Reporting Standard ARS 720.3

ABS/RBA Intra-group Assets and Liabilities

Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's intra-group assets and liabilities.

It includes *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* and the associated specific instructions.

Authority

1.   This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2.   Information collected by *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts.

3.   This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Application and commencement

4.   This Reporting Standard applies to an **authorised deposit-taking institution** (**ADI***)* or **registered financial corporation** (**RFC**) as set out in the table below.

Class of financial institution	Applicable
Banks	Yes
Non-bank ADIs	No
RFCs	Yes if total assets ≥ $500m

Where 'total assets' are measured by the value reported in item 13 (column 1) on ARF 720.0A as at 31 December of the prior calendar year.

5.   *APRA* may specify a higher level of a reporting threshold in paragraph 4 by providing a direction to the *ADI* or *RFC* in writing.

6.   This Reporting Standard applies for *reporting periods* ending on or after 31 January 2018.

Information required

7.   An *ADI* or *RFC* must provide *APRA* with the information required by ARF 720.3 for each *reporting period* at a *domestic books* consolidation.

Method of submission

8.   The information required by this Reporting Standard must be given to *APRA* in electronic form using the 'Direct to APRA' (also known as 'D2A') application, or by a method notified by *APRA* in writing prior to submission.

Note: the 'Direct to APRA' application software may be obtained from *APRA*.

Reporting periods and due dates

9.   The information required by this Reporting Standard must be provided by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 and 5:

   (a)   in respect of each calendar month by a *bank*; and

   (b)   in respect of each quarter ended 31 March, 30 June, 30 September and 31 December by an *RFC*.

10.   The information required by this Reporting Standard must be provided to *APRA* within:

   (a)   15 calendar days after the end of the *reporting period* to which the information relates for *banks*; and

   (b)   28 calendar days after the end of the *reporting period* to which the information relates for *RFCs*.[1]

11.   *APRA* may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular *ADI* or *RFC*, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:

   (a)   the particular circumstances of the *ADI* or *RFC*; and

   (b)   the extent to which the information is required for the purposes of the *ABS* or *RBA*.

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[1] To avoid doubt, if the *due date* for a particular *reporting period* falls on a day other than a usual business day, an *ADI* or *RFC* is nonetheless required to submit the information required no later than the *due date*.

12.   *APRA* may grant an *ADI* or *RFC* an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

Quality control and assurance

13.   The information provided by the *ADI* or *RFC* under this Reporting Standard is subject to the requirements set out in *Reporting Standard ARS 702.0 ABS/RBA Data Quality for the EFS Collection* (ARF 702.0).

14.   The series listed in this Reporting Standard under the heading 'Series with very high priority' are classified as 'very high' priority for the purposes of ARS 702.0 paragraph 8 and Attachment A.

15.   *APRA* will notify *ADIs* and *RFCs* in writing if any 'very high' priority series are to be considered as 'standard' priority series in the event that a series becomes less important as assessed by the *ABS*, the *RBA* and *APRA*.

16.   None of the series in this Reporting Standard are subject to audit for the purposes of ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c). The limited assurance requirement in ARS 702.0 Attachment B paragraph 4(d) applies.

Authorisation

17.   When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the 'Direct to APRA' software, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate acceptable to *APRA*.

Minor alterations to forms and instructions

18.   *APRA* may make minor variations to:

   (a)   a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or

   (b)   the instructions to a form, to clarify their application to the form

   without changing any substantive requirement in the form or instructions.

19.   If *APRA* makes such a variation it must notify in writing each *ADI* or *RFC* that is required to report under this Reporting Standard.

Interpretation

ARS 701.0 applies to this Reporting Standard.

In this reporting standard:

   ABS means the Australian Bureau of Statistics established under the *Australian Bureau of Statistics Act 1975*.

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

due date means the last day of the 15 or 28 calendar days provided for in paragraph 10 or, if applicable, paragraph 12.

reporting period means a month of a year or a quarter ended 31 March, 30 June, 30 September or 31 December as provided for in paragraph 9 or, if applicable, paragraph 11.

