



Reporting Standard ARS 748.0

ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates

Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's wholesale funding stocks, flows and interest rates.

It includes *Reporting Form ARF 748.0A ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Standard)* and *Reporting Form ARF 748.0B ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Reduced)* and the associated specific instructions.

Authority

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

Purpose

2. Information collected by *Reporting Form ARF 748.0A ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Standard)* (ARF 748.0A) and *Reporting Form ARF 748.0B ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Reduced)* (ARF 748.0B) is used by the **ABS** and **RBA** for various purposes, including for policy and statistical purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Application and commencement

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

Class of financial institution	Applicable to ARF 748.0A	Applicable to ARF 748.0B
Banks	Yes if deposits \geq \$25 billion	Yes if deposits \geq \$4 billion and deposits $<$ \$25 billion

Non-bank ADIs	Yes if deposits \geq \$25 billion	Yes if deposits \geq \$4 billion and deposits $<$ \$25 billion
RFCs	Yes if deposits \geq \$25 billion	Yes if deposits \geq \$4 billion and deposits $<$ \$25 billion

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

5. **APRA** may from time to time determine that a higher threshold will apply to a particular **ADI** or **RFC** than that specified in paragraph 4 of this standard and if **APRA** does so it will notify the **ADI** or **RFC** concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 July 2019.

Information required

7. An **ADI** or **RFC** to which this Reporting Standard applies must provide **APRA** with the information required by this Reporting Standard for each reporting period at a *domestic books* consolidation.

Method of submission

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

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

Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each calendar month by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.
10. The information required by this Reporting Standard must be provided to **APRA** within 15 business days after the end of the *reporting period* to which the information relates.
11. **APRA** may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular **ADI** or **RFC**, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
 - (a) the particular circumstances of the **ADI** or **RFC**; and
 - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

Quality control

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

Authorisation

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

Minor alterations to forms and instructions

16. **APRA** may make minor variations to:
 - (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies;
or
 - (b) the instructions to a form, to clarify their application to the form
without changing any substantive requirement in the form or instructions.
17. If **APRA** makes such a variation it must notify in writing each **ADI** or **RFC** that is required to report under this Reporting Standard.

Interpretation

18. ARS 701.0 applies to this Reporting Standard.
19. In this Reporting Standard:

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

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

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

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

reporting period means a month of a year as provided for in paragraph 9 or, if applicable, paragraph 11.

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

ARF_748_0A: ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Standard)

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

1. Outstanding debt securities

1.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of deposit	USD	Floating		
Other short-term securities	EUR			
	Other			

1.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)	<i>of which: Maturing in 12 months or less</i>	
						Value (7)	Interest rate (8)
Negotiable certificates of deposit	AUD	Fixed					
Covered bonds	USD	Floating					
Senior unsecured debt	EUR						
Additional Tier 1 capital instruments	Other						
Tier 2 capital instruments							
Other hybrid securities and subordinated debt							

Value (4)	Interest rate (5)	Tenor (6)	<i>of which: Maturing in 12 months or less</i>	
			Value (7)	Interest rate (8)

1.3. Total outstanding debt securities

1.4. Memo item: Asset-backed securities

2. New issuance of debt securities

2.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of deposit	USD	Floating		
Other short-term securities	EUR			
	Other			

2.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)
Negotiable certificates of deposit	AUD	Fixed			
Covered bonds	USD	Floating			
Senior unsecured debt	EUR				
Additional Tier 1 capital instruments	Other				
Tier 2 capital instruments					
Other hybrid securities and subordinated debt					

2.3. Total new issuance of debt securities

2.4. Memo item: Asset-backed securities

Value (4)	Interest rate (5)	Tenor (6)

3. Benchmark rate on senior unsecured debt

Currency type (1)	Tenor (2)	Benchmark rate (3)
AUD	1 month	
USD	3 months	
EUR	6 months	
	1 year	
	3 years	
	5 years	

4. Other interest-bearing liabilities outstanding

4.1. Total other interest-bearing liabilities outstanding

4.1.1. Resident non-related parties

4.1.2. Resident related parties

4.1.3. Overseas operations

4.1.4. Other non-residents

Value (1)	Interest rate (2)	Value of funds (3)	Margin (4)

