



# STATISTICS

## Quarterly Authorised Deposit-taking Institution Performance Statistics

September 2018 (released 12 December 2018)

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## Revisions

This edition of the publication may contain revisions to previously published statistics. Significant revisions, if any, are identified and quantified in the 'Important notice'.

This publication includes revisions to previously published statistics if better source data are available or if compilation errors are uncovered.

APRA regularly analyses past revisions to identify potential improvements to the source data and statistical compilation techniques, in order to minimise the frequency and scale of any future revisions.

## Forthcoming issues

This publication will be released according to the timetable published on the APRA website.

## Notation

Amounts are expressed in millions of Australian dollars. Both the Australian-dollar denominated transactions and the Australian-dollar equivalent of foreign-currency denominated transactions are included.

The symbol '\*' indicates that the data have been masked to maintain confidentiality.

The blank cells represent items that are not applicable, for example where data were collected up to or from a certain period end date.

## Glossary and explanatory notes

A set of explanatory notes is provided at the end of the publication to assist the reader in understanding the source and definitions of the data. In particular, these notes help explain differences between the data presented and information publicly released by banks in their financial statements and profit announcements.

## Enquiries

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## Important notice

### Capital adequacy statistics

The capital adequacy statistics are discussed in the explanatory notes. The capital adequacy time series covers different capital frameworks. Users should read this explanation when comparing capital adequacy across different capital frameworks and when aggregating statistics for segments of the industry to avoid producing misleading statistics. For example, under the Basel II framework exposures to holding companies of ADIs and equivalent overseas entities were deducted on a 50/50 basis from Tier 1 and Tier 2 capital. Under Basel III the entire amount is reduced from regulatory adjustments to Common Equity Tier 1 capital.

### Mutual ADIs

Mutual ADIs are included in both the industry segment statistics and in the mutual ADI segment as a separate aggregation. To sum statistics for mutual ADIs with those for other segments would result in double-counting.

### Revisions

This edition of the *Quarterly ADI Performance* publication includes revisions to previously published data. Five entities

Table and item	Period(s) impacted*	Cause of revision	Entity (where applicable)	Previous Figure (\$ million)	Revised Figure (\$ million)
Table 1d, ADIs - Restructured items without provisions	Mar 2016	Resubmitted data		1,303.8	1,435.7
Table 1e, ADIs - Liquidity coverage ratio: Cash inflows: Derivatives	Jun 2015, Sep 2015, Dec 2015, Mar 2016	Resubmitted data		40,820.4	35,783.7

## Highlights

### Population of ADIs

On a consolidated group basis, there were 143 ADIs operating in Australia as at 30 September 2018, 143 at 30 June 2018 and 147 at 30 September 2017.

- Central Coast Credit Union Ltd changed its name from Wyong Shire Credit Union Ltd, with effect from 15 November 2016.
- Fire Brigades Employees' Credit Union Limited had its authority to carry on banking business in Australia revoked, with effect from 1 December 2016.
- Bank Australia Limited changed its name from MECU Limited, with effect from 15 December 2016.

### Financial performance

The net profit after tax for all ADIs was \$35.8 billion for the year ending 30 September 2018. This is an increase of \$0.0 billion (0.1 per cent) on the year ending 30 September 2017.

The cost-to-income ratio for all ADIs was 49.8 per cent for the year ending 30 September 2018, compared to 48.2 per cent for the year ending 30 September 2017 (chart 1).

The return on equity for all ADIs was 11.7 per cent for the year ending 30 September 2018, compared to 12.3 per cent for the year ending 30 September 2017 (chart 2).

