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 747.0A ABS/RBA Deposit Stocks, Flows and Interest Rates (Standard)* and *Reporting Form ARF 747.0B ABS/RBA Deposit Stocks, Flows and Interest Rates (Reduced)* 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 747.0A ABS/RBA Deposit Stocks, Flows and Interest Rates (Standard)* (ARF 747.0A) and *Reporting Form ARF 747.0B ABS/RBA Deposit Stocks, Flows and Interest Rates (Reduced)* (ARF 747.0B) 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 to ARF 747.0A	Applicable to ARF 747.0B
Banks	Yes if deposits ≥ $25 billion	Yes if deposits ≥ $4 billion and deposits < $25 billion

Non-bank ADIs	Yes if deposits ≥ $25 billion	Yes if deposits ≥ $4 billion and deposits < $25 billion
RFCs	Yes if deposits ≥ $25 billion	Yes if deposits ≥ $4 billion and deposits < $25 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~~Standard)/(~~Non-bank ADIs~~Reduced)* (ARF 720.0A/B).

5. **APRA** may from time to time determine that a higher threshold will apply to a particular **ADI** or **RFC** than that specified in paragraph 4 of this standard and if **APRA** does so it will notify the **ADI** or **RFC** concerned in writing.

6. This Reporting Standard applies for **reporting periods** ending on or after 31 ~~October 2018~~July 2019.

Information required

7. An **ADI** or **RFC** to which this Reporting Standard applies must provide **APRA** with the information required by this Reporting Standard 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 15 business days after the end of the **reporting period** to which the information relates.

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

13.   All information provided by an *ADI* or *RFC* under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the *ADI* or *RFC* as set out in *Prudential Standard APS 310 Audit and Related Matters* for *ADIs* or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations* for *RFCs*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.

14.   All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

15.   When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the 'Direct to APRA' application, 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

16.   *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.

17.   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

18.   ARS 701.0 applies to this Reporting Standard.

19.   In this Reporting Standard:

AASB has the meaning in section 9 of the *Corporations Act 2001*.

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 business 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.

20. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard (including related guidance) is a reference to the instrument as in force or existing from time to time.

ARF_747_0A: ABS/RBA Deposits Stocks, Flows and Interest Rates (Standard)

Australian Business Number

Institution Name

Reporting Period

Monthly

Scale Factor

~~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						
Other related parties						
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 to <=$1 000			
2.1.4. Balance >$1 000 to <=$25 000			
2.1.5. Balance >$25 000 to <=$100 000			
2.1.6. Balance >$100 000 to <=$250 000			
2.1.7. Balance >$250 000 to <=$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 to <= $25 000			
Non-financial businesses & community service organisations	Balance > $25 000 to <= $250 000			
General government	Balance > $250 000 to <= $500 000			
Other related parties	Balance > $500 000 to <= $1 000 000			
Other non-residents	Balance > $1 000 000 to <= $10 000 000			
	Balance > $10 000 000 to <= $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 to <= 3 months						
Financial institutions - related parties	Term > 3 months to <= 6 months						
Non-financial businesses & community service organisations	Term > 6 months to <= 12 months						
General government	Term > 12 months to <= 2 years						
Other related parties	Term > 2 years to <= 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 to <= 3 months					
Financial institutions - related parties	Term > 3 months to <= 6 months					
Non-financial businesses & community service organisations	Term > 6 months to <= 12 months					
General government	Term > 12 months to <= 2 years					
Other related parties	Term > 2 years to <= 3 years					
Other non-residents	Term > 3 years					

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:* Other non-residents					

Reporting Form ARF 747.0A

ABS/RBA Deposit Stocks, Flows and Interest Rates (Standard)

Instructions

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

Information reported in ARF 747.0A 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 747.0A must be completed for each **ADI** 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.

For reporting purposes, unless specified otherwise, enter data as a positive number.

