



# Reporting Standard ARS 210.0

## Liquidity

### Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's liquidity and funding.

It includes reporting forms and associated instructions and should be read in conjunction with *Prudential Standard APS 210 Liquidity*.

### Authority

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

### Purpose

2. Information collected under this Reporting Standard is used by APRA for the purpose of prudential supervision, including assessing compliance with *Prudential Standard APS 210 Liquidity* (APS 210). It may also be used by the Reserve Bank of Australia (RBA).

### Application and commencement

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs), excluding providers of purchased payment facilities. This Reporting Standard may also apply to the non-operating holding company (NOHC) of an ADI (refer to paragraph 6).
4. This Reporting Standard applies for reporting periods ending on or after ~~1 January 2018~~ April 2021.

### Information required

5. An ADI to which this Reporting Standard applies must provide APRA with the information required by this Reporting Standard designated for an ADI at Level 1, as set out in paragraph 8, for each reporting period.
6. If an ADI to which this Reporting Standard applies is part of a Level 2 group, the ADI must also provide APRA with the information required by this Reporting Standard designated for an ADI at Level 2, as set out in paragraph 8, for each reporting period unless the ADI is a subsidiary of an authorised NOHC. If the ADI is a subsidiary of an

authorised NOHC, the ADI's immediate parent NOHC must provide APRA with the information required by this Reporting Standard designated for an ADI at Level 2, as set out in paragraph 8, for each reporting period. In doing so, the immediate parent NOHC must comply with this Reporting Standard (other than paragraph 5) as if it were the relevant ADI.

7. An ADI which is neither an LCR ADI or an MLH ADI must provide APRA with information required by this Reporting Standard upon receiving a written notice from APRA to do so.
8. An ADI must complete a separate reporting form for each reporting consolidation level specified for the class of ADI in the table below.

| Class of ADI | Type of ADI              | Reporting Consolidation        | Reporting Form   |
|--------------|--------------------------|--------------------------------|--|
| LCR ADI      | Locally incorporated ADI | Level 1 and Level 2            | 210.1A Liquidity Coverage Ratio - all currencies<br>210.1B Liquidity Coverage Ratio - AUD only   |
|              | Foreign ADI              | Domestic books of licensed ADI | 210.3.1 Contractual Maturity Mismatch – Funded Assets<br>210.3.2 Contractual Maturity Mismatch – Funding Liabilities and Capital<br>210.4 3-year Funding Plan<br>210.5 Daily Liquidity Report<br>210.6 Net Stable Funding Ratio* |
| MLH ADI      | Locally incorporated ADI | Level 1 and Level 2            | 210.2 Minimum Liquidity Holdings Ratio<br>210.3.1 Contractual Maturity Mismatch – Funded Assets  |
|              | Foreign ADI              | Domestic books of licensed ADI | 210.3.2 Contractual Maturity Mismatch – Funding Liabilities and Capital<br>210.4 3-year Funding Plan<br>210.5 Daily Liquidity Report   |

\*210.6 is only to be completed by locally incorporated LCR ADIs.

### Forms and method of submission

9. Subject to paragraph 10, the information required by this Reporting Standard must be given to APRA in electronic format using the 'Direct to APRA' application or by a method notified by APRA, in writing, prior to submission.

*Note:* The 'Direct to APRA' application software (also known as 'D2A') may be obtained from APRA.

10. The information required by ARF 210.5 must be given to APRA in an electronic form as notified by APRA at the time of APRA's request.

### Reporting periods and due dates

11. Subject to paragraphs 12, 13 and 14, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each quarter based on the financial year (within the meaning of the *Corporations Act 2001*) of the ADI. An ADI must provide this information to APRA within **2835** calendar days of the end of the quarter to which the information relates. An ADI must provide the

information required by ARF 210.4 annually, within 28 calendar days of the ADI's end of financial year (within the meaning of the *Corporations Act 2001*).

12. A completed ARF 210.5 must be provided to APRA by the close of business on:
  - (a) the same day (based on data as at close of business the previous day) that the ADI receives a request from APRA to provide ARF 210.5; or
  - (b) the next business day (based on data as at close of business on the date of APRA's request) if APRA's request was received after 12pm.

If an ADI receives a request from APRA to provide a completed ARF 210.5, the ADI must continue to provide a completed ARF 210.5 to APRA on a daily basis for the number of consecutive business days, or other duration or reporting frequency, specified by APRA at the time of the request.

13. APRA may, by notice in writing, vary the reporting periods or specified reporting periods for a particular ADI, 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;
  - (b) the extent to which the information is required for the purposes of the prudential supervision of the ADI; and
  - (c) the requirements of the RBA.
14. APRA may, by notice in writing, extend the due date by which an ADI must provide the information required by this Reporting Standard, in which case the new due date will be the date specified on the notice of extension.

### **Quality control**

15. All information provided by an ADI 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 as set out in *Prudential Standard APS 310 Audit and Related Matters*. 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 under this Reporting Standard.
16. All information provided by an ADI under this Reporting Standard must be subject to systems, processes and controls developed by the ADI 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

17. When an officer of an ADI submits information under this Reporting Standard using the D2A application, or other method notified by APRA, it will be necessary for the officer to digitally sign the relevant information using a digital certificate acceptable to APRA.

## Minor alterations to forms and instructions

18. APRA may make minor variations to:
  - (a) a form that is part of this Reporting Standard to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the formwithout changing any substantive requirement in the form or instructions.
19. If APRA makes such a variation it will notify, in writing, each ADI that is required to report under this Reporting Standard.

## Transition

20. An ADI must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

***old reporting standard*** means the reporting standard revoked by the determination that makes this Reporting Standard (being the reporting standard that this Reporting Standard replaces); and

***transitional reporting period*** means a reporting period under the old reporting standard:

- (a) that ended before the date of revocation of the old reporting standard; and
- (b) in relation to which the ADI was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

*Note:* For the avoidance of doubt, if an ADI was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the ADI is still required to provide any overdue reporting documents in accordance with the old reporting standard.

## Interpretation

21. In this Reporting Standard:

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

***ADI*** is short for authorised deposit-taking institution and has the meaning given in the *Banking Act 1959*.

***ADI/bank*** refers to an authorised deposit-taking institution within the meaning of the *Banking Act 1959* and banking institutions in offshore jurisdictions.

**Adjusted amount of HQLA1** has the meaning given in paragraph 8 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Adjusted amount of HQLA2A** has the meaning given in paragraph 8 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Alternative liquid assets (ALA)** are liquid assets which are made available in jurisdictions where there is insufficient supply of HQLA1 (or both HQLA1 and HQLA2) in the domestic currency to meet the aggregate demand of banks with significant exposures in the domestic currency in the LCR framework.

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

**Authorised NOHC** has the meaning given in the *Banking Act 1959*.

**Business day** means a day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned.

**Capital** has the meaning given in *Prudential Standard APS 111 Capital Adequacy: Measurement of Capital*.

**Cash** refers to notes and coin, and settlement funds due from clearing houses, RBA, banks, mutual banks and other ADIs.

**Committed Liquidity Facility (CLF)** has the meaning given in paragraphs 13, 14 and 16 to 19 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**CLF-eligible third-party debt securities** refers to RBA repo-eligible securities excluding self-securitisations and securities recognised as HQLA.

**CLF securities** refers to RBA repo-eligible securities excluding securities recognised as HQLA.

**Collateral swaps** refers to transactions where non-cash assets are swapped for other non-cash assets.

**Commercial real estate mortgages** refers to loans secured by commercial property as defined in *Reporting Standard ARS 230.0 Commercial Property*.

**Committed contingent funding agreements** refers to contingent funding obligations which are contractually irrevocable or only conditionally revocable.

**Committed facilities** refers to contractually irrevocable or only conditionally revocable agreements or other lending commitments.

**Contingent funding obligations** refers to obligations which do not have a fixed date by which to provide funds and may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or provision of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored or

originated by the ADI that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.

**Credit facilities** include contractual lending obligations, revolving credit facilities, guarantees and letters of credit (other than trade finance related obligations) and warehouse facilities that the ADI could be called upon to fund.

**Credit rating grade** refers to grades of credit ratings to which ECAI ratings are mapped. The mapping of rating grades is set out in Attachment F of *Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk*.

**Debt securities issued** refers to notes, bonds and other debt securities issued by an ADI (including subordinated debt), regardless of the holder.

**Domestic securities** refers to secured or unsecured debt securities issued in the Australian domestic market.

**Due date** means the relevant date under paragraphs 11 and 12 or, if applicable, paragraphs 13 or 14.

**External Credit Assessment Institution (ECAI)** has the meaning given in *Prudential Standard APS 001 Definitions*.

**Effective deposit insurance scheme** is a deposit insurance scheme:

- that guarantees that it has the ability to make prompt payouts;
- for which the coverage is clearly defined; and
- of which public awareness is high.

**Encumbered** means an asset which is not unencumbered.

**Euro commercial paper** refers to commercial paper issued in markets other than the USA and Australia.

**Financial institution** has the meaning given in paragraph 10(b) of *Prudential Standard APS 210 Liquidity*. ADIs must exclude ADI/bank in this counterparty category if separately indicated in the reporting item.

**Foreign ADI** has the meaning given in the *Banking Act 1959*.

**Fully covered** refers to a deposit the entire value of which is below or up to the deposit insurance limit.

**FX transactions** include outstanding spot foreign exchange contracts, currency swaps (including cross currency interest rate swaps), forward foreign exchange contracts, any other instruments of a similar nature and FX options.

**General Reserve for Credit Losses** has the meaning given in *Prudential Standard APS 220 Credit Quality*.

**Guarantees** refers to agreements to be liable for another party's debt or contractual performance if that other party does not pay or perform.

**High-quality liquid assets (HQLA)** for LCR ADIs refers to HQLA1 and HQLA2 as defined in paragraphs 9 to 12 of Attachment A of *Prudential Standard APS 210 Liquidity* (APS 210). For non-LCR ADIs, this represents those minimum liquidity holdings assets that qualify as HQLA, as outlined in paragraph 2 of Attachment B of APS 210.

**HQLA1** has the meaning given in paragraph 9 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**HQLA2** means both HQLA2A and HQLA2B.

**HQLA2A** has the meaning given in paragraphs 10 and 11 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**HQLA2B** has the meaning given in paragraph 12 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Immediate parent NOHC** means an authorised NOHC, or a subsidiary of an authorised NOHC, that is an immediate parent NOHC.

**Intra-group** refers to an associated entity of an ADI within the meaning of section 50AAA of the *Corporations Act 2001*. For foreign ADIs, intra-group refers to the head office, associated entities of the head office and other branches of the foreign ADI.

**LCR ADI** means an ADI classified as an LCR ADI under paragraph 52 of *Prudential Standard APS 210 Liquidity*.

**Less stable deposits** has the meaning given in paragraph 38 of Attachment A of *Prudential Standard APS 210 Liquidity* and includes deposits from self-managed superannuation funds and personal investment entity deposits.

**Level 1** has the meaning given in *Prudential Standard APS 001 Definitions*.

**Level 2** has the meaning given in *Prudential Standard APS 001 Definitions*.

**Liquidity facilities** include undrawn back-up facilities, facilities to hedge funds, money market funds, special purpose funding vehicles and vehicles used to finance the ADI's own assets.

**Loans approved but not advanced** refers to loans that have been approved by an ADI but the customer has yet to draw down the funds in relation to the commitment.

**Locally incorporated** means incorporated in Australia or in a State or Territory of Australia, by or under a Commonwealth, State or Territory law.

**Long-term** refers to securities or other debt instruments with original maturity greater than 12 months.

**Major banks** refers to Australia and New Zealand Banking Group Limited, Commonwealth Bank of Australia, National Australia Bank Limited and Westpac Banking Corporation.

**Member-directed superannuation deposits** are those deposits that meet the requirements of paragraph 35 of Attachment A of *Prudential Standard APS 210 Liquidity* and where the underlying depositor is a superannuation fund member.

**MLH ADI** means an ADI classified as an MLH ADI under paragraph 52 of *Prudential Standard APS 210 Liquidity*.

**Non-financial corporates** refers to a corporation within the meaning of section 57A of the *Corporations Act 2001*, which produces goods or non-financial services. Finance company subsidiaries of non-financial corporates are also considered non-financial corporates so long as they provide no service to third parties.

**Non-operational deposits** includes all deposits and other extensions of unsecured funding not included under operational deposits. Exclude notes, bonds and other debt securities issued, covered bond issuance and repo or secured funding transactions.

**Non-performing loans** are determined by reference to *Prudential Standard APS 220 Credit Quality*. Non-performing loans are considered to be those that are past due or impaired.

**Off-balance sheet irrevocable commitments** refer to unconditional and binding obligations of the reporting ADI to extend funds. Lines of credit or standby lines which the reporting ADI holds at other institutions to support its operations are excluded from the MLH ratio calculation.

**Offshore securities** refers to secured and unsecured debt securities issued in a market other than the Australian domestic market.

**Operational deposits** has the meaning given in paragraphs 47 to 50 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Originating ADI** has the meaning given in paragraph 11(o) of *Prudential Standard APS 120 Securitisation*.

**Other LCR assets** are assets recognised as eligible liquid assets by a host supervisor that APRA allows to be included in the numerator of the LCR.

**Overdraft agreements** refers to agreements that allow an account to be overdrawn up to a limit as set out in the agreement.

**RBA repo-eligible securities** are debt securities that the RBA will accept as collateral in its domestic market operations. The current list of eligible securities is published on the RBA website. For the purposes of the MLH requirement, RBA repo-eligible securities comprise the securities listed in Attachment B of *Prudential Standard APS 210 Liquidity*, and that are also listed on the RBA website.

**RBNZ** is short for the Reserve Bank of New Zealand.

**RBNZ eligible securities** are securities that the RBNZ will accept in its domestic market operations.



**Reporting period** includes, for the purposes of the provision of ARF 210.5, any day in relation to which such a report is required to be provided.

**Retail customer** means a natural person as referred to in paragraph 34 of Attachment A of *Prudential Standard APS 210 Liquidity* (APS 210) or where the customer's deposit has been treated as retail in accordance with either APS 210 or *Prudential Practice Guide APG 210 Liquidity*. Retail customer does not include SMEs.

**Retail deposits** has the meaning given in paragraph 34 of Attachment A of *Prudential Standard APS 210 Liquidity* (APS 210) or where the deposit has been treated as retail in accordance with either APS 210 or *Prudential Practice Guide APG 210 Liquidity*. Deposits from SMEs are not included.

**Secured funding** refers to those liabilities and general obligations that are collateralised by legal rights to specifically designated assets owned by the borrowing ADI in the case of bankruptcy, insolvency, liquidation or resolution.

**Secured lending** is defined as those loans that an ADI has extended and that are collateralised by legal rights to specifically designated assets owned by the borrowing institution which the ADI can use or re-hypothecate for the duration of the loan, and for which the ADI can claim ownership to in the case of default by the borrower.

**Self-securitised assets** are assets securitised for contingent liquidity purposes that are held on-balance sheet.

**Short positions** means transactions where an ADI's customer sells a security it does not own, and the ADI subsequently obtains the same security from internal or external sources to make delivery under the sale. Internal sources include the ADI's own inventory of collateral as well as HQLA1 or HQLA2 that is available for re-hypothecation that is held in other customer margin accounts. External sources include collateral obtained through a securities borrowing, reverse repo or like transaction.

**Short-term** refers to securities or other debt instruments with original maturity of less than or equal to 12 months.

**Small and medium enterprise (SME)** has the meaning given in paragraph 46 and footnote 7 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Specific provisions** has the meaning given in *Prudential Standard APS 220 Credit Quality*.

**Stable deposits** has the meaning given in paragraph 37 of Attachment A of *Prudential Standard APS 210 Liquidity*.

**Standby facilities** refers to unconditional commitments by an ADI to lend when the customer makes a request under the facility.

**Standby letters of credit** refers to letters issued by an ADI to a designated beneficiary to serve as a guarantee for payments made to a specified customer under specified conditions.

**Subsidiary** has the meaning given in the *Corporations Act 2001*.

**Trade finance related obligations** are trade-related obligations or agreements directly underpinned by the movement of goods or the provision of services such as:

- documentary trade letters of credit, documentary and clean collection, import bills and export bills;
- guarantees directly related to trade finance obligations, such as shipping guarantees; and
- any other trade-related contingencies.

**Uncommitted contingent funding agreements** are contingent funding obligations where the ADI has the right to unconditionally revoke the undrawn portion of these facilities at any time.

**Uncommitted facilities** refers to agreements or lending commitments where the ADI has the right to unconditionally revoke the undrawn portion of these facilities at any time.

**Unencumbered** means an asset free of legal, regulatory, contractual or other restrictions on the ability of the ADI to liquidate, sell, transfer, or assign the asset. The asset cannot be pledged (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction, nor be designated to cover operational costs (such as rents and salaries).

**Unsecured debt securities issued** refers to notes, bonds and other debt securities issued by an ADI regardless of the holder and that are not collateralised by legal rights to specifically designated assets owned by the borrowing ADI in the case of bankruptcy, insolvency, liquidation or resolution, excluding derivatives.

**Unsecured funding** refers to liabilities and general obligations that are not collateralised by legal rights to specifically designated assets owned by the borrowing ADI in the case of bankruptcy, insolvency, liquidation or resolution, excluding derivatives.

**Unsecured wholesale funding** has the meaning given in paragraphs 44 to 46 of Attachment A of APS 210.

**US commercial paper** means commercial paper issued in the USA.

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

## ARF\_210\_1A: Liquidity Coverage Ratio - all currencies

|                                    |                               |
|------------------------------------|-------------------------------|
| <b>Australian Business Number</b>  | <b>Institution Name</b>       |
|                                    |                               |
| <b>Reporting Period</b>            | <b>Scale Factor</b>           |
| Quarterly                          | Millions to one decimal place |
| <b>Reporting Consolidation</b>     |                               |
| Level 1 / Level 2 / Domestic books |                               |

### Section A: Liquid assets

|   | <b>Market value/amount</b> | <b>Weight</b> | <b>Weighted amount</b> |
|---|----------------------------|---------------|------------------------|
|   | <b>(1)</b>                 | <b>(2)</b>    | <b>(3)</b>             |
| <b>1. HQLA1</b>   |                            |               |                        |
| 1.1. Notes and coin   |                            |               |                        |
| 1.2. Central bank balances  |                            |               |                        |
| 1.2.1. Held with the RBA  |                            |               |                        |
| 1.2.2. Held with foreign central banks  |                            |               |                        |
| 1.3. Securities with zero per cent risk weight  |                            |               |                        |
| 1.3.1. Australian Government  |                            |               |                        |
| 1.3.2. Australian State Government or Territory Central Borrowing Authorities   |                            |               |                        |
| 1.3.3. Issued by foreign sovereigns   |                            |               |                        |
| 1.3.4. Guaranteed by the Australian Government  |                            |               |                        |
| 1.3.5. Guaranteed by foreign sovereigns   |                            |               |                        |
| 1.3.6. Issued or guaranteed by central banks  |                            |               |                        |
| 1.3.7. Issued or guaranteed by PSEs   |                            |               |                        |
| 1.3.8. Issued or guaranteed by BIS, IMF, ECB and EC or MDBs   |                            |               |                        |
| 1.4. Sovereign/central bank debt securities where the sovereign has a non-zero per cent risk weight   |                            |               |                        |
| 1.4.1. Issued in domestic currencies in the country in which the liquidity risk is being taken  |                            |               |                        |
| 1.4.2. Issued in foreign currencies up to the amount of the ADI's stressed net cash outflows in that specific foreign currency stemming from the ADI's operations in the jurisdiction where the ADI's liquidity risk is being taken |                            |               |                        |

|  |  |  |  |
|--|--|--|--|
| 1.5. Adjusted amount of HQLA1 stock  |  |  |  |
| 1.5.1. Adjustment due to secured lending/borrowing transactions                                  |  |  |  |
| 1.5.2. Adjustment due to collateral swaps  |  |  |  |
| <b>2. HQLA2A</b>   |  |  |  |
| 2.1. Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight |  |  |  |
| 2.2. Securities issued or guaranteed by PSEs or MDBs with 20 per cent risk weight                |  |  |  |
| 2.3. Non-financial corporate securities (Credit Rating Grade 1)                                  |  |  |  |
| 2.4. Covered bonds, not self-issued (Credit Rating Grade 1)                                      |  |  |  |
| 2.5. Adjusted amount of HQLA2A stock   |  |  |  |
| 2.5.1. Adjustment due to secured lending/borrowing transactions                                  |  |  |  |
| 2.5.2. Adjustment due to collateral swaps  |  |  |  |
| <b>3. HQLA2B</b>   |  |  |  |
| 3.1. Residential mortgage-backed securities (Credit Rating Grade 1)                              |  |  |  |
| 3.2. Non-financial corporate securities (Credit Rating Grade 3)                                  |  |  |  |
| 3.3. Non-financial common equity shares  |  |  |  |
| 3.4. Adjusted amount of RMBS HQLA2B stock  |  |  |  |
| 3.4.1. Adjustment due to secured lending/borrowing transactions                                  |  |  |  |
| 3.4.2. Adjustment due to collateral swaps  |  |  |  |
| 3.5. Adjusted amount of non-RMBS HQLA2B stock  |  |  |  |
| 3.5.1. Adjustment due to secured lending/borrowing transactions                                  |  |  |  |
| 3.5.2. Adjustment due to collateral swaps  |  |  |  |
| 3.6. Adjusted amount of HQLA2B (RMBS and non-RMBS) stock   |  |  |  |
| <b>4. Total HQLA</b>   |  |  |  |
| 4.1. Adjustment to stock of HQLA due to the 15 per cent cap on HQLA2B                            |  |  |  |
| 4.2. Adjustment to stock of HQLA due to the 40 per cent cap on HQLA2                             |  |  |  |

4.3. Adjustment to the amount of HQLA for the inclusion of other liquid assets as approved by APRA

**5. RBNZ eligible securities**

**6. Alternative liquid assets (ALA)**

6.1. Market value of total eligible assets securing the CLF less applicable RBA margin

6.1.1. Securities issued by supranationals and foreign government

6.1.2. Securities with Australian Government or foreign sovereign government guarantee

6.1.3. ADI issued securities

6.1.4. Asset backed securities

6.1.5. Other private securities

6.1.6. Self-securitised assets

6.2. Available amount of the CLF for the LCR calculation

6.2.1. Approved size of the CLF

6.2.2. Adjustment due to secured funding/lending transactions

6.2.3. Adjustment due to collateral swaps

6.3. Amount of eligible CLF assets that can be included in numerator of the reporting ADI's LCR calculation

6.4. Of the amount reported in item 6.1, the amount of CLF securities maturing <= 30 days where the securities are not due to be returned under maturing secured lending transactions

6.5. Amount available as ALA in offshore jurisdictions

**7. Total HQLA plus RBNZ eligible securities plus ALA**

7.1. AUD

7.2. NZD

7.3. USD

7.4. GBP

7.5. EUR

7.6. JPY

7.7. RMB

7.8. All other currencies



|  |  |  |  |
|--|--|--|--|
| 9.2.6. Non-operational deposits where the entire deposit is not fully covered by deposit insurance             |  |  |  |
| 9.2.7. Called notice period deposits with 30 days or less to maturity  |  |  |  |
| 9.3. Sovereign, central bank, PSE and MDB  |  |  |  |
| 9.3.1. Operational deposit amounts fully covered by deposit insurance  |  |  |  |
| 9.3.2. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |  |
| 9.3.3. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |  |
| 9.3.4. Non-operational deposits where the entire deposit is fully covered by deposit insurance                 |  |  |  |
| 9.3.5. Non-operational deposits where the entire deposit is not fully covered by deposit insurance             |  |  |  |
| 9.3.6. Called notice period deposits with 30 days or less to maturity  |  |  |  |
| 9.3.7. Additional balances required to be installed in central bank reserves                                   |  |  |  |
| 9.4. ADI/Bank  |  |  |  |
| 9.4.1. <i>of which:</i> Intra-group  |  |  |  |
| 9.4.2. Operational deposit amounts fully covered by deposit insurance  |  |  |  |
| 9.4.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |  |
| 9.4.4. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |  |
| 9.4.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity             |  |  |  |
| 9.5. Other financial institutions and other legal entities   |  |  |  |
| 9.5.1. <i>of which:</i> Intra-group  |  |  |  |
| 9.5.2. Operational deposit amounts fully covered by deposit insurance  |  |  |  |
| 9.5.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |  |
| 9.5.4. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |  |

|  |  |  |  |
|--|--|--|--|
| 9.5.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity   |  |  |  |
| <b>10. Unsecured debt securities issued</b>  |  |  |  |
| 10.1. Domestic   |  |  |  |
| 10.2. Offshore   |  |  |  |
| <b>11. Secured funding</b>   |  |  |  |
| 11.1. Amount received in transactions secured by HQLA1 with any counterparty   |  |  |  |
| 11.1.1. <i>of which:</i> transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.1       |  |  |  |
| 11.1.2. Market value of HQLA1 collateral extended for transactions reported under 11.1.1   |  |  |  |
| 11.2. Amount received in transactions secured by HQLA2A with any counterparty  |  |  |  |
| 11.2.1. <i>of which:</i> transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.2      |  |  |  |
| 11.2.2. Market value of HQLA2A collateral extended for transactions reported under 11.2.1  |  |  |  |
| 11.3. Amount received in transactions secured by RMBS HQLA2B with any counterparty   |  |  |  |
| 11.3.1. <i>of which:</i> transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.3 |  |  |  |
| 11.3.2. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.3.1   |  |  |  |
| 11.4. Amount received in transactions secured by non-RMBS HQLA2B with any counterparty   |  |  |  |



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| <p>11.4.1. <i>of which:</i> transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.4</p> |  |  |
| <p>11.4.2. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.4.1</p>   |  |  |
| <p>11.5. Amount received in transactions secured by eligible CLF securities with any counterparty where the ADI has capacity within the CLF</p>   |  |  |
| <p>11.5.1. Market value less RBA margin of CLF securities collateral extended for transactions reported under 11.5</p>  |  |  |
| <p>11.6. Amount received in transactions secured by other assets, ineligible CLF securities and eligible CLF securities where CLF capacity has been reached</p>   |  |  |
| <p>11.6.1. Where the counterparties are domestic sovereigns, MDBs or domestic PSEs with a risk weight of 20 per cent or lower</p>   |  |  |
| <p>11.6.2. All other counterparties</p>   |  |  |
| <p>11.7. Amount received in transactions secured by all assets with central banks in offshore jurisdictions</p>   |  |  |
| <p>11.7.1. <i>of which:</i> transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7</p>           |  |  |
| <p>11.7.2. Market value of HQLA1 collateral extended for transactions reported under 11.7.1</p>   |  |  |
| <p>11.7.3. <i>of which:</i> transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7</p>          |  |  |
| <p>11.7.4. Market value of HQLA2A collateral extended for transactions reported under 11.7.3</p>  |  |  |
| <p>11.7.5. <i>of which:</i> transactions involving eligible RMBS HQLA2B that meet all operational</p>   |  |  |

requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.6. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.7.5

11.7.7. *of which:* transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7

11.7.8. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.7.7

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**12. ABCP, ABS, covered bonds and other structured financing instruments/facilities**

12.1. Maturing secured funding transactions issued by the ADI itself

12.2. Loss of funding due to refinancing of maturing debt, maturing facilities, embedded options and other potential loss of funding

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**13. Increased liquidity needs related to derivatives and other transactions**

13.1. Derivatives cash outflow

13.2. Due to a downgrade of 3 notches in the ADI's long-term credit rating

13.3. Excess non-segregated collateral held by the ADI that could contractually be called at any time by the counterparty

13.4. Contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted

13.5. Contracts that allow collateral substitution to non-HQLA without the ADI's consent

13.6. Collateral outflows due to market valuation changes on derivative transactions and other transactions

13.7. Valuation changes on posted non-HQLA1 collateral securing derivatives and other transactions

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| <b>14. Committed facilities</b>   |  |  |  |
| 14.1. Retail customer   |  |  |  |
| 14.1.1. Committed credit/liquidity facilities   |  |  |  |
| 14.2. SME   |  |  |  |
| 14.2.1. Committed credit/liquidity facilities   |  |  |  |
| 14.3. Non-financial corporate   |  |  |  |
| 14.3.1. Committed credit facilities   |  |  |  |
| 14.3.2. Committed liquidity facilities  |  |  |  |
| 14.4. Sovereign, central bank, PSE and MDB  |  |  |  |
| 14.4.1. Committed credit facilities   |  |  |  |
| 14.4.2. Committed liquidity facilities  |  |  |  |
| 14.5. ADIs/Banks subject to prudential supervision  |  |  |  |
| 14.5.1. Committed credit/liquidity facilities   |  |  |  |
| 14.6. Other financial institutions  |  |  |  |
| 14.6.1. Committed credit facilities   |  |  |  |
| 14.6.2. Committed liquidity facilities  |  |  |  |
| 14.7. Other legal entities  |  |  |  |
| 14.7.1. Committed credit/liquidity facilities   |  |  |  |
| <b>15. Other contractual obligations to extend funds</b>  |  |  |  |
| 15.1. Financial institution   |  |  |  |
| 15.2. Retail customer   |  |  |  |
| 15.3. SME   |  |  |  |
| 15.4. Non-financial corporate   |  |  |  |
| 15.5. Other entities  |  |  |  |
| 15.6. Total outflows from retail, SME, non-financial corporate and other entities                                       |  |  |  |
| 15.7. Total roll-over of inflows from all counterparties except from financial institutions                             |  |  |  |
| 15.8. Total excess other contractual obligations outflows (excluding financial institutions) after roll-over of inflows |  |  |  |
| <b>16. Other contingent funding obligations</b>   |  |  |  |
| 16.1. Uncommitted credit and liquidity facilities   |  |  |  |
| 16.2. Trade finance related obligations   |  |  |  |

- 16.3. Guarantees and letters of credit other than trade finance related obligations
- 16.4. Buyback of the ADI's own short-term debt securities issued in the Australian domestic market
- 16.5. Buyback of the ADI's own long-term debt securities issued in the Australian domestic market
- 16.6. Buyback of debt securities issued through an affiliated dealer or market maker
- 16.7. Obligations related to structured products and managed funds
- 16.8. Other non-contractual obligations
- 16.9. Other contractual cash outflows

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**17. Cash outflows due to collateral swaps**

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**18. Total cash outflows**

- 18.1. AUD
- 18.2. NZD
- 18.3. USD
- 18.4. GBP
- 18.5. EUR
- 18.6. JPY
- 18.7. RMB
- 18.8. All other currencies

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**Section C: Cash inflows**

**19. Secured lending**

- 19.1. Reverse repo and other secured lending where collateral is not re-hypothecated
  - 19.1.1. amount extended in transactions secured by HQLA1
    - 19.1.1.1. of which: transactions involving eligible HQLA1
    - 19.1.1.2. market value of received HQLA1 for transactions reported in item 19.1.1.1

|  | Amount<br>(1) | Weight<br>(2) | Weighted amount<br>(3) |
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| 19.1.2. amount extended in transactions secured by HQLA2A  |  |  |  |
| 19.1.2.1. of which: transactions involving eligible HQLA2A   |  |  |  |
| 19.1.2.2. market value of received HQLA2A for transactions reported in item 19.1.2.1   |  |  |  |
| 19.1.3. amount extended in transactions secured by RMBS HQLA2B   |  |  |  |
| 19.1.3.1. of which: transactions involving eligible RMBS HQLA2B  |  |  |  |
| 19.1.3.2. market value of received RMBS HQLA2B for transactions reported in item 19.1.3.1  |  |  |  |
| 19.1.4. amount extended in transactions secured by non-RMBS HQLA2B   |  |  |  |
| 19.1.4.1. of which: transactions involving eligible non-RMBS HQLA2B  |  |  |  |
| 19.1.4.2. market value of received non-RMBS HQLA2B for transactions reported in item 19.1.4.1                                      |  |  |  |
| 19.1.5. amount extended in transactions secured by eligible CLF securities where the securities received are included in Section A |  |  |  |
| 19.1.5.1. market value less RBA margin of received CLF securities for transactions reported in item 19.1.5                         |  |  |  |
| 19.1.6. amount extended in transactions secured by RBNZ eligible securities  |  |  |  |
| 19.1.7. margin lending backed by other collateral  |  |  |  |
| 19.1.8. amount extended in transactions secured by other collateral including ineligible CLF securities                            |  |  |  |
| 19.2. Reverse repo and other secured lending where collateral is re-hypothecated   |  |  |  |
| 19.2.1. amount extended in transactions secured by HQLA1   |  |  |  |
| 19.2.2. amount extended in transactions secured by HQLA2A  |  |  |  |