Chart 1: Cost-to-income ratio

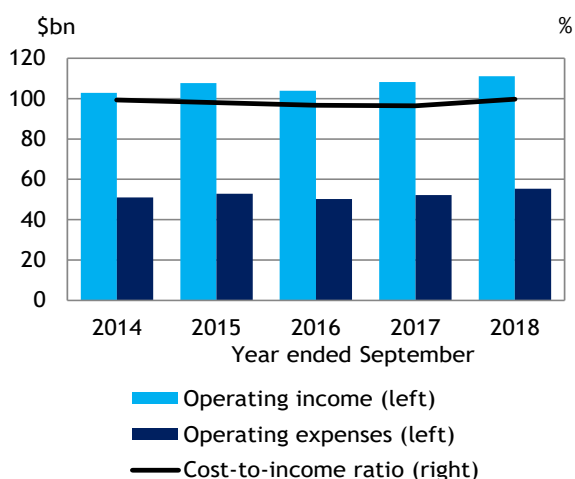
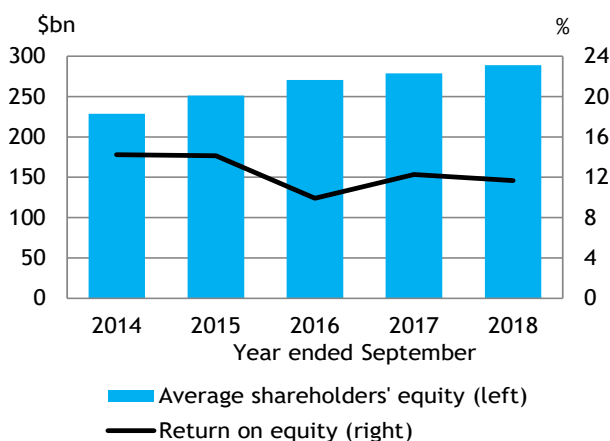


Chart 2: Return on equity



### Financial position

The total assets for all ADIs was \$4.72 trillion at 30 September 2018 (chart 3). This is an increase of \$164.7 billion (3.6 per cent) on 30 September 2017.

The total gross loans and advances for all ADIs was \$3.29 trillion as at 30 September 2018. This is an increase of \$152.8 billion (4.9 per cent) on 30 September 2017 (chart 4).

Chart 3: Growth in total assets

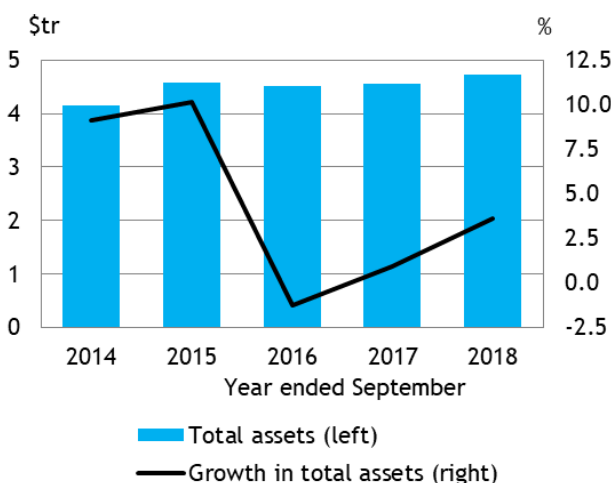
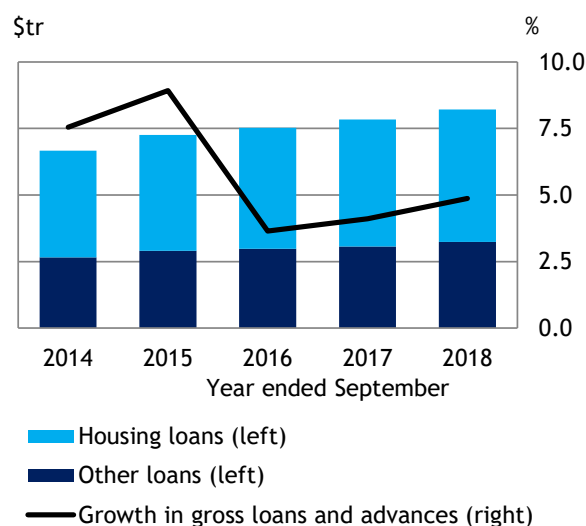


Chart 4: Gross loans and advances



Note: 'Other ADIs' are excluded from all figures other than population and total assets.

