



1 November 2018

## TO: ALL AUTHORISED DEPOSIT-TAKING INSTITUTIONS

### CHANGES TO MONTHLY BANKING STATISTICS

The purpose of this letter is to advise affected ADIs that APRA will be determining new data sources to be non-confidential for Monthly Banking Statistics (MBS), as a result of changes to the underlying data collection. While the data items published will be substantially the same, APRA also proposes to extend the coverage to credit unions and building societies, but not registered financial corporations.

From March 2019, the data for MBS will be collected using the new Economic and Financial Statistics (EFS) collection, under section 13 of the *Financial Sector (Collection of Data) Act 2001* (FSCODA). This letter outlines the details of items in the new data collection that will need to be determined non-confidential to facilitate the continuing publication of MBS and provides an opportunity for industry consultation.

#### Background

MBS is a popular APRA statistical publication that has been published since 2004 and is used by banks, industry analysts, researchers, policy makers and the general public. It provides key balance sheet information about individual banks including selected assets, loans and advances, liabilities and deposits on a monthly basis. Publishing individual bank data improves transparency of the banking industry and complies with government open data policies.

APRA indicated to industry that it would consult on changes to its statistical publications, including data confidentiality, arising from the EFS changes, in the January 2017 Discussion Paper *Economic and financial statistics* and March 2018 Response Paper *Economic and financial statistics data quality framework*.<sup>1</sup> The EFS changes involve the introduction of new reporting forms to replace the existing *Reporting Form ARF 320.0 Statement of Financial Position (Domestic Books)* (ARF 320.0), which provides the source data for MBS. The new EFS data collection will start on 31 March 2019 and the first reporting period will be for 31 July 2019, at which point the collection of data under ARF 320.0 will cease.

#### Consultation

Data collected by APRA is protected under section 56 of the *Australian Prudential Regulation Authority Act 1998* (APRA Act). APRA may disclose protected data in certain circumstances, including where APRA has determined the information to be non-confidential under section 57 of the APRA Act. APRA has an obligation under subsection 57(3) of the APRA Act to consult with interested parties when determining data that it collects under section 13 of FSCODA to be non-confidential.

APRA previously consulted on MBS data confidentiality in 2003. Taking into account submissions from industry, APRA determined all the data submitted under ARF 320.0 to be

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<sup>1</sup>See [Modernised economic and financial statistics \(EFS\)](#)

non-confidential, except for information of a sensitive nature, including shareholder's equity, total income tax liability and total provisions. There have been no objections from any banks regarding data being determined non-confidential since the determination in 2004.

To ensure the continuation of MBS, APRA now proposes to determine corresponding data collected under four EFS reporting standards to be non-confidential. The determination will include data reported by ADIs in the following forms:

- *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Standard)* (ARF 720.0A) and *Reporting Form ARF 720.0B ABS/RBA Statement of Financial Position (Reduced)* (ARF 720.0B);
- *Reporting Form ARF 720.1A ABS/RBA Loans and Finance Leases (Standard)* (ARF 720.1A) and *Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Reduced)* (ARF 720.1B);
- *Reporting Form ARF 720.2A ABS/RBA Deposits (Standard)* (ARF 720.2A) and *Reporting Form ARF 720.2B ABS/RBA Deposits (Reduced)* (ARF 720.2B); and
- *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

The proposed changes to MBS non-confidential data items resulting from the EFS reporting forms changes are detailed in Attachment 1. The data items that APRA will determine non-confidential are substantially the same as the current section 57 determination for ARF 320.0. A few data items have been discontinued as their equivalent will no longer be available. APRA does not expect these changes to be material.

APRA intends to extend the published data in MBS to all ADIs that report under the EFS reporting forms, following changes to section 66 of the *Banking Act 1959*.<sup>2</sup> It should be noted that data items reported by credit unions and building societies will be covered in the proposed data non-confidentiality determination. This is in line with APRA's view to increasing the transparency of data it collects for the ADI sector.

In addition to this consultation relating to MBS, APRA plans to undertake a more holistic review of the scope of data items published for the ADI industry and intends to consult further on this in the second half of 2019.

Please note that the section 57 determination will apply prospectively to data of the kind specified in the determination in reporting documents yet to be received by APRA. APRA also has discretion under subsection 57(4) of the APRA Act to determine the data to be non-confidential if, after considering responses to the consultation, APRA considers the public interest in determining the data non-confidential outweighs any detriment to commercial interests that the disclosure may cause.

The proposed changes to the sources of data to be determined non-confidential for the revised ADI data publication will be subject to a six-week public consultation. Written submissions on the proposal changes should be sent to [dataanalytics@apra.gov.au](mailto:dataanalytics@apra.gov.au) by 14 December 2018 and addressed to Manager, Regulatory Reporting, Data Analytics, or write to:

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<sup>2</sup> See [Letter ADI Changes to s66 Banking Act 20180504](#)

Manager, Regulatory Reporting, Data Analytics  
Australian Prudential Regulation Authority  
GPO Box 9836  
Sydney NSW 2001

Yours sincerely,

Alison Bliss  
General Manager  
Data Analytics

### **Important disclosure notice – publication of submissions**

All information in submissions will be made available to the public on the APRA website unless a respondent expressly requests that all or part of the submission is to remain in confidence. Automatically generated confidentiality statements in emails do not suffice for this purpose. Respondents who would like part of their submission to remain in confidence should provide this information marked as confidential in a separate attachment.

