

PROCEDURES & DEFINITIONS

Balance Sheet Data Collection

January 2026

Please contact the Reserve Bank Statistics Unit (statsunit@rbnz.govt.nz) to discuss these procedures and definitions if in any doubt about their meaning or if following them will produce an internal inconsistency with your available financial data. Please ensure your contact information is the latest available.

Instructions

Financial data should be reported:

- At market values, where applicable, as at the end of the reporting period.
- As millions to three decimal points, i.e. to the nearest thousand New Zealand dollars. For example \$1,234,567.89 is reported as 1.235
- Assets and liabilities denominated in foreign currency should be converted into New Zealand dollars in accordance with NZ GAAP. If required, selected exchange rate information is available on the Reserve Bank of New Zealand website – see Table B1.

Contents

General requirements	1
Procedures	5
High level definitions	3
Residency	4
Institutional sector classifications	5
Related parties	9
Valuation and conversion of foreign currency into New Zealand dollars	9
Item definitions for the Balance Sheet Data Collection _____	10
Section A: Assets definitions	10
1. Cash (notes & coin)	10
2. Deposits (with depository institutions)	10
3. Debt securities	10
4. Loans & advances	11
5. Securities purchased under agreement to resell	13
6. Shares & other equity investments	13
7. Derivatives in an asset position	15
8. Other assets	15
9. Total assets (total of questions 1 to 8)	16
Section B: Liabilities definitions	17
10. Deposits from:	17
11. Debt securities (issued)	17
12. Borrowings	18
13. Derivatives in a liability position	18
14. Other liabilities	19
15. Equity	19
16. Total liabilities and equity (total of questions 10 to 15)	20
Asset by repricing	20
Asset quality	20
Asset quality IFRS 9 (quarterly)	22
Liabilities by repricing	23
ANZSIC	23
Deposits by size	24
Securitisation (quarterly)	24
Section A: On balance sheet securitisation	24
Section B: Off balance sheet securitisation	26
Appendix 1: Loans & advances decision tree	29
Appendix 2: Document change log	30

Procedures:

Group 1 and Group 2 deposit takers

Complete the following worksheets every month:

- 1 Counterparty
- 2 Assets by repricing
- 3 Asset quality
- 4 Liabilities by repricing
- 5 ANZSIC
- 6 Deposits by size

Complete the following worksheets in the final month of each calendar quarter:

- 3 Asset quality IFRS 9 (Qtly)
- 7 Securitisation (Qtly)

Additionally, complete copies as above, if applicable, for:

- **Overseas licensed deposit takers – Dual operating branches – including NZ licensed deposit taker subsidiary**
- **New Zealand licensed deposit takers with overseas licensed deposit taker subsidiary (i.e. Level 2)**

Group 3 deposit takers

Complete the following worksheets every month:

- 1 Counterparty
- 3 Asset quality

Complete the following worksheets in the final month of each calendar quarter:

- 2 Assets by repricing Qtr
- 2a Loans by product Qtr
- 4 Liabilities by repricing Qtr

Overseas licensed deposit takers – Non-dual operating branches

Complete the following worksheets every month:

- 1 Counterparty
- 2 Assets by repricing
- 3 Asset quality
- 4 Liabilities by repricing
- 5 ANZSIC
- 6 Deposits by size

Complete the following worksheets in the final month of each calendar quarter:

- 3 Asset quality IFRS 9 (Qtly)
- 7 Securitisation (Qtly)

Overseas licensed deposit takers – Dual operating branches – excluding NZ licensed deposit taker subsidiary

Complete the following worksheets in the final month of each calendar quarter:

- 1 Counterparty
- 2 Assets by repricing
- 3 Asset quality
- 3 Asset quality IFRS 9 (Qtly)
- 4 Liabilities by repricing
- 5 ANZSIC
- 6 Deposits by size
- 7 Securitisation (Qtly)

High level Definitions

Residency

To support economic analysis and align with other RBNZ collections and New Zealand official statistics, particularly the System of National Accounts (2008 SNA), the concept of “resident” or “non-resident” applies to this collection.

Residents

This includes persons, companies and other entities that are ordinarily domiciled or have a principal centre of economic interest in New Zealand. Where a company maintains a branch or office in another country in order to engage in business over a period of time (one year or more), even without creating a legal company for the purpose, the branch or office is considered an activity in its own right and resident in the country in which it is located and not part of the parent company.

A subsidiary or a branch of an overseas company registered in New Zealand is regarded as a New Zealand company. Borrowing in the form of a loan, denominated in a foreign currency, with a New Zealand licensed deposit taker will be regarded as a resident liability. Also, purchases in the Australian share market of shares in a New Zealand domiciled company is to be regarded as a resident asset for the purposes of this data collection.

Often a branch may issue debt securities in the local market that it operates in. If the debt issued is recorded on the balance sheet of the branch, then an entity buying the debt security needs to treat it as an investment in a resident asset. Where the branch is merely acting as an issuing agent for its parent company (debt is on the parent’s balance sheet) then an entity buying the security should treat it as an investment in a non-resident asset.

Non-residents

Include persons, companies and other entities that are ordinarily domiciled or have a principal centre of economic interest in a country other than New Zealand. The primary centre of economic interest recognises that some multinationals may have a presence in NZ but their principal centre of interest is actually offshore. An overseas parent of a New Zealand registered company, for example, is regarded as a non-resident company.

Assets with non-residents include investments that are placed with a counterparty (borrower or issuer) that is domiciled overseas. The market (domestic or overseas) in which the asset is bought, or the debt is issued or borrowed, and the currencies in which they are denominated, may not necessarily reflect the residency of the counterparty. For example, holdings of Kauri bonds should be recorded as assets with non-residents as the counterparty issuer is always a foreign company or institution.

Trade in financial derivatives with an overseas licensed deposit taker:

There are two different trades:

1. If the New Zealand business of an overseas licensed deposit taker (i.e. "branch") is simply acting as an **agent** for the overseas licensed deposit taker i.e. it records the trade on to its balance sheet, then the counterparty is the overseas licensed deposit taker.
2. If however, the branch records the trade on its balance sheet then the counterparty to the contract is the resident branch. The branch may subsequently enter into an equal and offsetting contract with its non-resident overseas licensed deposit taker, which would be a separate contract.

Residency is an area where there can be issues in precision. An approach could be to consider "Tax residency" (where an individual or entity is a tax resident under the law of a jurisdiction). To be a NZ tax resident a person has to meet certain criteria, e.g. have a place of permanent abode in NZ. We take this as evidence of a centre of interest in NZ - the criteria in our definition above.

Some simple rules that banks could apply, and we accept that they won't be right in all cases, could be:

- If a customer has an overseas address and a NRWT or AIL flag attached to an account, then the customer is a non-resident counterparty;
- If a customer has a tax residency status (NZ), then the customer is considered to be a NZ resident, given that tax resident status requires having a place of permanent abode in NZ.

Note, however, if a customer has an overseas address and an IRD number but no NZ tax residency status, then the customer is likely to be a non-resident. Non-residents can have an IRD number but not have tax residency status - they have the IRD number because the holder earns income sourced in NZ, or is required to have an IRD number (and bank account) because they have bought property (which is not their place of permanent abode).

