



# ACTA - Bank Treasury SIG

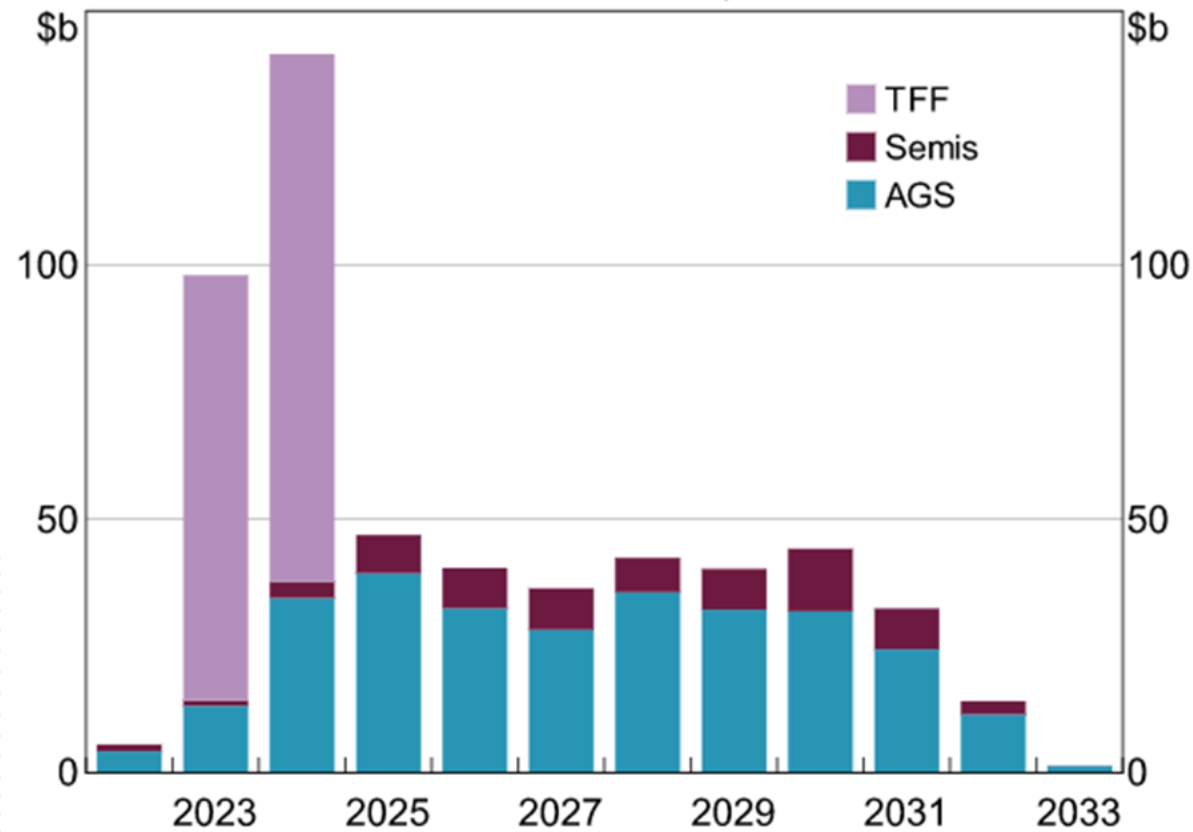
Erica Santosaputri, Head of Liquidity Risk  
23 November 2022

