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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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Fundamentals of Quality Control and Improvement, Solutions Manual Amitava Mitra, 2012-01-20 A statistical approach to the principles of quality control and management Incorporating modern ideas methods and philosophies of quality management *Fundamentals of Quality Control and Improvement* Third Edition presents a quantitative approach to management oriented techniques and enforces the integration of statistical concepts into quality assurance methods Utilizing a sound theoretical foundation and illustrating procedural techniques through real world examples this timely new edition bridges the gap between statistical quality control and quality management The book promotes a unique do it right the first time approach and focuses on the use of experimental design concepts as well as the Taguchi method for creating product process designs that successfully incorporate customer needs improve lead time and reduce costs Further management oriented topics of discussion include total quality management quality function deployment activity based costing balanced scorecard benchmarking failure mode and effects criticality analysis quality auditing vendor selection and certification and the Six Sigma quality philosophy The Third Edition also features Presentation of acceptance sampling and reliability principles Coverage of ISO 9000 standards Profiles of past Malcolm Baldrige National Quality Award winners which illustrate examples of best business practices Strong emphasis on process control and identification of remedial actions Integration of service sector examples The implementation of MINITAB software in applications found throughout the book as well as in the additional data sets that are available via the related Web site New and revised exercises at the end of most chapters Complete with discussion questions and a summary of key terms in each chapter *Fundamentals of Quality Control and Improvement* Third Edition is an ideal book for courses in management technology and engineering at the undergraduate and graduate levels It also serves as a valuable reference for practitioners and professionals who would like to extend their knowledge of the subject

MANAGEMENT OF FINANCIAL INSTITUTIONS SHARMA, MEERA, 2008-05-27 Written in a highly readable style this book provides in depth coverage of the concepts of management of financial institutions focusing primarily on the banking sector and risk management Divided into five parts the text first looks at the framework of the Indian financial sector and examines the significance of various financial intermediaries It then moves on to explain in detail the products and financial statements of banks and their methods of performance analysis The book exposes the students to various risks faced by financial institutions and elaborates on the process of risk management It analyzes the regulatory framework for financial institutions and discusses their capital management with emphasis on both the first and second Basel accords In addition the text provides a thorough exposition of the Indian banking industry in the light of latest trends data and RBI regulations

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ESSENTIALS OF FINANCIAL ACCOUNTING, SIXTH EDITION Bhattacharyya, Asish K., 2022-05-28 The book now in its sixth edition is updated and simplified without changing the structure and organization of chapters and sacrificing rigour The pedagogy remains the same except that the illustrations and examples have been rearranged and placed immediately after the discussion of a principle and concept to make learning easy and more convenient for the readers The book remains suitable for self learning financial accounting by the students and corporate executives The book is primarily intended for the students of undergraduate and graduate management programmes like MBA MBA Executive MBA online PGDM BMS and BBA programmes Besides the students preparing for professional accounting programmes like CA CMA and CS will also find this book as a resource HIGHLIGHTS OF THE SIXTH EDITION IND AS revised up to March 31 2022 Published Financial Statements of Apollo Tyres Limited Ceat Limited and Apollo Hospitals Enterprises Limited for the financial year 2020 2021 have been used to illustrate corporate financial reporting and financial ratios New illustrations and examples Chapter wise review problems along with solutions Chapter wise solutions to multiple choice questions Solution manual for instructors TARGET AUDIENCE MBA compulsory course M Sc in Banking and Finance BFIA Bachelor of Financial and Investment Analysis Practicing managers Advanced Technologies for Microfinance: Solutions and Challenges Ashta, Arvind, 2010-08-31 Advanced Technologies for Microfinance Solutions and Challenges is the first book to systematically address technology s impact on microfinance It discusses a wide variety of technology applications that will define the next generation of the microfinance movement and it addresses the tough questions surrounding technology in microfinance For instance what are the disadvantages of technology enabled microfinance and what will it mean for the inclusiveness and empowerment of the service This dynamic collection is a must have for anyone interested in microfinance whether you are a donor lender or investor Financial Institutions and Markets Ben Hunt, Chris Terry, 2018-09-01 Financial Institutions and Markets focuses on the operation of Australia s financial system Thoroughly updated this eighth edition retains the structure of the seventh edition examining the financial system s three main functions settlement flow of funds and risk transfer The book provides a comprehensive and comprehensible integrated account of the activities of Australia s financial institutions and markets and their instruments including the major capital and foreign exchange markets and the markets for derivatives This new edition is complemented by digital resources on the MindTap online platform also enabling flipped delivery of the content expanded learning objectives and updated case studies and research to cover recent events such as Brexit Premium online teaching and learning tools are available to purchase on the MindTap platform Learn