Series with very high priority

For the purposes of ARS 702.0 paragraph 8 and Attachment A, the following series in this Reporting Standard are classified as 'very high' priority:

(a)   Items 1.1 and 1.1.5, column 1;

(b)   Item 2.1, column 1;

(c)   Items 3.1 and 3.1.1, all columns; and

(d)   Item 4.1, column 1.

ARF_720_3: ABS/RBA Intra-group Assets and Liabilities

Australian Business Number	**Institution Name**

Reporting Period	**Scale Factor**
Banks - monthly RFCs - quarterly	Banks - millions of dollars to 3 decimal places RFCs - thousands of dollars

Reporting Consolidation

Domestic books

1. Intra-group assets - by asset type

	Total **(1)**	*of which:* **Denominated in foreign currency (AUD equivalent)** **(2)**	**Individual provisions** **(3)**	**Collective provisions** **(4)**
1.1. Total intra-group assets				
1.1.1. Deposits				
1.1.1.1. Deposits at call				
1.1.1.2. Deposits not at call				
1.1.2. Trading securities				
1.1.2.1. *of which:* Asset backed securities issued by SPVs				
1.1.2.2. Debt securities				
1.1.2.3. Equity securities				
1.1.3. Investment securities				
1.1.3.1. *of which:* Asset backed securities issued by SPVs				
1.1.3.1.1. *of which:* self-securitised				
1.1.3.2. Debt securities				

1.1.3.3. Equity securities				
1.1.4. Net acceptances of customers				
1.1.5. Loans and finance leases				
1.1.5.1. Residents				
1.1.5.1.1. Non-financial businesses				
1.1.5.1.2. Community service organisations				
1.1.5.1.3. Financial institutions				
1.1.5.1.3.1. Banks				
1.1.5.1.3.2. Non-bank ADIs				
1.1.5.1.3.3. Registered financial corporations				
1.1.5.1.3.4. Life insurance corporations				
1.1.5.1.3.5. Other insurance corporations				
1.1.5.1.3.6. Superannuation funds				
1.1.5.1.3.7. Securitisers				
1.1.5.1.3.8. Money-market investment funds				
1.1.5.1.3.9. Non-money-market financial investment funds				
1.1.5.1.3.10. Financial auxiliaries				
1.1.5.1.3.11. Financial institutions n.e.c.				
1.1.5.2. Non-residents				
1.1.6. Investments				
1.1.7. Other assets				
1.1.7.1. *of which:* Derivative financial instruments				
1.1.7.1.1. Trading book derivatives				
1.1.7.1.2. Banking book derivatives				

2. Intra-group assets - by related party type

	Total (1)	of which: Subordinated (2)	of which: Secured (3)
2.1. Total intra-group assets			
2.1.1. Assets due from the parent entity			
2.1.2. Assets due from branches located outside of Australia			
2.1.3. Assets due from bank subsidiaries located outside of Australia			
2.1.4. Assets due from SPVs			
2.1.5. Assets due from other related parties			

3. Intra-group liabilities - by liability type

	Total (1)
3.1. Total intra-group liabilities	
3.1.1. Deposits	
3.1.1.1. Residents	
3.1.1.1.1. Community service organisations	
3.1.1.1.2. Non-financial businesses	
3.1.1.1.3. Financial institutions	
3.1.1.1.3.1. Banks	
3.1.1.1.3.2. Non-bank ADIs	
3.1.1.1.3.3. Registered financial corporations	
3.1.1.1.3.4. Life insurance corporations	
3.1.1.1.3.5. Other insurance corporations	
3.1.1.1.3.6. Other superannuation funds	
3.1.1.1.3.7. Financial auxiliaries	