# RBA's policy measures during pandemic



## Government Bond and TFF Maturities

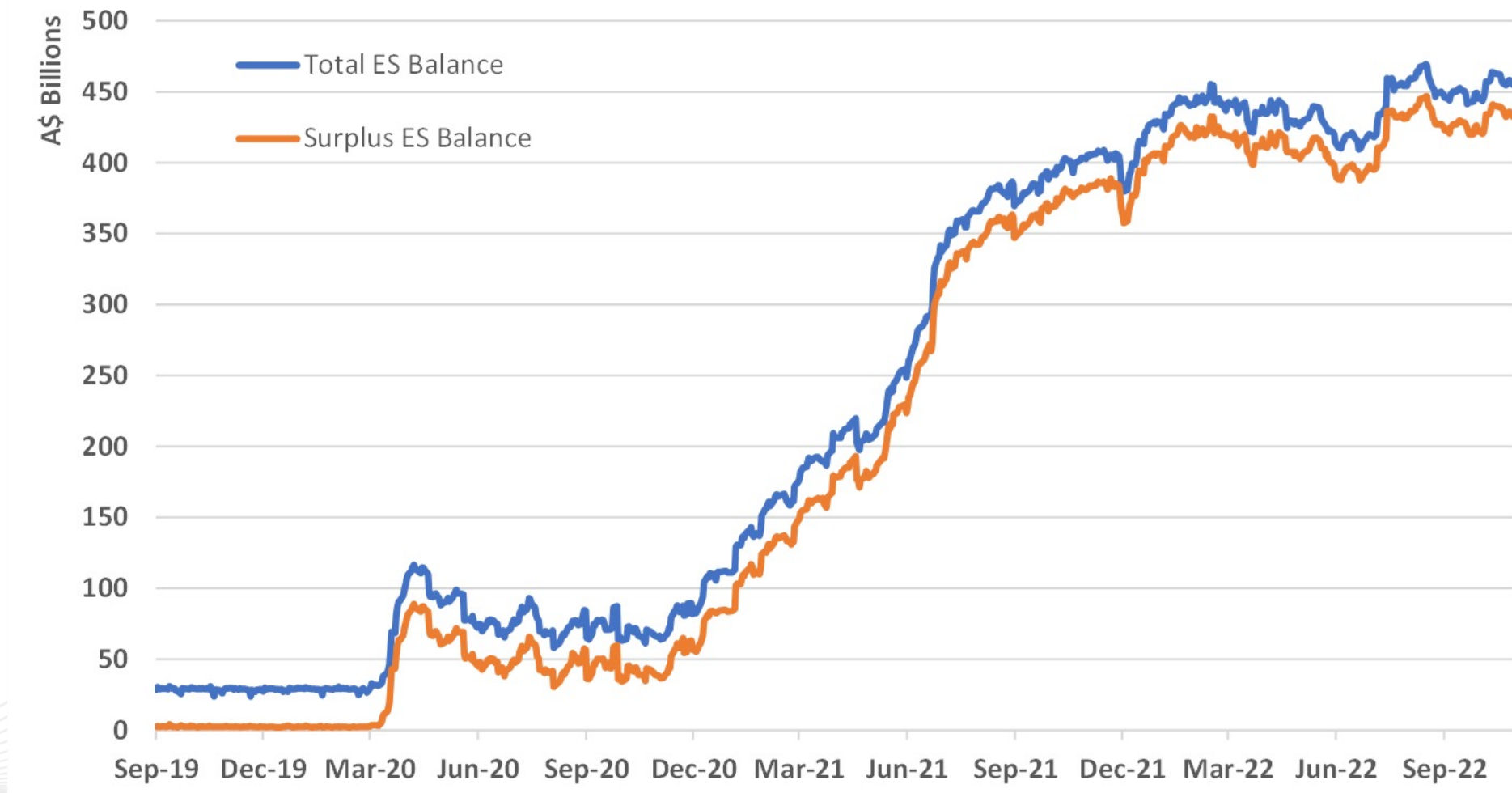
On RBA balance sheet; annual\*



\* Face value of outright holdings.

