

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 banks 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

Total Assets

Primary indicator of bank size.

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.

Total Deposits

Core funding source.

Growth

Loan Growth YoY

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

Deposit Growth YoY

Whether lending growth is actually funded.

Loans Rolling 12 Months

Smooths seasonality and policy shocks.

Funding & Liquidity

Loan-to-Deposit Ratio (LDR)

Classic banking liquidity metric. Too high means funding stress.

Funding Gap

Shows absolute reliance on non-deposit funding.

Short-Term Funding Ratio

Short-term funding increases rollover risk.

Portfolio Composition

Housing Loans – Owner Occupied

Core mortgage book. Lower risk, lower margin.

Housing Loans – Investment

Higher risk, more cyclical.

Business Loans

Sensitive to economic cycles.

Loan Mix Ratios

Shows exposure concentration.

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

Stability

Loan Growth Volatility (12M Std Dev)

Volatility indicates instability.