5. Other new interest-bearing liabilities

5.1. Total new other interest-bearing liabilities in the month

Value (1)	Interest rate (2)	Value of funds (3)	Margin (4)

6. Hedging

6.1. Total derivatives hedging banking book assets and liabilities

6.1.1. *of which:* Derivatives hedging household finance

6.1.2. *of which:* Derivatives hedging business finance

6.1.3. *of which:* Derivatives hedging deposits

6.1.4. *of which:* Derivatives hedging debt securities

6.1.5. *of which:* Derivatives hedging other interest-bearing liabilities

Fair value (1)	Interest income (2)	Interest expense (3)

Reporting Form ARF 748.0A

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

Instructions

These instructions assist completion of *Reporting Form ARF 748.0A ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Standard)* (ARF 748.0A). ARF 748.0A collects information relating to the wholesale funding stocks, flows and interest rates of **ADIs** and **RFCs**.

Information reported in ARF 748.0A is required primarily for purposes of the **ABS** and the **RBA**. This information is required for various purposes, including policy and statistical purposes. This information may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 748.0A must be completed by each **ADI** and **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

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

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

Counterparties

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

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

Values

Report the value of **debt securities** and the value of funding liabilities other than **deposits** and **debt securities** in accordance with Australian accounting standards. Where denominated in foreign currency, convert the value of **debt securities** and of funding liabilities other than **deposits** and **debt securities** to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report values on ARF 748.0A as millions of dollars to 3 decimal places for **banks** and thousands of dollars for **non-bank ADIs** and **RFCs**.

Interest rates

ADIs and *RFCs* are required to report contractual *interest rates*. Report these contractual *interest rates* as an outright rate rather than a spread. For example, for a fixed-rate debt security, the contractual *interest rate* would be the annualised coupon rate (or annualised implied *interest rate* in the case of a discount security). For a floating-rate debt security, the contractual *interest rate* would be the value of the floating benchmark rate plus the spread (again, annualised if required).

For *debt securities* issued in foreign currency, do not convert the *interest rate* back to an implied AUD rate.

Report *interest rates* as an annualised percentage rate (on a 365 days per year basis) to two decimal places.

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

Value of funds and margin

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

Standard Business Reporting (SBR)

Report items on ARF 748.0A with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in *bold italics* are defined in ARS 701.0.

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

Examples included under ‘Include’ and ‘Exclude’ must not be taken as an exhaustive list of items to be included or excluded.

1. Outstanding debt securities

Item 1 collects information on the stock of *debt securities* issued by *original term*, type of security, currency type and *interest rate* type.

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

Only report *debt securities* with an *original term* of 1 year or less (*short-term*) in items 1.1, 1.3 and 1.4 as relevant.

Only report *debt securities* with an *original term* of more than 1 year (*long-term*) in items 1.2, 1.3 and 1.4 as relevant.

For item 1, calculate the *original term* for *hybrid securities treated as liabilities* using the period between issuance and the next call date. Calculate the *residual term* for *hybrid securities treated as liabilities* using the next call date.

Include *debt securities* held by *related parties* and *non-residents*.

Column 1	Report according to the type of <i>debt security</i> (see items 1.1 or 1.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued.
Column 5	Report the <i>weighted average interest rate</i> of <i>debt securities</i> on issue.
Column 6	Report the <i>weighted average tenor</i> for <i>long-term debt securities</i> issued. To calculate and report this item, express each tenor as the number of days from issuance to maturity/365 days. Unit of measurement: report column 6 inclusive as a whole number.
Column 7	Of the amount reported in column 4, report the value of <i>debt securities</i> that have a <i>residual maturity</i> of 1 year or less.
Column 8	Report the <i>weighted average interest rate</i> for <i>long-term debt securities</i> that have a <i>residual maturity</i> of 1 year or less as reported in column 7.