Source: RBA

# RBA ESA balances



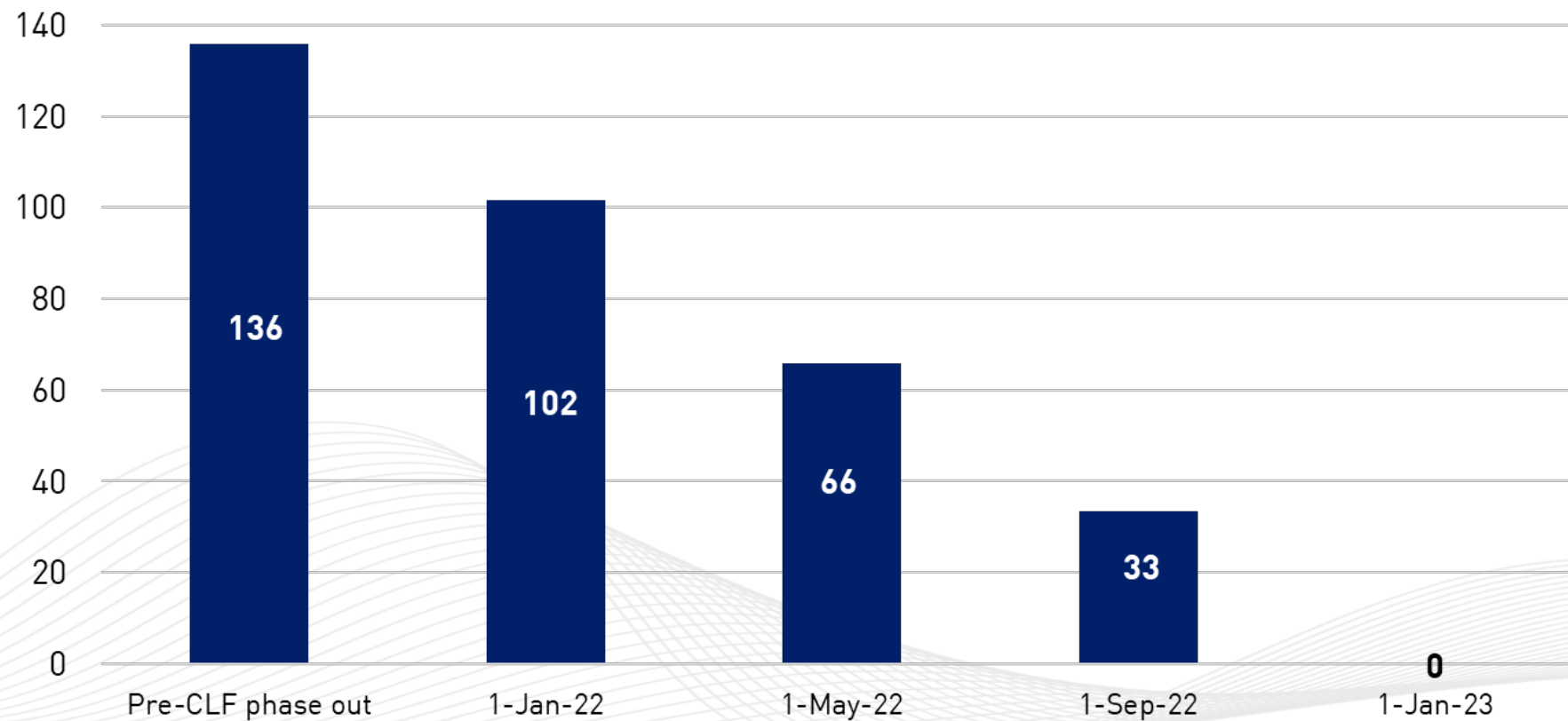
Source: RBA website

# CLF phase out



- All LCR ADIs are well-positioned to manage the final phase out of the CLF on 1 January 2023.

