

# SENATE STANDING COMMITTEE ON ECONOMICS - INQUIRY INTO THE BANK FUNDING GUARANTEES

## Request for Supplementary information

- At the Senate Economics References Committee hearing on bank funding guarantees, held on Tuesday 18 August 2009, Treasury officials were asked to provide additional charts relating to the funding composition of authorised deposit-taking institutions (ADIs) before the onset of the financial crisis:

*David Martine: ...On page 15 we try to represent, through a series of pie charts, the share of funding from the major banks through to the regional banks, building societies.*

*Senator Bushby—I would like to see those pie charts with a comparison of what it looked like 12 months earlier in terms of the sources of funding.*

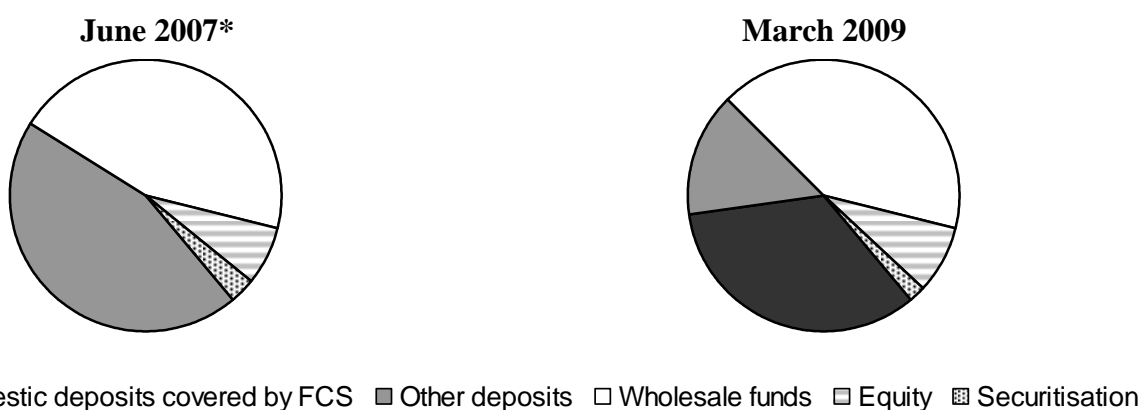
*(Extract from Proof Committee Handsard)*

- Treasury provides the following charts to supplement *Chart 3: ADI funding composition as at 31 March* as requested.

## Supplementary information

- The additional charts represent the funding compositions of ADIs as at June 2007 in comparison with the charts provided in the Treasury Submission which are for March 2009.
  - Domestic deposits were not covered by the Financial Claims Scheme (FCS) in June 2007, as the FCS came into operation in October 2008.

**Chart 3.1 - Major Banks funding composition comparison**



Source: APRA, RBA and Treasury estimates. \*FCS was not in operation at this time.

**Chart 3.2 - Regional Banks funding composition comparison**



■ Domestic deposits covered by FCS ■ Other deposits □ Wholesale funds □ Equity ▨ Securitisation  
 Source: APRA, RBA and Treasury estimates. \*FCS was not in operation at this time.

**Chart 3.3 - Credit Unions funding composition comparison**



■ Domestic deposits covered by FCS ■ Other deposits □ Wholesale funds □ Equity ▨ Securitisation  
 Source: APRA, RBA and Treasury estimates. \*FCS was not in operation at this time.

**Chart 3.4 - Building Societies funding composition comparison**



■ Domestic deposits covered by FCS ■ Other deposits □ Wholesale funds □ Equity ▨ Securitisation  
 Source: APRA, RBA and Treasury estimates. \*FCS was not in operation at this time.