Reporting Standard ARS 747.0

ABS/RBA Deposit Stocks, Flows and Interest Rates

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 deposit stocks, flows and interest rates.

It includes *Reporting Form ARF 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates* 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 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates* (ARF 747.0) is used by the **ABS** and **RBA** for various purposes, including for policy and statistical purposes.

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 if deposits ≥ $2 billion
Non-bank ADIs	Yes if deposits ≥ $2 billion
RFCs	Yes if deposits ≥ $2 billion

Where 'deposits' are measured by the value reported in item 14 on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs)* (ARF 720.0A/B).

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 October 2018.

Information required

7.   An *ADI* or *RFC* must provide *APRA* with the information required by ARF 747.0 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 in respect of each calendar month by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

10.   The information required by this Reporting Standard must be provided to *APRA* within 20 calendar days after the end of the *reporting period* to which the information relates.[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*.

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* (ARS 702.0).

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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 dat*e.

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 20 calendar days provided for in paragraph 10 or, if applicable, paragraph 12.

    reporting period means a month of a year 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, 1.1.1, 1.1.2 and 1.1.3, columns 4 and 5;

(b)   Items 2.1 and 2.1.1, columns 2 and 3;

(c)   Items 3.1, 3.1.1, 3.2 and 3.2.1, columns 4 and 5;

(d)   Item 4.1, columns 4 and 5; and

(e)   Item 5.1, columns 4 and 5.

ARF_747_0 ABS/RBA Deposits Stocks, Flows and Interest Rates

Australian Business Number	**Institution Name**

Reporting Period	**Scale Factor**
Monthly	Banks - millions of dollars to 3 decimal places Non-bank ADIs and RFCs - thousands of dollars

Reporting Consolidation
Domestic books

1. Deposits outstanding - by counterparty & deposit type

Counterparty (1)	Deposit type (2)	Number (3)	Value (4)	Interest rate (5)	Value of funds (6)	Margin (7)
Households	Fixed-term					
Financial institutions - non-related parties	Other non-transaction					
Financial institutions - related parties	Transaction - interest bearing					
Non-financial businesses & community service organisations	Transaction - non-interest-bearing					
General government						
Overseas operations						
Other non-residents						

1.1. Total deposits outstanding				
1.1.1. *of which:* Offset accounts linked to housing loans				
1.1.2. *of which:* Offset accounts linked to personal loans				
1.1.3. *of which:* Offset or set-off accounts linked to business loans				
1.1.4. Interest-bearing deposits				
1.1.5. Non-interest-bearing deposits				

2. Deposits outstanding to resident households - by balance

	Number (1)	Value (2)	Interest rate (3)
2.1. Resident households			
2.1.1. *of which:* interest-bearing deposits			
2.1.2. Balance <=$50			
2.1.3. Balance >$50 & <=$1,000			
2.1.4. Balance >$1,000 & <=$25,000			
2.1.5. Balance >$25,000 & <=$100,000			
2.1.6. Balance >$100,000 & <=$250,000			
2.1.7. Balance >$250,000 & <=$500,000			
2.1.8. Balance >$500,000			

3. Deposits outstanding to counterparties other than resident households - by counterparty & balance

Counterparty (1)	Deposit balance (2)	Number (3)	Value (4)	Interest rate (5)
Financial institutions - non-related parties	Balance <= $50			
Financial institutions - related parties	Balance > $50 & <= $25,000			
Non-financial businesses & community service organisations	Balance > $25,000 & <= $250,000			
General government	Balance > $250,000 & <= $500,000			
Overseas operations	Balance > $500,000 & <= $1,000,000			
Other non-residents	Balance > $1,000,000 & <= $10,000,000			
	Balance > $10,000,000 & <= $100,000,000			
	Balance > $100,000,000			

3.1. Total deposits outstanding to financial institutions			
3.1.1. *of which:* Interest-bearing deposits			
3.2. Total deposits outstanding to non-financial businesses & community service organisations			
3.2.1. *of which:* Interest-bearing deposits			

