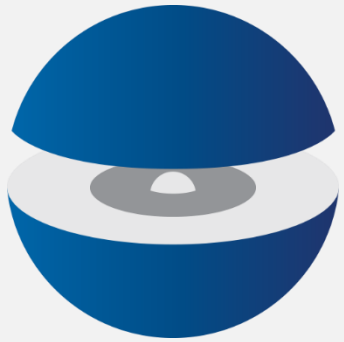
Customer Advisory Board Meeting

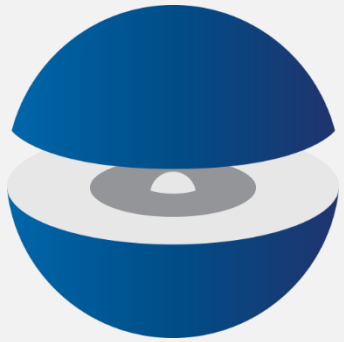
Cortell Presentation 24 Aug 2023

Presenter: Karl Blackler

Cortell Australia 2023



Cortell
Australia



CoreBIS

Customer Advisory Board

Agenda

- Introductions
- CoreBIS updates
- APRA Connect Integration
- APRA Data Collections Road Map
- User Guide
- Working Group
- Open discussion

Cortell Australia

Bank Australia
RESPONSIBLE BANKING

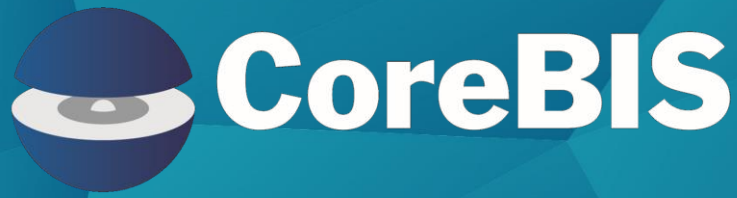
Queensland
Country
Bank

Australian
Military Bank

Beyond Bank
AUSTRALIA

兆豐國際商業銀行
Mega International Commercial Bank

Teachers
Mutual Bank


CoreBIS

Heritage Bank
People first.

Bank of Sydney

GreaterBank

p&n bank

People's
Choice
Banking for life

Nutrien

CoreBIS

CoreBIS Updates

CoreBIS Updates

- We have been busy delivering

	Code Update	Enhancement	New Feature	Total
2022-09 Deployment	2		1	3
2022-10 Deployment	9	3	2	14
2022-11 Deployment	6	3	1	10
2023-01 Deployment	10	3	1	14
2023-02 Deployment	5	3		8
2023-03 Deployment	10	6		16
2023-05 Deployment	4	6		10
2023-06 Deployment	3	3		6
Total	**49**	**27**	**5**	**81**

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A few of the features delivered

- EF136: CoreBUILD Read Only Security Group
- EF139: Multi-threading of tagging to improve performance
- EF141/2: Covid ARF_922_2 & Covid ARF_922_3
- EF140: Movement by Data Source Report
- EF125: Access the valid list of elements in a table

A few of the features delivered (cont.)

- EF137: New Menu
- EF79/143: Audit Reporting
- EF147: Adding Export options for Source, Base and Tagged cube loads
- EF45: Improved Drill Process, Manage Views
- EF148: Allow table mapping of individual rows

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New Features delivered

- NF45: APRA Connect
  - P3: Integrate CoreBIS with APRA Connect – Front end, workflow, connect dimensions, tagging, drill down and export.
  - P4: Integrate hole validations, risk weight calculations and CSV file exports in correct table order.
  - P5: Updates to taxonomy for ARS_112.
  - P6: Add ARS_110 Form – export process to convert form to a table.

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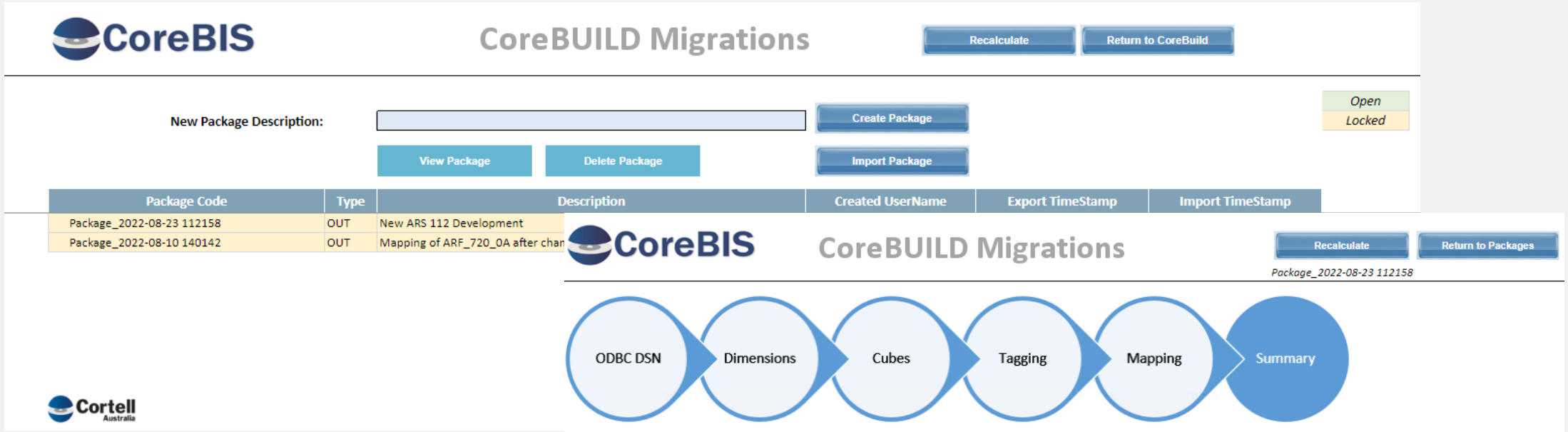
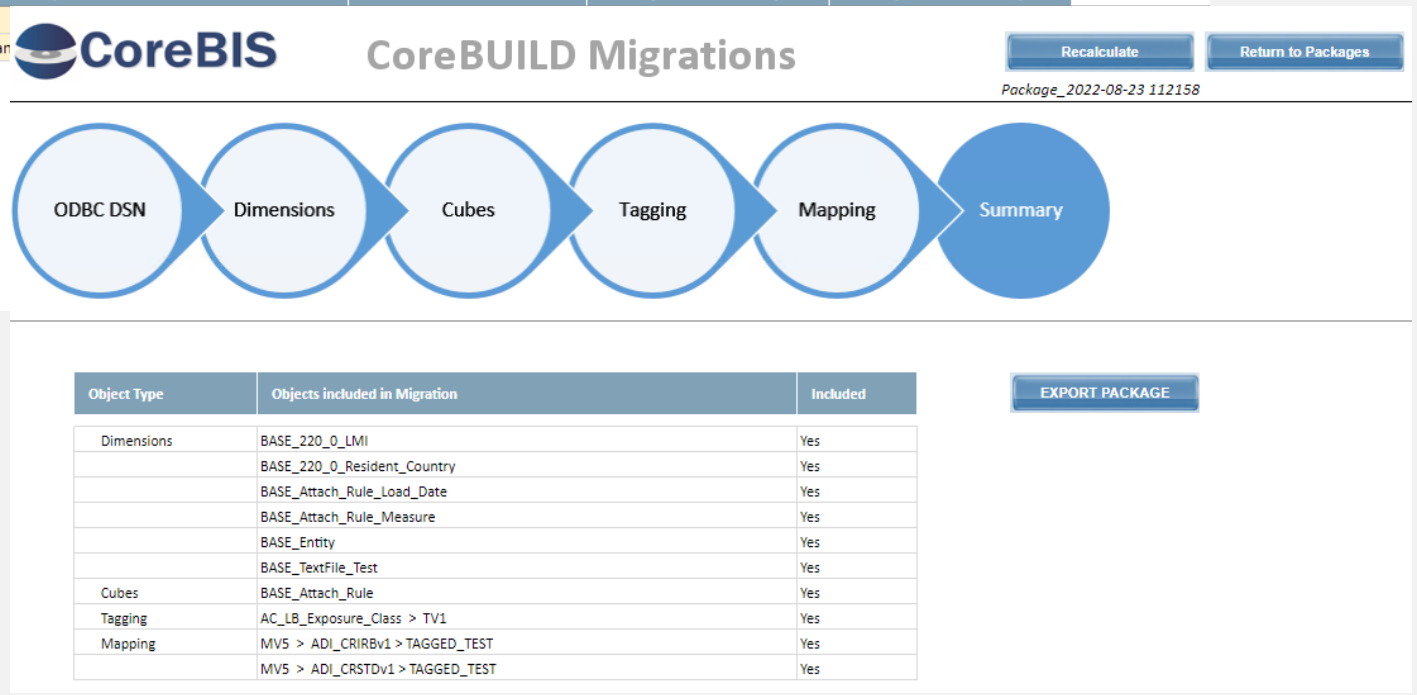
New Features delivered (cont.)