Item 1.1	<p>Report <i>short-term debt securities</i> on issue for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>short-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on <i>Reporting Form ARF 720.6 ABS/RBA Securities on Issue</i> (ARF 720.6) that are <u>not</u> <i>negotiable certificates of deposit</i> or <i>bills of exchange</i>. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types are:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
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	<p>The total value of outstanding <i>short-term debt securities</i> reported in item 1.3 (column 4) must be equal to the sum of:</p> <ul style="list-style-type: none"> • <i>short-term debt securities</i> reported in item 16.2 (column 1) on <i>Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)</i> (ARF 720.0A); and • total <i>debt securities</i> reported in item 3.1.3.1 (column 1) on <i>Reporting Form ABS/RBA Intra-group Assets and Liabilities</i> (ARF 720.3) <p>less:</p> <ul style="list-style-type: none"> • <i>debt securities</i> with an <i>original maturity</i> of less than 12 months reported in 3.1.3.1.1 (column 1) on the ARF 720.3 <p>for entities that submit these forms.</p>
Item 1.2	<p>Report <i>long-term debt securities</i> on issue for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>Tier 2 capital instruments</i>; and • any other <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> not reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types are:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>. <p>The total value of outstanding <i>long-term debt securities</i> reported in item 1.2 (column 4) must equal the sum of:</p> <ul style="list-style-type: none"> • <i>long-term debt securities</i> reported in item 16.2 (column 2) on the ARF 720.0A; and • <i>debt securities</i> with an <i>original maturity</i> of greater than 12 months reported in item 3.1.3.1.1 (column 1) on the ARF 720.3. <p>The value outstanding <i>long-term debt securities</i> maturing in 12 months or less reported in item 1.2 (column 7) must equal the sum of:</p> <ul style="list-style-type: none"> • <i>long-term debt securities</i> maturing in 12 months or less reported in item 16.2 (column 3) on the ARF 720.0A; and • <i>debt securities</i> with an <i>original maturity</i> of greater than 12 months maturing in 12 months or less reported in item 3.1.3.1.1.1

	(column 1) on the ARF 720.3 for entities that submit these forms.
Item 1.3	<p>Report total outstanding <i>debt securities</i>.</p> <p>Item 1.3 is a derived item, with the exception of column 6. Report the total value of <i>debt securities</i> on issue in item 1.3 (column 4) as the sum of item 1.1 (column 4) and item 1.2 (column 4).</p> <p>Report the total <i>weighted average interest rate</i> for <i>debt securities</i> on issue in item 1.3 (column 5) as the weighted average of item 1.1 (column 5) and item 1.2 (column 5).</p> <p>Report the value of <i>debt securities</i> maturing in 12 months or less in item 1.3 (column 7) as the sum of item 1.1 (column 4) and item 1.2 (column 7).</p> <p>Report the total <i>weighted average interest rate</i> for <i>debt securities</i> maturing in 12 months or less in item 1.3 (column 8) as the weighted average of item 1.1 (column 5) and item 1.2 (column 8).</p> <p>The value of total outstanding <i>debt securities</i> reported in item 1.3 (column 4) must also equal the sum of:</p> <ul style="list-style-type: none"> • <i>short-term debt securities</i> reported in item 16.2 (column 1) on ARF 720.0A; • <i>long-term debt securities</i> reported in item 16.2 (column 2) on ARF 720.0A; and • <i>debt securities</i> reported in item 3.1.3.1 (column 1) on ARF 720.3 <p>for entities that submit these forms.</p> <p>The value of total outstanding <i>debt securities</i> maturing in 12 months or less reported in item 1.3 (column 7) must also equal the sum of:</p> <ul style="list-style-type: none"> • <i>short-term debt securities</i> reported in item 16.2 (column 1) on ARF 720.0A; • <i>long-term debt securities</i> maturing in 12 months or less reported in of item 16.2 (column 3) on ARF 720.0A; • total <i>debt securities</i> reported in item 3.1.3.1 (column 1) on ARF 720.3; • <i>long term debt securities</i> maturing in 12 months or less reported in of item 3.1.3.1.1.1 (column 1) on the ARF 720.3. <p>less:</p> <ul style="list-style-type: none"> • total <i>debt securities</i> with an <i>original maturity</i> of greater than 12 months reported in item 3.1.3.1.1 on ARF 720.3 <p>for entities that submit these forms.</p>
Item 1.4	Report <i>asset-backed securities</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.

