



Reserve Bank
of New Zealand
Te Pūtea Matua

Reporting Standard

Guidance Note

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Guidance Note version history

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Use and status of the Guidance

The purpose of this Guidance is to assist licensed deposit takers (or **deposit takers**) to interpret and comply with the Deposit Takers (Reporting) Standard 2027 (the **Reporting Standard**). This recognises that the Reporting Standard deals with technical subject matter and there may be no case law or other external reference points to assist with its interpretation. Guidance will assist individual deposit takers with their own compliance and support a more consistent approach across the industry.

The Guidance assists by:

- Outlining for the context and purpose of the Reporting Standard. Technical content is better understood with awareness of the policy intent at the time it was drafted.
- Outlining our preferred interpretation in relation to some clauses, where we have been made aware of differing interpretations by deposit takers.

To assist in using the Guidance:

- Terms that are defined in the Reporting Standard or the Deposit Takers Act 2023 (the **DTA**) are italicised in this Guidance and have the same meaning.
- The Guidance is designed to be read alongside the Reporting Standard. Sections of this Guidance have the same headings as sections of the Reporting Standard. Clause numbers are those from the Reporting Standard.
- In event of any conflict between the text of the Reporting Standard and this Guidance, the Standard prevails. The Reporting Standard is secondary legislation made under the DTA, while the Guidance does not have formal status. The Guidance represents our view and is therefore an authoritative indicator of that view. However, ultimately, it is for a court to determine the correct interpretation of the Reporting Standard.
- The Reserve Bank will keep under constant review and update the Guidance. We may change our guidance or our interpretation of the Reporting Standard if we consider this appropriate. We do not do this lightly and will endeavour to notify deposit takers in advance if we are considering amending the content of the Guidance.
- This Guidance is not legal advice. We encourage deposit takers to seek their own professional advice, as it is their responsibility to determine their obligations and ensure that they comply with the requirements of the Reporting Standard.
- The Guidance relates to the version of the Reporting Standard as at [day month year].
- We welcome feedback on the Guidance at any time.

Part A. About this Standard

Overview

The Deposit Takers (Reporting) Standard 2027 (the **Reporting Standard**) contains requirements for deposit takers to disclose financial and prudential information to the Reserve Bank. It is structured as follows:

- Part 1 covers the obligation for deposit takers to complete data collections, and provide these to the Reserve Bank, in relation to the applicable information categories specified in the standard and the deposit taker's licence conditions.
- Part 2 covers the information categories that these data collection obligations relate to.
- Part 3 relates to a deposit taker noting on its website the availability of information on the Financial Strength Dashboard (the **Dashboard**) maintained by the Reserve Bank.

The Reporting Standard applies to all deposit takers, while providing flexibility to adjust data collection surveys across deposit takers.

Context and purpose of the Reporting Standard

An essential part of effective prudential regulation and supervision is access to information to verify a deposit taker's compliance with prudential obligations, to identify risks to deposit takers' safety and soundness and to monitor the wider financial system. Basel Core Principles 10 and 27 emphasise the need for supervisory reporting and financial reporting.¹

Without access to deposit takers' privately held financial and prudential information, our ability to carry out our prudential functions would be severely diminished. As such, collecting this information is both necessary and desirable for the purposes of the DTA.

The Reporting Standard differs from the Deposit Takers (Disclosure Statements) Standard 2027 (the **Disclosure Statements Standard**) in that it primarily deals with the supply of information we need to supervise and enforce our prudential regulations effectively rather than making deposit takers' otherwise private information publicly available for the benefit of exercising market discipline. Where the standards overlap is in requirements regarding the Dashboard. We use the Dashboard to support market discipline by publishing key prudential information about individual deposit takers on our website. This key prudential information is derived from deposit takers' reporting to us under the Reporting Standard.

Under the DTA we may use data collection obligations under the Reporting Standard or administrative notices under section 99 to request information from deposit takers. We intend to use the Reporting Standard to collect periodic and non-bespoke information while using a section 99 notice for ad hoc and bespoke information requests.

Furthermore, we may seek to verify the information reported to us. For example, we may require a licensed deposit taker to obtain an audit or a review of any information it is required to give to us under the Reporting Standard (see section 105 of the DTA).

Going forward, the Reserve Bank's prudential standards will be applied on both a 'Level 1' and 'Level 2' basis, according to the circumstances of the deposit taker. Level 1 requirements are applied

¹ See https://www.bis.org/basel_framework/chapter/BCP/40.htm?inforce=20240425&published=20240425

to the New Zealand deposit taker and any of its New Zealand subsidiaries ('standalone requirements'). Level 2 requirements are applied to the Level 1 entity and any of its overseas subsidiaries ('consolidated requirements').

