



# 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

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**Table 1 Selected assets on Australian books of individual banks**

(\$ million)

	Cash and liquid assets	Trading securities	Investment securities	Acceptances of customers	Gross loans and advances
<b>January 2016</b>					
Agricultural Bank of China Limited	198	-	829	-	459
AMP Bank Limited	266	-	2,007	-	12,416
Arab Bank Australia Limited	29	-	179	-	751
Australia and New Zealand Banking Group Limited	14,262	25,060	30,269	55	360,802
Australian Military Bank Ltd	28	-	125	-	817
Auswide Bank Ltd	94	-	170	-	2,010
Banco Santander, S.A.	134	-	-	-	102
Bank of America, National Association	2,750	2,288	170	-	6,380
Bank of Baroda	28	-	-	-	56
Bank of China (Australia) Limited	149	-	218	-	852
Bank of China Limited	3,199	-	2,491	-	12,634
Bank of Communications Co., Ltd.	7	-	431	-	724
Bank of Queensland Limited	402	1,476	3,172	-	36,035
Bank of Sydney Ltd	164	-	456	-	1,060
Barclays Bank Plc	288	-	521	-	1,866
Bendigo and Adelaide Bank Limited	918	6,100	507	-	47,460
BNP Paribas	1,823	799	3,256	-	2,697
BNP Paribas Securities Services	1,663	-	669	-	30
China Construction Bank Corporation	92	-	1,293	-	3,141
Citibank, N.A.	2,664	-	4,561	-	7,326
Citigroup Pty Limited	229	-	960	-	13,703
Commonwealth Bank of Australia	19,083	27,274	56,099	1,126	545,941
Community CPS Australia Limited	104	-	523	-	3,823
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	84	-	627	-	2,771
Credit Suisse AG	503	590	-	-	2,450
DBS Bank Ltd	15	-	150	-	678
Defence Bank Limited	94	-	199	-	1,431
Deutsche Bank Aktiengesellschaft	3,702	1,562	2,793	-	2,223
First Commercial Bank	55	-	-	-	269
Heritage Bank Limited	120	-	1,119	-	5,798
HSBC Bank Australia Limited	2,957	-	5,907	164	15,423
Hua Nan Commercial Bank, Ltd.	5	-	110	-	171
Hume Bank Limited	133	-	152	-	702
IMB Ltd	334	-	1,008	-	3,239
Industrial and Commercial Bank of China Limited	200	-	1,221	-	4,591
ING Bank (Australia) Limited	1,185	-	4,966	-	43,524
ING Bank N.V.	266	-	311	-	-
JPMorgan Chase Bank, National Association	7,424	-	3,067	-	3,326
KEB HANA Bank	1	-	41	-	273
Macquarie Bank Limited	6,886	4,910	7,580	-	42,485
MECU Limited	124	-	711	-	2,852
Mega International Commercial Bank Co., Ltd.	18	-	207	-	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	-	226
Teachers Mutual Bank Limited	181	-	680	-	4,454
The Bank of New York Mellon	65	-	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	54	-	2,228	57	15,511

**Table 1 Selected assets on Australian books of individual banks**

(\$ million)

Other investments	Total resident assets	Outstanding principal balance of securitised assets	Value of housing loans securitised	
				January 2016
-	1,700	-	-	Agricultural Bank of China Limited
-	14,879	2,753	2,491	AMP Bank Limited
-	969	-	-	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
-	24,161	-	-	Citibank, N.A.
26	15,798	-	-	Citigroup Pty Limited
10,890	716,581	930	930	Commonwealth Bank of Australia
-	4,480	22	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	-	-	Industrial and Commercial Bank of China Limited
-	50,149	-	-	ING Bank (Australia) Limited
-	8,544	-	-	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
-	6,557	-	-	Oversea-Chinese Banking Corporation Limited
3	3,227	123	123	Police & Nurses Limited
14	1,543	1	1	Police Bank Ltd
2	1,459	8	8	Police Financial Services Limited
3	1,409	4	4	QT Mutual Bank Limited
-	15,720	-	-	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
-	18,448	-	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd

**Table 1 Selected assets on Australian books of individual banks**

(\$ million)

	Cash and liquid assets	Trading securities	Investment securities	Acceptances of customers	Gross loans and advances
<b>January 2016</b>					
The Hongkong and Shanghai Banking Corporation Limited	1,967	1,045	1,754	-	7,214
The Northern Trust Company	1,256	-	465	-	1,369
The Royal Bank of Scotland N.V.	11	-	-	-	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
<b>TOTAL</b>	<b>113,211</b>	<b>190,816</b>	<b>329,426</b>	<b>1,432</b>	<b>2,273,669</b>