2. New issuance of debt securities

Item 2 collects information on the new issuance of *debt securities* during the *reporting period* by *original term*, type of security, currency type and *interest rate* type.

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

Report *debt securities* with an *original term* of 1 year or less (*short-term*) in items 2.1, 2.3 and 2.4 as relevant.

Report *debt securities* with an *original term* of more than 1 year (*long-term*) in items 2.2, 2.3 and 2.4 as relevant.

For item 2, calculate the *original term* for *hybrid securities treated as liabilities* using the period between issuance and the next call date.

Include *debt securities* held by *related parties* and *non-residents*.

Column 1	Report according to the type of <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued during the <i>reporting period</i> .
Column 5	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> for <i>debt securities</i> issued during the <i>reporting period</i> .
Column 6	Report the <i>weighted average tenor</i> for <i>debt securities</i> issued during the <i>reporting period</i> . To calculate and report this item, express each <i>tenor</i> as the number of days from issuance to maturity/365 days. Unit of measurement: report column 6 inclusive as a whole number.

Item 2.1	Report new <i>short-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and <i>interest rate</i> type. The types of <i>short-term debt securities</i> are: <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on ARF 720.6 newly issued in the <i>reporting period</i> that are <u>not</u> <i>negotiable certificates of deposit</i> or
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	<p><i>bills of exchange.</i></p> <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.2	<p>Report new <i>long-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and interest rate type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>asset-backed securities</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>Tier 2 capital instruments</i>; and • any <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> other than those reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.3	<p>Report total <i>debt securities</i> issued during the <i>reporting period</i>.</p> <p>Item 2.3 is a derived item, with the exception of column 6.</p> <p>Report the total value of <i>debt securities</i> issued during the <i>reporting period</i> in item 2.3 (column 4) as the sum of item 2.1 (column 4) and item 2.2 (column 4).</p> <p>Report the total <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> for <i>debt securities</i> issued during the <i>reporting period</i> in item 2.3 (column 5) as the weighted average of item 2.1 (column 5) and item 2.2 (column 5).</p>
Item 2.4	<p>Report <i>asset-backed securities</i> that are issued by <i>related parties</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.</p>

3. Benchmark rate on senior unsecured debt

Item 3 collects information on the *benchmark rate* on *senior unsecured debt* by currency type and *tenor*.

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

The *benchmark rate* must be expressed as an outright rate (not a spread).

Column 1	Report according to currency (see item 3 for further details).
Column 2	Report according to the <i>weighted average tenor</i> (see item 3 for further details).
Column 3	Report the <i>benchmark rate</i> .

Item 3	<p>Report the <i>benchmark rate</i> on <i>senior unsecured debt</i> for each combination of currency type and <i>weighted average tenor</i>.</p> <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; and • EUR. <p>The <i>tenors</i> are:</p> <ul style="list-style-type: none"> • 1 month; • 3 months; • 6 months; • 1 year; • 3 years; and • 5 years.
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4. Other interest-bearing liabilities outstanding

Item 4 collects information on any *interest-bearing* liabilities outstanding other than *deposits* and *debt securities*.

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

If a reporting entity is funded by another entity (e.g. a parent entity), then that (repayable) funding must be reported in this item unless that funding takes the form of *deposits* or *debt securities* (in which case that funding must be reported on *Reporting Form ARF 747.0A ABS/RBA Deposit Stocks, Flows and Interest Rates (Standard)* (ARF 747.0A) or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the value of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
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Column 2	Report the <i>weighted average interest rate</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 3	Report the <i>value of funds</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 4	Report the <i>margin</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> . Column 4 is a derived column. Report the <i>margin</i> in column 4 as column 3 less column 2.

