

In November 2012, as part of a broad review of liquidity reporting requirements in preparation for the introduction of the Liquidity Coverage Ratio and the Net Stable Funding Ratio, APRA consulted on a proposal for larger ADIs to be positioned to report intraday liquidity data on request.

A number of submissions made in response to that consultation requested reconsideration of the need for any specific intraday reporting to APRA given intraday liquidity management in Australia is already overseen by the Reserve Bank of Australia (RBA). Subsequently, APRA stated in its December 2013 response to submissions that the introduction of intraday liquidity reporting to APRA would be deferred, and that APRA would consult further on this issue.

APRA notes:

- intraday liquidity management in Australia is well managed via the RBA's Reserve Bank Information and Transfer System (RITS) and Real Time Gross Settlement (RTGS) protocols;
- *Prudential Standard APS 210 Liquidity* requires an ADI to consider intraday liquidity management in its liquidity management strategy during normal and stressed conditions, and to integrate stress test results within its contingency funding plans; and
- APRA and the RBA have arrangements in place whereby the RBA provides to APRA information relating to ADI intraday liquidity.

Having considered this issue further, APRA has determined that it is not necessary to introduce additional intraday liquidity reporting. APRA may review this position if the nature of intraday liquidity risk changes in the future.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Pat Brennan'.

Pat Brennan  
Executive General Manager  
Policy & Advice Division