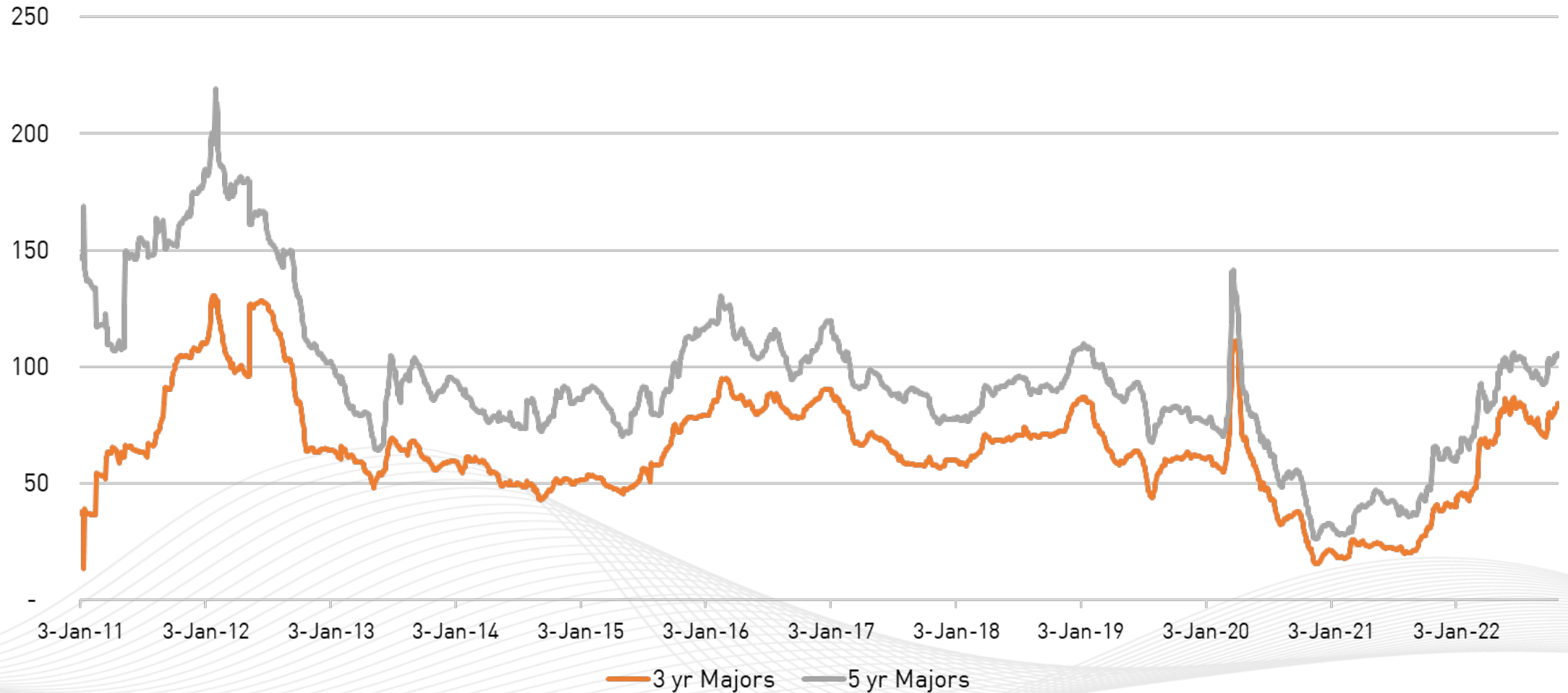
Phasing out of the CLF (\$bn)