3.1.1.1.3.8. Securitisers	
3.1.1.1.3.9. Money-market financial investment funds	
3.1.1.1.3.10. Non-money-market financial investment funds	
3.1.1.1.3.11. Financial institutions n.e.c.	
3.1.1.2. Non-residents	
3.1.2. Acceptances	
3.1.3. Borrowings	
3.1.3.1. Debt securities	
3.1.3.1.1. *of which:* Original maturity of greater than 12 months	
3.1.3.1.1.1. *of which:* Matures in 12 months or less	
3.1.3.2. Loans and finance leases	
3.1.3.2.1. *of which:* Original maturity of greater than 12 months	
3.1.3.2.1.1. *of which:* Matures in 12 months or less	
3.1.4. Creditors and other liabilities	
3.1.4.1. *of which:* Derivative financial instruments	
3.1.4.1.1. Trading book derivatives	
3.1.4.1.2. Banking book derivatives	

4. Intra-group liabilities - by related party type

	Total (1)	*of which:* subordinated (2)	*of which:* secured (3)
4.1. Total intra-group liabilities			
4.1.1. Liabilities due to the parent entity			
4.1.2. Liabilities due to branches located outside of Australia			
4.1.3. Liabilities due to bank subsidiaries located outside of Australia			
4.1.4. Liabilities due to SPVs			

4.1.5. Liabilities due to other related parties

Reporting Form ARF 720.3

ABS/RBA Intra-group Assets and Liabilities

Instructions

These instructions assist completion of *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3). ARF 720.3 collects information relating to assets due from **related parties** and liabilities due to **related parties** of **ADIs** and **RFCs**.

Information reported in ARF 720.3 is required primarily for purposes of the **ABS** and the **RBA**. Items on ARF 720.3 are required for various purposes, including the compilation of Australia's National Accounts. Information reported in ARF 720.3 may be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 720.3 must be completed by each **bank** and **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

Items on ARF 720.3 must be reported as at the end of the **reporting period**.

For reporting purposes, unless otherwise specified otherwise, data are to be entered as a positive number.

Counterparties

Intra-group transactions or positions are those undertaken with **related parties** of the reporting entity that are not consolidated at the **domestic books** level.

Include **related parties** that are both **residents** and **non-residents**.

Values

Report all items on ARF 720.3 in accordance with the Australian Accounting Standards unless otherwise specified. Note, **credit outstanding** for **loans** and **finance leases** should be reported gross of **collective provisions** and **individual provisions**, which differs from the reporting of **loans** and **finance leases** under accounting standards.

Report monetary amounts on ARF 720.3 in Australian dollars or the Australian dollar equivalent of the foreign currency. 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).

Items on ARF 720.3 are to be reported as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *RFCs*.

Standard Business Reporting (SBR)

The accounting balance type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting type of the item collected.

Specific instructions

Terms highlighted in **bold italics** indicate that the definition is provided either in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (*ARS 701.0) or in this Reporting Standard.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under 'Include' and 'Exclude' are examples and should not be taken as an exhaustive list of items to be included or excluded.

1. Intra-group assets – by asset type

Item 1 collects information on the value of assets due from **related parties** (**intra-group** assets) by type of asset, and counterparty of the borrower for **loans** and **finance leases**.

Report securities net of short-sold positions

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

Column 1	Report the value. For item 1.1.5 inclusive, report the value of **credit outstanding**. **SBR:** submit column 1 with accounting type of debit (assets).
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency. **SBR:** submit column 2 with accounting type of debit (assets).
Column 3	Report the value of **individual provisions**. **SBR:** submit column 3 with accounting type of credit (liabilities).
Column 4	Report the value of **collective provisions**. **SBR:** submit column 4 with accounting type of credit (liabilities).