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forms of organisational culture in financial institutions and its interplay with corporate governance and regulatory regimes

Risk Management and Financial Institutions John C. Hull, 2012-04-11 The essential guide to managing financial institution risk fully revised and updated The dangers inherent in the financial system make understanding risk management essential for anyone working in or planning to work in the financial sector A practical resource for financial professionals and students alike Risk Management and Financial Institutions Third Edition explains all aspects of financial risk as well as the way financial institutions are regulated to help readers better understand financial markets and potential dangers Fully revised and updated this new edition features coverage of Basel 2 5 Basel III and Dodd Frank as well as expanded sections on counterparty credit risk central clearing and collateralization In addition end of chapter practice problems and a website featuring supplemental materials designed to provide a more comprehensive learning experience make this the ultimate learning resource Written by acclaimed risk management expert John Hull Risk Management and Financial Institutions is the only book you need to understand and respond to financial risk The new edition of the financial risk management bestseller Describes the activities of different types of financial institutions explains how they are regulated and covers market risk credit risk operational risk liquidity risk and model risk Features new coverage of Basel III Dodd Frank counterparty credit risk central clearing collateralization and much more Provides readers with access to a supplementary website offering software and unique learning aids Author John Hull is one of the most respected authorities on financial risk management A timely update to the definitive resource on risk in the financial system Risk Management and Financial Institutions Web Site Third Edition is an indispensable resource from internationally renowned expert John Hull

Utilizing AI and Machine Learning in Financial Analysis Darwish, Dina, Kumar, Sanjeev, 2025-01-21 Machine learning models can imitate the cognitive process by assimilating knowledge from data and employing it to interpret and analyze information Machine learning methods facilitate the comprehension of vast amounts of data and reveal significant patterns incorporated within it This data is utilized to optimize financial business operations facilitate well informed judgements and aid in predictive endeavors Financial institutions utilize it to enhance pricing minimize risks stemming from human error mechanize repetitive duties and comprehend client behavior Utilizing AI and Machine Learning in Financial Analysis explores new trends in machine learning and artificial intelligence implementations in the financial sector It examines techniques in financial analysis using intelligent technologies for improved business services This book covers topics such as customer relations predictive analytics and fraud detection and is a useful resource for computer engineers security professionals business owners accountants academicians data scientists and researchers

CORPORATE FINANCE AHUJA, NARENDER L., DAWAR, VARUN, ARRAWATIA, RAKESH, 2015-10-01 In the wake of fast changing economic landscape characterized by global financial crisis volatile equity and bond markets rising dominance of emerging markets and increasing investor activism the role of financial managers in an organization has assumed significant importance This text aims at educating the

students the fundamentals of Corporate Finance and explains how various theories can be applied for efficient decision making for the financial managers The book is conceptualized on practical approach and explores various topics in an easy and step by step approach backed by numerous examples self test exercises and India centric cases The complex financial concepts related to capital structure risk and return analysis valuation of financial securities market efficiency and portfolio management have been explained in a reader friendly manner to provide a unique learning experience The book is intended for the postgraduate students of Management and practising financial managers Key features The chapters are backed by strong practical experience of in depth financial analysis of Companies Supplemented with real life examples and scenarios in a concise and comprehensive presentation India centric cases to create an interactive classroom environment Topics for further research have been included on each major topic as Researchable Issues Each chapter contains side boxes to highlight the important points for quick revision Each chapter is incorporated with Review Questions Practice Exercises and Self Test Questions to add analytical approach to the subject Revision set and PPT slides provided as web support Solutions Manual for instructors available on request

Transforming Financial Institutions Joerg Ruetschi, 2022-04-26 Transform your financial organisation's formula for value creation with this insightful and strategic approach In *Transforming Financial Institutions through Technology Innovation and Operational Change* visionary turnaround leader Joerg Ruetschi delivers a practical and globally relevant methodology and framework for value creation at financial institutions The author demonstrates how financial organisations can combine finance strategy with asset liability and technology management to differentiate their services and gain competitive advantage in a ferocious industry In addition to exploring the four critical areas of strategic and competitive transformation financial analysis valuation modeling and stress the book includes Explanations of how to apply the managerial fundamentals discussed in the book in the real world with descriptions of the principles for reorganization wind down and overall value creation An analysis of the four key emerging technologies in the financial industry AI blockchain software and infrastructure solutions and their transformational impact Real world case studies and examples on how financial institutions can be repositioned and rebuilt on a path of profitability Perfect for managers and decision makers in the financial services industry *Transforming Financial Institutions through Technology Innovation and Operational Change* is also required reading for regulators tech firms and private equity and venture capital funds