**Table 1 Selected assets on Australian books of individual banks**

(\$ million)

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	<b>TOTAL</b>

**Table 2 Loans and advances on Australian books of individual banks**

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households	
				Housing: Owner-occupied	Housing: Investment
<b>January 2016</b>					
Agricultural Bank of China Limited	178	282	-	-	-
AMP Bank Limited	1,825	-	-	7,195	2,663
Arab Bank Australia Limited	382	-	-	129	167
Australia and New Zealand Banking Group Limited	103,212	10,527	1,023	145,667	82,656
Australian Military Bank Ltd	-	-	-	624	102
Auswide Bank Ltd	30	-	-	1,248	589
Banco Santander, S.A.	102	-	-	-	-
Bank of America, National Association	3,491	2,846	42	-	-
Bank of Baroda	56	-	-	-	-
Bank of China (Australia) Limited	44	75	-	324	393
Bank of China Limited	12,277	358	-	-	-
Bank of Communications Co., Ltd.	513	211	-	-	-
Bank of Queensland Limited	8,635	99	-	15,423	11,680
Bank of Sydney Ltd	635	-	-	121	269
Barclays Bank Plc	605	1,261	-	-	-
Bendigo and Adelaide Bank Limited	12,155	2	17	20,845	11,229
BNP Paribas	2,687	10	-	-	-
BNP Paribas Securities Services	-	30	-	-	-
China Construction Bank Corporation	3,070	56	-	-	-
Citibank, N.A.	6,709	617	-	-	-
Citigroup Pty Limited	654	9	-	5,257	2,330
Commonwealth Bank of Australia	118,728	24,406	1,958	250,151	127,782
Community CPS Australia Limited	139	-	-	2,709	781
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	2,771	-	-	-	-
Credit Suisse AG	1,151	553	-	129	26
DBS Bank Ltd	678	-	-	-	-
Defence Bank Limited	1	-	-	1,153	127
Deutsche Bank Aktiengesellschaft	1,391	832	-	-	-
First Commercial Bank	262	8	-	-	-
Heritage Bank Limited	139	9	-	3,714	1,619
HSBC Bank Australia Limited	4,634	215	-	4,779	4,874
Hua Nan Commercial Bank, Ltd.	130	40	-	-	-
Hume Bank Limited	69	-	-	440	177
IMB Ltd	162	-	-	2,086	768
Industrial and Commercial Bank of China Limited	4,555	36	-	-	-
ING Bank (Australia) Limited	4,865	166	-	28,783	9,711
ING Bank N.V.	-	-	-	-	-
JPMorgan Chase Bank, National Association	1,766	1,560	-	-	-
KEB HANA Bank	269	-	-	3	-
Macquarie Bank Limited	7,578	1,424	65	16,294	9,257
MECU Limited	170	-	3	1,953	580
Mega International Commercial Bank Co., Ltd.	1,304	-	-	12	-
Members Equity Bank Limited	211	24	-	8,836	4,476
Mizuho Bank, Ltd.	8,125	2,580	-	-	-
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	-	-	-
Teachers Mutual Bank Limited	1	-	-	2,969	899
The Bank of New York Mellon	-	-	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	14,910	601	-	-	-



**Table 2 Loans and advances on Australian books of individual banks**

(\$ million)