- NF51: Migration Package Module to allow deployment





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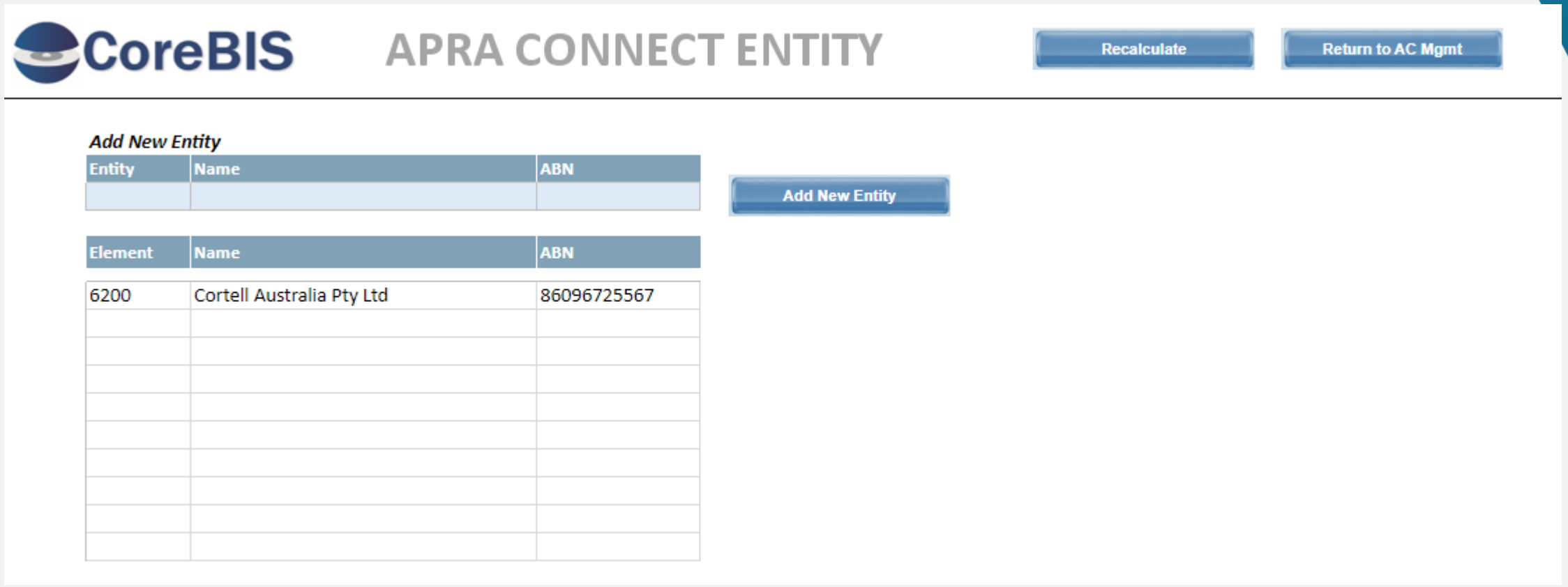
APRA Connect Integration

Cortell Australia 2022

Return Management → APRA Connect Management

- Setup of your Entity



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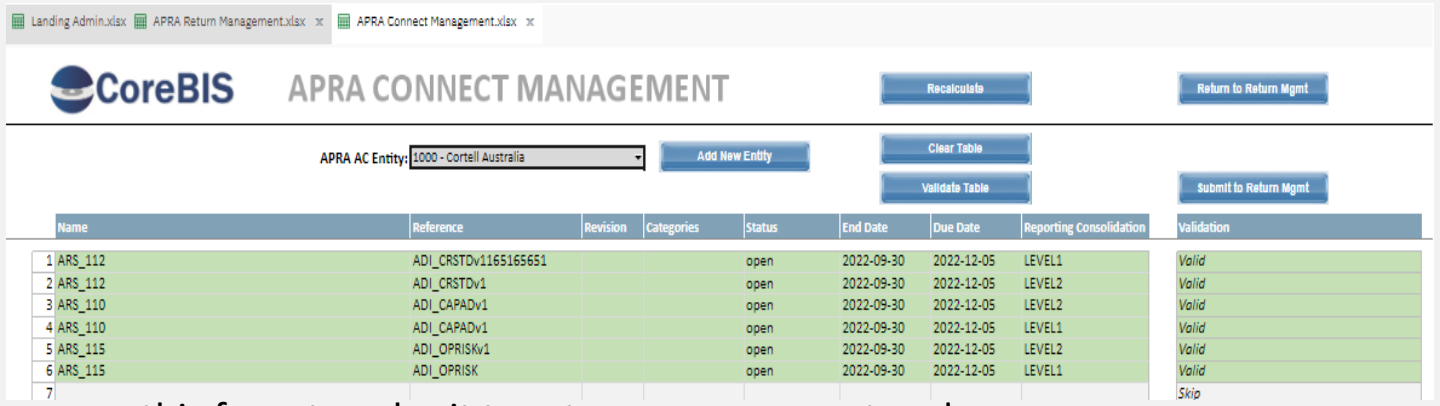
Return Management → APRA Connect Management

- Copy / Paste directly from Connect to CoreBIS

1. Copy
2. Clear Table
3. Paste
4. Add Reporting Consolidation
5. Validate Table
6. Submit to Return Management



Note: Each month you require APRA Connect forms please use this form to submit to return management and not manually add them via the return management screen. This will ensure the correct version is added, and that they are set against the correct return.

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Return Management → APRA Connect Management

CoreBIS

APRA RETURN MANAGEMENT

Recalculate | Return to Main Menu

APRA Entity: P_Cortell Australia Pty Ltd
APRA Period: 2023-03-31
Form Filter:

Add New Form Entry

Select Form Version: ADI_CAPADv1
Scale: None
Due Date:

Update CoreBIS from D2A | Export to APRA | APRA Connect Management | Audit Reporting

Remove | Set On/Off Monthly | Form Assumptions | Add

APRA Entity	APRA Return	APRA Form Variant	receivedData	Precision	Scale	Version	Due Date	Prev Period Version	New / Change	Run Monthly
AC_LEVEL1:Cortell Australia Pty Ltd	ARS 115.0 Operational Risk	ADI_OPRISK	Y	0	1	6	30/06/2032	5	Change	
	ARS 112.0 Capital Adequacy - Standardised	ADI_CRSTD	Y	0	1	7	30/06/2032	5	Change	
	ARS 110.0 Capital Adequacy	ADI_CAPAD	Y	0	1	8	30/06/2032	5	Change	
AC_LEVEL2:Cortell Australia Pty Ltd	ARS 115.0 Operational Risk	ADI_OPRISK	Y	0	1	6	30/06/2032	5	Change	
	ARS 112.0 Capital Adequacy - Standardised	ADI_CRSTD	Y	0	1	7	30/06/2032	5	Change	
	ARS 110.0 Capital Adequacy	ADI_CAPAD	Y	0	1	8	30/06/2032	5	Change	

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Suggested Approach to Data

- ARS_110 / 115 are delivered as forms, these can be mapped like any other D2A form.
- ARS_112
  - Suggest the use of an additional set of 112 Cubes
  - New Connect Dimensions for Tagging

    (Works the same as SBR Dimensions do for D2A)
  - Table Map Tagged data to Connect Table

    (Table mapping copies data from Tagged Cube to Table)
  - Form Mapping not required.