Item 4.1	Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> . Item 4.1 is a derived item. Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> in item 4.1 (column 1) as the sum of column 1 of items 4.1.1 to 4.1.4 inclusive. Report the <i>interest rate</i> , <i>value of funds</i> and <i>margin</i> (columns 2, 3 and 4) in item 4.1 as the weighted average of the corresponding columns in items 4.1.1 to 4.1.4 inclusive.
Item 4.1.1	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident non-related parties</i> .
Item 4.1.2	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident related parties</i> .
Item 4.1.3	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>overseas operations</i> .
Item 4.1.4	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by any <i>non-residents</i> other than <i>overseas operations</i> .

5. Other new interest-bearing liabilities

Item 5 collects information on any other new *interest-bearing* liabilities other than *deposits* and *debt securities*.

Reporting basis: report item 5 during the *reporting period* or as at the end of the *reporting period* as directed.

If a reporting entity is funded by another entity (e.g. a parent entity), then report that (repayable) funding in this item unless that funding takes the form of *deposits* or *debt securities* (in which case that funding must be reported on ARF 747.0A or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the <i>value</i> of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> .
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Column 2	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> .
Column 3	Report the <i>value of funds</i> as at the end of the <i>reporting period</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> .
Column 4	Report the <i>margin</i> as at the end of the <i>reporting period</i> for any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> . Column 4 is a derived column. Report the <i>margin</i> in column 4 as column 3 less column 2.

Item 5.1	Report total <u>new</u> <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
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6. Hedging

Item 6 collects information on the fair value, *interest income earned* and *interest expense incurred* associated with *derivatives* hedging *banking book* assets and liabilities.

Reporting basis: report item 6 as at the end of the *reporting period* or during the *reporting period* as directed.

Column 1	Report the fair value as at the end of the <i>reporting period</i> .
Column 2	Report the value of <i>interest income earned</i> in the <i>reporting period</i> .
Column 3	Report the value of <i>interest expense incurred</i> in the <i>reporting period</i> .

Item 6.1	Report total <i>derivatives</i> used to hedge <i>banking book</i> assets and/or liabilities. The fair value reported in item 6.1 (column1) must be equal to the sum of: <ul style="list-style-type: none"> • <i>banking book</i> derivatives reported in item 10.3.2 (column 1) on ARF 720.0A; and • <i>banking book</i> derivatives reported in item 18.8.2 (column 1) on ARF 720.0A for entities that submit these forms.
Item 6.1.1	Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>housing</i> and <i>personal finance</i> . This item may be reported as zero if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.
Item 6.1.2	Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>business finance</i> . This item may be reported as zero if the <i>ADI</i> or <i>RFC</i> is not able to

	identify <i>derivatives</i> used for these purposes.
Item 6.1.3	Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>deposits</i> . This item may be reported as zero if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.
Item 6.1.4	Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>debt securities</i> issued.
Item 6.1.5	Of the amount reported in item 6.1, report <i>derivatives</i> used to hedge <i>liabilities</i> other than <i>deposits</i> and <i>debt securities</i> . This item may be reported as zero if the <i>ADI</i> or <i>RFC</i> is not able to identify <i>derivatives</i> used for these purposes.

ARF_748_0B: ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Reduced)

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

1. Outstanding debt securities

1.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of deposit	USD	Floating		
Other short-term securities	EUR			
	Other			

1.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)	<i>of which: Maturing in 12 months or less</i>	
						Value (7)	Interest rate (8)
Negotiable certificates of deposit	AUD	Fixed					
Covered bonds	USD	Floating					
Senior unsecured debt	EUR						
Additional Tier 1 capital instruments	Other						
Tier 2 capital instruments							
Other hybrid securities and subordinated debt							

1.3. Total outstanding debt securities

1.4. Memo item: Asset-backed securities

Value (4)	Interest rate (5)	Tenor (6)	<i>of which: Maturing in 12 months or less</i>	
			Value (7)	Interest rate (8)

2. New issuance of debt securities

2.1. Short-term

Type of short-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)
Bills of exchange	AUD	Fixed		
Negotiable certificates of deposit	USD	Floating		
Other short-term securities	EUR			
	Other			

