



Statistics

Monthly Banking Statistics

November 2009 (issued 31 December 2009)



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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 source and definitions of the data. In particular, these notes help explain differences between the data presented and information publicly released by banks in their financial statements and profit announcements.

Enquiries

For more information about the statistics in this publication:

e-mail statistics@apra.gov.au

or write to Manager, ADI and RFC Statistics
Australian Prudential Regulation Authority
GPO Box 9836
Sydney NSW 2001

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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
November 2009					
ABN AMRO Bank N.V.	515	-53	421	-	3,585
Allied Irish Banks Plc	101	-	-	-	326
AMP Bank Limited	199	-	1,049	-	6,122
Arab Bank Australia Limited	10	-	269	-	882
Australia and New Zealand Banking Group Limited	7,377	23,986	7,239	12,243	235,646
Bank of America, National Association	159	1,183	-	-	1,539
Bank of China (Australia) Limited	7	13	117	-	318
Bank of China Limited	1	26	519	-	1,760
Bank of Cyprus Australia Limited	47	-	224	-	983
Bank of Queensland Limited	186	3,548	-	-	21,429
Bank of Scotland plc	3,242	6,536	629	-	-
Bank of Western Australia Ltd	1,191	-	5,344	-	60,992
Barclays Bank PLC	176	-	310	-	1,996
Bendigo and Adelaide Bank Limited	1,141	4,621	1,225	-	29,678
BNP Paribas	99	6,643	148	-	6,510
Citibank, N.A.	425	2,204	1,214	-	1,932
Citigroup Pty Limited	1,775	3,193	-	-	13,492
Commonwealth Bank of Australia	6,166	29,028	19,398	11,258	330,906
Commonwealth Development Bank of Australia Limited	-	-	-	-	1
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	612	-	457	-	3,930
Credit Suisse	489	465	198	-	592
Deutsche Bank Aktiengesellschaft	5,467	3,249	283	-	3,143
First Commercial Bank	5	-	-	-	18
Fortis Bank SA/NV	-	-	-	-	-
HSBC Bank Australia Limited	2,679	484	3,928	174	9,415
Industrial and Commercial Bank of China Limited	66	-	210	-	279
ING Bank (Australia) Limited	309	-	7,550	-	38,963
ING Bank N.V.	-	-	1,092	-	2,732
Investec Bank (Australia) Limited	105	-	1,187	-	2,046
JPMorgan Chase Bank, National Association	3,942	668	4,089	-	2,343
Laiki Bank (Australia) Ltd	31	-	146	-	747
Macquarie Bank Limited	4,740	2,579	18,094	-	12,956
Mega International Commercial Bank Co., Ltd.	39	-	189	-	1,486
Members Equity Bank Pty Limited	59	-	1,143	-	2,472
Mizuho Corporate Bank, Ltd.	699	-	399	-	4,855
National Australia Bank Limited	14,437	57,911	52	15,859	254,326
Oversea-Chinese Banking Corporation Limited	12	-	1,056	-	1,562
Rabobank Australia Limited	79	-	631	-	10,455
Royal Bank of Canada	1,009	2,086	809	-	333
Rural Bank Limited	51	-	551	-	3,559
Societe Generale	1,799	13,185	-	-	2,116
St. George Bank Limited	1,153	27,343	226	339	90,010
Standard Chartered Bank	39	-	-	-	50
State Bank of India	41	-	33	-	122
State Street Bank and Trust Company	42	-	1,650	-	1,168
Sumitomo Mitsui Banking Corporation	245	-	1,580	-	4,233
Suncorp-Metway Limited	687	9,878	-	2	48,553
Taiwan Business Bank	15	-	28	-	176
The Bank of New York Mellon	12	-	-	-	53
The Bank of Tokyo-Mitsubishi UFJ, Ltd	271	-	1,276	28	5,900
The Hongkong and Shanghai Banking Corporation Limited	1,130	2,128	909	-	1,809
The Northern Trust Company	729	-	-	-	-
The Royal Bank of Scotland PLC	2,069	314	4,267	-	7,019
The Toronto-Dominion Bank	7	608	-	-	1,864
UBS AG	4,193	3,658	-	-	3,541
United Overseas Bank Limited	5	-	2,665	-	1,903
WestLB AG	20	-	70	-	3,957
Westpac Banking Corporation	10,948	28,981	23,676	1,397	258,151
TOTAL	81,051	234,463	116,551	41,300	1,504,935

Table 1 Selected assets on Australian books of individual banks (continued)

(\$ million)

