

Statistics

Monthly Banking Statistics

January 2016 (issued 29 February 2016)

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Forthcoming issues

This publication will be released on the APRA website by close of business on the last business day (within NSW) of every month. The data to be released will be for the previous calendar month.

Notation

Amounts are expressed in millions of Australian dollars. Both the Australian-dollar denominated transactions and the Australian-dollar equivalent of foreign-currency denominated transactions are included.

The symbol '-' indicates zero or a value less than half a million dollars.

Explanatory notes

A set of explanatory notes is provided at the end of the publication to assist the reader in understanding the

Enquiries

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or write to Manager, Banking Statistics

Australian Prudential Regulation Authority

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Contents

Glossary	Glossary	19
Explanatory notes	Explanatory notes	18
Deposits on Australian books of individual banks	Table 4	14
Selected liabilities on Australian books of individual banks	Table 3	12
Loans and advances on Australian books of individual banks	Table 2	8
Selected assets on Australian books of individual banks	Table 1	4

Agricultral Bank of China Limited	459 12,416 751 360,802 817 2,010 102 6,380 56 852 12,634 724 36,035
AMB Bank Limited 2,66 - 2,007 - Arab Bank Australia Limited 29 - 179 - Australia and New Zealand Banking Group Limited 14,262 25,060 30,269 55 Australia and Mittary Bank Ltd 28 - 175 - Banc So America, National Association 2,750 2,288 170 - Bank of Baroda 28 - - - Bank of China (Australia) Limited 149 - 2,491 - Bank of China (Australia) Limited 3,199 - 2,491 - Bank of Communications Co., Ltd. 7 - 431 - Bank of Queensland Limited 402 1,476 - - Bank of Sydney Ltd 164 - 456 - Bank of Queensland Limited 18 6,100 507 - Bank of Sydney Ltd 164 - 456 - - Bank of Sydney Ltd 16 160 0 - <th>12,416 751 360,802 817 2,010 102 6,380 56 852 12,634 724 36,035</th>	12,416 751 360,802 817 2,010 102 6,380 56 852 12,634 724 36,035
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Heritage Bank Limited 120 - 1,119 - HSBC Bank Australia Limited 2,957 - 5,907 164 Hua Nan Commercial Bank, Ltd. 5 - 110 - Hume Bank Limited 133 - 152 - IMB Ltd 334 - 1,008 - Industrial and Commercial Bank of China Limited 200 - 1,221 - ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	2,223
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Hua Nan Commercial Bank, Ltd. 5 - 110 - Hume Bank Limited 133 - 152 - IMB Ltd 334 - 1,008 - Industrial and Commercial Bank of China Limited 200 - 1,221 - ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	5,798
Hume Bank Limited 133 - 152 - IMB Ltd 334 - 1,008 - Industrial and Commercial Bank of China Limited 200 - 1,221 - ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	15,423 171
IMB Ltd 334 - 1,008 - Industrial and Commercial Bank of China Limited 200 - 1,221 - ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	702
Industrial and Commercial Bank of China Limited 200 - 1,221 - ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	3,239
ING Bank (Australia) Limited 1,185 - 4,966 - ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	4,591
ING Bank N.V. 266 - 311 - JPMorgan Chase Bank, National Association 7,424 - 3,067 - KEB HANA Bank 1 - 41 - Macquarie Bank Limited 6,886 4,910 7,580 - MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	43,524
JPMorgan Chase Bank, National Association7,424-3,067-KEB HANA Bank1-41-Macquarie Bank Limited6,8864,9107,580-MECU Limited124-711-Mega International Commercial Bank Co., Ltd.18-207-	-13,32-1
KEB HANA Bank1-41-Macquarie Bank Limited6,8864,9107,580-MECU Limited124-711-Mega International Commercial Bank Co., Ltd.18-207-	3,326
Macquarie Bank Limited6,8864,9107,580-MECU Limited124-711-Mega International Commercial Bank Co., Ltd.18-207-	273
MECU Limited 124 - 711 - Mega International Commercial Bank Co., Ltd. 18 - 207 -	42,485
Mega International Commercial Bank Co., Ltd. 18 - 207 -	2,852
	1,316
Members Equity Bank Limited 162 - 3,180 -	13,915
Mizuho Bank, Ltd. 718 - 1,342 -	10,706
MyState Bank Limited 58 - 350 -	3,070
National Australia Bank Limited 12,956 102,142 - 1	416,310
Oversea-Chinese Banking Corporation Limited 6 - 2,559 -	3,949
Police & Nurses Limited 132 - 292 -	2,728
Police Bank Ltd 122 - 236 -	1,145
Police Financial Services Limited 27 - 289 -	1,137
QT Mutual Bank Limited 38 - 158 -	1,198
Rabobank Australia Limited 591 - 1,850 -	13,312
Royal Bank of Canada 558 2,331	2,534
Rural Bank Limited 62 - 424 -	3,479
SGE Mutual Limited 139 - 185 -	445
Standard Chartered Bank 92	14
State Bank of India 97 6	287
State Street Bank and Trust Company 36 - 2,345 -	953
Sumitomo Mitsui Banking Corporation 321 - 3,103 -	16,010
Suncorp-Metway Limited 825 1,129 5,254 -	49,369
Taiwan Business Bank 8 - 100 -	393
Taiwan Cooperative Bank, Ltd 4 - 99 -	224
Teachers Mutual Bank Limited 181 - 680 -	226
The Bank of New York Mellon 65	4,454
The Bank of Tokyo-Mitsubishi UFJ, Ltd 54 - 2,228 57	