Item 1.1	Report total **intra-group** assets. Item 1.1 should be equal to the sum of: • the value of **individual provisions** on **loans** and **finance leases** reported in item 1.1.5 (column 3); • the value of **collective provisions** on **loans** and **finance leases** reported in item 1.1.5 (column 4);

	• the value of total *intra-group* assets reported in item 12 (column 1) on *Reporting Form ARF 720.0A Statement of Financial Position (Banks & RFCs)* (ARF 720.0A);
Item 1.1.1	Report *deposits*. Item 1.1.1 is a derived item. Report the value of total *deposits* in item 1.1.1 as the sum of: • the value of *deposits at call* reported in item 1.1.1.1; and • the value of *deposits not at call* reported in item 1.1.1.2.
Item 1.1.1.1	Report *deposits at call*.
Item 1.1.1.2	Report *deposits not at call*.
Item 1.1.2	Report *trading securities* net of short-sold positions. Item 1.1.2 is a derived item. Report the value of *trading securities* in item 1.1.2 as the sum of: • the value of *trading securities– debt securities* reported in item 1.1.2.2; and • the value of *trading securities – equity securities* reported in item 1.1.2.3.
Item 1.1.2.1	Of the amount reported in item 1.1.2, report the value of *asset-backed securities* issued by *SPVs*.
Item 1.1.2.2	Report *trading securities* net of short-sold positions that are *debt securities*. Include *bills of exchange* held that have been accepted by your institution or another institution.
Item 1.1.2.3	Report *trading securities* net of short-sold positions that are *equity securities*. Include *bills of exchange* held that have been accepted by your institution or another institution.
Item 1.1.3	Report *investment securities* net of short-sold positions. Item 1.1.3 is a derived item. Report the value of *investment securities net of short-sold positions* in item 1.1.3 as the sum of: • the value of *investment securities– debt securities* reported in item 1.1.3.2; and • the value of *investment securities– equity securities* reported in item 1.1.3.3.
Item 1.1.3.1	Of the amount reported in item 1.1.3, report the value of *asset-backed securities* issued by *SPVs*.
Item 1.1.3.1.1	Of the amount reported in item 1.1.3.1, report the value of *self-securitised* assets.

Item 1.1.3.2	Report *investment securities* net of short-sold positions that are *debt securities*. Include *bills of exchange* held that have been accepted by your institution or another institution.
Item 1.1.3.3	Report *investment securities* net of short-sold positions that are *equity securities*. Include *bills of exchange* held that have been accepted by your institution or another institution.
Item 1.1.4	Report *acceptances* of *bills of exchange* that have been accepted by the *ADI* or *RFC* but which are <u>not</u> held by the *ADI* or *RFC*.
Item 1.1.5	Report for *loans* and *finance leases*. Item 1.1.5 is a derived item. Report the value for *loans* and *finance leases* in item 1.1.5 as the sum of: • the value for *loans* and *finance leases – residents* reported in item 1.1.5.1; and • the value for *loans* and *finance leases – non-residents* reported in item 1.1.5.2.
Item 1.1.5.1	Report for *loans* and *finance leases* to *residents*. Item 1.1.5.1 is a derived item. Report the value for *loans* and *finance leases* in item 1.1.5.1 as the sum of: • the value for *loans* and *finance leases – community service organisations* reported in item 1.1.5.1.1; • the value for *loans* and *finance leases – non-financial businesses* reported in item 1.1.5.1.2; and • the value for *loans* and *finance leases – financial institutions* reported in item 1.1.5.1.3.
Item 1.1.5.1.1	Report for *loans* and *finance leases* to *resident community service organisations*.
Item 1.1.5.1.2	Report for *loans* and *finance leases* to *resident non-financial businesses*.
Item 1.1.5.1.3	Report for *loans* and *finance leases* to *resident financial intuitions*. Item 1.1.5.1.3 is a derived item. Report the value for *loans* and *finance leases* in item 1.1.5.1.3 as the sum of: • the value for *loans* and *finance leases – banks* reported in item 1.1.5.1.3.1; • the value for *loans* and *finance leases – non-bank ADIs* reported in item 1.1.5.1.3.2; • the value for *loans* and *finance leases – registered financial corporations* reported in item 1.1.5.1.3.3; • the value for *loans* and *finance leases – life insurance corporations* reported in item 1.1.5.1.3.4;

