



Banking (Statistics) Regulations

SR 1989 No. 357 as amended

made under the

Banking Act 1959

Consolidated as in force on 2 October 1998

(includes amendments up to SR 1998 No. 198)

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1 Citation [see Note 1]

These Regulations may be cited as the Banking (Statistics) Regulations.

2 Definitions

In these Regulations, unless the contrary intention appears:

accounting day, for an ADI, means the day fixed under regulation 3 by APRA for the ADI.

Act means the *Banking Act 1959*.

3 Accounting days

APRA:

- (a) may fix the day that is to be the accounting day for an ADI for a year or for all years; and
- (b) must give the ADI written notice of the day.

4 Balance sheets

- (1) For the purposes of paragraph 51 (1) (a) of the Act, an ADI, except a foreign ADI, must prepare a balance sheet in accordance with the form in Schedule 1 for each year.
- (2) The balance sheet:
 - (a) is to be prepared as at the close of business on the ADI's accounting day for that year; and
 - (b) is to be given to APRA no later than 6 months after that accounting day.

5 Statements of profit and loss

- (1) For the purposes of paragraph 51 (1) (a) of the Act, an ADI, except a foreign ADI, must prepare a statement of profit and loss in accordance with the form in Schedule 2 in respect of each year.

- (2) The statement of profit and loss:
 - (a) is to be prepared for the period ending at the close of business on the ADI's accounting day for that year; and
 - (b) is to be given to APRA no later than 6 months after that accounting day.

6 Statements of assets and liabilities

- (1) For the purposes of paragraph 51 (1) (a) of the Act, an ADI must prepare a statement of assets and liabilities on its Australian books in accordance with the form in Schedule 3.
- (2) The statement of assets and liabilities:
 - (a) is to be prepared as at the close of business on Wednesday in each week; and
 - (b) is to be given to APRA no later than 14 days after that Wednesday; and
 - (c) is not to contain contingent assets or liabilities.
- (3) An account between the head office of an ADI and a branch of the ADI, or between different branches of the ADI, is not to be regarded as an asset or a liability.

7 Directions by APRA — forms

- (1) APRA may specify in writing the manner in which a form referred to in regulation 4, 5 or 6 is to be completed.
- (2) Anything specified by APRA under subregulation (1) is not to be inconsistent with these Regulations.

9 APRA to publish balance sheets etc

- (1) For the purposes of paragraph 51 (1) (f) of the Act, APRA must prepare and publish for each ADI:
 - (a) an annual balance sheet; and
 - (b) an annual profit and loss statement; and
 - (c) a statement of assets and liabilities for each month.

- (2) However, if APRA is not given relevant accounts, financial reports or other information in relation to the banking business of an ADI, APRA is not required to prepare and publish a balance sheet, profit and loss statement or statement of assets and liabilities for the ADI.

10 Repeal of former Banking (Statistics) Regulations

Statutory Rules 1962 No. 92, 1966 No. 159, 1968 No. 108, 1970 No. 136, 1971 No. 126, 1972 No. 72, 1974 No. 89, 1975 No. 218, 1980 No. 167, 1981 Nos. 210 and 371, 1982 Nos. 144 and 213, 1984 No. 282, 1986 No. 302, 1987 No. 184, 1988 No. 254 and 1989 Nos. 29 and 81 are repealed.

Schedule 1 Balance sheet

(subregulation 4 (1))

of the (*name of ADI*) as at the close of business on.....