Part B. Guidance on the Reporting Standard

Preliminary provisions

Interpretation (Clause 3)

1. Consistent with section 20 of the Legislation Act 2019, words or expressions used in the Reporting Standard have the same meaning as in the Deposit Takers Act 2023 (DTA). General definitions in the Legislation Act 2019 may also apply, for example, the definition of 'working day' in section 13 of the Legislation Act 2019.

Part 1: Data collection obligations in relation to information categories

Deposit taker must comply with reporting obligations (Clause 4)

2. Clause 4 sets out the key reporting obligations for deposit takers. These relate to completing a *data collection template* (where applicable) for each *information category* and *reporting period* and providing each completed template to us by the deadline specified in the Schedule.
3. Clause 4(3) and 12(2)(a) are intended to allow conditions of license to define different timing requirements for the cyber-related information categories, which we intend to align with the reporting periods as implemented in 2024.²
4. In complying with this clause, we expect deposit takers to use the relevant *data collection templates* listed in Table 1 below and to provide completed templates via the method specified by the Reserve Bank.

Particular matters relating to content of data collection template (Clause 5)

5. Clause 5 relates to how *data collection templates* may only be partly applicable to deposit takers or differ between deposit takers.
6. Our intent is to apply *data collection templates* (or part thereof) consistently to each Group of deposit taker as defined in our Proportionality Framework.³ This allows us to take a proportionate approach to regulation and supervision while still receiving the information we need to effectively supervise and enforce our prudential requirements.
7. Examples of where we use this flexibility include the application of reporting requirements for deposit takers that use the standardised approach to capital adequacy versus the internal ratings-based approach.

² See [Improving cyber resilience for regulated entities - Reserve Bank of New Zealand - Te Pūtea Matua](#)

³ See [Proportionality Framework for developing standards under the Deposit Takers Act](#)

Information categories (and the defaults) that apply to New Zealand licensed deposit taker (Clause 6 and 7)

8. We expect that these default *information categories* will generally apply to all New Zealand licensed deposit takers, as they represent the baseline information that we need to undertake basic supervision activities and populate the Dashboard.
9. Clauses 6(2) and 12(2)(b) are intended to allow license conditions to specify additional *information categories* that apply to a New Zealand licensed deposit taker (such as *debt-to-income (new commitments) information*). We intend to apply all the *information categories* under Part 2 to Group 1 and 2 deposit takers to support more intensive supervision and financial system monitoring. However, we do not intend to apply additional *information categories* to Group 3 deposit takers as a matter of course. See Appendix A for a table of how we generally expect to apply the *information categories*.

New Zealand deposit taker with overseas subsidiary (Clause 8)

10. We expect that the data collection obligations will generally apply on a 'Level 1' basis where a New Zealand licensed deposit taker has an overseas subsidiary that is licensed to take deposits in that jurisdiction. This means that the information should relate to the deposit taker and its subsidiaries excluding the overseas licensed entity (and any subsidiaries thereof).
11. Clauses 8(3) and 12(2)(c) are intended to allow license conditions to specify *information categories* that also apply on a 'Level 2' basis, covering the New Zealand licensed deposit taker and all of its subsidiaries, including its overseas subsidiaries. See Appendix A for a table of how we generally expect to apply the *information categories*. Note that some deposit takers will have reporting obligations under both Appendix A and B.

Information categories (and the defaults) that apply to overseas licensed deposit taker (Clause 9 and 10)

12. In general, *information categories* will apply to the New Zealand business of overseas licensed deposit takers (**branches**), excluding the business carried out by any subsidiary that itself is a New Zealand licensed deposit taker (or a subsidiary thereof). This exclusion is only relevant for deposit takers that are a 'dual-operating branch' (as described in the Guidance for the Deposit Takers (Incorporation outside New Zealand) Standard 2027).
13. Clauses 9(2) and 12(2)(b) are intended to allow license conditions to specify additional *information categories* that apply to the deposit taker. However, we do not intend to apply all *information categories* to branches as a matter of course as we would for Group 1 and 2 deposit takers. See Appendix B for a table of how we generally expect to apply the *information categories*. Note that some deposit takers will have reporting obligations under both Appendix A and B.

Overseas licensed deposit taker with subsidiary that is New Zealand licensed deposit taker (Clause 11)

14. Clause 11 and 12(2)(d) are intended to allow license conditions to specify *information categories* that also apply to an overseas licensed deposit taker's entire New Zealand business, including that of any New Zealand licensed deposit taker subsidiary. This clause is only relevant for dual-operating branches. See Appendix B for a table of how we generally expect to apply the *information categories*. Note that some deposit takers will have reporting obligations under both Appendix A and B.

Bank may impose licence conditions to apply certain requirements (Clause 12)

15. Clause 12 covers how we may impose licence conditions to apply differing periods for certain *information categories*, and apply *information categories* to deposit takers, as noted above.