Foreign branch banks are excluded from return on equity and capital adequacy figures.

## Capital adequacy

The total capital ratio for all ADIs was 14.8 per cent at 30 September 2018 (chart 5), an increase from 14.6 per cent on 30 September 2017.

The common equity tier 1 ratio for all ADIs was 10.6 per cent at 30 September 2018, remaining constant at 10.6 per cent from 30 September 2017.

The risk-weighted assets (RWA) for all ADIs was \$2.02 trillion at 30 September 2018, an increase of \$68.7 billion (3.5 per cent) on 30 September 2017 (chart 6).

Chart 5: Capital ratios

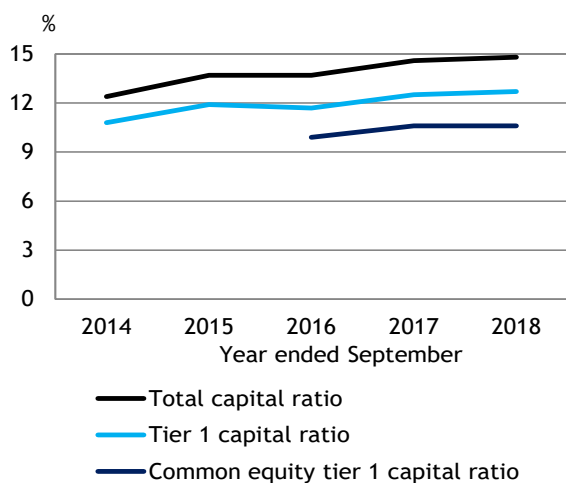
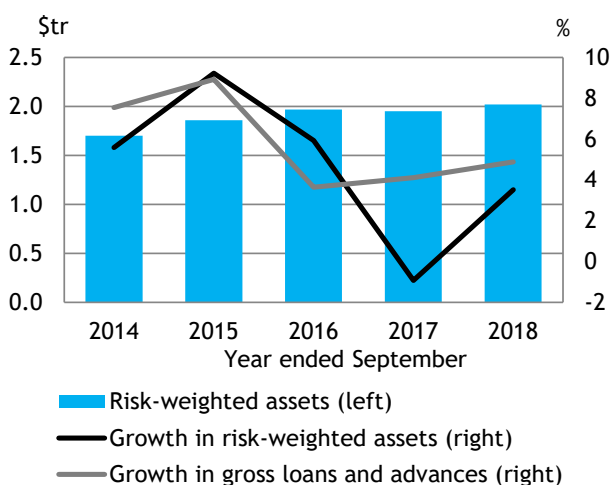


Chart 6: Risk-weighted assets



## Asset quality

For all ADIs:

- Impaired facilities were \$11.7 billion as at 30 September 2018 (chart 7). This is a decrease of \$0.3 billion (2.3 per cent) on 30 September 2017. Past due items were \$16.0 billion as at 30 September 2018 (chart 7). This is an increase of \$1.7 billion (11.9 per cent) on 30 September 2017;
- Impaired facilities and past due items as a proportion of gross loans and advances was 0.84 per cent at 30 September 2018, an increase from 0.84 per cent at 30 September 2017;
- Specific provisions were \$5.7 billion at 30 September 2018 (chart 8). This is a decrease of \$0.3 billion (5.6 per cent) on 30 September 2017; and
- Specific provisions as a proportion of gross loans and advances was 0.17 per cent at 30 September 2018, a decrease from 0.19 per cent at 30 September 2017.

