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Statutory Rules 1989 No. 1

357/

Banking (Statistics) Regulations

I, THE GOVERNOR-GENERAL of the Commonwealth of Australia, acting with the advice of the Federal Executive Council, and under section 4 of the *Acts Interpretation Act 1901* hereby make the following Regulations under the *Banking Act 1959*.

Dated 29 November 1989.

BILL HAYDEN

Governor-General

By His Excellency's Command,

Minister of State for Industrial Relations for
and on behalf of the Treasurer

Citation

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

Interpretation

2. In these Regulations, unless the contrary intention appears:
"accounting day" in relation to a bank, means the day specified by the Reserve Bank under regulation 3 for that bank;
"the Act" means the *Banking Act 1959*.

Accounting day

3. The Reserve Bank:
(a) may fix the day that is to be the accounting day for a bank for a year or for all years; and
(b) must tell the bank.

Balance sheets

4. (1) For the purposes of paragraph 51 (1) (a) of the Act, a bank 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 bank's accounting day for that year; and

- (b) is to be given to the Reserve Bank no later than 6 months after that accounting day.

Statements of profit and loss

5. (1) For the purposes of paragraph 51 (1) (a) of the Act, a bank 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 bank's accounting day for that year; and
 - (b) is to be given to the Reserve Bank no later than 6 months after that accounting day.

Statements of assets and liabilities

6. (1) For the purposes of paragraph 51 (1) (a) of the Act, a bank 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 the Reserve Bank 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 a bank and a branch of the bank, or between different branches of the bank, is not to be regarded as an asset or a liability.

Reserve Bank may give directions relating to forms

7. (1) The Reserve Bank 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 the Reserve Bank under subregulation (1) is not to be inconsistent with these Regulations.

Verification of balance sheets and statements

8. A balance sheet or statement prepared under regulation 4, 5 or 6 is to be verified by a statutory declaration made by a senior officer of the bank.

Reserve Bank to publish balance sheets etc.

9. (1) For the purposes of paragraph 51 (1) (f) of the Act, the Reserve Bank is to prepare and publish, for each bank:

- (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) In spite of subregulation (1), if the Reserve Bank is not given relevant accounts, financial statements or other information relating to the banking business of a bank, the Reserve Bank is not required to prepare and publish a balance sheet, profit and loss statement or statement of assets and liabilities for that bank.

Repeal of former Banking (Statistics) Regulations

10. 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

Subregulation 4 (1)

BALANCE SHEET

of the (name of bank) 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 banks

.....

10. Bills payable

.....

11. All other liabilities ⁽⁴⁾

.....

12. Total liabilities

.....

SCHEDULE 1—continued

<i>Assets</i>		\$ 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 banks:		
(a) Australian banks	
(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. Bank 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 the Reserve Bank of Australia.
- ⁽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

Subregulation 5 (1)

STATEMENT OF PROFIT AND LOSSof the (*name of bank*) 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

Notes

- ⁽¹⁾ Include all non-interest income attributable to the normal operations of the bank. Exclude income associated with extraordinary items.
- ⁽²⁾ Include all non-interest expenses attributable to the normal operations of the bank. Exclude expenses associated with extraordinary items.
- ⁽³⁾ Itemise significant amounts included in this item.

SCHEDULE 3

Subregulation 6 (1)

STATEMENT OF LIABILITIES AND ASSETS ON THE AUSTRALIAN BOOKS

of the..... as at the close of business on

PART I—LIABILITIES

ITEM	AUD MILLIONS		
	Australian resident	Non-resident	Total
1. Deposits repayable in Australia ¹			
(a) Current deposits bearing interest			
(i) Other banks ²			
(ii) Commonwealth and State Governments			
(iii) Non-bank financial intermediaries			
(iv) Other			
(b) Current deposits not bearing interest			
(i) Other banks ²			
(ii) Commonwealth and State Governments			
(iii) Non-bank financial intermediaries			
(iv) Other			
(c) Term deposits and deposits at call (excludes Certificates of Deposit)			
(i) Other banks ²			
(ii) Commonwealth and State Governments			
(iii) Non-bank financial intermediaries			
(iv) Other			
(d) Certificates of Deposit			
(i) Issued to Commonwealth and State Governments			
(ii) Other			
(e) Other Deposits			
(i) Other banks ²			
(ii) Commonwealth and State Governments			
(iii) Non-bank financial intermediaries			
(iv) Other			
(f) Total deposits			
2. Other borrowings			
(a) Banks 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 millions equivalent]			
(a) Deposits			
(b) Other			
7. Total liabilities [excluding shareholders' funds ³]			

SCHEDULE 3—continued

PART II—ASSETS			
ITEM	AUD MILLIONS		
	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) Banks ²			
(i) Certificates of Deposit			
(ii) Other			
(b) Authorised dealers in the short-term money market			
(i) Secured by Commonwealth Government securities			
(ii) Other			
(c) Other			
12. Other Lending			
13. Clients' commitments arising from the acceptance by the bank of bills of exchange			
14. All other assets			
15. Total AUD assets			
16. Foreign currency assets [AUD millions equivalent]			
17. Total assets			

SCHEDULE 3—continued

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	Invest- ment 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.

Notes

- ¹ Insert only amounts which are Australian deposits for the purpose of Section 16 of the *Banking Act 1959*.
- ² This item applies with respect to all banks within the definition of "bank" in subsection 5 (1) of the *Banking Act 1959*, as well as banks owned by State Governments.
- 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".

NOTE

1. Notified in the *Commonwealth of Australia Gazette* on

1989. 7 December