4. Fixed-term deposits outstanding - by counterparty & residual term

Counterparty (1)	Residual term (2)	Number (3)	Value (4)	Interest rate (5)	Weighted average residual term (6)	Value of funds (7)	Margin (8)
Households	Term <= 1 month						
Financial institutions - non-related parties	Term > 1 month & <= 3 months						
Financial institutions - related parties	Term > 3 months & <= 6 months						
Non-financial businesses & community service organisations	Term > 6 months & <= 12 months						
General government	Term > 12 months & <= 2 years						
Overseas operations	Term > 2 years & <= 3 years						
Other non-residents	Term > 3 years						

4.1. Total fixed-term deposits outstanding

5. New fixed-term deposits in the month - by counterparty & original term

Counterparty (1)	Original term (2)	Number (3)	Value (4)	Interest rate (5)	Value of funds (6)	Margin (7)
Households	Term <= 1 month					
Financial institutions - non-related parties	Term > 1 month & <= 3 months					
Financial institutions - related parties	Term > 3 months & <= 6 months					
Non-financial businesses & community service organisations	Term > 6 months & <= 12 months					
General government	Term > 12 months & <= 2 years					
Overseas operations	Term > 2 years & <= 3 years					
Other non-residents	Term > 3 years					

	Number	Value	Interest rate	Value of funds	Margin
5.1. Total new fixed-term deposits					
5.1.1. *of which:* Households					
5.1.2. *of which:* Financial institutions					
5.1.3. *of which:* Non-financial businesses & community service organisations					
5.1.4. *of which:* General government					
5.1.5. *of which:* Non-residents					

Reporting Form ARF 747.0

ABS/RBA Deposit Stocks, Flows and Interest Rates

Instructions

These instructions assist completion of *Reporting Form ARF 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates* (ARF 747.0). ARF 747.0 collects information relating to the **deposit** stocks, flows and interest rates of **ADIs** and **RFCs**.

Information reported in ARF 747.0 is required primarily for purposes of the **ABS** and the **RBA**. This information is required for various purposes, including policy and statistical purposes. This information may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 747.0 must be completed for each **ADI** and **RFC**.

Reporting basis and unit of measurement

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

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

Exclude **deposit** accounts with a nil **deposit** balance.

Counterparties

Positions with **non-residents** should be included on this form unless otherwise directed. Refer to the specific instructions to determine where **non-residents** should be included, and whether **non-residents** are separately identified.

Positions with **related parties** should be included on this form unless otherwise directed. Refer to the specific instructions to determine where **related parties** should be included, and whether **related parties** are separately identified.

Values

Unless otherwise specifically stated, information reported on this form should comply with Australian Accounting Standards.

Report monetary amounts on ARF 747.0 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).

Values on ARF 747.0 are to be reported as millions of dollars to 3 decimal places for ***banks*** and thousands of dollars for ***non-bank ADIs*** and ***RFCs***.

Numbers

Numbers on ARF 747.0 are to be reported unscaled, as whole numbers for ***banks***, ***non-bank ADIs*** and ***RFCs***.

The number of ***deposits*** refers to the number of ***deposit accounts***. When reporting these figures:
- treat an account shared by multiple parties as one ***deposit***;
- treat a ***deposit*** account with 3 sub-accounts as 3 ***deposits***; and
- treat one (non-negotiable) certificate of ***deposit*** as one ***deposit***.

Interest rates

ADIs and ***RFCs*** are required to report contractual ***interest rates***. ***Interest rates*** are to be reported as an annualised percentage rate to two decimal places.

Refer to the ***interest rates*** definition for further guidance (ARS 701.0).

In particular, note the instructions for the treatment of ***deposit*** accounts with more than one possible contractual ***interest rate*** and for the treatment of ***offset accounts*** and other offsetting products.

