

Abbreviations

ABA	Australian Bankers' Association
ABS	Australian Bureau of Statistics
AFC	Australian Finance Conference
ACCI	Australian Chamber of Commerce and Industry
ADI	Authorised Deposit-Taking Institution
APRA	Australian Prudential Regulation Authority
APESMA	Association of Professional Engineers, Scientists and Managers, Australia
Basel II	Global Regulatory Framework endorsed by the Basel Committee on Banking Supervision
Basel III	Regulatory Framework of the Basel Committee on Banking Supervision (October 2010)
CAFBA	Commercial Asset Finance Brokers Association of Australia
CBA	Commonwealth Bank of Australia
COSBOA	Council of Small Business Organizations Australia
GDP	Gross Domestic Product
GFC	Global Financial Crisis (2008)
MBCOP	Mutual Banking Code of Practice
NAB	National Australia Bank
NFF	National Farmers' Federation
OECD	Organisation for Economic Cooperation and Development
RBA	Reserve Bank of Australia
REIA	Real Estate Institute of Australia
SME	Small or Medium (Business) Enterprise