19.2.3. amount extended in transactions secured by RMBS HQLA2B

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19.2.4. amount extended in transactions secured by non-RMBS HQLA2B

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19.2.5. margin lending backed by non-HQLA1 or non-HQLA2

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19.2.6. amount extended in transactions secured by other collateral

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**20. Other inflows by counterparty**

20.1. Retail customer

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20.2. SME

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20.3. Non-financial corporate

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20.4. Central bank

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20.5. Financial institution

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20.6. Other entities

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20.7. of which: Intra-group (ADI/bank)

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20.8. of which: Intra-group (financial institutions)

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20.9. of which: Intra-group (other entities)

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**21. Other cash inflows**

21.1. Derivatives cash inflows

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21.2. Contractual inflows from CLF securities maturing <= 30 days that are in excess of the available CLF amount

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21.3. Contractual inflows from other securities maturing <= 30 days

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21.4. Other contractual cash inflows

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21.5. Amount of committed home office support

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**22. Cash inflows due to collateral swaps**

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**23. Total cash inflows**

23.1. AUD

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23.2. NZD

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23.3. USD

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23.4. GBP

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23.5. EUR

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23.6. JPY

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23.7. RMB

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23.8. All other currencies



**Section D: Cash outflows minus cash inflows by currency**

|   | Amount<br>(1) | Weighted<br>amount<br>(3) |
|---|---------------|---------------------------|
| <b>24. Cash outflows minus cash inflows</b> |               |                           |
| 24.1. AUD                                   |               |                           |
| 24.2. NZD                                   |               |                           |
| 24.3. USD                                   |               |                           |
| 24.4. GBP                                   |               |                           |
| 24.5. EUR                                   |               |                           |
| 24.6. JPY                                   |               |                           |
| 24.7. RMB                                   |               |                           |
| 24.8. All other currencies                  |               |                           |

**Section E: Calculation of the LCR**

|   |  |
|---|--|
| <b>25. Total HQLA</b>                                       |  |
| <b>26. RBNZ eligible securities plus ALA</b>                |  |
| <b>27. Total cash outflows</b>                              |  |
| <b>28. Total cash inflows after applying the inflow cap</b> |  |
| <b>29. Net cash outflows</b>                                |  |
| <b>30. LCR</b>  |  |
| <b>31. Minimum LCR per liquidity management strategy</b>    |  |
| <b>32. Lowest LCR during reporting period</b>               |  |
| <b>33. Highest LCR during reporting period</b>              |  |
| <b>34. Mean LCR during reporting period</b>                 |  |

**35. LCR for significant currencies**

| Currency<br>(1) | LCR<br>(2) | Highest LCR<br>(3) | Lowest LCR<br>(4) | Mean LCR<br>(5) |
|-----------------|------------|--------------------|-------------------|-----------------|
|                 |            |                    |                   |                 |
| Currency list   |            |                    |                   |                 |

## ARF\_210\_1B: Liquidity Coverage Ratio – AUD only

|                                    |                               |
|------------------------------------|-------------------------------|
| <b>Australian Business Number</b>  | <b>Institution Name</b>       |
|                                    |                               |
| <b>Reporting Period</b>            | <b>Scale Factor</b>           |
| Quarterly                          | Millions to one decimal place |
| <b>Reporting Consolidation</b>     |                               |
| Level 1 / Level 2 / Domestic books |                               |

### Section A: Liquid assets

|   | <b>Market value/amount</b> | <b>Weight</b> | <b>Weighted amount</b> |
|---|----------------------------|---------------|------------------------|
|   | <b>(1)</b>                 | <b>(2)</b>    | <b>(3)</b>             |
| <b>1. HQLA1</b>   |                            |               |                        |
| 1.1. Notes and coin   |                            |               |                        |
| 1.2. Central bank balances  |                            |               |                        |
| 1.2.1. Held with the RBA  |                            |               |                        |
| 1.2.2. Held with foreign central banks  |                            |               |                        |
| 1.3. Securities with zero per cent risk weight  |                            |               |                        |
| 1.3.1. Australian Government  |                            |               |                        |
| 1.3.2. Australian State Government or Territory Central Borrowing Authorities                       |                            |               |                        |
| 1.3.3. Issued by foreign sovereigns   |                            |               |                        |
| 1.3.4. Guaranteed by the Australian Government  |                            |               |                        |
| 1.3.5. Guaranteed by foreign sovereigns   |                            |               |                        |
| 1.3.6. Issued or guaranteed by central banks  |                            |               |                        |
| 1.3.7. Issued or guaranteed by PSEs   |                            |               |                        |
| 1.3.8. Issued or guaranteed by BIS, IMF, ECB and EC or MDBs   |                            |               |                        |
| 1.4. Sovereign/central bank debt securities where the sovereign has a non-zero per cent risk weight |                            |               |                        |
| 1.5. Adjusted amount of HQLA1 stock   |                            |               |                        |
| 1.5.1. Adjustment due to secured lending/borrowing transactions                                     |                            |               |                        |
| 1.5.2. Adjustment due to collateral swaps   |                            |               |                        |
| <b>2. HQLA2A</b>  |                            |               |                        |



|  |  |  |  |
|--|--|--|--|
| 2.1. Securities issued or guaranteed by sovereigns or central banks with 20 per cent risk weight   |  |  |  |
| 2.2. Securities issued or guaranteed by PSEs or MDBs with 20 per cent risk weight                  |  |  |  |
| 2.3. Non-financial corporate securities (Credit Rating Grade 1)                                    |  |  |  |
| 2.4. Covered bonds, not self-issued (Credit Rating Grade 1)  |  |  |  |
| 2.5. Adjusted amount of HQLA2A stock   |  |  |  |
| 2.5.1. Adjustment due to secured lending/borrowing transactions                                    |  |  |  |
| 2.5.2. Adjustment due to collateral swaps  |  |  |  |
| <b>3. HQLA2B</b>   |  |  |  |
| 3.1. Residential mortgage-backed securities (Credit Rating Grade 1)                                |  |  |  |
| 3.2. Non-financial corporate securities (Credit Rating Grade 3)                                    |  |  |  |
| 3.3. Non-financial common equity shares  |  |  |  |
| 3.4. Adjusted amount of RMBS HQLA2B stock  |  |  |  |
| 3.4.1. Adjustment due to secured lending/borrowing transactions                                    |  |  |  |
| 3.4.2. Adjustment due to collateral swaps  |  |  |  |
| 3.5. Adjusted amount of non-RMBS HQLA2B stock  |  |  |  |
| 3.5.1. Adjustment due to secured lending/borrowing transactions                                    |  |  |  |
| 3.5.2. Adjustment due to collateral swaps  |  |  |  |
| 3.6. Adjusted amount of HQLA2B (RMBS and non-RMBS) stock   |  |  |  |
| <b>4. Total HQLA</b>   |  |  |  |
| 4.1. Adjustment to stock of HQLA due to the 15 per cent cap on HQLA2B                              |  |  |  |
| 4.2. Adjustment to stock of HQLA due to the 40 per cent cap on HQLA2                               |  |  |  |
| 4.3. Adjustment to the amount of HQLA for the inclusion of other liquid assets as approved by APRA |  |  |  |
| <b>5. RBNZ eligible securities</b>   |  |  |  |
| <b>6. Alternative liquid assets (ALA)</b>  |  |  |  |

|   |  |  |
|---|--|--|
| 6.1. Market value of total eligible assets securing the CLF less applicable RBA margin  |  |  |
| 6.1.1. Securities issued by supranationals and foreign government   |  |  |
| 6.1.2. Securities with Australian Government or foreign sovereign government guarantee  |  |  |
| 6.1.3. ADI issued securities  |  |  |
| 6.1.4. Asset backed securities  |  |  |
| 6.1.5. Other private securities   |  |  |
| 6.1.6. Self-securitised assets  |  |  |
| 6.2. Available amount of the CLF for the LCR calculation  |  |  |
| 6.2.1. Approved size of the CLF   |  |  |
| 6.2.2. Adjustment due to secured funding/lending transactions   |  |  |
| 6.2.3. Adjustment due to collateral swaps   |  |  |
| 6.3. Amount of eligible CLF assets that can be included in numerator of the reporting ADI's LCR calculation   |  |  |
| 6.4. Of the amount reported in item 6.1, the amount of CLF securities maturing <= 30 days where the securities are not due to be returned under maturing secured lending transactions |  |  |
| 6.5. Amount available as ALA in offshore jurisdictions  |  |  |
| <b>7. Total HQLA plus RBNZ eligible securities plus ALA</b>   |  |  |

**Section B: Cash outflows**

**8. Retail deposits**

- 8.1. Stable deposits
- 8.2. Stable deposits eligible for 3 per cent run-off rate
- 8.3. Less stable deposits which are covered by FCS or government deposit insurance scheme
- 8.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme

| Amount<br>(1) | Weight<br>(2) | Weighted amount<br>(3) |
|---------------|---------------|------------------------|
|               |               |                        |
|               |               |                        |
|               |               |                        |
|               |               |                        |

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|---|--|--|
| 8.5. Less stable deposits with higher run-off rate                  |  |  |
| 8.6. Called notice period deposits with 30 days or less to maturity |  |  |

**9. Unsecured wholesale funding**

|  |  |  |
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| 9.1. SME   |  |  |
| 9.1.1. Stable deposits   |  |  |
| 9.1.2. Stable deposits eligible for 3 per cent run-off rate  |  |  |
| 9.1.3. Less stable deposits which are covered by FCS or government deposit insurance scheme                    |  |  |
| 9.1.4. Less stable deposits which are not covered by FCS or government deposit insurance scheme                |  |  |
| 9.1.5. Less stable deposits with higher run-off  |  |  |
| 9.1.6. Called notice period deposits with 30 days or less to maturity  |  |  |
| 9.2. Non-financial corporate   |  |  |
| 9.2.1. <i>of which:</i> Intra-group  |  |  |
| 9.2.2. Operational deposit amounts fully covered by deposit insurance  |  |  |
| 9.2.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |
| 9.2.4. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |
| 9.2.5. Non-operational deposits where the entire deposit is fully covered by deposit insurance                 |  |  |
| 9.2.6. Non-operational deposits where the entire deposit is not fully covered by deposit insurance             |  |  |
| 9.2.7. Called notice period deposits with 30 days or less to maturity  |  |  |
| 9.3. Sovereign, central bank, PSE and MDB  |  |  |
| 9.3.1. Operational deposit amounts fully covered by deposit insurance  |  |  |
| 9.3.2. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |
| 9.3.3. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |

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| 9.3.4. Non-operational deposits where the entire deposit is fully covered by deposit insurance                 |  |  |
| 9.3.5. Non-operational deposits where the entire deposit is not fully covered by deposit insurance             |  |  |
| 9.3.6. Called notice period deposits with 30 days or less to maturity  |  |  |
| 9.3.7. Additional balances required to be installed in central bank reserves                                   |  |  |
| <b>9.4. ADI/Bank</b>   |  |  |
| 9.4.1. <i>of which:</i> Intra-group  |  |  |
| 9.4.2. Operational deposit amounts fully covered by deposit insurance  |  |  |
| 9.4.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |
| 9.4.4. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |
| 9.4.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity             |  |  |
| <b>9.5. Other financial institutions and other legal entities</b>  |  |  |
| 9.5.1. <i>of which:</i> Intra-group  |  |  |
| 9.5.2. Operational deposit amounts fully covered by deposit insurance  |  |  |
| 9.5.3. Operational deposit amounts fully covered by deposit insurance and eligible for 3 per cent run-off rate |  |  |
| 9.5.4. Operational deposit amounts not fully covered by deposit insurance                                      |  |  |
| 9.5.5. Non-operational deposits and called notice period deposits with 30 days or less to maturity             |  |  |

**10. Unsecured debt securities issued**

- 10.1. Domestic
- 10.2. Offshore

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**11. Secured funding**

- 11.1. Amount received in transactions secured by HQLA1 with any counterparty
  - 11.1.1. *of which:* transactions involving eligible HQLA1 that meet

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| all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.1  |  |  |
| 11.1.2. Market value of HQLA1 collateral extended for transactions reported under 11.1.1   |  |  |
| 11.2. Amount received in transactions secured by HQLA2A with any counterparty  |  |  |
| 11.2.1. <i>of which:</i> transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.2          |  |  |
| 11.2.2. Market value of HQLA2A collateral extended for transactions reported under 11.2.1  |  |  |
| 11.3. Amount received in transactions secured by RMBS HQLA2B with any counterparty   |  |  |
| 11.3.1. <i>of which:</i> transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.3     |  |  |
| 11.3.2. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.3.1   |  |  |
| 11.4. Amount received in transactions secured by non-RMBS HQLA2B with any counterparty   |  |  |
| 11.4.1. <i>of which:</i> transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.4 |  |  |
| 11.4.2. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.4.1   |  |  |
| 11.5. Amount received in transactions secured by eligible CLF securities with any counterparty where the ADI has capacity within the CLF   |  |  |
| 11.5.1. Market value less RBA margin of CLF securities collateral  |  |  |

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| extended for transactions reported under 11.5  |  |  |
| 11.6. Amount received in transactions secured by other assets, ineligible CLF securities and eligible CLF securities where CLF capacity has been reached   |  |  |
| 11.6.1. Where the counterparties are domestic sovereigns, MDBs or domestic PSEs with a risk weight of 20 per cent or lower   |  |  |
| 11.6.2. All other counterparties   |  |  |
| 11.7. Amount received in transactions secured by all assets with central banks in offshore jurisdictions   |  |  |
| 11.7.1. <i>of which:</i> transactions involving eligible HQLA1 that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7           |  |  |
| 11.7.2. Market value of HQLA1 collateral extended for transactions reported under 11.7.1   |  |  |
| 11.7.3. <i>of which:</i> transactions involving eligible HQLA2A that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7          |  |  |
| 11.7.4. Market value of HQLA2A collateral extended for transactions reported under 11.7.3  |  |  |
| 11.7.5. <i>of which:</i> transactions involving eligible RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7     |  |  |
| 11.7.6. Market value of RMBS HQLA2B collateral extended for transactions reported under 11.7.5   |  |  |
| 11.7.7. <i>of which:</i> transactions involving eligible non-RMBS HQLA2B that meet all operational requirements to be included in HQLA stock except for being encumbered in the secured funding transactions reported under 11.7 |  |  |

11.7.8. Market value of non-RMBS HQLA2B collateral extended for transactions reported under 11.7.7

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**12. ABCP, ABS, covered bonds and other structured financing instruments/facilities**

- 12.1. Maturing secured funding transactions issued by the ADI itself
- 12.2. Loss of funding due to refinancing of maturing debt, maturing facilities, embedded options and other potential loss of funding

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**13. Increased liquidity needs related to derivatives and other transactions**

- 13.1. Derivatives cash outflow
- 13.2. Due to a downgrade of 3 notches in the ADI's long-term credit rating
- 13.3. Excess non-segregated collateral held by the ADI that could contractually be called at any time by the counterparty
- 13.4. Contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted
- 13.5. Contracts that allow collateral substitution to non-HQLA without the ADI's consent
- 13.6. Collateral outflows due to market valuation changes on derivative transactions and other transactions
- 13.7. Valuation changes on posted non-HQLA1 collateral securing derivatives and other transactions

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**14. Committed facilities**

- 14.1. Retail customer
  - 14.1.1. Committed credit/liquidity facilities
- 14.2. SME
  - 14.2.1. Committed credit/liquidity facilities
- 14.3. Non-financial corporate
  - 14.3.1. Committed credit facilities
  - 14.3.2. Committed liquidity facilities
- 14.4. Sovereign, central bank, PSE and MDB

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| 14.4.1. Committed credit facilities   |  |  |  |
| 14.4.2. Committed liquidity facilities  |  |  |  |
| 14.5. ADIs/Banks subject to prudential supervision  |  |  |  |
| 14.5.1. Committed credit/liquidity facilities   |  |  |  |
| 14.6. Other financial institutions  |  |  |  |
| 14.6.1. Committed credit facilities   |  |  |  |
| 14.6.2. Committed liquidity facilities  |  |  |  |
| 14.7. Other legal entities  |  |  |  |
| 14.7.1. Committed credit/liquidity facilities   |  |  |  |
| <b>15. Other contractual obligations to extend funds to</b>   |  |  |  |
| 15.1. Financial institution   |  |  |  |
| 15.2. Retail customer   |  |  |  |
| 15.3. SME   |  |  |  |
| 15.4. Non-financial corporate   |  |  |  |
| 15.5. Other entities  |  |  |  |
| 15.6. Total outflows from retail, SME, non-financial corporate and other entities                                       |  |  |  |
| 15.7. Total roll-over of inflows from all counterparties except from financial institutions                             |  |  |  |
| 15.8. Total excess other contractual obligations outflows (excluding financial institutions) after roll-over of inflows |  |  |  |
| <b>16. Other contingent funding obligations</b>   |  |  |  |
| 16.1. Uncommitted credit and liquidity facilities   |  |  |  |
| 16.2. Trade finance related obligations   |  |  |  |
| 16.3. Guarantees and letters of credit other than trade finance related obligations                                     |  |  |  |
| 16.4. Buyback of the ADI's own short-term debt securities issued in the Australian domestic market                      |  |  |  |
| 16.5. Buyback of the ADI's own long-term debt securities issued in the Australian domestic market                       |  |  |  |
| 16.6. Buyback of debt securities issued through an affiliated dealer or market maker                                    |  |  |  |



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| 16.7. Obligations related to structured products and managed funds |  |  |
| 16.8. Other non-contractual obligations                            |  |  |
| 16.9. Other contractual cash outflows                              |  |  |

**17. Cash outflows due to collateral swaps**

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| <b>18. Total cash outflows</b>                                   |  |  |
| 18.1. <i>of which:</i> cash outflows due to intra-group entities |  |  |

**Section C: Cash inflows**

|   | Amount<br>(1) | Weight<br>(2) | Weighted amount<br>(3) |
|---|---------------|---------------|------------------------|
| <b>19. Secured lending</b>  |               |               |                        |
| 19.1. Reverse repo and other secured lending where collateral is not re-hypothecated      |               |               |                        |
| 19.1.1. amount extended in transactions secured by HQLA1                                  |               |               |                        |
| 19.1.1.1. <i>of which:</i> transactions involving eligible HQLA1                          |               |               |                        |
| 19.1.1.2. market value of received HQLA1 for transactions reported in item 19.1.1.1       |               |               |                        |
| 19.1.2. amount extended in transactions secured by HQLA2A                                 |               |               |                        |
| 19.1.2.1. <i>of which:</i> transactions involving eligible HQLA2A                         |               |               |                        |
| 19.1.2.2. market value of received HQLA2A for transactions reported in item 19.1.2.1      |               |               |                        |
| 19.1.3. amount extended in transactions secured by RMBS HQLA2B                            |               |               |                        |
| 19.1.3.1. <i>of which:</i> transactions involving eligible RMBS HQLA2B                    |               |               |                        |
| 19.1.3.2. market value of received RMBS HQLA2B for transactions reported in item 19.1.3.1 |               |               |                        |

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| 19.1.4. amount extended in transactions secured by non-RMBS HQLA2B   |  |  |  |
| 19.1.4.1. of which: transactions involving eligible non-RMBS HQLA2B  |  |  |  |
| 19.1.4.2. market value of received non-RMBS HQLA2B for transactions reported in item 19.1.4.1                                      |  |  |  |
| 19.1.5. amount extended in transactions secured by eligible CLF securities where the securities received are included in Section A |  |  |  |
| 19.1.5.1. market value less RBA margin of received CLF securities for transactions reported in item 19.1.5                         |  |  |  |
| 19.1.6. amount extended in transactions secured by RBNZ eligible securities  |  |  |  |
| 19.1.7. margin lending backed by other collateral  |  |  |  |
| 19.1.8. amount extended in transactions secured by other collateral including ineligible CLF securities                            |  |  |  |
| 19.2. Reverse repo and other secured lending where collateral is re-hypothecated   |  |  |  |
| 19.2.1. amount extended in transactions secured by HQLA1   |  |  |  |
| 19.2.2. amount extended in transactions secured by HQLA2A  |  |  |  |
| 19.2.3. amount extended in transactions secured by RMBS HQLA2B   |  |  |  |
| 19.2.4. amount extended in transactions secured by non-RMBS HQLA2B   |  |  |  |
| 19.2.5. margin lending backed by non-HQLA1 or non-HQLA2  |  |  |  |
| 19.2.6. amount extended in transactions secured by other collateral  |  |  |  |

**20. Other inflows by counterparty**

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|-------------------------------|--|--|--|
|                               |  |  |  |
| 20.1. Retail customer         |  |  |  |
| 20.2. SME                     |  |  |  |
| 20.3. Non-financial corporate |  |  |  |
| 20.4. Central bank            |  |  |  |
| 20.5. Financial institution   |  |  |  |

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| 20.6. Other entities   |               |  |                        |
| 20.7. <i>of which</i> : Intra-group (ADI/bank)   |               |  |                        |
| 20.8. <i>of which</i> : Intra-group (financial institutions)   |               |  |                        |
| 20.9. <i>of which</i> : Intra-group (other entities)   |               |  |                        |
| <b>21. Other cash inflows</b>  |               |  |                        |
| 21.1. Derivatives cash inflows   |               |  |                        |
| 21.2. Contractual inflows from CLF securities maturing <= 30 days that are in excess of the available CLF amount |               |  |                        |
| 21.3. Contractual inflows from other securities maturing <= 30 days  |               |  |                        |
| 21.4. Other contractual cash inflows   |               |  |                        |
| 21.5. Amount of committed home office support  |               |  |                        |
| <b>22. Cash inflows due to collateral swaps</b>  |               |  |                        |
| <b>23. Total cash inflows</b>  |               |  |                        |
| 23.1. <i>of which</i> : cash inflows due from intra-group entities   |               |  |                        |
| <b>Section D: Cash outflows minus cash inflows</b>   |               |  |                        |
|  | <b>Amount</b> |  | <b>Weighted amount</b> |
|  | <b>(1)</b>    |  | <b>(3)</b>             |
| <b>24. Cash outflows minus cash inflows</b>  |               |  |                        |
| <b>Section E: Calculation of the LCR</b>   |               |  |                        |
| <b>25. Total HQLA</b>  |               |  |                        |
| <b>26. RBNZ eligible securities plus ALA</b>   |               |  |                        |
| <b>27. Total cash outflows</b>   |               |  |                        |
| <b>28. Total cash inflows after applying the inflow cap</b>  |               |  |                        |
| <b>29. Net cash outflows</b>   |               |  |                        |
| <b>30. LCR</b>   |               |  |                        |
| <b>31. Minimum LCR per liquidity management strategy</b>   |               |  |                        |
| <b>32. Lowest LCR during reporting period</b>  |               |  |                        |

33. Highest LCR during reporting period

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34. Mean LCR during reporting period

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# Reporting Forms ARF 210.1A and ARF 210.1B

## Liquidity Coverage Ratio

### Instructions

These instructions are designed to assist in the completion of *Reporting Form ARF 210.1A Liquidity Coverage Ratio – all currencies* (ARF 210.1A) and *Reporting Form ARF 210.1B Liquidity Coverage Ratio – AUD only* (ARF 210.1B). ARF 210.1A and ARF 210.1B collect information for the calculation of the liquidity coverage ratio (LCR) of an authorised deposit-taking institution (ADI). ARF 210.1A calculates the total LCR and ARF 210.1B calculates the LCR of AUD only currency exposure. In completing these forms, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.1A and ARF 210.1B are to be completed by **LCR ADIs** for each reporting consolidation level as follows:

- **locally incorporated** ADIs must complete ARF 210.1A and ARF 210.1B at **Level 1** and **Level 2**. For ADIs without a **Level 2** consolidation ARF 210.1B is to be completed at **Level 1**; and
- **foreign ADIs** must complete ARF 210.1A and ARF 210.1B for the domestic book of the licensed ADI unless the **foreign ADI** has been designated as an **MLH ADI**.

For the purposes of reporting ARF 210.1A and ARF 210.1B, where an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation (regardless of whether the securitisation meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*), the cash flows corresponding to the assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included in the amounts reported in ARF 210.1A and ARF 210.1B.

### Reporting basis and units of measurement

ARF 210.1A and ARF 210.1B are to be completed as at the last day of the relevant **reporting period** i.e. the relevant quarter.

Report all items on ARF 210.1A and ARF 210.1B in accordance with Australian Accounting Standards unless otherwise specified.

Amounts are to be reported in millions of Australian dollars (AUD) rounded to one decimal place.

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).<sup>1</sup>

## Specific instructions

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed to do so.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 21 of this Reporting Standard.

### Liquidity coverage ratio

The LCR has two components:

- the numerator of the LCR is equal to the value of the stock of liquid assets in stressed conditions (Section A); and
- the denominator of the LCR is equal to total net cash outflows, calculated according to the scenario parameters.

The term ‘total net cash outflows’ means ‘total expected cash outflows’ (Section B) minus ‘total expected cash inflows’ (Section C) up to 75 per cent of total expected cash outflows, in the specified stress scenario for the subsequent 30 calendar days.

An amount must be entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### Column description

|                 |   |
|-----------------|---|
| <b>Column 1</b> | Collects the market value/amount prior to the application of the scenario parameters (weights). The amount or value specified is to be entered in this column. Derived fields are indicated.  |
| <b>Column 2</b> | Weights are pre-defined haircuts for liquid assets, run-off rates for cash outflows and inflow rates for cash inflows. All pre-defined weights are in accordance with the requirements of Attachment A of APS 210 with the following exclusions: <ul style="list-style-type: none"> <li>• weights to cater for and advised by offshore jurisdictions where the ADI operates; and</li> <li>• weights set in consultation with APRA.</li> </ul> |
| <b>Column 3</b> | Calculates the weighted amounts for items except those where requested in the instructions. Where fields are derived, they are calculated by multiplying the amount in column 1 by the weight in column 2.  |

<sup>1</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

## Section A: Liquid assets

All assets must meet the operational requirements as outlined in paragraphs 22 to 25 of Attachment A of APS 210.

All assets in the stock must be available for the ADI to convert into cash through outright sale or repo to fill funding gaps between cash inflows and outflows at any time during the 30 day stress period.

An ADI is permitted to hedge the price risks associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the associated risks, the ADI must take into account (in the market value applied to each asset) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold).

When included as part of the stock, liquid assets cannot be counted as cash inflows even if they mature within 30 days i.e. double-counting is not allowed.

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| <b>Item 1</b>   | Item 1 is a derived item calculated as the sum of <i>HQLAI</i> reported in items 1.1 to 1.4.   |
| <b>Item 1.1</b> | Report all notes and coin held by the ADI that are immediately available to meet obligations. Exclude deposits placed at, or receivables from, other <i>financial institution</i> counterparties.  |
| <b>Item 1.2</b> | <p>Item 1.2 collects information on central bank balances that can be drawn in times of stress.</p> <p>Report all settlement account balances and any other funds held with the RBA which can be drawn down in times of stress in item 1.2.1.</p> <p>Report settlement account balances, central bank reserves, overnight and term deposits held with foreign central banks which can be drawn down in times of stress in item 1.2.2.</p> <p>Amounts not included in items 1.2.1 and 1.2.2 and that expire within 30 days are to be reported in item 20.4.</p> <p>Amounts required to be installed in the central bank reserves within 30 days are to be reported in item 9.3.7.</p> |
| <b>Item 1.3</b> | <p>Item 1.3 collects information on securities with a zero per cent risk weight.</p> <p>Report the market value of <i>unencumbered</i> marketable debt securities with a zero per cent risk weight, under the standardised approach to credit risk of the Basel II framework, by counterparty type in items 1.3.1 to 1.3.8.</p> <p>Report securities issued by the Australian Government in item 1.3.1.</p> <p>Report securities issued by an Australian State Government or Territory Central Borrowing Authorities (semi-government) in item 1.3.2.</p>  |

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|                        | <p>Report securities issued by foreign sovereigns in item 1.3.3.</p> <p>Report securities guaranteed by the Australian Government in item 1.3.4.</p> <p>Report securities guaranteed by foreign sovereigns in item 1.3.5.</p> <p>Report securities issued or guaranteed by central banks in item 1.3.6.</p> <p>Report securities issued or guaranteed by public sector entities (PSEs) in item 1.3.7.</p> <p>Report securities issued or guaranteed by the Bank of International Settlements (BIS), the International Monetary Fund (IMF), the European Central Bank (ECB) and European Community (EC) or multilateral development banks (MDBs) in item 1.3.8.</p>   |
| <p><b>Item 1.4</b></p> | <p>Item 1.4 collects information on sovereign/central bank debt securities where the sovereign has a non-zero per cent risk weight and so are not eligible for inclusion in item 1.3. Only include debt issued by a sovereign or central bank in a jurisdiction to the extent of the liquidity risk taken in that jurisdiction.</p> <p>For ARF 210.1A, report <i>unencumbered</i> debt securities issued by the sovereign or central bank in the domestic currency of that country in item 1.4.1.</p> <p>Report <i>unencumbered</i> debt securities issued by the domestic sovereign or central bank in foreign currencies to the extent that the holding of such debt securities matches the currency needs of the ADI's operations in that specific jurisdiction in item 1.4.2.</p> <p>For ARF 210.1B, report <i>unencumbered</i> debt securities issued by the sovereign or central bank, to the extent that the holding of such debt securities matches the currency needs of the ADI's operations in that specific jurisdiction, in item 1.4.</p> |
| <p><b>Item 1.5</b></p> | <p>Item 1.5 is a derived item on the <i>adjusted amount of HQLA1</i> stock calculated as the sum of items 1, 1.5.1 and 1.5.2. If the sum is less than zero, zero will be derived for this item. This amount is used for the purpose of calculating the cap on <i>HQLA2</i> and <i>HQLA2B</i>.</p> <p>The formula for item 1.5 is:</p> $\text{Maximum} [\text{sum} (\text{item 1} + \text{item 1.5.1} + \text{item 1.5.2}), 0]$ <p>Item 1.5.1 is a derived item for the adjustment to the amount of <i>HQLA1</i> due to <i>secured lending</i>/borrowing transactions involving <i>HQLA1</i>.</p> <p>The formula for item 1.5.1 is:</p>   |



|  |   |
|--|---|
|  | <p>item 11.1.2 + item 11.7.2 + item 19.1.1.1 + item 19.1.2.1 + item 19.1.3.1 + item 19.1.4.1 – item 19.1.1.2 – item 11.1.1 - item 11.2.1 – item 11.3.1 – item 11.4.1 - item 11.7.1 – item 11.7.3 – item 11.7.5 – item 11.7.7</p> <p>Report the adjustment to the amount of <i>HQLAI</i> as a result of <i>collateral swaps</i> in item 1.5.2.</p> |
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| <b>Item 2</b>   | <p>Item 2 is a derived item calculated as the sum of <i>HQLA2A</i> reported in items 2.1 to 2.4.</p> <p>Report the market value of <i>unencumbered</i> marketable debt securities assigned a 20 per cent risk weight under the standardised approach to credit risk of the Basel II framework by counterparty type in items 2.1 and 2.2.</p> <p>Report securities issued or guaranteed by sovereigns or central banks in item 2.1.</p> <p>Report securities issued or guaranteed by PSEs or MDBs in item 2.2.</p> <p>Report <i>non-financial corporate</i> securities with an External Credit Assessment Institution (<i>ECAI</i>) rating of at least a <i>credit rating grade</i> 1 in item 2.3.</p> <p>Report covered bonds, not issued by the ADI itself or any of its associated entities, with an <i>ECAI</i> rating of at least a <i>credit rating grade</i> 1 in item 2.4.</p> |
| <b>Item 2.5</b> | <p>Item 2.5 is a derived item for the <i>adjusted amount of HQLA2A</i> stock calculated as the sum of items 2, 2.5.1 and 2.5.2. This amount is used for the purposes of calculating the cap on <i>HQLA2</i> and <i>HQLA2B</i>.</p> <p>Item 2.5.1 is a derived item on the adjustment to the amount of <i>HQLA2A</i> due to <i>secured lending</i>/borrowing transactions involving <i>HQLA2A</i> and is calculated by the formula:</p> $\text{item 11.2.2} + \text{item 11.7.4} - \text{item 19.1.2.2}$ <p>Report the adjustment to the amount of <i>HQLA2A</i> as a result of <i>collateral swaps</i> in item 2.5.2.</p>   |