# Australia Domestic Market



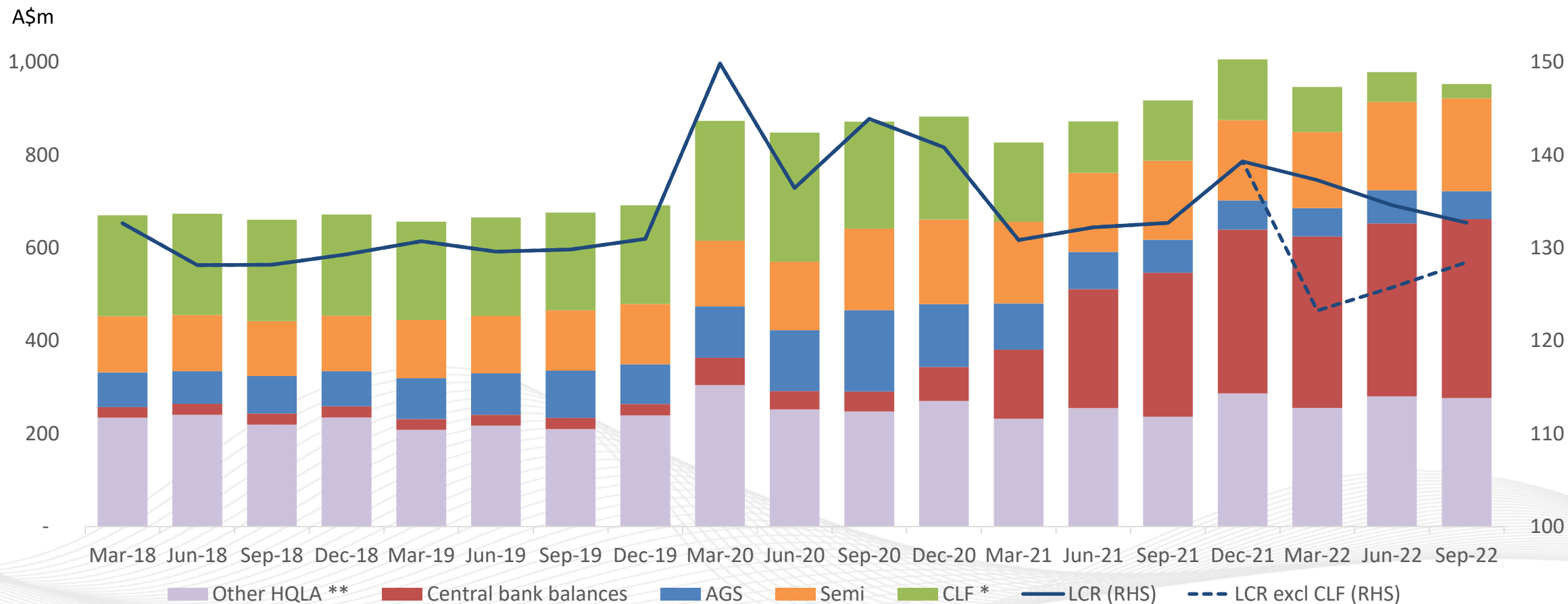
## Major Bank Secondary Senior Unsecured (+BBSW)



