

PROCEDURES & DEFINITIONS



Capital Adequacy Data Collection

Draft Procedures and Definitions for Consultation in advance of Capital Standard exposure draft consultation in 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, provided in the "Sign-off" tab, is the latest available.

General requirements:

Data provided in the template must be for the deposit taker named on the Contacts page. Please select the reporting deposit taker from the drop-down list provided.

Financial data should be reported:

- As values, where applicable, as at the end of the reporting period.
- As millions to one decimal points. For example, \$2,389,434 is 2.4.

Procedures:

Complete the following tabs:

- Contacts
- Data
- Sign-off

Instructions

Respondents are requested to keep records of this return to assist in providing consistent reports. Please enter data into white coloured cells in the data collection template. Grey cells will automatically update once white cells are populated. Ensure there are no invalid entries before signing off and returning the data collection.

Definitions

Definitions for the current capital adequacy framework for banks are available in the Banking Prudential Requirements (BPR100 and BPR110). Definitions will be updated when the Deposit Takers (Capital) Standard 2027 is issued.

[Link to Capital Requirements for Deposit Takers in New Zealand](#)

- For Tier 1 capital and Total capital see section A2 of BPR110.
- For Total risk-weighted assets see Total RWA equivalents in section B2.5 of BPR100.
- For Tier 1 capital ratio and Total capital ratio see section B2.6 of BPR100.

Sign-off tab:

Significant variances:

Note any significant changes that occurred between the surveyed periods in the 'Sign-off' tab. Please give approximate dates of when changes occurred. Changes can be, but are not limited to:

- issue of new capital instruments
- redemption of capital instruments
- distribution of profits to owners
- mergers and acquisitions

Revisions:

If any revisions to the data provided to us in the past are identified, please provide details of these revisions.

Changes in practice:

Note if there are any changes to the calculation of capital items or risk-weighted assets that affect the results you have provided.

I confirm:

After checking all validations are valid in the 'Validations' tab, please sign-off confirming the data collection has been filled in where appropriate.