See also the following IRD links:

[Approved issuer levy](#)

[NRWT payers](#)

[NRWT - payer's guide \(IR291\)](#)

[Approved issuer levy guide \(IR395\)](#)

Please contact the Reserve Bank if further clarification is required.

Institutional sector classifications

The main purpose of classifying statistics by institutional sectors is to provide information that supports economic analysis and macroeconomic management. This is done by grouping economic units that have similar roles and which respond to economic events and interventions in a similar manner. Institutional sector statistics are useful for:

- monitoring the effects of fiscal and monetary policy
- analysing investment and consumption behaviour
- studying the source and disposal of incomes and the origin of savings
- identifying the direction and method of transfer of savings from one sector to another
- recognising the funding sources of investment and, consequently, borrowing and lending between sectors.

The main institutional sectors are as follows:

Financial businesses

This sector consists of resident financial institutions that mainly pursue financial services. The major subsectors are:

- Reserve Bank of New Zealand

- **NZ licensed deposit takers** include all deposit takers that are licensed under the Deposit Takers Act 2023. This includes banks, credit unions, building societies and finance companies. They have liabilities in the form of deposits or deposit substitutes.
- **Other depository institutions** include significant deposit acceptors or significant issuers of other comparable forms of liquid assets. This subsector consists of all approved depository institutions other than those categorised as NZ licensed deposit takers.
- **Other financial institutions** include other financial institutions not included in 'NZ licensed deposit takers' or 'Other depository institutions'. Other financial institutions provide mainly financial services, including financial intermediation, financial risk management, liquidity transformation, and various supporting activities. These include:
 - Insurance corporations
 - Pension funds (KiwiSaver and Other superannuation funds)
 - Other financial investment funds. These include investment funds that pool investor's funds for investment in financial or non-financial asset e.g. money market investment funds or non-money market investment funds
 - Other financial intermediaries
 - Financial auxiliaries (entities that service financial markets but do not own the financial assets or incur the liabilities they handle)
 - Captive financial institutions (entities that do not provide financial services to the market but only to a restricted range of clients)

Central government

Central government includes organisational units of central government responsible for functions such as taxation, law and order, defence, and those responsible for advancing the economic and social well-being of the country in other ways. Major subsectors are:

- Government departments
- Offices of parliament
- Crown entities including Accident Compensation Corporation (ACC), the Earthquake Commission (EQC) and the New Zealand Superannuation Fund (NZSF).
- Debt Management Office, a division of The Treasury
- Non-profit institutions that serve groups of government organisations (eg New Zealand School Trustees Association).

Note for industry statistics (ANZSIC tab): State-owned enterprises (SOEs) are included in "SOE, mixed ownership & CCOs". In addition, crown entities are included in the Central government sector but some are likely to be classified into industry codes other than Public administration and safety (excl. LA) as defined in ANZSIC. For example, health boards and education institutions are crown entities and therefore Central government by Sector, but are classified as "Health care & social assistance" and "Education & training" respectively in the ANZSIC tab.

See link to state sector organisations below:

<https://www.publicservice.govt.nz/system/central-government-organisations/>

Local government

This sector consists of territorial authorities and regional councils, as well as other non-market units and non-profit institutions they control. They are responsible for functions such as town planning, providing local infrastructure, libraries, museums, and sports grounds.

Note: Market-orientated council controlled organisations are included in "SOE, mixed ownership & CCOs".

SOE, mixed ownership & CCOs

This sector consists of Government-owned enterprises that engage in market production and operate in a similar way to non-financial businesses, are include here. This sector includes SOE, mixed ownership model companies and market-orientated council controlled organisations.

Non-financial businesses

Non-financial businesses consist of resident business enterprises that produce goods and non-financial services to sell at competitive market prices that are sufficient to generate a profit or surplus in the long term. These units operate in markets where purchasers are free to buy, or not, depending on the price offered, so a sale only occurs when there is a mutually beneficial exchange.

For the purposes of this data collection we will depart from the pure statistical definition that seeks corporate and non-corporate businesses - primarily based on legal ownership. Our policy interest is to better understand the financial business needs of the New Zealand business sector, and how these businesses may react to economic shocks. Businesses ranging from small to large tend to have different risks and can behave in different ways in response to shocks. How banks and other financial institutions provide finance to these entities can be different. The majority of non-financial businesses in New Zealand are small with around 90% having turnover of less than \$1m per year. While relatively small in number, the remaining non-financial businesses however account for around 80% of total turnover. Very large or institutional businesses can issue their own bonds as an alternative to borrowing from banks and behave differently from other medium sized corporates in response to economic or financial shocks.

For the purposes of this data collection, the following categories have been applied:

- Small = Turnover equal to or less than \$1m
- Medium = Turnover greater than \$1m and less than \$50m
- Large = Turnover equal to or greater than \$50m

These categories have been established after reviewing data collected in the 2014 Statistics New Zealand Annual Enterprise Survey (AES). In terms of total assets, businesses in the medium and large categories tend to account for around 25% each for all non-business assets, and have annual turnover of around 40% each.

For the purposes of this data collection, respondents are asked to use a level of reasonableness and judgement when trying to manage these splits in practice. When your reporting entity does not align with these boundaries, please discuss in advance with Statistics Unit staff. Some flexibility around the precision of the boundaries is acceptable. For example, where a deposit taker has an established method of allocating customers to different business categories based on size and complexity, please confirm to the Bank the method applied as some variance is acceptable. What is more important is the nature of the business relationship relative to small, medium and large clients.

The major non-financial business subsectors are:

- **Corporate businesses (large/institutional):** Examples of the types of entities classified as large corporate business or institutional clients are likely to include:
 - Businesses with annual turnover equal to or exceeding \$50m.
 - They may:
 - Require more sophisticated lending facilities, and increased management, to help control risks to the lending institution given the potential high level of exposure;
 - Include registered private companies with greater than 20 employees and publicly listed companies; or
 - Include branches of non-resident corporate business enterprises; or
 - Include head offices with mainly non-financial business enterprises as subsidiaries
- **Corporate businesses (medium):** Examples of the types of entities classified as medium corporate business are likely to include:

- Businesses with annual turnover exceeding \$1m but less than \$50m.
- They may include:
 - Registered private companies with less than 20 employees
 - Total assets on average may be greater than \$5m
- **Retail businesses (small):** Examples of the types of entities classified as small retail business are likely to include:
 - Businesses with annual turnover equal to or less than \$1m
 - Sole proprietorships and small partnerships,
 - No employees or a small number of employees
 - Assets on average may be less than \$5m

Non-profit institutions serving households (NPISH)

This sector includes organisations that provide goods or services to their members, or to other households, without charge or at prices that are not economically significant. The two main kinds of organisations included are:

- Community and social groups, such as trade unions, professional or learned societies, consumers' associations, political parties, churches or religious societies (or related community activities), and social, cultural, recreational, and sports clubs;
- Philanthropic organisations, such as charities, and relief and aid organisations, financed by voluntary transfers in cash or in kind from other institutional units.