Other investments	Total resident assets	Outstanding principal balance of securitised assets	Value of housing loans securitised	January 2016
	1.700			
-	1,700	- 2.752	2 404	Agricultural Bank of China Limited AMP Bank Limited
-	14,879 969	2,753	2,491	Arab Bank Australia Limited
15,033	560,220	-	-	Australia and New Zealand Banking Group Limited
3	1,034	59	59	Australian Military Bank Ltd
32	2,404	439	439	Auswide Bank Ltd
-	235	-	-	Banco Santander, S.A.
-	11,760	-	-	Bank of America, National Association
-	86	-	-	Bank of Baroda
-	1,223	-	-	Bank of China (Australia) Limited
-	18,405	-	-	Bank of China Limited
-	1,168	-	-	Bank of Communications Co., Ltd.
861	46,109	2,379	2,379	Bank of Queensland Limited
-	1,693	-	-	Bank of Sydney Ltd
-	2,691	-	-	Barclays Bank Plc
593	58,905	3,631	3,474	Bendigo and Adelaide Bank Limited
159	9,573	-	-	BNP Paribas
-	4,298	-	-	BNP Paribas Securities Services
-	4,556	-	-	China Construction Bank Corporation
- 24	24,161	-	-	Citibank, N.A.
26	15,798	- 020	- 020	Citigroup Pty Limited Commonwealth Bank of Australia
10,890	716,581 4,480	930 22	930 22	Community CPS Australia Limited
-	9,088	-	-	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
_	4,862	-	-	Credit Suisse AG
-	843	-	-	DBS Bank Ltd
2	1,730	29	29	Defence Bank Limited
127	16,201	-	-	Deutsche Bank Aktiengesellschaft
-	323	-	-	First Commercial Bank
1	7,204	1,054	1,054	Heritage Bank Limited
-	24,550	-	-	HSBC Bank Australia Limited
-	287	-	-	Hua Nan Commercial Bank, Ltd.
-	998	-	-	Hume Bank Limited
2	4,633	600	510	IMB Ltd
-	6,061 50,149	- _	-	Industrial and Commercial Bank of China Limited
-	8,544	-		ING Bank (Australia) Limited ING Bank N.V.
_	14,757			JPMorgan Chase Bank, National Association
_	319	_	-	KEB HANA Bank
5,649	86,779	1,359	1,211	Macquarie Bank Limited
36	3,770	15	15	MECU Limited
-	1,542	-	-	Mega International Commercial Bank Co., Ltd.
-	17,456	6,618	6,618	Members Equity Bank Limited
-	13,485	-	-	Mizuho Bank, Ltd.
1	3,523	728	728	MyState Bank Limited
12,387	625,969	-	-	National Australia Bank Limited
<u>-</u>	6,557	- · · · · · · · · · · · · · · · · · · ·	-	Oversea-Chinese Banking Corporation Limited
3	3,227	123	123	Police & Nurses Limited
14	1,543	1	1	Police Bank Ltd
3	1,459 1,409	8		Police Financial Services Limited QT Mutual Bank Limited
3	15,720	4	4	Rabobank Australia Limited
- -	5,779	-	-	Royal Bank of Canada
_	3,949	31	-	Rural Bank Limited
2	777	-	-	SGE Mutual Limited
	108	-	-	Standard Chartered Bank
-	398	-	-	State Bank of India
-	3,800	-	-	State Street Bank and Trust Company
-	19,798	-	-	Sumitomo Mitsui Banking Corporation
14	57,606	2,803	2,803	Suncorp-Metway Limited
-	500	-	-	Taiwan Business Bank
-	329	-	-	Taiwan Cooperative Bank, Ltd
36	5,395	-	-	Teachers Mutual Bank Limited
_	68	-	=	The Bank of New York Mellon

January 2016	Cash and liquid assets	Trading securities	Investment securities	Acceptances of customers	Gross loans and advances
The Hongkong and Shanghai Banking Corporation Limited	1,967	1,045	1,754		7,214
The Northern Trust Company	1,256	1,045	465	_	1,369
The Royal Bank of Scotland N.V.	11	_	-103	_	7
The Royal Bank of Scotland PLC	109	118	6	_	6
UBS AG	3,626	1,443	716	-	2,757
Union Bank of India		,	-	-	
United Overseas Bank Limited	14	-	1,317	-	2,914
Victoria Teachers Limited	41	-	377	-	1,611
Westpac Banking Corporation	16,244	12,545	161,040	28	502,002
Woori Bank	13	-	5	-	39
TOTAL	113,211	190,816	329,426	1,432	2,273,669

Other investments	Total resident assets	Outstanding principal balance of securitised assets	Value of housing loans securitised	January 2016
-	16,613	-	-	The Hongkong and Shanghai Banking Corporation Limited
-	3,118	-	-	The Northern Trust Company
-	331	-	-	The Royal Bank of Scotland N.V.
-	242	-	-	The Royal Bank of Scotland PLC
28	12,277	-	-	UBS AG
-	-	-	-	Union Bank of India
-	4,316	-	-	United Overseas Bank Limited
1	2,070	-	-	Victoria Teachers Limited
4,544	768,882	1,081	1,081	Westpac Banking Corporation
-	57	-	-	Woori Bank
50,447	3,360,775	24,667	23,977	TOTAL

