



Reporting Standard ARS 720.0

ABS/RBA Statement of Financial Position

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 financial position.

It includes *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)*, *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* 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 on *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A) and *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* (ARF 720.0B) are used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates.
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 720.0A	Applicable to ARF 720.0B
Banks	Yes	No
Non-bank ADIs	No	Yes if total assets \geq \$200m
RFCs	Yes if total assets \geq \$50m	No

Where 'total assets' are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1, [BSAO11702BSAO11072](#)) on *Reporting Form ARF 323.0 Statement of Financial Position (Licensed ADI)* (ARF 323.0) as at 31 December of the prior calendar year.

5. *APRA* may ~~specify from time to time determine that~~ a higher ~~level of a reporting~~ threshold ~~will apply to a particular ADI or RFC than that specified~~ in paragraph 4 ~~by providing a direction to 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 ~~January 2018~~ [March 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~~ ARF 720.0A/B for each *reporting period* at a *domestic books* consolidation.

Method of submission

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

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

Reporting periods and due dates

9. The information required by this Reporting Standard must be provided by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 and 5:
 - (a) in respect of each calendar month by a *bank*, by a *non-bank ADI* with total assets \geq \$200 million and by an *RFC* with total assets \geq ~~\$200~~[400](#) million; and
 - (b) in respect of each calendar month ended 31 December by an *RFC* with total assets $<$ ~~\$200~~[400](#) million.

Where 'total assets' are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1, [BSAO11702BSAO11072](#)) on ARF 323.0 as at 31 December of the prior calendar year.

10. The information required by this Reporting Standard must be provided to *APRA* within ~~15 calendar~~ 10 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 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).~~
- ~~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*.~~
13. All the series in 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.
- ~~16. All information provided by an *ADI* or *RFC* under this Reporting Standard are must be subject to audit for the purposes of ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c), except systems, processes and controls developed by the *ADI* or *RFC* for the series listed under the heading ‘Series not subject internal review and authorisation of that information. These systems, processes and controls are to audit’ in this Reporting Standard.~~

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

~~17.14. APRA will notify ADIs and RFCs in writing if any series in this Reporting Standard other than those listed under assure the heading ‘Series not subject to audit’ are no longer subject to audit completeness and reliability of the information provided.~~

Authorisation

~~18.15.~~ When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the ‘Direct to APRA’ ~~software 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

~~19.16.~~ *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.

~~20.17.~~ 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

~~21.18.~~ ARS 701.0 applies to this Reporting Standard.

~~22.19.~~ 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 calendar~~ 10 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.

~~Series with very high priority~~

~~For~~Unless the ~~purposes of ARS 702.0 paragraph 8 and Attachment A, the following series in this Reporting~~contrary intention appears, any reference to an Act, Prudential Standard ~~are~~classified as ‘very high’ priority:

- ~~(a) ARF 720.0A:~~

- ~~(i) Item 3, column 1;~~
 - ~~(ii) Item 4, column 1;~~
 - ~~(iii) Item 6, all columns;~~
 - ~~(iv) Items 11 and 11.1, column 1;~~
 - ~~(v) Items 12 and 12.1, column 1;~~
 - ~~(vi) Items 13, 13.1 and 13.1.1, column 1;~~
 - ~~(vii) Item 14, all columns;~~
 - ~~(viii) Item 16, all columns;~~
 - ~~(ix) Items 19 and 19.1, column 1;~~
 - ~~(x) Items 20, 20.1 and 20.2, column 1; and~~
 - ~~(xi) Item 21, column 1.~~
- ~~(b) ARF 720.0B:~~
- ~~(i) Item 3, all columns;~~
 - ~~(ii) Item 4, all columns;~~
 - ~~(iii) Item 6, all columns;~~
 - ~~(iv) Item 11, all columns;~~
 - ~~(v) Item 12, all columns;~~
 - ~~(vi) Items 13, 13.1 and 13.1.1, all columns;~~
 - ~~(vii) Item 14, all columns;~~
 - ~~(viii) Item 16, all columns;~~
 - ~~(ix) Item 19, all columns;~~
 - ~~(x) Items 20 and 20.1, all columns; and~~
 - ~~(xi) Item 21, all columns.~~

Series not subject to audit

~~The following series in this Reporting Standard are not subject to the audit requirements in ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c):~~

- ~~(a) ARF 720.0A:~~

~~August 2017~~

- ~~(i) Items 10.11.1, 10.11.2 and 10.11.3, all columns; and~~
- ~~(ii) Items 18.11.1 and 18.11.2, all columns.~~
- ~~(b) ARF 720.0B:~~
 - ~~(i) Items 10.11.1, 10.11.2 and 10.11.3, all columns; and~~
 - ~~(ii) Items 18.12.1 and 18.12.2, all columns.~~

~~The limited assurance requirement in ARS 702.0 Attachment B paragraph 4(d) applies.~~

~~23.20. instrument as in force or existing from time to time.~~

ARF_720_0A: ABS/RBA Statement of Financial Position (Banks & RFCs)

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Banks - millions of dollars to 3 decimal places RFCs - thousands of dollars
Reporting Consolidation	
Domestic books	

Section A: Assets

1. Total currency and unallocated gold

- 1.1. Notes and coins
- 1.2. Unallocated gold

Total (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)

2. ~~Total deposits~~ Total funds on deposit at other financial institutions

- 2.1. Residents
 - [2.1.1. RBA](#)
 - [2.1.1.2. Banks](#)

Deposits at call (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)	Deposits not Not at call (3)	<i>of which:</i> Denominated in FX (AUD equivalent) (4)	Total deposits (5)

- [2.1.2.2.1.3.](#) Non-bank ADIs
- [2.1.3.2.1.4.](#) Registered financial corporations
- [2.1.4.2.1.5.](#) Clearing houses and central counterparties
- [2.1.5.2.1.6.](#) Other financial institutions
- 2.2. Non-residents
 - 2.2.1. *of which:* Clearing houses and central counterparties

3. Total trading securities

- 3.1. *of which:* Short-sold positions
- 3.2. *of which:* Securities lent or sold under repurchase agreements
- 3.3. Debt securities
- 3.4. Equity securities

Total (1)	<i>of which:</i> Denominated in FX (AUD equivalent) (2)

4. Total investment securities

- 4.1. Debt securities
- 4.2. Equity securities

5. Net acceptances of customers

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- 9.2.3.8.1.3. Other information technology [equipment](#)
- 9.3.8.2. Other [property, plant and equipment](#)
- 8.2.1. [Property](#)
- 8.2.2. [Plant and equipment other than information technology equipment](#)

40.9. Total intangible assets and goodwill

- 40.1.9.1. Intangible assets with a finite life
- 40.2.9.2. Intangible assets with an infinite life
- 40.3.9.3. Goodwill

Total gross of accumulated amortisation /impairment (1)	Accumulated amortisation /impairment (2)	Total net of accumulated amortisation /impairment (3)

41.10. Total other assets

- 41.1.10.1. Interest receivable
 - 41.1.1.10.1.1. Loans and finance leases
 - 41.1.2.10.1.2. Securities and other interest-earning assets
- 41.2.10.2. Capitalised expenses
- 41.3.10.3. Derivative financial instruments
 - 41.3.1.10.3.1. Trading book derivatives
 - 41.3.2.10.3.2. Banking book derivatives
- 41.4.10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements

Total (1)	of which: Denominated in FX (AUD equivalent) (2)

[19.8.1.18.8.1](#). Trading book derivatives

[19.8.2.18.8.2](#). Banking book derivatives

[19.9.18.9](#). Liabilities included in disposal groups classified as held for sale

[19.10.18.10](#). Items in suspense

[19.11.18.11](#). Other

[18.11.1. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident households](#)

[19.11.1.18.11.2. of which: UnearnedDeferred fees and commissions relating to assets other than loans and finance leases](#) received from resident non-financial businesses

[19.11.2.18.11.3. of which: UnearnedDeferred fees and commissions relating to assets other than loans and finance leases](#) received from resident financial institutions

[18.11.4. of which: Trade credit due to resident non-financial businesses](#)

[18.11.5. of which: Trade credit due to resident financial institutions](#)

[20.19](#). Total liabilities excluding intra-group liabilities

[20.1.19.1. of which:](#) Due to non-residents

[21.20](#). Total intra-group liabilities

[21.1.20.1. of which:](#) Liabilities to SPVs representing the value of assets transferred for securitisation

[21.2.20.2. of which:](#) Due to non-residents

[22.21](#). Total liabilities including intra-group liabilities

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Section C: Shareholders' Equity

[23.22](#). Total share capital

[23.1.22.1.](#) Ordinary shares

Total (1)

<u>23.2-22.2.</u> Preference shares	
<u>23.3-22.3.</u> Other	
<u>24.23.</u> Total reserves	
<u>24.1-23.1.</u> General reserve	
<u>24.2-23.2.</u> Capital profits reserve	
<u>24.3-23.3.</u> Asset revaluation reserve	
<u>24.4-23.4.</u> Foreign currency translation reserve	
<u>24.5-23.5.</u> Cash flow hedge reserve	
<u>24.6-23.6.</u> Share-based payments reserve	
<u>24.7-23.7.</u> Other reserves	
<u>25.24.</u> Retained profits	
<u>26.25.</u> Total shareholders' equity	

~~ARF_720_0B: ABS/RBA Statement of Financial Position (Non-bank ADIs)~~

~~Australian Business Number~~

~~Institution Name~~

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~~Reporting Period~~

~~Scale Factor~~

Monthly	Thousands of dollars
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~~Reporting Consolidation~~

Domestic books

~~Section A: Assets~~

1. Total currency

1.1. Notes and coins

1.2.1.1. Unallocated gold

Total (4)

2. Total deposits

~~2.1.1.1. Residents~~

~~2.1.1.1.1. Banks~~

~~2.1.2.1.1.1. Non-bank ADIs~~

~~2.1.3.1.1.1. Registered financial corporations~~

2.1.4. Clearing houses

~~2.1.5.1.1.1. Other financial institutions~~

Deposits at call (1)	Deposits not at call (2)	Total deposits (3)

Section B: Liabilities

10.10.1.1. Items in suspense	
10.11.1.1. Fees and commissions receivable	
10.11.1. of which: Resident non-financial businesses	
10.11.2. of which: Resident financial institutions	
10.11.3. of which: Resident households	
10.12.1.1. Other assets	
10.12.1.1.1.1. of which: Non-financial assets	
11.1. Total assets excluding intra-group assets	
12. Total intra-group assets net of lending provisions	
12.1.1.1. Parent entity	
12.2.1.1. SPVs	
12.3.1.1. Other	
13.1. Total assets including intra-group assets	
13.1.1.1. of which: Assets that have been securitised	
13.1.1.1.1.1. Loans and finance leases	
13.1.2.1.1.1. Other	
13.1.2.1.1.1.1. of which: Assets that have been self-securitised	
14.1. Total deposits	
	Total
	(1)

Total
(1)

15.1. Total acceptances

Short-term (1)	Long-term (2)	Long-term: of which: Matures in 12 months or less (3)

Total
(1)

16.1. Total borrowings

~~16.1.1.1. Debt securities~~

~~16.2.1.1. Loans and finance leases~~

~~16.2.1.1.1. Residents~~

~~16.2.1.1.1.1. ADIs~~

~~16.2.1.1.1.1.1. Fixed interest rate~~

~~16.2.1.1.2.1.1.1.1. Variable interest rate~~

~~16.2.1.2.1.1.1.1. Other residents~~

~~16.2.1.2.1.1.1.1.1. Fixed interest rate~~

~~16.2.1.2.2.1.1.1.1.1. Variable interest rate~~

~~16.2.2.1.1.1. Non residents~~

~~16.3.1.1. Members' withdrawable shares~~

17.1. Total provisions

~~17.1.1.1. Dividends~~

~~17.2.1.1. Employee entitlements~~

18.12.2. of which: Unearned fees and commissions received from resident financial institutions	
19.1. Total liabilities excluding intra-group liabilities	
20.1. Total intra-group liabilities	
20.1.1.1. of which: Liabilities to SPVs representing the value of assets transferred for securitisation	
21.1. Total liabilities including intra-group liabilities	
Section C: Shareholders' Equity	
	Total
	(1)
22.1. Total share capital	
22.1.1.1. Ordinary shares	
22.2.1.1. Preference shares	
22.3.1.1. Other	
23.1. Total reserves	
23.1.1.1. General reserve	
23.2.1.1. Capital profits reserve	
23.3.1.1. Asset revaluation reserve	
23.4.1.1. Foreign currency translation reserve	
23.5.1.1. Cash flow hedge reserve	
23.6.1.1. Share-based payments reserve	
23.7.1.1. Other reserves	
24.1. Retained profits	

~~25.1. Total shareholders' equity~~



Reporting ~~Forms~~Form ARF 720.0A and ~~ARF 720.0B~~

ABS/RBA Statement of Financial Position (Banks & RFCs)

Instructions

These instructions assist completion of *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A) ~~and Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs) (ARF 720.0B)~~. ARF 720.0A/B collects information relating to the balance sheet of ADIs~~banks~~ and *RFCs* on a *domestic books* basis.

~~Detail~~Report detail on *loans* and *finance leases* ~~should be reported~~ on *Reporting Form ARF 720.1A/B ABS/RBA Loans & Finance Leases (Banks)/(Non-bank ADIs & RFCs)* (ARF 720.1A/B).

~~Detail~~Report detail on *deposits* ~~should be reported~~ on *Reporting Form ARF 720.2A/B Deposits (Banks)/(Non-bank ADIs & RFCs)* (ARF 720.2A/B).