Other investments	Total resident assets	Outstanding principal balance of securitised assets	Value of housing loans securitised	
				November 2009
2	8,115	-	-	ABN AMRO Bank N.V.
-	449	-	-	Allied Irish Banks Plc
-	7,499	3,619	3,168	AMP Bank Limited
-	1,169	-	-	Arab Bank Australia Limited
10,140	338,714	259	254	Australia and New Zealand Banking Group Limited
-	2,909	-	-	Bank of America, National Association
-	474	-	-	Bank of China (Australia) Limited
-	2,448	-	-	Bank of China Limited
-	1,259	-	-	Bank of Cyprus Australia Limited
682	28,960	4,937	4,937	Bank of Queensland Limited
-	32,250	-	-	Bank of Scotland plc
12	67,245	3,478	3,478	Bank of Western Australia Ltd
-	4,616	-	-	Barclays Bank PLC
450	41,582	5,544	5,399	Bendigo and Adelaide Bank Limited
7	14,916	-	-	BNP Paribas
-	16,058	-	-	Citibank, N.A.
26	18,773	709	709	Citigroup Pty Limited
22,859	489,048	7,430	7,430	Commonwealth Bank of Australia
-	104	-	-	Commonwealth Development Bank of Australia Limited
-	16,552	-	-	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	3,484	-	-	Credit Suisse
-	31,401	-	-	Deutsche Bank Aktiengesellschaft
-	23	-	-	First Commercial Bank
-	-	-	-	Fortis Bank SA/NV
80	17,038	462	457	HSBC Bank Australia Limited
-	556	-	-	Industrial and Commercial Bank of China Limited
-	47,204	-	-	ING Bank (Australia) Limited
-	6,347	-	-	ING Bank N.V.
198	3,641	-	-	Investec Bank (Australia) Limited
-	15,122	-	-	JPMorgan Chase Bank, National Association
-	929	-	-	Laiki Bank (Australia) Ltd
1,455	54,613	13,851	13,851	Macquarie Bank Limited
-	1,959	-	-	Mega International Commercial Bank Co., Ltd.
-	3,726	14,887	13,872	Members Equity Bank Pty Limited
-	6,277	-	-	Mizuho Corporate Bank, Ltd.
15,195	380,960	1,727	1,723	National Australia Bank Limited
-	2,663	-	-	Oversea-Chinese Banking Corporation Limited
-	11,202	-	-	Rabobank Australia Limited
-	4,608	-	-	Royal Bank of Canada
-	4,140	93	-	Rural Bank Limited
548	19,645	-	-	Societe Generale
1,177	129,401	10,274	10,274	St. George Bank Limited
-	102	-	-	Standard Chartered Bank
-	200	-	-	State Bank of India
-	3,356	-	-	State Street Bank and Trust Company
-	6,211	-	-	Sumitomo Mitsui Banking Corporation
10,644	72,145	2,947	2,947	Suncorp-Metway Limited
-	221	-	-	Taiwan Business Bank
-	65	-	-	The Bank of New York Mellon
-	7,663	-	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd
-	8,373	-	-	The Hongkong and Shanghai Banking Corporation Limited
-	736	-	-	The Northern Trust Company
-	14,120	-	-	The Royal Bank of Scotland PLC
-	2,495	-	-	The Toronto-Dominion Bank
54	14,507	-	-	UBS AG
-	4,565	-	-	United Overseas Bank Limited
-	3,865	-	-	WestLB AG
17,430	383,373	3,171	3,171	Westpac Banking Corporation
80,956	2,360,080	73,389	71,670	TOTAL