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

Counterparties

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

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

Values

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

Report monetary amounts on ARF 747.0A in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 747.0A as millions of dollars to 3 decimal places for **banks** and thousands of dollars for **non-bank ADIs** and **RFCs**.

Numbers

Report numbers on ARF 747.0A 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 multiple sub-accounts as a separate **deposit** for each sub-account; and
- treat one (non-negotiable) certificate of **deposit** as one **deposit**.

Averages

Report averages on ARF 747.0A unscaled, as numbers to two decimal places.

Interest rates

ADIs and **RFCs** are required to report contractual **interest rates**. Report **interest rates** as an annualised percentage rate (on a 365 days per year basis) 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

Report **value of funds** and **margin** items as an annualised percentage rate to two decimal places.

Standard Business Reporting (SBR)

Report items on ARF 747.0A 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** are defined in ARS 701.0.

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' must 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* (*resident related parties* 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 the *margin* 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-related parties* that are *non-financial businesses* or *community service organisations*; • *resident general government*; • other *related parties* (any *resident* or *non-resident related parties* other than *financial institutions*); and • other *non-residents* (any *non-residents* other than ~~resident~~ *related parties*). 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 hold.

	The total value of *deposits* (column 4) in item 1 for: • *resident households* must 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~~Standard)* (ARF 720.2A) or column 4 of item 1.1.1 on *Reporting Form ARF 720.2B ABS/RBA Deposits (~~Non-bank ADIs & RFCs~~Reduced)* (ARF 720.2B). • *resident financial institutions* that are *non-related parties* must 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. • *Resident financial institutions* that are *related parties* must 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). • *resident non-financial businesses* and *resident community service organisations* must equal *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 on ARF 720.2A or column 4 of item 1.1.3 and 1.1.2 on ARF 720.2B. • *resident general government* must 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. • other *related parties* must equal total *deposits* reported in item 3.1.1 on ARF 720.3 less *deposits* reported in item 3.1.1.1.3 on the ARF 720.3. • other *non-residents* must equal total *deposits* reported in column 7 of item 1.2 on the ARF 720.2A or in column 4 of item 1.2 on the ARF 720.2B.
Item 1.1	Report total *deposits*. Item 1.1 is a derived item. Report the value and number (columns 3 and 4) in item 1.1 as the sum of item 1. Report the *interest rate*, *value of funds* and *margin* (columns 5, 6 and 7) as the *weighted average* of item 1. For the value and number (columns 3 and 4), item 1.1 must also be equal to the sum of item 1.1.4 and item 1.1.5. For *interest rate*, *value of funds* and *margin* (columns 5, 6 and 7), item 1.1 must also be equal to the *weighted average* of item 1.1.4 and item 1.1.5. The following reconciliation to other forms also hold for *banks* and *RFCs*. For the value of *deposits* (column 4), item 1.1 must 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*.
	For the value of *offset accounts* (column 4), item 1.1.1 must 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-related parties* that are *non-financial businesses* and *community service organisations*.
Item 1.1.4	Report *interest-bearing deposits*.
Item 1.1.5	Report *non-interest-bearing deposits*.
	For the *weighted-average interest rate* (column 5), item 1.1.5 must 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 *deposits* by *resident households*.
	Item 2.1 is a derived item.
	For the number and value (columns 1 and 2), report *deposits* in item 2.1 as the sum of items 2.1.2 to 2.1.8 inclusive.
	For the *interest rate* (column 3), report *deposits* in item 2.1 as the *weighted average* of items 2.1.2 to 2.1.8 inclusive.
	The number and value (columns 1 and 2) of *deposits* reported in item 2.1 must also equal item 1 (columns 3 and 4).
	The *interest rate* (column 3) of *deposits* reported in item 2.1 must also equal item 1 (column 5).
Item 2.1.1	Of the amount reported in item 2.1, report *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* (*resident related parties* 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-related parties* that are *non-financial businesses* or *community service organisations*; *resident general government*; - other *related parties* (any *resident* or *non-resident related parties* other than *financial institutions*); and - other *non-residents* (any *non-residents* other than *related parties*).
	The *deposit* balance categories 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 total number, value and *interest rate* (columns 3, 4 and 5) of *deposits* for:
	• *financial institutions – non-related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported for this category in item 1.
	• *financial institutions – related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* for this category reported in item 1.
	• *non-financial business & community services organisations* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* for this category reported in item 1.
	• *general government* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* for this category reported in item 1.
	• other *related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* for this category reported in item 1.
	• other *non-residents* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* for this category reported in item 1.
Item 3.1	Report total *deposits* by *resident financial institutions*.
	Item 3.1 is a derived item. Report the total number, value and *interest rate* (columns 3, 4 and 5) in item 3.1 as the total number, value and *interest rate* (columns 3, 4 and 5) for *financial institutions – non-related parties* and *financial institutions – related parties* reported in item 3.
Item 3.1.1	Of the amount reported in item 3.1, report for *interest-bearing deposits*.
Item 3.2	Report *deposits* by *resident non-related parties* that are *non-financial businesses* or *community service organisations*.
	Item 3.2 is a derived item. Report the total number, value and *interest rate* (columns 3, 4 and 5) in item 3.1 as the total number, value and *interest rate* (columns 3, 4 and 5) for *non-financial businesses* and *community service organisations* reported in item 3.