January 2016 Non-financial corporations Financial corporations General government devising: Owner occupied Agricultural Bank of China Limited 1.782 2.82	Housing: Investment - 2,663 167 82,656 102 589
Agricultural Bank of China Limited 1,825	167 82,656 102 589 - - 393 - 11,680 269 - 11,229
APP Bank Limited 1,825 - - 7,195 Arab Bank Australia Limited 382 - 129 Australia and New Zealand Banking Group Limited 103,212 10,527 1,023 145,667 Australia and Miltrary Bank Ltd 30 - - 624 Auswide Bank Ltd 30 - - - - Bank of America, National Association 3,491 2,846 42 - - Bank of China (Australia) Limited 44 75 - 324 Bank of Communications Co., Ltd. 513 211 - - - Bank of Sydney Ltd 635 99 - 15,423 - </td <td>167 82,656 102 589 - - 393 - 11,680 269 - 11,229</td>	167 82,656 102 589 - - 393 - 11,680 269 - 11,229
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Australia and New Zealand Banking Group Limited 103,212 10,527 1,023 145,667 Australian Military Bank Ltd - - - 624 Auswide Bank Ltd 30 - - 1,248 Bank of America, National Association 3,491 2,846 42 - Bank of Baroda 56 - - - - Bank of China (Lustralia) Limited 44 75 - - - Bank of Communications Co., Ltd. 513 211 - - - Bank of Ordenstand Limited 8,635 99 - 15,423 Bank of Ordenstand Limited 635 99 - 15,423 Bank of Sydney Ltd 635 9 - 15,423 Bank of Sydney Ltd 635 9 - 15,423 Bank of Sydney Ltd 635 9 - 15,423 Bank of Sydney Ltd 635 1,61 - - 12,121 Barclasy Bank Paribas 2,62	82,656 102 589 - - 393 - - 11,680 269 - 11,229 - -
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Citigroup Pty Limited 654 9 - 5,257 Commonwealth Bank of Australia 118,728 24,406 1,958 250,151 Community CPS Australia Limited 139 - - 2,709 Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. 2,771 - - - Credit Suisse AG 1,151 553 - 129 DBS Bank Ltd 678 - - - Defence Bank Limited 1 - - - Detsche Bank Aktiengesellschaft 1,391 832 - - First Commercial Bank 262 8 - - First Commercial Bank 262 8 - - Heritage Bank Limited 1,391 9 - 3,714 HSBC Bank Australia Limited 4,634 215 - 4,779 Hua Bank Limited 69 - - 2,086 India Gank Kustralia Limited 4,555 36 - - ING Bank	2,330
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Members Equity Bank Limited21124-8,836Mizuho Bank, Ltd.8,1252,580	-
Mizuho Bank, Ltd. 8,125 2,580	4,476
	-
MyState Bank Limited 51 - 2,468	411
National Australia Bank Limited 140,251 21,000 2,476 130,230	96,114
Oversea-Chinese Banking Corporation Limited 3,949	
Police & Nurses Limited 72 - 1,773	799
Police Bank Ltd 1 - 864	161
Police Financial Services Limited - 2 - 860	218
QT Mutual Bank Limited 7 - 886	262
Rabobank Australia Limited 13,123 15 - 172	
Royal Bank of Canada 2,064 470 -	-
Rural Bank Limited 3,479	-
SGE Mutual Limited 6 - 321	89
Standard Chartered Bank 14	
State Bank of India 287	-
State Street Bank and Trust Company - 953	-
Sumitomo Mitsui Banking Corporation 14,336 1,674 -	_
Suncorp-Metway Limited 9,843 86 - 27,686	11,414
Taiwan Business Bank 347 11	18
Taiwan Cooperative Bank, Ltd 205 22	10
Teachers Mutual Bank Limited 1 - 2,969	899
The Bank of New York Mellon	699
The Bank of Tokyo-Mitsubishi UFJ, Ltd 14,910 601	-

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	nk Aktiengesellschaft
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•	Australia Limited
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- 223 - 3,239 - IMB Ltd	Limited
	nd Commercial Bank of China Limited
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	itsui Banking Corporation
•	way Limited
- 17 1 393 - Taiwan Busir 226 - Taiwan Coop	ness Bank perative Bank, Ltd
•	itual Bank Limited
•	New York Mellon
	Tokyo-Mitsubishi UFJ, Ltd

				Househ	olds
January 2016	Non-financial corporations	Financial corporations	General government	Housing: Owner- occupied	Housing: Investment
The Hongkong and Shanghai Banking Corporation Limited	5,583	1,631	-	-	-
The Northern Trust Company	-	1,369	-	-	-
The Royal Bank of Scotland N.V.	7	-	-	-	-
The Royal Bank of Scotland PLC	6	-	-	-	-
UBS AG	779	1,978	-	-	-
Union Bank of India	-	-	-	-	-
United Overseas Bank Limited	2,761	150	-	-	1
Victoria Teachers Limited	7	1	-	1,167	337
Westpac Banking Corporation	109,772	17,472	980	218,907	135,471
Woori Bank	35	2	-	-	· -
TOTAL	638,252	95,662	6,564	906,187	518,448

Househ	olds				
Credit cards	Other	Community service organisations and non-profit institutions	Total gross loans and advances	Intra-group loans and advances	January 2016
-	-	-	7,214	1,479	The Hongkong and Shanghai Banking Corporation Limited
-	-	-	1,369	-	The Northern Trust Company
-	-	-	7	19	The Royal Bank of Scotland N.V.
-	-	-	6	1	The Royal Bank of Scotland PLC
-	-	-	2,757	2,192	UBS AG
	- 1	-	- 2,914	-	Union Bank of India United Overseas Bank Limited
19	79	-	1,611	-	Victoria Teachers Limited
9,573	9,569	258	502,002	48,017	Westpac Banking Corporation
-	-	1	39	-	Woori Bank
41,453	64,316	2,788	2,273,669	245,534	TOTAL

