

## New Pillar 3 disclosure (APS 330)- update

The new Pillar 3 standard (APS 330) came into effect on 1 January 2025 for March 2025 reporting period.

### 1. What has driven the changes in the Pillar 3 disclosure

The new Pillar 3 requirements and revised reporting output aim to contribute to the transparency of financial markets internationally, with consistent and comparable public disclosures of prudential information defined by the Basel Committee on Banking Supervision (BCBS) and adopted by APRA, with some modifications.

### 2. What remains the same

#### i. Timing

- Pillar 3 disclosures will follow the current pattern of a more limited quarterly disclosure, quantitative disclosure at the half year, and complete quantitative and qualitative disclosures at the full year.
- The timelines for lodgement of the disclosures also do not change.

#### ii. Disclosures

Disclosures around Liquidity, Market Risk, Composition of Capital and Capital Instruments remain largely similar to the current Pillar 3 disclosure.

### 3. What are the key changes

- The format of the new Pillar 3 has changed for most templates. Generally, the [BCBS templates](#) are followed, with some modifications APRA made for the Australian context as outlined in APS 330, Attachment A.
- In addition to the PDF document, an excel output of all the quantitative tables will be published.

Whilst the disclosure is changing, the new comparable format and the excel output should streamline the use of the report and contribute to ease of extracting and analysing information for market participants.