Value of funds and margin

Value of funds and ***margin*** items are to be reported as an annualised percentage rate to two decimal places.

Standard Business Reporting (SBR)

Report items on ARF 747.0 with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment 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. Deposits outstanding – by counterparty and deposit type

Item 1 collects information on the stock of *deposits* by counterparty sector of the depositor and *deposit* type.

Reporting basis: report item 1 as at the end of the *reporting period*.

Deposits by *non-residents* are to be included in item 1.

Deposits from *related parties* (*intra-group deposits*) and *non-residents* (*overseas operations* and other *non-residents*) are separately identified in item 1.

Column 1	Report according to the counterparty sector of the depositor (see item 1 for further details).
Column 2	Report according to the *deposit* type (see item 1 for further details).
Column 3	Report the total number of *deposits*.
Column 4	Report the total value of *deposits*.
Column 5	Report the *weighted average interest rate* on *deposits*.
Column 6	Report the *value of funds* for *deposits*.
Column 7	Report the *margin* on *deposits*. Column 7 is a derived column. Report column 7 as column 6 less column 5.

Item 1	Report *deposits* for each combination of counterparty sector of the depositor and *deposit* type. The counterparty sectors are: • *resident households*; • *resident financial institutions* that are not *related parties*;

- *resident financial institutions* that are *related parties*;
- *resident non-financial businesses* and *resident community service organisations*;
- *resident general government*;
- *overseas operations*; and
- other *non-residents* (any *non-residents* other than *overseas operations*).

The *deposit* types are:
- *fixed-term deposits*;
- *other non-transaction deposits*;
- *transaction deposits* that are *interest-bearing*; and
- *transaction deposits* that are *non-interest-bearing*.

The following reconciliations to other forms should hold.

For *resident households*, the sum of the value of all *deposit* types in item 1 should equal total *deposit* accounts by *resident households* reported in column 7 of item 1.1.1 on *Reporting Form ARF 720.2A ABS/RBA Deposits (Banks)* (ARF 720.2A) or column 4 of item 1.1.1 on *Reporting Form ARF 720.2B ABS/RBA Deposits (Non-bank ADIs & RFCs)* (ARF 720.2B).

For *resident financial institutions* that are *non-related parties*, the sum of the value of all *deposit* types in item 1 should equal total *deposit* accounts by *resident financial institutions* reported in column 7 of item 1.1.5 on ARF 720.2A or column 4 of item 1.1.5 on ARF 720.2B.

For *resident financial institutions* that are *related parties*, the sum of the value of all *deposit* types in item 1 should equal *deposits* by *resident financial institutions* reported in column 1 of item 3.1.1.1.3 on the *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

For *resident non-financial businesses* and *resident community service organisations*, the sum of the value of all *deposit* types in item 1 should equal the sum of:
- *deposit* accounts for *resident non-financial businesses* and *resident community service organisations* reported in column 7 of item 1.1.3 and 1.1.2 respectively on ARF 720.2A or column 4 of item 1.1.3 and 1.1.2 respectively on ARF 720.2B; and
- *deposits* by *resident non-financial businesses* and *resident community service organisations* reported in column 1 of item 3.1.1.1.1 and 3.1.1.1.2 respectively on the ARF 720.3.

For *resident general government*, the sum of the value of all *deposit* types in item 1 should equal total *deposit* accounts for *resident general government* reported in column 7 of item 1.1.4 on ARF 720.2A or column 4 of item 1.1.4 on 720.2B.