January 2016	Due to clearing houses and financial institutions	Acceptances	Total deposits	Intra-group deposits	Bonds, notes and long-term borrowings	Other borrowings
Agricultural Bank of China Limited			660			
AMP Bank Limited	3	_	6,129	4,820	1,801	310
Arab Bank Australia Limited	1	-	775	· -	-	-
Australia and New Zealand Banking Group Limited	1,644	9	299,745	100,246	2,338	20,461
Australian Military Bank Ltd	-	-	925	-	-	17
Auswide Bank Ltd Banco Santander, S.A.	-	-	1,877	-	28	50
Bank of America, National Association	37	-	2,667	1,108	857	2,459
Bank of Baroda	-	-	72		-	2, .5,
Bank of China (Australia) Limited	10	-	833	_	-	_
Bank of China Limited	6	-	11,721	2	119	10
Bank of Communications Co., Ltd.	-	-	502	-	-	167
Bank of Queensland Limited	64	-	39,129	509	37	216
Bank of Sydney Ltd	2	-	1,250	-	-	130
Barclays Bank Plc	-	-	45	-	1,326	-
Bendigo and Adelaide Bank Limited BNP Paribas	263	-	47,929	- 4 44E	3,229	331
BNP Paribas Securities Services	8	-	4,446 5,358	4,115 25	1,848	12,880
China Construction Bank Corporation		-	2,099	-	700	556
Citibank, N.A.	-	-	10,578	2,263	-	633
Citigroup Pty Limited	4	-	5,692	3,384	1,753	-
Commonwealth Bank of Australia	2,516	1,126	475,503	2,613	7,887	9,943
Community CPS Australia Limited	-	-	3,519	-	-	510
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. Credit Suisse AG	30	-	1,693 1,222	36 201	5,974 4,021	1,370
DBS Bank Ltd	- 30		303	- 201	4,021	266
Defence Bank Limited	-	-	1,429	-	140	_
Deutsche Bank Aktiengesellschaft	49	-	1,477	2,915	150	1,424
First Commercial Bank	-	-	76	-	-	98
Heritage Bank Limited	120	-	5,823	-	504	-
HSBC Bank Australia Limited	306	164	16,644	1,479	-	1,524
Hua Nan Commercial Bank, Ltd. Hume Bank Limited	-	-	48 919	-	-	22
IMB Ltd	-	-	4,234	5	45	-
Industrial and Commercial Bank of China Limited	-	-	2,110	-	1,931	405
ING Bank (Australia) Limited	11	-	33,745	8,182	3,244	291
ING Bank N.V.	-	-	2,680	374	902	1,350
JPMorgan Chase Bank, National Association KEB HANA Bank	23	-	8,001	1,765	-	991
Macquarie Bank Limited	379	-	185 42,407	13,838	8,604	3,488
MECU Limited	-		3,232	2		46
Mega International Commercial Bank Co., Ltd.	-	-	645	-	-	-
Members Equity Bank Limited	-	-	14,329	-	1,649	380
Mizuho Bank, Ltd.	1	-	5,563	90		-
MyState Bank Limited	23	-	3,230	- F2 (40	25	- 47 (72
National Australia Bank Limited Oversea-Chinese Banking Corporation Limited	1,856	1	331,638 3,072	53,649	27,827 1,699	17,673 611
Police & Nurses Limited	118	-	2,790	1	1,077	20
Police Bank Ltd	-	-	1,319	-	35	-
Police Financial Services Limited	4	-	1,278	-	-	17
QT Mutual Bank Limited	-	-	1,243	1	20	3
Rabobank Australia Limited	-	-	11,556	2,080	-	-
Royal Bank of Canada Rural Bank Limited	-	-	1,391	- 15	4,605 113	921 18
SGE Mutual Limited	-	-	3,143 671	- 13	113	11
Standard Chartered Bank	-	-	-	32	-	-
State Bank of India	-	-	71	-	-	439
State Street Bank and Trust Company	-	-	4,320	265	-	-
Sumitomo Mitsui Banking Corporation	-	-	10,763	2		894
Suncorp-Metway Limited Taiwan Business Bank	48	-	39,670	621	3,498	3,480
Taiwan Business Bank Taiwan Cooperative Bank, Ltd	-	-	20 4	-	-	-
Teachers Mutual Bank Limited	- -	-	4,836	-	70	-
The Bank of New York Mellon	-	-	228	3	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	-	57	11,508	-	649	-

January 2016	Due to clearing houses and financial institutions	Acceptances	Total deposits	Intra-group deposits	Bonds, notes and long-term borrowings	Other borrowings
The Hongkong and Shanghai Banking Corporation Limited	66	-	1,667	4	902	2,547
The Northern Trust Company	-	-	6,665	-	-	-
The Royal Bank of Scotland N.V.	-	-	3	-	-	-
The Royal Bank of Scotland PLC	-	-	56	31	-	-
UBS AG	-	-	3,683	2,914	1,111	715
Union Bank of India	-	-	-	-	-	-
United Overseas Bank Limited	-	-	3,021	623	600	589
Victoria Teachers Limited	-	-	1,880	-	-	-
Westpac Banking Corporation	3,149	28	399,230	136,348	31,333	18,158
Woori Bank	-	-	36	-	-	26
TOTAL	10,738	1,386	1,917,207	344,562	121,575	106,448