Submissions may be the subject of a request for access made under the *Freedom of Information Act 1982* (FOIA). APRA will determine such requests, if any, in accordance with the provisions of the FOIA. Information in the submission about any APRA-regulated entity that is not in the public domain and that is identified as confidential will be protected by section 56 of the APRA Act and will therefore be exempt from production under the FOIA.

**Attachment 1: Comparison of Descriptions and Data Sources from the EFS changes to data collection for MBS (label changes highlighted in red)**

Reporting form ARF 320.0	New ARF 720 Reporting Forms		
Table 1: Selected Assets on Australian Books of Individual Banks	Table 1: Selected Assets on Australian Books of Individual ADIs	Item	
Cash and liquid assets	Cash and liquid assets	720.0A	Total currency and unallocated gold
		720.0B	Total funds on deposit at other financial institution: Residents
Trading securities	Trading securities	720.0A	Total trading securities
		720.0B	Total debt securities: of which: Trading securities
			Total equity securities: Trading securities
Investment securities	Investment securities	720.0A	Total investment securities
		720.0B	Total debt securities: of which: Investment securities
			Total equity securities: Investment securities
Acceptances of customers	Net acceptances of customers	720.0A 720.0B	Net acceptances of customers
Gross loans and advances	Gross loans and finance leases	720.1A 720.1B	Total loans and finance leases: Total gross of provisions (resident)
Other investments	Removing from publication		
Total resident assets	Total resident assets	720.0A	Total assets including intra-group assets
			Total intra-group assets of which: Due from non-residents
			Total assets excluding intra-group assets: of which: Due from non-residents
		720.0B	Total assets including intra-group assets
Outstanding principal balance of securitised assets	Outstanding principal balance of securitised assets	720.0A 720.0B	Total assets including intra-group assets: of which: Assets that have been securitised
Value of housing loans securitised	Value of housing loans securitised held off-balance sheet	720.1A	Outstanding principal balance of securitised loans and finance leases held off-balance sheet: Residents: Households: Housing loans: Owner-occupied
		720.1B	Outstanding principal balance of securitised loans and finance leases held off-balance sheet: Residents: Households: Housing loans: Investment

Reporting form ARF 320.0	New ARF 720 Reporting Forms		
Table 2: Loans and Advances on Australian Books of Individual Banks	Table 2: Loans and <b>Financial Leases</b> on Australian Books of Individual <b>ADIs</b>	Item	
Non-financial corporations	Non-financial <b>businesses</b>	720.1A 720.1B	Total loans and finance leases: Non-financial businesses
Financial corporations	Financial <b>institutions</b>	720.1A 720.1B	Total loans and finance leases: Financial institutions
General government	General government	720.1A 720.1B	Total loans and finance leases: General government
Households: Housing – Owner-occupied	Households: Housing – Owner-occupied	720.1A 720.1B	Total loans and finance leases: Housing loans: Owner-occupied
Households: Housing – Investment	Households: Housing – Investment	720.1A 720.1B	Total loans and finance leases: Housing loans: Investment
Households: Housing – Credit cards	Households: Housing – Credit cards	720.1A 720.1B	Total loans and finance leases: Personal loans and finance leases: Credit cards
Households: Other	Households: Other	720.1A 720.1B	Total loans and finance leases: Personal loans and finance leases: Finance leases
			Total loans and finance leases: Personal loans and finance leases: Margin loans
			Total loans and finance leases: Personal loans and finance leases: Fixed-term loans
			Total loans and finance leases: Personal loans and finance leases: Other revolving credit
Community service organisations and non-profit institutions	<b>Community service organisations</b>	720.1A 720.1B	Total loans and finance leases: Community service organisations
Total gross loans and advances	Total gross loans and <b>financial leases</b>	720.1A 720.1B	Total loans and finance leases: Residents
Intra-group loans and advances	Intra-group loans and <b>financial leases</b>	720.3	Loans and finance leases: Residents

Reporting form ARF 320.0	New ARF 720 Reporting Forms		
Table 3: Selected Liabilities on Australian Books of Individual Banks	Table 3: Selected Liabilities on Australian Books of Individual ADIs	Item	
Due to clearing houses and financial institutions	Removing from publication		
Acceptances	Acceptances	720.0A 720.0B	Total acceptances
Total deposits	Total deposits	720.2A 720.2B	Total deposits: Resident deposits
Intra-group deposits	Intra-group deposits	720.3	Total intra-group liabilities: Deposits: Residents
Bonds, notes and long-term borrowings	Total borrowings	720.0A 720.0B	Total borrowings (short-term)
			Total borrowings (long-term)
			Total borrowings: Non-residents (short-term)
			Total borrowings: Non-residents (long-term)
Other borrowings	Removing from publication		
Reporting form ARF 320.0	New ARF 720 Reporting Forms		
Table 4: Deposits on Australian Books of Individual Banks	Table 4: Deposits on Australian Books of Individual ADIs	Item	
Non-financial corporations	Non-financial businesses	720.2A 720.2B	Total deposits: Non-financial businesses
Financial corporations	Financial institutions	720.2A 720.2B	Total deposits: Financial institutions
General government	General government	720.2A 720.2B	Total deposits: General government
Households	Households	720.2A 720.2B	Total deposits: Households
Community service organisations non-profit institutions	Community service organisations	720.2A 720.2B	Total deposits - Community service organisations
Other deposit accounts	Removing from publication		
Certificates of deposit	Removing from publication		
Total deposits	Total deposits	720.2A 720.2B	Total deposits: Resident deposits