2.2. Long-term

Type of long-term debt security (1)	Currency type (2)	Interest rate type (3)	Value (4)	Interest rate (5)	Tenor (6)
Negotiable certificates of deposit	AUD	Fixed			
Covered bonds	USD	Floating			
Senior unsecured debt	EUR				
Additional Tier 1 capital instruments	Other				
Tier 2 capital instruments					
Other hybrid securities and subordinated debt					

2.3. Total new issuance of debt securities

2.4. Memo item: Asset-backed securities

Value (4)	Interest rate (5)	Tenor (6)

3. Other interest-bearing liabilities outstanding

3.1. Total other interest-bearing liabilities outstanding

3.1.1. Resident non-related parties

3.1.2. Resident related parties

3.1.3. Overseas operations

3.1.4. Other non-residents

Value (1)	Interest rate (2)

4. Other new interest-bearing liabilities

4.1. Total new other interest-bearing liabilities in the month

Value (1)	Interest rate (2)

Reporting Form ARF 748.0B

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

Instructions

These instructions assist completion of *Reporting Form ARF 748.0B ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates (Reduced)* (ARF 748.0B). ARF 748.0B collects information relating to the wholesale funding stocks, flows and interest rates of **ADIs** and **RFCs**.

Information reported in ARF 748.0B is required primarily for purposes of the **ABS** and the **RBA**. This information is required for various purposes, including policy and statistical purposes. This information may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 748.0B must be completed by each **ADI** and **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

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

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

Counterparties

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

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

Values

Report the value of **debt securities** and the value of funding liabilities other than **deposits** and **debt securities** in accordance with Australian accounting standards. Where denominated in foreign currency, convert the value of **debt securities** and of funding liabilities other than **deposits** and **debt securities** to AUD in accordance with AASB 121.

Report values on ARF 748.0B as millions of dollars to 3 decimal places for **banks** and thousands of dollars for **non-bank ADIs** and **RFCs**.

Interest rates

ADIs and *RFCs* are required to report contractual *interest rates*. Report these contractual *interest rates* as an outright rate rather than a spread. For example, for a fixed-rate debt security, the contractual *interest rate* would be the annualised coupon rate (or annualised implied *interest rate* in the case of a discount security). For a floating-rate debt security, the contractual *interest rate* would be the value of the floating benchmark rate plus the spread (again, annualised if required).

For *debt securities* issued in foreign currency, do not convert the *interest rate* back to an implied AUD rate.

Report *interest rates* as an annualised percentage rate (on a 365 days per year basis) to two decimal places.

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

Value of funds and margin

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

Standard Business Reporting (SBR)

Report items on ARF 748.0B with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in *bold italics* are defined in ARS 701.0.

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

Examples included under ‘Include’ and ‘Exclude’ must not be taken as an exhaustive list of items to be included or excluded.

1. Outstanding debt securities

Item 1 collects information on the stock of *debt securities* issued by *original term*, type of security, currency type and *interest rate* type.

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

Only report *debt securities* with an *original term* of 1 year or less (*short-term*) in items 1.1, 1.3 and 1.4 as relevant.

Only report *debt securities* with an *original term* of more than 1 year (*long-term*) in items 1.2, 1.3 and 1.4 as relevant.

For item 1, calculate the *original term* for *hybrid securities treated as liabilities* using the period between issuance and the next call date. Calculate the *residual term* for *hybrid securities treated as liabilities* using the next call date.

Include *debt securities* held by *related parties* and *non-residents*.

Column 1	Report according to the type of <i>debt security</i> (see items 1.1 or 1.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued (see items 1.1 or 1.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued.
Column 5	Report the <i>weighted average interest rate</i> of <i>debt securities</i> on issue.
Column 6	Report the <i>weighted average tenor</i> for <i>long-term debt securities</i> issued. To calculate and report this item, express each tenor as the number of days from issuance to maturity/365 days. Unit of measurement: report column 6 inclusive as a whole number.
Column 7	Of the amount reported in column 4, report the value of <i>debt securities</i> that have a <i>residual maturity</i> of 1 year or less.
Column 8	Report the <i>weighted average interest rate</i> for <i>long-term debt securities</i> that have a <i>residual maturity</i> of 1 year or less as reported in column 7.