# LCR ADI liquidity remains strong

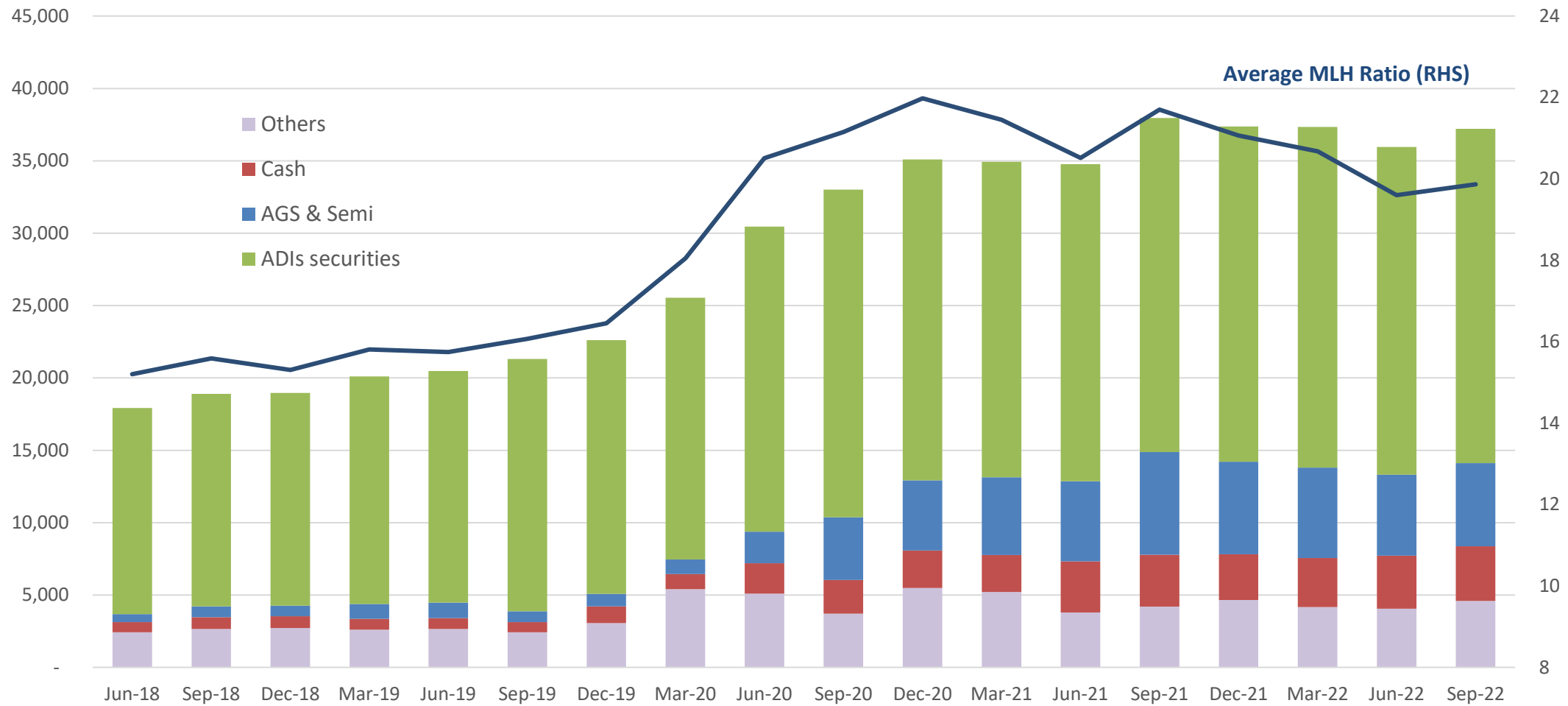


- Note composition change in liquid stack
- Maintain LCR excluding CLF > 100%



\* Refers to amount eligible for LCR calculation  
 \*\* includes Notes & Coins, Offshore HQLA, HQLA2 and RBNZ eligible securities