| Item 3.2.1 | Of the amount reported in item 3.2, report for *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* (*resident related parties* 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 to two decimal places.
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 the *margin* in 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-related parties* that are *non-financial businesses* and *resident community service organisations*; • *resident general government*; • other *related parties* (any *resident* or *non-resident related parties* other than *resident financial institutions*); and • other *non-residents* (any *non-residents* other than *related parties*).
	The *residual term* categories

are:

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

The total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8) of *fixed-term deposits* for:

- *financial institutions – non-related parties* reported in item 4 must equal the total number, value *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

- *financial institutions – related parties* reported in item 4 must equal the total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

- *non-financial business & community services organisations* reported in item 4 must equal the total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

- *general government* reported in item 4 must equal the total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

- other *related parties* reported in item 4 must equal the total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

- other *non-residents* reported in item 4 must equal the total number, value, *interest rate*, *value of funds* and *margin* (columns 3, 4, 5, 7 and 8 respectively) of *fixed-term deposits* reported for this category in item 1.

Item 4.1	Report total *fixed-term deposits* outstanding. Item 4.1 is a derived item. Report total number, value, *interest rate*, *weighted average residual term*, *value of funds* and *margin* (columns 3, 4, 5, 6, 7 and 8 respectively) in item 4.1 as the total number, value, *interest rate*, *weighted average interest rate*, *value of funds* and *margin*

| | (columns 3, 4, 5, 6, 7 and 8 respectively) for *deposits* reported in item 4. |

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* (*resident related parties* 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 the *margin* in 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-related parties* that are *non-financial businesses* and *community service organisations*; • *resident general government*; • other *related parties* (any *resident* or *non-resident related parties* other than *resident financial institutions*); and • other *non-residents* (any *non-residents* other than *related parties*).
	The *original term* categories are:
	• *original term* less than or equal to 1 month; • *original term* greater than 1 month and less than or equal to 3 months;

	• *original term* greater than 3 months and less than or equal to 6 months; • *original term* greater than 6 months and less than or equal to 12 months; • *original term* greater than 12 months and less than or equal to 2 years; • *original term* greater than 2 years and less than or equal to 3 years; and • *original term* greater than 3 years.
Item 5.1	Report total new *fixed-term deposits* in the *reporting period*. Item 5.1 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) reported in item 5.
Item 5.1.1	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident households*. Item 5.1.1 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.1 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident households* reported in item 5.
Item 5.1.2	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident financial institutions*. Item 5.1.2 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.2 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident financial institutions – non-related parties* and *resident financial institutions – related parties* reported in item 5.
Item 5.1.3	Of the total reported in item 5.1, report *fixed-term deposits* from *resident non-related parties* that are *non-financial businesses* and *community service organisations*. Item 5.1.3 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.3 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident non-related parties* that are *non-financial businesses* and *community service organisations* reported in item 5.
Item 5.1.4	Of the total reported in item 5.1, report *fixed-term deposits* from *resident general government*. Item 5.1.4 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.4 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident general government* reported in item 5.