	The sum of the value of all *deposit* types for *overseas operations* and other *non-residents* in item 1 should equal the sum of: • *deposit* accounts for *non-residents* reported in column 7 of item 1.2 on ARF 720.2A or column 4 of item 1.2 on the ARF 720.2B; and • *deposits* by *non-residents* reported in column 1 of item 3.1.1.2 on the ARF 720.3.
Item 1.1	Report total **deposits**. The following items are derived items. For columns 3 and 4, item 1.1 is derived as the sum of the corresponding columns in item 1. For columns 3 and 4, item 1.1 should also be equal to the sum of the corresponding columns in items 1.1.4 and 1.1.5. For columns 5 to 7, item 1.1 should be derived as the **weighted average** of the corresponding columns in item 1. For columns 5 to 7, item 1.1 should also be equal to the **weighted average** of the corresponding columns in items 1.1.4 and 1.1.5. The following reconciliation to other forms should also hold. Column 4 of item 1.1 should also be equal to the sum of: • total **deposit** accounts reported in column 7 of item 1 on ARF 720.2A or column 4 of item 1 on ARF 720.2B; and • **deposits** reported in column 1 of item 3.1.1 on the ARF 720.3.
Item 1.1.1	Of the total reported in item 1.1, report *offset accounts* that are linked to *loans* to *resident households* for the purpose of *housing*. The following reconciliation to other forms should hold. Column 4 of item 1.1.1 should be equal to column 7 of item 1.1.1.1 on ARF 720.2A or column 4 of item 1.1.1.1 on ARF 720.2B.
Item 1.1.2	Of the total reported in item 1.1, report *offset accounts* that are linked to *loans* to *resident households* for *personal* purposes.
Item 1.1.3	Of the amount reported in item 1.1, report for *offset* and *set-off accounts* that are linked to *loans* to *resident non-financial businesses* and *resident community service organisations* for *business* purposes.
Item 1.1.4	Report all *interest-bearing deposits*.
Item 1.1.5	Report all *non-interest-bearing deposits*. For column 5, item 1.1.5 should be equal to zero.

2. Deposits outstanding to resident households – by balance

Item 2 collects information on the stock of *deposits* by *resident households* by *deposit* balance.

Reporting basis: report item 2 as at the end of the *reporting period*.

Deposits by *non-residents* are excluded from item 2.

Column 1	Report the total number of *deposits*.
Column 2	Report the total value of *deposits*.
Column 3	Report the *weighted average interest rate* on *deposits*.

Item 2.1	Report total *deposits* by *resident households*. The following items are derived items. For columns 1 and 2, item 2.1 is derived as the sum of items 2.1.2 to 2.1.8. Columns 1 and 2 should also be equal to the sum of the corresponding column in item 1 (columns 3 and 4) for *households*. For column 3, item 2.1 is derived as the *weighted average* of items 2.1.2 to 2.1.8. Column 3 should also be equal to the *weighted average* of item 1 (column 5) for *households*. The following reconciliation to another form should also hold. Column 2 in item 2.1 should also be equal to column 7 of item 1.1.1 on ARF 720.2A or column 4 of item 1.1.1 on ARF 720.2B.
Item 2.1.1	Of the amount reported in item 2.1, report all *interest-bearing deposits*.
Item 2.1.2	Report *deposit* balances less than or equal to $50.
Item 2.1.3	Report *deposit* balances greater than $50 and less than or equal to $1 000.
Item 2.1.4	Report *deposit* balances greater than $1 000 and less than or equal to $25 000.
Item 2.1.5	Report *deposit* balances greater than $25 000 and less than or equal to $100 000.
Item 2.1.6	Report *deposit* balances greater than $100 000 and less than or equal to $250 000.
Item 2.1.7	Report *deposit* balances greater than $250 000 and less than or equal to $500 000.

Item 2.1.8	Report *deposit* balances greater than $500 000.

3. Deposits outstanding to counterparties other than resident households – by counterparty and balance

Item 3 collects information on the stock of *deposits* by counterparties other than *resident households* by counterparty sector and *deposit* balance.

Reporting basis: report item 3 as at the end of the *reporting period*.

Deposits from *related parties* (*intra-group deposits*) and *non-residents* (*overseas operations* and other *non-residents*) are separately identified in item 3.

