

**Senate Economics Legislation Committee**  
**ANSWERS TO QUESTIONS ON NOTICE**  
**Treasury Portfolio**  
Additional Estimates  
2014 - 2015

**Department/Agency:** APRA

**Question:** AET 43

**Topic:** How many lenders approximately does APRA's current policy affect

**Reference:** Hansard page no. 116 - 25 February 2015

**Senator:** Ketter, Chris

**Question:**

**Senator KETTER:** Thank you. My question is about your current macroprudential policy. I am interested in how many lenders approximately does APRA's current policy affect?

**Mr Byres:** We wrote to all authorised deposit-taking institutions—ADIs, in shorthand jargon—which are banks, credit unions and building societies. We wrote to all of them in December with our views on what we thought would be good practice in terms of maintaining sound lending standards. Off the top of my head, I would say we have about 150 ADIs in total. I could get you the exact number but I would have to take that on notice.

**Senator KETTER:** How many of those have invest-or-loan portfolios growing at more than 10 per cent?

**Mr Byres:** If you wanted an exact number I would have to take it on notice, but it is in the order of perhaps one-quarter of them, maybe a bit less than that, in the last financial year that were growing faster than that. But, just to be clear, the issues we are focusing on—as I did mention in the opening statement, which I have tabled—our focus is less on what people have done and more what on they plan to do in the year ahead.

**Answer:**

As at 31 December 2014, there were 48 ADIs with 12 month growth in investor housing loans greater than 10 per cent, out of a total of 161 ADIs. For many of these ADIs, growth rates can be volatile given the small size of loan portfolios.