~~Detail~~Report detail on *intra-group* assets and liabilities ~~should be reported~~ on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

The ARF 720.1A/B, ARF 720.2A/B and ARF 720.3 reconcile to ARF 720.0A/B. The supplementary balance sheet forms – *Reporting Form ARF 720.4 ABS/RBA Debt Securities Held* (ARF 720.4), *Reporting Form ARF 720.5 ABS/RBA Equity Securities Held* (ARF 720.5), *Reporting Form ARF 720.6 ABS/RBA Securities Issued* (ARF 720.6) and *Reporting Form ARF 720.7 ABS/RBA Bill Acceptances and Endorsements* (ARF 720.7) – also collect additional data related to balance sheet concepts.

Information reported in ARF 720.0A/B is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates. This information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 720.0A must be completed by each *bank* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

~~ARF 720.0B must be completed by each non-bank ADI 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.~~

Reporting basis and unit of measurement

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

Items on ARF 720.0A/B must be reported as at the end of the *reporting period*.

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

Counterparties

Assets and liabilities with *related parties* (*intra-group* assets and liabilities) are separately identified on the ARF 720.0A/B. ~~Note that. Report credit outstanding for loans and finance leases should be reported~~ gross of *collective provisions* and *individual provisions*, ~~which. Note that this~~ differs from the reporting of *loans* and *finance leases* under ~~accounting standards~~ Australian Accounting Standards.

Include assets and liabilities with both *residents* and *non-residents*.

Values

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

Report monetary amounts on ARF 720.0A/B in Australian dollars or the Australian dollar equivalent of the foreign currency amount. ~~Amounts~~Convert 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).

Report values~~Values~~ on ARF 720.0A/B ~~are to be reported~~ as millions of dollars to 3 decimal places for *banks* and thousands of dollars for ~~non-bank ADIs and RFCs~~.

Standard Business Reporting (SBR)

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

Specific instructions – ~~ARF 720.0A (Banks & RFCs)~~

Terms highlighted in ***bold italics*** ~~indicate that the definition is provided either~~ are defined 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~~ must not be taken as an exhaustive list of items to be included or excluded.

Section A: Assets

Section A collects information about the value of the assets of the *ADI* or *RFC* due to both *residents* and *non-residents*.

~~Assets~~ Exclude assets due from *related parties* (*intra-group* assets) ~~should be excluded~~ from items 1 to 11 inclusive, and report them only ~~be reported~~ in items 12 and 13. ~~Detailed~~ Report detailed information about the value of *intra-group* assets ~~is reported~~ on ARF 720.3.

1. Total currency and unallocated gold

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI* or *RFC*.

SBR: submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 1	Report holdings of currency <u>and unallocated gold</u> . Item 1 is a derived item. Report the value of currency <u>and unallocated gold</u> in item 1 as the sum of: <ul style="list-style-type: none">the value of notes and coins reported in item 1.1; andthe value of unallocated gold reported in item 1.2.
Item 1.1	Report holdings of <i>notes and coins</i> .

Item 1.2	<p>Report holdings of <i>unallocated gold</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • allocated gold. This should be reportedReport this as other assets (item 10.12). • loans repayable in gold bullion. These should be reportedReport these as <i>loans</i> (item 6 or item 12). •
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2. Total deposits

2. Total funds on deposit at other financial institutions

Item 2 collects information on the value of ~~deposits~~funds of the *ADI* or *RFC* on deposit at other financial institutions, by type of *deposit* and counterparty.

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

Exclude assets due from *related parties*. ~~These should be reported~~Report these in items 12 and 13.

Column 1	Report the value of deposits <u>funds on deposit that are</u> at call.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
Column 3	Report the value of deposits <u>funds on deposit that are</u> not at call.
Column 4	Of the amount reported in column 3, report the value that is denominated in a foreign currency.
Column 5	<p>Report the total value of deposits<u>funds on deposit</u>.</p> <p>Column 5 is a derived item. Report the value of deposits<u>funds on deposit</u> in column 5 as the sum of:</p> <ul style="list-style-type: none"> • the value of deposits at call reported in column 1; and the value of deposits not at call reported in column 3.

Item 2	<p>Report deposits<u>funds on deposit with resident and non-resident financial institutions</u>.</p> <p>Item 2 is a derived item. Report the value of deposits<u>funds on deposit</u> in item 2 as the sum of:</p> <ul style="list-style-type: none"> • the value of deposits<u>residents</u> reported in item 2.1; and
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	the value of deposits—non-residents reported in item 2.2.
Item 2.1	Report deposits funds on <u>deposit</u> with residents <u>resident financial institutions</u> .
<u>Item 2.1.1</u>	<u>Report funds on deposit with RBA.</u>
Item 2.1.1 <u>Item</u>	Report deposits funds on <u>deposit</u> with <i>resident banks</i> .
Item 2.1.2 <u>Item</u>	Report deposits funds on <u>deposit</u> with <i>resident non-bank ADIs</i> .
Item 2.1.3 <u>Item</u>	Report deposits funds on <u>deposit</u> with <i>resident registered financial corporations</i> .
Item 2.1.4 <u>Item</u>	Report deposits funds on <u>deposit</u> with <i>resident clearing houses</i> <u>and central counterparties</u> .
Item 2.1.5 <u>Item</u>	Report deposits funds on <u>deposit</u> with <i>resident financial institutions</i> that are not <u>the RBA, banks, non-bank ADIs, registered financial corporations or clearing houses</u> ; <u>and central counterparties</u> . Item 2.1.56 is a derived item. Report the value of deposits funds on <u>deposit</u> in item 2.1.56 as: <ul style="list-style-type: none"> • the value of deposits—residents reported in item 2.1 less the sum of: <ul style="list-style-type: none"> • the value of deposits—banks reported in item <u>items 2.1.1</u>; • the value of deposits—non-bank ADIs reported in item <u>2.1.2</u>; • the value of deposits—registered financial corporations reported in item <u>2.1.3</u>; and the value of deposits—clearing houses reported in item <u>2.1.4</u> to <u>2.1.5</u> inclusive.
Item 2.2	Report deposits funds on <u>deposit</u> with non-residents <u>resident financial institutions</u> .
Item 2.2.1	Of the amount reported in item 2.2, report the value that is deposits funds on <u>deposit</u> with non-resident clearing houses <u>and central counterparties</u> .

3. Total trading securities

Item 3 collects information on the value of *trading securities* held by the *ADI* or *RFC*, ~~broken down by~~ classified as either debt securities and/or equity securities.

SBR: submit item 3 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Report each item net of short-sold positions (except for item 3.1).

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 3	Report <i>trading securities</i> held. Item 3 is a derived item. Report the value of <i>trading securities</i> held in item 3 as the sum of: <ul style="list-style-type: none"> the value of <i>trading securities</i> — <i>debt securities</i> reported in item_3.3; and the value of <i>trading securities</i> — <i>equity securities</i> reported in item_3.4.
Item 3.1	Of the amount reported in item 3, report the value that is short sold. Short Report short-sold positions should be reported as a positive value.
Item 3.2	Of the amount reported in item 3, report the value of <i>trading securities</i> held that have been lent under <i>securities lending</i> or sold under <i>repurchase agreements</i> .
Item 3.3	Report <i>trading securities</i> that are <i>debt securities</i> .
Item 3.4	Report <i>trading securities</i> that are <i>equity securities</i> .

4. Total investment securities

Item 4 collects information on the value of *investment securities* held by the *ADI* or *RFC*, ~~broken down by~~classified as either *debt securities* ~~and~~or *equity securities*.

SBR: submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~Report these in items 12 and 13.

Report each item net of short-sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 4	Report <i>investment securities</i> held. Item 4 is a derived item. Report the value of <i>investment securities</i> held in item 4 as the sum of: <ul style="list-style-type: none"> • the value of <i>investment securities</i> — <i>debt securities</i> reported in item 4.1; and the value of <i>investment securities</i> — <i>equity securities</i> reported in item 4.2.
Item 4.1	Report <i>investment securities</i> that are <i>debt securities</i> .
Item 4.2	Report <i>investment securities</i> that are <i>equity securities</i> .

5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

SBR: submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* or *RFC* (including those *accepted* by your institution or another institution). ~~These should be reported~~ Report these as either *trading securities* (item 3) or *investment securities* (item 4).

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

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Item 5	Report <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
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6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

~~Detail~~Report detail on *loans* and *finance leases* by counterparty and other characteristics ~~is reported~~ on ARF 720.1A/B. The totals reported on ARF 720.1A/B ~~should~~ reconcile to this item. See the instructions for ARF 720.1A/B for more detail on the specific items that ~~should~~ reconcile.

Exclude assets due from *related parties*. ~~These should be reported~~Report these in items 12 and 13.

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

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. ~~These should be reported~~Report these as other assets (item 10.6).

Column 1	Report the value of <i>credit outstanding</i> . SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of <i>individual provisions</i> . SBR: submit column 2 with accounting type of credit (liabilities).
Column 3	Report the value of <i>collective provisions</i> . SBR: submit column 3 with accounting type of credit (liabilities).

Item 6	Report <i>loans</i> and <i>finance leases</i> .
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Item 6.1	Of the amount reported in item 6, report assets in a <i>covered bond collateral pool</i> .
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7. Total investments Deferred fees and commissions relating to loans and finance leases

Item 7 collects information on the value of ~~investments in financial assets other than investment securities.~~ deferred fees and commissions relating to loans and finance leases reported in item 6.

SBR: submit item 7 with accounting type of ~~debit (assets).~~ credit (liabilities).

Exclude ~~investments in any deferred fees and commissions relating to loans and finance leases to related parties.~~ Report these in items 12 and 13.

Item 7	Report the total value of investments in financial assets other than investment securities. Item 7 should be <u>deferred fees and commissions relating to loans and finance leases</u> reported gross of any accumulated amortisation or impairment. in item 6.
<u>Item 7.1</u>	Of the total amount reported in item 7, report <u>deferred fees and commissions</u> relating to <u>loans and finance leases to resident households.</u>
<u>Item 7.2</u>	Of the total amount reported in item 7, report <u>deferred fees and commissions</u> relating to <u>loans and finance leases to resident non-financial businesses.</u>
<u>Item 7.3</u>	Of the total amount reported in item 7, report <u>deferred fees and commissions</u> relating to <u>loans and finance leases to resident financial institutions.</u>

8. Total fixed assets property, plant and equipment

Item 8 collects information on the value of ~~fixed assets~~ property, plant and equipment by the type of asset.

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Exclude:

fixed assets acquired or held for sale. ~~These~~ Report these ~~assets should be reported~~ as *non-current assets and disposal groups classified as held for sale* (item 10.9).

Column 1	<p>Report the value of the fixed assets<u>property, plant and equipment</u>.</p> <p>Column 1 should be reportedReport column 1 gross of any accumulated depreciation and/or impairment.</p> <p>SBR: submit column 1 with accounting type of debit (assets).</p>
Column 2	<p>Report the value of accumulated depreciation and/or impairment for the assets.</p> <p>SBR: submit column 2 with accounting type of credit (liabilities).</p>
Column 3	<p>Report the value of the assets net of accumulated depreciation and/or impairment.</p> <p>Column 3 is a derived item. Report the value of net fixed assets<u>property, plant and equipment</u> in column 3 as: <u>column 1 less column 2</u>.</p> <ul style="list-style-type: none"> • the value of fixed assets gross of accumulated depreciation or impairment reported in column 1 <p>less:</p> <ul style="list-style-type: none"> • the value of accumulated depreciation and/or impairment reported in column 2. <p>SBR: submit column 3 with accounting type of debit (assets).</p>

Item 8	Report fixed assets .
Item 9 <u>Item 8</u>	<p>Report <i>property, plant and equipment</i>.</p> <p>Item 8.1 is a derived item. Report the value of property, plant and equipment in item 8.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of property reported in item 8.1.1; and • the value of plant and equipment reported in item 8.1.2.
Item 9.1.1	Report <i>property</i> classified as <i>fixed assets</i> .
Item 9.1.2	Report <i>plant and equipment</i> classified as <i>fixed assets</i> .
Item 9.2 <u>Item 8</u>	<p>Report <i>information technology equipment</i> classified as <i>fixed assets</i><u>property, plant and equipment</u>.</p> <p>Exclude:</p>

	<ul style="list-style-type: none"> information technology that is treated as an <i>intangible asset</i> for accounting purposes. These should be reported<u>Report this</u> as <i>intangible assets</i> (item 9).
<u>Item 9.2.1</u>	<p>Report ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as fixed assets<u>property, plant and equipment</u>.</p> <p>Item 8.2.1 is a derived item. Report the value ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as fixed assets<u>property, plant and equipment</u> in item 8.2.1 as the sum of:</p> <ul style="list-style-type: none"> the value of hardware and software application costs reported in item 8.2.1.1; and the value of development and other on-going costs reported in item 8.1.1.2.1.
<u>Item 9.2.1.1</u>	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<u>Item 9.2.1.2</u>	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<u>Item 9.2.2</u>	<p>Report ‘<i>in use</i>’ <i>information technology equipment</i> classified as fixed assets<u>property, plant and equipment</u>.</p> <p>Item 8.2.2 is a derived item. Report the value of ‘<i>in use</i>’ <i>information technology equipment</i> classified fixed assets<u>as property, plant and equipment</u> in item 8.2.2 as the sum of:</p> <ul style="list-style-type: none"> the value of hardware and software application costs reported in item 8.1.2.2.1; and the value of development and other on-going costs reported in item 8.1.2.2.2.
<u>Item 9.2.2.1</u>	Report ‘ <i>in use</i> ’ <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
<u>Item 9.2.2.2</u>	Report ‘ <i>in use</i> ’ <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
<u>Item 9.2.3</u>	<p>Report any other <i>information technology equipment</i> classified as fixed assets<u>property, plant and equipment</u> that are<u>is</u> not ‘<i>work in progress</i>’ <i>information technology equipment</i> or ‘<i>in use</i>’ <i>information technology equipment</i>.</p> <p>Item 8.2.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as fixed assets<u>property, plant and</u></p>