Column 1	Report according to the counterparty of the depositor (see item 3 for further details).
Column 2	Report according to the *deposit* balance as at the end of the *reporting period* (see item 3 for further details).
Column 3	Report the number of *deposits*.
Column 4	Report the value of *deposits*.
Column 5	Report the *weighted average interest rate* on *deposits*.

Item 3	Report *deposits* for each combination of counterparty sector of the depositor and *deposit* balance as at the end of the *reporting period*. The counterparty sectors are: • *resident financial institutions* that are not *related parties*; • *resident financial institutions* that are *related parties*; • *resident non-financial businesses* and *community service organisations*; • *resident general government*; • *overseas operations*; and • other *non-residents* (any *non-residents* other than *overseas operations*). The *deposit* balance buckets are: • *deposit* balance less than or equal to $50; • *deposit* balance greater than $50 and less than or equal to $25 000; • *deposit* balance greater than $25 000 and less than or equal to $250 000; • *deposit* balance greater than $250 000 and less than or equal to $500 000; • *deposit* balance greater than $500 000 and less than or equal to

	$1\ 000\ 000;$ • *deposit* balance greater than $1\ 000\ 000$ and less than or equal to $10\ 000\ 000;$ and • *deposit* balance greater than $10\ 000\ 000$ and less than or equal to $100\ 000\ 000;$ and • *deposit* balance greater than $100\ 000\ 000.$ The following items are derived items. The total number and value of **deposits** by counterparty should be equal to the total number and value of **deposits** reported by counterparty in item 1. The **weighted average interest rate** by counterparty should equal the **weighted average interest rate** by counterparty in item 1.
Item 3.1	Report total **deposits** by **resident financial institutions**. The following items are derived items. For columns 3 and 4, item 3.1 is derived as the sum of **resident financial institutions** that are **related parties** and **resident financial institutions** that are **non-related parties** in item 3. Columns 3 and 4 should also equal the sum of the corresponding columns in item 1 (columns 3 and 4) for **resident financial institutions** that are **related parties** and **resident financial institutions** that are **non-related parties**. For column 5, item 3.1 should be equal to the **weighted average** of **resident financial institutions** that are **related parties** and **resident financial institutions** that are **non-related parties** in item 3. Column 5 should also be equal to the **weighted average interest rate** of item 1 (column 5) for **resident financial institutions** that are **related parties** and **resident financial institutions** that are **non-related parties**. The following reconciliation to other forms should also hold. Column 4 of item 3.1 should be equal to the sum of: • column 7 of item 1.1.5 on ARF 720.2A; and • column 1 of item 3.1.1.1.3 on the ARF 720.3.
Item 3.1.1	Of the amount reported in item 3.1, report all **interest-bearing deposits**.
Item 3.2	Report total **deposits** by **resident non-financial businesses** and **resident community service organisations**. The following items are derived items. For columns 3 and 4, item 3.2 is derived as the sum of **resident non-financial businesses** and **resident community service organisations** in item 3. Columns 3 and 4 should also equal the sum of the corresponding columns in item 1 (columns 3 and 4) for **resident non-financial businesses** and **resident community service organisations**.

	For column 5, item 3.2 is derived as the *weighted average* of *resident non-financial businesses* and *resident community service organisations* in item 3. Column 5 should also be equal to the *weighted average* of item 1 (column 5) for *resident non-financial businesses* and *resident community service organisations*. The following reconciliation to other forms should also hold. Column 4 of item 3.2 should also be equal to the sum of: • column 7 of item 1.1.2 and item 1.1.3 on ARF 720.2A; and • column 1 of item 3.1.1.1.1 and 3.1.1.1.2 on the ARF 720.3.
Item 3.2.1	Of the amount reported in item 3.2, report all *interest-bearing deposits*.

4. Fixed-term deposits outstanding – by counterparty & residual term

Item 4 collects information on the stock of *fixed-term deposits* by counterparty of depositor and the *residual term* of the *deposit*.

Reporting basis: report item 4 as at the end of the *reporting period*.