Exclude community service organisations and non-profit institutions controlled and mainly financed by government. Classify these either in Central or local government, whichever is most applicable.

Household sector

This sector includes individuals, family trusts and estates.

Please note the following institutional sector classification we are applying for this collection:

- The household sector is to include those trusts that are set up as passive holders of the family home and, possibly an assortment of financial assets. We understand these trusts (and their trustees) are not active portfolio managers but passively hold the assets on behalf of individuals and families, so please classify to households.
- Advances & loans to family trusts are to be reported as Households if the purpose of the loan is owner occupier residential property or personal/consumer borrowing. Please note that the treatment of family trusts set up as passive holders of the family home will be an exception to the ANZSIC L6711 "Residential Property Operators" code which classifies the activity of owner-occupiers renting or leasing their own dwellings to themselves as a business activity. Sector balance sheets are conceptually different from the industry data (ANZSIC).

Exclude:

Individuals, family trusts and estates where the purpose of the loan is for business or residential investor property use. Both the later should be treated as Non-financial business lending:

- Trusts holding rental properties are considered to be actively managing an asset and are classified to Non-financial business.
- Where the trust has a trading operation (i.e. it is registered for GST or records business income on its tax return), it should be treated in the same way as a self-employed sole trader. Trusts with business income are classified to Non-financial business.

- Exclude sole proprietorships, small partnerships, and unincorporated businesses owned by the household sector. Classify these under Non-financial business e.g. Retail business (small).

Non-residents

Include persons, companies and other entities that are ordinarily domiciled or have a principal centre of economic interest in a country other than New Zealand. The primary centre of economic interest recognises that some multinationals may have a presence in NZ but their principal centre of interest is actually offshore. An overseas parent of a New Zealand registered company, for example, is regarded as a non-resident company. For more detail see page 5 above.

Financial institutions abroad: This sector consists of non-resident financial institutions that mainly pursue financial services.

Sovereign abroad: Include in this sector non-NZ sovereigns, Supranational, quasi-sovereign entities that have a principal centre of economic interest in a country other than New Zealand. Sovereign abroad also includes certain institutional units that may be physically located in New Zealand but represent another country; for example embassies, consulates or high commissions.

Non-financial business abroad: Include non-resident business enterprises that produce goods and non-financial services to sell at competitive market prices that are sufficient to generate a profit or surplus in the long term.

Households abroad: This sector includes individuals, family trusts and estates ordinarily domiciled or have a principal centre of economic interest in a country other than New Zealand. The same institutional sector classifications that apply to resident households, for owner-occupier, investor and business purpose lending, apply to non-resident households.

Other abroad: All other non-resident entities not already included above.

Related parties

Related party has the same meaning as in NZ IAS 24.

Valuation and conversion of foreign currency into New Zealand dollars

Assets and liabilities denominated in foreign currency should be converted into New Zealand dollars in accordance with NZ GAAP. If required, selected exchange rate information is available on the Reserve Bank of New Zealand website – see Table B1.

Item definitions for the Balance Sheet Data Collection

Section A: Assets definitions

1. Cash (notes & coin)

Report all New Zealand currency (NZD) held. Include both notes and coins issued or authorised by the Reserve Bank of New Zealand (RBNZ). Foreign currency (FX) includes all foreign currency notes and coin held that has been issued or authorised by offshore central banks or governments.

2. Deposits (with depository institutions)

Deposits are amounts which are redeemable or withdrawable from another deposit taker or financial institution and are not debt securities or held as available for sale.

- Include nostro and vostro accounts and other short term deposits
- Include redeemable shares (issued by building societies)
- Include deposits held with related parties
- Include exchange settlement account balances at the RBNZ
- Do not include debt securities, loans and advances, or securities purchased under agreement to resell.

2.1 Demand deposits:

Demand balances are amounts which are redeemable or withdrawable from another deposit taker or financial institution on demand (balances are on call) and are not debt securities or held as available for sale.

2.9 Other deposits due from:

Other deposits comprise all claims, other than demand deposits, that are represented by evidence of deposit. Include all time or term deposits that have a maturity of greater than 1 day. Include cash collateral placed in relation to derivative trades.

3. Debt securities

Debt securities are negotiable instruments serving as evidence of a debt; can be bought or sold between two parties and have basic terms defined, such as notional amount (amount borrowed), interest rate and maturity/renewal date. Debt securities include government bonds, corporate bonds, certificates of deposit (CDs), local body bonds, preferred stock, collateralised securities and zero-coupon securities. A breakdown of instrument type is reported in the Liquidity Data Collection, see Primary and Secondary liquidity.

- Holdings of other deposit takers' debt capital securities that can be sold or transferred without re-documentation should be recorded as debt securities and not be recorded as loans and advances.
- Do not include loans and advances or securities purchased under agreement to resell. These should be reported in question 4 "Loans and advances", or question 5 "Securities purchased under agreement to resell", depending on the counterparty.

3.1 Securities classified as fair value through other comprehensive income

As defined in NZ IFRS 9.

3.2 Securities classified as fair value through profit and loss

As defined in NZ IFRS 9.

3.9 Securities classified as amortised cost

As defined in NZ IFRS 9.

4. Loans & advances

Loans and advances (or receivables) are financial assets with fixed or determinable payments that are not quoted in an active market. Loans are financial assets that (1) are created when a creditor lends funds directly to a debtor, and (2) are evidenced by non-negotiable documents. In the “Assets by repricing” tab loans and advances are classified by products including interest only, revolving credit, principal & interest, finance leases, credit cards and other.

Include:

- Overdrafts
- Secured and unsecured loans
- Financial lease agreements
- Money placed with corporate treasuries.
- Trade finance loans

Do not include:

- Bills of exchange, CDs or negotiable certificate of deposit (NCDs), commercial paper and promissory notes - these are categorised as Short-term debt securities.
- Bonds, debentures, medium term notes (MTNs), transferable certificates of deposit (TCDs), floating-rate notes (FRNs) - these are categorised as Long-term debt securities.
- Securities purchased under agreement to resell – see question 5
- Deposit balances with financial intermediaries deemed to be deposit taking institutions.

Loans fully secured by New Zealand residential property have definitions consistent with LVR reporting of residential housing loans. See Appendix 1 for a visual presentation of the decision trees to be used to allocate loans and advances secured by residential property and loans that are not secured by residential property. The ‘purpose’ of the loan is key as to how it is classified.

4.1 Owner occupier property use

Owner occupiers are borrowers who own or are in the process of buying or building the house or flat they will live in as their principal place of residence. An owner can occupy more than one property e.g. a family home and a holiday home. Note: Sector can only be “Household”.

4.2 Residential investor property use

Investors are entities or persons borrowing for the purpose of building or purchasing residential property to rent. Note: Sector does not include “Household”. The “Mum & dad investor” type loans are considered non-financial business loans for the purposes of this data collection. The majority are likely to be reported in Q4.26.99 “Other residential investor property use” (and “Rental, hiring & real estate services” in the ANZSIC tab).