Note: Table Mapping works differently for APRA Connect to D2A form tables.

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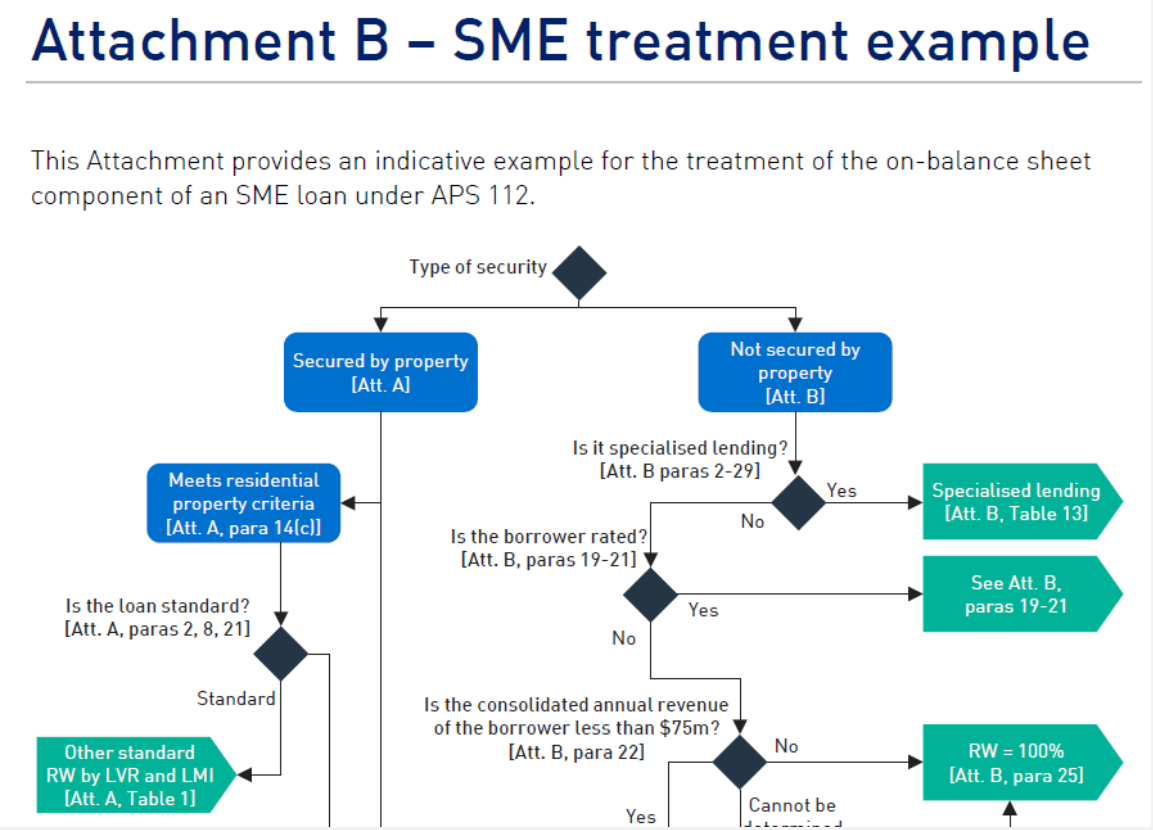
Tagging AC Dimensions

- Tagging using a Flow Chart process



APG 112 – Standardised Approach to Credit Risk

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Tagging AC Dimensions

CoreBIS TAGGING

Recalculate | Back to Tagging Versions

ACD_CreditRiskStandardisedExposureClassificationType

Status: Data Entry Available

Select SBR Dimension: AC_LB_Exposure_Class

Tagging Version: TV2

Tagging Level: Level 1

Zero Supress

Add All Items

Add New Combination

Add Selected Item

Filter

Filter

Sort Method

If not found move to step: Level 3

if blank then 'Level 2'

BASE_LB_Loan_Class				Element	Next Level
AGRI				CommercialPropertyDependentStandard	
COM				CommercialPropertyDependentStandard	
HL					Level 2
PL					Level 2
SME					Level 2
TRUST					

Note: AC dimensions can be used in tagging of other AC dimensions provided they are a preceding dimension in the cube.

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Table Mapping - Tagged Data to Connect Table

CoreBIS **MAP TABLE DATA**

Recalculate | Return to Map Table

Form Version: ADI_CRSTDv5
Table: ARS_112_0_Table_1.01
DataSource: TAGGED_Loan_Book
Item: 1

Activate Item | Deactivate Item | Run this Item

This Mapping Item is Active ✔

Table Information

Table Element Drill

Table Attribute	Location	Dimension	Hard Code to:
BalanceSheetType	Row	ACD_BalanceSheetType	On-balance sheet
CalculatedRWA	Column		
CreditRiskRatingGradeType	Row	ACD_CreditRiskRatingGradeType	Not Applicable
CreditRiskStandardisedExposureClassificati	Row	ACD_CreditRiskStandardisedExposureClassificationType	
CreditRiskStandardisedExposureSubClassifi	Row	ACD_CreditRiskStandardisedExposureSubClassificationType	
ExposureAfterCRMAndCCFAmount	Column		
ExposureBeforeCRMAndCCFAmount	Column		
ExposureDefaultType	Row	ACD_ExposureDefaultType	Non-defaulted
GovernmentGuaranteeIndicator	Row	ACD_GovernmentGuaranteeIndicator	
LendersMortgageInsuranceIndicator	Row	ACD_LendersMortgageInsuranceIndicator	
LoanToValuationRatioType	Row	ACD_LoanToValuationRatioType	
NatureOfTransactionType	Row	ACD_NatureOfTransactionType	Not Applicable
RiskWeightType	Row	ACD_RiskWeightType	

CoreBIS **TABLE ELEMENT DRILL**

Recalculate

APRA Form Version: ADI_CRSTDv5
Table Attribute: LoanToValuationRatioType

SBR Dimension	APRA Label	SBR Element Name	Parent
ACD_LoanToValuationRatioType	Not Applicable	NotApplicable	
	0 to <= 50%	0ToLessThanEqualTo50Percent	
	0 to <= 5%	0ToLessThanEqualTo5Percent	
	10.01% to <= 15%	10.01PercentToLessThanEqualTo15Percent	
	15.01% to <= 20%	15.01PercentToLessThanEqualTo20Percent	