Chart 7: Impaired facilities and past due items

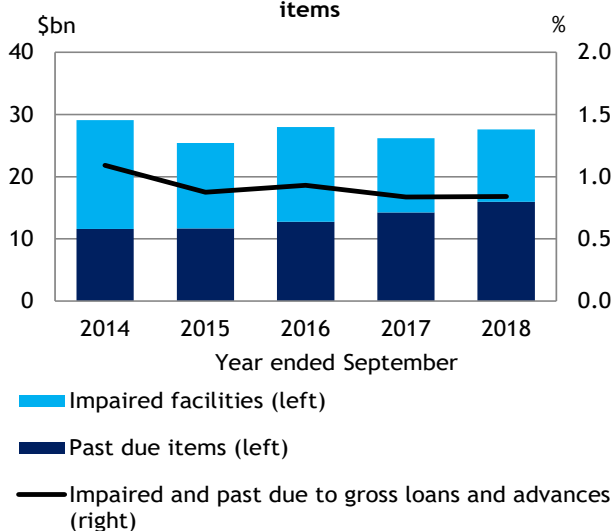
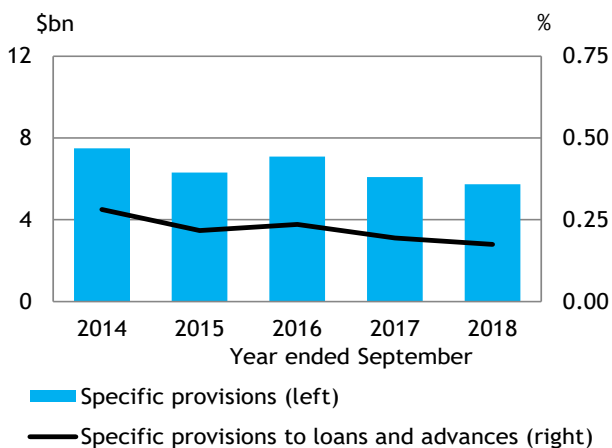


Chart 8: Provisions



Note: 'Other ADIs' are included in population and total asset figures only, and excluded from all other figures.

Foreign branch banks are excluded from return on equity and capital adequacy figures.

## Key statistics

### ADI industry profile

	Quarter end				
	Assets (\$m)				
	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018
<b>ADIs</b>					
<b>Banks</b>					
Major banks	3,483,464	3,523,588	3,570,789	3,615,673	3,592,109
Other domestic banks	451,922	458,138	458,757	467,804	477,003
Foreign subsidiary banks	128,370	129,074	132,557	136,310	138,952
Foreign branch banks	438,672	419,577	456,160	455,296	459,035
<b>All banks</b>	<b>4,502,428</b>	<b>4,530,377</b>	<b>4,618,262</b>	<b>4,675,083</b>	<b>4,667,099</b>
<b>Building societies</b>	<b>13,137</b>	<b>12,164</b>	<b>12,158</b>	<b>12,139</b>	<b>12,262</b>
<b>Credit unions</b>	<b>37,433</b>	<b>37,976</b>	<b>36,540</b>	<b>36,755</b>	<b>37,660</b>
<b>Other ADIs</b>	<b>4,165</b>	<b>4,271</b>	<b>4,756</b>	<b>4,475</b>	<b>4,838</b>
<b>All ADIs</b>	<b>4,557,163</b>	<b>4,584,789</b>	<b>4,671,716</b>	<b>4,728,452</b>	<b>4,721,858</b>
<i>of which: mutual ADIs</i>	110,482	110,782	111,928	113,062	115,867

	Number of entities				
	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018
<b>ADIs</b>					
<b>Banks</b>					
Major banks	4	4	4	4	4
Other domestic banks	28	29	31	31	31
Foreign subsidiary banks	7	7	7	7	7
Foreign branch banks	43	44	44	44	44
<b>All banks</b>	<b>82</b>	<b>84</b>	<b>86</b>	<b>86</b>	<b>86</b>
<b>Building societies</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>
<b>Credit unions</b>	<b>54</b>	<b>54</b>	<b>51</b>	<b>47</b>	<b>47</b>
<b>Other ADIs</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>
<b>All ADIs</b>	<b>147</b>	<b>148</b>	<b>147</b>	<b>143</b>	<b>143</b>
<i>of which: mutual ADIs</i>	76	76	75	71	71