Deposits from *related parties* (*intra-group deposits*) and *non-residents* (*overseas operations* and other *non-residents*) are separately identified in item 4.

Column 1	Report according to the counterparty of the depositor (see item 4 for further details).
Column 2	Report according to the *residual term* of the *fixed-term deposit* (see item 4 for further details).
Column 3	Report the number of *fixed-term deposits*.
Column 4	Report the value of *fixed-term deposits*.
Column 5	Report the *weighted average interest rate* on *fixed-term deposits*.
Column 6	Report the *weighted average residual term* for *fixed-term deposits*. To calculate and report this item, express each *term* as the number of days remaining to maturity/365 days. **Unit of measurement**: report column 6 as a whole number
Column 7	Report the *value of funds* for *fixed-term deposits*.
Column 8	Report the *margin* on *fixed-term deposits*. Column 8 is a derived item. Report column 8 as column 7 less column 5.

| Item 4 | Report *fixed-term deposits* for each combination of counterparty of the depositor and the *residual term* of the *fixed-term deposit*.

The counterparty sectors are:
- *resident households*;
- *resident financial institutions* that are not *related parties*;
- *resident financial institutions* that are *related parties*;
- *resident non-financial businesses* and *resident community service organisations*;
- *resident general government*;
- *overseas operations*; and
- other *non-residents* (any *non-residents* other than *overseas operations*).

The *residual term* buckets are:
- *term* less than or equal to 1 month;
- *term* greater than 1 month and less than or equal to 3 months;
- *term* greater than 3 months and less than or equal to 6 months;
- *term* greater than 6 months and less than or equal to 12 months;
- *term* greater than 12 months and less than or equal to 2 years;
- *term* greater than 2 years and less than or equal to 3 years; and
- *term* greater than 3 years.

The following items are derived items.

The total number and value of *deposits* by counterparty for all *residual term* buckets should be equal to the total number and value of *deposits* reported by counterparty in item 1 for *fixed-term deposits*. The *weighted average interest rate* by counterparty for all *residual term* buckets should equal the *weighted average interest rate* by counterparty in item 1 for *fixed-term deposits*.

The following reconciliation to other forms should also hold.

For *resident households*, the sum of the value of all *residual term* buckets in item 4 should equal *fixed-term deposits* by *resident households* reported in column 3 of item 1.1.1 on ARF 720.2A or column 2 of item 1.1.1 on ARF 720.2B.

For *resident financial institutions* that are *non-related parties*, the sum of the value of all *residual term* buckets in item 4 should equal *fixed-term deposits* by *resident financial institutions* reported in column 3 of item 1.1.5 on ARF 720.2A or column 2 of item 1.1.5 on ARF 720.2B.

For *resident general government*, the sum of the value of all *residual term* buckets in item 4 should equal *fixed-term deposits* by *resident general government* reported in column 3 of item 1.1.4 on ARF 720.2A |
|---|---|

	or column 2 of item 1.1.4 on ARF 720.2B.
Item 4.1	Report total *fixed-term deposits* outstanding. The following items are derived items. For columns 3 and 4, item 4.1 is derived as the sum of the corresponding columns for all counterparty sectors in item 4. Columns 3 and 4 should also equal the sum of the corresponding columns in item 1 (columns 3 and 4) for *fixed-term deposits* by all counterparty sectors. For column 5 to 7, item 4.1 is derived as the *weighted average* of the corresponding columns for all counterparty sectors in item 4. Column 5 should also be equal to the *weighted average* of item 1 (column 5) for *fixed-term deposits* by all counterparty sectors.

5. New fixed-term deposits in the month – by counterparty & original term

Item 5 collects information on the flow of new *fixed-term deposits* by counterparty of depositor and the *original term* of the *fixed-term deposit*.

Reporting basis: report item 5 during the *reporting period*.

Report all *fixed-term deposits* entered into during the *reporting period*, irrespective of whether the *fixed-term deposit* was rolled over or represents funds new to the *ADI* or *RFC*.