Mizuho Bank, Ltd. 1,507 721 - - MyState Bank Limited 249 253 - 2,426 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - 1 Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - -		Non-financial corporations	Financial corporations	General government	Households
AND Brank Limited 855 317 556 2,521 And Da Bank Australia Limited 81,079 48,690 4,235 105,592 Australian Miching Brank Lid 125 50 0 4,64 Auswride Brank Lid 125 50 0 4,62 Bank of Brank Lid 125 50 0 1,620 Bank of Brancia Sharing Limited 1,566 42 0 7,73 Bank of Grand Brank Lid 8,015 0 1 5 Bank of Groman Limited 8,015 0 1 2 1 Bank of Communications Co., Ltd. 3 0 2,058 18,482 8 3 0 2,058 18,482 8 1,050 7 2 1,586 1,587 1,582 4,278 8 1,586 1,587 2 1,586 1,582 4,278 3 2 1,586 1,521 4,58 4,53 1,59 2 1,582 1,582 1,582 1,582 1,582 1,	January 2016				
Anab Bank Aksterfalla Limited 327 407 16 299 Australian Allitary Bank Ltd 155 50 4.25 105,000 Australian Allitary Bank Ltd 32 - - 4.64 Auswide Bank Ltd 32 - - - Bank of America, Australian Association 1.86 123 - - Bank of Eneroid 26 4.22 - - 5.5 Bank of Chrent Quarralia) Limited 6.015 - - 7.73 Bank of Command Curralian Limited 9,429 89 2.058 18,482 Bank of Command Limited 9,429 89 2.058 18,482 Bank of Command Limited 1,656 1,581 1,832 -	Agricultural Bank of China Limited			-	-
Australian Am Mitray Bank Ltd 81,079 48,969 4,235 105,592 Australian Mitray Bank Ltd 135 50 43-4 Australian Mitray Bank Ltd 122 1,620 Bank Or America, National Association 1,566 123 Bank Or China Lusuralia) Limited 60					·
Australin Military Bank Ltd 155 50 - 454 Janco Santander, S.A. - - - - Banco Santander, S.A. - - - - Bank of Bancis, Aktional Association 1.566 122 - - Bank of Education 6.06 - - . 7.3 Bank of Chrina Limited 6.01 - - .<					
Auswinder Bank Ltd 12 -				4,235	
Banco Santander, S.A.				-	
Bank of America, National Association 1,586 42 - 5 Bank of China (Australia) Limited 60 - - 773 Bank of China (Australia) Limited 8,015 - - - 773 Bank of Communications Co., Ltd. 3 - - - - - 773 Bank of Sydney Ltd 292 125 46 747 - - - 747 Bendigo and Adelaide Bank Limited 14,626 1,581 1,832 24,078 BNP Paribas Securities Services 1,505 79 2 - - Girlbank, N.A. 6,761 3,387 1 -		32	-	-	1,620
Bank of Ghan dasartalla Limited 60 - - 773 Bank of China Limited 8,015 - - - 773 Bank of Commandations Co., Ltd. 3 -	•	- 4 504	-	-	-
Bank of China (Australia) Limited 6,01 - 773 Bank of Communications Co., Ltd. 3 - - - Bank of Communications Co., Ltd. 3 - - - Bank of Sydney Ltd 292 125 46 747 Bank of Sydney Ltd - - 45 - - 47 Bendigs and Adelaide Bank Limited 14,626 1,581 1,832 24,078 BNP Parbas 5,050 79 2 - - BNP Parbas Securities Services - 5,357 2 - - Girlbank, N.A. 6,761 3,387 1 -				-	-
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Barclays Bank PIC 45 -	-			2,058	
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BNP Paribas Securities Services			-	1,832	24,078
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DBS Bank Ltd				-	- 1.10
Defence Bank Limited 78 159 - 1,047 Deutsche Bank Aktiengesellschaft 41 559 - - 2 First Commercial Bank 14 - - - 2 Heritage Bank Limited 497 635 9 3,905 7,253 Hua Nan Commercial Bank, Ltd. 9 -				-	140
Deutsche Bank Aktiengesellschaft 41 599 - 2 First Commercial Bank 14 - - 2 Heritage Bank Limited 497 635 9 3,965 HSEG Bank Australia Limited 7,235 1,889 - - 7,23 Hum Bank Cimmercial Bank, Lid. 9 - - - 7,23 Hum Bank Limited 40 235 284 2,744 Ind Bank (Australia) Limited 1,289 1 - 2 ING Bank (Australia) Limited 1,189 1 - 2 2 ING Bank (Australia) Limited 1,289 1 - - 2 2 2 1 - - 2 1 - 2 2 1 - - 2				-	4 0 4 7
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HSBC Bank Australia Limited 7,325 1,889 . 7,253 Hua Nan Commercial Bank, Ltd. 9 <th< td=""><td></td><td></td><td></td><td>-</td><td>_</td></th<>				-	_
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Industrial and Commercial Bank of China Limited 1,289 1 - 2 ING Bank (Australia) Limited 4,154 5,816 291 23,168 ING Bank (Australia) Limited 1,372 5,629 - - JPMorgan Chase Bank, National Association 1,372 6,629 - - - KEB HANA Bank 116 -		440	235	284	
NG Bank (Australia) Limited				204	2,740
ING Bank N.V. - 54 - - JPMorgan Chase Bank, National Association 1,372 6,629 - - KEB HANA Bank 1166 - - - 5 Macquarie Bank Limited 11,4936 20,524 52 6,285 MECU Limited 11 101 104 2,560 Mega International Commercial Bank Co., Ltd. 99 24 - 15 Members Equity Bank Limited 2,845 4,637 849 3,599 Mizuho Bank, Ltd. 1,507 721 - - - MyState Bank Limited 104,823 63,494 8,928 111,926 0versea-Chinese Banking Corporation Limited 229 35 - 2,245 1 1 1 1 1 1 1 1 1 2 1 1 1 1 2 1 1 2 1 1 2 1 1 1 1 1 1 1 1 1<				291	23.168
JPMorgan Chase Bank, National Association 1,372 6,629 - - - - - - - - - - - - - - 5 5 KEB LANA Bank - 1 5 6 2,885 - 6,285 - 6,285 MECU Limited 213 101 104 2,560 0 2,845 4,637 849 3,590 0 2,424 - 1,500 -	·			-	-
KEB HANA Bank 116 - - 5 Macquarie Bank Limited 14,936 20,524 52 6,285 MECU Limited 213 101 104 2,560 Mega International Commercial Bank Co., Ltd. 99 24 - - 15 Members Equity Bank Limited 2,845 4,637 849 3,599 Mizuho Bank, Ltd. 2,949 253 49 3,599 Mizuho Bank, Limited 14,823 63,494 8,928 111,926 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 363 34 9,28 111,926 Oversea-Chinese Banking Corporation Limited 363 34 9,28 11,32 Police & Nurses Limited 73 21 12 12		1.372		_	-
Macquarie Bank Limited 14,936 20,524 52 6,285 MECU Limited 213 101 104 2,560 Mega International Commercial Bank Co., Ltd. 99 24 - 15 Members Equity Bank Limited 2,845 4,637 849 3,599 Mizuho Bank, Ltd. 1,507 721 - - - MyState Bank Limited 249 253 - 2,426 National Australia Bank Limited 10,482 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - 2,248 Oversea-Chinese Banking Corporation Limited 229 35 - 1,251 Police Financial Services Limited 363 34 - 1,251 Police Financial Services Limited 7 5 0 1,251 QT Mutual Bank Limited 7 21 - 1,251 Rabobank Australia Limited 2,781 4,485 349 3,727 Ryoll Eagle Mutual Eank Limited				_	5
MECU Limited 213 101 104 2,560 Mega International Commercial Bank Co., Ltd. 99 24 - 15 Members Equity Bank Limited 2,845 4,637 849 3,599 Mizuho Bank, Ltd. 1,507 721 - - MyState Bank Limited 249 253 - 2,426 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - 1 Police Envisee Sumited 363 34 - 2,131 Police Funcial Services Limited - </td <td></td> <td></td> <td></td> <td>52</td> <td>6,285</td>				52	6,285
Mega International Commercial Bank Co., Ltd. 99 24 - 15 Members Equity Bank Limited 2,845 4,637 849 3,599 Mizuho Bank, Ltd. 1,507 721 - - - 99 MyState Bank Limited 11,507 721 - - 2,426 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - - - 1 Police Bank Ltd 2 -	· ·			104	
Mizuho Bank, Ltd. 1,507 721 - - Mystate Bank Limited 249 253 - 2,426 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - - 1 Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - - 1,251 Police Financial Services Limited - - 50 - 1,251 Police Financial Services Limited - - 50 - 1,251 Police Financial Services Limited - - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,228 QT Mutual Bank Limited 73 21 4,85 349 3,727 Royal Bank of Canada 112 396 - - - - Rural Bank Limited 58 196 6 403 -	Mega International Commercial Bank Co., Ltd.	99	24	-	
MyState Bank Limited 249 253 - 2,426 National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - 1 Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - - 1,251 Police Financial Services Limited - 50 - 1,251 Police Financial Services Limited - 50 - 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - - Rural Bank Limited 1,431 390 176 495 SEE Mutual Limited 5 196 6 403 State Street Bank and Trust Company - 4,320	Members Equity Bank Limited	2,845	4,637	849	3,599
National Australia Bank Limited 104,823 63,494 8,928 111,926 Oversea-Chinese Banking Corporation Limited 229 35 - 1 Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - - 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - -	Mizuho Bank, Ltd.	1,507	721	-	-
Oversea-Chinese Banking Corporation Limited 229 35 - 1 Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - 0 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Street Bank and Trust Company - 4,320 - - State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Sumitomo Mitsui Bank Limited 9,556 4,298 18 19,20	MyState Bank Limited	249	253	-	2,426
Police & Nurses Limited 363 34 - 2,131 Police Bank Ltd - - - - 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - - State Street Bank and Trust Company - 4,320 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Cooperative Bank, Ltd 4 - - - - 2	National Australia Bank Limited	104,823	63,494	8,928	111,926
Police Bank Ltd - - - 1,251 Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - - State Bank of India 47 21 - - - State Street Bank and Trust Company - 4,320 - - - Sumitomo Mitsui Banking Corporation 3,541 646 - - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - - - - Taiwan Cooperative Bank, Ltd	Oversea-Chinese Banking Corporation Limited	229	35	-	1
Police Financial Services Limited - 50 - 1,228 QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - - State Bank of India 47 21 - - - - State Street Bank and Trust Company - 4,320 - - - Sumitomo Mitsui Banking Corporation 3,541 646 - - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - - Taiwan Cooperative Bank, Ltd 4 - - - Teachers Mutual Bank Limited 59 275	Police & Nurses Limited	363	34	-	2,131
QT Mutual Bank Limited 73 21 - 1,044 Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - - State Bank of India 47 21 - 2 - State Street Bank and Trust Company - 4,320 - - - Sumitomo Mitsui Banking Corporation 3,541 646 - - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - - Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -		-	-	-	
Rabobank Australia Limited 2,781 4,485 349 3,727 Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - - Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -		-		-	1,228
Royal Bank of Canada 112 396 - - Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - - Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -	QT Mutual Bank Limited			-	1,044
Rural Bank Limited 1,431 390 176 495 SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - 1 Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -				349	3,727
SGE Mutual Limited 58 196 6 403 Standard Chartered Bank - - - - State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - 1 Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -	•			-	-
Standard Chartered BankState Bank of India4721-2State Street Bank and Trust Company-4,320Sumitomo Mitsui Banking Corporation3,541646Suncorp-Metway Limited9,5564,2981819,206Taiwan Business Bank172-2Taiwan Cooperative Bank, Ltd41Teachers Mutual Bank Limited5927544,161The Bank of New York Mellon228					
State Bank of India 47 21 - 2 State Street Bank and Trust Company - 4,320 - - Sumitomo Mitsui Banking Corporation 3,541 646 - - Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - 1 Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -		58	196	6	403
State Street Bank and Trust Company-4,320Sumitomo Mitsui Banking Corporation3,541646Suncorp-Metway Limited9,5564,2981819,206Taiwan Business Bank172-2Taiwan Cooperative Bank, Ltd41Teachers Mutual Bank Limited5927544,161The Bank of New York Mellon228		-	-	-	-
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Suncorp-Metway Limited 9,556 4,298 18 19,206 Taiwan Business Bank 17 2 - 2 Taiwan Cooperative Bank, Ltd 4 - - 1 Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228 - - -		-		-	-
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Taiwan Cooperative Bank, Ltd41Teachers Mutual Bank Limited5927544,161The Bank of New York Mellon228				18	
Teachers Mutual Bank Limited 59 275 4 4,161 The Bank of New York Mellon 228				-	2
The Bank of New York Mellon 228	· · · · · · · · · · · · · · · · · · ·			-	1
				4	4,161
ine Bank of Lokyo-Mitsudishi UFJ, Ltd 5,4/0 /26				-	-
	The Bank of Tokyo-Mitsubishi UFJ, Ltd	5,470	/26	-	-