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| <b>Item 3</b> | <p>Item 3 is a derived item calculated as the sum of <i>HQLA2B</i> reported in items 3.1 to 3.3.</p> <p>Report residential mortgage-backed securities (RMBS) with an <i>ECAI</i> rating of at least a <i>credit rating grade</i> 1 in item 3.1.</p> <p>Report <i>non-financial corporate</i> securities with an <i>ECAI</i> rating of at least a <i>credit rating grade</i> 3 in item 3.2.</p> |
|---------------|--|

|                 |   |
|-----------------|---|
|                 | Report all non-financial common equity shares in item 3.3.  |
| <b>Item 3.4</b> | <p>Item 3.4 is a derived item for the adjusted amount of RMBS <b>HQLA2B</b> stock calculated as the sum of items 3.1, 3.4.1 and 3.4.2. This amount is used for the purposes of calculating the cap on <b>HQLA2B</b>.</p> <p>Item 3.4.1 is a derived item on the adjustment to the amount of RMBS <b>HQLA2B</b> due to <b>secured lending</b>/borrowing transactions involving RMBS <b>HQLA2B</b> and is calculated by the formula:</p> $\text{item 11.3.2} + \text{item 11.7.6} - \text{item 19.1.3.2}$ <p>Report the adjustment to the amount of RMBS <b>HQLA2B</b> as a result of <b>collateral swaps</b> in item 3.4.2.</p>                      |
| <b>Item 3.5</b> | <p>Item 3.5 is a derived item for the adjusted amount of non-RMBS <b>HQLA2B</b> stock calculated as the sum of items 3.2, 3.3, 3.5.1 and 3.5.2. This amount is used for the purposes of calculating the cap on <b>HQLA2B</b>.</p> <p>Item 3.5.1 is a derived item on the adjustment to the amount of non-RMBS <b>HQLA2B</b> due to <b>secured lending</b>/borrowing transactions involving non-RMBS <b>HQLA2B</b> and is calculated by the formula:</p> $\text{item 11.4.2} + \text{item 11.7.8} - \text{item 19.1.4.2}$ <p>Report the adjustment to the amount of non-RMBS <b>HQLA2B</b> as a result of <b>collateral swaps</b> in item 3.5.2.</p> |
| <b>Item 3.6</b> | Item 3.6 is a derived item for the adjusted amount of <b>HQLA2B</b> stock calculated as the sum of items 3.4 and 3.5. This amount is used for the purposes of calculating the cap on <b>HQLA2B</b> .  |

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| <b>Item 4</b> | <p>Item 4 is a derived total calculated as the sum of items 1, 2, 3 and 4.3, less items 4.1 and 4.2.</p> <p>The formula for item 4.1 is:</p> $\text{Maximum} [\text{Adjusted HQLA2B} - 15/85 * (\text{Adjusted HQLA1} + \text{Adjusted HQLA2A}), \text{Adjusted HQLA2B} - 15/60 * \text{Adjusted HQLA1}, 0]$ <p>The formula for item 4.2 is:</p> $\text{Maximum} [(\text{Adjusted HQLA2A} + \text{Adjusted HQLA2B} - \text{Adjustment for 15\% cap}) - 2/3 * \text{Adjusted HQLA1}, 0]$ <p>For an ADI that has approval from APRA to include other liquid assets in its <b>HQLA</b> stock, report the total approved liquid assets and adjustments in item 4.3. For ADIs where item 4.3 is not applicable, enter a zero amount.</p> |
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| <p><b>Item 5</b></p> | <p>Report the market value of <i>unencumbered RBNZ eligible securities</i> after applicable Reserve Bank of New Zealand (RBNZ) haircuts and reflective of any RBNZ liquidity policy limits. The securities included must meet the operational requirements defined in paragraphs 22 to 25 of Attachment A of APS 210.</p> <p>This item is only to be completed by <i>locally incorporated</i> ADIs with New Zealand <i>subsidiary</i> operations. Other ADIs are to enter a zero amount in item 5.</p> |
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| <p><b>Item 6</b></p> | <p>Item 6 is a derived item of total <i>ALA</i> calculated as the sum of items 6.3 and 6.5.</p> <p>Items 6.1, 6.2 and 6.4 are to be completed by ADIs that have a secured committed liquidity facility (<i>CLF</i>) with the RBA that is approved by APRA for LCR purposes. ADIs that do not have a <i>CLF</i> with the RBA are to enter a zero amount in items 6.1, 6.2 and 6.4.</p> |
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| <p><b>Item 6.1</b></p> | <p>Item 6.1 is a derived item calculated as the sum of items 6.1.1 to 6.1.6.</p> <p>Report the market value less the applicable RBA margins of total eligible assets for the <i>CLF</i>. Eligible assets for the <i>CLF</i> comprise <i>RBA repo-eligible securities</i>. Report only <i>unencumbered</i> securities that meet the operational requirements of paragraphs 22 to 25 of Attachment A of APS 210. For the calculation of the amount of eligible assets for the <i>CLF</i>, exclude <i>RBA repo-eligible securities</i> that are recognised as <i>HQLAI</i>.</p> <p>Report securities issued by supranationals and foreign governments in item 6.1.1.</p> <p>Report securities with an Australian Government or foreign sovereign government guarantee in item 6.1.2.</p> <p>Report ADI issued securities in item 6.1.3.</p> <p>Report asset backed securities in item 6.1.4.</p> <p>Report other private securities in item 6.1.5.</p> <p>Report the total RBA eligible amount of <i>self-securitised assets</i> after the application of relevant margins as per the guidance provided by the RBA in item 6.1.6.</p> |
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| <p><b>Item 6.2</b></p> | <p>Item 6.2 is a derived item for the available amount of the <i>CLF</i> for the LCR calculation defined in paragraph 15(b) of Attachment A of APS 210 and calculated by the formula:</p> |
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|                 | <p>If [(item 6.2.2 + item 6.2.3) &gt; item 6.2.1, 0, (item 6.2.1 - item 6.2.2 - item 6.2.3)]</p> <p>Report the approved size of the <i>CLF</i> with the RBA in item 6.2.1.</p> <p>Item 6.2.2 is a derived item on the adjustment due to <i>secured lending</i>/borrowing transactions involving <i>CLF securities</i> and calculated by the formula:</p> $\text{Maximum [(item 11.5.1 - item 19.1.5.1), 0]}$ <p>Report the adjustment to the amount of <i>CLF securities</i> as a result of the unwinding of <i>collateral swaps</i> in item 6.2.3. If the adjustment is a negative value, enter a zero amount.</p> |
| <b>Item 6.3</b> | <p>Item 6.3 is a derived item for the amount of <i>CLF</i> assets that can be included in the numerator of the LCR calculation defined in paragraph 15 of Attachment A of APS 210 and calculated by the formula:</p> $\text{Minimum (item 6.1, item 6.2)}$  |
| <b>Item 6.4</b> | <p>Report the portion of <i>CLF securities</i> reported in item 6.1 that is maturing in less than 30 days and where the securities are not due to be returned under maturing <i>secured lending</i> transactions.</p>   |
| <b>Item 6.5</b> | <p>Report the weighted amount of allowed <i>ALA</i> in offshore jurisdictions.</p>  |

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| <b>Item 7</b> | <p>Item 7 is a derived item calculated as the sum of items 4, 5 and 6. Item 7 is the total liquid asset stock to be included in the numerator of the LCR calculation.</p> <p><u>The following instructions for items 7.1 to 7.8 are applicable in ARF 210.1A only:</u></p> <p>Report the total weighted amount by underlying currency exposures for AUD, NZD, USD, GBP, EUR, JPY and RMB in items 7.1 to 7.7 respectively.</p> <p>Item 7.8 is derived as item 7 less the sum of items 7.1 to 7.7.</p> |
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## Section B: Cash outflows

This section captures the total value of cash outflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected cash outflows in the LCR stress scenario for the subsequent 30-calendar days are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the rates at which they are expected to run-off or to be drawn down.

Where applicable, cash outflows should include interest that is expected to be paid during the 30-day time horizon. For contingent items, report the total balance or as instructed.

Where an item could be reported in multiple outflow categories, ADIs are to include that item in the relevant category with the highest cash outflow rate.

To the extent a *retail customer* (or *operational deposits* from a customer) has aggregate deposits exceeding the amount of deposit insurance, the amount up to the deposit insurance limit may be treated as insured. Any amount over the limit must be treated as uninsured. To the extent a wholesale deposit is non-operational, if the aggregate deposits exceed the deposit insurance limit, the entire amount of the deposit must be treated as uninsured.

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| <b>Item 8</b> | <p>Item 8 is a derived item calculated as the sum of items 8.1 to 8.6.</p> <p>Report <i>stable deposits</i> in item 8.1.</p> <p>For item 8.2, report <i>stable deposits</i> that are eligible for the 3 per cent run-off rate where the deposits are fully insured by an <i>effective deposit insurance scheme</i>. Deposits under the Financial Claims Scheme (FCS) are not eligible for the 3 per cent run-off rate. New Zealand <i>retail deposits</i> are not eligible for a stable run-off rate.</p> <p>Report <i>less stable deposits</i> which are covered by the FCS or an <i>effective deposit insurance scheme</i> in item 8.3.</p> <p>Report <i>less stable deposits</i> which are not covered by the FCS or an <i>effective deposit insurance scheme</i> in item 8.4.</p> <p>Report <i>less stable deposits</i> with a higher run-off rate in item 8.5.</p> <p>Report notice period deposits that have been called and are maturing in the next 30 days in item 8.6. Exclude these amounts from items 8.1 to 8.5. Further guidance is provided in paragraphs 115 to 117 of APG 210.</p> |
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| <b>Item 9</b>   | <p>Item 9 is a derived item calculated as the sum of items 9.1, 9.2, 9.3, 9.4 and 9.5. Report <i>unsecured wholesale funding</i> in items 9.1 to 9.5.</p>   |
| <b>Item 9.1</b> | <p>Item 9.1 is a derived item calculated as the sum of items 9.1.1 to 9.1.6. Report deposits from <i>small and medium enterprise (SME)</i> customers in items 9.1.1 to 9.1.6.</p> <p>For items 9.1.1 to 9.1.6 refer to equivalent reporting instructions under item 8. Where the combined balance of an <i>SME</i> customer's deposits exceed \$2 million, the entire aggregate deposit balance must be treated as a wholesale deposit.</p> |
| <b>Item 9.2</b> | <p>Item 9.2 is a derived item calculated as the sum of items 9.2.2 to 9.2.7. Report deposits from <i>non-financial corporate</i> customers in items 9.2.1 to 9.2.7.</p>   |

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|                        | <p>Of the amounts reported in items 9.2.2 to 9.2.7, report the amount of <b>non-financial corporate</b> deposits from <b>intra-group</b> entities in item 9.2.1.</p> <p>Report the amount of <b>operational deposits</b> that are <b>fully covered</b> by an <b>effective deposit insurance scheme</b> in item 9.2.2.</p> <p>Report the amount of <b>operational deposits</b> that are <b>fully covered</b> by an <b>effective deposit insurance scheme</b> and are eligible for the 3 per cent run-off rate in item 9.2.3.</p> <p>Report the amount of <b>operational deposits</b> that are not <b>fully covered</b> by an <b>effective deposit insurance scheme</b> in item 9.2.4.</p> <p>Report the amount of <b>non-operational deposits</b> where the entire aggregate amount of the customer's deposits are below the relevant deposit insurance limit and that are <b>fully covered</b> by an <b>effective deposit insurance scheme</b> in item 9.2.5.</p> <p>Report the amount of <b>non-operational deposits</b> where either any amount of the deposit exceeds the relevant deposit insurance limit or the deposit is not <b>fully covered</b> by an <b>effective deposit insurance scheme</b> in item 9.2.6.</p> <p>Report notice period deposits that have been called and are maturing in the next 30 days in item 9.2.7. Exclude these amounts from items 9.2.2 to 9.2.6.</p> |
| <p><b>Item 9.3</b></p> | <p>Item 9.3 is a derived item calculated as the sum of items 9.3.1 to 9.3.7. Report deposits from central banks, sovereigns, PSEs and MDBs in items 9.3.1 to 9.3.7.</p> <p>For items 9.3.1 to 9.3.6 refer to equivalent reporting instructions under item 9.2.</p> <p>Report any additional balances required to be installed in central bank reserves within 30 days in item 9.3.7.</p>  |
| <p><b>Item 9.4</b></p> | <p>Item 9.4 is a derived item calculated as the sum of items 9.4.2 to 9.4.5. Report deposits from <b>ADI/bank</b> counterparties in items 9.4.1 to 9.4.5.</p> <p>For items 9.4.1 to 9.4.4, refer to equivalent reporting instructions under item 9.2.</p> <p>Include <b>non-operational deposits</b> and notice period deposits that have been called and that are maturing in the next 30 days in item 9.4.5.</p>  |
| <p><b>Item 9.5</b></p> | <p>Item 9.5 is a derived item calculated as the sum of items 9.5.2 to 9.5.5. Report deposits from other <b>financial institution</b> counterparties and other legal entities in items 9.5.1 to 9.5.5.</p> <p>For items 9.5.1 to 9.5.4, refer to equivalent reporting instructions under item 9.2.</p>   |

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|  | Include <i>non-operational deposits</i> and notice period deposits that have been called and that are maturing in the next 30 days in item 9.5.5. |
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| <b>Item 10</b> | <p>Item 10 is a derived item calculated as the sum of items 10.1 and 10.2.</p> <p>Report unsecured <i>debt securities issued</i> in the Australian domestic market maturing in the next 30 days in item 10.1. Negotiable certificates of deposit (NCDs) are to be reported under item 10.1 and not as a deposit.</p> <p>Report unsecured <i>debt securities issued</i> in markets other than the Australian domestic market maturing in the next 30 days in item 10.2.</p> |
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| <b>Item 11</b> | <p>Item 11 is a derived item calculated as the sum of items 11.1, 11.2, 11.3, 11.4, 11.5, 11.6.1, 11.6.2 and 11.7.</p> <p>Report all outstanding <i>secured funding</i> transactions with remaining maturities within the 30 calendar day stress horizon. <i>Secured funding</i> transactions without a defined maturity date are captured within the 30 calendar day stress horizon.</p> <p>Collateral lent to the ADI's customers to effect <i>short positions</i> should be treated as a form of <i>secured funding</i>, including customer <i>short positions</i> that do not have a specified contractual maturity.</p> <p>Report any transaction in which the ADI has received a collateralised loan in cash, such as repo transactions, expiring within 30 days. <i>Collateral swaps</i> where the ADI has received a collateralised loan in the form of assets other than cash are to be reported in item 17.</p> <p>For the purposes of this reporting item, if the ADI has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the ADI may assume that the assets with the lowest liquidity get assigned first.</p> <p>Report both the amount of funds raised through the transaction and the value of the underlying collateral extended based on the date of reporting of the transaction.</p> <p>Report the portion of the amount raised in the <i>secured funding</i> transaction where the underlying collateral extended for the transaction would otherwise qualify to be reported in Section A (if they were not already securing the particular transaction in question), because:</p> <ul style="list-style-type: none"> <li>• they would be held <i>unencumbered</i>; and</li> <li>• they would meet the operational requirement for <i>HQLA</i> as specified in paragraphs 22 to 25 of Attachment A of APS 210.</li> </ul> |
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|                  | <p>Report balances in items: 11.1.1, 11.2.1, 11.3.1, 11.4.1, 11.7.1 and 11.7.3.</p> <p>Report the market value of the extended collateral for the portion of the amount raised where the underlying collateral extended for the transaction would otherwise qualify to be reported in Section A (if that collateral is not already securing the particular transaction in question), because:</p> <ul style="list-style-type: none"> <li>• they would be held <i>unencumbered</i>; and</li> <li>• they would meet the operational requirement for <i>HQLA</i> as specified in paragraphs 22 to 25 of APS 210 Attachment A.</li> </ul> <p>Report balances in items: 11.1.2, 11.2.2, 11.3.2, 11.4.2, 11.5.1 (report the market value less the applicable RBA margin), 11.7.2 and 11.7.4.</p> |
| <b>Item 11.1</b> | Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by <i>HQLA1</i> with any counterparty (where the counterparty is a central bank, other than the RBA, report under item 11.7).   |
| <b>Item 11.2</b> | Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by <i>HQLA2A</i> with any counterparty (where the counterparty is a central bank, other than the RBA, report under item 11.7).  |
| <b>Item 11.3</b> | Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by RMBS <i>HQLA2B</i> with any counterparty (where the counterparty is a central bank, other than the RBA, report under item 11.7).   |
| <b>Item 11.4</b> | Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by non-RMBS <i>HQLA2B</i> with any counterparty (where the counterparty is a central bank, other than the RBA, report under item 11.7).   |
| <b>Item 11.5</b> | <p>Items 11.5 and 11.5.1 are to be completed by an ADI that has a secured <i>CLF</i> with the RBA approved by APRA for LCR purposes. For an ADI that does not have a <i>CLF</i> with the RBA enter a zero amount in items 11.5 and 11.5.1.</p> <p>Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by eligible <i>CLF securities</i> with any counterparty, including the RBA (where the ADI has capacity within the <i>CLF</i>).</p>  |
| <b>Item 11.6</b> | Item 11.6 collects information on transactions secured by other assets, ineligible <i>CLF securities</i> and eligible <i>CLF securities</i> where <i>CLF</i> capacity has been reached. ADIs without a secured <i>CLF</i> with the RBA are to report transactions secured by <i>CLF securities</i> under this item.  |



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|                  | <p>In item 11.6.1, report transactions where the counterparties are domestic sovereigns, MDBs or domestic PSEs (excluding the RBA) with a risk weight of 20 per cent or lower.</p> <p>In item 11.6.2, report transactions with all other counterparties.</p>                |
| <b>Item 11.7</b> | <p>Report the amount of funds raised in a <i>secured funding</i> transaction that matures within 30 days for transactions secured by all assets with central banks other than the RBA. Include transactions secured by <i>RBNZ eligible securities</i> under this item.</p> |

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| <b>Item 12</b> | <p>Item 12 is a derived item calculated as the sum of items 12.1 and 12.2.</p> <p>Report in item 12.1 the balances of <i>secured funding</i> transactions issued by the ADI, including covered bonds and notes issued from consolidated securitisation SPVs, maturing in 30 days or less.</p> <p>Report in item 12.2 loss of funding from the ADI's structured financing facilities such as asset backed commercial paper (ABCP), asset backed security (ABS), warehouse and <i>liquidity facilities</i> and other secured financing from SPVs maturing or returnable within 30 days.</p> <p>Include potential liquidity outflows from call options on instruments and facilities that would allow the return of assets in a financing arrangement or that require the originator to provide liquidity, effectively ending the financing arrangement ('liquidity puts') within the 30 day period. ADIs are to look through to the maturity of the debt instrument or facility and consider any embedded options that could potentially trigger the return of assets or the need for liquidity.</p> |
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| <b>Item 13</b>   | <p>Item 13 is a derived item calculated as the sum of items 13.1 to 13.7. Report cash outflows due to increased liquidity needs related to derivatives and other transactions in items 13.1 to 13.7.</p>   |
| <b>Item 13.1</b> | <p>Report derivatives cash outflow. Report an amount in accordance with the ADI's existing valuation methodologies to determine expected contractual derivative cash outflows and inflows.</p> <p>Derivative cash flows may be shown on a net basis if the netted inflows and outflows:</p> <ol style="list-style-type: none"> <li>a) all occur within the next 30 days; and</li> <li>b) are with the same counterparty; and</li> <li>c) are either subject to a valid master netting agreement; or</li> </ol> |

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|  | <p>d) are cash flows arising from one or more FX derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day).</p> <p>Report the sum of all net cash outflows under this item. Report the sum of all net cash inflows under item 21.1.</p> <p>Assume options are exercised when they are ‘in the money’ for the option buyer.</p> <p>Where derivative payments are collateralised by <b>HQLA</b>, cash outflows are calculated net of any corresponding cash or collateral inflows that would result, all other things being equal, from contractual obligations for cash or collateral to be provided to the ADI if the ADI is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the collateral is received.</p> <p>Non-discretionary cash collateral flows arising as a consequence of expected derivative payment flows, including those related to the mutual margining provisions of a credit support annex, should be considered to be ‘expected derivative amounts payable and receivable’ as per footnotes 5 and 8 of Attachment A of APS 210. As such, they are eligible for netting with other expected derivative cash flows, subject to the test above.</p> <p>Exclude from this calculation those liquidity requirements that would result from increased collateral needs due to:</p> <ul style="list-style-type: none"> <li>• market value movements (i.e. reported in item 13.6); or</li> <li>• falls in value of collateral posted (i.e. reported in item 13.7).</li> </ul> <p>Note that cash flows do not equal the marked-to-market value since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30 day horizon.</p> <p>It is generally expected that a positive amount is reported in this item and in item 21.1 for ADIs engaged in derivatives transactions.</p> <p><u>The following instruction on item 13.1 is applicable for the AUD derivatives outflow calculation in ARF 210.1B:</u></p> <p>For <b>FX transactions</b> involving full exchange of principal relating to:</p> <ul style="list-style-type: none"> <li>• the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount; and</li> <li>• proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cash flows in their entirety.</li> </ul> <p>Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above.</p> |
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| <p><b>Item 13.2</b></p> | <p>Report the amount of collateral that would need to be posted, or contractual cash outflows generated by a downgrade of 3 notches in the ADI's long-term credit rating. Exclude cash outflows from the entity's own self-securitisation.</p> <p>Triggers linked to the ADI's short-term rating should be assumed to be triggered at the corresponding long-term credit rating in accordance with published ratings criteria. The impact of the downgrade should consider impacts on all types of margin collateral and contractual triggers which change re-hypothecation rights for non-segregated collateral. This includes drawdown of contingent facilities or early repayment of existing liabilities.</p> <p>Where an ADI has other options besides posting collateral, such as novation or finding a guarantor, the ADI must assume it posts collateral and does not utilise the other options unless and until another option has been completed and executed such that collateral is no longer required to be posted.</p> |
| <p><b>Item 13.3</b></p> | <p>Report the amount of non-segregated collateral that the reporting ADI has received from counterparties that could, under legal documentation, be recalled because the collateral is in excess of that counterparty's current collateral requirements.</p>   |
| <p><b>Item 13.4</b></p> | <p>Report the amount of collateral that is contractually due from the reporting ADI, but for which the counterparty has not yet demanded the collateral to be posted.</p>  |
| <p><b>Item 13.5</b></p> | <p>Report the amount of <i>HQLA</i> collateral that can be substituted for non-<i>HQLA</i> collateral without the ADI's consent, that has been received to secure transactions and that has not been segregated.</p>   |
| <p><b>Item 13.6</b></p> | <p>Report the largest absolute net 30 day collateral flow realised during the preceding 24 months, where the absolute net collateral flow is based on both realised outflows and inflows. Inflows and outflows of transactions executed under the same master netting agreement may be treated on a net basis.</p>   |
| <p><b>Item 13.7</b></p> | <p>Report the current market value of non-<i>HQLAI</i> collateral posted as margin for derivatives and other transactions, net of collateral received, on a counterparty basis (provided that the collateral received is not subject to restrictions on reuse or re-hypothecation). Any collateral that is in a segregated margin account can only be used to offset outflows that are associated with payments that are eligible to be offset from that same account.</p>   |
| <p><b>Item 14</b></p>   | <p>Item 14 is a derived item calculated as the sum of items 14.1.1, 14.2.1, 14.3.1, 14.3.2, 14.4.1, 14.4.2, 14.5.1, 14.6.1, 14.6.2 and 14.7.1.</p>   |

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|  | <p>Items 14.1 to 14.7 collect information on balances of the undrawn amounts of <i>committed facilities</i> extended by the ADI to <i>retail customer, SME, non-financial corporate</i>, sovereign, central bank, PSE, MDB, <i>ADI/bank</i>, other <i>financial institution</i> and other legal entity counterparties.</p> <p>Borrower residential mortgage redraw capacity, whether committed or uncommitted, should be reported as committed in item 14.</p> <p>Report undrawn <i>committed facilities</i>, including <i>credit facilities</i> and <i>liquidity facilities</i>, in items 14.1.1, 14.2.1, 14.5.1 and 14.7.1. Exclude amounts that cannot be contractually drawn in the next 30 days based on the terms and conditions of the facility agreement.</p> <p>Report undrawn committed <i>credit facilities</i> in items 14.3.1, 14.4.1 and 14.6.1.</p> <p>Report undrawn committed <i>liquidity facilities</i> in items 14.3.2, 14.4.2 and 14.6.2.</p> <p>The reported amount may be net of any <i>HQLA</i> that is eligible for the stock of <i>HQLA</i>, if:</p> <ul style="list-style-type: none"> <li>• the <i>HQLA</i> has already been posted as collateral by the counterparty to secure the facilities or that are contractually obliged to be posted when the counterparty will draw down the facility;</li> <li>• the ADI is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn; and</li> <li>• there is no undue correlation between the probability of drawing the facility and the market value of the collateral.</li> </ul> <p>The collateral can be netted against the outstanding amount of the facility to the extent that it is not already counted in the stock of <i>HQLA</i>.</p> <p>ADIs that are providers of associated <i>liquidity facilities</i>, for financing programs reported in item 12 above, that have maturing or liquidity puts that may be exercised in the 30-day horizon, need not double count the maturing financing instrument and the liquidity facility for consolidated programs.</p> <p>For syndicated facilities report the amount of an ADI's proportionate share of the undrawn committed liquidity facility.</p> |
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| <p><b>Item 15</b></p> | <p>Item 15 is a derived item calculated as the sum of items 15.1 to 15.5 in column 1 and the sum of items 15.1 and 15.8 in column 3.</p> <p>Report the full amount of contractual obligations to extend funds within the next 30 days, i.e. not netted for the assumed roll-over on the inflows in item 20, and not captured elsewhere in this form by counterparty type.</p> |
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|  | <p>Report the amount to extend to <b>financial institution, retail customer, SME, non-financial corporate</b> and all other entity counterparties in items 15.1 to 15.5 respectively.</p> <p>Item 15.6 is a derived item calculated as the sum of items 15.2 to 15.5 in column 1.</p> <p>Item 15.7 is a derived item calculated as the sum of the roll-over of funds that is implicitly assumed in the inflow section from items 20.1, 20.2, 20.3, 20.4 and 20.6, i.e. the amount in column 1 less the amount in column 3. The total roll-over of inflows is calculated from all counterparties except from <b>financial institution</b> counterparties.</p> <p>Item 15.8 (column 1) is a derived item calculated by the formula:</p> $\text{Maximum (item 15.6 – item 15.7, 0)}$ <p>Item 15.8 calculates the total excess contractual outflows from <b>retail customer, SME, non-financial corporate</b> and other entity counterparties after the roll-over of inflows. If the result is positive, it is included in item 15.8 as an outflow. If the result is less than zero, zero will be displayed.</p> |
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| <b>Item 16</b>   | <p>Item 16 is a derived item calculated as the sum of items 16.1 to 16.9.</p> <p>Report in items 16.1 to 16.9 the full amount, unless otherwise specified, of any other <b>contingent funding obligations</b> not captured in outflow items above.</p>  |
| <b>Item 16.1</b> | <p>Report balances of undrawn <b>credit facilities</b> and <b>liquidity facilities</b> which are <b>uncommitted facilities</b>. Exclude amounts that cannot be contractually drawn in the next 30 days based on the terms and conditions of the facility agreement.</p>   |
| <b>Item 16.2</b> | <p>Report <b>trade finance related obligations</b>. Report the average of actual monthly net outflows in a recent 12-month period (use zero for monthly net inflows).</p>   |
| <b>Item 16.3</b> | <p>Report guarantees and letters of credit other than <b>trade finance related obligations</b>.</p> <p>Exclude guarantees and letters of credit reported in item 16.2.</p> <p>Report the average of actual monthly net outflows in a recent 12-month period (use zero for monthly net inflows).</p>   |
| <b>Item 16.4</b> | <p>Report the outstanding amount of the ADI's own unsecured <b>short-term</b> debt securities issued in the Australian domestic market that have maturities greater than 30 days. Insert the applicable run-off rate in column 2. An ADI that has been given approval by APRA to apply a lower debt buyback run-off rate, should enter this lower run-off rate in column 2.</p> |

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| <b>Item 16.5</b> | <p>Report the outstanding amount of the ADI's own unsecured <i>long-term</i> debt securities issued in the Australian domestic market that have maturities greater than 30 days. Insert the applicable run-off rate in column 2. An ADI that has been given approval by APRA to apply a lower debt buyback run-off rate, should enter this lower run-off rate in column 2.</p>  |
| <b>Item 16.6</b> | <p>Report balances of outstanding <i>short-term debt securities</i> and <i>long-term debt securities</i>, unsecured and secured, issued in the domestic or offshore markets, that have maturities greater than 30 calendar days, to cover the potential repurchase of such outstanding securities where the ADI is an issuer with an affiliated dealer or market maker.</p> <p>Exclude amounts reported in items 16.4 and 16.5.</p> <p>Enter the run-off rate set by the ADI or, if applicable, the rate determined by APRA for the ADI in column 2.</p>  |
| <b>Item 16.7</b> | <p>Report the non-contractual obligations related to structured products and managed funds.</p> <p>Report obligations related to structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes.</p> <p>Report obligations related to managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment funds.</p>  |
| <b>Item 16.8</b> | <p>Report all other non-contractual obligations not captured in the items above.</p> <p>Include obligations where customer <i>short positions</i> are covered by other customers' collateral that does not qualify as <i>HQLA1</i> or <i>HQLA2</i>. These are instances where an ADI has internally matched clients' assets against other clients' <i>short positions</i> where the collateral does not qualify as <i>HQLA1</i> or <i>HQLA2</i>, and the ADI could be obligated to find additional sources of funding for these positions in the event of client withdrawals. Instances where the collateral qualifies as <i>HQLA1</i> or <i>HQLA2</i> are to be reported in the appropriate item in item 11.</p> <p>Include obligations related to potential liquidity draws from joint ventures or minority investments in entities which are not consolidated under <i>Level 2</i>, where the ADI is the main liquidity provider when the entity is in need of liquidity.</p> <p>Include potential requests for debt buyback of the ADI's own debt issued in markets other than the Australian domestic market that have maturities greater than 30 days. Exclude amounts reported in item 16.6.</p> |

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|                  | <p>Include the balances of potential requests for debt repurchases of related conduits, securities investment vehicles and other such financing facilities having maturities greater than 30 days.</p> <p>Enter the run-off rate for this item set by the ADI or, if applicable, the rate determined by APRA for the ADI in column 2.</p>          |
| <b>Item 16.9</b> | <p>Report all other contractual cash outflows not captured in items above.</p> <p>Include contractual outflows within the next 30 days such as outflows to cover unsecured collateral borrowings, uncovered <i>short positions</i>, dividends or contractual interest payments.</p> <p>Exclude outflows related to operating costs of the ADI.</p> |

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| <b>Item 17</b> | Report the weighted outflows from <i>collateral swaps</i> maturing within 30 days. |
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| <b>Item 18</b> | <p>Item 18 is a derived item for total cash outflows calculated as the sum of items 8 to 16 in column 1 and the sum of items 8 to 17 in column 3.</p> <p><u>The following instructions on items 18.1 to 18.8 are applicable for ARF 210.1A only:</u></p> <p>In items 18.1 to 18.8, report the total amount by underlying currency exposure for AUD, NZD, USD, GBP, EUR, JPY, RMB and all other currencies in both columns 1 and 3. Report the cash outflows in column 1 and the weighted cash outflows in column 3.</p> <p>The following instruction is for derivatives cash flow by currency included under items 18.1 to 18.8:</p> <p>For <i>FX transactions</i> involving full exchange of principal relating to:</p> <ul style="list-style-type: none"> <li>• the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount; and</li> <li>• proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cash flows in their entirety.</li> </ul> <p>Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above.</p> <p><u>The following instruction on item 18.1 is applicable for ARF 210.1B only:</u></p> <p>Of the total cash outflows in item 18, report in item 18.1 total cash outflows due to <i>intra-group</i> entities. Report cash outflows in column 1 and weighted cash outflows in column 3.</p> |
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## Section C: Cash inflows

This section captures the total value of cash inflows that are used as inputs for the calculation of the denominator of the LCR calculation.

Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the LCR scenario.

Items must not be double counted. If an asset is included as part of the stock of liquid assets (Section A), the associated cash inflows cannot also be counted as cash inflows in Section C.

For all cash inflow items report the total known contractual cash inflows from outstanding exposures that are fully performing and for which the ADI has no reason to expect a default within the 30-day time horizon. Where applicable, cash inflows should include interest that is expected to be received during the 30-day time horizon.