Table Mapping

	Specify 10 Row Attributes OR Hard Code above	Specify 1 Column Attribute		Add filtering to the data;
Dimensions	Row Attribute	Column Attribute	Dimension Element	Filter Data
BASE_LB_Account	ACD_ARS_112_0_Table_1_Cust			
BASE_LB_Business_Size				
BASE_LB_Branch				
BASE_LB_Days_In_Arrears				
BASE_LB_Interest_Rate_Type				
BASE_LB_Loan_Class				
BASE_LB_Loan_Type				
BASE_LB_ON_OFF_BS				
BASE_LB_Product				
BASE_LB_Purpose				
BASE_LB_Residency				
BASE_LB_Secured_Flag				
BASE_Loan_Book_Measure				
SBR_LB_Asset_Quality				
SBR_LB_Category_of_Exposure				
SBR_LB_Finance_Purpose				
SBR_LB_Institutional_Unit_Residency				
SBR_LB_Interest_Rate_Type				
SBR_LB_Loan_Purpose				
SBR_LB_Loan_Security				
SBR_LB_Loan_Type				
SBR_LB_Property_Location				
SBR_LB_Residual_Term_To_Maturity				
SBR_LB_Securitisation_Treatment				
SBR_LB_Size_of_Business				
SBR_LB_SESCA				
AC_LB_Exposure_Class	CreditRiskStandardisedExposur			
AC_LB_Exposure_Sub_Class	CreditRiskStandardisedExposur			
AC_LB_LVR	LoanToValuationRatioType			
AC_LB_LMI	LendersMortgageInsuranceIndi			
AC_LB_Govt_Guarantee	GovernmentGuaranteeIndicato			
BASE_APRA_Entity				
TAGGED_Loan_Book_Measure		ExposureBeforeCRMAndCCFAm	DE14845	

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ARS 110.0 Form

CoreBIS

APRA Entity	AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource	All INT_DataSource (n)
APRA Return Version	W_2023-03-31_Submission

Recalculate | Show Data Sources | Trend Analysis

ARS_110_0 - Capital Adequacy

Institution Name	Cortell Australia Pty Ltd
Australian Business Number	86096725567
Reporting Period	2023-03-31
Reporting Consolidation	LEVEL1

Section A: Regulatory Capital

1. Tier 1 capital

1.1. Common Equity Tier 1 Capital

1.1.1. Common Equity Tier 1 Capital before regulatory adjustments

1.1.1.1. Paid-up ordinary share capital	25,700,770
1.1.1.2. Mutual Equity Interests	0
1.1.1.3. Retained earnings	50,000
1.1.1.4. Current year earnings (excluding upfront fee income)	0
1.1.1.5. Current year earnings - Upfront fee income	0
1.1.1.6. Accumulated other comprehensive income (and other reserves):	0
1.1.1.6.1. Unrealised gains and losses on investment securities	0
1.1.1.6.2. Gains and losses on cash flow hedges	0
1.1.1.6.3. Foreign currency translation reserve	0
1.1.1.6.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	0
1.1.1.6.5. Property revaluation reserve	0
1.1.1.6.6. Reserves from equity-settled share-based payments	0
1.1.1.6.7. General reserve	0
1.1.1.6.8. Any other accumulated other comprehensive income (including other reserves specified by APRA)	0
1.1.1.7. Minority interests arising from issue of ordinary equity by fully consolidated ADIs or overseas equivalent held by third parties (Level 2 only)	0

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ARS 112.0 Menu

CoreBIS **ARS 112.0 Capital Adequacy - Standardised Approach to Credit Risk**

APRA Entity	AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource	All INT_DataSource (n)
APRA Return Version	W_2023-03-31_Submission

Cortell Australia APRA

Scope

The risk-weighting process used for measuring the credit RWA of an ADI covers all or part of the ADI's exposures that are subject to the standardised approach, except the following specifically excluded items:

a) those assets or investments that are required to be deducted from Tier 1 and/or Tier 2 capital under Prudential Standard APS 111 Capital Adequacy: Measurement of Capital (APS 111);

b) securitisation exposures, which are subject to the requirements of APS 120; and

c) exposures of an overseas banking subsidiary that is prudentially regulated by a prescribed New Zealand authority.

Reporting basis

Complete Table 1 for all exposures that use the standardised approach to credit risk.

This table is to be completed by all ADIs on both a licensed ADI and consolidated ADI group basis (where applicable). Licensed ADI refers to the operations of the reporting ADI on a stand-alone basis.

Report data as at the end of the reporting period.

Units of measurement

Report all values in whole Australian dollars (no decimal place).

Convert amounts denominated in foreign currency to Australian dollars in accordance with Australian Accounting Standards.

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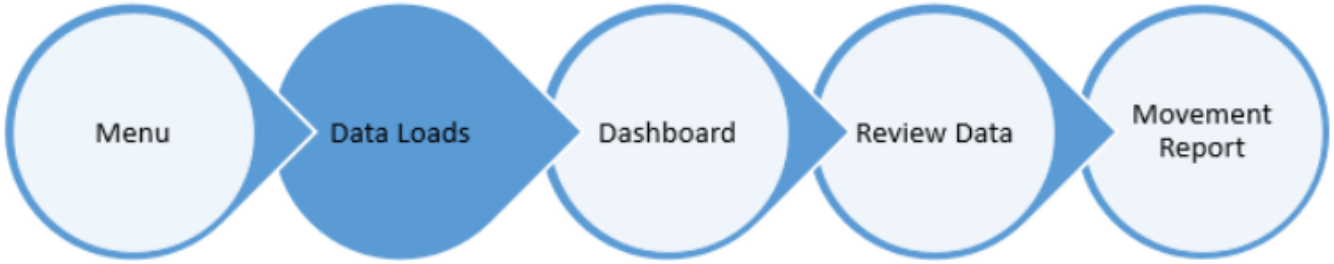
ARS 112.0 Data Load and Export

CoreBIS ARS 112.0 - Data Loads

Recalculate

APRA Entity: AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource: All INT_DataSource (n)
APRA Return Version: W_2023-03-31_Submission



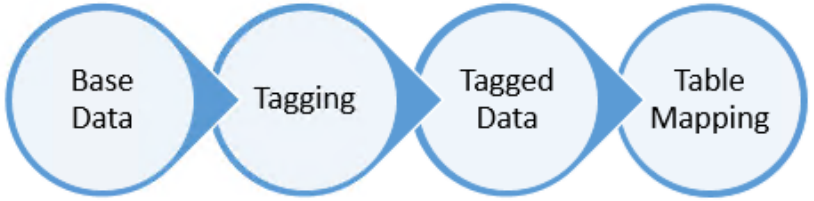
Review Table 1 Definition

Export CSV File

Summary

Detailed

As per APRA



Data Source	Exposure $ Before CRM and CCF	Exposure $ After CRM and CCF	Average RWA %	Calculated RWA $
Total	**102,958,037,992.11**	**89,307,946,167.87**	**57.68%**	**51,511,605,065.66**
Adjustment	-	-	-	-
All Unrounded Sources	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
TAGGED_Loan_Book	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66

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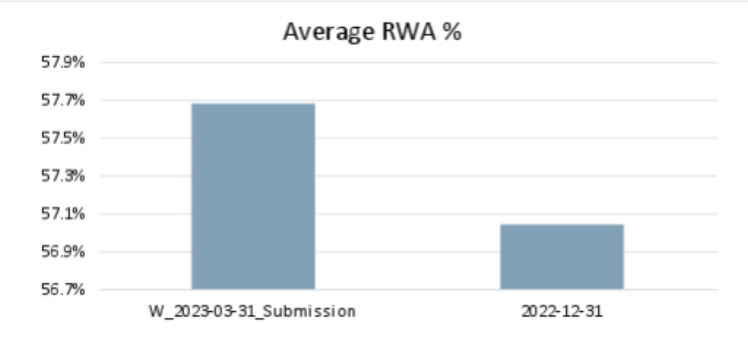
ARS 112.0 Dashboard