Community service organisations and non-profit institutions	Other deposit accounts	Certificates of deposit	Total deposits	January 2016
				January 2010
-	-	314	660	Agricultural Bank of China Limited
140	-	1,240	6,129	AMP Bank Limited
15	-	10	775	Arab Bank Australia Limited
3,906	-	55,964	299,745	Australia and New Zealand Banking Group Limited
266	-	- 220	925	Australian Military Bank Ltd
5	-	220	1,877	Auswide Bank Ltd
-	-	957	2,667	Banco Santander, S.A. Bank of America, National Association
-	-	737		Bank of Baroda
-	-	-	72	
<u> </u>	-	3,706	833 11,721	Bank of China (Australia) Limited Bank of China Limited
_	-	499	502	Bank of Communications Co., Ltd.
23		8,239	39,129	Bank of Queensland Limited
	-	0,237		
41	-	-	1,250 45	Bank of Sydney Ltd Barclays Bank Plc
252	165	5,393	47,929	Bendigo and Adelaide Bank Limited
-	103	2,862	4,446	BNP Paribas
- -	-	2,002	5,358	BNP Paribas Securities Services
-	-	139	2,099	China Construction Bank Corporation
-	-	429	10,578	Citibank, N.A.
14	-	105	5,692	Citigroup Pty Limited
7,033	-	45,309	475,503	Commonwealth Bank of Australia
· -	-	-	3,519	Community CPS Australia Limited
-	-	1,327	1,693	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	-	401	1,222	Credit Suisse AG
-	-	189	303	DBS Bank Ltd
45	5	96	1,429	Defence Bank Limited
-	-	877	1,477	Deutsche Bank Aktiengesellschaft
-	-	61	76	First Commercial Bank
93	209	415	5,823	Heritage Bank Limited
129	5	44 38	16,644 48	HSBC Bank Australia Limited Hua Nan Commercial Bank, Ltd.
-	216	30	919	Hume Bank Limited
83	210	446	4,234	IMB Ltd
	-	818	2,110	Industrial and Commercial Bank of China Limited
19	-	297	33,745	ING Bank (Australia) Limited
-	-	2,626	2,680	ING Bank N.V.
-	-	-	8,001	JPMorgan Chase Bank, National Association
-	-	65	185	KEB HANA Bank
294	-	316	42,407	Macquarie Bank Limited
157	-	97	3,232	MECU Limited
-	-	507	645	Mega International Commercial Bank Co., Ltd.
431	-	1,968	14,329	Members Equity Bank Limited
-	-	3,334	5,563	Mizuho Bank, Ltd.
-	-	303	3,230	MyState Bank Limited
8,232	-	34,236	331,638	National Australia Bank Limited
-	-	2,807	3,072	Oversea-Chinese Banking Corporation Limited
49	-	213 67	2,790	Police & Nurses Limited Police Bank Ltd
• -	-	0/	1,319 1,278	Police Financial Services Limited
	-	105	1,243	QT Mutual Bank Limited
214	-	103	11,556	Rabobank Australia Limited
4 17	-	883	1,391	Royal Bank of Canada
-	-	651	3,143	Rural Bank Limited
9	-	-	671	SGE Mutual Limited
-	-	-	-	Standard Chartered Bank
-	-	-	71	State Bank of India
-	-	-	4,320	State Street Bank and Trust Company
-	-	6,576	10,763	Sumitomo Mitsui Banking Corporation
703	-	5,888	39,670	Suncorp-Metway Limited
-	-	-	20	Taiwan Business Bank
-	-	-	4	Taiwan Cooperative Bank, Ltd
6	-	332	4,836	Teachers Mutual Bank Limited
-	-		228	The Bank of New York Mellon
	_	5,312	11,508	The Bank of Tokyo-Mitsubishi UFJ, Ltd

