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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.

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