Liabilities	\$ millions
1. Authorised capital ⁽¹⁾ :

Total Authorised Capital

2. Issued capital ⁽²⁾ :

Total Issued Capital

3. Paid-up capital
4. Reserves:
5. Retained earnings

6. Total shareholders' funds
7. Other capital funds ⁽³⁾ :
(a) Eligible
(b) Ineligible
8. Depositors' balances
9. Balances due to other ADIs
10. Bills payable
11. All other liabilities ⁽⁴⁾
12. Total liabilities

Assets	\$ millions
13. Coin, bullion and notes
14. Deposits with Reserve Bank of Australia:
(a) Non-callable deposit account
(b) Other
15. Cheques and bills of, and balances with and due from, other ADIs:
(a) Australian ADIs
(b) Other
16. Australian public sector securities ⁽⁵⁾ :
(a) Commonwealth Government
(i) Treasury notes
(ii) Other Commonwealth Government Securities
(b) Other
17. Other public sector securities ⁽⁶⁾
18. Loans to authorised dealers in the Australian short-term money market
19. Loans, advances and bills discounted ⁽⁷⁾
20. ADI premises, furniture and sites ⁽⁸⁾
21. Bills receivable
22. All other assets ⁽⁹⁾
23. Total assets

Note 1 Insert details of shares, including number, denomination, class and total value.

Note 2 Insert details of shares issued, including number and amount, denomination and class, and amount paid-up per share. Set out details of reserved liability (if any).

Note 3 Include all subordinated debt (term or perpetual) and any other debt instruments accepted as capital by APRA.

Note 4 Include provision accounts, except those for bad or doubtful debts.

Note 5 State basis of valuation.

Note 6 State basis of valuation.

Note 7 Deduct both specific and general provisions for bad or doubtful debts.

Note 8 State basis of valuation.

Note 9 Include remittances in transit.

Schedule 2 Statement of profit and loss

(subregulation 5 (1))

of the *(name of ADI)* for the period ended

\$ millions

1.	Interest income
2.	<i>Less</i> interest expenses	_____
3.	Net interest income
4.	Other operating income ⁽¹⁾
5.	<i>Less</i> Other operating expenses ⁽²⁾
6.	<i>Less</i> Provisions for bad and doubtful debts	_____
7.	Operating profit
8.	<i>Less</i> Income tax attributable to operating profit	_____
9.	Operating profit after income tax
10.	Extraordinary items (net of tax) ⁽³⁾
11.	Retained profits at the beginning of the financial year	_____
12.	Total available for appropriation
13.	<i>Less</i> Transfers to reserves
14.	<i>Less</i> Dividends:
	(a) Interim paid	
	(b) Final	_____
15.	Retained profits at the end of the financial year	_____

Note 1 Include all non-interest income attributable to the normal operations of the ADI. Exclude income associated with extraordinary items.

Note 2 Include all non-interest expenses attributable to the normal operations of the ADI. Exclude expenses associated with extraordinary items.

Note 3 Itemise significant amounts included in this item.

Schedule 3

[see Note 2]

(subregulation 6 (1))

STATEMENT OF LIABILITIES AND ASSETS ON THE AUSTRALIAN BOOKS				
of theas at the close of business on				
PART I—LIABILITIES				
		AUD MILLIONS		
ITEM		Australian resident	Non- resident	Total
1	Deposits repayable in Australia ¹			
.	(a) Current deposits bearing interest			
	(i) Other ADIs ²			
	(ii) Commonwealth and State Governments			
	(iii) Non-ADI financial intermediaries			
	(iv) Other			
	(b) Current deposits not bearing interest			
	(i) Other ADIs ²			
	(ii) Commonwealth and State Governments			
	(iii) Non-ADI financial intermediaries			
	(iv) Other			
	(c) Term deposits and deposits at call (excludes Certificates of Deposit)			
	(i) Other banks ²			

		AUD MILLIONS		
		Australian resident	Non-resident	Total
	(ii) Commonwealth and State Governments (iii) Non-ADI financial intermediaries (iv) Other (d) Certificates of Deposit (i) Issued to Commonwealth and State Governments (ii) Other (e) Other Deposits (i) Other ADIs ² (ii) Commonwealth and State Governments (iii) Non-ADI financial intermediaries (iv) Other (f) Total deposits			
2	Other borrowings · (a) ADIs ² · (b) Other			
3	Liabilities arising from the acceptance of bills of exchange ·			
4	All other liabilities ·			
5	Total AUD liabilities ·			
6	Foreign currency liabilities [AUD			

