AUSTRALIAN PRUDENTIAL REGULATION AUTHORITY

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20 September 2019

CHANGES TO QUARTERLY AUTHORISED DEPOSIT-TAKING INSTITUTION PROPERY EXPOSURES

The purpose of this letter is to advise industry that APRA is proposing to make changes to its *Quarterly Authorised Deposit-taking Institution Property Exposures* (QPEX) publication. The proposed changes will take effect from the December 2019 reference period and will be first published from March 2020.

In 2017, APRA announced that *Reporting Form ARF 320.8 Housing Finance Reconciliation*, (ARF 320.8) would cease after the September 2019 reporting period as part of the implementation of the Economic and Financial Statistics data collection. ARF 320.8 was the source for the residential property exposures and new housing loan approvals tables in QPEX.

APRA will now source its residential property exposures and new housing loan approvals from *Reporting Form ARF 223.0 Residential Mortgage Lending* (ARF 223.0) for locally-incorporated banks, credit unions and building societies. As a result QPEX will contain more detailed aggregated data on residential property exposures and new housing loan approvals than were previously published. The commercial property exposures will remain unchanged. A mock-up of the publication is outlined in Attachment A.

The historical time series sourced from ARF 223.0 will extend back to the March 2019 reference period. The historical time series that was sourced from ARF 320.8, namely those related to residential property exposures and new housing loan approvals, will remain available on the website.

The proposed changes to QPEX will be subject to a six-week public consultation. Written submissions on the proposed changes should be sent to dataanalytics@apra.gov.au by 1 November 2019 and addressed to Manager, Regulatory Reporting, Data Analytics, or write to:

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.