### Key figures

	Quarter end					Year End Sep 2017	Year End Sep 2018
	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018		
	<b>ADIs (excludes 'other ADIs')</b>						
Net interest income (\$m)	19,350	19,444	19,374	19,252	19,428	75,118	77,499
Other operating income (\$m)	8,357	8,770	8,134	8,418	8,291	33,150	33,612
<b>Total operating income (\$m)</b>	<b>27,708</b>	<b>28,214</b>	<b>27,508</b>	<b>27,670</b>	<b>27,719</b>	<b>108,268</b>	<b>111,111</b>
Operating expenses (\$m)	13,135	13,478	13,912	13,571	14,410	52,205	55,371
<b>Net profit (loss) after tax (\$m)</b>	<b>9,182</b>	<b>9,642</b>	<b>8,353</b>	<b>9,180</b>	<b>8,665</b>	<b>35,811</b>	<b>35,840</b>
Total assets (\$m)	4,552,998	4,580,518	4,666,960	4,723,977	4,717,020	4,552,998	4,717,020
Total shareholders' equity (\$m)	284,308	285,289	290,366	289,408	293,763	284,308	293,763
<b>Return on assets (after tax) <sup>a</sup></b>	<b>0.8%</b>	<b>0.8%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>0.8%</b>
<b>Return on equity (after tax) <sup>a</sup></b>	<b>12.5%</b>	<b>12.9%</b>	<b>10.9%</b>	<b>11.9%</b>	<b>11.1%</b>	<b>12.3%</b>	<b>11.7%</b>
Total Impaired facilities (\$m)	11,932	11,767	11,364	11,448	11,654	11,932	11,654
Total capital base (\$m)	285,468	288,287	294,035	293,936	298,111	285,468	298,111
Total risk-weighted assets (\$m)	1,950,861	1,960,849	1,989,361	2,014,059	2,019,610	1,950,861	2,019,610
<b>Capital-adequacy ratio</b>	<b>14.6%</b>	<b>14.7%</b>	<b>14.8%</b>	<b>14.6%</b>	<b>14.8%</b>	<b>14.6%</b>	<b>14.8%</b>
<b>Liquidity coverage ratio (LCR) <sup>b</sup></b>	<b>128.4%</b>	<b>124.8%</b>	<b>135.1%</b>	<b>131.8%</b>	<b>132.4%</b>	<b>128.4%</b>	<b>132.4%</b>
<b>Minimum liquidity holdings (MLH) ratio <sup>c</sup></b>	<b>16.1%</b>	<b>15.8%</b>	<b>15.6%</b>	<b>14.9%</b>	<b>15.3%</b>	<b>16.1%</b>	<b>15.3%</b>
Number of entities	140	141	140	136	136	140	136

<sup>a</sup> Quarterly figures expressed as annual percentage rates. See Glossary.

<sup>b</sup> For those ADIs subject to liquidity coverage ratio (LCR) requirements.

<sup>c</sup> For those ADIs subject to minimum liquidity holdings (MLH) ratio requirements.

