

<p>all ordinaries index</p>	<p>is a stock index measuring changes in the overall value of companies listed on the Australian Securities Exchange</p>
<p>The Australian Prudential Regulation Authority (APRA)</p>	<p>is the government body established to regulate all deposit-taking institutions, life and general insurance organisations and superannuation funds</p>
<p>Australian Securities and Investments Commission (ASIC)</p>	<p>is the government body with responsibility for corporate regulation, consumer protection and the oversight of financial service products</p>
<p>Australian Securities Exchange (ASX)</p>	<p>is the major share market in Australia, where the purchase and sale of most shares in public companies occurs; the share market brings together people wishing to buy and sell shares to allow transactions to occur</p>
<p>bonds</p>	<p>are written record of a debt; the borrower sells a bond in return for a loan; the holder of a bond receives interest payments and the final repayment; bonds can be sold in secondary financial markets</p>

capital gains

are the profits made by investors who sell their shares or assets at a price above the level that they originally paid for them

Council of Financial Regulators

is a coordinating body for financial market regulation that provides for cooperation and collaboration among its four members, the Reserve Bank of Australia, the Australian Regulation Authority, the Australian Securities and Investors Commission, and the Australian Treasury

credit

is loans to individuals, businesses and governments for spending on consumption and investment

dividends

are the profit returns received by the shareholders (owners) of a business

float

a float occurs when a company lists itself on the stock exchange and offers its shares to the general public for the first time

primary financial markets	are markets in which firms raise funds by selling financial assets, such as shares or debentures, to investors
public company	is an entity whose shares are traded freely on the share market, and are not subject to any restrictions on being transferred to other parties
The Reserve Bank of Australia (RBA)	is Australia's central bank; its main roles are to conduct monetary policy and oversee the stability of the financial system
secondary financial markets	are markets in which investors trade financial assets, such as shares of debentures, with other investors
securities	are any form of financial instrument, including shares and bonds, that provide the holder of that instrument with a claim over real assets or a future income stream

a share

is a type of financial asset that provides an individual with ownership over part of a business or company

speculation

occurs when investors buy assets with the intention of re-selling them for a higher price within a short period