	• the value for *loans* and *finance leases – other insurance funds* reported in item 1.1.5.1.3.5; • the value for *loans* and *finance leases – other superannuation funds* reported in item 1.1.5.1.3.6; • the value for *loans* and *finance leases – financial auxiliaries* reported in item 1.1.5.1.3.7; • the value for *loans* and *finance leases – securitisers* reported in item 1.1.5.1.3.8; • the value for *loans* and *finance leases – money-market investment funds* reported in item 1.1.5.1.3.9; • the value for *loans* and *finance leases – non-money-market financial investment funds* reported in item 1.1.5.1.3.10; and • the value for *loans* and *finance leaves – financial institutions n.e.c.* reported in item 1.1.5.1.3.11
Item 1.1.5.1.3.1	Report for *loans* and *finance leases* to *resident banks*.
Item 1.1.5.1.3.2	Report for *loans* and *finance leases* to *resident non-bank ADIs*.
Item 1.1.5.1.3.3	Report for *loans* and *finance leases* to *resident registered financial corporations*.
Item 1.1.5.1.3.4	Report for *loans* and *finance leases* to *resident life insurance corporations*.
Item 1.1.5.1.3.5	Report for *loans* and *finance leases* to *resident other insurance corporations*.
Item 1.1.5.1.3.6	Report for *loans* and *finance leases* to *other superannuation funds*.
Item 1.1.5.1.3.7	Report for *loans* and *finance leases* to *resident financial auxiliaries*.
Item 1.1.5.1.3.8	Report for *loans* and *finance leases* to *resident securitisers*.
Item 1.1.5.1.3.9	Report for *loans* and *finance leases* to *resident money-market investment funds*.
Item 1.1.5.1.3.10	Report for *loans* and *finance leases* to *resident non-money-market financial investment funds*.
Item 1.1.5.1.3.11	Report for *loans* and *finance leases* to *resident financial intuitions n.e.c.*
Item 1.1.5.2	Report for *loans* and *finance leases* to *non-residents*.
Item 1.1.6	Report investments in financial assets other than *investment securities*.
Item 1.1.7	Report any other assets that are not included in items 1.1.1 to 1.1.6. Item 1.1.7 is a derived item. Report the value of other assets in

	item 1.1.7 as: • the value of total assets reported in item 1.1 less the sum of: • the value of *deposits* reported in item 1.1.1; • the value of *trading securities* net of short-sold positions reported in item 1.1.2; • the value of *investment securities* net of short-sold positions reported in item 1.1.3; • the value of net *acceptances* of customers reported in item 1.1.4; • the value of *loans* and *finance leases* reported in item 1.1.5; and • the value of investments reported in item 1.1.6.
Item 1.1.7.1	Of the total reported in item 1.7, report the value that is *derivative* financial instruments. Item 1.1.7.1 is a derived item. Report the value of *derivative* assets in item 1.1.7.1 as the sum of: • the value of *derivatives– trading book* reported in item 1.1.7.1.1; and • the value of *derivatives– banking book* reported in item 1.1.7.1.2.
Item 1.1.7.1.1	Report *trading book derivative* financial instruments.
Item 1.1.7.1.2	Report *banking book derivative* financial instruments.

2. Intra-group assets – by related party type

Item 2 collects information on the value of assets due from *related parties* (*intra-group* assets) by *related party* type.

SBR: submit item 2 with accounting type of debit (assets).

Only include *loans* and *finance leases* that are held on balance sheets.

Report securities net of short-sold positions.

Column 1	Report the value. For *loans* and *finance leases* report the value of *credit outstanding* less *individual provisions, collective provisions* and deferred fee income*.
Column 2	Of the amount reported in column 1, report the value that is *subordinated*.
Column 3	Of the amount reported in column 1, report the value that is *secured*.