Households		Community service organisations and non-profit institutions	Total gross loans and advances	Intra-group loans and advances	January 2016
Credit cards	Other				
-	-	-	459	-	Agricultural Bank of China Limited
-	733	-	12,416	-	AMP Bank Limited
-	67	6	751	-	Arab Bank Australia Limited
8,084	8,957	675	360,802	99,620	Australia and New Zealand Banking Group Limited
22	68	-	817	-	Australian Military Bank Ltd
-	142	-	2,010	-	Auswide Bank Ltd
-	-	-	102	-	Banco Santander, S.A.
-	-	-	6,380	16	Bank of America, National Association
-	-	-	56	-	Bank of Baroda
1	15	-	852	2	Bank of China (Australia) Limited
-	-	-	12,634	-	Bank of China Limited
-	-	-	724	-	Bank of Communications Co., Ltd.
69	128	-	36,035	3,204	Bank of Queensland Limited
1	2	33	1,060	-	Bank of Sydney Ltd
-	-	-	1,866	-	Barclays Bank Plc
327	2,856	29	47,460	224	Bendigo and Adelaide Bank Limited
-	-	-	2,697	52	BNP Paribas
-	-	-	30	1,620	BNP Paribas Securities Services
-	15	-	3,141	-	China Construction Bank Corporation
-	-	-	7,326	3,338	Citibank, N.A.
4,236	1,217	-	13,703	715	Citigroup Pty Limited
11,524	10,830	561	545,941	9,923	Commonwealth Bank of Australia
9	186	-	3,823	-	Community CPS Australia Limited
-	-	-	2,771	5,402	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	591	-	2,450	1,162	Credit Suisse AG
-	-	-	678	-	DBS Bank Ltd
14	136	-	1,431	-	Defence Bank Limited
-	-	-	2,223	4,517	Deutsche Bank Aktiengesellschaft
-	-	-	269	-	First Commercial Bank
77	240	1	5,798	-	Heritage Bank Limited
886	34	-	15,423	4	HSBC Bank Australia Limited
-	1	-	171	-	Hua Nan Commercial Bank, Ltd.
7	10	-	702	-	Hume Bank Limited
-	223	-	3,239	-	IMB Ltd
-	-	-	4,591	-	Industrial and Commercial Bank of China Limited
-	-	-	43,524	158	ING Bank (Australia) Limited
-	-	-	-	7,917	ING Bank N.V.
-	-	-	3,326	263	JPMorgan Chase Bank, National Association
-	1	1	273	-	KEB HANA Bank
620	7,235	12	42,485	13,501	Macquarie Bank Limited
19	80	47	2,852	-	MECU Limited
-	-	-	1,316	-	Mega International Commercial Bank Co., Ltd.
142	221	6	13,915	-	Members Equity Bank Limited
-	-	-	10,706	225	Mizuho Bank, Ltd.
-	141	-	3,070	-	MyState Bank Limited
5,683	19,405	1,153	416,310	41,336	National Australia Bank Limited
-	-	-	3,949	-	Oversea-Chinese Banking Corporation Limited
24	60	-	2,728	1	Police & Nurses Limited
20	99	-	1,145	-	Police Bank Ltd
14	44	-	1,137	-	Police Financial Services Limited
-	43	-	1,198	-	QT Mutual Bank Limited
2	-	-	13,312	24	Rabobank Australia Limited
-	-	-	2,534	2	Royal Bank of Canada
-	-	-	3,479	7	Rural Bank Limited
5	23	1	445	-	SGE Mutual Limited
-	-	-	14	-	Standard Chartered Bank
-	-	-	287	-	State Bank of India
-	-	-	953	-	State Street Bank and Trust Company
-	-	-	16,010	60	Sumitomo Mitsui Banking Corporation
4	334	4	49,369	535	Suncorp-Metway Limited
-	17	1	393	-	Taiwan Business Bank
-	-	-	226	-	Taiwan Cooperative Bank, Ltd
71	514	-	4,454	-	Teachers Mutual Bank Limited
-	-	-	-	1	The Bank of New York Mellon
-	-	-	15,511	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd

**Table 2 Loans and advances on Australian books of individual banks**

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households	
				Housing: Owner-occupied	Housing: Investment
<b>January 2016</b>					
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	-	-	-
<b>TOTAL</b>	<b>638,252</b>	<b>95,662</b>	<b>6,564</b>	<b>906,187</b>	<b>518,448</b>

**Table 2 Loans and advances on Australian books of individual banks**

(\$ million)

Households		Community service organisations and non-profit institutions	Total gross loans and advances	Intra-group loans and advances	January 2016
Credit cards	Other				
-	-	-	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
-	-	-	-	-	Union Bank of India
-	1	-	2,914	-	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	<b>TOTAL</b>

**Table 3 Selected liabilities on Australian books of individual banks**

(\$ million)

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	-	-	1,877	-	28	50
Banco Santander, S.A.	-	-	-	-	-	-
Bank of America, National Association	37	-	2,667	1,108	857	2,459
Bank of Baroda	-	-	72	-	-	-
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	263	-	47,929	-	3,229	331
BNP Paribas	8	-	4,446	4,115	1,848	12,880
BNP Paribas Securities Services	-	-	5,358	25	-	-
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.	-	-	1,693	36	5,974	1,370
Credit Suisse AG	30	-	1,222	201	4,021	266
DBS Bank Ltd	-	-	303	-	-	-
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.	-	-	48	-	-	22
Hume Bank Limited	-	-	919	-	-	-
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	23	-	8,001	1,765	-	991
KEB HANA Bank	-	-	185	-	-	-
Macquarie Bank Limited	379	-	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	-	25	-
National Australia Bank Limited	1,856	1	331,638	53,649	27,827	17,673
Oversea-Chinese Banking Corporation Limited	-	-	3,072	-	1,699	611
Police & Nurses Limited	118	-	2,790	1	-	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	-	-	1,391	-	4,605	921
Rural Bank Limited	-	-	3,143	15	113	18
SGE Mutual Limited	-	-	671	-	-	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	48	-	39,670	621	3,498	3,480
Taiwan Business Bank	-	-	20	-	-	-
Taiwan Cooperative Bank, Ltd	-	-	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	-