## Key statistics (continued)

	Quarter end					Year End	Year End
	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Sep 2017	Sep 2018
<b>Banks</b>							
Net interest income (\$m)	19,075	19,169	19,111	18,986	19,155	74,042	76,421
Other operating income (\$m)	8,280	8,690	8,066	8,343	8,221	32,835	33,319
<b>Total operating income (\$m)</b>	<b>27,355</b>	<b>27,859</b>	<b>27,177</b>	<b>27,329</b>	<b>27,376</b>	<b>106,877</b>	<b>109,740</b>
Operating expenses (\$m)	12,862	13,208	13,647	13,300	14,142	51,110	54,296
<b>Net profit (loss) after tax (\$m)</b>	<b>9,127</b>	<b>9,587</b>	<b>8,311</b>	<b>9,134</b>	<b>8,615</b>	<b>35,649</b>	<b>35,646</b>
Total assets (\$m)	4,502,428	4,530,377	4,618,262	4,675,083	4,667,099	4,502,428	4,667,099
Total shareholders' equity (\$m)	280,110	281,096	286,341	285,342	289,645	280,110	289,645
Return on assets (after tax) <sup>a</sup>	0.8%	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%
Return on equity (after tax) <sup>a</sup>	12.6%	13.0%	11.0%	12.0%	11.2%	12.4%	11.8%
Total Impaired facilities (\$m)	11,840	11,679	11,279	11,352	11,568	11,840	11,568
Total capital base (\$m)	281,575	284,422	290,334	290,207	294,326	281,575	294,326
Total risk-weighted assets (\$m)	1,927,528	1,937,520	1,966,975	1,991,557	1,996,783	1,927,528	1,996,783
Capital-adequacy ratio	14.6%	14.7%	14.8%	14.6%	14.7%	14.6%	14.7%
Liquidity coverage ratio (LCR) <sup>b</sup>	128.4%	124.8%	135.1%	131.8%	132.4%	128.4%	132.4%
Minimum liquidity holdings (MLH) ratio <sup>c</sup>	15.8%	16.0%	15.9%	15.2%	15.8%	15.8%	15.8%
Number of entities	82	84	86	86	86	82	86
<b>Building societies</b>							
Net interest income (\$m)	59	56	56	57	58	229	227
Other operating income (\$m)	7	6	8	7	7	31	28
<b>Total operating income (\$m)</b>	<b>67</b>	<b>62</b>	<b>64</b>	<b>64</b>	<b>65</b>	<b>260</b>	<b>255</b>
Operating expenses (\$m)	47	45	43	47	45	191	181
<b>Net profit (loss) after tax (\$m)</b>	<b>14</b>	<b>11</b>	<b>14</b>	<b>11</b>	<b>14</b>	<b>48</b>	<b>49</b>
Total assets (\$m)	13,137	12,164	12,158	12,139	12,262	13,137	12,262
Total shareholders' equity (\$m)	1,066	1,011	1,026	1,039	1,053	1,066	1,053
Return on assets (after tax) <sup>a</sup>	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Return on equity (after tax) <sup>a</sup>	5.1%	4.3%	5.3%	4.2%	5.2%	4.6%	4.6%
Total Impaired facilities (\$m)	27	18	17	25	22	27	22
Total capital base (\$m)	1,031	971	985	1,000	1,013	1,031	1,013
Total risk-weighted assets (\$m)	5,464	5,097	5,062	5,117	5,129	5,464	5,129
Capital-adequacy ratio	18.9%	19.1%	19.5%	19.5%	19.7%	18.9%	19.7%
Minimum liquidity holdings (MLH) ratio <sup>c</sup>	18.7%	16.5%	16.2%	15.1%	15.4%	18.7%	15.4%
Number of entities	4	3	3	3	3	4	3
<b>Credit unions</b>							
Net interest income (\$m)	216	219	207	209	215	847	850
Other operating income (\$m)	70	74	61	68	63	284	265
<b>Total operating income (\$m)</b>	<b>286</b>	<b>293</b>	<b>268</b>	<b>277</b>	<b>278</b>	<b>1,131</b>	<b>1,116</b>
Operating expenses (\$m)	226	225	222	224	223	904	894
<b>Net profit (loss) after tax (\$m)</b>	<b>41</b>	<b>44</b>	<b>29</b>	<b>36</b>	<b>36</b>	<b>113</b>	<b>145</b>
Total assets (\$m)	37,433	37,976	36,540	36,755	37,660	37,433	37,660
Total shareholders' equity (\$m)	3,132	3,181	2,999	3,026	3,064	3,132	3,064
Return on assets (after tax) <sup>a</sup>	0.4%	0.5%	0.3%	0.4%	0.4%	0.3%	0.4%
Return on equity (after tax) <sup>a</sup>	5.3%	5.6%	3.8%	4.7%	4.8%	3.6%	4.7%
Total Impaired facilities (\$m)	65	70	67	71	64	65	64
Total capital base (\$m)	2,862	2,894	2,716	2,729	2,773	2,862	2,773
Total risk-weighted assets (\$m)	17,869	18,232	17,324	17,385	17,698	17,869	17,698
Capital-adequacy ratio	16.0%	15.9%	15.7%	15.7%	15.7%	16.0%	15.7%
Minimum liquidity holdings (MLH) ratio <sup>c</sup>	15.9%	15.2%	14.7%	14.4%	14.3%	15.9%	14.3%
Number of entities	54	54	51	47	47	54	47

