

Glossary

Acceptances comprise undertakings by an entity to pay bills of exchange drawn on customers. They are accounted for and disclosed as a liability with a contra asset recognised to reflect the entity's claim against each drawer of a bill of exchange. This item excludes those acceptances accepted and held in the institution's asset portfolio.

Bonds, notes and long-term borrowings have a residual term to maturity of more than one year. These include loans and debt securities.

Cash and liquid assets comprise of Australian notes and coin, foreign currency, cash at branches, cash at bankers, deposits at call, money at short call, exchange settlement accounts, securities purchased under agreement to resell, margin deposit accounts and gold bullion.

Certificates of Deposit (CDs) are the value of negotiable certificates of deposit issued by the reporting party as at the reporting date.

Negotiable certificates of deposit are tradeable certificates issued by a bank or other financial institution that indicate a specified sum of money has been deposited at the issuing depository institution and will be redeemable from that institution on maturity by the holder.

Community service organisations and non-profit institutions includes institutions financed mostly by members' contributions, e.g. trade unions, professional societies, consumer associations, political parties, churches and religious societies and social, cultural, recreational and sports clubs and charities and aid organisations financed by voluntary transfers.

Deposits from financial corporations is the balance of transaction and non-transaction deposit accounts held by banks, other ADIs, registered financial corporations, life insurance corporations, pension funds, other insurance corporations, central borrowing authorities, financial auxiliaries and other financial institutions.

Due to clearing houses & financial institutions is the value, as at the relevant date, for amounts payable by the reporting party to clearing houses for unsettled exchanges of securities and derivatives and settlement balances with financial institutions.

General government comprises the Commonwealth government and state, territory and local government.

Gross loans and advances are gross of associated provisions for impairment and deferred fee income, and including any accrued interest.

Households comprises individuals, or groups of individuals, resident in Australia whose dealings with other sectors are for personal or household purposes. It excludes sole proprietors, partnerships, family trusts and any other unincorporated enterprises owned by households.

Intra-group deposits are deposits and other borrowings from related parties that are residents.

Intra-group loans and advances are loans and advances to related parties that are residents.

Investment securities are those securities which are not Trading Securities (as defined in accordance with AASB 130 and AASB 7). These are generally securities purchased with the

intent that they be generally held to maturity or held for a period of time, though not necessarily maturity (i.e. equity securities where it is not technically possible to hold to maturity).

Loans to financial corporations is the gross value of Australian dollar denominated loans to the RBA, banks, other ADIs, registered financial corporations, life insurance corporations, pension funds, other insurance corporations, central borrowing authorities and other financial institutions.

Loans to households: Credit cards is the gross value of credit card liabilities by Australian households.

Loans to households: Housing: Investment is the value of investment housing loans to Australian households for the construction or purchase of dwellings for non-owner occupation; and revolving credit or redraw facilities originally approved for the purpose of predominantly non-owner occupied housing.

Loans to households: Housing: Owner-occupied is the value of housing loans to Australian households for the construction or purchase of dwellings for owner occupation; and revolving credit or redraw facilities originally approved for the purpose of predominantly owner-occupied housing.

Loans to households - Other comprises revolving credit, leasing and other personal term loans.

Non-financial corporations comprises private trading corporations, private unincorporated businesses, commonwealth, state, territory and local government non-financial corporations.

Non-transaction accounts comprises term deposits, notice of withdrawal, savings and other accounts.

Other borrowings comprises securities sold under agreement to repurchase, promissory notes/commercial paper, other short-term debt securities and short term loans.

Other deposit accounts comprises all other transaction and non-transaction accounts.

Other investments are the total amount of equity investments in parent entities, controlled entities and associates, interests in joint ventures and any other investments.

Outstanding principal balance of securitised assets is the value of all loans and other assets that have been sold to or originated into a SPV by or on behalf of the ADI or by a third party to a SPV sponsored by the ADI (e.g. Warehouse Trust). This comprises transactions with both residents and non-residents.

Total deposits comprises transaction deposit accounts, non-transaction deposit accounts, certificates of deposit and foreign currency deposits. This item excludes intra-group deposits.

Total resident assets refers to all assets on the banks' domestic books that are due from residents.

Trading securities are debt and equity securities measured and defined in accordance with AASB 139. Short positions in trading securities are reported as a negative number.

Transaction accounts comprises cheque accounts and accounts with other payment methods.

Value of housing loans securitised is that amount of the outstanding principal balance of securitised assets which are owner-occupied and investor housing loans which have been securitised. It comprises transactions with both residents and non-residents.