



Statistics

**Proposed liquidity statistics for publication in
*Quarterly Authorised Deposit-taking Institution
Performance***

Contents

Quarterly Authorised Deposit-taking Institution Performance including proposed liquidity statistics

Important notice	Important notice	5
Highlights	Highlights	6
Key statistics	Key statistics	8
All ADIs		
ADIs		
Financial performance	Table 1a	10
Financial position	Table 1b	11
Capital adequacy	Table 1c	12
Asset quality	Table 1d	13
Liquidity - LCR	Table 1e	14
Liquidity - MLH	Table 1f	15
Performance ratios	Table 1g	16
Banks		
Financial performance	Table 2a	17
Financial position	Table 2b	18
Capital adequacy	Table 2c	19
Asset quality	Table 2d	20
Liquidity - LCR	Table 2e	21
Liquidity - MLH	Table 2f	22
Performance ratios	Table 2g	23
Building societies		
Financial performance	Table 3a	24
Financial position	Table 3b	25
Capital adequacy	Table 3c	26
Asset quality	Table 3d	27
Liquidity - MLH	Table 3e	28
Performance ratios	Table 3f	29
Credit unions		
Financial performance	Table 4a	30
Financial position	Table 4b	31
Capital adequacy	Table 4c	32
Asset quality	Table 4d	33
Liquidity - MLH	Table 4e	34
Performance ratios	Table 4f	35

Banks

Major banks

Financial performance	Table 5a	36
Financial position	Table 5b	37
Capital adequacy	Table 5c	38
Asset quality	Table 5d	39
Liquidity - LCR	Table 5e	40
Performance ratios	Table 5f	41

Other domestic banks

Financial performance	Table 6a	42
Financial position	Table 6b	43
Capital adequacy	Table 6c	44
Asset quality	Table 6d	45
Liquidity - LCR	Table 6e	46
Liquidity - MLH	Table 6f	47
Performance ratios	Table 6g	48

Foreign subsidiary banks

Financial performance	Table 7a	49
Financial position	Table 7b	50
Capital adequacy	Table 7c	51
Asset quality	Table 7d	52
Liquidity - LCR	Table 7e	53
Liquidity - MLH	Table 7f	54
Performance ratios	Table 7g	55

Foreign branch banks

Financial performance	Table 8a	56
Financial position	Table 8b	57
Asset quality	Table 8c	58
Performance ratios	Table 8d	59

Mutual ADIs

Financial performance	Table 9a	60
Financial position	Table 9b	61
Performance ratios	Table 9c	62

Explanatory notes

Explanatory notes	63
-------------------	----

Glossary

Glossary	64
----------	----

Liquidity - LCR

(\$ million, Level 2)

	Quarter end				
	Dec 2014	Mar 2015	Jun 2015	Sep 2015	Dec 2015
ADIs subject to liquidity coverage ratio (LCR) requirements					
LCR liquid assets					
High quality liquid assets (HQLA)	999	999	999	999	999
HQLA1	999	999	999	999	999
HQLA2	999	999	999	999	999
Adjustment to the amount of HQLA for the inclusion of other liquid assets as approved by APRA	999	999	999	999	999
Total HQLA	999	999	999	999	999
RBNZ eligible securities	999	999	999	999	999
Alternative liquid assets (ALAs)	999	999	999	999	999
Total LCR liquid assets	999	999	999	999	999
<i>of which: Denominated in Australian dollars</i>	999	999	999	999	999
Expected cash outflows					
Retail deposits	999	999	999	999	999
Unsecured wholesale funding	999	999	999	999	999
Unsecured debt issued	999	999	999	999	999
Secured funding	999	999	999	999	999
Increased liquidity needs related to derivatives and other transactions	999	999	999	999	999
Committed facilities	999	999	999	999	999
Other contingent funding obligations	999	999	999	999	999
Other cash outflow items	999	999	999	999	999
Total cash outflows	999	999	999	999	999
<i>of which: Denominated in Australian dollars</i>	999	999	999	999	999
Expected cash inflows					
Secured lending	999	999	999	999	999
Other inflows by counterparty:	999	999	999	999	999
Derivatives	999	999	999	999	999
Other inflows	999	999	999	999	999
Total cash inflows	999	999	999	999	999
<i>of which: Denominated in Australian dollars</i>	999	999	999	999	999
Total cash inflows after applying inflow cap	999	999	999	999	999
<i>of which: Denominated in Australian dollars</i>	999	999	999	999	999
Net cash outflows	999	999	999	999	999
<i>of which: Denominated in Australian dollars</i>	999	999	999	999	999
Liquidity coverage ratio (LCR)	100.0%	100.0%	100.0%	100.0%	100.0%
AUD only	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum LCR requirement	100.0%	100.0%	100.0%	100.0%	100.0%
Number of entities	999	999	999	999	999

Liquidity - MLH

(\$ million, Level 2)

	Quarter end				
	Dec 2014	Mar 2015	Jun 2015	Sep 2015	Dec 2015
ADIs subject to minimum liquidity holdings (MLH) ratio requirements					
Calculation of MLH					
Notes and coins	999	999	999	999	999
Settlement funds due	999	999	999	999	999
Australian Commonwealth, State or Territory securities	999	999	999	999	999
Eligible deposits invested on a call basis held with					
Banks	999	999	999	999	999
Other ADIs	999	999	999	999	999
Eligible bank bills	999	999	999	999	999
Eligible certificates of deposit	999	999	999	999	999
Debt securities issued by ADIs	999	999	999	999	999
Other eligible deposits not invested on a call basis held with:					
Banks	999	999	999	999	999
Other ADIs	999	999	999	999	999
Other eligible or APRA approved securities	999	999	999	999	999
Total MLH	999	999	999	999	999
Less placements	999	999	999	999	999
Total adjusted MLH	999	999	999	999	999
Calculation of the adjusted liability base					
Total liabilities	999	999	999	999	999
Liabilities of SPVs	999	999	999	999	999
Less placements	999	999	999	999	999
Liability base	999	999	999	999	999
Off-balance sheet irrevocable commitments	999	999	999	999	999
Adjusted liability base	999	999	999	999	999
MLH ratio	9.0%	9.0%	9.0%	9.0%	9.0%
Minimum MLH requirement	9.0%	9.0%	9.0%	9.0%	9.0%
Number of entities	999	999	999	999	999