| **Item 5.1.5** | Of the total reported in item 5.1, report *fixed-term deposits* from *non-resident non-related parties*. |
| | Item 5.1.5 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.5 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for other *non-residents* (any *non-residents* that are *non-related parties*) reported in item 5. |

ARF_747_0B: ABS/RBA Deposits Stocks, Flows and Interest Rates (Reduced)

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)
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				
Other related parties				
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 to <=$1 000			
2.1.4. Balance >$1 000 to <=$25 000			
2.1.5. Balance >$25 000 to <=$100 000			
2.1.6. Balance >$100 000 to <=$250 000			
2.1.7. Balance >$250 000 to <=$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 to <= $25 000			
Non-financial businesses & community service organisations	Balance > $25 000 to <= $250 000			
General government	Balance > $250 000 to <= $500 000			
Other related parties	Balance > $500 000 to <= $1 000 000			
Other non-residents	Balance > $1 000 000 to <= $10 000 000			
	Balance > $10 000 000 to <= $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)
Households	Term <= 1 month				
Financial institutions - non-related parties	Term > 1 month to <= 3 months				
Financial institutions - related parties	Term > 3 months to <= 6 months				
Non-financial businesses & community service organisations	Term > 6 months to <= 12 months				
General government	Term > 12 months to <= 2 years				
Other related parties	Term > 2 years to <= 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)
Households	Term <= 1 month			
Financial institutions - non-related parties	Term > 1 month to <= 3 months			
Financial institutions - related parties	Term > 3 months to <= 6 months			
Non-financial businesses & community service organisations	Term > 6 months to <= 12 months			
General government	Term > 12 months to <= 2 years			
Other related parties	Term > 2 years to <= 3 years			
Other non-residents	Term > 3 years			

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:* Other non-residents

Reporting Form ARF 747.0B

ABS/RBA Deposit Stocks, Flows and Interest Rates (Reduced)

Instructions

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

Information reported in ARF 747.0B 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 747.0B must be completed for each **ADI** 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.

For reporting purposes, unless specified otherwise, enter data as a positive number.

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

Counterparties

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

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

Values

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

Report monetary amounts on ARF 747.0B in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 747.0B as millions of dollars to 3 decimal places for **banks** and thousands of dollars for **non-bank ADIs** and **RFCs**.

Numbers

Report numbers on ARF 747.0B 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 multiple sub-accounts as separate **deposit** for each sub-account; and
* treat one (non-negotiable) certificate of **deposit** as one **deposit**.

<u>Averages</u>

<u>Report averages on ARF 747.0B unscaled, as numbers to two decimal places.</u>

Interest rates

ADIs and **RFCs** are required to report contractual **interest rates**. Report **interest rates** as an annualised percentage rate (on a 365 days per year basis) 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.

Standard Business Reporting (SBR)

Report items on ARF 747.0B 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** are defined in ARS 701.0.

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' must 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* (*resident related parties* 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*.

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-related parties* that are *non-financial businesses* or *resident community service organisations*;
	• *resident general government*;
	• other *related parties* (any *resident* or *non-resident related parties* other than *financial institutions*); and
	• other *non-residents* (any *non-residents* other than ~~resident~~ *related parties*).
	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 hold.
	The total value of *deposits* (column 4) in item 1 for:
	• *resident households* must 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~~Standard)* (ARF 720.2A) or column 4 of item 1.1.1 on *Reporting Form ARF 720.2B ABS/RBA Deposits (~~Non bank ADIs & RFCs~~Reduced)* (ARF 720.2B).
	• *resident financial institutions* that are *non-related parties* must 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.