Item 1.1	<p>Report <i>short-term debt securities</i> on issue for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>short-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on <i>Reporting Form ARF 720.6 ABS/RBA Securities on Issue</i> (ARF 720.6) that are <u>not</u> <i>negotiable certificates of deposit</i> or <i>bills of exchange</i>. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types are:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
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<p>Item 1.2</p>	<p>Report <i>long-term debt securities</i> on issue for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>Tier 2 capital instruments</i>; and • any other <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> not reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types are:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
<p>Item 1.3</p>	<p>Report total outstanding <i>debt securities</i>.</p> <p>Item 1.3 is a derived item, with the exception of column 6.</p> <p>Report the total value of <i>debt securities</i> on issue in item 1.3 (column 4) as the sum of item 1.1 (column 4) and item 1.2 (column 4).</p> <p>Report the total <i>weighted average interest rate</i> for <i>debt securities</i> on issue in item 1.3 (column 5) as the weighted average of item 1.1 (column 5) and item 1.2 (column 5).</p> <p>Report the value of <i>debt securities</i> maturing in 12 months or less in item 1.3 (column 7) as the sum of item 1.1 (column 4) and item 1.2 (column 7).</p> <p>Report the total <i>weighted average interest rate</i> for <i>debt securities</i> maturing in 12 months or less in item 1.3 (column 8) as the weighted average of item 1.1 (column 5) and item 1.2 (column 8).</p> <p>The value of total outstanding <i>debt securities</i> reported in item 1.3 (column 4) must equal the sum of:</p> <ul style="list-style-type: none"> • <i>short-term debt securities</i> reported in item 16.2 (column 1) on <i>Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)</i> (ARF 720.0A); and • <i>long-term debt securities</i> reported in item 16.2 (column 2) on ARF 720.0A; and • <i>debt securities</i> reported in item 3.1.3.1 (column 1) on the <i>Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities</i> (ARF 720.3) <p>for entities that submit these forms.</p>

	<p>The value of total outstanding <i>debt securities</i> maturing in 12 months or less reported in (column 7) item 1.3 must also equal the sum of:</p> <ul style="list-style-type: none"> • <i>long-term debt securities</i> maturing in 12 months or less reported in item 16.2 (column 3) on ARF 720.0A; and • <i>long term debt securities</i> maturing in 12 months or less reported in item 3.1.3.1.1.1 (column 1) on the ARF 720.3 <p>for entities that submit these forms.</p>
Item 1.4	Report <i>asset-backed securities</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.

2. New issuance of debt securities

Item 2 collects information on the new issuance of *debt securities* during the *reporting period* by *original term*, type of security, currency type and *interest rate* type.

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

Only report *debt securities* with an *original term* of 1 year or less (*short-term*) in items 2.1, 2.3 and 2.4 as relevant.

Only report *Debt securities* with an *original term* of more than 1 year (*long-term*) in items 2.2, 2.3 and 2.4 as relevant.

For item 2, calculate the *original term* for *hybrid securities treated as liabilities* using the period between issuance and the next call date.

Include *debt securities* held by *related parties* and *non-residents*.

Column 1	Report according to the type of <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 2	Report according to the currency type of the <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 3	Report according to the <i>interest rate</i> type of the <i>debt security</i> issued during the <i>reporting period</i> (see items 2.1 or 2.2 for further details).
Column 4	Report the face value of <i>debt securities</i> issued during the <i>reporting period</i> .
Column 5	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> for <i>debt securities</i> issued during the <i>reporting period</i> .
Column 6	<p>Report the <i>weighted average tenor</i> for <i>debt securities</i> issued during the <i>reporting period</i>.</p> <p>To calculate and report this item, express each <i>tenor</i> as the number of days from issuance to maturity/365 days.</p> <p>Unit of measurement: report column 6 inclusive as a whole number.</p>