Please note all other sectors are available in this question. They are available to capture those clients whose predominant activity will have them reported in other sectors or sub-sector (i.e. Agriculture or commercial property lending) but they also have a separate residential investor property use loan. The loan would not be for their normal business purpose. While technically residential investor property use loans should be reported in “Rental, hiring & real estate services” in the ANZSIC tab, please continue to report these in their predominant activity (as materiality and IT meta-data issues would make multi classification impractical).

The number of properties and/or how the customer is managed may indicate the borrower is a ‘professional landlord’. For example a customer with a number of residential properties (a sum total value greater than

\$5m) and/or individually managed is more likely to be a professional landlord and may more appropriately be reported in Q4.26.29.

4.3 Business loans secured by residential property

Business loans where the only security type is a residential mortgage loan. The borrower declares that the loan is for business purposes as part of the loan application. Exclude loans cross collateralised between residential property and other assets (include in 4.4 Non-residential mortgage loans).

4.4 Loans not secured by residential property

Include loans NOT secured by residential property, or loans cross collateralised between residential property and other assets where the share attributable to the residential property cannot be identified.

Loan types and repayment types

Term loans

Loans for a specific amount that have a specified repayment schedule, with either a fixed or floating interest rate.

- Include revolving credit loans that have a scheduled reducing limit.

Secured term loans

A secured loan is protected by an asset used as security.

Unsecured term loans

An unsecured loan doesn't require any asset as security.

Revolving credit loans

Revolving credit loans are loans that have a fixed limit but no scheduled principal repayment. Such loans can be redrawn and paid back repeatedly within approved limits without further credit approval. This does not include revolving credit loans that have a scheduled reducing limit.

- Include revolving credit loans that have a fixed limit.
- Do not include revolving credit loans that have a scheduled reducing limit.

Overdrafts

Loans that have a fixed limit but no scheduled principal repayment. Such loans can be redrawn and paid back repeatedly within approved limits without further credit approval. This does not include revolving credit loans that have a scheduled reducing limit. Overdrafts may be secured or unsecured.

Credit card loans

Include credit card loans - outstanding loans originated and still managed via credit cards.

Finance leases

Finance leases are classified as loans. Through finance leases, substantially all the risks and rewards of ownership are transferred from the legal owners of the goods (lessors) to the users of the goods (lessees).

Reverse mortgages

Loans that have no scheduled principal repayment or interest payments.

All other loan types

Include all other loans and advances with loan types not included above.

Interest only loans

Loans that have no initial scheduled principal repayment, but may at a later date change to principal and interest. This does not include revolving credit loans that have a fixed limit or revolving credit loans that have a scheduled reducing limit.

- Include any loans that are on interest only terms initially.
- Do not include revolving credit loans.
- Do not include reverse mortgages.

Principal & interest loans

Loans that have scheduled principal repayment, e.g. table loans. This includes revolving credit loans that have a scheduled reducing limit.

- Include loans that have scheduled principal repayment, e.g. table loans.
- Include revolving credit loans that have a scheduled reducing limit.
- Include loans that were initially on interest only terms but have switched to principal & interest.

No schedule

Loans that have no scheduled principal repayment.

- Include reverse mortgages.
- Include overdrafts.
- Include revolving credit loans that do not have a scheduled reducing limit.
- Include revolving credit loans that have a fixed limit.

All other repayment types

Include all other loans and advances with repayment types not included above.

Commercial property lending

- Investment property
 - Includes primarily commercial property for capital value appreciation and associated cash flows
- Property development – commercial
 - Includes primarily construction of office, retail or other commercial developments
- Property development – residential
 - Includes primarily residential sub-division and residential apartment developments

Loans should be reported excluding any Fair Value hedging adjustments and provisions.

Memorandum item: Other net adjustments for loans and advances:

Include all adjustments currently included in Net loans & advances.

5 Securities purchased under agreement to resell

Include securities purchased under agreement to re-sell with counterparties (including RBNZ).

6 Shares & other equity investments

Shares are referred to as equity and represent ownership of part of a company. In this data collection shares are categorised as listed shares and unlisted shares as well as units in investment funds.

Listed shares are those that are listed on an official stock exchange i.e. New Zealand Stock Exchange (NZX) or Australian Stock Exchange (ASX), etc., while unlisted shares represent private ownership in a company or equity in a subsidiary or related company. Shares in foreign-companies (even though they may be trading in the NZX) should be included as non-resident shares.

6.1 Shares listed on a stock exchange

Listed shares comprise shares in companies quoted on an official stock exchange i.e. NZX or ASX, etc.

Include:

- Listed ordinary shares
- Listed participating preference shares (a special type where the holder has an entitlement to a share in the residual value on dissolution of the issuing company)

Do not include:

- Equity derivatives, such as exchange traded options (include as Derivatives in a net asset position)
- Shares lent or sold under repurchase agreements

6.2 Shares not listed on a stock exchange

Unlisted shares are not available for purchase or sale through a stock exchange.

6.9 Other equity investments

Other equity investments include units in investment funds – securities which represent ownership of part of a trust rather than a company.

7 Derivatives in an asset position

Derivatives are instruments that derive their value from an underlying asset, an underlying liability, an index, or reference rate. Derivatives in an asset position are contracts where the market value of the closing position is positive at the reporting date.

Report all derivatives with a FX leg under the FX column in the Counterparty tab.

Refer to NZ IFRS 9 for the definition of a derivative.

Recognition of derivatives is to be consistent with NZ GAAP.

Derivative contracts can either be binding on both parties (as with a currency swap) or subject to the exercise by one party of a right contained in the contract (as with options).

Include:

- Options including call and put options; exchange traded and over-the-counter options; interest rate, bullion, commodity and equity options; warrants and swap options
- Interest-rate swaps
- Cross currency interest rate swaps
- Currency swaps
- Futures (e.g. bank bill, bond)
- Forward rate agreements
- Forward foreign-exchange contracts
- Employee stock options

Cash collateral received in relation to derivative trades should be reported in Q12.9 "All other borrowing".

8 Other assets

8.1 Insurance assets

- Includes related party investments in insurance entities.
- Includes life insurance contract assets

8.9 All other assets

All assets not already classified in one of the other instruments noted above, including:

8.91 Accounts receivable (Trade credit & advances)

- Includes trade credit and advances that arise from the sale of goods and services for which payment is not yet due.
- Do not include loans to finance trade credit.

8.92 Dividends receivable

- The declared or notified value of dividends receivable on shares

8.93 Tax assets

- Current tax assets represents expected tax refundable on taxable income for the year
- Deferred tax assets which relate to the tax effect of income tax losses and tax credits as defined und NZ GAAP.

8.94 Property, plant & equipment

- Assets which include buildings, structures, machinery and equipment. These are non-financial or economic assets, not financial assets, which are stores of value and may provide benefits in the form of property income.

8.95 Goodwill and Intangibles

- Includes goodwill (as defined under NZ GAAP) and intangibles or non-physical assets

8.99 Other assets

- All other assets not classified above in "All other assets".
- Includes claims or obligations arising from transactions in financial assets.