Item 2.1	Report total *intra-group* assets. For column 1, item 2.1 should be equal to the value reported for total *intra-group* assets reported in item 1.1 (column 1)
Item 2.1.1	Report assets due from the *parent entity*.
Item 2.1.2	Report assets due from branches located outside of Australia.
Item 2.1.3	Report assets due from *bank* subsidiaries located outside of Australia.
Item 2.1.4	Report assets due from *SPVs*.
Item 2.1.5	Report assets due from any other *related parties* that are not included in items 2.1.1 to 2.1.4. Item 2.1.5 is a derived item. Report the value of assets in item 2.1.5 as: • the value of total *intra-group* assets reported in item 2.1 less the sum of: • the value of *intra-group* assets – *parent entity* reported in item 2.1.1; • the value of *intra-group* assets – branches located outside of Australia reported in item 2.1.2; • the value of *intra-group* assets – *bank* subsidiaries located outside of Australia reported in item 2.1.3; and • the value of *intra-group* assets – *SPVs* reported in item 2.1.4.

3. Intra-group liabilities – by liability type

Item 3 collects information on the value of liabilities due to *related parties* (*intra-group* liabilities) by type of liability, and by the counterparty of the depositor for *deposits*.

SBR: submit item 3 with accounting type of credit (liabilities).

Column 1	Report the value.

Item 3.1	Report total *intra-group* liabilities.
Item 3.1.1	Report *deposits*. Item 3.1.1 is a derived item. Report the value of *deposits* in item 3.1.1 as the sum of: • the value of *deposits – residents* reported in item 3.1.1.1; and

	• the value of *deposits – non-residents* reported in item 3.1.1.2.
Item 3.1.1.1	Report *deposits* by *residents*. Item 3.1.1.1 is a derived item. Report the value of *deposits* by *residents* in item 3.1.1.1 as the sum of: • the value of *deposits – community service organisations* reported in item 3.1.1.1.1; • the value of *deposits – non-financial businesses* reported in item 3.1.1.1.2; and • the value of *deposits – financial institutions* reported in item 3.1.1.1.3.
Item 3.1.1.1.1	Report *deposits* by *resident community service organisations*.
Item 3.1.1.1.2	Report *deposits* by *resident non-financial businesses*.
Item 3.1.1.1.3	Report *deposits* by *resident financial institutions*. Item 3.1.1.1.3 is a derived item. Report the value of *deposits* in item 3.1.1.1.3 as the sum of: • the value of *deposits – banks* reported in item 3.1.1.1.3.1; • the value of *deposits – non-bank ADIs* reported in item 3.1.1.1.3.2; • the value of *deposits – RFCs* reported in item 3.1.1.1.3.1; • the value of *deposits – life insurance corporations* reported in item 3.1.1.1.3.3; • the value of *deposits – life insurance corporations* reported in item 3.1.1.1.3.4; • the value of *deposits – other insurance funds* reported in item 3.1.1.1.3.5; • the value of *deposits – other superannuation funds* reported in item 3.1.1.1.3.6; • the value of *deposits – financial auxiliaries* reported in item 3.1.1.1.3.7. • the value of *deposits – securitisers* reported in item 3.1.1.1.3.8. • the value of *deposits – money-market investment funds* reported in item 3.1.1.1.3.9; • the value of *deposits – non-money-market financial investment funds* reported in item 3.1.1.1.3.10; and • the value of *deposits – financial institutions n.e.c.* reported in item 3.1.1.1.3.11.
Item 3.1.1.1.3.1	Report *deposits* by *resident banks*.
Item 3.1.1.1.3.2	Report *deposits* by *resident non-bank ADIs*.