Item 2.1	<p>Report new <i>short-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>short-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>bills of exchange</i>; • <i>negotiable certificates of deposit</i>; and • any other <i>short-term</i> securities that are not <i>bills of exchange</i> or <i>negotiable certificates of deposit</i>. This will include any short-term debt security liabilities listed on ARF 720.6 newly issued in the <i>reporting period</i> that are <u>not</u> <i>negotiable certificates of deposit</i> or <i>bills of exchange</i>. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.2	<p>Report new <i>long-term debt securities</i> issued during the <i>reporting period</i> for each combination of security type, currency type and <i>interest rate</i> type.</p> <p>The types of <i>long-term debt securities</i> are:</p> <ul style="list-style-type: none"> • <i>negotiable certificates of deposit</i>; • <i>covered bonds</i>; • <i>asset-backed securities</i>; • <i>senior unsecured debt</i>; • <i>additional Tier 1 capital instruments</i>; • <i>Tier 2 capital instruments</i>; and • any <i>hybrid securities treated as liabilities</i> and <i>subordinated debt</i> other than those reported above. <p>The currency types are:</p> <ul style="list-style-type: none"> • AUD; • USD; • EUR; and • any currencies other than those reported above. <p>The <i>interest rate</i> types:</p> <ul style="list-style-type: none"> • <i>fixed interest rate</i>; and • <i>floating interest rate</i>.
Item 2.3	<p>Report total <i>debt securities</i> issued during the <i>reporting period</i>.</p> <p>Item 2.3 is a derived item, with the exception of column 6.</p> <p>Report the total value of <i>debt securities</i> issued during the <i>reporting</i></p>

	<p><i>period</i> in item 2.3 (column 4) as the sum of item 2.1 (column 4) and item 2.2 (column 4).</p> <p>Report the total <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> for <i>debt securities</i> issued during the <i>reporting period</i> in item 2.3 (column 5) as the weighted average of item 2.1 (column 5) and item 2.2 (column 5).</p>
Item 2.4	Report <i>asset-backed securities</i> where the underlying assets are held on-balance sheet in accordance with accounting principles.

3. Other interest-bearing liabilities outstanding

Item 3 collects information on any *interest-bearing* liabilities outstanding other than *deposits* and *debt securities*.

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

If a reporting entity is funded by another entity (e.g. a parent entity), then report that (repayable) funding in this item unless that funding takes the form of *deposits* or *debt securities* (in which case that funding must be reported on *Reporting Form ARF 747.0A ABS/RBA Deposit Stocks, Flows and Interest Rates (Standard)* (ARF 747.0A) or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the <i>value</i> of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
Column 2	Report the <i>weighted average interest rate</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .

Item 3.1	<p>Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i>.</p> <p>Item 3.1 is a derived item.</p> <p>Report total <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> in item 3.1 (column 1) as the sum of column 1 of items 3.1.1 to 3.1.4 inclusive.</p> <p>Report the <i>interest rate</i> in item 3.1 (column 2) as the weighted average of column 2 of items 3.1.1 to 3.1.4 inclusive.</p>
Item 3.1.1	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident non-related parties</i> .
Item 3.1.2	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>resident related parties</i> .
Item 3.1.3	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and <i>debt securities</i> held by <i>overseas operations</i> .
Item 3.1.4	Report <i>interest-bearing</i> liabilities outstanding other than <i>deposits</i> and

	<i>debt securities</i> held by any <i>non-residents</i> other than <i>overseas operations</i> .
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4. Other new interest-bearing liabilities

Item 4 collects information on any other new *interest-bearing* liabilities other than *deposits* and *debt securities*.

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

If a reporting entity is funded by another entity (e.g. a parent entity), then report that (repayable) funding in this item unless that funding takes the form of *deposits* or *debt securities* (in which case that funding must be reported on *Reporting Form ARF 747.0B Deposit Stocks, Flows and Interest Rates (Reduced)* (ARF 747.0B) or in items 1 and/or 2 of this form, as appropriate).

Exclude *derivative* liabilities.

Column 1	Report the <i>value</i> of any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> .
Column 2	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on any <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> issued during the <i>reporting period</i> .

Item 4.1	Report total <u>new</u> <i>interest-bearing</i> liabilities other than <i>deposits</i> and <i>debt securities</i> .
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