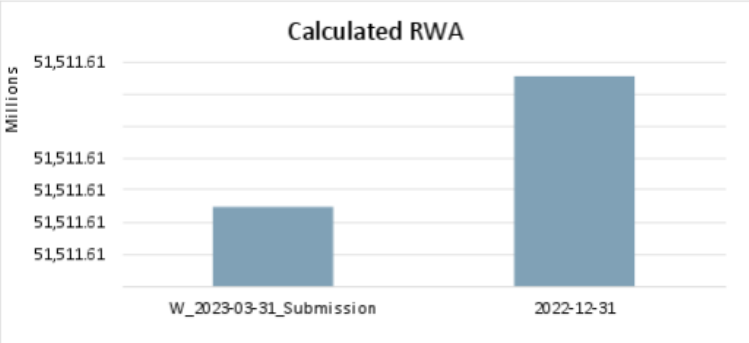
CoreBIS ARS 112.0 - Dashboard

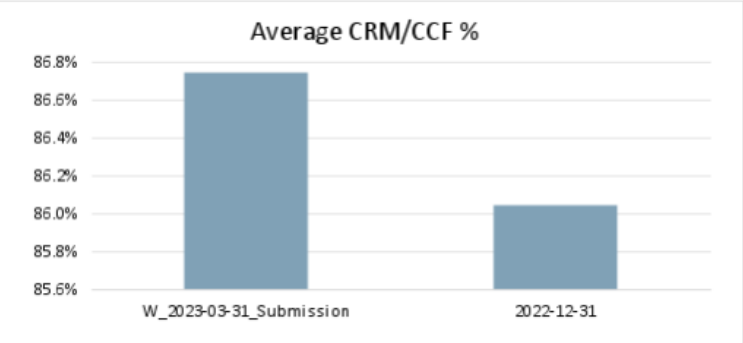
Recalculate

APRA Entity: AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource: All INT_DataSource (n)
APRA Return Version: W_2023-03-31_Submission

Menu | Data Loads | Dashboard | Review Data | Movement Report







Selected Measure: CalculatedRWA

Content: Show All classifications hierarchy

Note: Press the "Recalculate" after changing the measure to refresh the table.

	W_2023-03-31_Submission	2022-12-31	2022-06-30									
⊖ All ACD_Credit_Risk_Standardised_Exposure_Classi	51,511,605,065.66	51,511,605,065.66										
⊖ CommercialProperty	14,913,635,323.95	14,913,635,323.95										
⊖ CommercialPropertyDependent	14,913,635,323.95	14,913,635,323.95										
CommercialPropertyDependentStandard	14,913,635,323.95	14,913,635,323.95										
⊖ ResidentialProperty	36,597,969,741.71	36,597,969,741.71										
⊖ ResidentialPropertyNonStandard	23,729,943,122.48	23,729,943,122.48										
ResidentialPropertyNonStandardOther	23,729,943,122.48	23,729,943,122.48										
⊖ ResidentialPropertyStandard	12,868,026,619.23	12,868,026,619.23										

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ARS 112.0 Review Data

CoreBIS **ARS 112.0 - Review Data**

Recalculate

APRA Entity	AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource	All INT_DataSource (n)
APRA Return Version	W_2023-03-31_Submission

Dimension Element	Exposure $ Before CRM and CCF	Exposure $ After CRM and CCF	Average RWA %	Calculated RWA $
⊖ All ACD_Credit_Risk_Standardised_Exposure_Classificat	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ CommercialProperty	33,092,371,519.47	19,442,279,695.23	76.71%	14,913,635,323.95
⊕ ResidentialProperty	69,865,666,472.64	69,865,666,472.64	52.38%	36,597,969,741.71
⊕ All ACD_Credit_Risk_Standardised_Exposure_Sub_Class	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊖ All ACD_Balance_Sheet_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
OffBalanceSheet	22,750,153,040.40	9,100,061,216.16	75.00%	6,825,143,380.94
OnBalanceSheet	80,207,884,951.70	80,207,884,951.70	55.71%	44,686,461,684.72
⊕ All ACD_Nature_OfTransaction_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Loan_ToValuation_Ratio_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Lenders_Mortgage_Insurance_Indicator (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Exposure_Default_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Government_Guarantee_Indicator (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Credit_Risk_Rating_Grade_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_Risk_Weight_Type (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_ARS_112_0_Table_1_Custom1 (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66
⊕ All ACD_ARS_112_0_Table_1_Custom2 (n)	102,958,037,992.11	89,307,946,167.87	57.68%	51,511,605,065.66

Cortell Australia

ARS 112.0 Movement Report

CoreBIS ARS 112.0 - Movement Report

Recalculate

APRA Entity	AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource	All INT_DataSource (n)
APRA Return Version	W_2023-03-31_Submission
APRA Return Version 2	2023-01-31

	Exposure $ Before CRM and CCF				Exposure $ After CRM and CCF				
	W_2023-03-31_Submission	2023-01-31	Variance $	Variance %	W_2023-03-31_Submission	2023-01-31	Variance $	Variance %	W_2023-03-31_Subm
All ACD_Credit_Risk_Standardised_Exposure_Classification_Type	102,958,037,992.11	-	102,958,037,992.11	100.0%	89,307,946,167.87	-	89,307,946,167.87	100.0%	
CommercialProperty	33,092,371,519.47	-	33,092,371,519.47	100.0%	19,442,279,695.23	-	19,442,279,695.23	100.0%	
CommercialPropertyDependent	33,092,371,519.47	-	33,092,371,519.47	100.0%	19,442,279,695.23	-	19,442,279,695.23	100.0%	
CommercialPropertyDependentStandard	33,092,371,519.47	-	33,092,371,519.47	100.0%	19,442,279,695.23	-	19,442,279,695.23	100.0%	
ResidentialProperty	69,865,666,472.64	-	69,865,666,472.64	100.0%	69,865,666,472.64	-	69,865,666,472.64	100.0%	
ResidentialPropertyNonStandard	23,729,943,122.48	-	23,729,943,122.48	100.0%	23,729,943,122.48	-	23,729,943,122.48	100.0%	
ResidentialPropertyNonStandardOther	23,729,943,122.48	-	23,729,943,122.48	100.0%	23,729,943,122.48	-	23,729,943,122.48	100.0%	
ResidentialPropertyStandard	46,135,723,350.15	-	46,135,723,350.15	100.0%	46,135,723,350.15	-	46,135,723,350.15	100.0%	
ResidentialPropertyOtherStandard	3,531,118,940.28	-	3,531,118,940.28	100.0%	3,531,118,940.28	-	3,531,118,940.28	100.0%	
ResidentialPropertyOwnerOccupiedAndPrincipalAndInteres	42,604,604,409.87	-	42,604,604,409.87	100.0%	42,604,604,409.87	-	42,604,604,409.87	100.0%	

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ARS 115 Form

CoreBIS

APRA Entity: AC_LEVEL1:Cortell Australia Pty Ltd
INT DataSource: All INT_DataSource (n)
APRA Return Version: W_2023-03-31_Submission

Recalculate | Show Data Sources | Trend Analysis

ARS_115_0 - Capital Adequacy: Standardised Measurement Approach to Operational Risk

Institution Name	Cortell Australia Pty Ltd
Australian Business Number	86096725567
Reporting Period	2023-03-31
Reporting Consolidation	LEVEL1

Section A: Business indicator component	Most recent period -2 years (1)	Most recent period -1 year (2)	Most recent period (3)
1.1. Interest, lease and dividend			
1.1.1. Interest income	**0.0**	**0.0**	**10,000,000.0**
1.1.1.1. Interest income calculated using the effective interest method	0.0	0.0	10,000,000.0
1.1.1.2. Lease income on operating leases	0.0	0.0	0.0
1.1.1.3. Interest income from finance leases	0.0	0.0	0.0
1.1.1.4. Interest income adjustment	**0.0**	**0.0**	
1.1.1.4.1. Mergers and acquisitions	0.0	0.0	
1.1.1.4.2. Divestments	0.0	0.0	
1.1.2. Interest expense	**0.0**	**0.0**	**0.0**
1.1.2.1. Interest expense	0.0	0.0	0.0
1.1.2.2. Interest expense on lease liabilities	0.0	0.0	0.0
1.1.2.3. Depreciation and amortisation expense	0.0	0.0	0.0
1.1.2.4. Interest expense adjustment	**0.0**	**0.0**	
1.1.2.4.1. Mergers and acquisitions	0.0	0.0	

