



5 July 2019

TO: ALL AUTHORISED DEPOSIT-TAKING INSTITUTIONS

REFRESHING APRA'S STATISTICS PUBLICATIONS FOR AUTHORISED DEPOSIT-TAKING INSTITUTIONS

APRA is refreshing its statistical publications for authorised deposit-taking institutions (ADIs), as a result of changes that modernised the underlying data collection. ADI financial statement data is now being collected using the new Economic and Financial Statistics (EFS) collection, under section 13 of the *Financial Sector (Collection of Data) Act 2001* (FSCODA). APRA collects this data on behalf of the Australian Bureau of Statistics and Reserve Bank of Australia. The EFS collection is being implemented using a phased approach with differing impacts for APRA's monthly and quarterly ADI statistics publications.¹

APRA's monthly ADI statistical publication

APRA is releasing a new template for the *Monthly ADI Statistics* (MADIS) publication, along with new explanatory notes and a glossary for information. MADIS is replacing APRA's *Monthly Banking Statistics* (MBS) from July 2019.

The new publication MADIS will contain information on assets and liabilities for selected individual ADIs, including details on loans and finance leases and deposits from different sectors of the economy. MADIS will contain data for domestic and foreign banks and, for the first time, building societies, larger credit unions and other ADIs, in line with APRA's objective to increase the transparency of data it collects for the ADI sector.

Phase 1 of the EFS data collection introduces new reporting forms to replace the existing *Reporting Form ARF 320.0 Statement of Financial Position (Domestic Books)* (ARF 320.0). These new forms will provide the source data for MADIS. In most cases, these data items will be conceptually similar to those that were published in MBS. However, there will be some changes and the new publication will benefit from the improved definitions in the EFS collection.

APRA initially consulted on the new publication in November 2018.² Following a review of the first few months of parallel run data, APRA has made some minor changes to the MADIS template. These changes, detailed in Attachment 1, involve:

- re-naming *Cash and liquid assets* as *Cash and deposits with financial institutions*;
- re-naming *Outstanding principal balance of securitised assets* as *Total securitised assets on balance sheet*;

¹ See [Modernised economic and financial statistics \(EFS\)](#)

² See [ADI Industry Letter](#).

- removing the *Value of housing loans securitised held off-balance sheet* from the publication; and
- splitting *Total borrowings* into *Total short-term borrowings* and *Total long-term borrowings*.

The first release of MADIS at the end of August 2019 will contain data collected for the period ending 31 July 2019 and four months of the parallel run data, from the period ending 31 March 2019, when the new EFS data collection started.³

MBS will cease after 30 June 2019, although historical data will remain available.

APRA's quarterly ADI statistical publications

APRA's *Quarterly Authorised Deposit-taking Institution Property Exposures* and *Quarterly Authorised Deposit-taking Institution Property Exposure Statistics* publications will also be affected by the introduction of new data during Phase 1 of the EFS data collection. However, the impact is expected to be limited.

Timetable for publication changes

The timetable for new ADI publications as a result of EFS is as follows:

Publication	Frequency	First EFS data release	
		Reference period	Release date
ADI Statistics	Monthly	July 2019	30 August 2019
ADI Performance Statistics	Quarterly	September 2019	December 2019
ADI Property Exposure Statistics	Quarterly	September 2019	December 2019

Quarterly Authorised Deposit-taking Institution Property Exposure Statistics will also be impacted by Phase 2 of the EFS reporting form changes, in particular the cessation of *Reporting Form ARF 320.8 Housing Loan Reconciliation* (ARF 320.8) in September 2019. There will be further communications about this publication in the near future.

Yours sincerely,

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³ APRA will determine all MADIS data items non-confidential under subsection 57(2) of the *Australian Prudential Regulation Authority Act 1998* (APRA Act) prior to the first publication. APRA consulted the ADI industry in relation its proposals to determine the MADIS data items non-confidential, as required by subsection 57(3) of the APRA Act, in its November 2018 consultation.

**Attachment 1: Comparison of Descriptions and Data Sources for MBS and MADIS
(changes and differences 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 Selected Individual ADIs	Item	
Cash and liquid assets	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	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	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
Acceptances of customers	Net acceptances of customers	720.0A 720.0B	Net acceptances of customers
Gross loans and advances	Total residents loans and finance leases	720.1A 720.1B	Total loans and finance leases: Residents (gross of provisions)
Other investments	Removing from publication		
Total resident assets	Total residents assets	720.0A	Total assets including intra-group assets
			Less : Total 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	Total assets including intra-group assets: of which: Assets that have been securitised
		720.0B	
Outstanding principal balance of securitised assets	Removing from publication		
Value of housing loans securitised	Removing from publication		

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 Financial Leases on Australian Books of Selected Individual ADIs	Item	
Non-financial corporations	Non-financial businesses	720.1A 720.1B	Total loans and finance leases: Residents: Non-financial businesses
Financial corporations	Financial institutions	720.1A 720.1B	Total loans and finance leases: Residents: Financial institutions
General government	General government	720.1A 720.1B	Total loans and finance leases: Residents: General government
Households: Housing – Owner-occupied	Households: Housing – Owner-occupied	720.1A 720.1B	Total loans and finance leases: Residents: Households: Housing loans: Owner-occupied
Households: Housing – Investment	Households: Housing – Investment	720.1A 720.1B	Total loans and finance leases: Residents: Households: Housing loans: Investment
Households: Credit cards	Households: Credit cards	720.1A 720.1B	Total loans and finance leases: Residents: Households: Personal loans and finance leases: Credit cards
Households: Other	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 and non-profit institutions	Community service organisations	720.1A 720.1B	Total loans and finance leases: Residents: Community service organisations
Total gross loans and advances	Total residents loans and financial leases	720.1A 720.1B	Total loans and finance leases: Residents (gross of provisions)
Intra-group loans and advances	Intra-group loans and financial leases	720.3	Total intra-group assets: 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 Selected Individual ADIs	Item	
Due to clearing houses and financial institutions	Removing from publication		
Acceptances	Acceptances	720.0A 720.0B	Total acceptances
Total deposits	Total residents deposits	720.2A 720.2B	Total deposits: Resident deposits
Intra-group 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)
Bonds, notes and long-term borrowings	Removing from publication		
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 Selected Individual ADIs	Item	
Non-financial corporations	Non-financial businesses	720.2A 720.2B	Total deposits: Resident deposits : Non-financial businesses
Financial corporations	Financial institutions	720.2A 720.2B	Total deposits: Resident deposits : Financial institutions
General government	General government	720.2A 720.2B	Total deposits: Resident deposits : General government
Households	Households	720.2A 720.2B	Total deposits: Resident deposits : Households
Community service organisations non-profit institutions	Community service organisations	720.2A 720.2B	Total deposits: Resident deposits : Community service organisations
Other deposit accounts	Removing from publication		
Certificates of deposit	Removing from publication		
Total deposits	Total residents deposits	720.2A 720.2B	Total deposits: Resident deposits