**Table 3 Selected liabilities on Australian books of individual banks**

(\$ million)

	Due to clearing houses and financial institutions	Acceptances	Total deposits	Intra-group deposits	Bonds, notes and long-term borrowings	Other borrowings
<b>January 2016</b>						
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
<b>TOTAL</b>	<b>10,738</b>	<b>1,386</b>	<b>1,917,207</b>	<b>344,562</b>	<b>121,575</b>	<b>106,448</b>

Table 4 Deposits on Australian books of individual banks

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households
<b>January 2016</b>				
Agricultural Bank of China Limited	3	344	-	-
AMP Bank Limited	855	817	556	2,521
Arab Bank Australia Limited	327	107	16	299
Australia and New Zealand Banking Group Limited	81,079	48,969	4,235	105,592
Australian Military Bank Ltd	155	50	-	454
Auswide Bank Ltd	32	-	-	1,620
Banco Santander, S.A.	-	-	-	-
Bank of America, National Association	1,586	123	-	-
Bank of Baroda	26	42	-	5
Bank of China (Australia) Limited	60	-	-	773
Bank of China Limited	8,015	-	-	-
Bank of Communications Co., Ltd.	3	-	-	-
Bank of Queensland Limited	9,429	899	2,058	18,482
Bank of Sydney Ltd	292	125	46	747
Barclays Bank Plc	-	45	-	-
Bendigo and Adelaide Bank Limited	14,626	1,581	1,832	24,078
BNP Paribas	1,505	79	-	-
BNP Paribas Securities Services	-	5,357	2	-
China Construction Bank Corporation	846	1,114	-	-
Citibank, N.A.	6,761	3,387	1	-
Citigroup Pty Limited	598	605	116	4,254
Commonwealth Bank of Australia	98,144	78,759	21,668	224,590
Community CPS Australia Limited	38	29	-	3,452
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	105	261	-	-
Credit Suisse AG	536	145	-	140
DBS Bank Ltd	19	94	-	-
Defence Bank Limited	78	159	-	1,047
Deutsche Bank Aktiengesellschaft	41	559	-	-
First Commercial Bank	14	-	-	2
Heritage Bank Limited	497	635	9	3,965
HSBC Bank Australia Limited	7,325	1,889	-	7,253
Hua Nan Commercial Bank, Ltd.	9	-	-	-
Hume Bank Limited	-	-	-	703
IMB Ltd	440	235	284	2,746
Industrial and Commercial Bank of China Limited	1,289	1	-	2
ING Bank (Australia) Limited	4,154	5,816	291	23,168
ING Bank N.V.	-	54	-	-
JPMorgan Chase Bank, National Association	1,372	6,629	-	-
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.	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	-	-	-	-
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	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	5,470	726	-	-

**Table 4 Deposits on Australian books of individual banks**

(\$ million)

Community service organisations and non-profit institutions	Other deposit accounts	Certificates of deposit	Total deposits	
				January 2016
-	-	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	-	-	925	Australian Military Bank Ltd
5	-	220	1,877	Auswide Bank Ltd
-	-	-	-	Banco Santander, S.A.
-	-	957	2,667	Bank of America, National Association
-	-	-	72	Bank of Baroda
-	-	-	833	Bank of China (Australia) Limited
-	-	3,706	11,721	Bank of China Limited
-	-	499	502	Bank of Communications Co., Ltd.
23	-	8,239	39,129	Bank of Queensland Limited
41	-	-	1,250	Bank of Sydney Ltd
-	-	-	45	Barclays Bank Plc
252	165	5,393	47,929	Bendigo and Adelaide Bank Limited
-	-	2,862	4,446	BNP Paribas
-	-	-	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	16,644	HSBC Bank Australia Limited
-	-	38	48	Hua Nan Commercial Bank, Ltd.
-	216	-	919	Hume Bank Limited
83	-	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	2,790	Police & Nurses Limited
-	-	67	1,319	Police Bank Ltd
-	-	-	1,278	Police Financial Services Limited
1	-	105	1,243	QT Mutual Bank Limited
214	-	-	11,556	Rabobank Australia Limited
-	-	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

**Table 4 Deposits on Australian books of individual banks**

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households
<b>January 2016</b>				
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
<b>TOTAL</b>	<b>482,735</b>	<b>344,806</b>	<b>63,793</b>	<b>768,687</b>



**Table 4 Deposits on Australian books of individual banks**

(\$ million)

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	<b>TOTAL</b>

## 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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