A transaction is recorded at the time of change in economic ownership which may precede settlement (payment) for the financial asset by several days or longer. For the recipient of the future payment, the claim is recorded in other assets.

9 Total assets (total of questions 1 to 8)

This is a calculated field.

Section B: Liabilities definitions

10 Deposits from:

Deposits are standard, non-negotiable contracts open to the public that allow the placements of variable amounts of funds and their later withdrawal. Deposits exclude any debt securities but include redeemable shares issued by building societies to customers.

10.1 Transaction balances

These include balances where the purpose of the account is primarily for making transactions or "every day" banking by customers. Balances are on call.

10.2 Savings balances

These include balances where the purpose of the account is primarily for saving. For some balances disincentives may apply if used for transaction purposes i.e. a "penalty" may apply such as loss of bonus interest. Balances are on call. Please "look-through" your captive Cash PIEs ("captive" if your PIE fund products can only be invested in your bank) and report based on the original source of the funding (likely to be primarily households). The direct source of deposit taker PIE deposits is the actual fund manager (sector: Other financial investment funds).

10.9 Term deposit balances

Customer time or term deposits with a maturity of greater than 1 day. Please "look-through" your captive Term PIEs ("captive" if your PIE fund products can only be invested in your bank) and report based on the original source of the funding (likely to be primarily households). The direct source of bank PIE deposits is the actual fund manager (sector: Other financial investment funds).

Memorandum item: Other net adjustments for deposits

Include all adjustments currently included in Total deposits!

11 Debt securities (issued)

Debt securities are negotiable instruments serving as evidence of a debt; can be bought or sold between two parties and have basic terms defined, such as notional amount (amount borrowed), interest rate and maturity/renewal date. Debt securities issued include CDs, preferred stock, collateralised securities (such as CDOs, CMOs, GNMA's) and zero-coupon securities.

11.1 Short-term debt securities (≤ 1 year)

- Include debt securities that have an original term to maturity of 1 year or less.
- Instruments that are short-term debt securities include:
 - Bills of exchange
 - CDs or negotiable certificate of deposit (NCDs)
 - Commercial paper
 - Euro notes
 - Treasury bills
- Do not include debt securities which have an original term to maturity of more than one year.
- Do not include loans and advances, or securities purchased under agreement to resell.

11.2 Subordinated debt securities (> 1 year)

Include all tradable subordinated debt securities (not loans, see question 12) as defined under the relevant Basel Capital Adequacy framework including those held by parents and related parties.

11.9 All other long-term debt securities (> 1 year)

- Include all other debt securities that have an original term to maturity of greater than 1 year.
- Instruments that are long-term debt securities include:
 - Asset backed securities or mortgage backed bonds/securities
 - Bonds (government bonds, local body bonds, corporate bonds, zero-coupon securities, discounted securities, Eurokiwi, Kauri bonds, currency linked bonds or convertible notes)
 - Collateralised securities
 - Debentures
 - Euro-medium term notes
 - Floating-rate notes (FRNs)
 - Medium term notes (MTNs),
 - Preferred stock
- Do not include debt securities that have an original term to maturity of 1 year or less.
- Do not include loans and advances, securities purchased under agreement to resell, or derivatives.

Memorandum item: Other net adjustments for debt securities

Include all adjustments currently included in Total debt securities.

12 Borrowings

For the purposes of this data collection, 'borrowing' is a loan to the deposit taker. A loan is a financial liability created when funds are borrowed directly from a lender and are evidenced by documents that are not negotiable. For this data collection, repurchase agreements are treated as collateralised loans.

12.1 Subordinated loans

Values entered here should be for subordinated loans as defined under the relevant Basel Capital Adequacy framework.

12.2 Securities sold under agreement to repurchase

Include securities sold under agreements to repurchase (including with RBNZ).

12.9 All other borrowed funds

Include all other borrowing from your parent (except subordinated borrowings and subordinated debt securities). Include cash collateral received in relation to derivative trades.

Include all other funding not classified as deposits or securities in questions 10 and 11 above.

Memorandum item: Other net adjustments for borrowings

Include all adjustments currently included in Total borrowing.

13 Derivatives in a liability position

Derivatives are instruments that derive their value from an underlying asset, an underlying liability, an index or reference rate. Derivatives in a liability position are contracts where the market value of the closing position is negative at the reporting date.

Report all derivatives with a FX leg under the FX column in the Counterparty tab.

Refer to NZ IFRS 9 for the definition of a derivative.

Recognition of derivatives is to be consistent with NZ GAAP.

Derivative contracts can either be binding on both parties (as with a currency swap) or subject to the exercise by one party of a right contained in the contract (as with options).

Include:

- Options including call and put options; exchange traded and over-the-counter options; interest rate, bullion, commodity and equity options; warrants and swap options
- Interest-rate swaps
- Cross currency interest rate swaps
- Currency swaps
- Futures (e.g. bank bill, bond)
- Forward rate agreements
- Forward foreign-exchange contracts
- Employee stock options

Cash collateral placed in relation to derivative trades should be reported in Q2.9 "Other deposits". If the cash collateral is placed with a counterparty that is not a depository or financial institution please record under 2.92 "Other financial institutions". Examples include ACC, Debt Management Office and NZ Super Fund.

14 Other liabilities

All liabilities not already classified in one of the other instruments noted above.

Includes claims or obligations arising from transactions in financial assets. A transaction is recorded at the time of change in economic ownership, which may precede settlement (payment) for the financial asset by several days or longer. For the provider of the future payment, the claim is recorded in other liabilities.

For the purposes of this collection, separately identifiable off balance sheet provisions against undrawn commitments and financial guarantees are to be captured within 14.4 Provisions for other losses.

Include short sold securities positions in 14.9 All other liabilities.

15 Equity

15.1 Ordinary shares

Include ordinary share capital on issue.

15.2 Preference shares

Preference shares have a priority over dividend payments and to the assets of the reporting company.

15.3 Reserves

15.4 Retained earnings

15.9 Other

Any equity not separately identified above. Please report overseas licensed deposit taker capital here.

16 Total liabilities and equity (total of questions 10 to 15)

This is a calculated field.

Assets by repricing

All deposit takers are required to complete this tab.

Assets are to be reported in buckets according to when the asset is re-priced i.e. when the interest rate is reset. Floating rate balances where the interest rate can or does change the following business day are to be reported in "At call or floating". All other balances are to be reported in the bucket in which the interest rate resets.

For the purposes of this collection, Loans & advances are to be reported on a non-amortised basis – the full outstanding loan principal is reported in the time bucket in which the loan's interest rate is re-priced or reset.

One of the key intentions of collecting repricing information is to be able to separately identify "Floating" and "Fixed" mortgages.

Undrawn commitments

Undrawn commitments are to include all cases where you have made a loan commitment that is irrevocable over the life of the facility, or is revocable only in response to a material adverse change. In this respect, the amounts are to align with your entity's maximum exposure to credit risk as defined in NZ IFRS 7 Maximum credit risk exposure (paragraph 35K(a)). However, unlike in NZ IFRS 7, undrawn commitments are to be recorded on a gross, pre loss allowance basis. Financial guarantees are not included on the assets by repricing tab.