Part 2: Information categories

16. Part 2 covers the 14 *information categories* that may apply to licensed deposit takers. Our intention is to collect data for each *information category* that supports at least one of the DTA purposes by facilitating our prudential regulatory activities, including:

- 16.1. prudential supervision of deposit takers
- 16.2. prudential monitoring of the deposit taking sector
- 16.3. comparison across deposit takers.

17. We intend to collect some information under section 262 of the Reserve Bank of New Zealand Act 2021 jointly with the Reporting Standard. This is where we use the same information when carrying out our other (non-prudential) statutory functions, such as acting as the central bank for New Zealand.

18. In complying with their reporting obligations, we expect a deposit taker to use the *data collection templates* in Table 1 below that correspond to the *information categories* that apply to the deposit taker under clause 7-11 of this standard (including *information categories* which are imposed by licence conditions under clause 12). Note that different templates apply to Group 3 deposit takers for all relevant information categories. Branches also have different templates for some relevant information categories.

19. Deposit takers can find further explanation of specific fields for each *data collection template* in the definitions document (see Table 1).

20. Note that we may update the *data collection templates* from time to time or remove them (as appropriate) or introduce additional templates under the Reporting Standard provided they relate to at least one *information category* and support the purposes of the DTA.

Table 1: Links to data collection templates and respective definition documents

Clause #	Information category	Data collection template link	Data collection template definition document link
13	Capital adequacy information	Notes	
14	Capital adequacy (supplementary details) information	1. Links will be provided in the final version of this guidance. Please see the consultation webpage for draft versions of these documents.	
15	Cyber-capability information	2. Please refer to the draft Income Statement Templates for the statement of financial performance <i>information category</i> . The final template may be renamed to reflect the <i>information category</i> .	
16	Cyber-incident information		
17	DCS aggregate information		
18	Debt-to-income (new commitments) information	3. Please refer to the draft Balance Sheet Templates for the statement of financial position <i>information</i>	

Clause #	Information category	Data collection template link	Data collection template definition document link
19	Large credit exposures information	4. We are not consulting on templates related to loan-level data at this stage, given our separate industry engagements on these topics.	<i>category</i> . The final template may be renamed to reflect the <i>information category</i> .
20	Liquidity information		
21	Loan-level data		
22	Loan-to-value ratio (lending position) information		
23	Loan-to-value (new commitments) information		
24	Related party exposures information		
25	Statement of financial performance information		
26	Statement of financial position information		

Part 3: Financial strength dashboard

Availability of information on financial strength dashboard (Clause 27)

21. The intent of this requirement is to improve awareness and use of the Dashboard.
22. Note that deposit takers may tailor the specific wording they use provided that it is substantially the same as in clause 27(3).

Appendix A: Applicable information categories for New Zealand licensed deposit takers

Key: Black checkmarks = applicable via the Reporting Standard; Pink checkmarks = applicable via licence conditions

Clause #	Information category	Group 3 deposit takers (i.e. baseline application)	Group 1 & 2 deposit takers	Deposit taker with an overseas licensed deposit taker subsidiary (application at Level 2)
13	Capital adequacy information	✓	✓	✓
14	Capital adequacy (supplementary details) information	✓	✓	✓
15	Cyber-capability information	✓	✓	
16	Cyber-incident information	✓	✓	
17	DCS aggregate information	✓	✓	
18	Debt-to-income ratio (new commitments) information		✓	
19	Large credit exposures information	✓	✓	✓
20	Liquidity information	✓	✓	✓
21	Loan-level data		✓	
22	Loan-to-value ratio (lending position) information	✓	✓	
23	Loan-to-value ratio (new commitments) information		✓	
24	Related party exposures information	✓	✓	✓
25	Statement of financial performance information	✓	✓	✓
26	Statement of financial position information	✓	✓	✓

Appendix B: Applicable information categories for overseas licensed deposit takers

Key: Black checkmarks = applicable via the Reporting Standard; Pink checkmarks = applicable via licence conditions

Clause #	Information category	Non-dual operating branch	Dual operating branch – excluding NZ licensed deposit taker subsidiary	Dual operating branch – including NZ licensed deposit taker subsidiary
13	Capital adequacy information			
14	Capital adequacy (supplementary details) information			
15	Cyber-capability information	✓	✓	
16	Cyber-incident information	✓	✓	
17	DCS aggregate information			
18	Debt-to-income ratio (new commitments) information			
19	Large credit exposures information	✓	✓	
20	Liquidity information			
21	Loan-level data	✓	✓	
22	Loan-to-value ratio (lending position) information			
23	Loan-to-value ratio (new commitments) information			
24	Related party exposures information			
25	Statement of financial performance information	✓	✓ (Quarterly)	✓ (Monthly)
26	Statement of financial position information	✓	✓ (Quarterly)	✓ (Monthly)