Islamic Finance and Sustainability Farhad Taghizadeh-Hesary, Hassanudin Mohd Thas Thaker, M. Ishaq Bhatti, Mohamed Asmy Mohd Thas Thaker, 2025-03-03 This book offers a comprehensive overview of Islamic finance and sustainability showcasing how Islamic financial instruments can support environmentally sustainable initiatives It delves into recent efforts to develop a Shariah compliant financial and banking system that is sustainable efficient and stable Contributors focus on Islamic financial products and tools highlighting their potential to advance environmental sustainability The discussions are organized around key themes including the principles of sustainability in Islamic finance

risk assessment and mitigation the Islamic stock market and sustainability Green Fintech in Islamic banking and finance and Green Sukuk in developing and emerging markets The book addresses how Islamic finance can bridge the gap in green financing globally Particular emphasis is placed on Green Sukuk a Shariah compliant bond created to fund environmentally sustainable projects including those aimed at combating climate change and promoting ecological conservation This comprehensive volume on Islamic finance and sustainability will be invaluable for policymakers researchers and academics interested in Islamic economics and finance sustainable finance and the green economy **BANKING SOLUTIONS:**

BUILDING SECURE AND SCALABLE FINANCIAL SYSTEMS Surendra Pandey, 2025-04-14 The financial technology or fintech industry refers to companies introducing innovation into financial services using modern technologies Some fintech firms compete directly with incumbents such as banks and insurance companies while others have partnered with them or supply them with goods or services What is clear is that fin tech companies are improving the financial services world through introducing innovative ideas allowing for speedy delivery and increasing competition Fintech integrates various types of financial services into the day to day lives of customers Millennials and Gen Zers as well as the generations coming up behind them are accustomed to technology and want to manage their money easily and quickly instead of walking to physical branches to perform transactions and other operations Fintech is redefining financial services in the 21st century Originally the term applied to technology used in the back end of established trade and consumer financial institutions It has expanded to include various technological innovations including digital assets cryptocurrencies artificial intelligence AI and machine learning robo advice and the Internet of Things IoT British Books in Print ,1970 **Modernization**

Techniques for IBM Power Tim Simon, Henry Vo, Jordan Antonov, Marcelo Avalos Del Carpio, Ian Bellinfantie, Andre Casagrande, Carlo Castillo, Rafael Cezario, Paul Chapman, Rohit Chauhan, Bartlomiej Grabowski, Mithun H R, Hemraj Joshi, Niels Liisberg, Arnold Ness, Anil Patil, Matthew Radford, Sachin Sant, Mick Tarsel, Andy Youens, IBM Redbooks, 2025-08-28 Recent global changes have impacted IT Organizations are accelerating digital transformation to support an increasingly always on world IT leaders are focused on modernizing critical processes and operations to gain a competitive advantage in this dynamic environment Application modernization updating applications to improve maintenance extension deployment and management is essential to meeting current and future needs It provides numerous business and technical benefits Modernizing existing enterprise applications enables a smoother migration to hybrid cloud offering the flexibility to run applications anywhere at any time A cloud native microservices approach maximizes the scalability and agility of the cloud Modernizing IBM Power allows new cloud native microservices to integrate with existing applications by using the platform s performance reliability and security This approach removes integration and productivity barriers enabling enhanced user experiences new applications and new business opportunities This IBM Redbooks publication provides a high level overview of modernization including key concepts and terminology to guide your modernization journey It explores the components

and architectural layers of the IBM Power ecosystem demonstrating how they create an ideal platform for running mission critical applications The content is intended for business leaders architects and application developers *EBOOK:*
Management Accounting John Burns,Martin Quinn,Liz Warren,João Oliveira,2013-01-16 A modern and contemporary approach to Management Accounting this brand new textbook written specifically for courses in the UK and Europe provides an essential grounding for students studying both traditional and new Management Accounting techniques Importantly this complete text takes its readers beyond just the traditional accounting techniques to place accounting information and the role of the Management Accountant in a broader organizational context The text will provide a definitive education for tomorrow s business partner Management Accountants and finance literate business managers

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