# MLH Liquidity remains strong

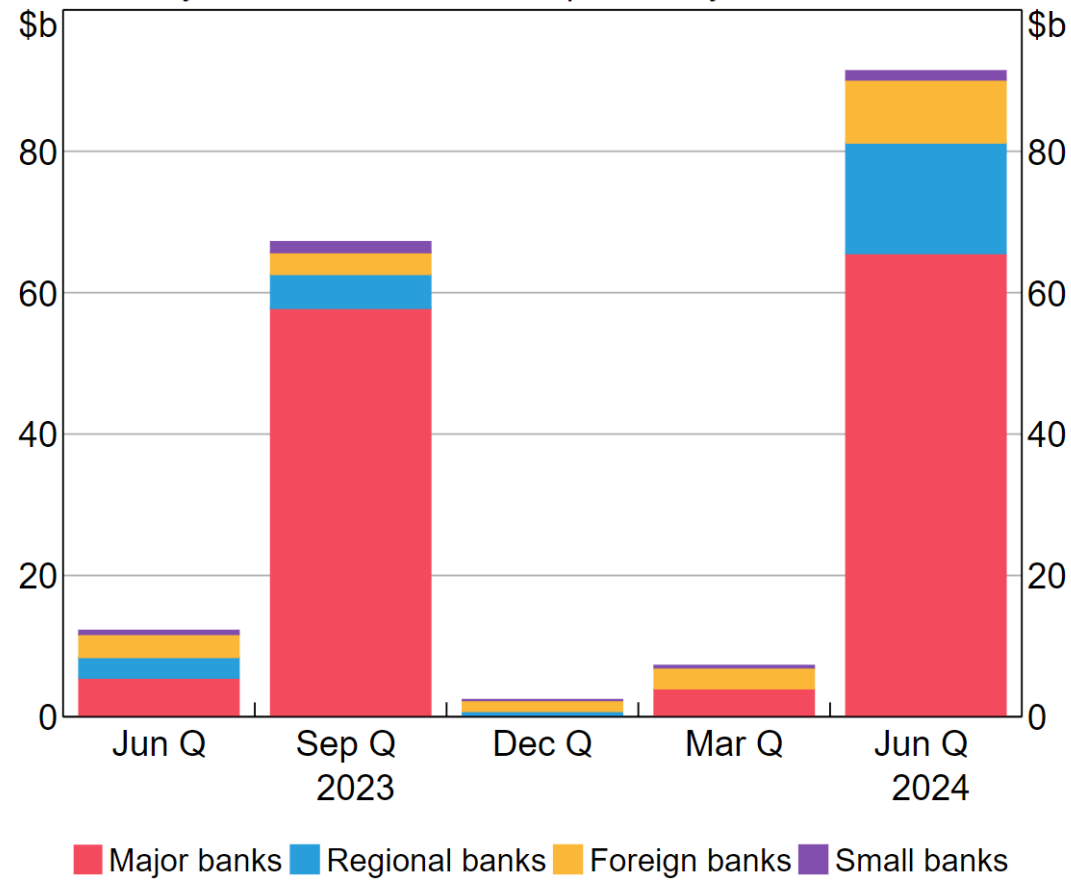


# RBA Term Funding Facility Maturity Profile



## Scheduled TFF Maturities

Only those banks that have previously issued bonds\*



\* These banks account for 96 per cent of TFF drawdowns; maturities on 1 July 2024 included in June 2024 quarter value.

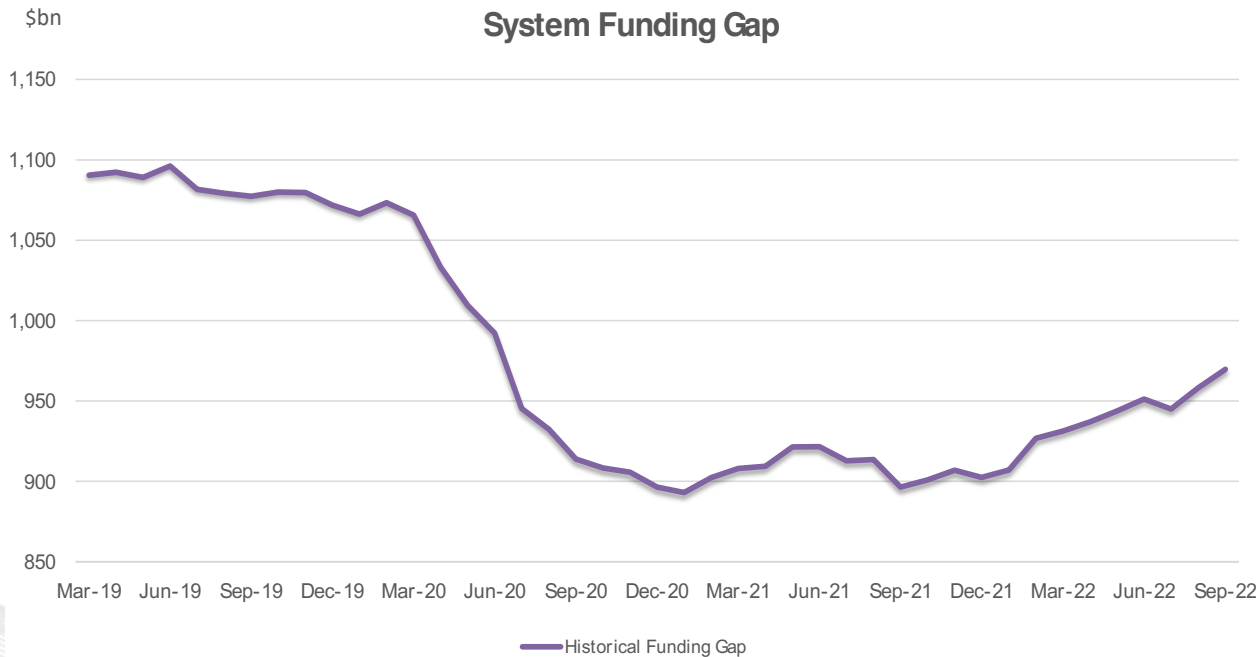
Source: RBA



# Funding Gap



- Narrow funding gap where deposit growth outpaced loans growth has started to reverse as COVID-19 stimulus is being withdrawn, and funding gap starting to widen.
- Shortening of deposit profile seen during low-rate environment has started to reverse.





# Thank You

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