The following items must not be included as inflows:

- pre-payments on loans (not due within 30 days);
- *credit facilities, liquidity facilities* or other contingent funding facilities (other than item 21.5) that the ADI holds at other institutions for its own purposes; and
- deposits held at other *financial institutions* for operational activities as outlined in paragraphs 47 to 50 of Attachment A of APS 210.

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| <p><b>Item 19</b></p>   | <p>Item 19 is a derived item calculated as the sum of items 19.1 and 19.2.</p> <p>Report all outstanding <i>secured lending</i> transactions with remaining maturities within the 30 calendar day stress horizon. Include any transaction in which the ADI has extended a collateralised loan in cash, such as reverse repo transactions and securities borrowing.</p> <p>Report any <i>collateral swaps</i> where the ADI has extended a collateralised loan in the form of assets other than cash in item 22.</p>   |
| <p><b>Item 19.1</b></p> | <p>Item 19.1 is a derived item calculated as the sum of items 19.1.1, 19.1.2, 19.1.3, 19.1.4, 19.1.5, 19.1.6, 19.1.7 and 19.1.8 of <i>secured lending</i> transactions where the collateral obtained is not re-hypothecated.</p> <p>Items 19.1.5 and 19.1.5.1 are to be completed by ADIs that have a secured <i>CLF</i> with the RBA that is approved by APRA for LCR purposes. ADIs that do not have a <i>CLF</i> with the RBA must enter a zero amount in items 19.1.5 and 19.1.5.1.</p> <p>Include transactions where the collateral received is in the form of <i>HQLA1, HQLA2, RBNZ eligible securities</i> and eligible <i>CLF securities</i> that are not re-hypothecated and are legally and contractually available for the ADI's use in the appropriate line items of Section A as well as in item 19.1.</p> |



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|                         | <p>Report both the amount of funds extended and the value of the underlying collateral received.</p> <p>Report the amount of funds extended in the following items:</p> <ul style="list-style-type: none"> <li>• transactions secured by <b>HQLA1</b> in item 19.1.1;</li> <li>• transactions secured by <b>HQLA2A</b> in item 19.1.2;</li> <li>• transactions secured by RMBS <b>HQLA2B</b> in item 19.1.3;</li> <li>• transactions secured by non-RMBS <b>HQLA2B</b> in item 19.1.4;</li> <li>• transactions secured by eligible <b>CLF securities</b> in item 19.1.5;</li> <li>• transactions secured by <b>RBNZ eligible securities</b> in item 19.1.6;</li> <li>• collateralised loans extended to customers for the purpose of taking leveraged trading positions (margin loans) made against other collateral (excluding those reported in items 19.1.1, 19.1.2, 19.1.3, 19.1.4, 19.1.5 and 19.1.6) in item 19.1.7; and</li> <li>• transactions secured by other collateral including ineligible <b>CLF securities</b> (excluding those reported in items 19.1.1, 19.1.2, 19.1.3, 19.1.4, 19.1.5, 19.1.6 and 19.1.7) in item 19.1.8. ADIs without a secured <b>CLF</b> with the RBA are to report transactions secured by <b>CLF securities</b> in item 19.1.8.</li> </ul> <p>Report the portion of the amount extended in the <b>secured lending</b> transaction involving eligible liquid assets where the collateral obtained is reported in Section A and where the assets meet the operational requirements for liquid assets in the following items: 19.1.1.1, 19.1.2.1, 19.1.3.1 and 19.1.4.1.</p> <p>Report the market value of the collateral received for amounts extended involving eligible liquid assets, transactions where the collateral obtained is reported in Section A and where the assets meet the operational requirements for liquid assets in the following items: 19.1.1.2, 19.1.2.2, 19.1.3.2, 19.1.4.2 and 19.1.5.1 (report the market value less applicable RBA margins).</p> |
| <p><b>Item 19.2</b></p> | <p>Item 19.2 is a derived item calculated as the sum of items 19.2.1 to 19.2.6 of <b>secured lending</b> transactions where the collateral obtained is re-hypothecated to cover the reporting ADI's <b>short positions</b> that could be extended beyond 30 days.</p> <p>Report the total amount of cash extended for transactions maturing within 30 days backed by <b>HQLA1</b>, <b>HQLA2A</b>, RMBS <b>HQLA2B</b>, non-RMBS <b>HQLA2B</b> and other collateral where the collateral is re-hypothecated in items 19.2.1, 19.2.2, 19.2.3, 19.2.4 and 19.2.6 respectively.</p> <p>Report collateralised loans extended to customers for the purpose of taking leveraged trading positions made against non-<b>HQLA</b> collateral where the collateral is re-hypothecated in item 19.2.5.</p>   |

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| <p><b>Item 20</b></p> | <p>Item 20 is a derived item calculated as the sum of items 20.1 to 20.6.</p> <p>Report contractual inflows for all other types of transactions (excluding those reported in item 19), either secured or unsecured, by counterparty type.</p> <p>Include interest payments and instalments that are contractually due within the 30-day horizon from fully performing loans and loans securitised in an SPV (exclude inflows from <i>self-securitised assets</i> when included as part of the stock of liquid assets).</p> <p>Include maturing loans where roll-over of the loan has already been agreed. The agreed roll-over should also be reported by counterparty type in item 15 (paragraphs 61 and 62 of Attachment A of APS 210).</p> <p>Inflows should only be taken at the latest possible date, based on the contractual rights available to counterparties, e.g. existing loans under revolving <i>credit facilities</i> are assumed to be rolled over and any remaining balances are reported in item 14.</p> <p>Exclude inflows from loans that have no specific maturity, i.e. non-maturing, non-defined or open maturity.</p> <p>Include the minimum payments of principal, fee or interest associated with open maturity loans that are contractually due within 30 days.</p> <p>Report cash inflows from <i>retail customer</i>, <i>SME</i> and <i>non-financial corporate</i> counterparties in items 20.1, 20.2 and 20.3 respectively.</p> <p>Report cash inflows from central banks in item 20.4. Include term deposits that expire within 30 days that were not eligible to be included in item 1.2.</p> <p>Report cash inflows from payments on loans and deposits from <i>financial institutions</i> in item 20.5. ADIs may include inflows, in line with the treatment of other related outflows and inflows in the LCR calculation, from the release of balances held in segregated accounts for the protection of customer trading assets, provided that these segregated balances are maintained in <i>HQLA1</i> or <i>HQLA2</i>.</p> <p>Report cash inflows from other entities in item 20.6 that are not included in items 20.1 to 20.5.</p> <p>Items 20.7 to 20.9 collects information on the inflows from entities which are affiliated with the ADI.</p> <p>Report inflows from <i>intra-group</i> entities that are <i>ADI/bank</i> counterparties in item 20.7.</p> |
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|  | <p>Report inflows from <i>intra-group</i> entities that are <i>financial institution</i> counterparties in item 20.8 excluding amounts reported in item 20.7.</p> <p>Report inflows from other <i>intra-group</i> entities in item 20.9 excluding amounts reported in item 20.7 and item 20.8.</p> |
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| <b>Item 21</b>   | Item 21 is a derived item calculated as the sum of items 21.1 to 21.5.  |
| <b>Item 21.1</b> | <p>Report derivatives cash inflows. Report an amount in accordance with the ADI's existing valuation methodologies to determine expected contractual derivative cash inflows and outflows.</p> <p>Derivative cash flows may be shown on a net basis if the netted inflows and outflows:</p> <ul style="list-style-type: none"> <li>a) all occur within the next 30 days; and</li> <li>b) are with the same counterparty; and</li> <li>c) are either subject to a valid master netting agreement; or</li> <li>d) are cash flows arising from one or more FX derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day).</li> </ul> <p>Report the sum of all net cash inflows under this item. Report the sum of all net cash outflows under item 13.1.</p> <p>Assume options are exercised when they are 'in the money' to the option buyer.</p> <p>Where derivative payments are collateralised by <i>HQLA</i>, cash inflows are calculated net of any corresponding cash or collateral outflows that would result, all other things being equal, from contractual obligations for cash or collateral to be posted by the ADI.</p> <p>Non-discretionary cash collateral flows arising as a consequence of expected derivative payment flows, including those related to the mutual margining provisions of a credit support annex, should be considered to be 'expected derivative amounts payable and receivable' as per footnotes 5 and 8 of Attachment A of APS 210. As such, they are eligible for netting with other expected derivative cash flows, subject to the test above.</p> <p>Exclude from this calculation those liquidity requirements that would result from increased collateral needs due to:</p> <ul style="list-style-type: none"> <li>• market value movements (i.e. reported in item 13.6); or</li> <li>• falls in value of collateral posted (i.e. reported in item 13.7).</li> </ul> |

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|                         | <p>Note that cash flows do not equal the marked-to-market value since the marked-to-market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon.</p> <p>It is generally expected that a positive amount is reported in this item and in item 13.1 for ADIs engaged in derivatives transactions.</p> <p><u>The following instruction on item 21.1 is applicable for the AUD derivatives inflow calculation in ARF 210.1B:</u></p> <p>For <b><i>FX transactions</i></b> involving the full exchange of principal relating to:</p> <ul style="list-style-type: none"> <li>• the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount; and</li> <li>• proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cash flows in their entirety.</li> </ul> <p>Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above.</p>                                 |
| <p><b>Item 21.2</b></p> | <p>Item 21.2 is a derived item for contractual inflows from <b><i>CLF securities</i></b> maturing in less than, or equal to, 30 days calculated from Section A.</p> <p>Item 21.2 is calculated using the following formula:</p> $=IF[\text{item 6.1}=\text{item 6.3},0,(IF(\text{item 6.1}-\text{item 6.3}\geq\text{item 6.4},\text{item 6.4},\text{item 6.1}-\text{item 6.3}))]$  |
| <p><b>Item 21.3</b></p> | <p>Report contractual inflows from other securities maturing in less than or equal to 30 days that are not already included in this form.</p> <p>Include contractual inflows from certificates of deposit, maturing in less than or equal to 30 days provided that they are fully performing (i.e. there is no default expected on those instruments).</p> <p>Exclude <b><i>HQLA1, HQLA2, RBNZ securities</i></b> and <b><i>CLF securities</i></b> that meet all operational and definitional requirements and that are maturing within 30 days. These are to be included in Section A and not in this item.</p> <p>Assets that are excluded from the liquid asset stock in Section A because they do not meet the operational requirements and are maturing in less than or equal to 30 days may be included as inflows in this item. ADIs that do not have a <b><i>CLF</i></b> with the RBA, and that entered zero for items 6.1, 6.2 and 6.4, may include contractual inflows from <b><i>CLF securities</i></b> maturing in less than or equal to 30 days in this item.</p> |
| <p><b>Item 21.4</b></p> | <p>Report any other contractual cash inflows due in the next 30 days. Exclude cash inflows related to non-financial revenues and contingent inflows.</p>   |

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| <p><b>Item 21.5</b></p> | <p>Item 21.5 is only to be completed, with approval from APRA, by a <i>foreign ADI</i> that is not part of a group that also has a <i>locally incorporated banking subsidiary</i> in Australia as per paragraphs 58 and 59 of Attachment A of APS 210.</p> <p>Report the total amount of any Head Office funds provided via a committed funding facility in column 1. Column 3 is a derived field that will determine the amount of the facility reported in column 1, which may be relied upon by a <i>foreign ADI</i> for the purpose of meeting its LCR requirement.</p> <p>The amount that may be relied on is the minimum of the amount of the facility or 20 per cent (20 per cent is calculated as the 40 per cent LCR requirement times 50 per cent of that requirement) of total cash outflows in item 18.</p> |
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| <p><b>Item 22</b></p> | <p>Report the weighted inflows from <i>collateral swaps</i> maturing within 30 days.</p> |
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| <p><b>Item 23</b></p> | <p>Item 23 is a derived item for total cash inflows calculated as the sum of items 19 to 21 in column 1 and the sum of items 19 to 22 in column 3.</p> <p><u>The following instructions on items 23.1 to 23.8 are applicable for ARF 210.1A only:</u></p> <p>In items 23.1 to 23.8, report the total amount of cash inflows by underlying currency exposure for AUD, NZD, USD, GBP, EUR, JPY, RMB and all other currencies in columns 1 and 3. Report the cash inflows in column 1 and the weighted cash inflows in column 3.</p> <p>The following instruction is for derivatives cash flow by currency included under items 23.1 to 23.8.</p> <p>For <i>FX transactions</i> involving full exchange of principal relating to:</p> <ul style="list-style-type: none"> <li>• the transformation of liabilities in one currency for the purpose of funding assets in another, report the gross amount; and</li> <li>• proprietary trading, market-making or customer facilitation in FX derivatives, exclude the cash flows in their entirety.</li> </ul> <p>Other derivatives may be shown on a net basis if the netted inflows and outflows meet the test above.</p> <p><u>The following instruction on item 23.1 is applicable for ARF 210.1B only:</u></p> <p>Of the total cash inflows in item 23, report in item 23.1 total cash inflows due from <i>intra-group</i> entities. Report cash inflows in column 1 and the weighted cash inflows in column 3.</p> |
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## Section D: Cash outflows and cash inflows by currency

This section captures the currency mismatches for AUD, NZD, USD, GBP, EUR, JPY, RMB and all other currencies before applying the 75 per cent cap on cash inflows. All items in Section D are derived. Items 24.1 to 24.8 are equal to the respective amounts in item 18 less the respective amounts in item 23.

In ARF 210.1B, only item 24 is derived.

## Section E: Calculation of the LCR

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| <b>Item 25</b> | Item 25 is a derived item and is equal to item 4.  |
| <b>Item 26</b> | Item 26 is a derived item calculated as the sum of item 5 and item 6.  |
| <b>Item 27</b> | Item 27 is a derived item and is equal to item 18 (column 3).  |
| <b>Item 28</b> | <p>Item 28 is a derived item which equals the lower of:</p> <ul style="list-style-type: none"> <li>• inflows in item 23 (column 3); or</li> <li>• 75 per cent of outflows in item 18 (column 3).</li> </ul> <p>Total expected contractual cash inflows are calculated up to an aggregate cap of 75 per cent of total expected cash outflows (paragraph 30 of Attachment A of APS 210).</p> |
| <b>Item 29</b> | Item 29 is a derived item calculated as item 27 less item 28.  |
| <b>Item 30</b> | Item 30 is a derived item of the LCR calculated as the sum of items 25 and 26 divided by item 29 and multiplied by 100.  |
| <b>Item 31</b> | Report the ADI's board-approved minimum LCR as contained in its Liquidity Management Strategy.   |
| <b>Item 32</b> | Report the ADI's lowest end of day LCR during the <i>reporting period</i> .  |
| <b>Item 33</b> | Report the ADI's highest end of day LCR during the <i>reporting period</i> .   |

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| <b>Item 34</b> | Report the ADI's mean end of day LCR during the <i>reporting period</i> . Use <i>business days</i> only. |
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The following instruction for item 35 is applicable for ARF 210.1A only.

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| <b>Item 35</b> | Report the foreign currency LCR for all currencies where the ADI's total liabilities in that currency (before any hedging) exceed five per cent of the ADI's total liabilities at any time during the quarter.<br><br><i>Foreign ADIs</i> are not required to report item 35. |
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## ARF\_210\_2: Minimum Liquidity Holdings Ratio

|                                    |  |
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| <b>Australian Business Number</b>  | <b>Institution Name</b>  |
|                                    |  |
| <b>Reporting Period</b>            | <b>Scale Factor</b>  |
| Quarterly                          | Millions to one decimal place for banks / Whole dollars no decimal place for ADIs other than banks |
| <b>Reporting Consolidation</b>     |  |
| Level 1 / Level 2 / Domestic books |  |

### Section A: Calculation of minimum liquidity holdings (MLH)

#### 1. Cash

- 1.1. Notes and coin
- 1.2. Settlement funds due from clearing houses
- 1.3. Settlement funds due from
  - 1.3.1. RBA
  - 1.3.2. Major banks
  - 1.3.3. Other locally incorporated LCR ADIs
  - 1.3.4. Other locally incorporated ADIs not included above
  - 1.3.5. Foreign ADIs

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#### 2. Australian Government and semi-government securities

- 2.1. Australian Government securities
- 2.2. State Government or Territory Central Borrowing Authorities securities

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#### 3. Debt securities with an Australian Government guarantee

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#### 4. Supranationals and foreign governments

- 4.1. Debt securities issued by supranationals
- 4.2. Debt securities issued by foreign sovereign governments
- 4.3. Debt securities guaranteed by foreign sovereign governments

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#### 5. Bank bills, certificates of deposit and debt securities issued by ADIs

- 5.1. Bank bills, commercial paper, other non-deposit obligations
- 5.2. Negotiable certificates of deposit
- 5.3. Debt securities

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#### 6. Deposits held with other ADIs

- 6.1. Deposits on a call basis
  - 6.1.1. Major banks
  - 6.1.2. Other locally incorporated LCR ADIs

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| 6.1.3. Other locally incorporated ADIs not included above   |  |
| 6.1.4. Foreign ADIs   |  |
| 6.1.5. Other deposits approved by APRA  |  |
| <b>6.2. Eligible deposits not on a call basis</b>   |  |
| 6.2.1. Major banks  |  |
| 6.2.2. Other locally incorporated LCR ADIs  |  |
| 6.2.3. Other locally incorporated ADIs not included above   |  |
| 6.2.4. Foreign ADIs   |  |
| 6.2.5. Other deposits approved by APRA  |  |
| <b>7. Other securities approved by APRA</b>   |  |
| <b>8. Total MLH</b>   |  |
| 8.1. <i>of which:</i> deposits placed with ADIs with a credit rating grade 3 or lower                                     |  |
| 8.2. <i>of which:</i> debt securities (including bank bills and CDs) issued by ADIs with a credit rating grade 3 or lower |  |
| <b>9. Placements by other ADIs</b>  |  |
| 9.1. Deposits on a call basis placed with the reporting ADI by other ADIs   |  |
| 9.1.1. Major banks  |  |
| 9.1.2. Other locally incorporated LCR ADIs  |  |
| 9.1.3. Other locally incorporated ADIs not included above   |  |
| 9.1.4. Foreign ADIs   |  |
| 9.2. Deposits not on a call basis placed with the reporting ADI by other ADIs   |  |
| 9.2.1. Major banks  |  |
| 9.2.2. Other locally incorporated LCR ADIs  |  |
| 9.2.3. Other locally incorporated ADIs not included above   |  |
| 9.2.4. Foreign ADIs   |  |
| <b>10. Placements by other ADIs in excess of MLH deposits of the reporting ADI</b>  |  |
| <b>11. Total adjusted MLH</b>   |  |
| <b>Section B: Calculation of the adjusted liability base</b>  |  |
| <b>12. Liability base</b>   |  |
| 12.1. Total liabilities   |  |
| 12.2. Liabilities of securitisation SPVs that meet operational requirements for regulatory capital relief under APS 120   |  |
| 12.3. Placements by other ADIs up to the amount of MLH deposits of the reporting ADI                                      |  |

**13. Off-balance sheet irrevocable commitments**

- 13.1. Trade finance related obligations
- 13.2. Guarantees
- 13.3. Standby letters of credit
- 13.4. Undrawn formal standby facilities
- 13.5. Loans approved but not advanced/funded
- 13.6. Balance available for redraw of term loans
- 13.7. Balance available under overdraft agreements
- 13.8. All other irrevocable commitments

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**14. Adjusted liability base**

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**Section C: Calculation of the MLH ratio**

**15. MLH ratio**

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**16. Minimum MLH ratio per liquidity management strategy**

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**17. Lowest MLH ratio during reporting period**

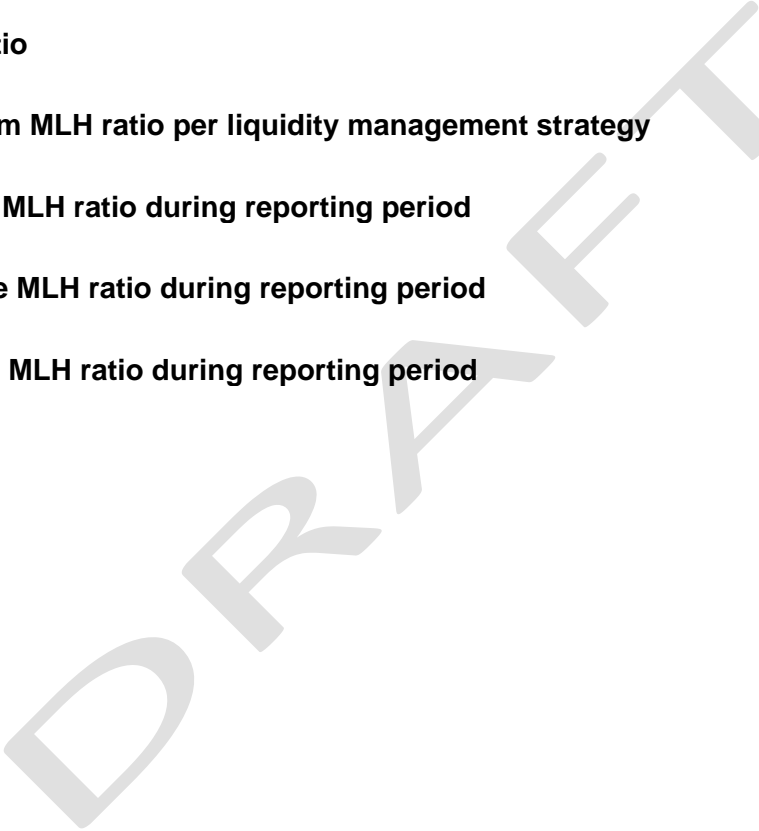
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**18. Average MLH ratio during reporting period**

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**19. Highest MLH ratio during reporting period**

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# Reporting Form ARF 210.2

## Minimum Liquidity Holdings Ratio

### Instructions

These instructions are designed to assist in the completion of *Reporting Form ARF 210.2 Minimum Liquidity Holdings Ratio* (ARF 210.2). ARF 210.2 collects information for the calculation of the minimum liquidity holdings (MLH) ratio of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.2 is to be completed by **MLH ADIs** at **Level 1** and **Level 2** for **locally incorporated** ADIs and the domestic book of the licensed ADI for **foreign ADIs**.

For the purpose of reporting ARF 210.2, if an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation and meets the operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation* (APS 120), the ADI may exclude the assets and liabilities of the relevant special purpose vehicles (SPVs) from the calculation of its MLH as applicable.

### Reporting basis and units of measurement

ARF 210.2 is to be completed as at the last day of the relevant **reporting period** i.e. the relevant quarter.

Report all items on ARF 210.2 in accordance with the Australian Accounting Standards unless otherwise specified.

All items are to be reported in Australian dollars (AUD) and in accordance with the units set out below:

| <b>Class of ADI</b> | <b>Units</b>                                      |
|---------------------|---|
| Bank                | Millions of dollars rounded to one decimal place. |
| All other ADIs      | Whole dollars with no decimal place.              |

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).<sup>2</sup>

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<sup>2</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

## Specific instructions

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed to do so.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 21 of this Reporting Standard.

### Minimum liquidity holdings ratio

The MLH ratio has two components:

- the numerator of the MLH ratio is the stock of liquidity holdings after netting any MLH placements from other ADIs (Section A); and
- the denominator of the MLH ratio is equal to the liability base plus ***off-balance sheet irrevocable commitments*** (Section B).

An amount must be entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### Section A: Calculation of minimum liquidity holdings

To qualify as MLH stock, assets must be ***unencumbered***, except where approved for a prudential purpose by APRA. Assets that may be included as MLH are defined in paragraph 2 of Attachment B of APS 210.

|                 |   |
|-----------------|---|
| <b>Item 1</b>   | Item 1 is a derived item calculated as the sum of items 1.1 to 1.3. Report <b><i>cash</i></b> items in items 1.1 to 1.3.  |
| <b>Item 1.1</b> | Report notes and coin in item 1.1. Include Australian and foreign currency notes and coin. Include notes and coin in transit between branches or offices and cash floats in Automated Teller Machines (ATMs) of the reporting ADI.  |
| <b>Item 1.2</b> | Report settlement funds due directly (not via an agent ADI) from clearing houses in item 1.2. Include net claims on recognised clearing houses in Australia such as ASX Clear and ASX Clear (Futures). Include margin deposit accounts.   |
| <b>Item 1.3</b> | Report settlement funds due directly (not via an agent ADI) from the Reserve Bank of Australia (RBA) in item 1.3.1. Include settlement account balances, securities sold not delivered/security settlements and funds held with the RBA.<br><br>Report settlement funds due from: <ul style="list-style-type: none"> <li>• the <b><i>major banks</i></b> in item 1.3.2;</li> <li>• other <b><i>locally incorporated LCR ADI</i></b> counterparties in item 1.3.3 not included in item 1.3.2;</li> </ul> |

|  |  |
|--|--|
|  | <ul style="list-style-type: none"> <li>• other <i>locally incorporated</i> ADIs not included in items 1.3.2 and 1.3.3 in item 1.3.4; and</li> <li>• <i>foreign ADI</i> counterparties in item 1.3.5.</li> </ul> <p>In items 1.3.2 to 1.3.5 include where the ADI is acting as a settlement agent. Include settlement balances – Austraclear and the Reserve Bank Information and Transfer System (RITS) balances. Include amounts owing and in the course of collection in relation to the payments system. Include settlement account balances due. Include deposits provided for the purpose of facilitating or securing settlement obligations.</p> |
|--|--|

Report *RBA repo-eligible securities* in items 2 to 5.

|               |   |
|---------------|---|
| <b>Item 2</b> | <p>Item 2 is a derived item calculated as the sum of items 2.1 and 2.2.</p> <p>Report securities issued by the Australian Government in item 2.1.</p> <p>Report securities issued by State Government or Territory Central Borrowing Authorities in item 2.2.</p> |
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| <b>Item 3</b> | <p>Report debt securities guaranteed by the Australian Government in item 3.</p> |
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| <b>Item 4</b> | <p>Item 4 is a derived item calculated as the sum of items 4.1 to 4.3.</p> <p>Report debt securities issued by supranationals in item 4.1.</p> <p>Report debt securities issued by foreign sovereign governments in item 4.2.</p> <p>Report debt securities guaranteed by foreign sovereign governments in item 4.3.</p> |
|---------------|--|

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| <b>Item 5</b> | <p>Item 5 is a derived item calculated as the sum of items 5.1 to 5.3.</p> <p>Report bank bills, commercial paper and any other non-deposit obligations from other ADIs (other than those listed in 5.2) with an original term of less than one year in item 5.1.</p> <p>Report negotiable certificates of deposit issued by ADIs with an original term of less than one year in item 5.2.</p> <p>Report all debt securities issued by ADIs with an original term of one year or greater in item 5.3.</p> |
|---------------|---|

|                        |  |
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| <p><b>Item 6</b></p>   | <p>Item 6 is a derived item for the total deposits held with other ADIs calculated as the sum of items 6.1 and 6.2.</p> <p>An ADI must obtain prior approval from APRA to include non-AUD deposits or non-ADI deposits in the MLH stock.</p>   |
| <p><b>Item 6.1</b></p> | <p>Item 6.1 is a derived item calculated as the sum of items 6.1.1 to 6.1.5.</p> <p>Report the amount of deposits/money market loans placed on a call, 11 am or 24 hour basis held with:</p> <ul style="list-style-type: none"> <li>• the <i>major banks</i> in item 6.1.1;</li> <li>• other <i>locally incorporated LCR ADI</i> counterparties in item 6.1.2 not included in item 6.1.1;</li> <li>• other <i>locally incorporated</i> ADIs not included in items 6.1.1 and 6.1.2 in item 6.1.3; and</li> <li>• <i>foreign ADI</i> counterparties in item 6.1.4.</li> </ul> <p>Report other deposits subject to APRA approval in item 6.1.5.</p>   |
| <p><b>Item 6.2</b></p> | <p>Item 6.2 is a derived item calculated as the sum of items 6.2.1 to 6.2.5.</p> <p>For items 6.2.1 to 6.2.5 report the amount of deposits invested on other than a call basis (i.e. term deposits) with ADI counterparties as per the instructions for item 6.1 above. Only include deposits that are free from encumbrances and where the ADI has written confirmation that the deposit is convertible into <i>cash</i> within a maximum of two <i>business days</i>. Where break costs will be applied to redeem term deposits within two <i>business days</i> the deposits must be reported net of the break costs.</p> <p>Deposits provided for the purpose of industry support schemes should be reported as deposits in item 6.2.5 (Other deposits approved by APRA).</p> |
| <p><b>Item 7</b></p>   | <p>Report other non-deposit securities for which the ADI has obtained prior written approval from APRA to be included as MLH.</p>  |
| <p><b>Item 8</b></p>   | <p>Item 8 is a derived item for total MLH, calculated as the sum of items 1 to 7.</p> <p>Report in item 8.1 the amount of deposits placed with ADIs that have a long-term <i>credit rating grade</i> 3 or lower (or no credit grade) that have been reported under item 6.</p>   |

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|  | Report in item 8.2 the amount of debt securities (including bank bills and certificates of deposit) issued by ADIs that have a long-term <b>credit rating grade</b> 3 or lower (or no credit grade) that have been reported under item 5 and item 7. |
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| <b>Item 9</b>   | Item 9 is a derived item for total placements by other ADIs calculated as the sum of items 9.1 and 9.2.  |
| <b>Item 9.1</b> | Item 9.1 is a derived item calculated as the sum of items 9.1.1 to 9.1.4.<br>Report the total amount of deposits/money market loans placed with the reporting ADI on a call, 11am or 24 hour basis by: <ul style="list-style-type: none"> <li>• the <b>major banks</b> in item 9.1.1;</li> <li>• other <b>locally incorporated LCR ADI</b> counterparties in item 9.1.2;</li> <li>• other <b>locally incorporated</b> ADIs not included in items 9.1.1 and 9.1.2 in item 9.1.3; and</li> <li>• <b>foreign ADI</b> counterparties in item 9.1.4.</li> </ul> |
| <b>Item 9.2</b> | Item 9.2 is a derived item calculated as the sum of items 9.2.1 to 9.2.4.<br>For items 9.2.1 to 9.2.4 report the total amount of deposits placed with the reporting ADI on a basis other than at-call, 11am or 24 hour basis by other ADI counterparties as per the instructions for item 9.1 above, that are withdrawable/convertible into <b>cash</b> within two <b>business days</b> .  |

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| <b>Item 10</b> | Item 10 is a derived item for placements by other ADIs in excess of MLH deposits of the reporting ADI and calculated by the formula:<br>$\text{Maximum (item 9 - item 6, 0)}$<br>This item cannot be less than zero. Accordingly, if the result is less than zero, zero will be displayed.<br>Netting extends across ADIs and is not on a bilateral basis only. |
|----------------|---|

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| <b>Item 11</b> | Item 11 is a derived item for the total adjusted MLH, calculated by the formula:<br>$\text{item 8 - item 9 + item 10}$<br>Note: item 10 is added back to item 8 (Total MLH) as ‘Total placements by other ADIs’ is only deducted from the reporting ADI’s total MLH, up to the level of the reporting ADI’s MLH deposits with other ADIs. |
|----------------|---|

## Section B: Calculation of the adjusted liability base

The adjusted liability base for the purpose of calculating the MLH ratio means the sum of the liability base and *off-balance sheet irrevocable commitments*.

|                       |  |
|-----------------------|--|
| <p><b>Item 12</b></p> | <p>Item 12 is a derived item for the calculation of the liability base of the MLH ratio, calculated as per below:</p> <p>Total liabilities (item 12.1) -<br/>Liabilities of securitisation SPVs that meet operational requirements for regulatory capital relief under APS 120 (item 12.2) -<br/>Placements by other ADIs up to the amount of MLH deposits of the reporting ADI (item 12.3).</p> <p>Report the amount for total liabilities in item 12.1.</p> <p>Report the amount of liabilities of securitisation SPVs (where the reporting ADI is the originator of the securitised assets) that meet operational requirements for regulatory capital relief under APS 120 in item 12.2.</p> <p>Item 12.3 is a derived item for placements by other ADIs up to the amount of MLH deposits of the reporting ADI, calculated by the formula:</p> <p style="text-align: center;">item 9 - item 10</p>  |
| <p><b>Item 13</b></p> | <p>Item 13 is a derived item calculated as the sum of items 13.1 to 13.8.</p> <p>Report <i>off-balance sheet irrevocable commitments</i> in items 13.1 to 13.8. In these items, report the undrawn balances of commitments that could be drawn during the remaining period of the commitment where the reporting ADI has irrevocably committed to the customer. Balances must not be double counted.</p> <p>Report in item 13.1 amounts related to <i>trade finance related obligations</i>.</p> <p>Report in item 13.2 amounts related to <i>guarantees</i>. Exclude amounts reported in item 13.1.</p> <p>Report in item 13.3 undrawn amounts related to <i>standby letters of credit</i>. Exclude amounts reported in item 13.1.</p> <p>Report in item 13.4 undrawn amounts related to formal <i>standby facilities</i> the ADI has committed to provide to its customers. Exclude commitments related to any APRA-approved industry support arrangements.</p> <p>Report in item 13.5 undrawn balances related to <i>loans approved but not advanced</i> or funded.</p> |



