



Statistics

Monthly Authorised Deposit-taking Institutions Statistics

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Explanatory notes

Unless otherwise stated, the statistics within this publication relate to the operations/transactions conducted with **residents** and **non-residents** that are recorded on the **domestic books** of licensed authorised deposit-taking institutions (ADIs) that submit returns sourced from the Economic and Financial Statistics (EFS) data collection. They are intended to provide information on the assets and liabilities of selected individual ADIs within the domestic market.

In most cases, published data items in *Monthly ADI Statistics* will be conceptually similar to those that were published in *Monthly Banking Statistics*. However, there will be some differences between the publications, related to the new scope and improved definitions in the EFS data collection.

Note that the EFS collection does not use the ‘securitisation deconsolidation principle’.

In the EFS collection, the **domestic books** of an ADI means an unconsolidated report of positions, transactions and other information recorded on the Australian books of the body corporate authorised by APRA to carry on banking business as per the *Banking Act 1959*. It includes transactions and positions with both **residents** and **non-residents** that are recorded on the Australian books of these entities.

It does not consolidate positions, transactions and other information recorded on the books of:

- Extended Licensed Entities (ELEs);
- any other entity not consolidated at Level 1 (for example, related parties such as subsidiaries, SPVs or parent entities); and
- overseas-based entities (for example, overseas-based branches and offshore banking units).

A **resident** means any institutional unit whose centre of predominant economic interest (principal place of residence or principal place of production) is within Australia’s economic territory.

It includes:

- households whose principal place of residence is in Australia; and
- Australian branches and Australian subsidiaries of foreign enterprises.

It excludes:

- foreign branches and foreign subsidiaries of Australian enterprises.

A **non-resident** means any institutional unit whose centre of predominant economic interest (principal place of residence or principal place of production) is outside Australia’s economic territory.

It includes:

- households whose principal place of residence is overseas; and
- foreign branches and foreign subsidiaries of Australian enterprises.

It excludes:

- Australian branches and Australian subsidiaries of foreign enterprises.

Because of the restricted scope, the statistics cannot be expected to reconcile with the published accounts of licensed banks or consolidated groups.

Source of statistics

The data in this publication are sourced from the following EFS returns submitted to APRA under the *Financial Sector (Collection of Data) Act 2001* by ADIs:

- ARS 720.0 *ABS/RBA Statement of Financial Position (Standard)/(Reduced)*
- ARS 720.1 *ABS/RBA Loans and Finance Leases (Standard)/(Reduced)*
- ARS 720.2 *ABS/RBA Deposits (Standard)/(Reduced)*
- ARS 720.3 *ABS/RBA Intra-group Assets and Liabilities*

Blank copies of returns and associated instructions are available from the APRA website.

Source of definitions and guidance

For more detailed information on definitions and guidance refer to [ADI standards and guidance](#) on APRA's website:

- ARS 701.0 *ABS/RBA Definitions for the EFS Collection*
- RPG 701.0 *ABS/RBA Reporting Concepts for the EFS Collection*
- FAQs on APRA's [Modernised economics and financial statistics](#) page

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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 of Australian and foreign currency notes and coins, unallocated gold and all 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 - community service organisations are deposits by resident community service organisations.

Deposits - financial institutions are deposits by resident financial institutions.

Deposits - general government are deposits by resident general government.

Deposits - households are deposits by resident households.

Deposits - 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 government and state, territory and local 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 loans and finance leases are related party loans and finance leases to residents.

Investment securities are those securities which are not trading securities (as defined in AASB 9). 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 the gross value of credit card liabilities for resident households.

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 comprise finance leases, margin loans, fixed-term loans and other revolving credit for resident households.

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

Net acceptances 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 include all long-term debt securities, and loans and finance leases 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 are the value of assets that have been transferred to a special purpose vehicle (SPV) for the purposes of securitisation, but which have not been derecognised from the balance sheet under Australian Accounting Standards.