	<p><u>equipment</u> that are <u>is</u> not ‘<i>work in progress</i>’ <i>information technology equipment</i> or ‘<i>in use</i>’ <i>information technology equipment</i> in item 8.2.1.3 as:</p> <ul style="list-style-type: none"> • the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2 <p>1 less the sum of:</p> <ul style="list-style-type: none"> • the value of ‘<i>work in progress</i>’ <i>information technology equipment</i> reported in item 8.2.1.1 and • the value of ‘<i>in use</i>’ <i>information technology equipment</i> reported in item 8.1.2.2.
<p>Item 9.3 <u>Item 8.3</u></p>	<p>Report any other <i>fixed assets</i> <u><i>property, plant and equipment</i></u> not reported in items <u>item</u> 8.1 or 8.2.</p> <p>Include:</p> <ul style="list-style-type: none"> • leasehold improvements and capital leases. <p>Item 8.3.2 is a derived item. Report the value of other <i>fixed assets</i> <u>in item 8.3</u> as:</p> <ul style="list-style-type: none"> • the value of total <i>fixed assets</i> reported in item 8 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>property, plant and equipment</i> reported in item 8.2 as item 8 less item 8.1; and • the value of <i>information technology equipment</i> classified as <i>fixed assets</i> reported in item 8.2. <p>.</p>
<p><u>Item 8.2.1</u></p>	<p>Report <u><i>property</i></u>.</p>
<p><u>Item 8.2.2</u></p>	<p>Report <u><i>plant and equipment</i></u> other than <u><i>information technology equipment</i></u> reported in item 8.1.</p>

9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

<p>Column 1</p>	<p>Report the value gross of any accumulated amortisation and/or impairment.</p> <p>SBR: submit column 1 with accounting type of debit (assets).</p>
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Column 2	<p>Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i>.</p> <p>SBR: submit column 2 with accounting type of credit (liabilities).</p>
Column 3	<p>Report the value net of accumulated amortisation and/or impairment.</p> <p>Column 3 is a derived item. Report the value of in column 3 as: <u>the value of column 1 less the value of column 2.</u></p> <ul style="list-style-type: none"> • the value of <i>intangible assets</i> and <i>goodwill</i> gross of accumulated amortisation and/or impairment reported in column 1 <p>less:</p> <ul style="list-style-type: none"> • the value of accumulated amortisation and/or impairment reported in column 2. <p>SBR: submit column 3 with accounting type of debit (assets).</p>

Item 10 <u>Item 9</u>	<p>Report <i>intangible assets</i> and <i>goodwill</i>.</p> <p>For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>intangible assets</i> — finite life reported in item 9.1; • the value of <i>intangible assets</i> — infinite life reported in item 9.2; and • the value of <i>goodwill</i> reported in item 9.3. <p><u>items 9.1 to 9.3 inclusive.</u></p>
Item 10.1 <u>Item 9</u>	Report <i>intangible assets</i> with a finite life.
Item 10.2 <u>Item 9</u>	Report <i>intangible assets</i> with an infinite life.
Item 10.3 <u>Item 9</u>	Report <i>goodwill</i> .

10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

SBR: submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 11 Item 10	Report other assets that are not reported in items 1 to 9. <u>Exclude assets due from <i>related parties</i>.</u>
Item 11.1 Item 1	Report <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of: <ul style="list-style-type: none"> • the value of <i>interest receivable</i> — <i>loans</i> and <i>finance leases</i> reported in item 10.1.1; and <u>the value of <i>interest receivable</i> — securities and other interest-earning assets reported in</u> item 10.1.2.
Item 11.1.1 Item	Report <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
Item 11.1.2 Item	Report <i>interest receivable</i> relating to securities and other interest-earning assets. Exclude: <ul style="list-style-type: none"> • <i>Loans</i> <u><i>loans</i></u> and <i>finance leases</i>. These should be reported Report <u>these</u> in item 10.1.1.
Item 11.2 Item 1	Report <i>capitalised expenses</i> .
Item 11.3 Item 1	Report <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of: <ul style="list-style-type: none"> • the value of <i>derivative</i> financial instruments — <i>trading book</i> reported in item_10.3.1; and • the value of <i>derivative</i> financial instruments — <i>banking book</i> reported in item_10.3.2.
Item 11.3.1 Item	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .

Item 11.3.2 <u>Item 1</u>	Report <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .
Item 11.4 <u>Item 1</u>	Report the receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
Item 11.5 <u>Item 1</u>	Report outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
Item 11.6 <u>Item 1</u>	Report the value of deferred tax assets. This <u>Report this</u> item should be reported in accordance with AASB 112 <i>Income Taxes (AASB 112)</i> . -
Item 11.7 <u>Item 1</u>	Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loan</i> or <i>finance lease</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loan</i> and <i>finance lease</i> services to those customers. Also report any purchased <i>loan</i> and <i>finance lease</i> servicing rights arising in the acquisition of an entire <i>financial institution</i> . The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.
Item 11.8 <u>Item 1</u>	Report defined benefit assets. Defined <u>Report defined</u> benefit assets should be reported according to the classification and measurement basis used in AASB 119 <i>Employee Benefits (AASB 119)</i> . -
Item 11.9 <u>Item 1</u>	Report <i>non-current assets and disposal groups classified as held for sale</i> .
Item 11.10 <u>Item</u>	Report items in suspense or unreconciled/unidentified transactions/balances.
Item 11.11 <u>Item</u>	Report fees and commissions due but not yet paid.
Item 11.11.1 <u>Item</u>	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i> . <u>households</u> .

Item 11.11.2	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial institutions: businesses.</i>
Item 11.11.3	Of the amount reported in item 10.11, report the value that is due from <i>resident households: financial institutions.</i>
Item 11.12	<p>Report any other assets not separately reported in items 10.1 to 10.11.</p> <p>Include:</p> <ul style="list-style-type: none"> • <i>allocated gold;</i> and • <i>valuables.</i> <p>Item 10.12 is a derived item. Report the value of other assets in item 10.12 as:</p> <ul style="list-style-type: none"> • the value of total other assets reported in item 10 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of interest receivable reported in item 10.1; • the value of capitalised expenses reported in, item 10.2; • the value of derivative financial instruments reported in, item 10.3; • the value of receivables related, items 10.4 to securities borrowed under securities lending arrangements or purchased under repurchase agreements reported in 10.10 inclusive, and item 10.4; • the value of receivables related to securities sold not delivered / outstanding security settlements reported in item 10.5; • the value of deferred tax assets reported in item 10.6; • the value of loan and finance lease servicing rights reported in item 10.7; • the value of defined benefit assets reported in item 10.8; • the value of non-current assets and disposal groups classified as held for sale reported in item 10.9; • the value of items in suspense reported in item 10.10; and • the value of fees and commissions receivable reported in item 10.11.
Item 11.12.1	Of the amount reported in item 10.12, report the value that is non-financial assets.

11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

SBR: submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 12 Item 11	<p>Report total assets (excluding <i>intra-group</i> assets).</p> <p>For column 1, item 11 is a derived item. Report the value of total assets (excluding <i>intra-group</i> assets) in item 11 as the sum of:</p> <ul style="list-style-type: none"> • the value of total currency reported in item 1 (column 1); • the value of total <i>deposits</i> reported in, item 2 (column 5); • the value of total <i>trading securities</i> reported in, item 3 (column 1); • the value of total <i>investment securities</i> reported in, item 4 (column 1); • the value of net <i>acceptances</i> of customers reported in, item 5 (column 1); • the value of total gross <i>loans</i> and <i>finance leases</i> reported in, item 6 (column 1); • the value of total investments reported in item 7 (column 1); • the value of total <i>fixed assets</i> net of accumulated depreciation/impairment reported in, item 8 (column 3); • the value of total <i>intangible assets</i> and <i>goodwill</i> net of accumulated amortisation/impairment reported in, item 9 (column 3); and • the value of total other assets in item 10 (column 1) <p>), less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>individual provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column columns 2); and • the value of <i>collective provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 3). <p>•) and item 7.</p>
Item 12.1 Item 1	Of the amount reported in item 11, report the value that is due from <i>non-residents</i> .

12. Total intra-group assets ~~net of lending provisions~~

Item 12 collects information on the value of total assets due from *related parties* (*intra-group* assets).

~~Item 12 should be reported net of *individual provisions on loans* and *finance leases* and *collective provisions on loans* and *finance leases*.~~

SBR: submit item 12 with accounting type of debit (assets).

Further detail on *intra-group* assets is collected on ARF 720.3.

Exclude assets from *non-related parties*.

Column 1	Report the value net of <i>individual provisions</i> and <i>collective provisions on loans</i> and <i>finance leases</i>.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 13 Item 12	Report total <i>intra-group</i> assets.
Item 13.1 Item 1	Of the amount reported in item 12, report the value that is due from <i>non-residents</i> .

13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

SBR: submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 14 Item 13	<p>Report total assets (including <i>intra-group</i> assets).</p> <p>Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of:</p> <ul style="list-style-type: none"> • the value of total assets excluding <i>intra-group</i> assets reported in item 11; and • the value of total <i>intra-group</i> assets reported in item 12.
Item 14.1 Item 1	<p>Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i>.</p> <p>Item 13.1 should be equal toequals the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).</p>
Item 14.1.1 Item	Report <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.
Item 14.1.2 Item	<p>Report any assets, other than <i>loans</i> and <i>finance leases</i>, that have been securitised but which cannot be derecognised from the balance sheet.</p> <p>Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as:</p> <ul style="list-style-type: none"> • the value of assets that have been securitised reported in item 13.1 <p>less:</p> <ul style="list-style-type: none"> • the value of <i>loans</i> and <i>finance leases</i> reported in item 13.1.1.
Item 14.1.2.1 Item	Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i> .

Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* or *RFC* due to both *residents* and *non-residents*.

~~Liabilities~~Report liabilities due to *related parties* (*intra-group* liabilities) ~~should only be reported~~ in items 20 and 21. Further information about the value of *intra-group* liabilities is reported on ARF 720.3.

14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI* or *RFC*.

~~Detail~~ [Report detail](#) on *deposits* by counterparty and type of *deposit* ~~is reported~~ on ARF 720.2A/B. The total reported on ARF 720.2A/B ~~should reconcile~~ [reconciles](#) to this item. See the [ARF 720.2A/B](#) instructions ~~ARF 720.2A/B~~ for more detail on the specific items that ~~should~~ reconcile.

SBR: submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ [Report these](#) in items 20 and 21.

Item 15 Item 14	Report the value of <i>deposits</i> .
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15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI* or *RFC*.

SBR: submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ [Report these](#) in ~~item~~ [items](#) 20 ~~and 21~~.

Exclude *bills of exchange* held by the *ADI* or *RFC* (regardless of whether they were *accepted* by your institution or another institution).

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 16 Item 15	Report <i>acceptances</i> of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> or <i>RFC</i> .
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16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI* or *RFC*.

SBR: submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Include treasury related borrowings from other *banks*.

Column 1	Report the value with an <i>original maturity</i> of 12 months or less.
Column 2	Report the value with an <i>original maturity</i> of greater than 12 months.
Column 3	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.

Item 17 Item 16	Report total borrowings. Item 16 is a derived item. Report the value of borrowings in item 16 as the sum of: <ul style="list-style-type: none"> • the value of <i>debt securities</i> reported in item 16.2; and • the value of <i>loans and finance leases</i> reported in item 16.3.
Item 17.1 Item 1	Of the amount reported in item 16, report the value that is denominated in a foreign currency.
Item 17.2 Item 1	Report <i>debt securities</i> .
Item 17.3 Item 1	Report <i>loans</i> and <i>finance leases</i> . Item 16.3 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.3 as the sum of: <ul style="list-style-type: none"> • the value of <i>loans and finance leases – residents</i> reported in item 16.3.1; and • the value of <i>loans and finance leases – non-residents</i> reported in item 16.3.2.
Item 17.3.1 Item	Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i> . Item 16.3.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases – residents</i> in item 16.3.1 as the sum of:

	<ul style="list-style-type: none"> • the value reported for <i>loans</i> and <i>finance leases</i> – <i>resident ADIs</i> reported in item 16.3.1.1; and • the value reported for <i>loans</i> and <i>finance leases</i> – <i>other residents</i> reported in item 16.3.1.2.
Item 17.3.1.1	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i>.</p> <p>Exclude: settlement account balances. These should be reported as <i>deposits</i> (item 14).</p> <p>Item 16.3.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.3.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value reported for <i>loans</i> and <i>finance leases</i> – <i>fixed interest rate</i> reported in item 16.3.1.1.1; and • the value reported for <i>loans</i> and <i>finance leases</i> – <i>variable interest rate</i> reported in item 16.3.1.1.2.
Item 17.3.1.1.1	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
Item 17.3.1.1.2	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
Item 17.3.1.2	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i>.</p> <p>Item 16.3.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> – <i>other residents</i> in item 16.3.1.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>loans</i> and <i>finance leases</i> – <i>fixed interest rate</i> reported in item 16.3.1.2.1; and • the value of <i>loans</i> and <i>finance leases</i> – <i>variable interest rate</i> reported in item 16.3.1.2.2.
Item 17.3.1.2.1	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
Item 17.3.1.2.2	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
Item 17.3.2	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .