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|  | <p>Report in item 13.6 balances available for redraw under redraw facilities related to term loans. Include redraw facilities for residential mortgage loans.</p> <p>Report in item 13.7 balances available under <i>overdraft agreements</i>.</p> <p>Report in item 13.8 balances of any other irrevocable commitments. Include <i>liquidity facilities</i> and other commitments to securitisations.</p> |
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| <b>Item 14</b> | Item 14 is a derived item for the adjusted liability base calculated as the sum of item 12 and item 13. |
|----------------|---|

### Section C: Calculation of the MLH ratio

The items indicated below are to be reported on the basis that the MLH is calculated daily.

|                |   |
|----------------|---|
| <b>Item 15</b> | Item 15 is a derived item for the MLH ratio calculated as item 11 divided by item 14 and multiplied by 100. |
|----------------|---|

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| <b>Item 16</b> | Report the ADI's board approved minimum MLH ratio as contained in its Liquidity Management Strategy or equivalent document. |
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|                |   |
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| <b>Item 17</b> | Report the ADI's lowest MLH ratio maintained during the <i>reporting period</i> . |
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|                |  |
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| <b>Item 18</b> | Report the ADI's daily average MLH ratio maintained during the <i>reporting period</i> . |
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|                |  |
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| <b>Item 19</b> | Report the ADI's highest MLH ratio maintained during the <i>reporting period</i> . |
|----------------|--|

## ARF\_210\_3\_1: Contractual Maturity Mismatch – Funded Assets

|                                    |   |
|------------------------------------|---|
| <b>Australian Business Number</b>  | <b>Institution Name</b>   |
| <b>Reporting Period</b>            | <b>Scale Factor</b>   |
| Quarterly                          | Millions to one decimal place for banks<br>Whole dollars no decimal place for ADIs other than banks |
| <b>Reporting Consolidation</b>     |   |
| Level 1 / Level 2 / Domestic books |   |

**1. Notes and coin, RBA and other central bank balances**

- 1.1. Notes and coin
- 1.2. RBA balances
- 1.3. Other central bank balances

|                        |                              | Maturity Buckets           |                               |                               |                                   |                                    |
|------------------------|------------------------------|----------------------------|-------------------------------|-------------------------------|-----------------------------------|------------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤30 days<br>(5) | 31 days<br>to <2<br>months<br>(6) | 2 months<br>to <3<br>months<br>(7) |
|                        |                              |                            |                               |                               |                                   |                                    |
|                        |                              |                            |                               |                               |                                   |                                    |
|                        |                              |                            |                               |                               |                                   |                                    |

**1. Notes and coin, RBA and other central bank balances**

- 1.1. Notes and coin
- 1.2. RBA balances

| Maturity Buckets                    |                                      |                                      |                                |                                |                                 |  |
|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------------------|--|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br><3 years<br>(11) | 3 years to<br><5 years<br>(12) | 5 years to<br><10 years<br>(13) | ≥ 10<br>years or<br>no<br>contractua<br>l maturity<br>(14) |
|                                     |                                      |                                      |                                |                                |                                 |  |
|                                     |                                      |                                      |                                |                                |                                 |  |





**3. Unencumbered equity (or other) securities and commodities**

3.1. *of which:* offshore

3.2. *of which:* own securities

|                        |                              | Maturity Buckets            |                               |                                |                                   |                                    |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|-----------------------------------|------------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to <2<br>months<br>(6) | 2 months<br>to <3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                   |                                    |
|                        |                              |                             |                               |                                |                                   |                                    |

**3. Unencumbered equity (or other) securities and commodities**

3.1. *of which:* offshore

3.2. *of which:* own securities

| Maturity Buckets                    |                                      |                                      |                                |                                |                                 |  |
|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------------------|--|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br><3 years<br>(11) | 3 years to<br><5 years<br>(12) | 5 years to<br><10 years<br>(13) | ≥ 10<br>years or<br>no<br>contractua<br>l maturity<br>(14) |
|                                     |                                      |                                      |                                |                                |                                 |  |
|                                     |                                      |                                      |                                |                                |                                 |  |

**4. Encumbered equity (or other) securities and commodities**

4.1. *of which:* offshore

4.2. *of which:* own securities

|                        |                              | Maturity Buckets            |                               |                                |                                   |                                    |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|-----------------------------------|------------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to <2<br>months<br>(6) | 2 months<br>to <3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                   |                                    |
|                        |                              |                             |                               |                                |                                   |                                    |

| Maturity Buckets |  |  |  |  |  |  |
|------------------|--|--|--|--|--|--|
|------------------|--|--|--|--|--|--|

**4. Encumbered equity (or other) securities and commodities**

4.1. *of which:* offshore

4.2. *of which:* own securities

| 3 months to < 6 months<br>(8) | 6 months to < 12 months<br>(9) | 12 months to < 2 years<br>(10) | 2 years to < 3 years<br>(11) | 3 years to < 5 years<br>(12) | 5 years to < 10 years<br>(13) | >= 10 years or no contractual maturity<br>(14) |
|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------------------|-------------------------------|--|
|                               |                                |                                |                              |                              |                               |  |
|                               |                                |                                |                              |                              |                               |  |
|                               |                                |                                |                              |                              |                               |  |

**5. Securities purchased under agreement to resell**

5.1. *of which:* offshore

| Maturity Buckets       |                              |                           |                             |                              |                              |                               |
|------------------------|------------------------------|---------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to <= 7 days<br>(3) | 8 days to <= 15 days<br>(4) | 16 days to <= 30 days<br>(5) | 31 days to < 2 months<br>(6) | 2 months to < 3 months<br>(7) |
|                        |                              |                           |                             |                              |                              |                               |
|                        |                              |                           |                             |                              |                              |                               |

**5. Securities purchased under agreement to resell**

5.1. *of which:* offshore

| Maturity Buckets              |                                |                                |                              |                              |                               |  |
|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------------------|-------------------------------|--|
| 3 months to < 6 months<br>(8) | 6 months to < 12 months<br>(9) | 12 months to < 2 years<br>(10) | 2 years to < 3 years<br>(11) | 3 years to < 5 years<br>(12) | 5 years to < 10 years<br>(13) | >= 10 years or no contractual maturity<br>(14) |
|                               |                                |                                |                              |                              |                               |  |
|                               |                                |                                |                              |                              |                               |  |

| Maturity Buckets |  |  |  |  |  |  |
|------------------|--|--|--|--|--|--|
|                  |  |  |  |  |  |  |



- 6.1.1. Retail customer
- 6.1.2. SME
- 6.1.3. Non-financial corporates or PSEs
- 6.1.4. ADI/Bank
- 6.1.5. Other financial institutions or other legal entities
- 6.1.6. *of which:* encumbered
- 6.2. Offshore
  - 6.2.1. Retail customer
  - 6.2.2. SME
  - 6.2.3. Non-financial corporates or PSEs
  - 6.2.4. ADI/Bank
  - 6.2.5. Other financial institutions or other legal entities
  - 6.2.6. *of which:* encumbered

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**7. Any other material funded assets not included above**

- 7.1. *of which:* offshore

| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | Maturity Buckets            |                               |                                |                                    |                                     |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
|                        |                              | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |  |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|--|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years or<br>no<br>contractua<br>l maturity<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |  |
|                                     |                                      |                                      |                                 |                                 |                                  |  |





- 8.5. EUR
- 8.6. JPY
- 8.7. RMB
- 8.8. All other currencies

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**9. Total assets**

- 9.1. AUD
- 9.2. NZD
- 9.3. USD
- 9.4. GBP
- 9.5. EUR
- 9.6. JPY
- 9.7. RMB
- 9.8. All other currencies

| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | Maturity Buckets            |                               |                                |                                    |                                     |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
|                        |                              | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |
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|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |

**9. Total assets**

- 9.1. AUD
- 9.2. NZD

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |  |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|--|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years or<br>no<br>contractua<br>l maturity<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |  |
|                                     |                                      |                                      |                                 |                                 |                                  |  |
|                                     |                                      |                                      |                                 |                                 |                                  |  |



| Maturity Buckets              |                                |                                |                              |                              |                               |  |
|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------------------|-------------------------------|--|
| 3 months to < 6 months<br>(8) | 6 months to < 12 months<br>(9) | 12 months to < 2 years<br>(10) | 2 years to < 3 years<br>(11) | 3 years to < 5 years<br>(12) | 5 years to < 10 years<br>(13) | >= 10 years or no contractual maturity<br>(14) |

**10. Memo items**

- 10.1. Intra-group loans or other assets (ADIs/banks)
- 10.2. Intra-group loans or other assets (other legal entities)
- 10.3. Corporate and business loans
  - 10.3.1. *of which:* SME
- 10.4. Commercial real estate mortgages
- 10.5. Residential mortgages - forecast
- 10.6. RMBS – forecast
- 10.7. Derivative assets

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# Reporting Form ARF 210.3.1

## Contractual Maturity Mismatch – Funded Assets

### Instructions

These instructions assist in the completion of *Reporting Form ARF 210.3.1 Contractual Maturity Mismatch – Funded Assets* (ARF 210.3.1). ARF 210.3.1 collects information on the contractual maturity profile of funded assets of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.3.1 is to be completed at **Level 1** and **Level 2** for *locally incorporated* ADIs and the domestic books of the licensed ADI for *foreign ADIs*.

For the purposes of ARF 210.3.1, where an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation (regardless of whether the securitisation meets APRA’s operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*), the corresponding assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included as assets and liabilities of the ADI’s reported amounts in ARF 210.3.1.

### Reporting basis and units of measurement

ARF 210.3.1 is to be completed as at the last day of the relevant **reporting period** i.e. the relevant quarter.

Report all items on ARF 210.3.1 in accordance with the Australian Accounting Standards unless otherwise specified.

All items are to be reported in Australian dollars (AUD) and in accordance with the units set out below:

| Class of ADI   | Units   |
|----------------|---|
| Bank           | Millions of dollars rounded to one decimal place. |
| All other ADIs | Whole dollars with no decimal place.              |

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).<sup>3</sup>

<sup>3</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

## Specific instructions

This form captures the contractual maturity profile of an ADI's assets and assets originated by the ADI into securitisation SPVs. ADIs should report debt securities in this section at the carrying amount consistent with their financial position reporting.

ADIs should not apply behavioural assumptions to assets which are expected to repay differently from contractual scheduled principal payments, such as residential mortgages, unless explicitly instructed otherwise. Do not include new business volumes or new asset originations. Report the balance of revolving facilities with no maturity or an unknown maturity, such as credit cards, in column 14 using the balance at the reporting date unless the business is in run-off. If the business is in run-off, report maturities as per the expected run-off schedule.

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 21 of this Reporting Standard.

An amount must entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### Column and row item description

|                        |   |
|------------------------|---|
| <b>Column 1</b>        | Column 1 is a derived column of the closing balance of each row calculated as the sum of columns 2 to 14.   |
| <b>Column 2</b>        | Report the balance for items that are at-call or overnight.   |
| <b>Columns 3 to 14</b> | Report the balance for items that have a defined term to maturity in columns 3 to 14 according to their remaining contractual term to maturity as at the reporting date.<br><br>Report those items where the timing of the receivables is known and receivables with certain cash flows in the appropriate maturity bucket. Other than open maturity repos backed by <b><i>HQLAI</i></b> (which should be reported in column 3), items without a certain or defined contractual maturity must be reported in column 14. Defaulted and impaired assets must also be reported in column 14. |

|               |   |
|---------------|---|
| <b>Item 1</b> | Item 1 is a derived item calculated as the sum of items 1.1 to 1.3.<br><br>Report notes and coin in item 1.1. Include Australian and foreign currency notes and coin. |
|---------------|---|

|                 |  |
|-----------------|--|
|                 | <p>Report exchange settlement account (ESA) balances and deposits with the Reserve Bank of Australia (RBA) in item 1.2.</p> <p>Report central bank balances (including required reserves), at-call or term deposits with foreign central banks in item 1.3.</p>  |
| <b>Item 2</b>   | <p>Item 2 is a derived item calculated as the sum of items 2.1 and 2.2. Include both trading and investment securities held.</p> <p>Exclude:</p> <ul style="list-style-type: none"> <li>• securities that have been <i>encumbered</i> which are to be reported in item 4;</li> <li>• securities purchased under agreement to resell (e.g. reverse repo transactions) which are to be reported in item 5; and</li> <li>• <i>self-securitised assets</i> which are to be reported under item 6.</li> </ul>   |
| <b>Item 2.1</b> | <p>Item 2.1 is a derived total calculated as the sum of items 2.1.1 to 2.1.8. Report <i>RBA repo-eligible securities</i> in items 2.1.1 to 2.1.6.</p> <p>Report securities issued by the Australian Government in item 2.1.1.</p> <p>Report securities issued by Australian State Government or Territory Central Borrowing Authorities in item 2.1.2.</p> <p>For item 2.1.3, report other domestic <i>HQLA1</i> not included under items 2.1.1 and 2.1.2.</p> <p>Report domestic <i>HQLA2A</i> in item 2.1.4.</p> <p>Report domestic <i>HQLA2B</i> in item 2.1.5.</p> <p>For item 2.1.6, report other domestic <i>RBA repo-eligible securities</i> not reported under items 2.1.1 to 2.1.5.</p> <p>Report other <i>short-term domestic securities</i> not included in items above in item 2.1.7.</p> <p>Report other <i>long-term domestic securities</i> not included above in item 2.1.8.</p> <p>Of the amounts reported in items 2.1.7 and 2.1.8, report the amount of own-issued securities held in item 2.1.9.</p> |
| <b>Item 2.2</b> | <p>Item 2.2 is a derived total calculated as the sum of items 2.2.1 to 2.2.6.</p> <p>Report offshore <i>HQLA1</i> in item 2.2.1.</p> <p>Report offshore <i>HQLA2A</i> in item 2.2.2.</p>   |

|  |   |
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|  | <p>Report offshore <b>HQLA2B</b> in item 2.2.3.</p> <p>For item 2.2.4, report other central bank repo-eligible securities not reported under items 2.2.1 to 2.2.3.</p> <p>Report other <b>short-term offshore securities</b> in item 2.2.5.</p> <p>Report other <b>long-term offshore securities</b> in item 2.2.6.</p> <p>Of the amounts reported in items 2.2.5 and 2.2.6, report the amount of own-issued securities held in item 2.2.7.</p> |
|--|---|

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| <p><b>Item 3</b></p> | <p>Report the amount of <b>unencumbered</b> equity securities (as well as physical commodity positions including gold). Include both trading and investment assets. Do not report securities acquired through reverse repo transactions.</p> <p>Report the amount of item 3 which is due from non-resident counterparties, i.e. domiciled overseas including from related offshore entities and investments in offshore markets, in item 3.1.</p> <p>Report the amount of own issued <b>unencumbered</b> securities in item 3.2.</p> |
|----------------------|--|

|                      |   |
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| <p><b>Item 4</b></p> | <p>Report the amount of <b>encumbered</b> equity (or other) securities and commodities. Include securities sold under repo or pledged to secure, collateralise or credit enhance any transactions. Report the amount in the maturity bucket based on the maturity of the <b>encumbered</b> security.</p> <p>Report the amount of item 4 which is due from non-resident counterparties, i.e. domiciled overseas including from related offshore entities and investments in offshore markets in item 4.1.</p> <p>Report the amount of own issued <b>encumbered</b> securities in item 4.2.</p> |
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| <p><b>Item 5</b></p> | <p>Report the amount of receivables due from counterparties for which securities have been purchased under agreement to resell such as reverse repo transactions. Report in the maturity bucket based on the maturity of the secured loan.</p> <p>Report the amount of <b>offshore securities</b> purchased under agreement to resell in item 5.1.</p> |
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|                 |  |
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| <b>Item 6</b>   | <p>Item 6 is a derived total of other earning assets by counterparty type calculated as the sum of items 6.1 and 6.2. Report assets without a contractual maturity date (e.g. credit cards) in column 14.</p> <p>Report cash flows in the relevant contractual maturity bucket. Include the scheduled repayments only.</p>   |
| <b>Item 6.1</b> | <p>Item 6.1 is a derived total calculated as the sum of items 6.1.1 to 6.1.5.</p> <p>Report amounts due from domestic <i>retail customers</i> in item 6.1.1, <i>SME</i> customers in item 6.1.2, <i>non-financial corporates</i> or public sector entities (including public sector financial institutions such as State and Territory borrowing authorities) in item 6.1.3, <i>ADI/bank</i> counterparties in item 6.1.4 and other <i>financial institution</i> counterparties in item 6.1.5.</p> <p>Report the amount of item 6.1 which is <i>encumbered</i> in item 6.1.6.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• net loans and advances;</li> <li>• <i>self-securitised assets</i>;</li> <li>• assets in covered bond SPVs;</li> <li>• the outstanding amount of loans originated by the ADI into asset backed commercial paper (ABCP), other <i>short-term</i> securitisation programs and term securitisation SPVs;</li> <li>• <i>non-performing loans</i>; and</li> <li>• settlement funds due from clearing houses, <i>ADI/bank</i> counterparties and deposits related to correspondent banking activities and other interbank deposits.</li> </ul> |
| <b>Item 6.2</b> | <p>Item 6.2 is a derived total calculated as the sum of items 6.2.1 to 6.2.5.</p> <p>Report amounts due from non-resident counterparties in item 6.2, in accordance with the instructions for item 6.1 above.</p> <p>Report the amount of item 6.2 which is <i>encumbered</i> in item 6.2.6.</p>   |
| <b>Item 7</b>   | <p>Report any other material funded assets not included in items 1 to 6 in item 7.</p> <p>Report the amount of other material funded assets which is offshore in item 7.1.</p>   |
| <b>Item 8</b>   | <p>Item 8 collects information on all <i>FX transaction</i> inflows by currency.</p>   |

|  |   |
|--|---|
|  | <p>Netting should not be applied. Report only the inflow leg of the <b>FX transaction</b> (principal and/or interest inflows) in item 8. The principal amount refers to the gross amount of an off-balance sheet transaction and not the on-balance sheet fair value.</p> <p>For option trade, report the delta equivalent amount of FX call options (bought) and FX put options (sold).</p> <p>Include both exchange traded and over the counter transactions.</p> <p>Include both trading book and banking book transactions.</p> <p>Report the total <b>FX transaction</b> inflows in item 8. Report the <b>FX transaction</b> inflows by currency exposures for AUD, NZD, USD, GBP, EUR, JPY and RMB in items 8.1 to 8.7 respectively.</p> <p>Item 8.8 is a derived item calculated as item 8 less the sum of items 8.1 to 8.7.</p> |
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| <p><b>Item 9</b></p> | <p>Item 9 is a derived total calculated as the sum of items 1 to 7.</p> <p>Report the amount by underlying currency exposures, regardless of hedges, for AUD, NZD, USD, GBP, EUR, JPY and RMB in items 9.1 to 9.7 respectively.</p> <p>Item 9.8 is derived as item 9 less the sum of items 9.1 to 9.7.</p> |
|----------------------|--|

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| <p><b>Item 10</b></p> | <p>The amounts to be reported under item 10 are ‘<i>of which</i>’ amounts of the amounts reported in items 1 to 7.</p> <p>Report all amounts due from <b>intra-group</b> entities that are <b>ADI/bank</b> counterparties in item 10.1.</p> <p>Report all amounts due from <b>intra-group</b> entities that are not <b>ADI/bank</b> counterparties in item 10.2.</p> <p>Report all corporate and business loans according to their contractual maturity in item 10.3. Report the amount of these loans which are to <b>SME</b> customers in item 10.3.1.</p> <p>Report all <b>commercial real estate mortgages</b> according to their contractual maturity in item 10.4.</p> |
|-----------------------|--|

|  |   |
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|  | <p>Report all residential mortgages according to their forecast maturity in item 10.5 using the ADI's prepayment assumptions. Include assumptions for further advances and redraws for existing loans but do not include new loans. If a borrower fully repays a loan to refinance into a new loan at the ADI, assume this is a new loan and do not include. Loans to corporate or <i>SME</i> customers which are secured by residential real estate should be reported under item 10.3 above.</p> <p>Report all third-party RMBS assets according to their forecast maturity (using the ADI's prepayment assumptions) in item 10.6.</p> <p>Report all on-balance sheet derivative assets in item 10.7.</p> |
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## ARF\_210\_3\_2: Contractual Maturity Mismatch - Funding Liabilities and Capital

|                                    |   |
|------------------------------------|---|
| <b>Australian Business Number</b>  | <b>Institution Name</b>   |
|                                    |   |
| <b>Reporting Period</b>            | <b>Scale Factor</b>   |
| Quarterly                          | Millions to one decimal place for banks<br>Whole dollars no decimal place for ADIs other than banks |
| <b>Reporting Consolidation</b>     |   |
| Level 1 / Level 2 / Domestic books |   |

|  | Maturity Buckets       |                              |                             |                               |                                |                                   |                                    |
|--|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|-----------------------------------|------------------------------------|
|  | Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to <2<br>months<br>(6) | 2 months<br>to <3<br>months<br>(7) |
| <b>1. Unsecured deposit funding</b>                          |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1. Domestic  |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1.1. Retail customer                                       |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1.2. SME   |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1.3. Non-financial corporates and PSEs                     |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1.4. ADI/bank  |                        |                              |                             |                               |                                |                                   |                                    |
| 1.1.5. Other financial institutions and other legal entities |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2. Offshore  |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2.1. Retail customer                                       |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2.2. SME   |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2.3. Non-financial corporates and PSEs                     |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2.4. ADI/bank  |                        |                              |                             |                               |                                |                                   |                                    |
| 1.2.5. Other financial institutions and other legal entities |                        |                              |                             |                               |                                |                                   |                                    |

**1. Unsecured deposit funding**

1.1. Domestic

1.1.1. Retail customer

1.1.2. SME

1.1.3. Non-financial corporates and PSEs

1.1.4. ADI/bank

1.1.5. Other financial institutions and other legal entities

1.2. Offshore

1.2.1. Retail customer

1.2.2. SME

1.2.3. Non-financial corporates and PSEs

1.2.4. ADI/bank

1.2.5. Other financial institutions and other legal entities

| Maturity Buckets              |                                |                                |                              |                              |                               |                     |
|-------------------------------|--------------------------------|--------------------------------|------------------------------|------------------------------|-------------------------------|---------------------|
| 3 months to < 6 months<br>(8) | 6 months to < 12 months<br>(9) | 12 months to < 2 years<br>(10) | 2 years to < 3 years<br>(11) | 3 years to < 5 years<br>(12) | 5 years to < 10 years<br>(13) | >= 10 years<br>(14) |
|                               |                                |                                |                              |                              |                               |                     |
|                               |                                |                                |                              |                              |                               |                     |
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|                               |                                |                                |                              |                              |                               |                     |
|                               |                                |                                |                              |                              |                               |                     |

**2. Unsecured debt securities issued**

2.1. Domestic

2.1.1. Certificates of deposit, bank bills, other short-term debt securities

| Maturity Buckets       |                              |                           |                             |                              |                              |                               |
|------------------------|------------------------------|---------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to <= 7 days<br>(3) | 8 days to <= 15 days<br>(4) | 16 days to <= 30 days<br>(5) | 31 days to < 2 months<br>(6) | 2 months to < 3 months<br>(7) |
|                        |                              |                           |                             |                              |                              |                               |
|                        |                              |                           |                             |                              |                              |                               |
|                        |                              |                           |                             |                              |                              |                               |



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|--|--|--|--|--|--|--|
| 3.1.1. Securities sold under agreement to repurchase |  |  |  |  |  |  |
| 3.1.1.1. of which: RBA as counterparty               |  |  |  |  |  |  |
| 3.1.2. Covered bonds on issue                        |  |  |  |  |  |  |
| 3.1.3. Short-term securitisation funding             |  |  |  |  |  |  |
| 3.1.4. Long-term securitisation funding              |  |  |  |  |  |  |
| 3.1.5. Other secured funding                         |  |  |  |  |  |  |
| 3.2. Offshore  |  |  |  |  |  |  |
| 3.2.1. Securities sold under agreement to repurchase |  |  |  |  |  |  |
| 3.2.1.1. of which: central bank as counterparty      |  |  |  |  |  |  |
| 3.2.2. Covered bonds on issue                        |  |  |  |  |  |  |
| 3.2.3. Short-term securitisation funding             |  |  |  |  |  |  |
| 3.2.4. Long-term securitisation funding              |  |  |  |  |  |  |
| 3.2.5. Other secured funding                         |  |  |  |  |  |  |

**3. Secured funding**

| Maturity Buckets                                     |                                |                                |                              |                              |                               |                     |
|--|--------------------------------|--------------------------------|------------------------------|------------------------------|-------------------------------|---------------------|
| 3 months to < 6 months<br>(8)                        | 6 months to < 12 months<br>(9) | 12 months to < 2 years<br>(10) | 2 years to < 3 years<br>(11) | 3 years to < 5 years<br>(12) | 5 years to < 10 years<br>(13) | >= 10 years<br>(14) |
| 3.1. Domestic  |                                |                                |                              |                              |                               |                     |
| 3.1.1. Securities sold under agreement to repurchase |                                |                                |                              |                              |                               |                     |
| 3.1.1.1. of which: RBA as counterparty               |                                |                                |                              |                              |                               |                     |
| 3.1.2. Covered bonds on issue                        |                                |                                |                              |                              |                               |                     |
| 3.1.3. Short-term securitisation funding             |                                |                                |                              |                              |                               |                     |
| 3.1.4. Long-term securitisation funding              |                                |                                |                              |                              |                               |                     |
| 3.1.5. Other secured funding                         |                                |                                |                              |                              |                               |                     |

- 3.2. Offshore
  - 3.2.1. Securities sold under agreement to repurchase
    - 3.2.1.1. of which: central bank as counterparty
  - 3.2.2. Covered bonds on issue
  - 3.2.3. Short-term securitisation funding
  - 3.2.4. Long-term securitisation funding
  - 3.2.5. Other secured funding

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**4. Interest bearing liabilities not included above**

- 4.1. Domestic
- 4.2. Offshore

| Maturity Buckets       |                              |                             |                               |                                |                                   |                                    |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|-----------------------------------|------------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to <2<br>months<br>(6) | 2 months<br>to <3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                   |                                    |
|                        |                              |                             |                               |                                |                                   |                                    |
|                        |                              |                             |                               |                                |                                   |                                    |

**4. Interest bearing liabilities not included above**

- 4.1. Domestic
- 4.2. Offshore

| Maturity Buckets                    |                                      |                                      |                                |                                |                                 |                       |
|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------------------|-----------------------|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br><3 years<br>(11) | 3 years to<br><5 years<br>(12) | 5 years to<br><10 years<br>(13) | ≥ 10<br>years<br>(14) |
|                                     |                                      |                                      |                                |                                |                                 |                       |
|                                     |                                      |                                      |                                |                                |                                 |                       |
|                                     |                                      |                                      |                                |                                |                                 |                       |

| Maturity Buckets |  |  |  |  |  |  |
|------------------|--|--|--|--|--|--|
|------------------|--|--|--|--|--|--|



**5. Any other material funding liabilities not included above**

5.1. of which: offshore

| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |

**5. Any other material funding liabilities not included above**

5.1. of which: offshore

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |                       |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|-----------------------|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |

**6. Capital**

6.1. Common Equity Tier 1

6.2. Additional Tier 1

6.3. Tier 2

| Maturity Buckets       |                              |                             |                               |                                |                                    |                                     |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |                       |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|-----------------------|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |

**6. Capital**

- 6.1. Common Equity Tier 1
- 6.2. Additional Tier 1
- 6.3. Tier 2

|  |  |  |  |  |  |  |
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**7. FX transaction outflows**

- 7.1. AUD
- 7.2. NZD
- 7.3. USD
- 7.4. GBP
- 7.5. EUR
- 7.6. JPY
- 7.7. RMB
- 7.8. All other currencies

| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | Maturity Buckets            |                               |                                |                                    |                                     |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
|                        |                              | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                    |                                     |
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|                        |                              |                             |                               |                                |                                    |                                     |

**7. FX transactions outflows**

- 7.1. AUD
- 7.2. NZD
- 7.3. USD
- 7.4. GBP

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |                       |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|-----------------------|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |

- 7.5. EUR
- 7.6. JPY
- 7.7. RMB
- 7.8. All other currencies

|  |  |  |  |  |  |  |
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**8. Total liabilities and capital**

- 8.1. AUD
- 8.2. NZD
- 8.3. USD
- 8.4. GBP
- 8.5. EUR
- 8.6. JPY
- 8.7. RMB
- 8.8. All other currencies

| Closing Balance<br>(1) | At call/<br>Overnight<br>(2) | Maturity Buckets            |                               |                                |                                    |                                     |
|------------------------|------------------------------|-----------------------------|-------------------------------|--------------------------------|------------------------------------|-------------------------------------|
|                        |                              | 1 day to<br>≤ 7 days<br>(3) | 8 days to<br>≤ 15 days<br>(4) | 16 days to<br>≤ 30 days<br>(5) | 31 days<br>to < 2<br>months<br>(6) | 2 months<br>to < 3<br>months<br>(7) |
|                        |                              |                             |                               |                                |                                    |                                     |
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|                        |                              |                             |                               |                                |                                    |                                     |
|                        |                              |                             |                               |                                |                                    |                                     |

**8. Total liabilities and capital**

- 8.1. AUD
- 8.2. NZD
- 8.3. USD
- 8.4. GBP

| Maturity Buckets                    |                                      |                                      |                                 |                                 |                                  |                       |
|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|----------------------------------|-----------------------|
| 3 months<br>to < 6<br>months<br>(8) | 6 months<br>to < 12<br>months<br>(9) | 12 months<br>to < 2<br>years<br>(10) | 2 years to<br>< 3 years<br>(11) | 3 years to<br>< 5 years<br>(12) | 5 years to<br>< 10 years<br>(13) | ≥ 10<br>years<br>(14) |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |
|                                     |                                      |                                      |                                 |                                 |                                  |                       |



**9. Memo items**

- 9.1. Intra-group liabilities (ADIs/banks)
- 9.2. Intra-group liabilities (other legal entities)
- 9.3. Notice period deposits with penalty
- 9.4. Notice period deposits with no penalty
- 9.5. Deposits from Personal Investment Entities treated as retail
  - 9.5.1. of which: self-managed superannuation fund deposits
- 9.6. Intermediated deposits
- 9.7. Long-term securitisation funding
- 9.8. Deposits paying less than 0.25 per cent interest per annum
  - 9.8.1. Retail and SME
  - 9.8.2. Other
- 9.9. Derivative liabilities

|  | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|-----|-----|------|------|------|------|------|
|  |     |     |      |      |      |      |      |
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|  |     |     |      |      |      |      |      |

**10. Large liability exposures**

| Counterparty name<br>(1) | Deposits<br>(2) | Other borrowings<br>(3) | Total<br>(4) |
|--------------------------|-----------------|-------------------------|--------------|
|                          |                 |                         |              |
| 10.1. Total              |                 |                         |              |

## Reporting Form ARF 210.3.2

# Contractual Maturity Mismatch – Funding Liabilities and Capital

## Instructions

These instructions assist in the completion of *Reporting Form ARF 210.3.2 Contractual Maturity Mismatch – Funding Liabilities and Capital* (ARF 210.3.2). ARF 210.3.2 collects information on the contractual maturity profile of funding liabilities and capital of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.3.2 is to be completed at **Level 1** and **Level 2** for **locally incorporated** ADIs and the domestic books of the licensed ADI for **foreign ADIs**.

For the purposes of ARF 210.3.2, where an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation (regardless of whether the securitisation meets APRA’s operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*), the corresponding assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included as assets and liabilities of the ADI’s reported amounts in ARF 210.3.2.

### Reporting basis and units of measurement

ARF 210.3.2 is to be completed as at the last day of the relevant **reporting period** i.e. the relevant quarter.

Report all items on ARF 210.3.2 in accordance with the Australian Accounting Standards unless otherwise specified.

All items are to be reported in Australian dollars (AUD) and in accordance with the units set out below:

| Class of ADI   | Units   |
|----------------|---|
| Bank           | Millions of dollars rounded to one decimal place. |
| All other ADIs | Whole dollars with no decimal place.              |

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).<sup>4</sup>

## Specific instructions

This form captures the contractual maturity profile of an ADI's funding liabilities and funding acquired through securitisation SPVs, capital items and any other secured or unsecured funding.