Total short-term borrowings include all debt securities, and loans and finance leases to residents.

Trading securities are assets that must be acquired for principally for the purpose of short-term profit-taking (as defined in AASB 9). 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.

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EFS data collection items to be published

Table 1: Selected Assets on Australian Books of Selected Individual ADIs		Item
Cash and deposits with financial institutions	720.0A	Total currency and unallocated gold
	720.0B	Total funds on deposit at other financial institutions: Residents
Trading securities	720.0A	Total securities held for trading
	720.0B	Total securities held for trading: Debt securities
		Total securities held for trading: Equity securities
Investment securities	720.0A	Total securities not held for trading
	720.0B	Total securities not held for trading: Debt securities
		Total securities not held for trading: Equity securities
Net acceptances of customers	720.0A 720.0B	Net acceptances of customers
Total residents loans and finance leases	720.1A 720.1B	Total loans and finance leases: Residents (gross of provisions)
Total residents assets	720.0A	Total assets including intra-group assets
		Less: Total intra-group assets of which: Due from non-residents
		Less: Total assets excluding intra-group assets: of which: Due from non-residents
	720.0B	Total assets including intra-group assets
Total securitised assets on balance sheet	720.0A 720.0B	Total assets including intra-group assets: of which: Assets that have been securitised
Table 2: Loans and Financial Leases on Australian Books of Selected Individual ADIs		Item
Non-financial businesses	720.1A 720.1B	Total loans and finance leases: Residents: Non-financial businesses
Financial institutions	720.1A 720.1B	Total loans and finance leases: Residents: Financial institutions
General government	720.1A 720.1B	Total loans and finance leases: Residents: General government
Households: Housing - Owner-occupied	720.1A 720.1B	Total loans and finance leases: Residents: Households: Housing loans: Owner-occupied
Households: Housing - Investment	720.1A 720.1B	Total loans and finance leases: Residents: Households: Housing loans: Investment

Households: Credit cards	720.1A 720.1B	Total loans and finance leases: Residents: Households: Personal loans and finance leases: Credit cards
Households: Other	720.1A 720.1B	Total loans and finance leases: Residents: Households: Personal loans and finance leases: Finance leases
		Total loans and finance leases: Residents: Households: Personal loans and finance leases: Margin loans
		Total loans and finance leases: Residents: Households: Personal loans and finance leases: Fixed-term loans
		Total loans and finance leases: Residents: Households: Personal loans and finance leases: Other revolving credit
Community service organisations	720.1A 720.1B	Total loans and finance leases: Residents: Community service organisations
Total residents loans and financial leases	720.1A 720.1B	Total loans and finance leases: Residents (gross of provisions)
Intra-group loans and financial leases	720.3	Total intra-group assets: Loans and finance leases: Residents
Table 3: Selected Liabilities on Australian Books of Selected Individual ADIs		Item
Acceptances	720.0A 720.0B	Total acceptances
Total residents deposits	720.2A 720.2B	Total deposits: Resident deposits
Intra-group deposits	720.3	Total intra-group liabilities: Deposits: Residents
Total short-term borrowings	720.0A 720.0B	Total borrowings (short-term)
		Less: Total borrowings: Loans and finance leases: Non-residents (short-term)
Total long-term borrowings	720.0A 720.0B	Total borrowings (long-term)
		Less: Total borrowings: Loans and finance leases: Non-residents (long-term)
Table 4: Deposits on Australian Books of Selected Individual ADIs		Item
Non-financial businesses	720.2A 720.2B	Total deposits: Resident deposits: Non-financial businesses
Financial institutions	720.2A 720.2B	Total deposits: Resident deposits: Financial institutions
General government	720.2A 720.2B	Total deposits: Resident deposits: General government

Households	720.2A 720.2B	Total deposits: Resident deposits: Households
Community service organisations	720.2A 720.2B	Total deposits: Resident deposits: Community service organisations
Total residents deposits	720.2A 720.2B	Total deposits: Resident deposits

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