17. Total provisions

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* ~~on relating to loans and finance leases.~~
~~These should be reported with loans and finance leases in item 6.~~

SBR: submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Item 18 Item 17	Report the total value of provisions.
Item 18.1 Item 1	Report the value of <i>provisions for dividends</i> .
Item 18.2 Item 1	Report the value of provisions for employee entitlements. Include: provisions for long service leave, annual leave, staff <i>housing loan</i> benefits, health fund subsidy and other employee entitlements. This should be reported Report this in accordance with the requirements of AASB 119.
Item 18.3 Item 1	Report the value of provisions for non-lending losses. Include: <ul style="list-style-type: none"> • provision for self-insurance; • frauds; • litigation, fraud detection and prevention; • forgeries; and • non-transferred insurance risks. •
Item 18.4 Item 1	Report the value of provisions raised for the restructuring of an organisation. Include: <ul style="list-style-type: none"> • severance, termination and redundancy payments; and • integration costs. •

Item 18.5 <u>Item 1</u>	<p>Report the value of any other provisions not reported in items 17.1 to 17.4.</p> <p>Include:</p> <ul style="list-style-type: none"> • <i>individual provisions</i> for off-balance sheet credit related commitments; • leased premises surplus to current requirements; and • provision for subsidiary integration costs. <p>Exclude: provisions for lending losses. These should be reported<u>Report these</u> in item 6.</p> <p>Item 17.5 is a derived item. Report the value of provisions – other provisions in item 17.5 as:</p> <ul style="list-style-type: none"> • the value of total provisions reported in item 17 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of provisions – dividends reported in item <u>items</u> 17.1; • the value of provisions – employee entitlements reported in <u>item</u> 17.2; • the value of provisions – non-lending losses reported in item <u>17.3;</u> and • the value of provisions – restructuring costs reported in item <u>to</u> 17.4. <u>inclusive.</u>
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18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to *non-related parties* that are not reported in items 14 to 17, by type of liability.

SBR: submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~Report these in items 20 and 21.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 19 <u>Item 18</u>	Report any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
Item 19.1 <u>Item 1</u>	Report tax liabilities. Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.
Item 19.2 <u>Item 1</u>	Report the value of current defined benefit liabilities. This should be <u>Report this</u> consistent with the classification and measurement basis used in AASB 119.
Item 19.3 <u>Item 1</u>	Report non-current defined benefit liabilities. This should be <u>Report this</u> consistent with the classification and measurement basis used in AASB 119.
Item 19.4 <u>Item 1</u>	Report <i>interest payable</i> .
Item 19.4.1 <u>Item</u>	Report <i>interest payable</i> on <i>debt securities</i> .
Item 19.4.2 <u>Item</u>	Report <i>interest payable</i> on <i>deposits</i> .
Item 19.4.3 <u>Item</u>	Report <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
Item 19.4.4 <u>Item</u>	Report <i>interest payable</i> on any other liabilities other than <i>debt securities</i> , <i>deposits</i> , <i>loans</i> and <i>finance leases</i> . Item 18.4.4 is a derived item. Report the value of <i>interest payable</i> in item 18.4.4 as: <ul style="list-style-type: none"> • the value of total<i>interest payable</i> reported in item 18.4 less the sum of: <ul style="list-style-type: none"> • the value of <i>interest payable</i> debt securities reported in item <u>items</u> 18.4.1; • the value of <i>interest payable</i> deposits reported in item 18.4.2; and • the value of <i>interest payable</i> loans and finance leases reported in item <u>to</u> 18.4.3- <u>inclusive.</u>
Item 19.5 <u>Item 1</u>	Report <i>unearned interest</i> .

<u>Item 19.6</u> <u>Item 1</u>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
<u>Item 19.7</u> <u>Item 1</u>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. <u>This typically occurs where securities transactions are recorded on a trade-date basis rather than a settlement-day basis.</u> Include receivables from amounts payable to all customers (including <i>financial institutions</i> and the non-financial sectors).
<u>Item 19.8</u> <u>Item 1</u>	<p>Report <i>derivative</i> financial instruments classified as liabilities.</p> <p>Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>derivative</i> financial instruments — <i>trading book</i> reported in item 18.8.1; and • the value of <i>derivative</i> financial instruments — <i>banking book</i> reported in item 18.8.2.
<u>Item 19.8.1</u> <u>Item</u>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .
<u>Item 19.8.2</u> <u>Item</u>	Report <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
<u>Item 19.9</u> <u>Item 1</u>	Report liabilities included in disposal groups classified as held for sale consistent with AASB 5.
<u>Item 19.10</u> <u>Item</u>	Report items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
<u>Item 19.11</u> <u>Item</u>	<p>Report any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.10.</p> <p>Include: <i>unearned deferred fees and commissions</i> received in advance but not recognised as earned for accounting purposes, except those relating to <i>loans</i> and <i>finance leases</i> reported in item 7.</p> <p><u>Exclude: <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7.</u></p> <p>Item 18.11 is a derived item. Report the value of other liabilities in item 18.11 as:</p>

	<ul style="list-style-type: none"> • the value of total creditor and other liabilities reported in item <u>item 18</u> <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of tax liabilities reported in item <u>items 18.1</u>; • the value of defined benefit liabilities — current reported in item <u>18.2</u>; • the value of defined benefit liabilities — non-current reported in item <u>to 18.3</u>; • the value of interest payable reported in <u>inclusive, item 18.4</u>; • the value of <i>unearned interest</i> reported in item, <u>items 18.5</u>; • the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> reported in item <u>18.6</u>; • the value of securities purchased not delivered / outstanding security settlements reported in item <u>18.7</u>; • the value of <i>derivative</i> financial instruments reported in <u>to 18.7 inclusive, item 18.8</u>; • the value of liabilities included in disposal groups classified as held for sale reported in, <u>item 18.9</u>; and • the value of items in suspense reported in <u>item 18.10</u>.
<u>Item 18.11.1</u>	Of the amount reported in item 18.11, report the value that is for <i>deferred fees and commissions</i> received from <i>resident households</i> .
<u>Item 19.11.1</u>	Of the amount reported in item 18.11, report the value that is for <i>unearned deferred fees and commissions</i> received from <i>resident non-financial businesses</i> .
<u>Item 19.11.2</u>	Of the amount reported in item 18.11, report the value that is for <i>unearned deferred fees and commissions</i> received from <i>resident financial institutions</i> .
<u>Item 18.11.4</u>	Of the amount reported in item 18.11, report the value that is for <i>trade credit</i> due to <i>resident non-financial businesses</i> .
<u>Item 18.11.5</u>	Of the amount reported in item 18.11, report the value that is for <i>trade credit</i> due to <i>resident financial institutions</i> .

19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

SBR: submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 20 Item 19	<p>Report total liabilities to <i>non-related parties</i>.</p> <p>For column 1, item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of:</p> <ul style="list-style-type: none"> • the value of total deposits reported in item 14 (column 1); • the value of total acceptances reported in, item 15 (column 1); • the value of total borrowings reported in, item 16 (column 1 and column 2); • the value of total provisions reported in, item 17 (column 1); and • the value of total creditors and other liabilities reported in item 18 (column 1).
Item 20. Item 1	Of the amount reported in item 19, report the value of liabilities due to <i>non-residents</i> .

20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties* (*intra-group* liabilities).

Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. ~~These should be reported~~ Report these in items 12 and 13.

SBR: submit item 20 with accounting type of credit (liabilities).

Further information on *intra-group* liabilities is collected on ARF 720.3.

~~Exclude liabilities due to *non-related parties*.~~

Exclude liabilities due to *non-related parties*.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.
Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 21	Report total <i>intra-group</i> liabilities.
Item 21.1	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> . Item 20.1 should be equal to the value reported for assets that have been securitised in item 13.1.
Item 21.2	Of the amount reported in item 20, report the value that is due to <i>non-residents</i> .
Item 20	Report total <i>intra-group</i> liabilities.
Item 20.1	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> . Item 20.1 must be equal to the value reported for assets that have been securitised in item 13.1.
Item 20.2	Of the amount reported in item 20, report the value that is due to <i>non-residents</i> .

21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

SBR: submit item 21 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

~~Exclude liabilities due to *non-related parties*.~~

Column 1	Report the value.
Column 2	Of the amount reported in column 1, report the value that is denominated in a foreign currency.

Item 22	<p>Report total liabilities (including <i>intra-group</i> liabilities).</p> <p>Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of:</p> <ul style="list-style-type: none"> • the value of total liabilities excluding <i>intra-group</i> liabilities reported in item 19; and • the value of total <i>intra-group</i> liabilities reported in item 20.
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Item 21	<p>Report total liabilities (including <i>intra-group</i> liabilities).</p> <p><u>Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of item 19 and item 20.</u></p>
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Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* or *RFC* by the type of equity.

22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI* or *RFC*.

SBR: submit item 22 with accounting type of credit (equity).

Item 23 <u>Item 22</u>	Report the total value of share capital.
Item 23.1 <u>Item 2</u>	Report the value of ordinary share capital on issue.
Item 23.2 <u>Item 2</u>	Report the value of <i>preference share</i> capital on issue.
Item 23.3 <u>Item 2</u>	<p>Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.</p> <p>Exclude: Long <u>long-term</u> borrowings or <i>hybrid securities</i> that are treated as liabilities under <u>the</u> applicable accounting standards <u>Australian Accounting</u></p>

	<p><u>Standards</u> (e.g. <i>hybrid securities treated as liabilities</i>). These should be reported in item_16.</p> <p>Item 22.3 is a derived item. Report the value of other share capital in item_22.3 as:</p> <ul style="list-style-type: none"> • the value of total share capital reported in item 22 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of share capital ordinary shares reported in item 22.1; and • the value of share capital preference shares reported in item 22.2.
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23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI* or *RFC*.

SBR: submit item 23 with accounting type of credit (equity).

Item 24 <u>Item 23</u>	Report the value of total reserves.
Item 24.1 <u>Item 2</u>	<p>Report the value of general reserves.</p> <p>This is derived from revenue profits and is mostly available for dividend payment.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • any portion of <i>collective provisions</i> that forms part of shareholders' equity. These excluded amounts are to be recorded in <i>collective provisions</i> in item 6.
Item 24.2 <u>Item 2</u>	Report the value of <i>capital profits reserves</i> .
Item 24.3 <u>Item 2</u>	<p>Report the value of asset revaluation reserves (ARR).</p> <p>Include amounts relating to the revaluation of:</p> <ul style="list-style-type: none"> • <i>property, plant and equipment</i>; • <i>intangible assets</i>; • investment in subsidiaries; • investments in <i>associated entities</i>; • <i>non-current assets or disposal groups classified as held for sale</i>; and • other assets.

	<ul style="list-style-type: none"> •
<p>Item 24.4<u>Item 2</u></p>	<p>Report the value of foreign currency translation reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> • the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.
<p>Item 24.5<u>Item 2</u></p>	<p>Report the value of cash flow hedge reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> • the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 139, AASB 132, and AASB 7.
<p>Item 24.6<u>Item 2</u></p>	<p>Report the value of share-based payments reserves.</p> <p>Include:</p> <ul style="list-style-type: none"> • the equity-settled share-based payment reserve amounts as required by AASB 2: Share-based Payment (AASB 2).
<p>Item 24.7<u>Item 2</u></p>	<p>Report the value of any other reserves not reported in items 23.1 to 23.6.</p> <p>Include:</p> <p>dividend reinvestment plan reserve.</p> <p>Item 23.7 is a derived item. Report the value of other reserves in item 23.7 as:</p> <ul style="list-style-type: none"> • the value of total reserves reported in item 23 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of reserves — general reserves reported in item — items 23.1; • the value of reserves — capital profits reserves reported in item 23.2; • the value of reserves — asset revaluation reserves reported in item 23.3; • the value of reserves — foreign currency translation reserves reported in item 23.4; • the value of reserves — cash flow hedge reserve reported in item 23.5; and • the value of reserves — share-based payments reserve reported in item <u>to</u> 23.6. <p><u>inclusive.</u></p>

24. Total retained profits

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

SBR: submit item 24 with accounting type of credit (equity).

Item 25 Item 24	Report the value of retained profits/losses or accumulated profits/losses.
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25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

SBR: submit item 25 with accounting type of credit (equity).