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Workflow

CoreBIS

WORKFLOW OVERVIEW

Open Task | Task Detail | Submit Task

Filter:

Filter

Workflow Version: WF_2023-03-31_Submission

Description of Task	APRA Due Date	Current Status	Notes	Last A
All DataSources				
Review Data Loading of TAGGED_Debt_Security	04/04/2023	Ready		Admin
Review Data Loading of TAGGED_CopyTest	04/04/2023	No Workflow Requirement		Admin
All Forms				
Manually Added Return				
ARS 115.0 Operational Risk				
ADI_OPRISK (AC_LEVEL1:Cortell Australia Pty Ltd) - ARS 115.0 Operational Risk (ARS 115	30/06/2032	No Workflow Requirement		Admin
ADI_OPRISK (AC_LEVEL2:Cortell Australia Pty Ltd) - ARS 115.0 Operational Risk (ARS 115	30/06/2032	No Workflow Requirement		Admin
ARS 112.0 Capital Adequacy - Standardised Approach to Credit Risk				
ADI_CRSTD (AC_LEVEL1:Cortell Australia Pty Ltd) - ARS 112.0 Capital Adequacy - Standa	30/06/2032	No Workflow Requirement		Admin
ADI_CRSTD (AC_LEVEL2:Cortell Australia Pty Ltd) - ARS 112.0 Capital Adequacy - Standa	30/06/2032	No Workflow Requirement		Admin
ARS 110.0 Capital Adequacy				
ADI_CAPAD (AC_LEVEL1:Cortell Australia Pty Ltd) - ARS 110.0 Capital Adequacy (ARS 11	30/06/2032	No Workflow Requirement		Admin
ADI_CAPAD (AC_LEVEL2:Cortell Australia Pty Ltd) - ARS 110.0 Capital Adequacy (ARS 11	30/06/2032	No Workflow Requirement		Admin

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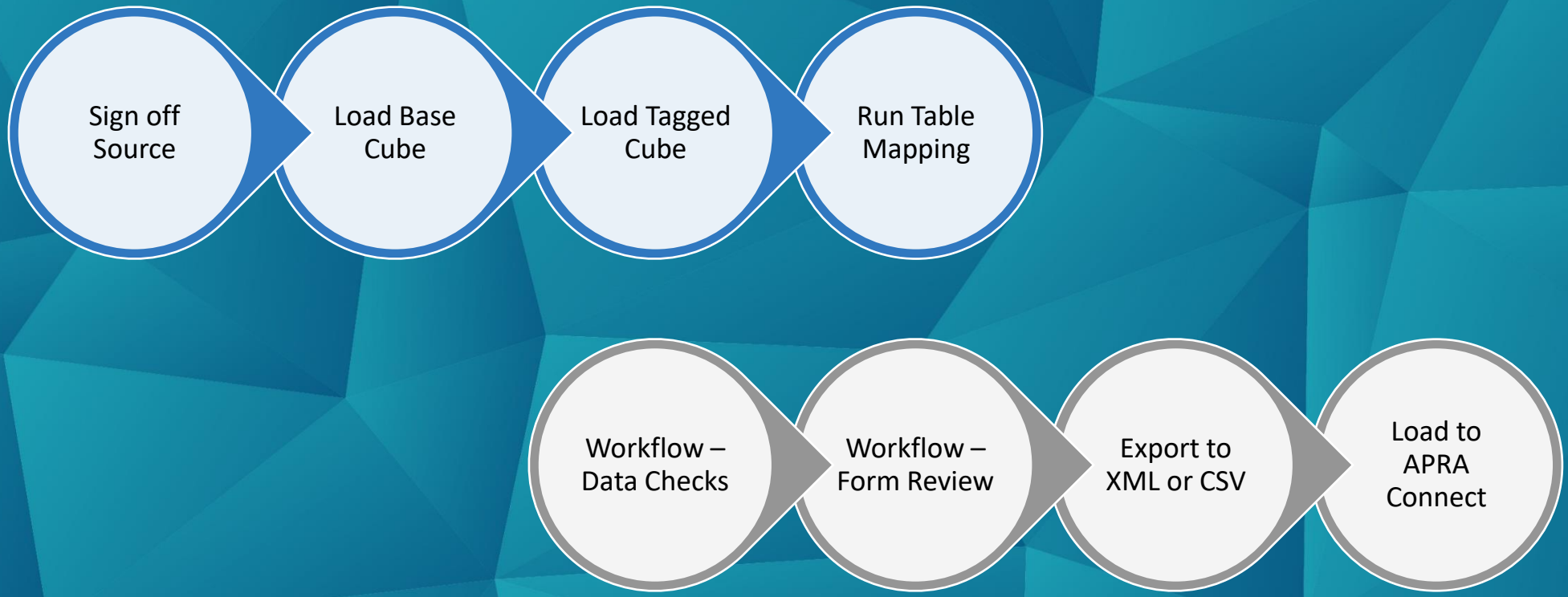
Flow of Data / Business Process



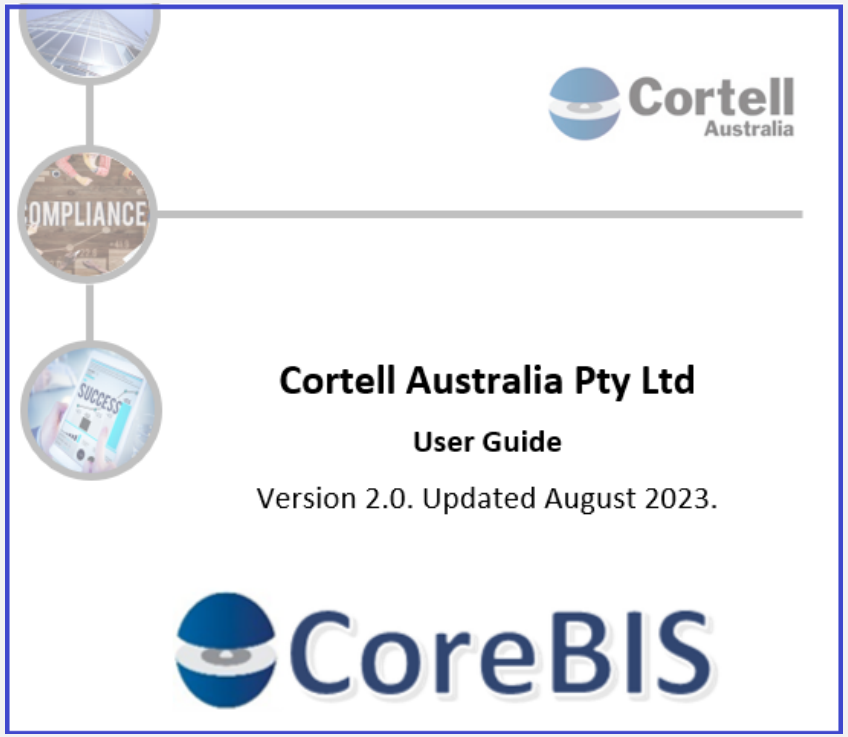
CoreBIS

CoreBIS User Guide

Cortell Australia 2023

Updated User Guide

Latest CoreBIS User Guide available on the website



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CoreBIS

APRA review and updates for data collections roadmap

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Latest from APRA

5.6 Banking

Table 11. New capital framework

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Changes to capital framework (including op risk capital) – Interim credit collection	ARS 110.0 Capital Adequacy ARS 115.0 Capital Adequacy: Standardised Measurement Approach to Operational Risk ARS 112 Standardised Approach to Credit Risk (interim) ARS 113.0 Internal Ratings-based Approach to Credit Risk (interim)	Report									

