



Australian Government

Department of the Prime Minister and Cabinet
Office of Best Practice Regulation

Reference: 21302
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Mr Pat Brennan
Executive General Manager
Policy and Advice Division
Australian Prudential Regulation Authority

Dear Mr Brennan

Regulation Impact Statement - Second-Pass Final Assessment – Residential mortgage reporting requirements for authorised deposit-taking institutions

Thank you for submitting a Regulation Impact Statement (RIS) to the Office of Best Practice Regulation (OBPR) examining proposals for revised reporting requirements for Authorised Deposit-taking Institutions (ADIs) on 20 December 2017.

The OBPR's final assessment is that the Australian Prudential Regulation Authority is compliant with the Government's requirements and that the RIS is consistent with best practice. The regulatory costs have been agreed with the OBPR. The RIS may now be provided to the decision maker to inform a final decision.

We would appreciate you advising us when a final decision on this proposal has been announced and forwarding us a copy of the RIS in both word and pdf formats, which meet the Australian Government's *Web Content Accessibility Guidelines*.

The OBPR's reference number for this matter is 21302. If you have any further queries, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Chris Toyne'.

Chris Toyne
A/g Executive Director

22 December 2017