Item 26 Item 25	<p>Report the value of total shareholders' equity.</p> <p>Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of:</p> <ul style="list-style-type: none">• the value of total share capital reported in item 22;• the value of total reserves reported in item 23; and• the value of retained profits reported in item 24.
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ARF 720 0B: ABS/RBA Statement of Financial Position (Non-bank ADIs)

<u>Australian Business Number</u>	<u>Institution Name</u>
<u>Reporting Period</u>	<u>Scale Factor</u>
Monthly	Thousands of dollars
<u>Reporting Consolidation</u>	
Domestic books	

Section A: Assets

1. Total currency and unallocated gold

- 1.1. Notes and coins
- 1.2. Unallocated gold

<u>Total</u> (1)

2. Total funds on deposit at other financial institutions

- 2.1. Residents
 - 2.1.1. RBA
 - 2.1.2. Banks
 - 2.1.3. Non-bank ADIs
 - 2.1.4. Registered financial corporations
 - 2.1.5. Clearing houses and central counterparties

<u>At call</u> (1)	<u>Not at call</u> (2)	<u>Total</u> (3)

5. Net acceptances of customers

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<u>Total gross of provisions</u> <u>(1)</u>	<u>Individual provisions</u> <u>(2)</u>	<u>Collective provision</u> <u>(3)</u>

6. Total loans and finance leases

<u>Total</u> <u>(1)</u>

7. Deferred fees and commissions relating to loans and finance leases

- 7.1. of which: Resident households
- 7.2. of which: Resident non-financial businesses
- 7.3. of which: Resident financial institutions

<u>Total gross of accumulated depreciation /impairment</u> <u>(1)</u>	<u>Accumulated depreciation /impairment</u> <u>(2)</u>	<u>Total net of accumulated depreciation /impairment</u> <u>(3)</u>

8. Total property, plant and equipment

- 8.1. Information technology equipment
 - 8.1.1. Work in progress
 - 8.1.1.1. Hardware and software application costs
 - 8.1.1.2. Development and other on-going costs
 - 8.1.2. In use
 - 8.1.2.1. Hardware and software application costs
 - 8.1.2.2. Development and other on-going costs

- [8.1.3. Other information technology equipment](#)
- [8.2. Other property, plant and equipment](#)
 - [8.2.1. Property](#)
 - [8.2.2. Plant and equipment other than information technology equipment](#)

9. Total intangible assets and goodwill

- [9.1. Intangible assets with a finite life](#)
- [9.2. Intangible assets with an infinite life](#)
- [9.3. Goodwill](#)

<u>Total gross of accumulated amortisation /impairment</u>	<u>Accumulated amortisation /impairment</u>	<u>Total net of accumulated amortisation /impairment</u>
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>

10. Total other assets

- [10.1. Interest receivable](#)
 - [10.1.1. Loans and finance leases](#)
 - [10.1.2. Securities and other interest-earning assets](#)
- [10.2. Capitalised expenses](#)
- [10.3. Derivative financial instruments](#)
 - [10.3.1. Trading book derivatives](#)
 - [10.3.2. Banking book derivatives](#)
- [10.4. Receivables related to securities borrowed under securities lending arrangements or purchased under repurchase agreements](#)
- [10.5. Receivables related to securities sold not delivered / outstanding security settlements](#)
- [10.6. Deferred tax assets](#)

<u>Total (1)</u>

<u>10.7. Loan and finance lease servicing rights</u>	
<u>10.8. Defined benefit assets</u>	
<u>10.9. Non-current assets and disposal groups classified as held for sale</u>	
<u>10.10. Items in suspense</u>	
<u>10.11. Fees and commissions receivable</u>	
<u>10.11.1. of which: Resident households</u>	
<u>10.11.2. of which: Resident non-financial businesses</u>	
<u>10.11.3. of which: Resident financial institutions</u>	
<u>10.12. Other assets</u>	
<u>10.12.1. of which: Non-financial assets</u>	
<u>11. Total assets excluding intra-group assets</u>	
<u>12. Total intra-group assets</u>	
<u>12.1. Parent entity</u>	
<u>12.2. SPVs</u>	
<u>12.3. Other</u>	
<u>13. Total assets including intra-group assets</u>	
<u>13.1. of which: Assets that have been securitised</u>	
<u>13.1.1. Loans and finance leases</u>	
<u>13.1.2. Other</u>	
<u>13.1.2.1. of which: Assets that have been self-securitised</u>	

Section B: Liabilities

14. Total deposits

<u>Total</u> <u>(1)</u>

15. Total acceptances

<u>Total</u> <u>(1)</u>

16. Total borrowings

16.1. Debt securities

16.2. Loans and finance leases

16.2.1. Residents

16.2.1.1. ADIs

16.2.1.1.1. Fixed interest rate

16.2.1.1.2. Variable interest rate

16.2.1.2. Other residents

16.2.1.2.1. Fixed interest rate

16.2.1.2.2. Variable interest rate

16.2.2. Non-residents

16.3. Members' withdrawable shares

<u>Short-term</u> <u>(1)</u>	<u>Long-term</u> <u>(2)</u>	<u>Long-term: of</u> <u>which: Matures</u> <u>in 12 months or</u> <u>less</u> <u>(3)</u>

17. Total provisions

- 17.1. Dividends
- 17.2. Employee entitlements
- 17.3. Non-lending losses
- 17.4. Restructuring costs
- 17.5. Other provisions

<u>Total</u>
<u>(1)</u>

18. Total creditors and other liabilities

- 18.1. Tax liabilities
- 18.2. Defined benefit liabilities - current
- 18.3. Defined benefit liabilities - non-current
- 18.4. Interest payable
 - 18.4.1. Interest payable on debt securities
 - 18.4.2. Interest payable on deposits
 - 18.4.3. Interest payable on loans and finance leases
 - 18.4.4. Interest payable on other liabilities
- 18.5. Unearned interest
- 18.6. Payables related to securities lent under securities lending arrangements or sold under repurchase agreements
- 18.7. Payables related to securities purchased not delivered / outstanding security settlements
- 18.8. Derivative financial instruments
 - 18.8.1. Trading book derivatives
 - 18.8.2. Banking book derivatives

<u>Total</u>
<u>(1)</u>

<u>18.9. Liabilities included in disposal groups classified as held for sale</u>	
<u>18.10. Items in suspense</u>	
<u>18.11. Share capital repayable on demand</u>	
<u>18.12. Other</u>	
<u>18.12.1. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident households</u>	
<u>18.12.2. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident non-financial businesses</u>	
<u>18.12.3. of which: Deferred fees and commissions relating to assets other than loans and finance leases received from resident financial institutions</u>	
<u>18.12.4. of which: Trade credit due to resident non-financial businesses</u>	
<u>18.12.5. of which: Trade credit due to resident financial institutions</u>	
<u>19. Total liabilities excluding intra-group liabilities</u>	
<u>20. Total intra-group liabilities</u>	
<u>20.1. of which: Liabilities to SPVs representing the value of assets transferred for securitisation</u>	
<u>21. Total liabilities including intra-group liabilities</u>	
<u>Section C: Shareholders' Equity</u>	
<u>22. Total share capital</u>	<u>Total</u>
<u>22.1. Ordinary shares</u>	<u>(1)</u>
<u>22.2. Preference shares</u>	
<u>22.3. Other</u>	

Reporting Form ARF 720.0B

ABS/RBA Statement of Financial Position (Non-bank ADIs)

Instructions

These instructions assist completion of *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Non-bank ADIs)* (ARF 720.0B). ARF 720.0B collects information relating to the balance sheet of *non-bank ADIs* on a *domestic books* basis.

Report detail on *loans* and *finance leases* on *Reporting Form ARF 720.1B ABS/RBA Loans & Finance Leases (Non-bank ADIs & RFCs)* (ARF 720.1B).

Report detail on *deposits* on *Reporting Form ARF 720.2B Deposits (Non-bank ADIs & RFCs)* (ARF 720.2B).

The ARF 720.1B and ARF 720.2B reconcile to ARF 720.0B.

Information reported in ARF 720.0B is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including the compilation of Australia's National Accounts and the calculation of the monetary and credit aggregates. This information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 720.0B must be completed by each *non-bank ADI* to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

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

Items on ARF 720.0B must be reported as at the end of the *reporting period*.

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

Counterparties

Assets and liabilities with *related parties* (*intra-group* assets and liabilities) are separately identified on the ARF 720.0B. Report *credit outstanding* for *loans* and *finance leases* gross of *collective provisions* and *individual provisions*. Note that this differs from the reporting of *loans* and *finance leases* under Australian Accounting Standards.

Include assets and liabilities with both *residents* and *non-residents*.

Values

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

Report monetary amounts on ARF 720.0B in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 720.0B as thousands of dollars for *non-bank ADIs*.

Standard Business Reporting (SBR)

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

Specific instructions – ARF 720.0B (Non-bank ADIs)

Terms highlighted in *bold italics* ~~indicate that the definition is provided either in *Reporting Standard* are defined in~~ 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~~must not be taken as an exhaustive list of items to be included or excluded.

Section A: Assets

Section A collects information about the value of the assets of the *ADI* due to both *residents* and *non-residents*.

~~Assets~~Exclude assets due from *related parties* (*intra-group* assets) ~~should be excluded~~ from items 1 to 11 inclusive, and ~~only be reported~~report them in items 12 and 13 only.

1. Total currency and unallocated gold

Item 1 collects information on the value of *notes and coins* and *unallocated gold* held by the *ADI*.

SBR: submit item 1 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~Report these in items 12 and 13.

Item 1	Report the value of holdings of currency <u>and unallocated gold</u> .
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	Item 1 is a derived item. Report the value of currency <u>and <i>unallocated gold</i></u> in item 1 as the sum of: <ul style="list-style-type: none"> the value of <i>notes and coins</i> reported in item 1.1; and the value of <i>unallocated gold</i> reported in item 1.2.
Item 1.1	Report the value of holdings of <i>notes and coins</i> .
Item 1.2	Report the value of holdings of <i>unallocated gold</i> . Exclude: <ul style="list-style-type: none"> <i>allocated gold</i>. This should be reported<u>Report this</u> as other assets (item 10.12). loans repayable in gold bullion. These should be reported<u>Report these</u> as <i>loans</i> (item<u>items</u> 6 or 12).

2. Total deposits

2. Total funds on deposit at other financial institutions

Item 2 collects information on the value of *deposits* funds of the *ADI* on deposit at other financial institutions, by type of *deposit* and counterparty.

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

Exclude assets due from *related parties*. ~~These should be reported~~Report these in items 12 and 13.

Column 1	Report the value of <u><i>deposits</i> funds on deposit that are</u> at call.
Column 2	Report the value of <u><i>deposits</i> funds on deposit that are</u> not at call.
Column 3	Report the total value of <u><i>deposits</i> funds on deposit</u> . Column 3 is a derived item. Report the value of <u><i>deposits</i> funds on deposit</u> in column 3 as the sum of: <ul style="list-style-type: none"> the value of <i>deposits at call</i> reported in column 1; and the value of <i>deposits not at call</i> reported in column 2.

Item 2	Report <u><i>deposits</i> funds on deposit with resident and non-resident financial institutions</u> .
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	Item 2 is a derived item. Report the value of <u>deposits funds on deposit</u> in item 2 as the sum of: <ul style="list-style-type: none"> the value of <u>deposits residents</u> reported in item 2.1; and the value of <u>deposits non-residents</u> reported in item 2.2.
Item 2.1	Report <u>deposits funds on deposit</u> with <u>residents resident financial institutions</u> .
Item 2.1.1	Report funds on <u>deposit</u> with <u>RBA</u> .
Item 2.1.1 Item	Report <u>deposits funds on deposit</u> with <u>resident banks</u> .
Item 2.1.2 Item	Report <u>deposits funds on deposit</u> with <u>resident non-bank ADIs</u> .
Item 2.1.3 Item	Report <u>deposits funds on deposit</u> with <u>resident registered financial corporations</u> .
Item 2.1.4 Item	Report <u>deposits funds on deposit</u> with <u>resident clearing houses and central counterparties</u> .
Item 2.1.5 Item	Report <u>deposits funds on deposit</u> with <u>resident financial institutions</u> that are not <u>the RBA, banks, non-bank ADIs, registered financial corporations or clearing houses and central counterparties</u> . Item 2.1.56 is a derived item. Report the value of <u>deposits funds on deposit</u> in item 2.1.56 as: <ul style="list-style-type: none"> the value of <u>deposits residents</u> reported in item 2.1 less the sum of: <ul style="list-style-type: none"> the value of <u>deposits banks</u> reported in item 2.1.1; the value of <u>deposits non-bank ADIs</u> reported in item 2.1.2; the value of <u>deposits registered financial corporations</u> reported in item 2.1.3; and the value of <u>deposits clearing houses</u> reported in item 2.1.4 to 2.1.5 inclusive.
Item 2.2	Report <u>deposits funds on deposit</u> with <u>non-residents resident financial institutions</u> .
Item 2.2.1	Of the amount reported in item 2.2, report the value that is <u>deposits funds on deposit</u> with <u>non-resident clearing houses and central counterparties</u> .

3. Total debt securities

Item 3 collects information on the value of *debt securities* held by the *ADI*, broken down by the type of *debt security*.

SBR: submit item 3 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Report each item net of short sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

Item 3	<p>Report the value of <i>debt securities</i> held.</p> <p>Item 3 is a derived item. Report the value of <i>debt securities</i> held in item 3 as the sum of: <u>items 3.3 to 3.17 inclusive</u>.</p> <ul style="list-style-type: none"> • the value of <i>Australian Government Securities</i> — <i>short-term</i> reported in item 3.3; • the value of <i>Australian Government Securities</i> — <i>long-term</i> reported in item 3.4; • the value of <i>semi-government securities</i> — <i>short-term</i> reported in item 3.5; • the value of <i>semi-government securities</i> — <i>long-term</i> reported in item 3.6; • the value of <i>bank debt securities</i> — <i>short-term</i> reported in item 3.7; • the value of <i>bank debt securities</i> — <i>long-term</i> reported in item 3.8; • the value of <i>non-bank ADI debt securities</i> — <i>short-term</i> reported in item 3.9; • the value of <i>non-bank ADI debt securities</i> — <i>long-term</i> reported in item 3.10; • the value of other <i>financial institution debt securities</i> — <i>short-term</i> reported in item 3.11; • the value of other <i>financial institution debt securities</i> — <i>long-term</i> reported in item 3.12; • the value of non financial corporate <i>debt securities</i> — <i>short-term</i> reported in item 3.13; • the value of non financial corporate <i>debt securities</i> — <i>long-term</i> reported in item 3.14; • the value of <i>debt securities</i> issued by <i>SPVs</i> reported in item 3.1.5; • the value of other <i>debt securities</i> — <i>short-term</i> reported in item 3.16; • the value of other <i>debt securities</i> — <i>long-term</i> reported in item 3.17.
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	The value reported for item 3 should also be equal to equals the sum of: <ul style="list-style-type: none"> • the value of <i>trading securities</i> reported in item 3.1; and the value of <i>investment securities</i> reported in item 3.2.
Item 3.1	Of the amount reported in item 3, report the value of <i>trading securities</i> held.
Item 3.2	Of the amount reported in item 3, report the value of <i>investment securities</i> held.
Item 3.3	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.4	Report the value of <i>Australian Government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
Item 3.5	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.6	Report the value of <i>semi-government Securities</i> held that have an <i>original maturity</i> of greater than 12 months.
Item 3.7	Report the value of <i>debt securities</i> held that are issued by <i>resident banks</i> and have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.8	Report the value of <i>debt securities</i> held that are issued by <i>resident banks</i> and have an <i>original maturity</i> of greater than 12 months.
Item 3.9	Report the value of <i>debt securities</i> held that are issued by <i>resident non-bank ADIs</i> and have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.10	Report the value of <i>debt securities</i> held that are issued by <i>resident non-bank ADIs</i> and have an <i>original maturity</i> of greater than 12 months.
Item 3.11	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>banks, non-bank ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.12	Report the value of <i>debt securities</i> held that are issued by <i>resident financial institutions</i> other than <i>banks, non-bank ADIs</i> or <i>SPVs</i> and that have an <i>original maturity</i> of greater than 12 months.

