

# DATA MODEL DOCUMENT

## APRA Monthly ADI Statistics (Back-Series 2019–2025)

Entity: ADI Monthly Financial Position

Grain: 1 record per ADI per reporting month

Source: APRA Monthly Authorised Deposit-Taking Institution Statistics, Back-Series (March 2019–October 2025)

### Core Identifiers

#### Period

Type: Date (Month-end)

Definition: Reporting period of the ADI's financial position.

Business Meaning: The month for which the ADI submitted its regulatory financial data to APRA.

#### ABN

Type: String

Definition: Australian Business Number of the reporting ADI.

Business Meaning: Unique legal identifier of the institution.

#### Institution Name

Type: String

Definition: Registered name of the reporting ADI.

Business Meaning: Unique legal name of the institution.

#### Short Name

Type: String

Definition: Common short name of the reporting ADI.

Business Meaning: Used for grouping, filtering and reporting results across individual institutions.

### Assets

#### Cash and deposits with financial institutions

Definition: Cash on hand and deposits held with other financial institutions.

Business Meaning: Highly liquid assets; first line of liquidity defence.

#### Trading securities

Definition: Debt and equity instruments acquired for short-term resale.

Business Meaning: Mark-to-market instruments used for trading books.

### Investment securities

Definition: Investments held to maturity or available for sale (non-trading).

Business Meaning: Supports liquidity and yield management.

### Net acceptances of customers

Definition: Face value of bank-accepted bills outstanding, minus holdings of own acceptances.

Business Meaning: Traditional bill-market credit exposures.

### Total residents assets

Definition: Total assets of the ADI related to Australian residents.

Business Meaning: Regulatory split between domestic vs offshore exposures.

### Total securitised assets on balance sheet

Definition: Securitised loans still recognised on the balance sheet.

Business Meaning: Indicates self-securitisation or retained risk positions.

## Loans and Finance Leases

### Loans to non-financial businesses

Definition: Lending to Australian private and public non-financial corporations.

Business Meaning: Commercial lending portfolio.

### Loans to financial institutions

Definition: Lending to banks and non-bank financial institutions.

Business Meaning: Interbank and wholesale finance exposures.

### Loans to general government

Definition: Loans to Commonwealth, State and Local governments and related entities.

Business Meaning: Public-sector credit exposure.

### Loans to households: Housing: Owner-occupied

Definition: Residential mortgage loans for owner-occupied dwellings.

Business Meaning: Primary mortgage book.

### Loans to households: Housing: Investment

Definition: Residential mortgages for investment properties.

Business Meaning: Determines investment-property exposure mix.

### Loans to households: Credit cards

Definition: Revolving credit facilities for cardholders.

Business Meaning: High-yield consumer lending.

### Loans to households: Other

Definition: Personal loans excluding credit cards and mortgages.

Business Meaning: Includes car loans, unsecured loans, overdrafts.

#### Loans to community service organisations

Definition: Lending to not-for-profit community organisations.

Business Meaning: Small specialised lending segment.

#### Total residents loans and finance leases

Definition: Sum of all resident loan categories.

Business Meaning: Core domestic loan book.

#### Intra-group loans and finance leases

Definition: Loans to related entities in the same corporate group.

Business Meaning: Internal treasury and structural funding arrangements.

#### Acceptances

Definition: On-balance-sheet exposure arising from bill acceptances.

Business Meaning: Traditional trade finance product.

### Liabilities and Funding

#### Intra-group deposits

Definition: Deposits received from related entities within the group.

Business Meaning: Funding sourced internally.

#### Negotiable Certificates of Deposit

Definition: Tradeable short-term debt instruments issued by the ADI.

Business Meaning: Wholesale short-term funding.

#### Total short-term borrowings

Definition: Borrowings with remaining maturity under 1 year.

Business Meaning: Short-term wholesale funding exposure.

#### Total long-term borrowings

Definition: Borrowings with remaining maturity of 1 year or more.

Business Meaning: Stable long-term funding base.

#### Deposits by non-financial businesses

Definition: Deposits from private and public non-financial corporations.

Business Meaning: Corporate deposit funding.

#### Deposits by financial institutions

Definition: Deposits from banks and other financial entities.

Business Meaning: Interbank funding.

### Deposits by general government

Definition: Deposits from the Commonwealth, State or Local Government.

Business Meaning: Public-sector funding.

### Deposits by households

Definition: Retail deposits held by households.

Business Meaning: Core stable funding indicator.

### Deposits by community service organisations

Definition: Deposits from not-for-profit community bodies.

Business Meaning: Niche but stable funding.

### Total residents deposits

Definition: Total deposits sourced from Australian residents.

Business Meaning: Base for regulatory “stable funding” metrics.

## Notes on Metric Relationships

### Total residents assets

Not the sum of subcategories, but the APRA total.

Includes:

- Cash
- Securities
- Loans to residents
- Acceptances
- Securitised assets
- Other resident assets (not always explicitly itemised)

### Total residents loans and finance leases

Not the sum of subcategories, but the APRA total.

Equals sum of:

- Non-financial business loans
- Financial institution loans
- Government loans
- Household loans (all types)
- Community service organisation loans

### Total residents deposits

Not the sum of subcategories, but the APRA total.

Sum of all deposit categories:

- Households
- Business
- Financials

- Government
- Community organisations

## Data Quality & Structural Notes

All values are in AUD millions.

All data is resident-only (APRA excludes overseas books from this table).

ADIs enter and exit the dataset over time due to mergers and licence changes.

## KPIs

Derived in model (DAX).

We're modelling a banking sector performance view. That means four KPI buckets:

1. Scale – How big is the bank / sector?
2. Growth – Is it expanding or shrinking?
3. Funding & Liquidity – Is growth funded sensibly?
4. Portfolio Composition – Where is the risk and exposure?

Risk and asset quality metrics were intentionally excluded to maintain focus on balance sheet structure.

While a broader set of metrics was defined during modelling, the dashboard deliberately focuses on a consistent core KPI set to maintain clarity and comparability across views.

## Scale

These establish size and are prerequisites for everything else.

### Total Assets

Primary indicator of bank size. Every exec expects to see this.

### Total Loans

Loans are the main earning asset. Growth, funding, and risk all revolve around this.

Not the sum all loan subcategories here, but the APRA total. Consistency beats cleverness.

### Total Deposits

Core funding source. Every liquidity conversation starts here.

## Growth

Growth without context is noise. We use YoY and rolling metrics.

### Loan Growth YoY

Month-to-month is volatile and useless. YoY shows real expansion or contraction.

### Deposit Growth YoY

Lets you see whether lending growth is actually funded.

### Loans Rolling 12 Months

Smooths seasonality and policy shocks. Execs love this.

## Funding & Liquidity

These separate dashboards from toys.

### Loan-to-Deposit Ratio (LDR)

Classic banking liquidity metric. Too high = funding stress.

### Funding Gap

Shows absolute reliance on non-deposit funding.

### Short-Term Funding Ratio

Short-term funding increases rollover risk.

## Portfolio Composition

This is where your finance brain shows up.

### Housing Loans – Owner Occupied

Core mortgage book. Lower risk, lower margin.

### Housing Loans – Investment

Higher risk, more cyclical. Regulators watch this closely.

### Business Loans

Sensitive to economic cycles.

### Loan Mix Ratios

Shows exposure concentration.

- Owner Occupied Loan Share
- Investment Loan Share
- Business Loan Share

These are perfect for stacked bars or donuts.

## Stability

### Loan Growth Volatility (12M Std Dev)

Volatility = instability. Hiring managers notice this one.