

Dickson, Tom

From: McMeniman, Nicholas
Sent: Monday, 15 November 2010 4:46 PM
To: Dickson, Tom
Subject: FOI - FW: PRESENTATION - Treasurer - Bank funding - DRAFT (2).pptx [~~SEC-IN-CONFIDENCE~~]
Attachments: PRESENTATION - Treasurer - Bank funding - DRAFT (2).pptx
Security Classification: ~~IN-CONFIDENCE~~

From: McMeniman, Nicholas
Sent: Wednesday, 15 September 2010 10:31 AM
To: Browne, Oliver
Cc: Dickson, Tom
Subject: FW: PRESENTATION - Treasurer - Bank funding - DRAFT (2).pptx [~~SEC-IN-CONFIDENCE~~]

Ollie,

Here is the presentation. There may be some very minor changes prior to the meeting.

We have hardcopies, and will bring them up:

Nick



Australian Government

The Treasury

Bank funding & Competition

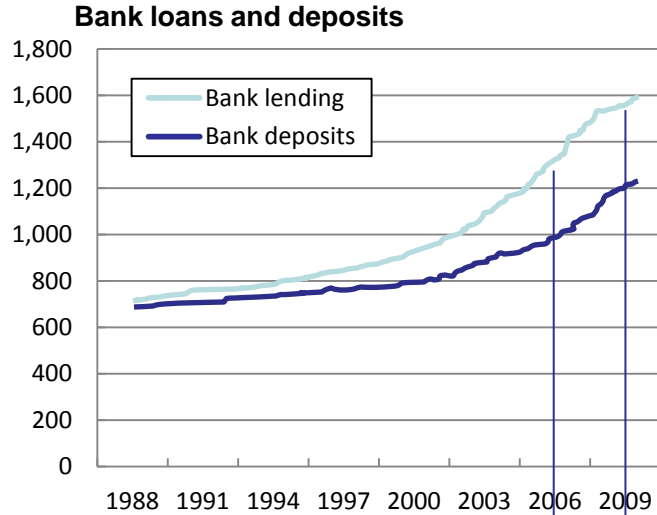
- Meeting with the Deputy Prime Minister and Treasurer
 - 15 September 2010

Principal areas of work

- G-20
 - Capital: Little impact on Australian banks
 - Liquidity: CFR considering RBA repo facility
- Funding
 - Joint work with ABA on bank funding
 - Macroeconomic implications (RBA)
- Competition – competitive markets
 - Focussing on second-tier funding and SMEs

Problem

Growing bank funding risk



2006 ←

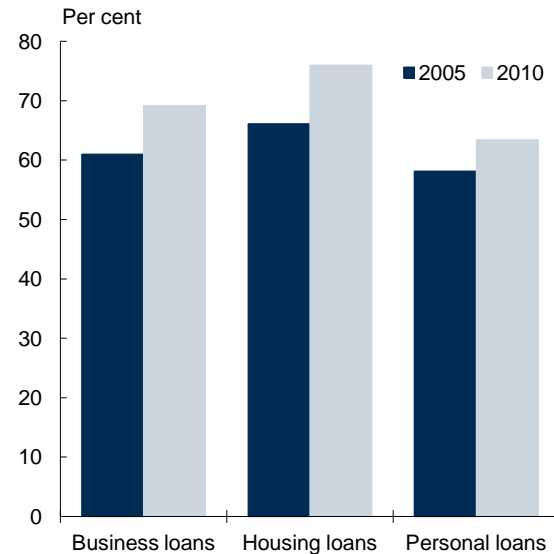
Deposits	40%
Short term debt	29%
Long term debt	18%
Securitisation	6%

2009 ←

Deposits	45%
Short term debt	23%
Long term debt	22%
Securitisation	3%

Competition - Big 4 growing market share

Major bank shares of lending by type



Possible Solutions

