

Appendix to "Comments on the Australian Treasury's negative response to banking separation", by Dr Wilson Sy.

Appendix to "[Comments on the Australian Treasury's negative response to banking separation](#)", by Dr Wilson Sy.

As at March 2018, the nominal GDP measured by the ABS, for the size of the Australian economy is \$1,728 billion. The structure of the Australian banking system is seen by the balance sheets of the main sectors given by APRA statistics (Quarterly ADI Performance, issued 21 June 2018) in Table 1, where all figures are in AUD billions except where stated as percentages. Authorized Deposit-taking Institutions (ADI) are regulated by APRA under *Banking Act 1959*.

Table 1: Balance Sheets of main banking sectors (Mar 2018)

	ADIs	Majors	Foreign	Foreign (%)
Housing	1,958	1,622	72	4
Liquids and securities	910	702	103	11
Total loans	3,198	2,547	290	9
Non-loan assets	1,469	1,023	299	20
Total assets	4,667	3,570	589	13
Deposits	2,761	2,170	267	10
Total liabilities	4,368	3,330	567	13
Equity	299	240	22	7
Capital Ratio (%)	6.4	6.7	3.7	