Asset quality

All deposit takers are required to complete this tab.

It requests granular month end stock data by counterparty category on: the quality of deposit takers' loans and advances including past due and impaired loans; individual and collective provisions; average internal credit risk grades; and "potentially stressed" and "closely monitored" loans.

The following definitions apply to the asset quality tab:

Past due has the same meaning as in NZ IFRS 7. An asset that is a specified number of days past due includes an asset for which, in relation to the contracted terms, conditions, or limits that applied to the asset immediately before non-performance commenced—

- (a) any payment of principal, interest or other forms of monies owing is overdue, or has not been paid in accordance with the asset's terms and conditions, for at least the specified number of days; or
- (b) amounts owing under revolving facilities have been continuously outside of limits for at least the specified number of days

90+ days past due asset means any past due asset which has not been operated by the counterparty within its key terms for at least 90 days and which is not an **impaired asset**.

Impaired asset means a credit-impaired financial asset as defined in NZ IFRS 9 that is individually determined to be impaired at reporting date in accordance with NZ IFRS 9 "chapter 5.5 impairment".

"90+ days past due assets" and "impaired assets" are mutually exclusive categories.

Individual provisions has the same meaning as individual credit impairment allowance i.e. an allowance for credit impairment loss that has been assessed on an individual basis in accordance with NZ IFRS 9 paragraphs B5.5.1 to B5.5.6. On balance sheet provisions only should be recorded on the monthly asset quality tab, unless they are not separately identifiable.

Collective provisions has the same meaning as collective credit impairment allowance i.e. an allowance for credit impairment loss that has been assessed on a collective basis in accordance with NZ IFRS 9 paragraphs B5.5.1 to B5.5.6. On balance sheet provisions only should be recorded on the monthly asset quality tab, unless they are not separately identifiable.

Weighted average credit risk rating means the exposure-weighted average of the deposit taker's internal credit risk rating grades applicable to the aggregate of all credit exposures in each counterparty reporting category (where practicable).

Weighted average PD means the exposure-weighted average probability of default (PD) for the PD band or for the asset class (whichever applies) for loans in each counterparty reporting category (as defined by the Reserve Bank) for deposit takers using the IRB approach (where practicable). In calculating exposure weighted amounts, exposure is after credit risk mitigation.

Potentially stressed loans is a Reserve Bank-defined category based on a standard mapping of deposit takers internal credit risk graded loans to external credit rating agency categories, for consistency of loan classification across deposit takers. Deposit takers should report all loans and advances that are internally-rated as the equivalent of "B" grade (S&P/Fitch/Equifax) or "B2" grade (Moody's) or lower, but exclude loans classified as 90+ days past due or impaired (as reported in the relevant columns in the asset quality tab).

Closely monitored means the total of all categories of loans and advances reported internally to the reporting bank's management or board as warranting closer monitoring because of potential or actual deterioration in credit worthiness of the counterparty (e.g. whether in special monitoring, watch, control, past due or impaired categories etc) using each deposit taker's in-house definitions. This umbrella or 'catch-all' amount is intended to be a gross measure with no exclusions, i.e. it would also include all potentially stressed, 90+ days past due, and impaired loans.

Unallocated collective provisions means all collective provisions (including collective provisions established as an economic or other overlay as approved by management or board) which the reporting deposit taker is unable to allocate across the various counterparty categories. Please use the memorandum box at the bottom of the template to describe in the nature and amount of material unallocated collective provisions.

Memorandum Items:

Unallocated collective provisions

Please provide a description of any material amounts and categories reported in “unallocated collective provisions”, including a breakdown where relevant of each category of collective provision overlay.

Hardship claims are the total value for hardship claims as at the end of the reference period – i.e. the total exposure the deposit taker has to the customer. Each deposit taker is likely to have its own eligibility requirements. We would expect the definition of hardship to align closely with the definition from the Credit Contracts and Consumer Finance Act 2003.

Mortgage deferrals capture the Government package, announced Tuesday 24th March 2020, covering a principal and interest payment deferral for mortgage holders and SME customers whose incomes have been affected by the economic disruption from COVID-19. Each deposit taker is likely to have its own eligibility requirements. A mortgage payment deferral is an agreement by the lender to allow the borrower to temporarily stop or reduce mortgage repayments. We seek the value of the exposure the deposit taker has to the customer (that is fully secured by residential property (i.e. also included in items 4.1, 4.2 or 4.3)) as at the end of the reference period. The full outstanding loan amounts should be reported as opposed to the portion of interest that has been deferred.

Hardship claims & mortgage deferrals should remain mutually exclusive for balance sheet reporting, with hardship taking precedence.

Government Business Finance Guarantee Scheme

The Government announced a \$6.25 billion Business Finance Guarantee Scheme for small and medium-sized businesses, to protect jobs and support the economy through this unprecedented time, on Tuesday 24th March 2020. Please report the values applicable to this scheme as at the end of the reference period. This should include all lending under the scheme, including lending secured by residential property and lending to other counterparties such as financial and non-profit institutions. For lending which is secured by residential property, this should also remain reported under C4.3.

Asset quality NZ IFRS 9 (quarterly)

Group 1 and Group 2 deposit takers are required to complete this tab.

In their published financial statements, deposit takers are required to disclose asset quality information in line with the approach to expected credit losses (ECL) specified in the accounting standard NZ IFRS 9 (Financial Instruments). The purpose of this tab is to replicate the sector breakdown from the balance sheet data collection, with asset quality analysed in line with the NZ IFRS 9 approach. This tab is to be completed alongside the Asset quality tab but on a quarterly basis.

The link to the full NZ IFRS 9 accounting standard is below: <https://www.xrb.govt.nz/accounting-standards/for-profit-entities/nz-ifs-9/>

NZ IFRS 9 requires financial institutions to categorize financial instruments and expected credit losses into three stages. Stage 1 refers to financial instruments that have not had a significant increase in credit risk since initial recognition, and for which the loss allowance is measured on a 12 month ECL basis. Stage 2 refers to financial instruments that have had a significant increase in credit risk since initial recognition, and for which the loss allowance is measured on a lifetime ECL basis, but which are not credit-impaired financial assets. Stage 3 covers credit-impaired financial assets, namely those that have objective evidence of impairment at the reporting date.

Financial instruments include assets which are recognized on balance sheet (such as debt securities, loans & advances and repurchase agreements) as well as assets which are not recognized on balance sheet, namely undrawn loan commitments and financial guarantee contracts (as defined in NZ IFRS 9 Appendix A). For the purpose of this data collection, total gross on & off balance sheet exposures should be recorded in the respective stages in

columns I, K, M & N (which are then aggregated in column Q). In stage 3, loans which are collectively assessed and individually assessed for expected credit losses must be separated out into columns M & N respectively. Total off balance sheet exposures for each category are required to be recorded separately under column T, and should include both undrawn commitments and financial guarantees. Total exposures in column Q should be equal to the sum of on balance sheet exposures on the monthly tab 3 Asset quality & off balance sheet exposures recorded under column T.