	• *resident financial institutions* that are *related parties*, must 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).
	• *resident non-financial businesses* and *resident community service organisations* must 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 on ARF 720.2A or column 4 of item 1.1.3 and 1.1.2 on ARF 720.2B.
	• *resident general government* must 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.
	• other *related parties* must equal total *deposits* reported in item 3.1.1 on ARF 720.3 less *deposits* reported in item 3.1.1.1.3 on the ARF 720.3.
	• other *non-residents* must equal total *deposits* reported in column 7 of item 1.2 on the ARF 720.2A or in column 4 of item 1.2 on the ARF 720.2B.
Item 1.1	Report total *deposits*. Item 1.1 is a derived item. Report the number and value (columns 3 and 4) in item 1.1 as the sum of item 1. Report the *interest rate* (column 5) as the weighted average of item 1. For the number and value (columns 3 and 4), item 1.1 must also be equal to the sum of item 1.1.4 and item 1.1.5. For the *interest rate* (column 5), item 1.1 must also be equal to the *weighted average* of item 1.1.4 and item 1.1.5. The following reconciliation to other forms also holds for *banks* and *RFCs*. For the value of *deposits* (column 4), item 1.1 must 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*. For the value of *offset accounts*¸ (column 4), item 1.1.1 must 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-related parties* that are *non-*

	financial businesses and *community service organisations*.
Item 1.1.4	Report all *interest-bearing deposits*.
Item 1.1.5	Report all *non-interest-bearing deposits*.
	For the *weighted-average interest rate* (column 5), item 1.1.5 must 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*.
	Item 2.1 is a derived item.
	For the number and value (columns 1 and 2), report *deposits* in item 2.1 as the sum of items 2.1.2 to 2.1.8 inclusive.
	For the *interest rate* (column 3), report *deposits* in item 2.1 as the *weighted average* of items 2.1.2 to 2.1.8 inclusive.
	The number and value (columns 1 and 2) of *deposits* reported in item 2.1 must equal item 1 (columns 3 and 4).
	The *interest rate* (column 3) of *deposits* reported in item 2.1 must also equal the *weighted average interest rate* for *deposits* for *resident households* reported in item 1 (column 5).
Item 2.1.1	Of the amount reported in item 2.1, report *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* (*resident related parties* 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-related parties* that are *non-financial businesses* or *community service organisations*; • *resident general government*; • other *related parties* (any *resident* or *non-resident related parties* other than *financial institutions*); and • other *non-residents* (any *non-residents* other than *related parties*).
	The *deposit* balance categories 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 total number, value and *interest rate* (columns 3, 4 and 5) of *deposits* for: *financial institutions – non-related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported in item 1. *financial institutions – related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) reported in item 1. *non-financial business & community services organisations* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported in item 1. *general government* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported in item 1. - other *related parties* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported in item 1. - other *non-residents* reported in item 3 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *deposits* reported in item 1.
Item 3.1	Report total *deposits* by *resident financial institutions*. Item 3.1 is a derived item. Report the total number, value and *interest rate* (columns 3, 4 and 5) in item 3.1 as the total number, value and *interest rate* (columns 3, 4 and 5) for *financial institutions – non-related parties* and *financial institutions – related parties* reported in item 3.
Item 3.1.1	Of the amount reported in item 3.1, report for *interest-bearing deposits*.
Item 3.2	Report *deposits* by *resident non-related parties* that are *non-financial businesses* or *resident community service organisations*. Item 3.2 is a derived item. Report the total number, value and *interest rate* (columns 3, 4 and 5) in item 3.1 as the total number, value and *interest rate* (columns 3, 4 and 5) for *non-financial businesses* and *community service organisations* reported in item 3.
Item 3.2.1	Of the amount reported in item 3.2, report for *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* (*resident related parties* 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