January 2016	Non-financial corporations	Financial corporations	General government	Households
The Hongkong and Shanghai Banking Corporation Limited	130	1,079	-	-
The Northern Trust Company	-	4,721	1,944	-
The Royal Bank of Scotland N.V.	3	-	-	-
The Royal Bank of Scotland PLC	47	9	-	-
UBS AG	90	3,396	-	-
Union Bank of India	-	-	-	-
United Overseas Bank Limited	16	778	-	2
Victoria Teachers Limited	100	121	3	1,543
Westpac Banking Corporation	93,299	70,146	20,247	180,780
Woori Bank	35	-	-	1
TOTAL	482,735	344,806	63,793	768,687

Community service organisations and non-profit institutions	Other deposit accounts	Certificates of deposit	Total deposits	January 2016
-		- 458	1,667	The Hongkong and Shanghai Banking Corporation Limited
-		_	6,665	The Northern Trust Company
-			3	The Royal Bank of Scotland N.V.
-			56	The Royal Bank of Scotland PLC
-		- 197	3,683	UBS AG
-			-	Union Bank of India
-		- 2,225	3,021	United Overseas Bank Limited
113		- · ·	1,880	Victoria Teachers Limited
3,408		31,350	399,230	Westpac Banking Corporation
-		-	36	Woori Bank
25,679	600	230,907	1,917,207	TOTAL

Explanatory notes

Introduction

Unless otherwise stated, the statistics within this publication relate to the operations/transactions conducted with *residents* that are recorded on the *domestic books* of licensed banks. They are intended to provide information on the banking activity of individual banks within the domestic market.

Because of the restricted scope, the statistics cannot be expected to reconcile with the published accounts of licensed banks or consolidated groups.

The *domestic books* of a bank has the following scope:

- includes operations/transactions booked or recorded inside Australia;
- does not consolidate Australian or offshore controlled entities;
- includes transactions of Australian-based offshore banking units;
- excludes transactions of overseas-based offshore banking units;
- excludes offshore branches; and
- excludes transactions, assets and liabilities with offshore branches.

A *resident* is an individual, business or other organisation domiciled in Australia. Australian branches and Australian subsidiaries of foreign business are regarded as residents.

Source of data

The data in this publication are sourced from the ARF 320.0 Statement of Financial Position (Domestic Books) returns that banks submit to APRA under the Financial Sector (Collection of Data) Act 2001.

A blank copy of the return and associated instructions are available from the APRA website.

Glossary

Acceptances comprise undertakings by an entity to pay bills of exchange drawn on customers. They are accounted for and disclosed as a liability with a contra asset recognised to reflect the entity's claim against each drawer of a bill of exchange. This item excludes those acceptances accepted and held in the institution's asset portfolio.

Bonds, **notes** and **long-term borrowings** have a residual term to maturity of more than one year. This includes loans and debt securities.

Cash and liquid assets comprise Australian notes and coin, foreign currency, cash at branches, cash at bankers, deposits at call, money at short call, exchange settlement accounts, securities purchased under agreement to resell, margin deposit accounts and gold bullion.

Certificates of Deposit (CDs) are the value of negotiable certificates of deposit issued by the reporting party as at the reporting date.

Negotiable certificates of deposit are tradeable certificates issued by a bank or other financial institution that indicate a specified sum of money has been deposited at the issuing depository institution and will be redeemable from that institution on maturity by the holder.

Community service organisations and non-profit institutions includes institutions financed mostly by members' contributions, e.g. trade unions, professional societies, consumer associations, political parties, churches and religious societies and social, cultural, recreational and sports clubs and charities and aid organisations financed by voluntary transfers.

Deposits from financial corporations is the balance of transaction and non-transaction deposit accounts held by banks, other ADIs, registered financial corporations, life insurance corporations, pension funds, other insurance corporations, central borrowing authorities, financial auxiliaries and other financial institutions.