Expected credit losses (ECL) are probability-weighted estimates of credit losses, and are calculated against financial instruments in each of the three stages. ECL should be calculated against total on & off balance sheet exposures and recorded in the respective stages in columns J, L, O & P (which are then aggregated in column R). Off balance sheet ECL is also recorded separately in column U. If off balance sheet expected credit losses cannot be identified separately from total ECL, then estimates should be provided for each category in this column. These estimates should be weighted based on the off balance sheet proportion of total exposures in each respective category.

Expected credit losses are determined by each individual financial institution based on their internal models used to assess credit risk. Models may vary between institutions, meaning that, for example, an exposure with the same characteristics could be included under stage 1 for one institution & stage 2 for another. Credit risk models cover a wide range of factors from macro-economic indicators to loan-specific information.

Liabilities by repricing

All deposit takers are required to complete this tab

Liabilities are to be reported in buckets according to when the liability is repriced i.e. when the interest rate is reset. Some securities use "floating" in their name i.e. "Floating rate notes". The intent is these securities should be reported in the buckets according to when the interest rates reset.

For Deposits, the intent is to separately identify deposits that are "on call" from deposit balances that are time or term deposits. The expectation is that "Transaction" and "Savings" balances reported in the "Counterparty" tab would be on call, and "Term deposit" balances would be reported in the time bucket in which the deposit's interest rate is re-priced or reset.

ANZSIC

Group 1 and Group 2 deposit takers are required to complete this tab.

The ANZSIC tab is an industrial activity classification. The Counterparty tab, however, seeks a "Sector" breakdown. They do not necessarily align. In particular Central government sector is much wider than ANZSIC code "O" as they include Crown entities e.g.

Entity	Code
Kainga Ora (Housing NZ)	L Rental, hiring and real estate services
Accident Compensation Corporation (ACC)	K Insurance
Earthquake Commission (EQC)	K Insurance
New Zealand Superannuation Fund (NZSF)	K Other financial investment funds
Tertiary education institutes	P Education
District health boards	Q Health

In this example, both Insurance and Other financial investment funds cells in the ANZSIC tab are automatically mapped to cells elsewhere in the template. If this mapping does not apply because of sector clashes with your customers, like above, the cells can be overwritten. The agricultural breakdowns may be another area where sector and ANZSIC may not align. These cells can also be overwritten if applicable.

If you have other sector/ANZSIC clashes as a result of automated mapping, please contact the Statistics Team.

The link below is to the ANZSIC 2006 Classification Code Hierarchy tool on Statistics New Zealand's website:

[Ariā - Classifications \(stats.govt.nz\)](https://stats.govt.nz/aria-classifications)

For definitions regarding the asset quality breakdown on the ANZSIC tab, please refer to the Asset quality definitions.

Deposits by size

Group 1 and Group 2 deposit takers are required to complete this tab.

Please report on the basis of value and number of accounts and not by customer. Do not include accounts with "Nil" balances.

Securitisation (quarterly)

Group 1 and Group 2 deposit takers are required to complete this tab.

Securitisation is a process whereby a pool of similar loans (e.g. residential mortgages) or other financial assets are packaged and sold in the form of marketable securities. This has the effect of transforming long-term illiquid assets into tradable liquid assets.

The securitisation section is intended to capture information on banks' securitisation activity, which will allow us to

- Measure the size of the securitisation market in New Zealand
- Monitor the securitisation activity and its impact on credit, capital markets and financial stability in New Zealand
- Identify and understand the role of securitisation entities in New Zealand

This data is required quarterly.

Section A: On balance sheet securitisation

In this section report all securitised assets that are sold or transferred to a securitisation entity but are consolidated in your financial statements on the basis that you retain most or some of the risk, rewards and/or control over the assets.

1. Securitised loans and receivables (assets)

Report the value of securitised loans and receivables held on your balance sheet in the following categories:

1.1 Agriculture (on farm) lending

1.11 Finance leases

1.12 Credit cards

1.19 Other

1.2 Commercial property lending

1.21 Finance leases

- 1.22 Credit cards
- 1.29 Other
- 1.3 Other corporate/business lending
 - 1.31 Finance leases
 - 1.32 Credit cards
 - 1.39 Other
- 1.4 Secured by residential property
- 1.5 Personal/consumer
 - 1.51 Credit cards
 - 1.59 Other
- 1.6 Trade receivable
- 1.9 Other loans and receivables

These definitions for these categories are the same as those used in the *Assets by repricing* tab.

Memorandum (memo) items

M1 Securitised loans and receivables held for future issuance

Report the value of securitised loans and receivables that are available to back the issuance of further debt securities to the market. These loans may be held in a warehouse facility or trust.

M2 RMBS held as collateral for borrowing from the Reserve Bank

Report the value of your RMBS assets which can be used as collateral for borrowing/repurchase transactions with the Reserve Bank.

M9 Other securitised loans and receivables not used to back issuance of debt securities

Report the value of other securitised loans and receivables that have not been used to back the issuance of debt securities to the market. These loans may be held in a warehouse facility or trust.

Do not include securitised loans and receivables that are available to back the issuance of further debt securities. These should be reported in M1 above.

2. Debt securities issued through securitisation (liabilities)

Report the value of debt securities issued to the market that are backed by securitised assets and consolidated in your financial accounts. These are a subset of the values reported in the counterparty tab Q11 Debt securities (issues)

2.1 Issued in New Zealand

Report the value of debt securities that have been issued in New Zealand.

2.2 Issued offshore

Report the value of debt securities that have been issued offshore.

3. Details of warehouse trusts and securitisation entities

The details provided in this section will be used to identify securitisation entities and their size. This information will be used to ensure that securitisation activity between banks and non-banks is not double counted when constructing credit estimates, correctly classify securitisation entities to the correct sector in our securities database and survey the securitisation entities if required.

Report the following details for each warehouse trust and/or securitisation entity that relate to your securitised assets in question 1:

- Name of warehouse trust or securitisation entity
- Value of loans sold
- Value of funding received
- Structure type
- Asset type

The *Value of loans sold* represents the amount of loans sold to the securitisation entity. The total value of loans sold to all securitisation entities should equal total securitised loans and receivables reported in question 1.

The *Value of funding received* represents the amount of liabilities on the securitisation entities balance sheet.

For the *Structure type* select one of the following categories from the drop down list:

- Asset backed commercial paper (ABCP)
- Commercial mortgage backed securities (CMBS)
- Covered bonds issued in New Zealand
- Covered bonds issued offshore
- Covered bonds issues in New Zealand and offshore
- Residential mortgage backed securities (RMBS)
- Warehouse
- Other

For the *Asset type* select one of the following categories from the drop down list:

- Agriculture (on-farm) loans
- Commercial property loans
- Finance leases
- Corporate credit cards
- Other corporate loans
- Loans secured by residential property
- Personal credit cards
- Other personal/consumer loans
- Trade receivables
- Other loans and receivables
- Multiple

If your warehouse trust or securitisation entity holds multiple asset types e.g. credit cards and finance leases, select *Multiple* and list the asset types in the comments.