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-related parties* that are *non-financial businesses* and *resident community service organisations*; *resident general government*; - other *related parties* (any *resident* or *non-resident related parties* other than *resident financial institutions*); and - other *non-residents* (any *non-residents* other than *related parties*).
	The *residual term* categories are:
	residual term less than or equal to 1 month; *residual term* greater than 1 month and less than or equal to 3 months; *residual term* greater than 3 months and less than or equal to 6 months; *residual term* greater than 6 months and less than or equal to 12 months; *residual term* greater than 12 months and less than or equal to 2 years; *residual term* greater than 2 years and less than or equal to 3 years; and *residual term* greater than 3 years.
	The total number, value and *interest rate* (columns 3, 4 and 5) of *fixed-term deposits* for:
	financial institutions – non-related parties reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5) of *fixed-term deposits* reported in item 1.

	• *financial institutions – related parties* reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5) of *fixed-term deposits* reported in item 1. • *non-financial business & community services organisations* reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *fixed-term deposits* reported in item 1. • *general government* reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *fixed-term deposits* reported in item 1. • other *related parties* reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *fixed-term deposits* reported in item 1. • other *non-residents* reported in item 4 must equal the total number, value and *interest rate* (columns 3, 4 and 5 respectively) of *fixed-term deposits* reported in item 1.
Item 4.1	Report total *fixed-term deposits* outstanding. Item 4.1 is a derived item. Report total number, value, *interest rate* and *weighted average residual term* (columns 3, 4, 5 and 6) in item 4.1 as the total number, value, *interest rate* and *weighted average residual term* (columns 3, 4, 5 and 6 respectively) for *deposits* reported in item 4.

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* (*resident related parties* 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*.

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-related parties* that are *non-financial businesses* and *resident community service organisations*; *resident general government*; - other *related parties* (any *resident* or *non-resident related parties* other than *resident financial institutions*); and - other *non-residents* (any *non-residents* other than *related parties*). The *original term* categories are: *original term* less than or equal to 1 month; *original term* greater than 1 month and less than or equal to 3 months; *original term* greater than 3 months and less than or equal to 6 months; *original term* greater than 6 months and less than or equal to 12 months; *original term* greater than 12 months and less than or equal to 2 years; *original term* greater than 2 years and less than or equal to 3 years; and *original term* greater than 3 years.
Item 5.1	Report total new *fixed-term deposits* in the *reporting period*. Item 5.1 is a derived item. Report the total number, value and *interest rate* (columns 3, 4 and 5) in item 5.1 as the total number, value and *interest rate* (columns 3, 4 and 5) reported in item 5.
Item 5.1.1	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident households*. Item 5.1.1 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.1 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident households* reported in item 5.
Item 5.1.2	Of the amount reported in item 5.1, report *fixed-term deposits* from *resident financial institutions*. Item 5.1.2 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.2 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident financial institutions – non-related parties* and *resident financial institutions – related parties* reported in item 5.
Item 5.1.3	Of the total reported in item 5.1, report *fixed-term deposits* from *resident non-related parties* that are *non-financial businesses* and *community service organisations*.

	Item 5.1.3 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.3 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident non-related parties* that are *non-financial businesses* and *community service organisations* reported in item 5.
Item 5.1.4	Of the total reported in item 5.1, report *fixed-term deposits* from *resident general government*.
	Item 5.1.4 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.4 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for *resident general government* reported in item 5.
Item 5.1.5	Of the total reported in item 5.1, report *fixed-term deposits* from *non-resident non-related parties*.
	Item 5.1.5 is a derived item. Report the total number, value, *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) in item 5.1.5 as the total number, value and *interest rate, value of funds* and *margin* (columns 3, 4, 5, 6 and 7) for other *non-residents* (any *non-residents* that are *non-related parties*) reported in item 5.