Latest from APRA

Table 12. Comprehensive credit collection

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Phase 1: Mortgage lending metrics	ARS 223 Residential Mortgage Lending	Consult	Finalise	Prepare	Report						
Phase 2: Commercial property, agricultural lending, provisioning, and large and related entity exposures.	ARS 230.0 Commercial Property ARS 750.0 DAWR Agricultural Lending **Credit Quality:** ARS 220.0 Impaired Facilities ARS 220.3 Prescribed Provisioning ARS 220.5 Movements in Provisions for Impairment **Non-capital financial risks on assets:** ARS 221.0 Large Exposures ARS 222.0 Exposures to Related Entities	Discovery	Consult	Finalise	Prepare	Report					

Latest from APRA

Table 12. Comprehensive credit collection

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Phase 1: Mortgage lending metrics	ARS 223 Residential Mortgage Lending					Consult	Finalise	Prepare	Report		
Phase 2: Commercial property, agricultural lending, provisioning, and large and related entity exposures.	ARS 230.0 Commercial Property ARS 750.0 DAWR Agricultural Lending **Credit Quality:** ARS 220.0 Impaired Facilities ARS 220.3 Prescribed Provisioning ARS 220.5 Movements in Provisions for Impairment **Non-capital financial risks on assets:** ARS 221.0 Large Exposures ARS 222.0 Exposures to Related Entities					Discovery	Consult	Finalise	Prepare	Report	

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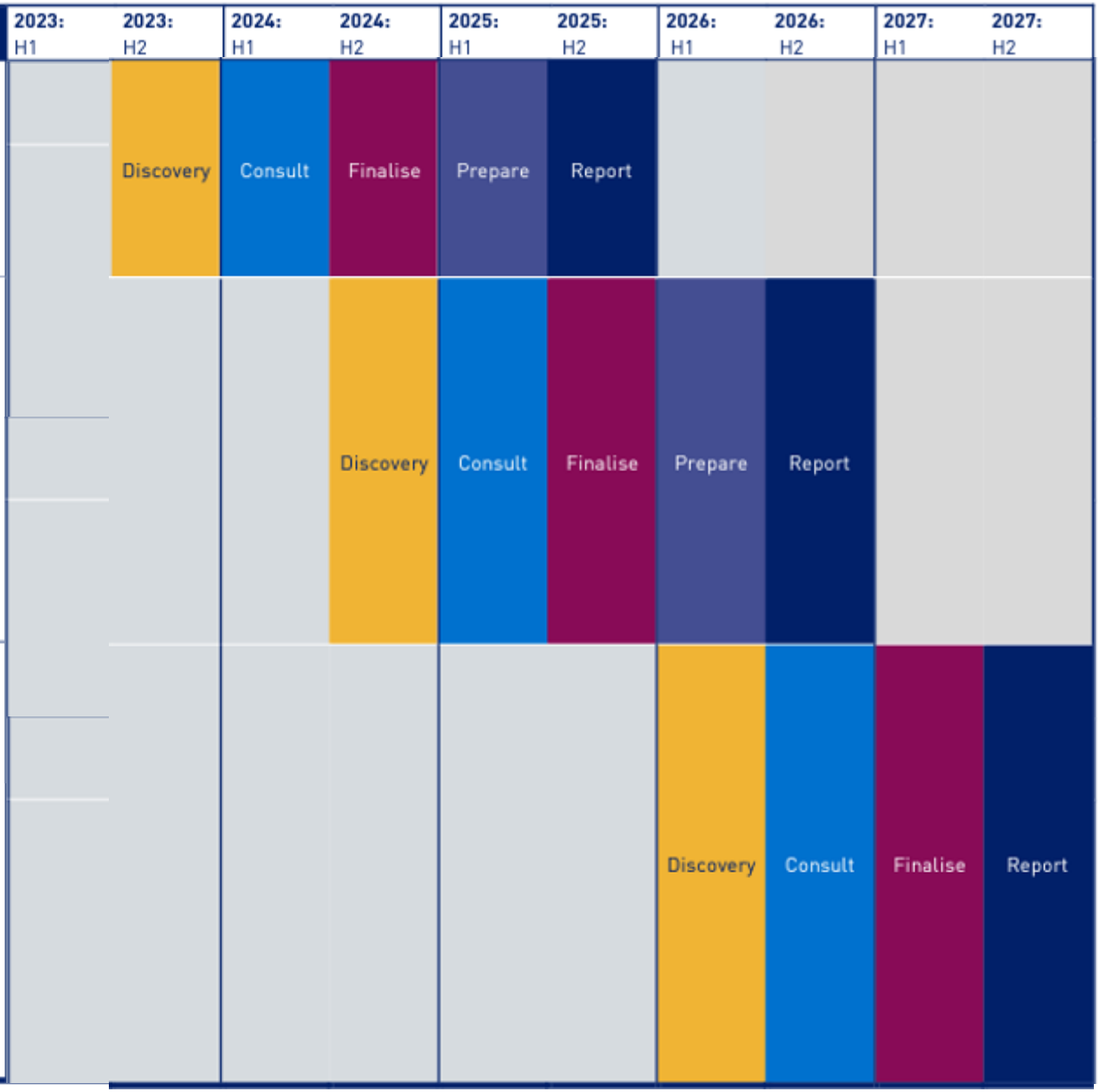
Latest from APRA

Scope	Reporting Standard impacted
Phase 3: Credit risk capital and securitisation	**Credit risk capital:**
	ARS 112 Standardised approach to Credit Risk
	ARS 113.0 Internal Ratings-based Approach to Credit Risk
	Securitisation:
	ARS 120.1 Securitisation - Regulatory Capital
	ARS 120.2 Securitisation - Supplementary Items
Phase 4: Off-balance sheet, counterparty, and international banking statistics	ARS 118.0 Off-balance Sheet Business
	International Banking Statistics:
	ARS 731.1 International Banking Statistics - Locational Data
	ARS 731.3A International Banking Statistics - Immediate and Ultimate Risk Exposures - Domestic Entity
	ARS 731.3B International Banking Statistics - Immediate and Ultimate Risk Exposures - Foreign Entity
	ARS 731.4 International Banking Statistics - Balance Sheet Items
Phase 5: EFS (assets)	ARS 720.1 ABS/RBA Loans and Finance Leases
	ARS 720.4 ABS/RBA Debt Securities Held
	ARS 720.5 ABS/RBA Equity Securities Held
	ARS 722.0 ABS/RBA Derivatives
	ARS 723.0 ABS/RBA Margin Lending
	ARS 741.0 ABS/RBA Business Finance
	ARS 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates
	ARS 743.0 ABS/RBA Housing Finance
	ARS 744.0 ABS/RBA Housing Credit Stocks, Flows and Interest Rates
	ARS 745.0 ABS/RBA Personal Finance
	ARS 746.0 ABS/RBA Personal Credit Stocks, Flows and Interest Rates



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Latest from APRA

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Phase 3: Credit risk capital and securitisation	**Credit risk capital:**					Discovery	Consult	Finalise	Prepare	Report	
	ARS 112 Standardised approach to Credit Risk										
	ARS 113.0 Internal Ratings-based Approach to Credit Risk										
	Securitisation:										
	ARS 120.1 Securitisation - Regulatory Capital										
	ARS 120.2 Securitisation - Supplementary Items										
Phase 4: Off-balance sheet, counterparty, and international banking statistics	ARS 118.0 Off-balance Sheet Business							Discovery	Consult	Finalise	Prepare
	International Banking Statistics:										
	ARS 731.1 International Banking Statistics - Locational Data										
	ARS 731.3A International Banking Statistics - Immediate and Ultimate Risk Exposures - Domestic Entity										
	ARS 731.3B International Banking Statistics - Immediate and Ultimate Risk Exposures - Foreign Entity										
	ARS 731.4 International Banking Statistics - Balance Sheet Items										
Phase 5: EFS (assets)	ARS 720.1 ABS/RBA Loans and Finance Leases									Discovery	Consult
	ARS 720.4 ABS/RBA Debt Securities Held										
	ARS 720.5 ABS/RBA Equity Securities Held										
	ARS 722.0 ABS/RBA Derivatives										
	ARS 723.0 ABS/RBA Margin Lending										
	ARS 741.0 ABS/RBA Business Finance										
	ARS 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates										
	ARS 743.0 ABS/RBA Housing Finance										
	ARS 744.0 ABS/RBA Housing Credit Stocks, Flows and Interest Rates										
	ARS 745.0 ABS/RBA Personal Finance										
	ARS 746.0 ABS/RBA Personal Credit Stocks, Flows and Interest Rates										