ADIs must not apply behavioural assumptions to liabilities which are expected to repay differently from contractually scheduled principal payments, such as for residential mortgage backed securities (RMBS), unless explicitly instructed otherwise. Do not include new business volumes or new liabilities.

ADIs are not to net asset and liability items in relation to disclosure of data required in this form unless specifically instructed.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 21 of this Reporting Standard.

An amount must entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### Column and row item description

|                        |  |
|------------------------|--|
| <b>Column 1</b>        | Column 1 is a derived column of the closing balance of each row calculated as the sum of columns 2 to 14.  |
| <b>Column 2</b>        | Report the balance for items that are at-call or overnight or those balances without a defined contractual term to maturity in column 2. Include cash flow items with uncertain cash flows.  |
| <b>Columns 3 to 14</b> | <p>Report the balance for items that have a defined term to maturity in columns 3 to 14 according to their remaining contractual term to maturity as at the reporting date.</p> <p>For minimum notice deposits, assume notice is provided for products without an associated penalty or fee for providing notice. These will typically fall into column 6 unless the notice period is greater than 60 days, in which case the deposit should be reported in the appropriate column based on the notice period.</p> <p>For minimum term deposits where there is a penalty or fee for early breakage, assume the deposit matures at its expected contractual maturity.</p> |

<sup>4</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

|  |   |
|--|---|
|  | <p>For all wholesale non-deposit liabilities, report the outstanding balance based on the earliest contractual maturity date, the earliest contractual maturity opportunity or on any known redemptions and terminations as of the reporting date.</p> <p>Report any debt with a call date in the maturity bucket based on the first available call date.</p> <p>Report those items where the timing of the payables is known and payables with certain cash flows in the appropriate maturity bucket column.</p> |
|--|---|

|                 |   |
|-----------------|---|
| <b>Item 1</b>   | Item 1 is a derived total calculated as the sum of items 1.1 and 1.2.   |
| <b>Item 1.1</b> | <p>Item 1.1 is a derived total calculated as the sum of items 1.1.1 to 1.1.5.</p> <p>Report deposit funding provided by domestic <i>retail customer</i> counterparties in item 1.1.1.</p> <p>Report deposit funding provided by domestic <i>SME</i> customers in item 1.1.2.</p> <p>Report deposit funding provided by domestic <i>non-financial corporates</i> and public sector entities (including public sector financial institutions such as State and Territory borrowing authorities) in item 1.1.3.</p> <p>Report deposit funding provided by domestic <i>ADI/bank</i> counterparties in item 1.1.4.</p> <p>Report deposit funding provided by other domestic <i>financial institution</i> counterparties or other legal entities in item 1.1.5.</p> |
| <b>Item 1.2</b> | <p>Item 1.2 is a derived total calculated as the sum of items 1.2.1 to 1.2.5.</p> <p>Report amounts due to offshore counterparties in item 1.2, in accordance with the instructions for item 1.1 above.</p>   |

|                 |  |
|-----------------|--|
| <b>Item 2</b>   | Item 2 is a derived total calculated as the sum of items 2.1 and 2.2. Report <i>unsecured debt securities issued</i> .   |
| <b>Item 2.1</b> | <p>Item 2.1 is a derived total calculated as the sum of items 2.1.1 to 2.1.2.</p> <p>Report domestic certificates of deposit, bank bills and other <i>short-term</i> debt securities in item 2.1.1.</p> <p>Report domestic <i>long-term</i> debt securities in item 2.1.2.</p> |
| <b>Item 2.2</b> | Item 2.2 is a derived total calculated as the sum of items 2.2.1 to 2.2.4.   |



|  |  |
|--|--|
|  | <p>Report <i>Euro commercial paper</i> in item 2.2.1.</p> <p>Report <i>US commercial paper</i> in item 2.2.2.</p> <p>Report other offshore <i>short-term debt securities</i> in item 2.2.3.</p> <p>Report offshore <i>long-term debt securities</i> in item 2.2.4.</p> |
|--|--|

|                 |   |
|-----------------|---|
| <b>Item 3</b>   | Item 3 is a derived total calculated as the sum of items 3.1 and 3.2.   |
| <b>Item 3.1</b> | <p>Item 3.1 is a derived total calculated as the sum of items 3.1.1, 3.1.2, 3.1.3, 3.1.4 and 3.1.5. Report all <i>secured funding</i> issued on a domestic basis.</p> <p>Report securities sold under agreement to repurchase according to the maturity of the repo funding in item 3.1.1.</p> <p>Of the amount reported in item 3.1.1, report repo liabilities where the counterparty is the RBA in item 3.1.1.1.</p> <p>Report the aggregate face value of covered bonds issued by the ADI in item 3.1.2.</p> <p>For item 3.1.3, report <i>secured funding</i> sourced through <i>short-term</i> securitisation (less than one original term) SPVs such as asset-backed commercial paper (ABCP) and other <i>short-term secured funding</i> instruments and facilities. For warehouse or other revolving funding, report at the cessation of the availability period of the warehouse funding line using the contractual amortisation of the underlying assets.</p> <p>For item 3.1.4, report <i>secured funding</i> sourced through term securitisation SPVs using contractual maturities. For non-dated debt or debt with a call option, the maturity is to be based on a conservative estimate of the earliest date when the call will be able to be exercised and the amount is to be based on the contractual amortisation of principal arising from the pass through nature of the liabilities.</p> <p>Report all other forms of <i>secured funding</i> that do not fall within the categories outlined above in item 3.1.5.</p> <p>For those instruments with fixed maturity dates in items 3.1.3, 3.1.4 and 3.1.5 report the amount based on the remaining maturity of the debt.</p> <p>Include amounts from both self-sponsored and third party SPVs that the ADI has originated assets into for items 3.1.3, 3.1.4 and 3.1.5.</p> |
| <b>Item 3.2</b> | Item 3.2 is a derived total calculated as the sum of items 3.2.1, 3.2.2, 3.2.3, 3.2.4 and 3.2.5. Report all items as per the instructions for item 3.1 above, but for all <i>secured funding</i> issued on an offshore basis.   |

|  |   |
|--|---|
|  | For item 3.2.1.1, report the amount of repo liabilities where the counterparty is an overseas central bank. |
|--|---|

|               |  |
|---------------|--|
| <b>Item 4</b> | <p>Item 4 is a derived total calculated as the sum of items 4.1 and 4.2.</p> <p>Report all other interest bearing liabilities not included in items 1 to 3.</p> <p>Report domestic liabilities in item 4.1 and offshore liabilities in item 4.2. Where the date of payables is not known, report the amount in column 2.</p> |
|---------------|--|

|               |  |
|---------------|--|
| <b>Item 5</b> | <p>Report any other material funding liabilities not included in items 1 to 4 in item 5.</p> <p>Report the amount of other material cash outflows which is offshore in item 5.1.</p> |
|---------------|--|

|               |   |
|---------------|---|
| <b>Item 6</b> | <p>Item 6 is a derived total calculated as the sum of items 6.1 to 6.3.</p> <p>Report Common Equity Tier 1 <i>capital</i> in item 6.1.</p> <p>Report Additional Tier 1 <i>capital</i> in item 6.2.</p> <p>Report Tier 2 <i>capital</i> in item 6.3. Amounts excluded due to amortisation are to be included under item 2.</p> <p>For non-maturity <i>capital</i> amounts, report in column 14.</p> <p>For <i>foreign ADIs</i>, this item is zero. Report any funding due to <i>intra-group</i> entities under item 1.</p> |
|---------------|---|

|               |   |
|---------------|---|
| <b>Item 7</b> | <p>Item 7 collects information on all <i>FX transaction</i> outflows by currency.</p> <p>Netting should not be applied. Report only the outflow leg of <i>FX transaction</i> (principal and/or interest outflows) in item 7. The principal amount refers to the gross amount of an off-balance sheet transaction and not the on-balance sheet fair value.</p> <p>For option trades, report the delta equivalent amount of FX call options (sold) and FX put options (bought).</p> <p>Include both exchange traded and over the counter transactions. Include both trading book and banking book transactions.</p> |
|---------------|---|

|  |   |
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|  | <p>Report the <b><i>FX transaction</i></b> outflows by currency exposure for AUD, NZD, USD, GBP, EUR, JPY and RMB in items 7.1 to 7.7 respectively.</p> <p>Item 7.8 is a derived field calculated as item 7 less the sum of items 7.1 to 7.7.</p> |
|--|---|

|               |  |
|---------------|--|
| <b>Item 8</b> | <p>Item 8 is a derived total calculated as the sum of items 1 to 6.</p> <p>Report the amount by underlying currency exposure for AUD, NZD, USD, GBP, EUR, JPY and RMB in items 8.1 to 8.7 respectively.</p> <p>Item 8.8 is derived as item 8 less the sum of items 8.1 to 8.7.</p> |
|---------------|--|

|               |  |
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| <b>Item 9</b> | <p>The amounts to be reported under item 9 are ‘<i>of which</i>’ amounts of the amounts reported in items 1 to 6.</p> <p>Report all amounts due to <b><i>intra-group</i></b> entities that are <b><i>ADI/bank</i></b> counterparties in item 9.1.</p> <p>Report all amounts due to <b><i>intra-group</i></b> entities that are not <b><i>ADI/bank</i></b> counterparties in item 9.2.</p> <p>Report all notice period deposits (including term deposits) where there is penalty to give notice to withdraw in item 9.3 with the maturity bucket corresponding to the notice period. Include any relevant <b><i>intra-group</i></b> deposits.</p> <p>Report all notice period deposits where there is no penalty to give notice in item 9.4 with the maturity bucket corresponding to the notice period. Include any relevant <b><i>intra-group</i></b> deposits.</p> <p>Report all deposits from personal investment entities that are treated as <b><i>retail deposits</i></b> in item 9.5. Report the amount of which are deposits from self-managed superannuation funds in item 9.5.1.</p> <p>Report all intermediated deposits as per paragraph 35 of Attachment A of APS 210 in item 9.6.</p> <p>Report funding sourced through term securitisation SPVs according to forecast (as opposed to contractual) maturity in item 9.7.</p> <p>Item 9.8 is a derived item calculated as the sum of items 9.8.1 and 9.8.2.</p> <p>Report all deposits from <b><i>retail customer</i></b> and <b><i>SME</i></b> counterparties paying less than 0.25 per cent interest per annum in item 9.8.1.</p> |
|---------------|--|

|  |  |
|--|--|
|  | <p>Report all other deposits paying less than 0.25 per cent interest per annum in item 9.8.2.</p> <p>Report all on-balance sheet derivative liabilities in item 9.9.</p> |
|--|--|

|                |   |
|----------------|---|
| <b>Item 10</b> | <p>Item 10 collects information on the large liability exposures of an ADI.</p> <p><b>LCR ADIs</b> must report aggregate liabilities to a counterparty or a group of connected counterparties including to any related entities, which exceed 1.0 per cent of the ADI's on-balance sheet liabilities on a <b>Level 1</b> basis.</p> <p><b>MLH ADIs</b> must report aggregate liabilities to a counterparty or a group of connected counterparties, including to any related entities, which exceed 5.0 per cent of the ADI's on-balance sheet liabilities on a <b>Level 1</b> basis.</p> <p><b>Foreign ADIs</b> must report aggregate liabilities to a counterparty or group of connected counterparties, including to related entities, which exceed 1.0 per cent (for <b>LCR ADIs</b>) or 5.0 per cent (for <b>MLH ADIs</b>) of the ADI's on-balance sheet liabilities on the basis of the domestic books of the ADI.</p> <p>Report all large liabilities as at the end of the <b>reporting period</b>.</p> <p>Report the name of the counterparty or group of connected counterparties (refer to <i>Prudential Standard APS 221 Large Exposures</i>) to the large liability exposure in column 1.</p> <p>Report the deposit exposure value for the counterparty or group of connected counterparties identified in column 2.</p> <p>Report any non-deposit large exposures from other borrowings, including bonds, notes, other <b>long-term</b> debt securities or borrowings and loan capital in column 3. Do not include any tradeable security issues, short selling or derivative liabilities.</p> <p>Column 4 is derived as the sum of items reported in column 2 and column 3.</p> <p>Item 10.1 is derived as the total of the large liability exposures and is the sum of items reported under columns 2, 3 and 4.</p> |
|----------------|---|

## ARF\_210\_4: 3-year Funding Plan

|                                    |   |
|------------------------------------|---|
| <b>Australian Business Number</b>  | <b>Institution Name</b>   |
|                                    |   |
| <b>Reporting Period</b>            | <b>Scale Factor</b>   |
| Annually                           | Millions to one decimal place for banks /<br>Whole dollars no decimal place for ADIs other than banks |
| <b>Reporting Consolidation</b>     |   |
| Level 1 / Level 2 / Domestic books |   |

### Section A: Assets

#### 1. Notes and coin, RBA and other central bank balances

- 1.1. Notes and coin
- 1.2. RBA balances
- 1.3. Other central bank balances

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

#### 2. Unencumbered debt securities

- 2.1. Domestic
  - 2.1.1. Australian Government securities

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |



**4. Encumbered equity (or other) securities and commodities**

4.1. *of which:* offshore

4.2. *of which:* own securities

| Actual Balance<br>(1) | 3 months<br>(2) | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|-----------------------|-----------------|-----------------|------------------|------------------|------------------|
|                       |                 |                 |                  |                  |                  |
|                       |                 |                 |                  |                  |                  |
|                       |                 |                 |                  |                  |                  |

**5. Securities purchased under agreement to resell**

5.1. *of which:* offshore

| Forecast balance at   |                 |                 |                  |                  |                  |
|-----------------------|-----------------|-----------------|------------------|------------------|------------------|
| Actual Balance<br>(1) | 3 months<br>(2) | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                 |                 |                  |                  |                  |
|                       |                 |                 |                  |                  |                  |

**6. Other earning assets by counterparty**

6.1. Domestic

6.1.1. Retail customer

6.1.2. SME

6.1.3. Non-financial corporate or PSEs

6.1.4. ADI/bank

6.1.5. Other financial institutions or other legal entities

6.1.6. *of which:* encumbered

6.2. Offshore

| Forecast balance at   |                 |                 |                  |                  |                  |
|-----------------------|-----------------|-----------------|------------------|------------------|------------------|
| Actual Balance<br>(1) | 3 months<br>(2) | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                 |                 |                  |                  |                  |
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- 10.1.1. Certificates of Deposit, bank bills, other short-term debt securities
- 10.1.2. Long-term debt securities
- 10.2. Offshore
  - 10.2.1. Euro commercial paper
  - 10.2.2. US commercial paper
  - 10.2.3. Other short-term debt securities
  - 10.2.4. Long-term debt securities

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**Forecast balance at**

**11. Secured funding**

- 11.1. Domestic
  - 11.1.1. Securities sold under agreement to repurchase
    - 11.1.1.1. *of which:* RBA as counterparty
  - 11.1.2. Covered bonds on issue
  - 11.1.3. Short-term securitisation funding
  - 11.1.4. Long-term securitisation funding
  - 11.1.5. Other secured funding
- 11.2. Offshore
  - 11.2.1. Securities sold under agreement to repurchase
    - 11.2.1.1. *of which:* central bank as counterparty
  - 11.2.2. Covered bonds on issue
  - 11.2.3. Short-term securitisation funding
  - 11.2.4. Long-term securitisation funding

| Actual Balance<br>(1) | 3 months<br>(2) | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|-----------------------|-----------------|-----------------|------------------|------------------|------------------|
|                       |                 |                 |                  |                  |                  |
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11.2.5. Other secured funding

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**12. Interest bearing liabilities not included above**

12.1. Domestic

12.2. Offshore

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

**13. Any other material funding liabilities not included above**

13.1. *of which:* offshore

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

**14. Capital**

14.1. Common Equity Tier 1

14.2. Additional Tier 1

14.3. Tier 2

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

**15. Total liabilities and capital**

- 15.1. AUD
- 15.2. NZD
- 15.3. USD
- 15.4. GBP
- 15.5. EUR
- 15.6. JPY
- 15.7. RMB
- 15.8. All other currencies

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
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**Section C: Off-balance sheet**

**16. Committed contingent funding agreements**

- 16.1. Trade finance related obligations
- 16.2. Guarantees and letters of credit other than trade finance related obligations
- 16.3. Committed mortgage redraw capacity and lines of credit
- 16.4. Other credit/liquidity facilities
- 16.5. *of which:* intra-group

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

**17. Uncommitted contingent funding agreements**

- 17.1. Trade finance related obligations
- 17.2. Guarantees and letters of credit other than trade finance related obligations
- 17.3. Uncommitted mortgage redraw capacity and lines of credit
- 17.4. Other credit/liquidity facilities
- 17.5. *of which:* intra-group

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
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|                       |                     |                 |                  |                  |                  |
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**Section D: Memo items**

**18. Assets**

- 18.1. Intra-group loans or other assets (ADIs/banks)
- 18.2. Intra-group loans or other assets (other legal entities)
- 18.3. Corporate and business loans
  - 18.3.1. *of which:* SME
- 18.4. Commercial real estate mortgages
- 18.5. Residential mortgages
- 18.6. RMBS
- 18.7. Total self-securitisation

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |
|                       |                     |                 |                  |                  |                  |

**19. Liabilities**

- 19.1. Intra-group liabilities (ADIs/banks)
- 19.2. Intra-group liabilities (other legal entities)

|  |  |  |  |  |  |
|--|--|--|--|--|--|
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|  |  |  |  |  |  |

| Actual Balance<br>(1) | Forecast balance at |                 |                  |                  |                  |
|-----------------------|---------------------|-----------------|------------------|------------------|------------------|
|                       | 3 months<br>(2)     | 6 months<br>(3) | 12 months<br>(4) | 24 months<br>(5) | 36 months<br>(6) |

**20. Covered Bonds**

- 20.1. Cover pool assets used as collateral for covered bond issuance
- 20.2. Overcollateralisation
- 20.3. Assets in Australia
- 20.4. Cover pool as a proportion of assets in Australia

|  |  |  |  |  |  |
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DRAFT

# Reporting Form ARF 210.4

## 3-year Funding Plan

### Instructions

These instructions assist in the completion of *Reporting Form ARF 210.4 3-year Funding Plan* (ARF 210.4). ARF 210.4 collects information on the actual balance as at the reporting date and forecast balance at future time points out to three years of on-balance sheet and selected off-balance sheet items of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.4 is to be completed at **Level 1** and **Level 2** for **locally incorporated** ADIs and the domestic books of the licensed ADI for **foreign ADIs**.

For the purposes of ARF 210.4, where an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation (regardless of whether the securitisation meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*), the corresponding assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included as assets and liabilities of the ADI's reported amounts in ARF 210.4.

### Reporting basis and units of measurement

ARF 210.4 is to be completed as at the last day of the relevant **reporting period**, i.e. as at the ADI's end of financial year.

Report all items on ARF 210.4 in accordance with the Australian Accounting Standards unless otherwise specified.

All items are to be reported in Australian dollars (AUD) and in accordance with the units set out below:

| Class of ADI   | Units   |
|----------------|---|
| Bank           | Millions of dollars rounded to one decimal place. |
| All other ADIs | Whole dollars with no decimal place.              |

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).<sup>5</sup>

<sup>5</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

## Specific instructions

The breakdown of items in ARF 210.4 is a quantification of the ADI's 3-year funding strategy. Reporting categories in ARF 210.4 mirror that of *Reporting Form ARF 210.3.1 Contractual Maturity Mismatch – Funded Assets* (ARF 210.3.1) and *Reporting Form ARF 210.3.2 Contractual Maturity Mismatch – Funding Liabilities and Capital* (ARF 210.3.2).

Report the actual balance in column 1, and forecast balance at 3 months, 6 months, 12 months, 24 months and 36 months in columns 2 to 6 respectively from the reporting date.

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 20 of this Reporting Standard.

An amount must entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### Section A: Assets

Asset items 1 to 7 map to items 1 to 7 on ARF 210.3.1. Item 8 maps to item 9 on ARF 210.3.1.

### Section B: Liabilities and capital

Liability and capital items 9 to 14 map to items 1 to 6 on ARF 210.3.2. Item 15 maps to item 8 on ARF 210.3.2.

### Section C: Off-balance sheet

|                |  |
|----------------|--|
| <b>Item 16</b> | <p>Item 16 collects information on undrawn amounts of <b><i>committed contingent funding agreements</i></b> as at the reporting date and is a derived item calculated as the sum of items 16.1 to 16.4.</p> <p>Report in item 16.1 amounts of <b><i>trade finance related obligations</i></b>.</p> <p>Report in item 16.2 amounts of guarantees and letters of credit other than <b><i>trade finance related obligations</i></b>.</p> <p>Report in item 16.3 amounts of committed mortgage redraw capacity and lines of credit.</p> <p>Report in item 16.4 all other committed contingent <b><i>credit facilities</i></b> or <b><i>liquidity facilities</i></b> not included above. Item 16.4 should exclude amounts reported under items 16.1 to 16.3.</p> <p>In item 16.5, report the amounts in items 16.1 to 16.4 which are committed to <b><i>intra-group</i></b> entities.</p> |
|----------------|--|



|                |   |
|----------------|---|
| <b>Item 17</b> | <p>Item 17 collects information on undrawn amounts of <i>uncommitted contingent funding agreements</i> as at the reporting date and is a derived item calculated as the sum of items 17.1 to 17.4.</p> <p>Report in item 17.1 amounts of <i>trade finance related obligations</i>.</p> <p>Report in item 17.2 amounts of guarantees and letters of credit other than <i>trade finance related obligations</i>.</p> <p>Report in item 17.3 amounts of uncommitted mortgage redraw capacity or unused lines of credit.</p> <p>Report in item 17.4 all other uncommitted contingent <i>credit facilities</i> or <i>liquidity facilities</i> not included above. For multi-option facilities, report the amount corresponding to the facility used by product (either or both items 17.1 and 17.2) and remaining undrawn amount under item 17.3.</p> <p>Report in item 17.5 the portion of amounts reported in items 17.1 to 17.4 that is committed to <i>intra-group</i> entities.</p> |
|----------------|---|

#### Section D: Memo Items

|                |  |
|----------------|--|
| <b>Item 18</b> | <p>Items 18.1 to 18.6 map to items 10.1 to 10.6 on ARF 210.3.1.</p> <p>Report total self-securitisation in item 18.7. Report the issuance amounts of all notes comprising the SPV.</p> |
|----------------|--|

|                |   |
|----------------|---|
| <b>Item 19</b> | <p>Items 19.1 and 19.2 map to items 9.1 and 9.2 on ARF 210.3.2.</p> |
|----------------|---|

|                |   |
|----------------|---|
| <b>Item 20</b> | <p>For item 20.1, report the value of assets in cover pools used as collateral for covered bond issuance.</p> <p>Item 20.2, overcollateralisation, is a derived item calculated as the value of assets in cover pools which secure covered bonds on issue (item 20.1), divided by the aggregate face value of covered bonds on issue (the sum of items 11.1.2 and 11.2.2).</p> <p>For item 20.3, report the value of assets in Australia calculated in accordance with paragraph 35 of <i>Prudential Standard APS 121 Covered Bonds</i>.</p> <p>Item 20.4, cover pool as a proportion of assets in Australia, is a derived item calculated as the value of assets in cover pools which secure covered bonds on issue (item 20.1), divided by assets in Australia (item 20.3).</p> |
|----------------|---|

## ARF\_210\_5: Daily Liquidity Report

|                                    |   |
|------------------------------------|---|
| <b>Australian Business Number</b>  | <b>Institution Name</b>   |
|                                    |   |
| <b>Reporting Period</b>            | <b>Scale Factor</b>   |
|                                    | Millions to one decimal place for banks<br>Whole dollars no decimal place for ADIs other than banks |
| <b>Reporting Consolidation</b>     |   |
| Level 1 / Level 2 / Domestic books |   |

### 1. Unencumbered liquid assets

- 1.1. HQLA
- 1.2. RBA eligible securities not included in item 1.1 and item 1.3
- 1.3. RBA eligible securities from self-securitisation
- 1.4. Other liquids (LCR ADIs)
- 1.5. Other liquids (non-LCR ADIs)

#### 1.6. Total

- 1.6.1. *of which:* offshore liquid assets

| Balance at reporting date<br>(1) | 5 business days prior<br>(2) | Change \$<br>(3) | Change %<br>(4) |
|----------------------------------|------------------------------|------------------|-----------------|
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |

### 2. Net funding outflows over last five business days

- 2.1. Total ~~net~~ retail deposit ~~(including SME)~~ outflow balance
  - 2.1.1. *of which:* offshore
- 2.2. Total ~~net~~ wholesale (non-financial institution) deposit outflow balance

| Balance at reporting date<br>(1) | 5 business days prior<br>(2) | Change \$<br>(3) | Change %<br>(4) |
|----------------------------------|------------------------------|------------------|-----------------|
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |
|                                  |                              |                  |                 |



4.4. Collateral or margin received (~~\_- variation~~)

|  |
|--|
|  |
|--|

**5. LCR/MLH ratio over ~~the last~~ five business days**

- 5.1. Level 1/Domestic books ~~\_-~~ AUD (LCR ADIs only)
- 5.2. Level 1/Domestic books – all currencies (LCR and MLH ADIs)
- 5.3. Level 2 – AUD (LCR ADIs only)
- 5.4. Level 2 – all currencies (LCR and MLH ADIs)

| Day 1<br>(1) | Day 2<br>(2) | Day 3<br>(3) | Day 4<br>(4) | Day 5<br>(5) |
|--------------|--------------|--------------|--------------|--------------|
|              |              |              |              |              |
|              |              |              |              |              |
|              |              |              |              |              |
|              |              |              |              |              |

**6. Funding maturities**

- 6.1. Retail deposits ~~(including SME)~~
  - 6.1.1. *of which:* offshore
- 6.2. Wholesale (non-financial institution) deposits
  - 6.2.1. *of which:* offshore
- 6.3. Financial institution deposits
  - 6.3.1. *of which:* offshore
- 6.4. Unsecured short-term wholesale funding
  - 6.4.1. *of which:* offshore
- 6.5. Secured funding
  - 6.5.1. *of which:* offshore
- 6.6. Other unsecured wholesale funding not included above

| Total<br>(1) | At-call or overnight<br>(2) | ≤ 7 days<br>(3) | 8 days to ≤ 15 days<br>(4) | 16 days to ≤ 30 days<br>(5) | 31 days to < 2 months<br>(6) | 2 months to < 3 months<br>(7) | 3 months to < 4 months<br>(8) | 4 months to < 5 months<br>(9) | 5 months to < 6 months<br>(10) |
|--------------|-----------------------------|-----------------|----------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |
|              |                             |                 |                            |                             |                              |                               |                               |                               |                                |

6.6.1. of which: offshore

**6.7. Total**

6.7.1. of which: offshore

|  |  |  |  |  |  |  |  |  |  |
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**7. Other contractual cash flows**

7.1. Contractual cash outflows

7.2. Contractual cash inflows

| Total | ≤ 7 days | 8 days to ≤ 15 days | 16 days to ≤ 30 days | 31 days to < 2 months | 2 months to < 3 months | 3 months to < 4 months | 4 months to < 5 months | 5 months to < 6 months |
|-------|----------|---------------------|----------------------|-----------------------|------------------------|------------------------|------------------------|------------------------|
| (1)   | (2)      | (3)                 | (4)                  | (5)                   | (6)                    | (7)                    | (8)                    | (9)                    |
| (1)   | (2)      | (3)                 | (4)                  | (5)                   |                        |                        |                        |                        |
|       |          |                     |                      |                       |                        |                        |                        |                        |
|       |          |                     |                      |                       |                        |                        |                        |                        |

**8. Withdrawal notification and buyback requests over last five business days**

8.1. Total volume of notices given on minimum notice deposit products over last five business days

8.2. Short-term wholesale funding (including NCDs) early repayment requests

8.2.1. of which: approved

8.3. Long-term wholesale funding early repayment requests

8.3.1. of which: approved

| Number | \$ Amount | \$ amount as % of total |
|--------|-----------|-------------------------|
| (1)    | (2)       | (3)                     |
|        |           |                         |
|        |           |                         |
|        |           |                         |
|        |           |                         |
|        |           |                         |

# Reporting Form ARF 210.5

## Daily Liquidity Report

### Instructions

These instructions assist in the completion of *Reporting Form ARF 210.5 Daily Liquidity Report* (ARF 210.5). ARF 210.5 collects information on the daily liquidity position of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

For *locally incorporated* ADIs, ARF 210.5 is to be completed at a **Level 1** and **Level 2** consolidation or as specified at the time of request by APRA. For *foreign ADIs*, ARF 210.5 is to be completed on the domestic books of the licensed ADI or as specified at the time of request by APRA.

For the purposes of reporting on this form, where an ADI (or a member of its **Level 2** group) is the **originating ADI** in a securitisation (regardless of whether the securitisation meets APRA's operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*), the cash flows corresponding to the assets and liabilities of the securitisation special purpose vehicles (SPVs) must be included in the amounts reported in this form.

### Reporting basis and units of measurement

~~ARF 210.5 is to be completed on the same day (based on data as at close of business the previous day) that the ADI receives a request from APRA to provide ARF 210.5 or the next **business day** (based on data as at close of business on the date of APRA's request) if APRA's request was made after 12pm. If an ADI receives a request from APRA to provide ARF 210.5, the ADI must continue to provide ARF 210.5 on a daily basis, or other duration or reporting frequency, for **business days** specified by APRA at the time of the request.~~

Report all items on ARF 210.5 based on the ADI's available liquidity data used for its own daily liquidity management.

Amounts are to be reported in millions of Australian dollars (AUD) rounded to one decimal place. Percentage items should also be completed to one decimal place.

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).<sup>6</sup>

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<sup>6</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

## Specific instructions

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed by APRA.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in ***bold italics*** indicate that the definition is provided in paragraph 21 of this Reporting Standard.

Outflows are denominated as positive numbers while inflows are negative numbers. Do not double count items.

An amount must be entered in each field. If the item is not applicable or there is no amount to be reported, enter a zero amount.

### **Item 1: Unencumbered liquid assets**

Item 1 collects information on total ***unencumbered*** liquid asset stock.

LCR ADIs should report all items net of any applicable margin requirements.