<sup>a</sup> Quarterly figures expressed as annual percentage rates. See Glossary.

<sup>b</sup> For those ADIs subject to liquidity coverage ratio (LCR) requirements.

<sup>c</sup> For those ADIs subject to minimum liquidity holdings (MLH) ratio requirements.



# Explanatory notes

## ADI industry segments

To assist users analyse the ADI industry, the industry is broken down into four industry segments consisting of banks, building societies, credit unions and other ADIs.

ADI means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

Banks are ADIs that assume or use the term 'bank' in relation to their banking business. Data for banks are broken down into four segments: major banks, other domestic banks, foreign subsidiary banks and foreign branch banks.

Major banks comprise the Australia and New Zealand Banking Group Limited, the Commonwealth Bank of Australia, the National Australia Bank Limited, the Westpac Banking Corporation and their subsidiary banks.

Other domestic banks comprise all locally-owned banks excluding the major banks.

Foreign subsidiary banks are foreign banks authorised to carry on banking business in Australia through a locally-incorporated subsidiary.

Foreign branch banks are foreign banks authorised to carry on banking business in Australia through branches and are subject to specific restrictions on their deposit-taking activities.

Building societies are locally-incorporated ADIs that assume or use the expression 'building society' in relation to their banking business.

Credit unions are locally-incorporated ADIs that assume or uses the expression 'credit union' or 'credit co-operative' in relation to their banking business.

Other ADIs consist of ADIs that are not banks, building societies or credit unions. This includes providers of purchased payment facilities and specialist credit card institutions.

A list of all ADIs is provided on APRA's website.

## Mutual ADIs

This publication also provides supplementary statistics on mutual ADIs.

**Mutual ADIs** are defined for this publication as ADIs operating under a mutual corporate structure in accordance with *ASIC Regulatory Guide 147*. Under the guide, an organisation is considered to have a mutual structure if it passes an economic relationship test and a governance relationship test. The economic relationship test explores the distribution of surpluses and places restrictions on the payment of dividends to investor shareholders. The governance relationship test explores the rights of members to participate in the governance of the organisation, with a requirement of 'one member, one vote' and restrictions on special voting rights.

The population of mutual ADIs tables is comprised of mutual banks, credit unions, mutual building societies and other mutual ADIs.

ADIs are classified as mutual ADIs by APRA for the purpose of this publication. Mutual ADIs have the same regulatory and reporting requirements as ADIs in the same segment.

## Capital adequacy statistics

Capital data in this publication is collected under three different APRA reporting frameworks. These frameworks are based on:

- the Basel I capital framework prior to 1 January 2008;
- the Basel II capital framework from 1 January 2008; and
- the Basel III capital framework from 1 January 2013.

Following the introduction of the Basel II capital framework on 1 January 2008, from March 2008 there are significant changes to some data items. For example, there was no operational risk-weighted assets requirement prior to the introduction of the Basel II framework.

For details of the Basel II framework, refer to revoked ADI Prudential Standards and Guidance Notes at:

<http://www.apra.gov.au/adi/PrudentialFramework/Pages/revoked-adi-prudential-standards-and-guidance-notes.aspx>

For details of the Basel III framework, refer to APRA prudential standards APS 110-APS 116 and APS 120. For detailed definitions of the capital components, refer to APS 001 and APS 111.