Item 3.13	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.14	Report the value of <i>debt securities</i> held that are issued by <i>resident private non-financial corporations</i> other than <i>SPVs</i> that have an <i>original maturity</i> of greater than 12 months.
Item 3.15	Report the value of <i>debt securities</i> held that are issued by <i>resident SPVs</i> .
Item 3.16	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.15 that have an <i>original maturity</i> of less than or equal to 12 months.
Item 3.17	Report the value of any other <i>debt securities</i> held other than those reported in items 3.3 to 3.15 that have an <i>original maturity</i> of greater than 12 months.

4. Total equity securities

Item 4 collects information on the value of *equity securities* held by the *ADI*.

SBR: submit item 4 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Report each item net of short sold positions.

Include *bills of exchange* held that have been *accepted* either by your institution or another institution.

Item 4	Report the value of <i>equity securities</i> held. Item 4 is a derived item. Report the value of <i>equity securities</i> held in item 4 as the sum of: <ul style="list-style-type: none"> • the value of trading securities reported in item 4.1; and • the value of investment securities reported in item 4.2.
Item 4.1	Report the value of <i>equity securities</i> held that are <i>trading securities</i> .
Item 4.2	Report the value of <i>equity securities</i> held that are <i>investment securities</i> .

5. Net acceptances of customers

Item 5 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

SBR: submit item 5 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution). ~~These should be reported~~ Report these as *debt securities* (item 3).

Item 5	Report the value of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
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6. Total loans and finance leases

Item 6 collects information on the value of *credit outstanding* for total *loans* and *finance leases*.

~~Detail~~ Report detail on *loans* and *finance leases* by counterparty and other characteristics ~~is reported~~ on ARF 720.1B. The totals reported on ARF 720.1B ~~should~~ reconcile to this item. See the instructions for ~~ARF 720~~ ARF 720.1B for more detail on the specific items that ~~should~~ reconcile.

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in ~~item~~ items 12 ~~and~~ 13.

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

Exclude *loans* and *finance leases* that have been written off.

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*. ~~These should be reported~~ Report these as other assets (item 10.6).

Column 1	Report the value of <i>credit outstanding</i> . SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of <i>individual provisions</i> .

	SBR: submit column 2 with accounting type of credit (liabilities).
Column 3	Report the value of <i>collective provisions</i> . SBR: submit column 3 with accounting type of credit (liabilities).

Item 6	Report for <i>loans</i> and <i>finance leases</i> .
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7. Total investments

7. Deferred fees and commissions relating to loans and finance leases

Item 7 collects information on the value of ~~investments in financial assets, other than investment securities.~~ deferred fees and commissions relating to loans and finance leases reported in item 6.

SBR: submit item 7 with accounting type of ~~debit (assets)~~ credit (liabilities).

Exclude ~~investments in any~~ deferred fees and commissions relating to loans and finance leases to related parties. ~~These should be reported~~ Report these in items 12 and 13.

Item 7	Report the total value of investments in financial assets other than investment securities. Item 7 should be <u>deferred fees and commissions relating to loans and finance leases</u> reported gross of any accumulated amortisation or impairment. <u>-in item 6.</u>
Item 7.1	Of the total amount reported in item 7, report <u>deferred fees and commissions relating to loans and finance leases to resident households.</u>
Item 7.2	Of the total amount reported in item 7, report <u>deferred fees and commissions relating to loans and finance leases to resident non-financial businesses.</u>
Item 7.3	Of the total amount reported in item 7, report <u>deferred fees and commissions relating to loans and finance leases to resident financial institutions.</u>

8. Total ~~fixed assets~~ property, plant and equipment

Item 8 collects information on the value of ~~fixed assets~~ property, plant and equipment by the type of asset.

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Exclude:

~~fixed~~ assets acquired or held for sale. ~~These~~ Report these assets ~~should be reported~~ as *non-current assets and disposal groups classified as held for sale* (item 10.9).

Column 1	Report the value of the fixed assets <u>property, plant and equipment</u> . Column 1 should be reported <u>Report column 1</u> gross of any accumulated depreciation and/or impairment. SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of accumulated depreciation and/or impairment for the assets. SBR: submit column 2 with accounting type of credit (liabilities).
Column 3	Report the value of the assets net of accumulated depreciation and/or impairment. Column 3 is a derived item. Report the value of net fixed assets <u>property, plant and equipment</u> in column 3 as: <u>column 1 less column 2</u> . <ul style="list-style-type: none"> • the value of fixed assets gross of accumulated depreciation and/or impairment reported in column 1 less: <ul style="list-style-type: none"> • the value of accumulated depreciation and/or impairment reported in column 2. SBR: submit column 3 with accounting type of debit (assets).

Item 8	Report fixed assets.
Item 9 <u>Item 8</u>	Report <i>property, plant and equipment</i> . Item 8.1 is a derived item. Report the value of property, plant and equipment in item 8.1 as the sum of:

	<ul style="list-style-type: none"> the value of <i>property</i> reported in item 8.1.1; and the value of <i>plant and equipment</i> reported in item 8.1.2.
Item 9.1.1	Report <i>property</i> classified as <i>fixed assets</i> .
Item 9.1.2	Report <i>plant and equipment</i> classified as <i>fixed assets</i> .
Item 9.2 Item 8.	<p>Report <i>information technology equipment</i> classified as <i>fixed assets</i><i>property, plant and equipment</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> information technology that is treated as an <i>intangible asset</i> for accounting purposes. These should be reportedReport these as <i>intangible assets</i> (item 9).
Item 9.2.1 Item 8.2.1	<p>Report ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i><i>property, plant and equipment</i>.</p> <p>Item 8.2.1.1 is a derived item. Report the value of ‘<i>work in progress</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i><i>property, plant and equipment</i> in item 8.2.1.1 as the sum of:</p> <ul style="list-style-type: none"> the value of <i>hardware and software application costs</i> reported in item 8.2.1.1; and the value of <i>development</i> and <i>other on-going costs</i> reported in item 8.1.1.2.1.2.
Item 9.2.1.1 Item 8.2.1.1	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>hardware and software application costs</i> .
Item 9.2.1.2 Item 8.2.1.2	Report ‘ <i>work in progress</i> ’ <i>information technology equipment</i> classified as <i>development and other on-going costs</i> .
Item 9.2.2 Item 8.2.2	<p>Report ‘<i>in use</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i><i>property, plant and equipment</i>.</p> <p>Item 8.2.2 is a derived item. Report the value of ‘<i>in use</i>’ <i>information technology equipment</i> classified as <i>fixed assets</i><i>property, plant and equipment</i> in item 8.2.2 as the sum of:</p> <ul style="list-style-type: none"> the value of <i>hardware and software application costs</i> reported in item 8.1.2.2.1; and the value of <i>development</i> and <i>other on-going costs</i> reported in item 8.1.2.2.2.

<u>Item 9.2.2.1</u>	Report <i>'in use' information technology equipment</i> classified as <i>hardware and software application costs</i> .
<u>Item 9.2.2.2</u>	Report <i>'in use' information technology equipment</i> classified as <i>development and other on-going costs</i> .
<u>Item 9.2.3</u>	<p>Report any other <i>information technology equipment</i> classified as <i>fixed assets</i> <u>property, plant and equipment</u> that are <u>is</u> not <i>'work in progress' information technology equipment</i> or <i>'in use' information technology equipment</i>.</p> <p>Item 8.21.3 is a derived item. Report the value of other <i>information technology equipment</i> classified as <i>fixed assets</i> <u>property, plant and equipment</u> that are <u>is</u> not <i>'work in progress' information technology equipment</i> or <i>'in use' information technology equipment</i> in item 8.21.3 as:</p> <ul style="list-style-type: none"> • the value of information technology equipment classified as fixed assets reported in item 8.2 <p><u>1</u> less the sum of:</p> <ul style="list-style-type: none"> • the value of 'work in progress' information technology equipment reported in item 8.2.1;<u>1</u> and • the value of 'in use' information technology equipment reported in item 8.1.2.2.
<u>Item 9.3</u>	<p>Report any other <i>fixed assets</i> <u>property, plant and equipment</u> not reported in item <u>item</u> 8.1 or 8.2.</p> <p>Include:</p> <ul style="list-style-type: none"> • leasehold improvements and capital leases. <p>Item 8.32 is a derived item. Report the value of other <i>fixed assets</i> in <u>item</u> 8.3 as:</p> <ul style="list-style-type: none"> • the value of total fixed assets reported in item 8 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of property, plant and equipment reported in <u>item 8.2 as</u> item 8 less <u>item 8.1;</u> and • the value of information technology equipment classified as fixed assets reported in item 8.2. <p>:</p>
<u>Item 8.2.1</u>	Report <i>property</i> .
<u>Item 8.2.2</u>	Report <i>plant and equipment</i> other than <i>information technology equipment</i> reported in item 8.1.

9. Total intangible assets and goodwill

Item 9 collects information on the value of *intangible assets* and *goodwill*.

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Column 1	Report the value gross of any accumulated amortisation and/or impairment. SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of accumulated amortisation for <i>intangible assets</i> with a finite life, impairment for <i>intangible assets</i> with an infinite life, and impairment for <i>goodwill</i> . SBR: submit column 2 with accounting type of credit (liabilities).
Column 3	Report the value net of accumulated amortisation and/or impairment. Column 3 is a derived item. Report the value of in column 3 as: <u>column 1 less column 2</u> . <ul style="list-style-type: none"> • the value of <i>intangible assets</i> and <i>goodwill</i> gross of accumulated amortisation and/or impairment reported in column 1 less: <ul style="list-style-type: none"> • the value of accumulated amortisation and/or impairment reported in column 2 SBR: submit column 3 with accounting type of debit (assets).

Item 10 <u>Item 9</u>	Report <i>intangible assets</i> and <i>goodwill</i> . For column 1, item 9 is a derived item. Report the value of <i>intangible assets</i> and <i>goodwill</i> in item 9, column 1 as the sum of: <ul style="list-style-type: none"> • the value of <i>intangible assets</i> — finite life reported in item 9.1; • the value of <i>intangible assets</i> — infinite life reported in item 9.2; and • the value of <i>goodwill</i> reported in item 9.3. <u>items 9.1 to 9.3 inclusive.</u>
Item 10.1 <u>Item 9</u>	Report <i>intangible assets</i> with a finite life.
Item 10.2 <u>Item 9</u>	Report <i>intangible assets</i> with an infinite life.

Item 10.3 <u>Item 9</u>	Report <i>goodwill</i> .
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10. Total other assets

Item 10 collects information on the value of all other assets (excluding *intra-group* assets) that are not reported in items 1 to 9.

SBR: submit item 10 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Item 11 <u>Item 10</u>	Report the value of other assets that are not reported in items 1 to 9.
Item 11.1 <u>Item 1</u>	Report the value of <i>interest receivable</i> . Item 10.1 is a derived item. Report the value of <i>interest receivable</i> in item 10.1 as the sum of: <ul style="list-style-type: none"> • the value of <i>interest receivable</i> — loans and finance leases reported in item 10.1.1; and the value of <i>interest receivable</i> — securities and other interest-earning assets reported in item 10.1.2.
Item 11.1.1 <u>Item</u>	Report the value of <i>interest receivable</i> relating to <i>loans</i> and <i>finance leases</i> .
Item 11.1.2 <u>Item</u>	Report the value of <i>interest receivable</i> relating to securities and other interest-earning assets. Exclude: <ul style="list-style-type: none"> • loans and finance leases. These should be reported above Report these in item 10.1.1.
Item 11.2 <u>Item 1</u>	Report the value of <i>capitalised expenses</i> .
Item 11.3 <u>Item 1</u>	Report the value of <i>derivative</i> financial instruments classified as assets. Item 10.3 is a derived item. Report the value of <i>derivative</i> financial instruments in item 10.3 as the sum of: <ul style="list-style-type: none"> • the value of <i>derivative</i> financial instruments — trading book reported in item 10.3.1; and • the value of <i>derivative</i> financial instruments — banking book reported in item 10.3.2.

Item 11.3.1	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>trading book</i> .
Item 11.3.2	Report the value of <i>derivative</i> financial instruments classified as assets that are held in the <i>banking book</i> .
Item 11.4	Report the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> .
Item 11.5	Report the value of outstanding security settlement amounts receivable from all customers, including amounts receivable from broking activity. Include receivables from all customers (including <i>financial institutions</i> and the non-financial sectors).
Item 11.6	Report the value of deferred tax assets. This Report this item should be reported in accordance with AASB 112 <i>Income Taxes (AASB 112)</i> . :-
Item 11.7	Report the carrying value of purchased <i>loans</i> (including <i>credit card</i> relationships) and <i>finance leases</i> when the reporting entity purchases the right to receive existing <i>loans</i> or <i>finance leases</i> payments (including <i>credit card</i> receivables) in consideration for providing <i>loans</i> and <i>finance leases</i> services to those customers. Also report any purchased <i>loans</i> and <i>finance leases</i> servicing rights arising in the acquisition of an entire <i>financial institution</i> . The carrying value consists of the cost of the servicing right less accumulated amortisation for the right.
Item 11.8	Report the value of defined benefit assets. Defined Report defined benefit assets should be reported according to the classification and measurement basis used in AASB 119 <i>Employee Benefits (AASB 119)</i> . :-
Item 11.9	Report the value of <i>non-current assets and disposal groups classified as held for sale</i> .
Item 11.10	Report the value of items in suspense or unreconciled/unidentified transactions/balances.
Item 11.11	Report the value of fees and commissions due but not yet paid.

