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Chapter 2 The financial services industry: depository institutions

Chapter outline

Banks

- Size, structure and composition of the industry
- Balance sheet and trends
- Bank performance

Credit unions and building societies

- Size, structure and composition of the industry
- Balance sheet, performance and trends

The regulation of Australian depository institutions

- The key legislation
- The regulatory agencies
- Australian prudential supervision framework
- Overview of the regulation of depository institutions

Learning objectives

- 2.1 Learn the different types of depository institutions in Australia and how they compete in the same market and face similar risks.
- 2.2 Gain an understanding of the major activities of banks and the industry structure.
- 2.3 Gain an insight into the balance sheet of banks and the trends in assets, liabilities and capital.
- 2.4 Appreciate the key performance ratios of banks and the trends in bank performance.
- 2.5 Learn the history of the industry comprising credit unions and building societies and the structure of their industry.
- 2.6 Gain an understanding of the changing shape of the market for credit unions and building societies and how they have performed.
- 2.7 Appreciate the regulatory framework governing the activities of Australian depository institutions and the key regulatory agencies.
- 2.8 Understand the key areas of regulation and the reasons why these areas are targeted for regulation.

Overview of chapter

This chapter provides an overview of the major activities of Australia's banks, building societies and credit unions. It describes the approach to regulation of financial institutions and the various agencies that regulate Australian depository institutions. DIs rely heavily on retail deposits to fund their activities, although wholesale borrowing and offshore funding are increasingly important sources of funds, particularly for the major banks. Historically, banks have offered a full range of services to both retail and corporate customers and Australia's major banks concentrate much of their effort in the provision of banking and investment banking services to businesses. Building societies and credit unions, on the other hand, focus on retail business, with loan portfolios dominated by residential mortgage lending. These differences are being eroded due to competitive forces, regulation and changing financial and business technology.

Solution Manual Financial Institution Management

Scott C. Dulebohn



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The Top Books of the Year Solution Manual Financial Institution Management The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the engaging narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and suspenseful novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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