Due to clearing houses & financial institutions is the value, as at the relevant date, for amounts payable by the reporting party to clearing houses for unsettled exchanges of securities and derivatives and settlement balances with financial institutions.

General government comprises the Commonwealth government and state, territory and local government.

Gross loans and advances are gross of associated provisions for impairment and deferred fee income, and including any accrued interest.

Households comprises individuals, or groups of individuals, resident in Australia whose dealings with other sectors are for personal or household purposes. It excludes sole proprietors, partnerships, family trusts and any other unincorporated enterprises owned by households.

Intra-group deposits are deposits and other borrowings from related parties that are residents.

Intra-group loans and advances are loans and advances to related parties that are residents.

Investment securities are those securities which are not *Trading Securities* (as defined in accordance with AASB 130 and AASB 7). These are generally securities purchased with the intent that they be generally held to maturity or held for a period of time, though not necessarily maturity (i.e. equity securities where it is not technically possible to hold to maturity).

Loans to financial corporations is the gross value of Australian dollar denominated loans to the RBA, banks, other ADIs, registered financial corporations, life insurance corporations, pension funds, other insurance corporations, central borrowing authorities and other financial institutions.

Loans to households: Credit cards is the gross value of credit card liabilities by Australian households.

Loans to households: Housing: Investment is the value of investment housing loans to Australian households for the construction or purchase of dwellings for non-owner occupation; and revolving credit or redraw facilities originally approved for the purpose of predominantly non-owner occupied housing.

Loans to households: Housing: Owner-occupied is the value of housing loans to Australian households for the construction or purchase of dwellings for owner occupation; and revolving credit or redraw facilities originally approved for the purpose of predominantly owner-occupied housing.

Loans to households - Other comprises revolving credit, leasing and other personal term loans.

Non-financial corporations comprises private trading corporations, private unincorporated businesses, commonwealth, state, territory and local government non-financial corporations.

Non-transaction accounts comprises term deposits, notice of withdrawal, savings and other accounts.

Other borrowings comprises securities sold under agreement to repurchase, promissory notes/commercial paper, other short-term debt securities and short term loans.

Other deposit accounts comprises all other transaction and non-transaction accounts.

Other investments are the total amount of equity investments in parent entities, controlled entities and associates, interests in joint ventures and any other investments.

Outstanding principal balance of securitised assets is the value of all loans and other assets that have been sold to or originated into a SPV by or on behalf of the ADI or by a third party to a SPV sponsored by the ADI (e.g. Warehouse Trust). This comprises transactions with both residents and non-residents.

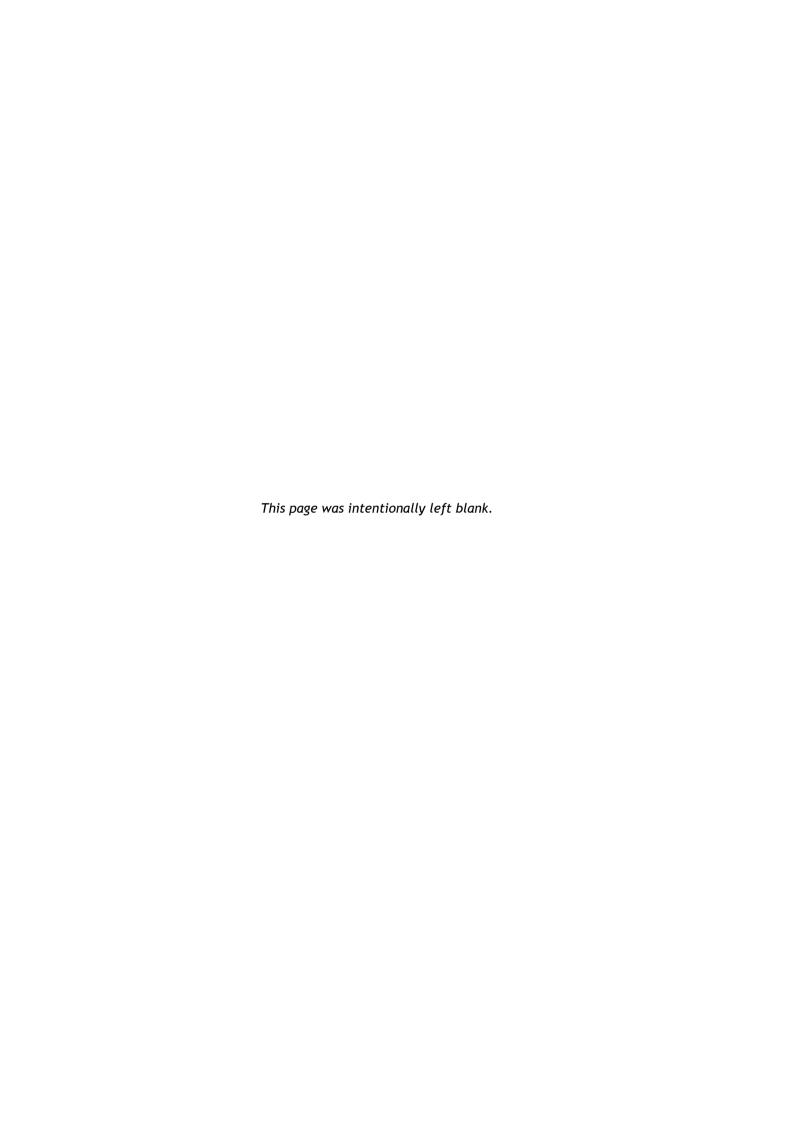
Total deposits comprises transaction deposit accounts, non-transaction deposit accounts, certificates of deposit and foreign currency deposits. This item excludes intra-group deposits.

Total resident assets refers to all assets on the banks' domestic books that are due from residents.

Trading securities are debt and equity securities measured and defined in accordance with AASB 139. Short positions in trading securities are reported as a negative number.

Transaction accounts comprises cheque accounts and accounts with other payment methods.

Value of housing loans securitised is that amount of the outstanding principal balance of securitised assets which are owner-occupied and investor housing loans which have been securitised. It comprises transactions with both residents and non-residents.





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