Item 11.11.1	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial businesses</i> .
Item 11.11.2	Of the amount reported in item 10.11, report the value that is due from <i>resident non-financial institutions</i> .
Item 11.11.3	Of the amount reported in item 10.11, report the value that is due from <i>resident households</i> .
Item 11.12	<p>Report the value of any other assets not separately reported in items 10.1 to 10.11.</p> <p>Include:</p> <ul style="list-style-type: none"> • <i>allocated gold</i> and • <i>valuables</i>. <p>Item 10.12 is a derived item. Report the value of other assets in item 10.12 as:</p> <ul style="list-style-type: none"> • the value of total other assets reported in item 10 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>interest receivable</i> reported in item 10.1; • the value of <i>capitalised expenses</i> reported in item 10.2; • the value of <i>derivative</i> financial instruments reported in item 10.3; • the value of receivables related to securities borrowed under <i>securities lending</i> arrangements or purchased under <i>repurchase agreements</i> reported in item 10.4; • the value of receivables related to securities sold not delivered / outstanding security settlements reported in item 10.5; • the value of deferred tax assets reported in item 10.6; • the value of <i>loan</i> and <i>finance lease</i> servicing rights reported in item 10.7; • the value of defined benefit assets reported in item 10.8; • the value of <i>non-current assets</i> inclusive, and <i>disposal groups classified as held for sale</i> reported in item 10.9; • the value of items in suspense reported in item 10.10; and • the value of fees and commissions receivable reported in item 10.11.
Item 11.12.1	Of the amount reported in item 10.12, report the value that is non-financial assets.

11. Total assets excluding intra-group assets

Item 11 collects information on the value of total assets due from *non-related parties*.

SBR: submit item 11 with accounting type of debit (assets).

Exclude assets due from *related parties*. ~~These should be reported~~ Report these in items 12 and 13.

Item 12 Item 11	<p>Report the value of total assets (excluding <i>intra-group</i> assets).</p> <p>Item 11 is a derived item. Report the value of total assets excluding <i>intra-group</i> in item 11 as the sum of:</p> <ul style="list-style-type: none"> • the value of total currency reported in item 1; • the value of total <i>deposits</i> reported in, item 2 (column 3); • the value of total <i>debt securities</i> reported in, item 3; • the value of total <i>equity securities</i> reported in, item 4; • the value of net <i>acceptances</i> of customers reported in, item 5; • the value of total gross <i>loans</i> and <i>finance leases</i> reported in, item 6 (column 1); • the value of total investments reported in item 7; • the value of total <i>fixed assets</i> net of accumulated depreciation/impairment reported in, item 8 (column 3); and • the value of total <i>intangible assets</i> and <i>goodwill</i> net of accumulated amortisation/impairment reported in, item 9 (column 3); and • the value of total other assets in item 10 <p>, less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>individual provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in item 6 (column 2); and • the value of <i>collective provisions</i> reported on <i>loans</i> and <i>finance leases</i> reported in, item 6 (column 3); <p>), and item 7.</p>
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12. Total intra-group assets ~~net of lending provisions~~

Item 12 collects information on the value of total assets due from *related parties* (*intra-group* assets).

~~Item 12 should be reported net of *individual provisions* on *loans* and *finance leases* and *collective provisions* on *loans* and *finance leases*.~~

SBR: submit item 12 with accounting type of debit (assets).

Exclude assets from *non-related parties*.

<u>Item 12</u>	Report the value of total <i>intra-group</i> assets.
<u>Item 12.1</u>	Report the value of <i>intra-group</i> assets due from the <i>parent entity</i> .
<u>Item 12.2</u>	Report the value of <i>intra-group</i> assets due from <i>SPVs</i> .
<u>Item 12.1</u> <u>Item 12.2</u> <u>Item 12.3</u>	Report the value net of <i>individual provisions, collective provisions</i> <i>intra-group</i> assets due from <i>related parties</i> other than the <i>parent entity</i> and deferred fee income on <i>loans</i> <i>SPVs</i> . Item 12.3 is a derived item. Report the value of other <i>intra-group</i> assets in item 12.3 as item 12 less the sum of item 12.1 and <i>finance leases</i> . item 12.2.

<u>Item 13</u>	Report total <i>intra-group</i> assets.
<u>Item 13.1</u>	Report <i>intra-group</i> assets due from the <i>parent entity</i> .
<u>Item 13.2</u>	Report <i>intra-group</i> assets due from <i>SPVs</i> .
<u>Item 13.3</u>	Report <i>intra-group</i> assets due from <i>related parties</i> other than the <i>parent entity</i> and <i>SPVs</i> . Item 12.3 is a derived item. Report the value of other <i>intra-group</i> assets in item 12.3 as: <ul style="list-style-type: none"> • the value of total <i>intra-group</i> assets reported in item 12 less the sum of: <ul style="list-style-type: none"> • the value of <i>intra-group</i> assets due from the <i>parent entity</i> reported in item 12.1; and • the value of <i>intra-group</i> assets due from <i>SPVs</i> reported in item 12.2.

13. Total assets including intra-group assets

Item 13 collects information on the value of total assets due from *related parties* and *non-related parties*.

SBR: submit item 13 with accounting type of debit (assets).

Include assets due from *related parties* and *non-related parties*.

Item 14 <u>Item 13</u>	<p>Report the value of total assets (including <i>intra-group</i> assets).</p> <p>Item 13 is a derived item. Report the value of total assets including <i>intra-group</i> assets in item 13 as the sum of:</p> <ul style="list-style-type: none"> • the value of total assets excluding <i>intra-group</i> assets reported in item 11; and • the value of total <i>intra-group</i> assets reported in item 12.
Item 14.1 <u>Item 1</u>	<p>Of the amount reported in item 13, report the value of <i>on-balance sheet securitised assets</i>.</p> <p>Item 13.1 should be equal to <u>equals</u> the value reported for liabilities to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> (item 20.1).</p>
Item 14.1.1 <u>Item</u>	<p>Report the value of <i>loans</i> and <i>finance leases</i> that have been securitised but cannot be derecognised from the balance sheet.</p>
Item 14.1.2 <u>Item</u>	<p>Report the value of any assets, other than <i>loans</i> and <i>finance leases</i>, that have been securitised but cannot be derecognised from the balance sheet.</p> <p>Item 13.1.2 is a derived item. Report the value of other securitised assets in item 13.1.2 as:</p> <ul style="list-style-type: none"> • the value of assets that have been securitised reported in item 13.1 <p>less:</p> <ul style="list-style-type: none"> • the value of <i>loans</i> and <i>finance leases</i> reported in item 13.1.1.
Item 14.1.2.1 <u>Item</u>	<p>Of the amount reported in item 13.1.2, report the value of assets that have been <i>self-securitised</i>.</p>

Section B: Liabilities

Section B collects information on the value of the liabilities of the *ADI* due to both *residents* and *non-residents*.

Liabilities Report liabilities due to *related parties* (*intra-group* liabilities) ~~should only be reported~~ in items 20 and 21 only.

14. Total deposits

Item 14 collects information on the value of *deposits* with the *ADI*.

Detail on *deposits* by counterparty and type of *deposit* is reported on ARF 720.2B. The total reported on ARF 720.2B ~~should reconcile~~ reconciles to this item. See the ARF 720.2B instructions ~~ARF 720.2B~~ for more detail on the specific items that ~~should~~ reconcile.

SBR: submit item 14 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Item 15 <u>Item 14</u>	Report the value of <i>deposits</i> .
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15. Total acceptances

Item 15 collects information on the value of *acceptances* of customers' *bills of exchange* that are not held by the *ADI*.

SBR: submit item 15 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Exclude *bills of exchange* held by the *ADI* (including those *accepted* by your institution or another institution).

Item 16 <u>Item 15</u>	Report the value of <i>acceptances</i> of <i>bills of exchange</i> that are <u>not</u> held by the <i>ADI</i> .
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16. Total borrowings

Item 16 collects information on the value of borrowings of the *ADI*.

SBR: submit item 16 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Include treasury related borrowings from other *banks*.

Column 1	Report the value with an <i>original maturity</i> of 12 months or less.
Column 2	Report the value with an <i>original maturity</i> of greater than 12 months.
Column 3	Of the amount reported in column 2, report the value that has a <i>residual maturity</i> of 12 months or less.

Item 17 Item 16	<p>Report total borrowings.</p> <p>Item 16 is a derived item. Report the value of borrowings in item 16 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>debt securities</i> reported in item 16.1; • the value of <i>loans</i> and <i>finance leases</i> reported in item 16.2; and • the value of members' withdrawable shares reported in item 16.3.
Item 17.1 Item 1	Report <i>debt securities</i> .
Item 17.2 Item 1	<p>Report <i>loans</i> and <i>finance leases</i>.</p> <p>Item 16.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 16.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>loans</i> and <i>finance leases</i> — <i>residents</i> reported in item 16.2.1; and • the value of <i>loans</i> and <i>finance leases</i> — <i>non-residents</i> reported in item 16.2.2.
Item 17.2.1 Item	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>residents</i>.</p> <p>Item 16.2.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> — <i>residents</i> in item 16.2.1 as the sum of:</p> <ul style="list-style-type: none"> • the value reported for <i>loans</i> and <i>finance leases</i> — <i>resident ADIs</i> reported in item 16.2.1.1; and • the value reported for <i>loans</i> and <i>finance leases</i> — <i>other residents</i> reported in item 16.2.1.2.
Item 17.2.1.1 Item	Report <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .

	<p>Exclude: settlement account balances. These should be reported Report these as <i>deposits</i> (item 14).</p> <p>Item 16.2.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> in item 16.2.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value reported for <i>loans</i> and <i>finance leases</i> — <i>fixed interest rate</i> reported in item 16.2.1.1.1; and • the value reported for <i>loans</i> and <i>finance leases</i> — <i>variable interest rate</i> reported in item 16.2.1.1.2.
Item 17.2.1.1.1	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
Item 17.2.1.1.2	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident ADIs</i> .
Item 17.2.1.2	<p>Report <i>loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i>.</p> <p>Item 16.2.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> – other <i>residents</i> in item 16.2.1.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>loans</i> and <i>finance leases</i> — <i>fixed interest rate</i> reported in item 16.2.1.2.1; and • the value of <i>loans</i> and <i>finance leases</i> — <i>variable interest rate</i> reported in item 16.2.1.2.2.
Item 17.2.1.2.1	Report <i>fixed interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
Item 17.2.1.2.2	Report <i>variable interest rate loans</i> and <i>finance leases</i> due to <i>resident</i> counterparties other than <i>ADIs</i> .
Item 17.2.2	Report <i>loans</i> and <i>finance leases</i> due to <i>non-residents</i> .
Item 17.3	Report members' withdrawable shares.

17. Total provisions

Item 17 collects information on the value of provisions by the type of provision.

Exclude *individual provisions* and *collective provisions* ~~on~~ relating to *loans* and *finance leases*. ~~These should be reported with *loans* and *finance leases* in item 6.~~

SBR: submit item 17 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Item 18 Item 17	Report the total value of provisions.
Item 18.1 Item 1	Report the value of <i>provisions for dividends</i> .
Item 18.2 Item 1	Report the value of provisions for employee entitlements. Include: provisions for long service leave, annual leave, staff <i>housing loan</i> benefits, health fund subsidy and other employee entitlements. This should be reported Report this in accordance with the requirements of AASB 119.
Item 18.3 Item 1	Report the value of provisions for non-lending losses. Include: <ul style="list-style-type: none"> • provision for self-insurance; • frauds; • litigation, fraud detection and prevention; • forgeries; and • non-transferred insurance risks. •
Item 18.4 Item 1	Report the value of provisions raised for the restructuring of an organisation. Include: <ul style="list-style-type: none"> • severance, termination and redundancy payments; and • integration costs. •
Item 18.5 Item 1	Report the value of any other provisions not reported in items 17.1 to 17.4. Include: <ul style="list-style-type: none"> • <i>individual provisions</i> for off-balance sheet credit related commitments; • leased premises surplus to current requirements; and • provision for subsidiary integration costs. Exclude:

	<p>provisions for lending losses. These should be reported<u>Report these</u> in item 6.</p> <p>Item 17.5 is a derived item. Report the value of other provisions in item 17.5 as:</p> <ul style="list-style-type: none"> • the value of total provisions reported in item 17 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of provisions — dividends reported in item <u>items</u> 17.1; • the value of provisions — employee entitlements reported in <u>item</u> 17.2; • the value of provisions — non-lending losses reported in item <u>17.3;</u> and • the value of provisions — restructuring costs reported in item <u>to</u> 17.4. <u>inclusive.</u>
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18. Total creditors and other liabilities

Item 18 collects information on the value of total creditors and any other liabilities due to *non-related parties* that are not reported in items 14 to 17, by type of liability.

SBR: submit item 18 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~Report these in items 20 and 21.

Item 19 <u>Item 18</u>	Report the value of any liabilities due to <i>non-related parties</i> that are not reported in items 14 to 17.
Item 19.1 <u>Item 1</u>	Report the value of tax liabilities. Recognition of current and deferred tax liabilities are to be made in accordance with AASB 112.
Item 19.2 <u>Item 1</u>	Report the value of current defined benefit liabilities. This should <u>must</u> be consistent with the classification and measurement basis used in AASB 119.
Item 19.3 <u>Item 1</u>	Report the value of non-current defined benefit liabilities.