Latest from APRA

Table 13. Comprehensive liabilities collection

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Phase 1: Liquidity, major bank levy, financial claims scheme	ARS 210.0 Liquidity ARS 760.0 Major Bank Levy Act 2017 ARS 910.0 Financial Claims Scheme	Discovery	Consult	Finalise	Prepare	Report					
Phase 2: EFS (liabilities)	ARS 720.2 ABS/RBA Deposits ARS 720.3 ABS/RBA Intra-group Assets and Liabilities ARS 720.6 ABS/RBA Securities on Issue ARS 720.7 ABS/RBA Bill Acceptances and Endorsements ARS 721.0 ABS/RBA Repurchase Agreements and Securities Lending ARS 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates ARS 748.0 ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates								Consult	Finalise	Report

Table 14. Market Risk

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Repricing analysis	ARS 117.0 Repricing Analysis	Discovery	Consult	Finalise	Prepare	Report					
Capital	ARS 117.1 Interest Rate Risk in the Banking Book (IRRBB)	Discovery	Consult	Finalise	Prepare	Report					
Trading book reporting (FRTB)	ARS 116.0 Market Risk ARS 180.0 Counterparty Credit Risk			Discovery	Consult	Finalise	Prepare	Report			
Fair values	ARS 111.0 Fair Values									Consult	Report

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Latest from APRA

Table 13. Comprehensive liabilities collection

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Phase 1: Liquidity, major bank levy, financial claims scheme	ARS 210.0 Liquidity ARS 760.0 Major Bank Levy Act 2017 ARS 910.0 Financial Claims Scheme							Discovery	Consult	Finalise	Prepare / Report
Phase 2: EFS (liabilities)	ARS 720.2 ABS/RBA Deposits ARS 720.3 ABS/RBA Intra-group Assets and Liabilities ARS 720.6 ABS/RBA Securities on Issue ARS 720.7 ABS/RBA Bill Acceptances and Endorsements ARS 721.0 ABS/RBA Repurchase Agreements and Securities Lending ARS 747.0 ABS/RBA Deposit Stocks, Flows and Interest Rates ARS 748.0 ABS/RBA Wholesale Funding Stocks, Flows and Interest Rates								Consult	Finalise	Report

Table 14. Market Risk

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Repricing analysis	ARS 117.0 Repricing Analysis	Discovery	Consult	Finalise	Prepare	Report					
Capital	ARS 117.1 Interest Rate Risk in the Banking Book (IRRBB)	Discovery	Consult	Finalise	Prepare	Report					
Trading book reporting (FRTB)	ARS 116.0 Market Risk ARS 180.0 Counterparty Credit Risk			Discovery	Consult	Finalise	Prepare	Report			
Fair values	ARS 111.0 Fair Values									Consult	Report

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Latest from APRA

Table 15. Balance sheet and P&L – Financials

Scope	Reporting Standard impacted	2023: H1	2023: H2	2024: H1	2024: H2	2025: H1	2025: H2	2026: H1	2026: H2	2027: H1	2027: H2
Balance sheet	ARS 322.0 Statement of Financial Position (Consolidated) ARS 323.0 Statement of Financial Position (Licensed ADI)					Discovery	Consult	Finalise	Report		
International operations	ARS 325.0 International Operations						Discovery	Consult	Finalise	Report	
P&L financials	ARS 330.0 Statement of Financial Performance ARS 330.1 Interest Income and Interest Expense ARS 330.2 Other Operating Income ARS 330.3 Other Operating Expenses ARS 331.0 Selected Revenues and Expenses ARS 332.0 Statement of Economic Activity						Discovery	Consult	Finalise	Report	
EFS (financials)	ARS 720.0 ABS/RBA Statement of Financial Position ARS 730.0 ABS/RBA Statement of Financial Performance ARS 730.1 ABS/RBA Fees Charged							Discovery	Consult	Finalise	Report

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Latest from APRA

Banking

	Code	1H 2023	2H 2023	2024	Expected effective
Interest rate risk in the banking book	APS 117, APG 117	Finalise Consult	Finalise		2025
Stored-value facilities	APS 610		Consult (TBC)	Finalise (TBC)	2024 (TBC)
Crypto-assets	TBC			Consult	2025
Liquidity	APS 210		Consult	Finalise	2025
Financial Claims Scheme	APS 910			Consult	2026
Market risk	APS 116, APS 180			Consult	2026

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CoreBIS Working Group

Cortell Australia 2023

Working Group Meeting Tuesday 29th August

- Proposed workflow updates

Landing Admin.xlsx | Workflow Overview.xlsx

CoreBIS **WORKFLOW OVERVIEW** Recalculate

Open Task | Task Detail | Submit Task

Filter: Filter Workflow Version: WF_2022-09-30_Submission

Description of Task	APRA Due Date	Current Status	Notes	Last Action on Task: User	Timestamp	Comments
All DataSources						
Review Data Loading of TAGGED_Debt_Security	04/10/2022	No Workflow Requirement		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
Review Data Loading of TAGGED_Residential_Mortgages	04/10/2022	No Workflow Requirement		Adam Hopper	04-JUL-2023 13:42	Approved by Level2
Review Data Loading of TAGGED_GL	04/10/2022	No Workflow Requirement		Adam Hopper	04-JUL-2023 13:42	Approved by Level2
Review Data Loading of TAGGED_Loan_Book	04/10/2022	No Workflow Requirement		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
Review Data Loading of LITE_EFS_Forms	04/10/2022	No Workflow Requirement		Adam Hopper	04-JUL-2023 13:42	Approved by Level2
Review Data Loading of LITE_Credit	04/10/2022	No Workflow Requirement		Adam Hopper	04-JUL-2023 13:42	Approved by Level2
All Forms						
Monthly Economic Financial Statistics Return 1						
ARF_720_0A (DOMESTIC:CoreBIS No.1) - ABS/RBA Statement of Financial Position (Star	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_1A (DOMESTIC:CoreBIS No.1) - ABS/RBA Loans and Finance Leases (Standard)	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_2A (DOMESTIC:CoreBIS No.1) - ABS/RBA Deposits (Standard) (Monthly Econo	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_3 (DOMESTIC:CoreBIS No.1) - ABS/RBA Intra-group Assets & Liabilities (Mont	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_4 (DOMESTIC:CoreBIS No.1) - ABS/RBA Debt Securities Held (Monthly Econor	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_6 (DOMESTIC:CoreBIS No.1) - ABS/RBA Securities on Issue (Monthly Economi	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised
ARF_720_7 (DOMESTIC:CoreBIS No.1) - ABS/RBA Bill Acceptances and Endorsements (M	14/10/2022	Waiting on Data Approval		Karl Blackler	04-JUL-2023 13:39	Workflow Initialised

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Working Group Meeting Tuesday 29th August

- Some of the talk points;
  - Allow forms to be reviewed without locking the data sources?
  - Adjustments to forms only allowed in Review Status?
  - Altering how we version the form data so submission locks the form values, but we still allow data to be loaded.
  - Variance analysis of submitted vs working to ensure data consistency.

Cortell Australia 2023

CoreBIS

Open Discussion

Topics

- How is everyone finding APRA Connect?
- Who's using CoreBIS for the new forms?
- What is your biggest concern at the moment?
  - Interest Rates
  - New APRA requirements
  - Data Issues

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