

Glossary

ADI refers to an authorised deposit-taking institution, meaning a body corporate authorised under section 9 of the *Banking Act 1959*, to carry on banking business in Australia (e.g. a bank, building society or credit union).

Acceptances means the value of bills of exchange that have been signed by the reporting entity (the drawee), which 'accepts' liability to pay out the funds on the due date, where the bills are not held by the reporting party. The value represents the amount payable to the holder of the bill.

Cash and deposits with financial institutions comprise Australian and foreign currency notes and coins, unallocated gold and total funds on deposit at other financial institutions.

Community service organisations are non-market operators providing goods and services to households for free or at prices that are not economically significant. These include non-profit institutions (NPIs) that are mainly financed from household member subscriptions and produce benefits primarily for the household members, and NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.

Deposits by community service organisations are deposits by resident community service organisations.

Deposits by financial institutions are deposits by resident financial institutions.

Deposits by general government are deposits by resident general government.

Deposits by households are deposits by resident households.

Deposits by non-financial businesses are deposits by resident non-financial businesses.

Financial institutions include the RBA, ADIs, registered financial corporations, central borrowing authorities, life insurance corporations, other insurance corporations, self-managed superannuation funds, other superannuation funds, financial auxiliaries, securitisers, money-market investment funds, non-money-market financial investment funds and other financial institutions.

General government means the Commonwealth general government and state, territory and local general government.

Households are persons whose dealings with other sectors are for personal or housing purposes.

Intra-group deposits are related party deposits by residents. Intra-group data are not collected for building societies, credit unions and other ADIs.

Intra-group loans and finance leases are related party loans and finance leases to residents. Intra-group data are not collected for building societies, credit unions and other ADIs.

Investment securities are those securities which are not trading securities (as defined in *AASB 9 Financial Instruments*). These are generally securities purchased with the intent that they be generally held to maturity. They include debt and equity securities.

Loans to community service organisations are loans to resident community service organisations.

Loans to financial institutions are the gross value of Australian dollar denominated loans to resident financial institutions.

Loans to general government are loans to resident general government.

Loans to households: Credit cards are credit card loans to resident households for personal purposes.

Loans to households: Housing: Investment are loans to resident households for the purpose of housing, where the funds are used for a residential property that is not owner-occupied.

Loans to households: Housing: Owner-occupied are loans to resident households for the purpose of housing, where the funds are used for a residential property that is occupied or to be occupied by the borrower(s) as their principal place of residence. The principal place of residence means the residential property at which an individual resides for the majority of the year.

Loans to households: Other comprises finance leases, margin loans, fixed-term loans and other revolving credit for resident households for personal purposes.

Loans to non-financial businesses are loans to resident non-financial businesses.

Negotiable certificates of deposit are negotiable bearer debt securities issued at a discount to face value. They include short-term and long-term negotiable certificates of deposit issued in Australia (in Australian dollars and the Australian dollar equivalent of foreign currency).

Net acceptances of customers are the value of bills of exchange that have been signed by the reporting entity (the drawee), which 'accepts' liability to pay out the funds on the due date, where the bills are not held by the reporting entity. The value represents the amount receivable from the drawer.

Non-financial businesses include private non-financial investment funds, other private non-financial corporations, private unincorporated businesses, Commonwealth and state, territory and local government non-financial corporations.

Non-transaction deposits are customers' deposits, other than transaction deposits. Non-transaction deposits have limited access (e.g. only a limited number or value of withdrawals may be made from the account in a given period), incur penalties or fees (e.g. the loss of bonus interest, withdrawal fees), or have other restrictions on use of funds for payment or withdrawal.

Related party means a parent entity, controlled entity, associated entity, joint venture entity and any other entity under the same parent entity.

Total long-term borrowings are long-term borrowings of the ADI, including debt securities and also loans and finance leases due to residents.

Total residents assets refer to total assets, including intra-group assets that are due mainly from residents (there may be a small non-resident component).

Total residents deposits comprise the value of any non-negotiable contracts that represent the receipt of funds available for later withdrawal by residents, including transaction deposit accounts and non-transaction deposit accounts, denominated in Australian dollars and foreign currency.

Total residents loans and finance leases are the total loans and finance leases gross of provisions to residents.

Total securitised assets on balance sheet means assets that have been originated into, or transferred to, a special purpose vehicle for the purposes of securitisation, but which have not been derecognised from the domestic books balance sheet under Australian Accounting Standards.

Total short-term borrowings are short-term borrowings of the ADI, including debt securities and also loans and finance leases due to residents.

Trading securities are assets that must be acquired principally for the purpose of short-term profit-taking (as defined in *AASB 9 Financial Instruments*). They include debt and equity securities.

Transaction deposits mean all deposits that are directly accessible and exchangeable for notes and coins on demand at face value and without penalty or restriction.