Deposits from *related parties* (*intra-group deposits*) and *non-residents* (*overseas operations* and other *non-residents*) are separately identified in item 5.

Column 1	Report according to the counterparty of the depositor (see item 5 for further details).
Column 2	Report according to the *original term* of the *fixed-term deposit* (see item 5 for further details).
Column 3	Report the number of new *fixed-term deposits*.
Column 4	Report the value of new *fixed-term deposits*.
Column 5	Report the *weighted average interest rate* for new *fixed-term deposits*.
Column 6	Report the *value of funds* for new *fixed-term deposits*.
Column 7	Report the *margin* for new *fixed-term deposits*. Column 7 is a derived item. Report column 7 as column 6 less column 5.

Item 5	Report *deposits* for each combination of counterparty of the depositor and the *original term* of the *fixed-term deposit*. The counterparty sectors are: • *resident households*; • *resident financial institutions* that are *non-related parties*; • *resident financial institutions* that are *related parties*; • *resident non-financial businesses* and *resident community service organisations*; • *resident general government*; • *overseas operations*; and • other *non-residents* (any *non-residents* other than *overseas operations*). The *original term* buckets are: • term less than or equal to 1 month; • term greater than 1 month and less than or equal to 3 months; • term greater than 3 months and less than or equal to 6 months; • term greater than 6 months and less than or equal to 12 months; • term greater than 12 months and less than or equal to 2 years; • term greater than 2 years and less than or equal to 3 years; and • term greater than 3 years.
Item 5.1	Report total new *fixed-term deposits* in the *reporting period*. The following items are derived items. For columns 3 and 4, item 5.1 is derived as the sum of item 5 for all counterparties and *original term* buckets. For columns 5 and 6, item 5.1 is derived as the *weighted average* of the *interest rates* reported in column 5 of item 5 for all counterparties and *original term* buckets.
Item 5.1.1	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident households*. The following items are derived items. For columns 3 and 4, item 5.1.1 is derived as the sum of item 5 for *resident households*. For columns 5 and 6, item 5.1.1 is derived as the *weighted average* of item 5 for *resident households*.
Item 5.1.2	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident financial institutions*. The following items are derived items.

	For columns 3 and 4, item 5.1.2 is derived as the sum of item 5 for *resident financial institutions – related parties* and *resident financial institutions – non-related parties*. For columns 5 and 6, item 5.1.2 is derived as the *weighted average* of item 5 for *resident financial institutions – related parties* and *resident financial institutions – non-related parties*.
Item 5.1.3	Of the total reported in item 5.1, report *fixed-term deposits* from *resident non-financial businesses* and *resident community service organisations*. The following items are derived items. For columns 3 and 4, item 5.1.3 is derived as the sum of item 5 for *resident non-financial businesses* & *resident community service organisations*. For columns 5 and 6, item 5.1.3 is derived as the *weighted average* of item 5 for *resident non-financial businesses* & *resident community service organisations*.
Item 5.1.4	Of the total reported in item 5.1, report *fixed-term deposits* from *resident general government*. The following items are derived items. For columns 3 and 4, item 5.1.4 is derived as the sum of item 5 for *resident general government*. For columns 5 and 6, item 5.1.4 is derived as the *weighted average* of item 5 for *resident general government*.
Item 5.1.5	Of the total reported in item 5.1, report *fixed-term deposits* from *non-residents*. The following items are derived items. For columns 3 and 4, item 5.1.5 is derived as the sum of item 5 for *non-residents*. For columns 5 and 6, item 5.1.5 is derived as the *weighted average* of item 5 for *non-residents*.

Glossary of terms

Set-off accounts	Means linked *deposit* and *loan* accounts that pay a different *interest rate* depending on whether the linked accounts are in a net *loan* or net *deposit* position. They are similar to *offset accounts* but differ in that, if the linked accounts are in a net *deposit* position, the customer will be due interest.