	This should <u>must</u> be consistent with the classification and measurement basis used in AASB 119.
Item 19.4 <u>Item 1</u>	Report the value of <i>interest payable</i> .
Item 19.4.1 <u>Item</u>	Report the value of <i>interest payable</i> on <i>debt securities</i> .
Item 19.4.2 <u>Item</u>	Report the value of <i>interest payable</i> on <i>deposits</i> .
Item 19.4.3 <u>Item</u>	Report the value of <i>interest payable</i> on <i>loans</i> and <i>finance leases</i> .
Item 19.4.4 <u>Item</u>	<p>Report the value of <i>interest payable</i> on any other liabilities other than <i>debt securities</i>, <i>deposits</i>, <i>loans</i> and <i>finance leases</i>.</p> <p>Item 18.4.4 is a derived item. Report the value of other <i>interest payable</i> in item 18.4.4 as:</p> <ul style="list-style-type: none"> • the value of total <i>interest payable</i> reported in item 18.4 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of <i>interest payable</i> <i>debt securities</i> reported in item <u>items</u> 18.4.1; • the value of <i>interest payable</i> <i>deposits</i> reported in item 18.4.2; and • the value of <i>interest payable</i> <i>loans</i> and <i>finance leases</i> reported in <u>item to</u> 18.4.3- <p><u>inclusive.</u></p>
Item 19.5 <u>Item 1</u>	Report the value of <i>unearned interest</i> .
Item 19.6 <u>Item 1</u>	Report the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> .
Item 19.7 <u>Item 1</u>	Report outstanding security settlement amounts payable to customers, including amounts payable from broking activity. <u>This typically occurs where securities transactions are recorded on a trade-date basis rather than a settlement-day basis.</u> Include receivables from <u>amounts payable to</u> all customers (including <i>financial institutions</i> and the non-financial sectors).
Item 19.8 <u>Item 1</u>	<p>Report the value of <i>derivative</i> financial instruments classified as liabilities.</p> <p>Item 18.8 is a derived item. Report <i>derivative</i> financial instruments in item 18.8 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>derivative</i> financial instruments <i>trading book</i> reported in <u>item 18.8.1;</u> and

	<ul style="list-style-type: none"> the value of <i>derivative</i> financial instruments — <i>banking book</i> reported in item 18.8.2.
Item 19.8.1 <u>Item</u>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>trading book</i> .
Item 19.8.2 <u>Item</u>	Report the value of <i>derivative</i> financial instruments classified as liabilities in the <i>banking book</i> .
Item 19.9 <u>Item 1</u>	Report the value of liabilities included in disposal groups classified as held for sale consistent with AASB 5.
Item 19.10 <u>Item</u>	Report the value of items in suspense or unreconciled/unidentified transactions/balances that are in a liability position.
Item 19.11 <u>Item</u>	Report the value of share capital repayable on demand.
Item 19.12 <u>Item</u>	<p>Report the value of any other liabilities due to <i>non-related parties</i> that are not reported in items 18.1 to 18.11.</p> <p>Include:</p> <p><i>unearned deferred fees and commissions</i>, except <i>deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7.</p> <p><i>Exclude: deferred fees and commissions</i> relating to <i>loans</i> and <i>finance leases</i> reported in item 7.</p> <p>Item 18.12 is a derived item. Report the value of other liabilities in item 18.12 as:</p> <ul style="list-style-type: none"> the value of total creditor and other liabilities reported in item <u>item</u> 18 <p>less the sum of:</p> <ul style="list-style-type: none"> the value of tax liabilities reported in item <u>items</u> 18.1; the value of defined benefit liabilities — current reported in item 18.2; the value of defined benefit liabilities — non-current reported in item <u>to</u> 18.3; the value of <i>interest payable</i> reported in <u>inclusive</u>, item 18.4; the value of <i>unearned interest</i> reported in item, <u>items</u> 18.5; the value of payables related to securities lent under <i>securities lending</i> arrangements or sold under <i>repurchase agreements</i> reported in item 18.6; the value of securities purchased not delivered / outstanding security settlements reported in item 18.7;

	<ul style="list-style-type: none"> • the value of <i>derivative</i> financial instruments reported in to 18.7 inclusive, item 18.8; • the value of liabilities included in disposal groups classified as held for sale reported in item, and items 18.9; • the value of items in suspense reported in item 18.10; and • the value of share capital repayable on demand in item to 18.11- inclusive.
<u>Item 18.12.1</u>	Of the amount reported in item 18.12, report the value that is for <i>deferred fees and commissions</i> received from <i>resident households</i> .
<u>Item 19.12.1</u> Item 18.12.1	Of the amount reported in item 18.12, report the value that is for <i>unearned deferred fees and commissions</i> received from <i>resident non-financial businesses</i> .
<u>Item 19.12.2</u> Item 18.12.2	Of the amount reported in item 18.12, report the value that is for <i>unearned deferred fees and commissions</i> received from <i>resident financial institutions</i> .
<u>Item 18.12.4</u>	Of the amount reported in item 18.12, report the value that is for <i>trade credit</i> due to <i>resident non-financial businesses</i> .
<u>Item 18.12.5</u>	Of the amount reported in item 18.12, report the value that is for <i>trade credit</i> due to <i>resident financial institutions</i> .

19. Total liabilities excluding intra-group liabilities

Item 19 collects information on the value of total liabilities due to *non-related parties*.

SBR: submit item 19 with accounting type of credit (liabilities).

Exclude liabilities due to *related parties*. ~~These should be reported~~ Report these in items 20 and 21.

Item 20 <u>Item 19</u>	<p>Report the value of total liabilities to <i>non-related parties</i>.</p> <p>Item 19 is a derived item. Report the value of total liabilities excluding <i>intra-group</i> in item 19 as the sum of:</p> <ul style="list-style-type: none"> • the value of total <i>deposits</i> reported in item 14; • the value of total <i>acceptances</i> reported in, item 15; • the value of total borrowings reported in, item 16 (column 1 and column 2); • the value of total provisions reported in, item 17; and • the value of total creditors and other liabilities reported in item 18.
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20. Total intra-group liabilities

Item 20 collects information on the value of total liabilities due to *related parties (intra-group liabilities)*.

Exclude *individual provisions* and *collective provisions* for *loans* and *finance leases*. ~~These should be reported~~ Report these with *intra-group loans* and *finance leases* in items 12 and 13.

SBR: submit item 20 with accounting type of credit (liabilities).

Exclude liabilities due to *non-related parties*.

Item 21 Item 20	Report the value of total <i>intra-group</i> liabilities.
Item 21.1 Item 2	Of the amount reported in item 20, report the value due to <i>SPVs</i> representing the value of assets transferred for <i>securitisation</i> . Item 20.1 should be equal to equals the value reported for assets that have been securitised in item 13.1.

21. Total liabilities including intra-group liabilities

Item 21 collects information on the value of total liabilities due to both *related parties* and *non-related parties*.

SBR: submit item 21 with accounting type of credit (liabilities).

Item 22 Item 21	Report the value of total liabilities (including <i>intra-group</i> liabilities). Item 21 is a derived item. Report the value of total liabilities including <i>intra-group</i> liabilities in item 21 as the sum of: <ul style="list-style-type: none"> • the value of total liabilities excluding <i>intra-group</i> liabilities reported in item 19; and • the value of total <i>intra-group</i> liabilities reported in item 20.
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Section C: Shareholders' Equity

Section C collects information about the value of shareholders' equity of the *ADI* by the type of equity.

22. Total share capital

Item 22 collects information on the value of total share capital of the *ADI*.

SBR: submit item 22 with accounting type of credit (equity).

Item 23 Item 22	Report the total value of share capital.
Item 23.1 Item 2	Report the value of ordinary share capital on issue.
Item 23.2 Item 2	Report the value of <i>preference share</i> capital on issue.
Item 23.3 Item 2	<p>Report the value of any other form of share capital that is not ordinary share capital on issue or <i>preference share</i> capital on issue.</p> <p>Exclude: <u>long-term</u> borrowings or <i>hybrid securities</i> that are treated as liabilities under the applicable <u>accounting standards</u> <u>Australian Accounting Standards</u> (e.g. <i>hybrid securities treated as liabilities</i>). These should be reported <u>Report these</u> in item <u>16</u>.</p> <p>Item 22.3 is a derived item. Report the value of other share capital in item <u>22.3</u> as:</p> <ul style="list-style-type: none"> • the value of total share capital reported in item 22 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value of share capital ordinary shares reported in item 22.1; and • the value of share capital preference shares reported in item 22.2.

23. Total reserves

Item 23 collects information on the value of total reserves of the *ADI*.

SBR: submit item 23 with accounting type of credit (equity).

Item 24 <u>Item 23</u>	Report the value of total reserves.
Item 24.1 <u>Item 2</u>	Report the value of general reserves. This is derived from revenue profits and is mostly available for dividend payment. Exclude: <ul style="list-style-type: none"> • any any portion of collective provisions that forms part of shareholders' equity. These excluded amounts are to be recorded in collective provisions in item 6.
Item 24.2 <u>Item 2</u>	Report the value of capital profits reserves .
Item 24.3 <u>Item 2</u>	Report the value of asset revaluation reserves (ARR). Include amounts relating to the revaluation of: <ul style="list-style-type: none"> • property, plant and equipment; • intangible assets; • investment in subsidiaries; • investments in associated entities; • non-current assets or disposal groups classified as held for sale in accordance with AASB 5; and • other other assets. •
Item 24.4 <u>Item 2</u>	Report the value of foreign currency translation reserves. Include: <ul style="list-style-type: none"> • the the exchange rate differences arising on translation of assets and liabilities in accordance with AASB 121.
Item 24.5 <u>Item 2</u>	Report the value of cash flow hedge reserves. Include: <ul style="list-style-type: none"> • the the effective portion of the gain or loss on the cash flow hedging instrument as required by AASB 139, AASB 132 and AASB 7.
Item 24.6 <u>Item 2</u>	Report the value of share-based payments reserves. Include: <ul style="list-style-type: none"> • the the equity-settled share-based payment reserve amounts as required by AASB 2: Share-based Payment (AASB 2).

Item 24.7 <u>Item 2</u>	<p>Report the value of any other reserves not reported in items 23.1 to 23.6.</p> <p>Include: _dividend reinvestment plan reserve.</p> <p>Item 23.7 is a derived item. Report the value of other reserves in item <u>23.7</u> as:</p> <ul style="list-style-type: none">• the value of total reserves reported in item 23 <p>less the sum of:</p> <ul style="list-style-type: none">• the value of reserves — general reserves reported in item <u>items</u> 23.1;• the value of reserves — <i>capital profits reserves</i> reported in item 23.2;• the value of reserves — asset revaluation reserves reported in item 23.3;• the value of reserves — foreign currency translation reserves reported in item 23.4;• the value of reserves — cash flow hedge reserve reported in item 23.5; and• the value of reserves — share based payments reserve reported in item <u>to</u> 23.6. <p><u>inclusive.</u></p>
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24. Total retained profits or accumulated losses at the end of the period

Item 24 collects information on the value of retained profits or accumulated losses as at the end of the period.

SBR: submit item 24 with accounting type of credit (equity).

Item 25 Item 24	Report the value of retained profits/losses or accumulated profits/losses.
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25. Total shareholders' equity

Item 25 collects information on the value of total shareholders' equity.

SBR: submit item 25 with accounting type of credit (equity).

Item 26 Item 25	<p>Report the value of total shareholders' equity.</p> <p>Item 25 is a derived item. Report the value of total shareholders' equity in item 25 as the sum of:</p> <ul style="list-style-type: none"> • the value of total share capital reported in item 22; • the value of total reserves reported in item 23; and • the value of retained profits reported in item 24.
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Glossary of terms

<i>Allocated gold</i>	Means an account that provides ownership of a specific piece of gold.
<i>Capital profits reserve</i>	Means the realised value of revaluations associated with an asset or class of assets that have been disposed of. These assets have been subject to the fair value basis of measurement and revaluations accounted for in accordance with accounting standard AASB 116. Due to the disposal of these assets, the balance of the asset revaluation reserve (ARR) associated with these assets has been transferred to a <i>capital profits reserve</i> .
<i>Capitalised expenses</i>	Refers to delaying the recognition of expenses by recording the expense as a <i>long-term</i> asset.
<i>Covered bond collateral pool</i>	<i>Covered bond collateral pool</i> has the meaning of 'cover pool' as in the <i>Banking Act 1959</i> .
<i>Development and other on-going costs</i>	Means labour and overhead costs for software development, hardware installation costs and associated overheads that are carried out internally.
<i>Goodwill</i>	Means the excess of the cost of the business combination over the acquirer's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities. <i>Goodwill</i> is to be determined in accordance with AASB 3.
<i>Hardware and software application costs</i>	Means hardware and software purchased from third parties (i.e. material costs).
<i>'In use' information technology equipment</i>	Refers to <i>information technology equipment</i> classified as <i>fixed assets</i> (including software applications that are an integral part of hardware) used in the production process of the institution as at the reporting date.
<i>Interest payable</i>	Refers to interest incurred but not yet paid.
<i>Interest receivable</i>	Refers to interest earned but not yet received.
<i>Non-current assets and disposal groups classified as held for sale</i>	Has the meaning as in <i>AASB 5 Non-current Assets Held for Sale and Discontinued Operations</i> (AASB 5).
<i>Provisions for dividends</i>	Means the allowance that the <i>ADI</i> or <i>RFC</i> has made in terms of the obligation for declared dividends.

<i>Unallocated gold</i>	Means an account that does not give the holder the title to physical gold but provides a claim against the account operator to deliver gold.
<i>Unearned fees and commissions</i>	Refers to fees and commissions received in advance but not yet recognised as earned for accounting purposes.
<i>Unearned interest</i>	Refers to interest received in advance but not yet earned. For example, on a <i>fixed-interest rate loan</i> portfolio.
<i>'Work in progress' information technology equipment</i>	Refers to <i>information technology equipment</i> classified as <i>fixed assets</i> (including software applications that are an integral part of the hardware) that is under development and not ready for use in the production process as at the reporting date.