Section B: Off balance sheet securitisation

In this section report all securitised assets that are sold or transferred to a securitisation entity and are not consolidated in your financial statements on the basis that most or all of the risks and rewards are transferred to external parties.

4. Securitised loans and receivables (assets)

Report the value of securitised loans and receivables are not on your balance sheet (i.e. they are derecognised) in the following categories:

4.1 Agriculture (on farm) lending

4.11 Finance leases

4.12 Credit cards

4.19 Other

4.2 Commercial property lending

4.21 Finance leases

4.22 Credit cards

4.29 Other

4.3 Other corporate/business lending

4.31 Finance leases

4.32 Credit cards

4.39 Other

4.4 Secured by residential property

4.5 Personal/consumer

4.51 Credit cards

4.59 Other

4.6 Trade receivable

4.9 Other loans and receivables

These definitions for these categories are the same as those used in the *Assets by repricing* tab.

5. Details of warehouse trusts and securitisation entities

The details provided in this section will be used to identify securitisation entities and their size. This information will be used to ensure that securitisation activity between banks and non-banks is not double counted when constructing credit estimates, correctly classify securitisation entities to the correct sector in our securities database and survey the securitisation entities if required.

Report the following details for each warehouse trust and/or securitisation entity that relate to your securitised assets in question 4:

- Name of warehouse trust or securitisation entity
- Value of loans sold
- Value of funding received
- Structure type
- Asset type

The *Value of loans sold* represents the amount of loans sold to the securitisation entity.

The *Value of funding received* represents the amount of liabilities on the securitisation entities balance sheet.

For the *Structure type* select one of the following categories from the drop down list:

- Asset backed commercial paper (ABCP)
- Commercial mortgage backed securities (CMBS)
- Covered bonds issued in New Zealand
- Covered bonds issued offshore
- Covered bonds issued in New Zealand and offshore
- Residential mortgage backed securities (RMBS)
- Warehouse
- Other

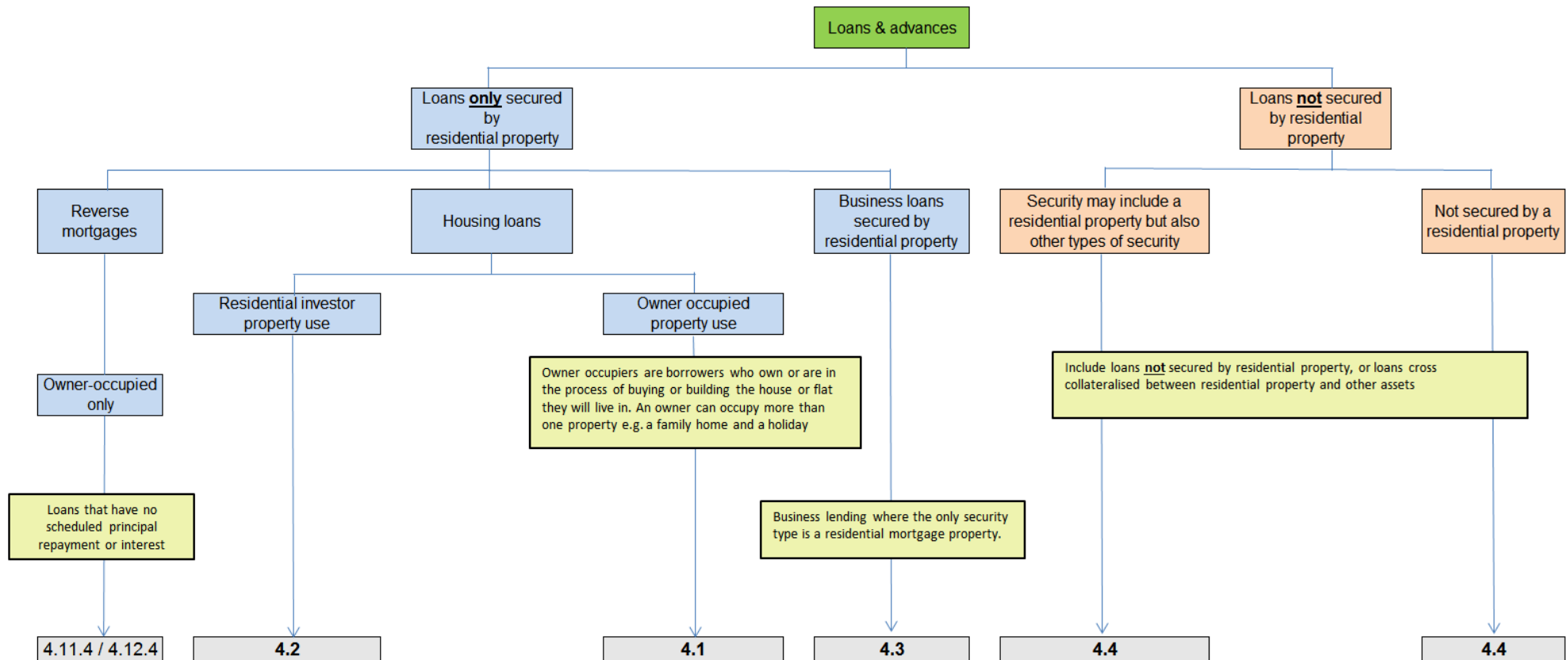
For the *Asset type* select one of the following categories from the drop down list:

- Agriculture (on-farm) loans
- Commercial property loans
- Finance leases

- Corporate credit cards
- Other corporate loans
- Loans secured by residential property
- Personal credit cards
- Other personal/consumer loans
- Trade receivables
- Other loans and receivables
- Multiple

If your warehouse trust or securitisation entity holds multiple asset types e.g. credit cards and finance leases, select *Multiple* and list the asset types in the comments.

Appendix 1: Loans & advances decision tree



Appendix 2: Document change log

Version	Date	Comment
V1.1	April 2017	Original document
V1.2	Jan 2018	Update on treatment of holdings of other banks' debt capital securities (pg.13)
V1.3	Jan 2019	Trade finance loans added to section '4. Loans' Clarification on treatment of interest only loans, also reflected in principal & interest Clarification on reporting cash collateral in relation to derivative trades (p. 21) Short sold securities added to '14.9 All Other liabilities' section. Update on treatment of other assets and other liabilities, including transactions awaiting settlement
V1.4	Nov 2019	Updated definitions for 90+ days past due, impaired, individual provisions & collective provisions in order to maintain consistency with OiC disclosures.
V1.5	Jan 2021	Updated asset quality section with definitions for hardship claims, mortgage deferrals & business finance guarantee scheme
V1.6	Dec 2021	Included definitions for new Asset quality IFRS 9 tab & expanded definition of undrawn commitments.
V2.0	Jan 2026	Data collection introduced for Group 3 deposit takers. The 'registered banks' institutional sector has been changed to 'NZ licensed deposit takers'. Added definitions of loan repayment types. Updated categories of debt securities (question 3). This change was to align with relevant accounting standards. Updated the definition of the term 'derivative' to refer to the relevant accounting standard.