With the exception of item 1, ~~An ADI may provide commentary as appropriate in its cover email.~~

3, ***MLH ADIs*** can report gross amounts if their systems do not allow for margin calculations. An ***MLH ADI*** must report on a consistent basis as reported in ARF210.2.

|  |   |
|--|---|
| <b><u>Column 1</u></b>                         | <u>Report the balance as at the reporting date.</u>   |
| <b><u>Column 2</u></b>                         | <u>Report the balance as at five <b><i>business days</i></b> prior to the reporting date.</u> |
| <b><u>Column 3</u></b><br><b><u>Item 1</u></b> |   |

~~Column 1 collects information on total ***unencumbered*** liquid asset stock.~~

~~LCR ADIs should report all items net of any applicable margin requirements.~~

~~With the exception of item 1, ***MLH ADIs*** can report gross amounts if their systems do not allow for margin calculations. An ***MLH ADI*** must inform APRA of which method it is using in its cover email.~~

~~Columns 3 and 4 are a derived items, item reporting the change as a dollar amount. In these columns, this column, a positive number represents an increase from ***five business days*** prior to the reporting date.~~

|                                 |  |
|---------------------------------|--|
| <b><u>Item 1.3 Column 4</u></b> | Report the amount of <i>RBA eligible securities</i> from self securitisation after applicable RBA margins regardless of whether the ADI is an LCR or MLH ADI. Column 4 is a derived item reporting the change as a percentage amount. In this column, a positive number represents an increase from five <i>business days</i> prior to the reporting date. |
|---------------------------------|--|

|                        |   |
|------------------------|---|
| <b><u>Item 1.1</u></b> | <p>Report <i>High-quality liquid assets (HQLA)</i></p> <p>For LCR ADIs, this represents HQLA1 and HQLA2 as defined in paragraphs 9 and 10 of Attachment A of APS 210 and as reported in Reporting Form ARF 210.1A Liquidity Coverage Ratio – all currencies (ARF 210.1A).</p> <p>For non-LCR ADIs, this represents those Minimum Liquidity Holdings (MLH) assets that qualify as HQLA, which are the amounts reported in the following items of Reporting Form ARF 210.2 Minimum Liquidity Holdings Ratio (ARF 210.2):</p> <ul style="list-style-type: none"> <li>• <u>notes &amp; coin (Item 1.1);</u></li> <li>• <u>settlement funds due from the RBA (Item 1.3.1);</u></li> <li>• <u>Australian Government securities (Item 2.1);</u></li> <li>• <u>State Government or Territory Central Borrowing Authorities securities (Item 2.2); and</u></li> <li>• <u>Debt securities with an Australian Government guarantee (Item 3)</u></li> </ul> |
| <b><u>Item 1.2</u></b> | <p>Report the balancing item of liquid assets not already reported as HQLA (item 1.1) or RBA eligible securities from self-securitisation (item 1.3).</p> <p>For non-LCR ADIs, report the value as reported in ARF 210.2/ARF 210.3.1.</p> <p>- Exclude the amounts which are reported in Item 1.1 and Item 1.3.</p>   |
| <b><u>Item 1.3</u></b> | Report the amount of <i>RBA eligible securities</i> from the ADI's self-securitisation after applicable RBA margins regardless of whether the ADI is an LCR or MLH ADI.   |
| <b>Item 1.4</b>        | For <i>LCR ADIs</i> , report <i>RBNZ eligible securities</i> , offshore jurisdiction <i>ALA</i> and other securities approved by APRA. Report the value as reported in ARF 210.1A Liquidity Coverage Ratio – all currencies (ARF 210.1A).   |



|                          |   |
|--------------------------|---|
|                          | For non-LCR ADIs, report a zero amount.   |
| <b>Item 1.5</b>          | For non-LCR ADIs, report other MLH assets (as defined in Attachment B of APS 210) not included in items 1.1, 1.2 and 1.3 which are the amounts reported in the following items of ARF 210.2: <ul style="list-style-type: none"> <li>• settlement funds (items 1.2, 1.3.4<del>2</del> to 1.3.5);</li> <li>• ADI deposits (item 6); and</li> <li>• other securities approved by APRA (item 7).</li> </ul> For <i>LCR ADIs</i> report a zero amount. |
| <b>Item 1.6</b>          | Item 1.6 is a derived item calculated as the sum of items 1.1 to 1.5.<br><del>Of the amount in item 1.6, report offshore liquid assets in item 1.6.1.</del>   |
| <b><u>Item 1.6.1</u></b> | <u>Of the amount in item 1.6, report offshore liquid assets.</u>  |

## **Item 2: Net funding outflows over last five business days**

Item 2 collects information to determine net funding outflows over the last five *business days*. Outflows are **not** entered directly into this item. The outflows are automatically derived in column (3).

|  |  |
|--|--|
| <b><u>Column 1</u></b>                           | <u>Report the balance as at the reporting date.</u>  |
| <b><u>Column 2</u></b>                           | <u>Report the balance as at five <i>business days</i> prior to the reporting date.</u>   |
| <b><u>Item 2</u></b><br><b><u>Column 3</u></b>   | <del>Item 2 collects information to determine net funding outflows over the last five <i>business days</i>.</del><br><br><del>Report the <u>balance change</u> as <u>at the reporting date in a dollar amount</u>.</del><br><br><del>Column 1. Report the balance as at 5 business days prior in Column 2.</del><br><br><del>Columns 3 and 4 are <u>is a derived items item</u>. In <u>these columns this column</u>, a positive number represents an increase from five <i>business days</i> prior to the reporting date.</del> |
| <b><u>Item 2.1</u></b>                           | <del>Include all deposits treated as retail under ARF210.1.</del>  |
| <b><u>Item 2.2</u></b>                           | <del>Include all deposits that have not been included in items 2.1 or 2.3.</del>   |
| <b><u>Item 2.4</u></b>                           | <del>Report net short term wholesale funding outflows with original term to maturity of less than one year. Include securities such as NCDs and commercial paper (CP).</del>   |
| <b><u>Item 2.6</u></b><br><b><u>Column 4</u></b> | <del>Item 2.6 <u>Report the change as a percentage amount.</u></del>   |

|  |   |
|--|---|
|  | <u>Column 4 is a derived item calculated as the sum of items 2.4. In this column, a positive number represents an increase from five <i>business days</i> prior to 2.5. Item 2.6.1 is also a derived item calculated as the sum of items 2.1.1 to 2.5.1 reporting date.</u> |
|--|---|

|                          |   |
|--------------------------|---|
| <b><u>Item 2.1</u></b>   | <u>Report the total balance of deposits treated as retail under APS 210 and APG 210.</u>  |
| <b><u>Item 2.1.1</u></b> | <u>Of the amount in item 2.1, report offshore retail deposits balance.</u>  |
| <b><u>Item 2.2</u></b>   | <u>Report all wholesale (non-financial institution) deposits that have not been included in items 2.1 or 2.3.</u>   |
| <b><u>Item 2.2.1</u></b> | <u>Of the amount in item 2.2, report offshore wholesale (non-financial institution) deposits balance.</u>   |
| <b><u>Item 2.3</u></b>   | <u>Report all <i>financial institution</i> (FI) deposit balances.</u><br><br><u>For foreign ADIs, funding from any part of the same legal entity (head office or another branch) is entered into items 2.3 or 2.3.1.</u>      |
| <b><u>Item 2.3.1</u></b> | <u>Of the amount in item 2.3, report offshore financial institution (FI) deposits balance.</u>  |
| <b><u>Item 2.4</u></b>   | <u>Report <i>short-term</i> wholesale funding balance with original term to maturity of less than one year. Include securities such as NCDs and commercial paper.</u><br><br><u>Report all repo transactions in item 2.5.</u> |
| <b><u>Item 2.4.1</u></b> | <u>Of the amount in item 2.4, report offshore <i>short-term</i> wholesale funding balance.</u>  |
| <b><u>Item 2.5</u></b>   | <u>Report other wholesale funding balance not included elsewhere.</u><br><br><u>All repo transactions, including those with the RBA or an entity related to the ADI, are to be reported in item 2.5 regardless of tenor.</u>  |

Additional Tier 1 *capital* and Tier 2 *capital* should be reported in item 2.5. ~~Item 3 collects the net amount of contingent and committed outflows over the last five *business days*.~~

For Column 2 (outflow %), use the reported amount as the numerator. For item 3.1, use the outstanding principal balance five

|  |  |
|--|--|
| <p><del>business days prior to the reporting date as the denominator. For items 3.2 to 3.5 use total facility sizes (drawn and undrawn) five business days prior to the reporting date as the denominator.</del></p> <p><del>For <b>Column 3</b> (Undrawn \$) include the remaining undrawn capacity of the facilities as at the reporting date for items 3.2 to 3.5. Do not report anything for item 3.1.</del></p> |  |
| <p><b><u>Item 2.5.1</u></b></p>  | <p><u>Of the amount in item 2.5, report offshore other wholesale funding balance.</u></p>  |
| <p><b><u>Item 3.12.6</u></b></p>   | <p><del>Net principal outflows equals originations, advances, redraws and other disbursements minus repayments and other principal collections for all loan assets. This figure (as with 3.2 to 3.5) could be negative if there is a net inflow.</del><u>Item 2.6 is a derived item. Item 2.6 is calculated as the sum of items 2.1 to 2.5.</u></p>  |
| <p><b><u>Item 3.2.6.1</u></b></p>  | <p><del>Item 3.2.6 (Column 1) is a derived total item.</del><u>Item 2.6.1 is calculated as the sum of items 3.2.1.1 to 3.2.5.</u></p> <p><del>For item 3.6 column 2, use the weighted average outflow percentage for items 3.2 to 3.5.</del></p> <p><del>Item 3.6 (Column 3) is a derived total calculated as the sum of items 3.2 to 3.5.</del></p> |

**Item 3: Net contingent and committed outflows over last five business days**

Item 3 collects the net amount of contingent and committed outflows over the last five *business days*.

|                                      |   |
|--------------------------------------|---|
| <p><b><u>Column 1</u></b></p>        | <p><u>Report the dollar outflow over the last five <i>business days</i> prior to the reporting date.</u></p>  |
| <p><b><u>Item 4 Column 2</u></b></p> | <p><del>Item 4 collects information on collateral/margin outflows and inflows over the last five <i>business days</i></del><u>Report the outflow as a percentage. Use the reported amount as the numerator.</u></p> <p><u>For item 3.1, use the outstanding principal balance five <i>business days</i> prior to the reporting date as the denominator.</u></p> |

|                        |  |
|------------------------|--|
|                        | <p>For items 3.2 to 3.5, use total facility sizes (drawn and undrawn) five <i>business days</i> prior to the reporting date as the denominator.</p> <p>For item 3.6, use the weighted average outflow percentage for items 3.2 to 3.5, weighted by the denominator. <del>Where an ADI cannot distinguish between initial margin and variation margin, the amount should be reported as variation margin. As per the instructions above, report outflows as positive numbers and inflows as negative numbers.</del></p>   |
| <b><u>Column 3</u></b> | <p>Report the undrawn dollar amount.</p> <p>Include the remaining undrawn capacity of the facilities as at the reporting date for items 3.2 to 3.5. Do not report anything in this column for item 3.1.</p> <p>Column 3 includes the remaining undrawn capacity of the facilities as at the reporting date, regardless of any additions or subtractions in the previous 5 business days. ADIs should take care that implied principal inflows or outflows are not generated in Column 1 as a consequence of such additional or extinguished facilities.</p> <p>Item 3.6 is a derived total calculated as the sum of items 3.2 to 3.5</p> |

|                         |  |
|-------------------------|--|
| <b><u>Item 53.1</u></b> | <p>For <i>LCR ADIs</i>, report the LCR over the last five <i>business days</i>, with Day 1 as the most recent day. Foreign ADIs should report in the Level 1 sections using their domestic books. <i>MLH ADIs</i> may leave this item blank. Report net principal outflows which do not relate to a facility i.e. not included in items 3.2 to 3.5. Loan disbursements (i.e. a principal outflow) are entered as a positive number. Loan repayments (i.e. a principal inflow) are entered as a negative number.</p> <p>Net principal outflows equals the sum of outflows from originations, advances, redraws and other disbursements minus repayments and other principal collections for all loan assets. The reported value for this item can be negative if there is a net inflow.</p> |
| <b><u>Item 3.2</u></b>  | Report net outflows under any uncommitted facilities. The reported value can be negative if there is a net inflow.   |
| <b><u>Item 3.3</u></b>  | Report net outflows under committed liquidity facilities. The reported value can be negative if there is a net inflow.   |
| <b><u>Item 3.4</u></b>  | Report net outflows under committed credit facilities. Include movements from other committed credit facilities which are not already included in item 3.1. The reported value can be negative if there is a net inflow.   |
| <b><u>Item 3.5</u></b>  | Report net outflows under any other committed facilities. The reported value can be negative if there is a net inflow.   |
| <b><u>Item 3.6</u></b>  | Item 3.6 is a derived item. Item 3.6 is calculated as the sum of items 3.1 to 3.5.   |

**Item 4: Net collateral/margin outflow over last five business days**

Item 4 collects information on collateral/margin outflows and inflows over the last five *business days* prior to the reporting date. Where an ADI cannot distinguish between initial margin and variation margin, the amount should be reported as variation margin.

|  |  |
|--|--|
| <b><u>Item 6</u></b><br><b><u>Column 1</u></b> | <p>Item 6 collects information on funding maturities over the next two months.</p> <p><del>Column 1 is a derived column calculated as the sum of the five maturity buckets in columns 2 to 6. Report the outflow as a dollar amount.</del></p> <p>As per <del>Report all items in line with</del> the instructions for item 2 above, <u>report outflows as positive numbers and inflows as negative numbers.</u></p> |
|--|--|

|   |   |
|---|---|
| <b><u>Item 7</u></b><br><b><u>4.1</u></b> | <p><del>Item 7 is a derived total calculated as the sum of items 7.1 and 7.2. Report collateral paid including initial margin. This section captures any contractual cash flows that have not been reported elsewhere on this form. As per the instructions above, report outflows as positive numbers and inflows as negative numbers.</del></p> |
| <b><u>Item 4.2</u></b>                    | <u>Report collateral received including initial margin.</u>   |
| <b><u>Item 4.3</u></b>                    | <u>Report collateral paid including variation margin.</u>   |
| <b><u>Item 4.4</u></b>                    | <u>Report collateral received including variation margin.</u>   |

**Item 5: LCR/MLH ratio over five business days**

Item 5 collects information on the LCR/MLH ratio over five *business days*.

All ratios should be reported as a whole number in D2A (e.g. 100% = 100.0; 120% = 120.0; 9%=9.0 ).

|                        |   |
|------------------------|---|
| <b><u>Column 1</u></b> | <u>Report the ratio as at the reporting date (the most recent <i>business day</i>).</u> |
| <b><u>Column 2</u></b> | <u>Report the ratio as at the second most recent <i>business day</i>.</u>               |
| <b><u>Column 3</u></b> | <u>Report the ratio as at the third most recent <i>business day</i>.</u>                |
| <b><u>Column 4</u></b> | <u>Report the ratio as at the fourth most recent <i>business day</i>.</u>               |
| <b><u>Column 5</u></b> | <u>Report the ratio as at the fifth most recent <i>business day</i>.</u>                |

|                        |   |
|------------------------|---|
| <b><u>Item 5.1</u></b> | <u>Report AUD LCR over the last five <i>business days</i> on a Level 1 basis.</u> |
|------------------------|---|

|                        |   |
|------------------------|---|
|                        | <u>This item applies to <b>LCR ADIs</b> only. Foreign ADIs should report on a domestic books basis. For MLH ADIs, report a zero amount.</u>   |
| <b><u>Item 5.2</u></b> | <u>Report the LCR or MLH for all currencies over the last five <b>business days</b> on a Level 1 basis. Foreign ADIs should report on a domestic books basis.</u>                     |
| <b><u>Item 5.3</u></b> | <u>Report the AUD LCR over the last five <b>business days</b> on a Level 2 basis. This item applies to <b>LCR ADIs</b> only. For Foreign ADIs and MLH ADIs, report a zero amount.</u> |
| <b><u>Item 5.4</u></b> | <u>Report the LCR or MLH for all currencies over the last five <b>business days</b> on a Level 2 basis.</u><br><br><u>For foreign ADIs, report a zero amount.</u>                     |

### **Item 6: Funding maturities**

Item 6 collects information on funding maturities over the next six months. Report all items in line with the instructions for item 2 above.

Minimum notice deposits without an associated penalty or fee for providing notice should be reported in the appropriate column based on the notice period. Minimum term deposits with a penalty or fee for early breakage should be reported based on their expected contractual maturity.

|                         |   |
|-------------------------|---|
| <b><u>Column 1</u></b>  | <u>Report the total value.</u><br><br><u>Column 1 is a derived column calculated as the sum of the ten maturity buckets in columns 2 to 10.</u> |
| <b><u>Column 2</u></b>  | <u>Report for items that are at-call or overnight.</u>  |
| <b><u>Column 3</u></b>  | <u>Report for items that mature in 1-7 days.</u>  |
| <b><u>Column 4</u></b>  | <u>Report for items that mature in 8-15 days.</u>   |
| <b><u>Column 5</u></b>  | <u>Report for items that mature in 16-30 days.</u>  |
| <b><u>Column 6</u></b>  | <u>Report for items that mature in 31 days to less than 2 months.</u>   |
| <b><u>Column 7</u></b>  | <u>Report for items that mature in 2 to less than 3 months.</u>   |
| <b><u>Column 8</u></b>  | <u>Report for items that mature in 3 to less than 4 months.</u>   |
| <b><u>Column 9</u></b>  | <u>Report for items that mature in 4 to less than 5 months.</u>   |
| <b><u>Column 10</u></b> | <u>Report for items that mature in 5 to less than 6 months.</u>   |

|                          |  |
|--------------------------|--|
| <b><u>Item 6.1</u></b>   | <u>Report deposits treated as retail under APS 210 and APG 210.</u>  |
| <b><u>Item 6.1.1</u></b> | <u>Of the amount reported in item 6.1, report offshore retail deposits.</u>  |
| <b><u>Item 6.2</u></b>   | <u>Report all wholesale (non-FI) deposits that have not been included in items 6.1 or 6.3.</u>   |
| <b><u>Item 6.2.1</u></b> | <u>Of the amount reported in item 6.2, report offshore wholesale (non-FI) deposits.</u>  |
| <b><u>Item 6.3</u></b>   | <u>Report all FI deposits.</u><br><br><u>For Foreign ADIs, funding from any part of the same legal entity (head office or another branch) is entered into items 6.3 and 6.3.1.</u> |
| <b><u>Item 6.3.1</u></b> | <u>Of the amount reported in item 6.3, report offshore FI deposits.</u>  |
| <b><u>Item 6.4</u></b>   | <u>Report all unsecured short-term wholesale funding (including NCDs and commercial paper).</u>  |
| <b><u>Item 6.4.1</u></b> | <u>Of the amount reported in item 6.4, report offshore unsecured short-term wholesale funding.</u>   |
| <b><u>Item 6.5</u></b>   | <u>Report all <i>secured funding</i>. This includes covered bonds, securitisation and repos with any counterparty.</u>   |
| <b><u>Item 6.5.1</u></b> | <u>Of the amount reported in item 6.5, report offshore <i>secured funding</i>.</u>   |
| <b><u>Item 6.6</u></b>   | <u>Report other unsecured wholesale funding not included above.</u><br><br><u>Additional Tier 1 <i>capital</i> and Tier 2 <i>capital</i> should be reported in item 6.6.</u>       |
| <b><u>Item 6.6.1</u></b> | <u>Of the amount reported in item 6.6, report offshore other unsecured wholesale funding not included above.</u>   |
| <b><u>Item 6.7</u></b>   | <u>Report the total.</u><br><u>Item 6.7 is a derived item. Item 6.7 is calculated as the sum of item 6.1 – 6.7.</u>  |
| <b><u>Item 6.7.1</u></b> | <u>Of the amount reported in item 6.7, report the offshore total.</u><br><u>Item 6.7.1 is a derived item. Item 6.7.1 is calculated as the sum of item 6.1.1 – 6.7.1.</u>           |

### **Item 7: Other contractual cash flows**

This section captures any contractual cash flows that have not been reported elsewhere on this form. As per the instructions above, report outflows as positive numbers and inflows as negative numbers.

|                        |                                  |
|------------------------|----------------------------------|
| <b><u>Column 1</u></b> | <u>Report the total balance.</u> |
|------------------------|----------------------------------|

|                 |   |
|-----------------|---|
|                 | <u>Column 1 is a derived column calculated as the sum of the four maturity buckets in columns 2 to 5.</u> |
| <u>Column 2</u> | <u>Report the balance for items that mature in 7 or less days.</u>  |
| <u>Column 3</u> | <u>Report the balance for items that mature in 8-15 days.</u>   |
| <u>Column 4</u> | <u>Report the balance for items that mature in 16-30 days.</u>  |
| <u>Column 5</u> | <u>Report the balance for items that mature in 31 days – less than two months.</u>                        |
| <u>Column 6</u> | <u>Report the balance for items that mature in two months – less than three months.</u>                   |
| <u>Column 7</u> | <u>Report the balance for items that mature in three months – less than four months.</u>                  |
| <u>Column 8</u> | <u>Report the balance for items that mature in four months – less than five months.</u>                   |
| <u>Column 9</u> | <u>Report the balance for items that mature in five months – less than six months.</u>                    |

|                 |   |
|-----------------|---|
| <u>Item 7</u>   | <u>Report other contractual cash flows. Item 7 is a derived total calculated as the sum of items 7.1 and 7.2.</u> |
| <u>Item 7.1</u> | Report forecast contractual cash outflows that have not been included in Section 6 above.                         |
| <u>Item 7.2</u> | Report forecast contractual inflows which have not been included elsewhere on this form.                          |

### **Item 8: Withdrawal notification and buyback requests over last five business days**

Item 8 collects information on withdrawal notification and buyback requests over the last five business days.

|                                   |   |
|-----------------------------------|---|
| <u>Column 1</u>                   | <u>Report the total number of notifications and requests.</u>   |
| <u>Column 2</u>                   | <u>Report the dollar value of notifications and requests.</u>   |
| <del>Item 8</del> <u>Column 3</u> | <u>Report the dollar amount as a percentage of the total amount.</u><br><br><del>Item 8 collects information on withdrawal notification and buyback requests over the last five business days.</del> For the total used as the denominator of column 3, use the average <del>amount</del> <u>balance</u> over the last five <u>business days</u> <u>for each funding instrument</u> |



|                          |  |
|--------------------------|--|
| <b><u>Item 8.1</u></b>   | <u>Report the total of notices given on minimum notice deposit products (including early redemptions of term deposits with a minimum notice period or which convert to a tradable instrument) over the last five <i>business days</i> prior to the reporting date.</u> |
| <b><u>Item 8.2</u></b>   | <u>Report <i>short-term</i> wholesale funding (including NCDs) early repayment requests over the last five <i>business days</i> prior to the reporting date.</u>   |
| <b><u>Item 8.2.1</u></b> | <u>Of the amount reported in item 8.2, report requests that have been approved.</u>  |
| <b><u>Item 8.3</u></b>   | <u>Report <i>long-term</i> wholesale funding early repayment requests over the last five <i>business days</i> prior to the reporting date.</u>   |
| <b><u>Item 8.3.1</u></b> | <u>Of the amount reported in item 8.3, report requests that have been approved.</u>  |

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## ARF\_210\_6: Net Stable Funding Ratio

|                                   |                               |
|-----------------------------------|-------------------------------|
| <b>Australian Business Number</b> | <b>Institution Name</b>       |
|                                   |                               |
| <b>Reporting Period</b>           | <b>Scale Factor</b>           |
| Quarterly                         | Millions to one decimal place |
| <b>Reporting Consolidation</b>    |                               |
| Level 1 / Level 2                 |                               |

### Section A: Available stable funding

1. Regulatory capital, before regulatory adjustments, excluding Tier 2 instruments with residual maturity of less than one year
2. Capital instruments not included above with residual maturity of one year or more
3. Stable demand and term deposits from retail and SME customers
4. Intermediated deposits that qualify as stable retail deposits and the ADI cannot be replaced without at least 12 months' notice
5. Less stable demand and term deposits from retail and SME customers
6. Intermediated deposits that qualify as less stable retail deposits and the ADI cannot be replaced without at least 12 months' notice

| Amount     |                        |           | ASF Factor |                        |           | Calculated ASF |
|------------|------------------------|-----------|------------|------------------------|-----------|----------------|
| < 6 months | >=6 months to < 1 year | >= 1 year | < 6 months | >=6 months to < 1 year | >= 1 year | Total ASF      |
| (1)        | (2)                    | (3)       | (4)        | (5)                    | (6)       | (7)            |
|            |                        |           |            |                        | 1.00      |                |
|            |                        |           |            |                        | 1.00      |                |
|            |                        |           | 0.95       | 0.95                   | 1.00      |                |
|            |                        |           | 0.95       | 0.95                   | 1.00      |                |
|            |                        |           | 0.90       | 0.90                   | 1.00      |                |
|            |                        |           | 0.90       | 0.90                   | 1.00      |                |

7. Intermediated deposits where the ADI cannot be replaced without at least 6 months' notice

8. Operational deposits

8.1. Superannuation fund deposits

8.2. All other customers

9. Funding from non-financial corporates

10. Funding from sovereigns/PSEs/MDBs/NDBs

11. Funding from central banks

12. Funding from other legal entities

13. NSFR derivative liabilities net of NSFR derivative assets

13.1. NSFR derivative liabilities

13.1.1. Derivative liabilities gross of variation margin posted

13.1.2. Total variation margin posted

14. Variation margin received that cannot be included in calculating NSFR derivative assets

15. Total initial margin received

16. Other liability and equity categories

16.1. Deferred tax liabilities (DTLs)

16.2. Minority interests

16.3. Trade date payables

16.4. All other liabilities and equity items not included above

17. Interdependent liabilities

18. Other liability and equity items where APRA has determined an alternative ASF factor applies

19. **Total ASF**

|  |  |  |      |      |      |  |
|--|--|--|------|------|------|--|
|  |  |  | 0.50 | 0.50 | 1.00 |  |
|  |  |  | 0.50 |      |      |  |
|  |  |  | 0.50 |      |      |  |
|  |  |  | 0.50 | 0.50 | 1.00 |  |
|  |  |  | 0.50 | 0.50 | 1.00 |  |
|  |  |  | 0.00 | 0.50 | 1.00 |  |
|  |  |  | 0.00 | 0.50 | 1.00 |  |
|  |  |  | 0.00 |      |      |  |
|  |  |  |      |      |      |  |
|  |  |  |      |      |      |  |
|  |  |  | 0.00 |      |      |  |
|  |  |  | 0.00 |      |      |  |
|  |  |  |      |      |      |  |
|  |  |  | 0.00 | 0.50 | 1.00 |  |
|  |  |  | 0.00 | 0.50 | 1.00 |  |
|  |  |  | 0.00 |      |      |  |
|  |  |  | 0.00 | 0.50 | 1.00 |  |
|  |  |  | 0.00 | 0.00 | 0.00 |  |
|  |  |  |      |      |      |  |
|  |  |  |      |      |      |  |

**Section B: Required stable funding**

**On-balance sheet assets**

|   | Amount            |                               |                  | RSF Factor        |                               |                  | Calculated RSF   |
|---|-------------------|-------------------------------|------------------|-------------------|-------------------------------|------------------|------------------|
|   | < 6 months<br>(1) | >=6 months to < 1 year<br>(2) | >= 1 year<br>(3) | < 6 months<br>(4) | >=6 months to < 1 year<br>(5) | >= 1 year<br>(6) | Total RSF<br>(7) |
| 20. Notes and coins   |                   |                               |                  | 0.00              |                               |                  |                  |
| 21. Central bank reserves and balances  |                   |                               |                  | 0.00              | 0.00                          | 0.00             |                  |
| 22. Trade date receivables  |                   |                               |                  | 0.00              |                               |                  |                  |
| 23. Loans to financial institutions secured by HQLA1 and the ADI can freely re-hypothecate the received collateral for the life of the loan |                   |                               |                  |                   |                               |                  |                  |
| 23.1. Unencumbered  |                   |                               |                  | 0.10              | 0.50                          | 1.00             |                  |
| 23.2. Encumbered  |                   |                               |                  |                   |                               |                  |                  |
| 23.2.1. < 6 months  |                   |                               |                  | 0.10              | 0.50                          | 1.00             |                  |
| 23.2.2. >= 6 months to < 1 year   |                   |                               |                  | 0.50              | 0.50                          | 1.00             |                  |
| 23.2.3. >= 1 year   |                   |                               |                  | 1.00              | 1.00                          | 1.00             |                  |
| 24. All other loans to financial institutions   |                   |                               |                  |                   |                               |                  |                  |
| 24.1. Unencumbered  |                   |                               |                  | 0.15              | 0.50                          | 1.00             |                  |
| 24.2. Encumbered  |                   |                               |                  |                   |                               |                  |                  |
| 24.2.1. < 6 months  |                   |                               |                  | 0.15              | 0.50                          | 1.00             |                  |
| 24.2.2. >= 6 months to < 1 year   |                   |                               |                  | 0.50              | 0.50                          | 1.00             |                  |
| 24.2.3. >= 1 year   |                   |                               |                  | 1.00              | 1.00                          | 1.00             |                  |
| 25. HQLA1 assets not included above   |                   |                               |                  |                   |                               |                  |                  |
| 25.1. Unencumbered  |                   |                               |                  | 0.05              | 0.05                          | 0.05             |                  |

|  |  |  |      |      |      |  |
|--|--|--|------|------|------|--|
| 25.2. Encumbered                             |  |  |      |      |      |  |
| 25.2.1. < 6 months                           |  |  | 0.05 | 0.05 | 0.05 |  |
| 25.2.2. >= 6 months to < 1 year              |  |  | 0.50 | 0.50 | 0.50 |  |
| 25.2.3. >= 1 year                            |  |  | 1.00 | 1.00 | 1.00 |  |
| 26. CLF-eligible third-party debt securities |  |  |      |      |      |  |
| 26.1. Unencumbered                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 26.2. Encumbered                             |  |  |      |      |      |  |
| 26.2.1. < 6 months                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 26.2.2. >= 6 months to < 1 year              |  |  | 0.50 | 0.50 | 0.50 |  |
| 26.2.3. >= 1 year                            |  |  | 1.00 | 1.00 | 1.00 |  |
| 27. CLF-eligible self-securitised assets     |  |  |      |      |      |  |
| 27.1. Unencumbered                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 27.2. Encumbered                             |  |  |      |      |      |  |
| 27.2.1. < 6 months                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 27.2.2. >= 6 months to < 1 year              |  |  | 0.50 | 0.50 | 0.50 |  |
| 27.2.3. >= 1 year                            |  |  | 1.00 | 1.00 | 1.00 |  |
| 28. Other jurisdictions' ALA                 |  |  |      |      |      |  |
| 28.1. Unencumbered                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 28.2. Encumbered                             |  |  |      |      |      |  |
| 28.2.1. < 6 months                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 28.2.2. >= 6 months to < 1 year              |  |  | 0.50 | 0.50 | 0.50 |  |
| 28.2.3. >= 1 year                            |  |  | 1.00 | 1.00 | 1.00 |  |
| 29. Other LCR assets                         |  |  |      |      |      |  |
| 29.1. Unencumbered                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 29.2. Encumbered                             |  |  |      |      |      |  |
| 29.2.1. < 6 months                           |  |  | 0.10 | 0.10 | 0.10 |  |
| 29.2.2. >= 6 months to < 1 year              |  |  | 0.50 | 0.50 | 0.50 |  |

|  |  |  |      |      |      |  |
|--|--|--|------|------|------|--|
| 29.2.3. >= 1 year  |  |  | 1.00 | 1.00 | 1.00 |  |
| 30. HQLA2A assets  |  |  |      |      |      |  |
| 30.1. Unencumbered   |  |  | 0.15 | 0.15 | 0.15 |  |
| 30.2. Encumbered   |  |  |      |      |      |  |
| 30.2.1. < 6 months   |  |  | 0.15 | 0.15 | 0.15 |  |
| 30.2.2. >= 6 months to < 1 year  |  |  | 0.50 | 0.50 | 0.50 |  |
| 30.2.3. >= 1 year  |  |  | 1.00 | 1.00 | 1.00 |  |
| 31. HQLA2B assets  |  |  |      |      |      |  |
| 31.1. Unencumbered   |  |  | 0.50 | 0.50 | 0.50 |  |
| 31.2. Encumbered   |  |  |      |      |      |  |
| 31.2.1. < 1 year   |  |  | 0.50 | 0.50 | 0.50 |  |
| 31.2.2. >= 1 year  |  |  | 1.00 | 1.00 | 1.00 |  |
| 32. Claims on central banks with a residual maturity of less than one year |  |  |      |      |      |  |
| 32.1. Unencumbered   |  |  | 0.00 | 0.50 |      |  |
| 32.2. Encumbered   |  |  |      |      |      |  |
| 32.2.1. < 6 months   |  |  | 0.00 | 0.50 |      |  |
| 32.2.2. >= 6 months to < 1 year  |  |  | 0.50 | 0.50 |      |  |
| 32.2.3. >= 1 year  |  |  | 1.00 | 1.00 |      |  |
| 33. Operational deposits held at other ADIs                                |  |  |      |      |      |  |
| 33.1. Unencumbered   |  |  | 0.50 | 0.50 | 1.00 |  |
| 33.2. Encumbered   |  |  |      |      |      |  |
| 33.2.1. < 1 year   |  |  | 0.50 | 0.50 | 1.00 |  |
| 33.2.2. >= 1 year  |  |  | 1.00 | 1.00 | 1.00 |  |
| 34. Australian equities  |  |  |      |      |      |  |
| 34.1. Unencumbered   |  |  |      |      | 0.50 |  |
| 34.2. Encumbered   |  |  |      |      |      |  |
| 34.2.1. < 1 year   |  |  |      |      | 0.50 |  |

|   |  |  |      |      |      |  |
|---|--|--|------|------|------|--|
| 34.2.2. >= 1 year   |  |  |      |      | 1.00 |  |
| 35. Residential mortgages that are subject to or would qualify for a 35% risk weight under APS 112                                      |  |  |      |      |      |  |
| 35.1. Unencumbered  |  |  | 0.50 | 0.50 | 0.65 |  |
| 35.2. Encumbered  |  |  |      |      |      |  |
| 35.2.1. < 1 year  |  |  | 0.50 | 0.50 | 0.65 |  |
| 35.2.2. >= 1 year   |  |  | 1.00 | 1.00 | 1.00 |  |
| 36. Other loans, excluding loans to financial institutions, that are subject to or would qualify for a 35% risk weight under APS 112    |  |  |      |      |      |  |
| 36.1. Unencumbered  |  |  | 0.50 | 0.50 | 0.65 |  |
| 36.2. Encumbered  |  |  |      |      |      |  |
| 36.2.1. < 1 year  |  |  | 0.50 | 0.50 | 0.65 |  |
| 36.2.2. >= 1 year   |  |  | 1.00 | 1.00 | 1.00 |  |
| 37. Other performing loans, excluding loans to financial institutions, that do not qualify for a 35% or lower risk weight under APS 112 |  |  |      |      |      |  |
| 37.1. Unencumbered  |  |  | 0.50 | 0.50 | 0.85 |  |
| 37.2. Encumbered  |  |  |      |      |      |  |
| 37.2.1. < 1 year  |  |  | 0.50 | 0.50 | 0.85 |  |
| 37.2.2. >= 1 year   |  |  | 1.00 | 1.00 | 1.00 |  |
| 38. Non-HQLA exchange traded equities and securities and physical traded commodities  |  |  |      |      |      |  |
| 38.1. Unencumbered  |  |  | 0.50 | 0.50 | 0.85 |  |
| 38.2. Encumbered  |  |  |      |      |      |  |
| 38.2.1. < 1 year  |  |  | 0.50 | 0.50 | 0.85 |  |
| 38.2.2. >= 1 year   |  |  | 1.00 | 1.00 | 1.00 |  |
| 39. Defaulted securities and non-performing loans   |  |  | 1.00 | 1.00 | 1.00 |  |

|   |  |  |      |      |      |  |
|---|--|--|------|------|------|--|
| 40. NSFR derivative assets net of NSFR derivative liabilities   |  |  |      |      | 1.00 |  |
| 40.1. NSFR derivative assets  |  |  |      |      |      |  |
| 40.1.1. Derivative assets gross of variation margin received  |  |  |      |      |      |  |
| 40.1.2. Cash variation margin received that can be included in calculating NSFR derivative assets                   |  |  |      |      |      |  |
| 41. Derivative liabilities  |  |  |      |      | 1.00 |  |
| 42. Initial margin posted for derivatives and cash/other assets provided to contribute to the default fund of a CCP |  |  |      |      | 0.85 |  |
| 42.1. Initial margin posted on ADI's own positions  |  |  |      |      |      |  |
| 42.2. Initial margin posted on behalf of a customer   |  |  |      |      |      |  |
| 42.3. Cash or other assets provided to contribute to the default fund of a CCP                                      |  |  |      |      |      |  |
| 43. Items deducted from regulatory capital  |  |  | 1.00 | 1.00 | 1.00 |  |
| 44. Interdependent assets   |  |  | 0.00 | 0.00 | 0.00 |  |
| 45. All other assets not included in the above categories   |  |  | 1.00 | 1.00 | 1.00 |  |
| 46. Other assets where APRA has determined an alternative RSF factor applies  |  |  |      |      |      |  |
| 47. <b>Total RSF from on-balance sheet assets</b>   |  |  |      |      |      |  |

**Off-balance sheet exposures**

|   | Amount<br>(1) | RSF factor<br>(2) | Calculated RSF<br>(3) |
|---|---------------|-------------------|-----------------------|
| 48. Irrevocable or conditionally revocable liquidity facilities |               | 0.05              |                       |



|   |      |  |
|---|------|--|
| 49. Irrevocable or conditionally revocable credit facilities  | 0.05 |  |
| 50. Unconditionally revocable liquidity facilities  | 0.01 |  |
| 51. Unconditionally revocable credit facilities   | 0.01 |  |
| 52. Trade finance-related obligations   | 1.00 |  |
| 53. Guarantees and letters of credit unrelated to trade finance obligations                             | 1.00 |  |
| 54. All other off-balance sheet obligations where APRA has determined an alternative RSF factor applies |      |  |
| <b>55. Total RSF from off-balance sheet exposures</b>   |      |  |

**Section C: NSFR**

56. **Net stable funding ratio**

|  |
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|  |
|--|

DRAFT

# Reporting Form ARF 210.6

## Net Stable Funding Ratio

### Instructions

These instructions assist in the completion of *Reporting Form ARF 210.6 Net Stable Funding Ratio* (ARF 210.6). ARF 210.6 collects information for the calculation of the net stable funding ratio (NSFR) of an authorised deposit-taking institution (ADI). In completing this form, ADIs should refer to *Prudential Standard APS 210 Liquidity* (APS 210) and *Prudential Practice Guide APG 210 Liquidity* (APG 210).

