Banking (Statistics) Regulations 1989

Statutory Rules 1989 No. 357 as amended

made under the

Banking Act 1959

Consolidated as in force on 17 August 1999

(includes amendments up to SR 1999 No. 142)

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1 Name of regulations [*see* Note 1]

These regulations are the *Banking (Statistics) Regulations 1989*.

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*.

transferring institution means a body that is taken, under subitem 7 (3) of Schedule 8 to the *Financial Sector Reform (Amendments and Transitional Provisions) Act (No. 1) 1999*, to have been given an authority under subsection 9 (3) of the *Banking Act 1959* to carry on banking business.

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.

6A Transferring institutions — monthly financial statements

(1) This regulation applies to a transferring institution with assets of a value greater than $50,000,000 at any time in a month, including:

(a) the month in which this regulation commences; and

(b) the month immediately before this regulation commences.

(2) For the purposes of paragraph 51 (1) (a) of the Act, the institution must prepare, and give to APRA, a financial statement for the month, in accordance with the form in Schedule 4.

(3) The statement:

(a) is to be prepared as at the close of business on the last day of the month; and

(b) is to be given to APRA no later than 14 days after that day.

7 Directions by APRA — forms

(1) APRA may specify in writing the manner in which a form referred to in regulation 4, 5, 6 or 6A 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	

Notes

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

(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).

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

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

(5) State basis of valuation.

(6) State basis of valuation.

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

(8) State basis of valuation.

(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.	*Less* interest expenses	________________
3.	Net interest income	....
4.	Other operating income[(1)]	....
5.	*Less* Other operating expenses[(2)]	....
6.	*Less* Provisions for bad and doubtful debts	________________
7.	Operating profit	....
8.	*Less* 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.	*Less* Transfers to reserves	....
14.	*Less* Dividends: (a) Interim paid (b) Final	.... ________________
15.	Retained profits at the end of the financial year	________________

Notes

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

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

(3) Itemise significant amounts included in this item.

Schedule 3 Statement of liabilities and assets on the Australian books

[*see* Note 2]

(subregulation 6 (1))

STATEMENT OF LIABILITIES AND ASSETS ON THE AUSTRALIAN BOOKS

of the ....as 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			

ITEM		AUD MILLIONS Australian resident	Non-resident	Total
	(c) Term deposits and deposits at call (excludes Certificates of Deposit)			
	(i) Other banks[2]			
	(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			

		AUD MILLIONS		
ITEM		Australian resident	Non-resident	Total
6.	Foreign currency liabilities [AUD 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							

ITEM	AUD MILLIONS		
	Australian resident	Non-resident	Total

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.

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

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

(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”.

Schedule 4 Monthly financial statement

(regulation 6A)

MONTHLY FINANCIAL STATEMENT

NAME: [*name of transferring financial institution*]

MONTH: [*month to which financial statement relates*]

DATE PREPARED:

Item	Description	Index	Amount ($)
1	Cash on hand	BS1	
2	Loans and overnight settlements secured against cash	BS2	
3	Cash items in process of collection	BS3	
4	Bank deposits	BS4	
5	Building society and credit union deposits	BS5	
6	International Banking Agencies or Regional Development Banks	BS6	
7	Primary Liquid Assets (PLA)	BS7	
8	Other	BS8	
9	CGS and State or Territory	BS9	
10	All other claims on or guaranteed by Commonwealth, State or Territory Governments	BS11	
11	Local government securities	BS12	
12	Promissory notes — State Government	BS13	

Item	Description	Index	Amount ($)
13	Claims on — Australian Local Governments or Public Sector Entities	BS14	
14	Promissory notes — other	BS15	
15	Other — Public Securities	BS16	
16	Bank Bills	BS17	
17	NCDs	BS18	
18	Other PLA investment	BS19	
19	Other operational liquidity investment	BS20	
20	Floating Rate Notes (FRNs) — Commonwealth, State or Territory Government	BS21	
21	FRNs — Local Government	BS23	
22	FRNs — Authorised Deposit Taking	BS24	
23	Other securities	BS25	
24	Qualifying mortgage secured personal loans	BS29	
25	Other personal loans	BS31	
26	TOTAL Personal loans	BS33	
27	Qualifying mortgage secured residential loans	BS35	
28	Other residential loans	BS37	
29	TOTAL Residential loans	BS39	
30	Qualifying mortgage secured commercial loans	BS41	
31	Other commercial loans	BS43	
32	TOTAL Commercial loans	BS45	
33	TOTAL Loans	BS47	
34	TOTAL ASSETS	BS67	
35	Bank borrowings	BS68	

Item	Description	Index	Amount ($)
36	SSP borrowings	BS69	
37	Credit union or building society borrowings	BS70	
38	Other — borrowings from other FIs	BS71	
39	Call deposits	BS72	
40	Term deposits	BS73	
41	Retirement Savings Accounts deposits	BS74	
42	Other borrowings	BS75	
43	Debentures	BS83	
44	Unsecured notes	BS84	
45	Other	BS86	
46	Perpetual subordinated debt	BS81	
47	Term subordinated debt	BS82	

Note Items 36, 37 and 38 of this statement relate to dealings by a transferring institution with an ADI that was, before the transfer date:

- a special service provider; or
- a credit union or building society; or
- any other financial institution.

The items are to be completed if the transferring institution had borrowings with ADIs of the relevant type in the month to which this statement relates. The items should be completed by reference to the status of the ADI immediately before the transfer date.

Notes to the *Banking (Statistics) Regulations 1989*

Note 1

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

Table of Statutory Rules

Year and number	Date of notification in *Gazette*	Date of commencement	Application, saving or transitional provisions
1989 No. 357	7 Dec 1989	28 Dec 1989 (*see Gazette* 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	—
1999 No. 142	30 June 1999	1 July 1999 (*see* r. 2 and *Gazette* 1999, No. S283)	—

Table of Amendments

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

Provision affected	How affected
R. 1	rs. 1999 No. 142
R. 2	am. 1998 No. 198; 1999 No. 142
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. 6A	ad. 1999 No. 142
R. 7	am. 1998 No. 198; 1999 No. 142
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
Schedule 4...........................	ad. 1999 No. 142

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 Banks[3]", substitute "Other ADIs[3]".

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