## Liquidity statistics

APRA reviewed its liquidity framework in 2014 and introduced a revised *Prudential Standard APS 210 Liquidity* (APS 210) in response to the Basel Committee on Banking Supervision's globally harmonised liquidity framework, *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools*. The revised APS 210 introduced the Liquidity Coverage Ratio regime in Australia, commencing from 1 January 2015, and revised the existing Minimum Liquidity Holdings (MLH) regime, commencing for the quarter ending 30 June 2014.

The introduction of this Prudential Standard was accompanied by a revised *Reporting Standard ARS 210 Liquidity* (ARS 210) and associated ADI reporting forms, which commenced for the quarter ending June 2014. While the LCR data collection was new, there are changes to some MLH data items as a result of the revised ARS 210. It also resulted in a change in MLH population, with a number of banks becoming subject to the MLH regime.

For details of the previous liquidity framework, refer to revoked ADI Prudential Standards and Guidance Notes at:

<http://www.apra.gov.au/adi/PrudentialFramework/Pages/revoked-adi-prudential-standards-and-guidance-notes.aspx>

For details of APRA's liquidity framework, refer to APS 210. For further information on how to interpret the liquidity statistics, refer to *Selected feature: ADIs' Liquidity Statistics* at:

<http://www.apra.gov.au/adi/Publications/Pages/adi-quarterly-performance-statistics.aspx>

## Basis of preparation

This publication is currently available in two versions:

- an Adobe PDF version for printing, containing data for the most recent periods, and
- a Microsoft Excel version, containing a complete time series since 2004 of data.

This publication includes the consolidated group data of ADIs. Locally-incorporated ADIs with controlled entities or associates are required to report consolidated group book data. For other ADIs, licensed and domestic book data are included.

Domestic ADIs which are themselves subsidiaries of a domestic ADI are not included in this publication. The data for these ADIs are included in the data for the domestic parent ADI.

Capital adequacy data are presented on a consolidated group basis prior to 1 January 2008 and a Level 2 basis from 1 January 2008.

Liquidity data for building societies and credit unions are presented on a licensed ADI basis prior to 1 April 2014 and a Level 1 basis from 1 April 2014.

## Source of statistics

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

- ARF 110.0 Capital Adequacy (Level 1, Level 2, Licensed ADI and Consolidated Group Books);
- ARF 210.0 Statement of High Quality Liquid Assets Calculation (Licensed ADI and Consolidated Group Books);
- ARF 210.1A Liquidity Coverage Ratio - all currencies (Level 1 and Level 2);
- ARF 210.1B Liquidity Coverage Ratio - AUD only (Level 1 and Level 2);
- ARF 210.2 Minimum Liquidity Holdings Ratio (Level 1);
- ARF 220.0 Impaired Facilities (Licensed ADI and Consolidated Group Books);
- ARF 320.0 Statement of Financial Position (Domestic Books);
- ARF 322.0 Statement of Financial Position (Consolidated Group Books).
- ARF 323.0 Statement of Financial Position (Licensed ADI); and
- ARF 330.0 Statement of Financial Performance (Licensed ADI and Consolidated Group Books);
- ARF 330.1 Interest Income and Interest Expense (Licensed ADI and Consolidated Group Books);
- ARF 330.2 Other Operating Income (Licensed ADI and Consolidated Group Books); and
- ARF 330.3 Other Operating Expense (Licensed ADI and Consolidated Group Books).

Blank copies of returns and associated instructions are available on APRA's website.

## Delayed release of selected statistics for banks

To ensure that individual banks' performance data cannot be derived from the *Quarterly ADI Performance Statistics* before they are made public, APRA will only publish financial performance statistics and selected financial position and capital adequacy statistics for the all banks segment two months after the end of the reference period. APRA will delay publication of financial performance and selected financial position data for the bank segments (major banks, other domestic banks, foreign subsidiaries and foreign branches) by one quarter.



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