ITEM		AUD MILLIONS		
		Australian resident	Non-resident	Total
.	millions equivalent]			
	(a) Deposits			
	(b) Other			
7	Total liabilities [excluding			
.	shareholders' funds ³]			

PART II—ASSETS				
		AUD MILLIONS		
ITEM		Australian resident	Non-resident	Total
8.	Australian notes and coin			
9.	Deposits with Reserve Bank of Australia (a) Non-Callable deposits (b) Other			
10	Public sector securities (a) Commonwealth Government (i) Treasury notes (ii) Other Commonwealth Government securities (b) Other			
11	Deposits and placements with, and loans to, financial intermediaries (a) ADIs ² (i) Certificates of Deposit (ii) Other (b) Authorised dealers in the short-term money market (i) Secured by Commonwealth Government securities (ii) Other			

ITEM		AUD MILLIONS		
		Australian resident	Non-resident	Total
	(c) Other			
12	Other Lending			
13	Clients' commitments arising from the acceptance by the ADI of bills of exchange			
14	All other assets			
15	Total AUD assets			
16	Foreign currency assets [AUD millions equivalent]			
17	Total assets			

PART III							
DEPOSITS AND LOANS CLASSIFIED BY STATE AND TERRITORY							
IN AUD MILLIONS							
DEPOSITS							
STATE/ TERRITORY	Current deposits bearing interest	Current deposits not bearing interest	Term deposits including Certificates of Deposit	Investment savings	Statement savings	Passbook/ school savings	Other
New South Wales*							
Victoria							
Queensland							
South Australia							
Western Australia							
Tasmania							
Northern Territory							
Australian Capital Territory							
Other							
TOTAL							
LOANS							
STATE/TERRITORY			Lending referred to in item 12 of Part II				
New South Wales*							
Victoria							
Queensland							
South Australia							
Western Australia							
Tasmania							
Northern Territory							
Australian Capital Territory							
Other							
TOTAL							

* Includes Norfolk Island

NOTE in this statement, *AUD* means Australian dollars.

Note 1 Insert only amounts which are Australian deposits for the purpose of section 13A of the *Banking Act 1959*.

Note 2 This item applies to ADIs within the meaning of *ADI* in section 5 of the *Banking Act 1959*.

Note 3 When the statement is prepared by the Commonwealth Bank of Australia or the Commonwealth Development Bank of Australia for *shareholders' funds* substitute *capital and reserve funds*.

Notes to the Banking (Statistics) Regulations

Note 1

The Banking (Statistics) Regulations (in force under the *Banking Act 1959*) as shown in this reprint comprise Statutory Rules 1989 No. 357 amended as indicated in the Tables below.

Table of Statutory Rules

Year and number	Date of notification in <i>Gazette</i>	Date of commencement	Application, saving or transitional provisions
1989 No. 357	7 Dec 1989	28 Dec 1989 (see <i>Gazette</i> 1989, No. S383)	
1992 No. 396	16 Dec 1992	16 Dec 1992	—
1994 No. 417	13 Dec 1994	13 Dec 1994	—
1997 No. 24	26 Feb 1997	26 Feb 1997	—
1998 No. 198	30 June 1998	1 July 1998	—

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
R. 2	am. 1998 No. 198
R. 3	am. 1997 No. 24; 1998 No. 198
R. 4	am. 1994 No. 417; 1998 No. 198
R. 5	am. 1994 No. 417; 1998 No. 198
R. 6	am. 1998 No. 198
R. 7	am. 1998 No. 198
R. 8	rep. 1992 No. 396
R. 9	am. 1998 No. 198
Schedule 1	am. 1998 No. 198
Schedule 2	am. 1998 No. 198
Schedule 3	am. 1998 No. 198

Note 2

Schedule 3—Subregulation 12.3 of the Statutory Rules 1998 No. 198 provides as follows:

12.3 Subregulation 1 (c) (i):

Omit “Other Banks³”, substitute “Other ADIs³”.

The proposed amendment was misdescribed and is not incorporated in this reprint.

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