Item 3.1.1.1.3.3	Report *deposits* by *resident registered financial corporations*.
Item 3.1.1.1.3.4	Report *deposits* by *resident life insurance corporations*.
Item 3.1.1.1.3.5	Report *deposits* due to *resident other insurance corporations*.
Item 3.1.1.1.3.6	Report *deposits* by *resident self-managed superannuation funds* and *other superannuation funds*.
Item 3.1.1.1.3.7	Report *deposits* by *resident financial auxiliaries*.
Item 3.1.1.1.3.8	Report *deposits* by *resident securitisers*.
Item 3.1.1.1.3.9	Report *deposits* by *resident money-market investment funds*.
Item 3.1.1.1.3.10	Report *deposits* by *resident non-money-market financial investment funds*.
Item 3.1.1.1.3.11	Report *deposits* by *resident financial institutions n.e.c.*
Item 3.1.1.2	Report *deposits* by *non-residents*.
Item 3.1.2	Report *acceptances* for *bills of exchange* that have been accepted by the *ADI* or *RFC* but are not held by the *ADI* or *RFC*.
Item 3.1.3	Report borrowings. Item 3.1.3 is a derived item. Report the value of borrowings in item 3.3 as the sum of: • the value of *debt securities* reported in item 3.1.3.1; and • the value of *loans* and *finance leases* in item 3.1.3.2.
Item 3.1.3.1	Report *debt securities*.
Item 3.1.3.1.1	Of the amount reported in item 3.1.3.1, report the value that has an *original maturity* of greater than 12 months.
Item 3.1.3.1.1.1	Of the amount reported in item 3.1.3.1.1, report the value that has a *residual maturity* of 12 months or less.
Item 3.1.3.2	Report *credit outstanding* for *loans* and *finance leases*.
Item 3.1.3.2.1	Of the amount reported in item 3.1.3.2, report the value that has an *original maturity* of greater than 12 months.
Item 3.1.3.2.1.1	Of the amount reported in item 3.1.3.2.1, report the value that has a *residual maturity* of 12 months or less.

Item 3.1.4	Report creditors and other liabilities as the sum of any liabilities to *related parties* not already reported in items 3.1.1 to 3.1.3. Item 3.1.4 is a derived item. Report the value of creditors and other liabilities in item 3.1.4 as: • the value of total *intra-group* liabilities reported in item 3.1 less the sum of: • the value of *deposits* reported in item 3.1.1; • the value of *acceptances* in item 3.1.2; and • the value of borrowings reported in item 3.1.3.
Item 3.1.4.1	Of the amount reported in item 3.1.4, report the value of *derivative* financial instruments. Item 3.1.4.1 is a derived item. Report the value of *derivatives* in item 3.1.4.1 as the sum of: • the value of *derivatives – trading book* reported in item 3.1.4.1.1; and • the value of *derivatives – banking book* reported in item 3.1.4.1.2.
Item 3.1.4.1.1	Report *trading book derivative* financial instruments.
Item 3.1.4.1.2	Report *banking book derivative* financial instruments.

4. Intra-group liabilities – by related party type

Item 4 collects information on the value of liabilities due to *related parties* (*intra-group* liabilities) by *related party* type.

SBR: submit item 4 with accounting type of credit (liabilities).

Column 1	Report the total value.
Column 2	Of the amount reported in column 1, report the value that is *subordinated*.
Column 3	Of the amount reported in column 1, report the value that is *secured*.

Item 4.1	Report total *intra-group* liabilities. For column 1, item 4.1 should be equal to the value of total *intra-group* liabilities reported in item 3.1.

Item 4.1.1	Report liabilities due to the *parent entity*.
Item 4.1.2	Report liabilities due to branches located outside of Australia.
Item 4.1.3	Report liabilities due to *bank* subsidiaries located outside of Australia.
Item 4.1.4	Report liabilities due to *SPVs*.
Item 4.1.5	Report liabilities due to any other *related parties* other than those reported in items 4.1.1 to 4.1.4. Item 4.1.5 is a derived item. Report the value of liabilities in item 4.1.5 as: • the value of total *intra-group* liabilities reported in item 4.1 less the sum of: • the value of *intra-group* liabilities – *parent entity* reported in item 4.1.1; • the value of *intra-group* liabilities – branches located outside of Australia reported in item 4.1.2; • the value of *intra-group* liabilities – *bank* subsidiaries located outside of Australia reported in item 4.1.3; and • the value of *intra-group* liabilities – *SPVs* reported in item 4.1.4.

Glossary of terms

Subordinated	Represents any asset or liability that will, in entirety or in part, not be repaid until other specified creditors are repaid.