Australian Prudential Regulation Authority instrument fixing charges No.2 of 2025

Models-based capital adequacy requirements for ADIs for the financial year 2024-25

Australian Prudential Regulation Authority Act 1998

I, Clare Gibney, a delegate of APRA, under paragraph 51(1)(a) and (b) of the *Australian Prudential Regulation Authority Act 1998* FIX the charges specified in the attached Schedule of charges in respect of the specified services provided by APRA.

This instrument commences on the date of registration on the Federal Register of Legislation under the *Legislation Act 2003*.

Dated: 23 June 2025

Clare Gibney
Executive Director
Chief of Staff & Enterprise Services Division

Interpretation

In this instrument

ADI is short for authorised deposit-taking institution and has the meaning given in section 5 of the *Banking Act 1959.*

APRA means the Australian Prudential Regulation Authority.

Schedule of charges

Column 1	Column 2	Column 3	Column 4
Nature of services and applications for which the charge is imposed	**Amount of the charge**	**Person required to pay the charge**	**When the charge is to be paid**
Assessment of applications and the ongoing supervision of ADIs under the models-based approach.	$609,000 (exclusive of GST) This charge is non-refundable.	• Australia and New Zealand Banking Group Limited **ABN 11 005 357 522** • Commonwealth Bank of Australia **ABN 48 123 123 124** • National Australia Bank Limited **ABN 12 004 044 937** • Westpac Banking Corporation **ABN 33 007 457 141**	14 days after receipt of APRA's invoice for the charge. The invoice may be issued at any time after the date of this instrument.
	$449,000 (exclusive of GST) This charge is non-refundable.	• Macquarie Bank Limited **ABN 46 008 583 542**	
	$257,000 (exclusive of GST) This charge is non-refundable.	• ING Bank (Australia) Limited **ABN 24 000 893 292**	

	$65,000 (exclusive of GST) This charge is non-refundable.	• Bendigo and Adelaide Bank Limited **ABN 11 068 049 178**	