### Reporting level

ARF 210.6 is to be completed by a *locally incorporated LCR ADI* at *Level 1* and *Level 2*.

For the purposes of ARF 210.6, if an ADI (or a member of its *Level 2* group) is the *originating ADI* in a securitisation and meets the operational requirements for regulatory capital relief under *Prudential Standard APS 120 Securitisation*, the ADI may exclude the assets and liabilities of the relevant special purpose vehicles (SPVs) from the calculation of its NSFR.

### Reporting basis and units of measurement

ARF 210.6 is to be completed as at the last day of the relevant *reporting period*, i.e. the relevant quarter.

Report all items on ARF 210.6 in accordance with Australian Accounting Standards unless otherwise specified.

Amounts are to be reported in millions of Australian dollars (AUD) rounded to one decimal place.

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).<sup>7</sup>

### Specific instructions

ADIs must not net asset and liability items in relation to disclosure of data required in this form unless specifically instructed to do so.

All derived fields in the form are shaded and specified in the instructions below. Terms highlighted in *bold italics* indicate that the definition is provided in paragraph 21 of this Reporting Standard.

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<sup>7</sup> Made by the AASB under section 334 of the *Corporations Act 2001*.

An amount must be entered in each field. If the item is not applicable or there is no amount to be reported, a zero amount must be entered.

### Column description

|   |   |
|---|---|
| <b>Columns 1 to 3 for items 1 to 47</b> | Report the relevant liability, capital item or asset. All items must be reported in the appropriate column based on their residual maturity, calculated in accordance with Attachment C of APS 210. |
| <b>Columns 4 to 6 for items 1 to 47</b> | ASF and RSF factors are pre-defined by maturity bucket, in accordance with the requirements of Attachment C of APS 210.   |
| <b>Column 7 for items 1 to 47</b>       | This is a derived amount and calculates the total ASF and RSF and is calculated by multiplying then adding the amounts reported in columns 1 to 3 by the corresponding factors in columns 4 to 6.   |

### Section A: Available stable funding

This section captures the carrying value<sup>8</sup> of *capital* and liabilities that are used as inputs for the calculation of ASF.

The residual maturity of *capital* and liabilities must be based on contractual maturity. The maturity of a funding instrument with an option, deposit with a withdrawal notice period and long-dated liability must be determined in accordance with paragraph 8 of Attachment C of APS 210.

|               |  |
|---------------|--|
| <b>Item 1</b> | Report the total amount of Tier 1 <i>capital</i> and Tier 2 <i>capital</i> , before the application of regulatory adjustments, and excluding the proportion of Tier 2 <i>capital</i> instruments with a residual maturity of less than one year. Any amounts of regulatory <i>capital</i> that are not recognised as Basel III eligible <i>capital</i> , but which APRA has determined can be included as eligible regulatory <i>capital</i> under transitional arrangements, must not be reported in item 1. Report such amounts in accordance with the instructions for item 2 and other relevant items below. |
| <b>Item 2</b> | Report the total amount of any Tier 1 <i>capital</i> or Tier 2 <i>capital</i> instruments not included under item 1 with an effective residual maturity of one year or more. Do not include any instruments with explicit or embedded options that, if exercised, would reduce the expected maturity to less than one year.  |
| <b>Item 3</b> | Report all <i>stable deposits</i> (demand deposits and term deposits) provided by <i>retail customer</i> and <i>SME</i> counterparties, including deposits that are excluded from the LCR calculation (e.g. deposits with a withdrawal notice period of greater than 30 days), and that are classified as <i>stable deposits</i> under the ADI's methodology for determining <i>stable deposits</i> for the LCR.   |

<sup>8</sup> The carrying value represents the amount of a liability or equity instrument before application of any regulatory deductions, filters or other adjustments.

|                      |   |
|----------------------|---|
| <p><b>Item 4</b></p> | <p>Report all intermediated deposits that:</p> <ul style="list-style-type: none"> <li>• meet the requirements of paragraph 35 of Attachment A of APS 210;</li> <li>• meet the requirements for treatment as <i>retail deposits</i> or <i>SME</i>;</li> <li>• are classified as <i>stable deposits</i> under the ADI’s methodology for determining <i>stable deposits</i>; and</li> <li>• where the ADI cannot be replaced without at least 12 months’ notice.</li> </ul> <p>Include deposits that are excluded from the LCR calculation (e.g. deposits with a withdrawal notice period of greater than 30 days).</p>  |
| <p><b>Item 5</b></p> | <p>Report all <i>less stable deposits</i> (demand deposits and term deposits) provided by <i>retail customer</i> and <i>SME</i> counterparties, (including personal investment entity (PIE) and self-managed superfund (SMSF) deposits) and that are classified as <i>less stable deposits</i> under the ADI’s methodology for determining <i>less stable deposits</i> for the LCR. Include deposits that are excluded from the LCR calculation (e.g. deposits with a withdrawal notice period of greater than 30 days).</p>  |
| <p><b>Item 6</b></p> | <p>Report all intermediated deposits, including <i>member-directed superannuation deposits</i>, that:</p> <ul style="list-style-type: none"> <li>• meet the requirements of paragraph 35 of Attachment A of APS 210;</li> <li>• meet the requirements for treatment as <i>retail deposits</i> or <i>SME</i>;</li> <li>• are classified as <i>less stable deposits</i> under the ADI’s methodology for determining <i>less stable deposits</i>; and</li> <li>• where the ADI cannot be replaced without at least 12 months’ notice.</li> </ul> <p>Include deposits that are excluded from the LCR calculation (e.g. deposits with a withdrawal notice period of greater than 30 days).</p> |
| <p><b>Item 7</b></p> | <p>Report all intermediated deposits, including <i>member-directed superannuation deposits</i>, that:</p> <ul style="list-style-type: none"> <li>• meet the requirements of paragraph 35 of Attachment A of APS 210;</li> <li>• are not classified as a deposit subject to 100 per cent run-off under the LCR; and</li> <li>• where the ADI cannot be replaced without at least six months’ notice.</li> </ul> <p>Include deposits that are excluded from the LCR calculation (e.g. deposits with a withdrawal notice period of greater than 30 days).</p>  |
| <p><b>Item 8</b></p> | <p>Item 8 is a derived total calculated as the sum of items 8.1 and 8.2.</p> <p>Report all superannuation fund deposits that meet the definition of <i>operational deposits</i> in item 8.1.</p> <p>Report <i>operational deposits</i> received from all other customers in item 8.2.</p>   |

|                |  |
|----------------|--|
| <b>Item 9</b>  | Report all <i>non-operational deposits, secured funding</i> and non-deposit <i>unsecured funding</i> provided by <i>non-financial corporates</i> .   |
| <b>Item 10</b> | Report all <i>non-operational deposits, secured funding</i> and non-deposit <i>unsecured funding</i> provided by sovereigns, public sector entities (PSEs), multilateral development banks (MDBs) and national development banks (NDBs).   |
| <b>Item 11</b> | Report all <i>non-operational deposits, secured funding</i> and non-deposit <i>unsecured funding</i> provided by central banks.<br><br>Include funding obtained through repos contracted with the Reserve Bank of Australia (RBA) without a maturity date ('open' repos) in the < 6 months maturity bucket.  |
| <b>Item 12</b> | Report all <i>non-operational deposits, secured funding</i> and non-deposit <i>unsecured funding</i> provided by <i>financial institution</i> counterparties and other legal entities.<br><br>Report tradable instruments for which the current ownership cannot be traced in this item, including instruments that are held through third parties such as nominee companies to the extent that the ultimate owner cannot be determined.   |
| <b>Item 13</b> | Item 13 is a derived item representing the difference between NSFR derivative liabilities and NSFR derivative assets and is calculated by the formula:<br><br>$\text{Maximum}[(\text{item 13.1} - \text{item 40.1}), 0]$<br><br>Item 13.1 NSFR derivative liabilities is a derived item calculated by the formula:<br><br>$\text{item 13.1.1} - \text{item 13.1.2}$<br><br>Report all derivative liabilities calculated in accordance with paragraph 9 of Attachment C of APS 210 in item 13.1.1.<br><br>Report all collateral posted in the form of variation margin in connection with derivative contracts, regardless of asset type, in item 13.1.2. |
| <b>Item 14</b> | Report the balance sheet liability associated with variation margin received that cannot be included in calculating NSFR derivative assets.  |
| <b>Item 15</b> | Report total initial margin received.  |
| <b>Item 16</b> | Report all deferred tax liabilities according to the nearest possible date in which such liabilities could be realised in item 16.1.   |

|                |   |
|----------------|---|
|                | <p>Report all minority interests according to the term of the instrument in item 16.2.</p> <p>Report in item 16.3 all trade date payables arising from the purchase of financial instruments, foreign currencies and commodities that (i) are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transaction or (ii) have failed to, but are still expected to, settle.</p> <p>Report the following in item 16.4:</p> <ul style="list-style-type: none"> <li>• <b>secured funding</b> from <b>retail customer</b> and <b>SME</b> counterparties;</li> <li>• all other liabilities and equity categories, including <b>General Reserve for Credit Losses</b>, not otherwise reported in the items above. Report only in the &lt; 6 months maturity bucket; and</li> <li>• other liabilities without a stated maturity including <b>short positions</b> and open maturity positions. Report only in the &lt; 6 months maturity bucket.</li> </ul> |
| <b>Item 17</b> | Report liabilities that APRA has determined are interdependent under paragraphs 38 to 40 of Attachment C of APS 210.  |
| <b>Item 18</b> | Report all other liability and equity items where APRA has determined that an alternative ASF factor applies.   |
| <b>Item 19</b> | Item 19 is a derived item for total ASF and is calculated as the sum of items 1 to 15, 16.1 to 16.4, 17 and 18 in column 7.   |

## Section B: Required stable funding

This section captures the carrying value of assets and the amount of off-balance sheet exposures that are used as inputs for the calculation of RSF. Assets should be reported net of the associated **General Reserve for Credit Losses** that has not been included in item 1 above and **specific provisions**.

For the purposes of determining its RSF, an ADI must include financial instruments, foreign currencies and commodities in accordance with the requirements in paragraph 19 of Attachment C of APS 210.

For the purposes of calculating the NSFR, **HQLA** are defined as all **HQLA** without regard to LCR operational requirements and LCR caps on **HQLA2A** and **HQLA2B** that may otherwise limit the ability of some **HQLA** to be included as eligible **HQLA** in the calculation of the LCR.

The residual maturity of assets must be determined in accordance with paragraphs 20 to 22 of Attachment C of APS 210. Consistent with footnote 28 of APS 210, an RSF factor of 100 per cent applies for a non-maturity reverse repo unless an ADI is able to demonstrate to APRA's satisfaction that it would effectively have a different maturity period.

Where a loan is only partially secured and is therefore separated into secured and unsecured portions, the portions must be treated according to their characteristics and assigned the corresponding RSF factors. If it is not possible to differentiate between the secured and unsecured portions of a loan, the higher RSF factor must be applied to the whole loan.

### **Treatment of encumbrance**

The RSF for *encumbered* assets is to be determined in accordance with Attachment C of APS 210 and the instructions below.

In determining encumbrance where it is not tied to specific assets, for example where the encumbrance is allocated against a pool of assets that includes different RSF categories, an ADI must assume that the highest RSF factor assets are *encumbered* first.

Where an ADI has re-hypothecated assets in which it has both positions it owns outright and borrowed positions, the ADI should assume it has *encumbered* the borrowed securities first, unless it has an internal process for making this allocation, or it has applied a different methodology for determining the encumbrance of positions in the LCR. If, for the LCR, the ADI assumes positions held outright are *encumbered* before borrowed positions in order to recognise inflows from maturing borrowed positions, then the ADI must use an equivalent approach for these transactions in the NSFR.

If an ADI is required to over-collateralise transactions, for example due to the application of haircuts, to achieve a desired credit-rating on a funding instrument or to meet market expectations, then these excess assets must be reported as *encumbered*. For *encumbered* assets, an ADI must first report their value in the appropriate column according to residual maturity at the carrying value on the balance sheet, and not the value assigned to it for the purposes of the encumbrance transaction. The ADI must then report that same value in the appropriate row according to the remaining period of encumbrance. Collateral must be considered *encumbered* for the term of the repo or secured transaction, even if the actual maturity of the collateral is shorter than that of the repo or secured transaction.

Assets *encumbered* as part of repos contracted with the RBA without a maturity date ('open' repos) may be reported as being *encumbered* for a remaining period of < 6 months.

### **Secured financing transactions**

The RSF for secured financing transactions is to be determined in accordance with Attachment C of APS 210.

### **On-balance sheet assets**

Unless otherwise indicated, exclude all *non-performing loans* and securities in default from the reporting items below.

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| <b>Item 20</b> | Report all notes and coins immediately available to meet obligations. |
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| <p><b>Item 21</b></p> | <p>Report the total amount held in central bank reserves, including overnight deposits and term deposits with a central bank and funds maintained in the ADI's exchange settlement account with the RBA as a buffer for payment settlement purposes that are obtained through repos contracted with the RBA without a maturity date ('open' repos).</p>   |
| <p><b>Item 22</b></p> | <p>Report all trade date receivables arising from the sale of financial instruments, foreign currencies and commodities that (i) are expected to settle within the standard settlement cycle or period for the relevant exchange or type of transaction or (ii) have failed to, but are still expected to, settle.</p>  |
| <p><b>Item 23</b></p> | <p>Report all loans to <i>financial institution</i> counterparties where the loan is secured against <i>HQLA1</i>, and where the ADI has the ability to freely re-hypothecate the received collateral for the life of the loan. Exclude <i>operational deposits</i> held at other ADIs.</p> <p>Report all <i>unencumbered</i> loans in the appropriate maturity buckets according to their residual maturity in item 23.1.</p> <p>Report all <i>encumbered</i> loans in the appropriate maturity buckets according to their residual maturity and in items 23.2.1 to 23.2.3 according to the remaining period of encumbrance.</p>   |
| <p><b>Item 24</b></p> | <p>Report all other loans to <i>financial institution</i> counterparties, including loans secured against collateral other than <i>HQLA1</i> and loans secured by <i>HQLA1</i> where the ADI does not have the ability to freely re-hypothecate the received collateral for the life of the loan. Exclude <i>operational deposits</i> held at other ADIs.</p> <p>Report all <i>unencumbered</i> loans in the appropriate maturity buckets according to their residual maturity in item 24.1.</p> <p>Report all <i>encumbered</i> loans in the appropriate maturity buckets according to their residual maturity and in items 24.2.1 to 24.2.3 according to the remaining period of encumbrance.</p> |
| <p><b>Item 25</b></p> | <p>Report all other <i>HQLA1</i>.</p> <p>Report all <i>unencumbered</i> assets in the appropriate maturity buckets according to their residual maturity in item 25.1.</p> <p>Report all <i>encumbered</i> assets in the appropriate maturity buckets according to their residual maturity and in items 25.2.1 to 25.2.3 according to the remaining period of encumbrance.</p>   |
| <p><b>Item 26</b></p> | <p>Report <i>CLF-eligible third-party debt securities</i> that APRA allows to be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity in item 26.1.</p>  |



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|                       | <p>Report all <b>encumbered</b> securities that could, if <b>unencumbered</b>, be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity and in items 26.2.1 to 26.2.3 according to the remaining period of encumbrance. Include securities <b>encumbered</b> as part of repos contracted with the RBA without a maturity date ('open' repos) in item 26.2.1.</p> <p>The sum of the amounts reported in items 26.1 and 27.1 must not exceed the amount in item 6.3 of <i>Reporting Form ARF 210.1A Liquidity coverage ratio – all currencies</i> (ARF 210.1A).</p> <p>The sum of the amounts reported in items 26 and 27 must not exceed the amount in item 6.2.1 of ARF 210.1A.</p> <p>Report any residual carrying value in item 38 in accordance with the instructions.</p>   |
| <p><b>Item 27</b></p> | <p>Report <b>self-securitised assets</b> eligible as <b>CLF</b> collateral that APRA allows to be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity in item 27.1.</p> <p>Report all <b>encumbered</b> assets that could, if <b>unencumbered</b>, be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity and in items 27.2.1 to 27.2.3 according to the remaining period of encumbrance. Include assets <b>encumbered</b> as part of repos contracted with the RBA without a maturity date ('open' repos) in item 27.2.1.</p> <p>The sum of the amounts reported in items 26.1 and 27.1 must not exceed the amount in item 6.3 of ARF 210.1A.</p> <p>The sum of the amounts reported in items 26 and 27 must not exceed the amount in item 6.2.1 of ARF 210.1A.</p> <p>Report any residual carrying value in item 35 or 37, as appropriate, and in accordance with the instructions.</p> |
| <p><b>Item 28</b></p> | <p>Report third-party debt securities that are other jurisdictions' <b>ALA</b> and that APRA allows to be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity in item 28.1. The amount reported in item 28.1 must not exceed the amount for third-party debt securities reported in item 6.5 of ARF 210.1A.</p> <p>Report all <b>encumbered</b> assets that could, if <b>unencumbered</b>, be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity and in items 28.2.1 to 28.2.3 according to the remaining period of encumbrance.</p> <p>Report any residual carrying value in item 38 in accordance with the instructions.</p>   |

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| <p><b>Item 29</b></p> | <p>Report third-party debt securities that are <i>other LCR assets</i>, including third-party debt securities that are <i>RBNZ eligible securities</i>, in the appropriate maturity buckets according to their residual maturity in item 29.1. The amount reported for third-party <i>RBNZ eligible securities</i> in item 29.1 must not exceed the amount reported for these securities in item 5 of ARF 210.1A.</p> <p>Report all <i>encumbered</i> assets that could, if <i>unencumbered</i>, be included in the numerator of the LCR in the appropriate maturity buckets according to their residual maturity and in items 29.2.1 to 29.2.3 according to the remaining period of encumbrance.</p> <p>Report any residual carrying value in item 38 in accordance with the instructions.</p>  |
| <p><b>Item 30</b></p> | <p>Report all <i>HQLA2A</i>.</p> <p>Report all <i>unencumbered</i> assets in the appropriate maturity buckets according to their residual maturity in item 30.1.</p> <p>Report all <i>encumbered</i> assets in the appropriate maturity buckets according to their residual maturity and in items 30.2.1 to 30.2.3 according to the remaining period of encumbrance.</p>   |
| <p><b>Item 31</b></p> | <p>Report all <i>HQLA2B</i>.</p> <p>Report all <i>unencumbered</i> assets in the appropriate maturity buckets according to their residual maturity in item 31.1.</p> <p>Report all <i>encumbered</i> assets in the appropriate maturity buckets according to their residual maturity and in items 31.2.1 and 31.2.2 according to the remaining period of encumbrance.</p>  |
| <p><b>Item 32</b></p> | <p>Report all claims on central banks with a residual maturity of less than one year that do not qualify as central bank reserves and balances, including loans, central bank bills and the asset account created on the ADI's balance sheet by entering a repo transaction with a central bank. Balances (including term placements) that qualify toward reserve requirements should be considered as central bank reserves and reported under item 2, even if these balances are in excess of the required level of reserves. Performing loans to central banks with a residual maturity of less than one year and a greater than 35 per cent risk weight under <i>Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk</i> (APS 112) must be reported in this item.</p> <p>Report all <i>unencumbered</i> claims in the appropriate maturity buckets according to their residual maturity in item 32.1.</p> <p>Report all <i>encumbered</i> claims in the appropriate maturity buckets according to their residual maturity and in items 32.2.1 to 32.2.3 according to the remaining period of encumbrance.</p> |

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| <p><b>Item 33</b></p> | <p>Report all <i>operational deposits</i> held at other ADIs that are subject to a 50 per cent ASF factor in paragraph 14(b) of Attachment C of APS 210.</p> <p>Report all <i>unencumbered</i> deposits in the appropriate maturity buckets according to their residual maturity in item 33.1.</p> <p>Report all <i>encumbered</i> deposits in the appropriate maturity buckets according to their residual maturity and in items 33.2.1 and 33.2.2 according to the remaining period of encumbrance.</p>   |
| <p><b>Item 34</b></p> | <p>Report all Australian equities that meet the requirements in paragraph 34(e) of Attachment C of APS 210.</p> <p>Report all <i>unencumbered</i> equities in column 3 in item 34.1.</p> <p>Report all <i>encumbered</i> equities in column 3 and in items 34.2.1 and 34.2.2 according to the remaining period of encumbrance.</p>  |
| <p><b>Item 35</b></p> | <p>Report residential mortgages that are subject to, or would qualify for, a 35 per cent risk weight under APS 112, excluding amounts reported in item 27 but including the remaining carrying value of <i>self-securitised assets</i> that are eligible as <i>CLF</i> collateral from item 27.</p> <p>Report all <i>unencumbered</i> assets in the appropriate maturity buckets according to their residual maturity in item 35.1.</p> <p>Report all <i>encumbered</i> assets in the appropriate maturity buckets according to their residual maturity and in items 35.2.1 to 35.2.2 according to the remaining period of encumbrance.</p>   |
| <p><b>Item 36</b></p> | <p>Report all other loans not included in the above items, excluding loans to <i>financial institution</i> counterparties, which are subject to, or would qualify for, a 35 per cent or lower risk weight under APS 112.</p> <p>Report all <i>unencumbered</i> loans in the appropriate maturity buckets according to their residual maturity in item 36.1.</p> <p>Report all <i>encumbered</i> loans in the appropriate maturity buckets according to their residual maturity in items 36.2.1 to 36.2.2 according to the remaining period of encumbrance.</p>  |
| <p><b>Item 37</b></p> | <p>Report all other loans, excluding loans to <i>financial institution</i> counterparties, which do not qualify for a 35 per cent or lower risk weight under APS 112. Exclude amounts reported in item 27 but include the remaining carrying value of <i>self-securitised assets</i> that are eligible as <i>CLF</i> collateral from item 27.</p> <p>Report all <i>unencumbered</i> assets in the appropriate maturity buckets according to their residual maturity in item 37.1.</p> <p>Report all <i>encumbered</i> assets in the appropriate maturity buckets according to their residual maturity and in items 37.2.1 to 37.2.2 according to the remaining period of encumbrance.</p> |

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| <p><b>Item 38</b></p> | <p>Report securities that do not qualify as <b>HQLA</b>, excluding amounts reported in items 26, 28 and 29 but including the remaining carrying value of third-party debt securities that are eligible as <b>CLF</b> collateral, other jurisdictions' <b>ALA</b> and <b>other LCR assets</b> (including <b>RBNZ eligible securities</b>) from items 26, 28 and 29.</p> <p>Report exchange-traded equities that do not qualify as <b>HQLA</b>.</p> <p>Report physical traded commodities, including gold.</p> <p>Report all <b>unencumbered</b> securities in the appropriate maturity buckets according to their residual maturity and exchange-traded equities and physical traded commodities, including gold, in column 3 in item 38.1.</p> <p>Report all <b>encumbered</b> securities in the appropriate maturity buckets according to their residual maturity and in items 38.2.1 to 38.2.2 according to the remaining period of encumbrance.</p> <p>Report all <b>encumbered</b> exchange-traded equities and physical traded commodities, including gold, in column 3 and in items 38.2.1 to 38.2.2 according to the remaining period of encumbrance.</p> |
| <p><b>Item 39</b></p> | <p>Report all defaulted securities and <b>non-performing loans</b> in the appropriate maturity buckets according to their residual maturity.</p>   |
| <p><b>Item 40</b></p> | <p>Item 40 is a derived item representing the difference between NSFR derivative assets and NSFR derivative liabilities and is calculated by the formula:</p> $\text{Maximum}[(\text{item 40.1} - \text{item 13.1}), 0]$ <p>Item 40.1 NSFR derivative assets is a derived item calculated by the formula:</p> $\text{item 40.1.1} - \text{item 40.1.2}$ <p>Report all derivative assets calculated in accordance with paragraph 27 of Attachment C of APS 210 in item 40.1.1.</p> <p>Report in item 40.1.2 collateral received in the form of cash variation margin in connection with derivative contracts that can be included in calculating NSFR derivative assets in accordance with paragraph 28 of Attachment C of APS 210.</p>   |
| <p><b>Item 41</b></p> | <p>Item 41 is a derived item representing the required stable funding associated with derivative liabilities calculated in accordance with paragraph 9 of Attachment C of APS 210 and is calculated by the formula:</p> $0.2 * \text{item 13.1.1}$   |

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| <p><b>Item 42</b></p> | <p>Item 42 is a derived item representing cash, securities or other assets, whether on- or off-balance sheet, posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a central counterparty (CCP), and is calculated by the formula:</p> <p style="text-align: center;">item 42.1 + item 42.3</p> <p>Report cash, securities or other assets, whether on- or off-balance sheet, posted as initial margin on the ADI's own derivative positions in item 42.1. Where securities or other assets posted as initial margin on the ADI's own derivative positions would otherwise receive an RSF factor higher than 85 per cent they must be reported in the relevant item with the higher RSF factor and not in item 42.1.</p> <p>Report in item 42.2 cash, securities and other assets, whether on- or off-balance sheet, posted as initial margin on behalf of a customer, where the ADI does not guarantee performance of the third party.</p> <p>Report cash or other assets provided to contribute to the default fund of a CCP in item 42.3.</p> |
| <p><b>Item 43</b></p> | <p>Report items deducted from regulatory capital in accordance with <i>Prudential Standard APS 111 Capital Adequacy: Measurement of Capital</i> in the appropriate maturity buckets according to their residual maturity.</p>  |
| <p><b>Item 44</b></p> | <p>Report assets that APRA has determined are interdependent under paragraphs 38 to 40 of Attachment C of APS 210 in the appropriate maturity buckets according to their residual maturity.</p>  |
| <p><b>Item 45</b></p> | <p>Report all other assets not reported in the items above in the appropriate maturity buckets according to their residual maturity, including loans to <i>financial institution</i> counterparties with a residual maturity of one year or more, non-exchange traded equities, fixed assets, retained interest, insurance assets and <i>subsidiary</i> interests.</p>   |
| <p><b>Item 46</b></p> | <p>Report all other assets where APRA has determined that an alternative RSF factor applies. Report the APRA determined RSF factors in columns 4 to 6.</p>   |
| <p><b>Item 47</b></p> | <p>Item 47 is a derived item calculated as the total RSF from on-balance sheet assets.</p>   |

**Off-balance sheet exposures**

|   |   |
|---|---|
| <p><b>Column 1 for items 48 to 55</b></p> | <p>Report the relevant OBS exposure in column 1.</p>  |
| <p><b>Column 2 for items 48 to 55</b></p> | <p>RSF factors are pre-defined in column 2, in accordance with the requirements of Attachment C of APS 210.</p>                       |
| <p><b>Column 3 for items 48 to 55</b></p> | <p>Column 3 is a derived total calculated by multiplying the amount reported in column 1 by the corresponding factor in column 2.</p> |

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| <b>Item 48</b> | Report the undrawn balances of irrevocable or conditionally revocable <i>liquidity facilities</i> extended by the ADI to any client.  |
| <b>Item 49</b> | Report the undrawn balances of irrevocable or conditionally revocable <i>credit facilities</i> extended by the ADI to any client. Include all balances available for redraw under residential mortgage loans regardless of whether the ADI has the right to unconditionally revoke the redraw availability. |
| <b>Item 50</b> | Report the undrawn balances of <i>liquidity facilities</i> where the ADI has the right to unconditionally revoke the undrawn portion of these facilities.   |
| <b>Item 51</b> | Report the undrawn balances of <i>credit facilities</i> where the ADI has the right to unconditionally revoke the undrawn portion of these facilities.  |
| <b>Item 52</b> | Report the actual net outflow in relation to <i>trade finance related obligations</i> in the most recent 12 month period. Report zero in the case of an actual net inflow in the 12 month period.   |
| <b>Item 53</b> | Report the actual net outflow in relation to guarantees and letters of credit, unrelated to <i>trade finance obligations</i> reported in item 52, in the most recent 12 month period. Report zero in the case of an actual net inflow in the 12 month period.   |
| <b>Item 54</b> | Report all other off-balance sheet obligations where APRA has determined an alternative RSF factor applies.   |
| <b>Item 55</b> | Item 55 is a derived item for the total RSF from off-balance sheet exposures and is calculated as the sum of items 48 to 54 in the calculated RSF column.   |

### Section C: Net stable funding ratio

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| <b>Item 56</b> | <p>This is a derived item representing the ADI's net stable funding ratio and is calculated by the formula:</p> $\text{Available Stable Funding (item 19) / Required Stable Funding (item 47 + item 55)}$ |
|----------------|---|