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
November 2009					
ABN AMRO Bank N.V.	1,792*	1,724*	68	-	-
Allied Irish Banks Plc	308	19	-	-	-
AMP Bank Limited	563	-	-	3,778	1,364
Arab Bank Australia Limited	469	15	-	119	115
Australia and New Zealand Banking Group Limited	72,744	8,145	135	96,960	36,826
Bank of America, National Association	1,106	433	-	-	-
Bank of China (Australia) Limited	-	-	-	178	132
Bank of China Limited	1,658	99	-	-	3
Bank of Cyprus Australia Limited	659	-	-	147	35
Bank of Queensland Limited	4,906	-	1	9,104	6,870
Bank of Scotland plc	-	-	-	-	-
Bank of Western Australia Ltd	25,252	359	-	26,027	6,894
Barclays Bank PLC	1,399	598	-	-	-
Bendigo and Adelaide Bank Limited	7,533	64	48	12,720	6,509
BNP Paribas	6,312	198	-	-	-
Citibank, N.A.	1,458	474	-	-	-
Citigroup Pty Limited	24	110	-	5,246	2,733
Commonwealth Bank of Australia	53,492	14,606	11,209	159,476	72,621
Commonwealth Development Bank of Australia Limited	1	-	-	-	-
Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.	3,930	-	-	-	-
Credit Suisse	370	182	-	18	-
Deutsche Bank Aktiengesellschaft	1,057	2,086	-	-	-
First Commercial Bank	-	18	-	-	-
Fortis Bank SA/NV	-	-	-	-	-
HSBC Bank Australia Limited	3,012	177	-	2,381	2,765
Industrial and Commercial Bank of China Limited	265	14	-	-	-
ING Bank (Australia) Limited	3,580	-	-	26,697	8,686
ING Bank N.V.	2,568	164	-	-	-
Investec Bank (Australia) Limited	2,046	-	-	-	-
JPMorgan Chase Bank, National Association	1,922	420	-	-	-
Laiki Bank (Australia) Ltd	398	-	-	120	217
Macquarie Bank Limited	5,426	691	-	1,062	582
Mega International Commercial Bank Co., Ltd.	1,457	13	-	17	-
Members Equity Bank Pty Limited	6	-	-	1,885	306
Mizuho Corporate Bank, Ltd.	4,618	237	-	-	-
National Australia Bank Limited	82,580	8,809	1,135	91,762	47,718
Oversea-Chinese Banking Corporation Limited	1,557	-	-	-	5
Rabobank Australia Limited	10,258	4	-	168	26
Royal Bank of Canada	257	76	-	-	-
Rural Bank Limited	3,559	-	-	-	-
Societe Generale	1,420	693	-	-	-
St. George Bank Limited	7,223	58	8	51,905	22,289
Standard Chartered Bank	50	-	-	-	-
State Bank of India	122	-	-	-	-
State Street Bank and Trust Company	-	1,168	-	-	-
Sumitomo Mitsui Banking Corporation	3,834	399	-	-	-
Suncorp-Metway Limited	21,643	764	-	17,344	8,081
Taiwan Business Bank	165	-	-	-	-
The Bank of New York Mellon	-	53	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	5,681	219	-	-	-
The Hongkong and Shanghai Banking Corporation Limited	1,292	517	-	-	-
The Northern Trust Company	-	-	-	-	-
The Royal Bank of Scotland PLC	4,962	2,057	-	-	-
The Toronto-Dominion Bank	1,864	-	-	-	-
UBS AG	2,255	1,286	-	-	-
United Overseas Bank Limited	1,751	143	-	2	5
WestLB AG	3,720	238	-	-	-
Westpac Banking Corporation	57,911	14,116	623	116,878	51,365
TOTAL	422,432	61,445	13,225	623,993	276,147

Notes

* Not consistent with previous issues due to reclassification by the bank.

Table 2 Loans and advances on Australian books of individual banks (continued)

(\$ million)

Households		Community service organisations and non-profit institutions	Total gross loans and advances	Intra-group loans and advances	November 2009
Credit cards	Other				
-	2	-	3,585	3,101	ABN AMRO Bank N.V.
-	-	-	326	-	Allied Irish Banks Plc
-	418	-	6,122	-	AMP Bank Limited
-	144	20	882	-	Arab Bank Australia Limited
7,611	13,002	223	235,646	9,501	Australia and New Zealand Banking Group Limited
-	-	-	1,539	-	Bank of America, National Association
-	7	-	318	15	Bank of China (Australia) Limited
-	-	-	1,760	54	Bank of China Limited
-	130	11	983	-	Bank of Cyprus Australia Limited
-	547	1	21,429	2,568	Bank of Queensland Limited
-	-	-	-	20,787	Bank of Scotland plc
1,058	1,255	146	60,992	-	Bank of Western Australia Ltd
-	-	-	1,996	-	Barclays Bank PLC
266	2,539	-	29,678	1,909	Bendigo and Adelaide Bank Limited
-	-	-	6,510	498	BNP Paribas
-	-	-	1,932	3,579	Citibank, N.A.
4,113	1,267	-	13,492	-	Citigroup Pty Limited
8,111	9,530	1,862	330,906	26,846	Commonwealth Bank of Australia
-	-	-	1	104	Commonwealth Development Bank of Australia Limited
-	-	-	3,930	9,784	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	23	-	592	1,191	Credit Suisse
-	-	-	3,143	18,301	Deutsche Bank Aktiengesellschaft
-	-	-	18	-	First Commercial Bank
-	-	-	-	-	Fortis Bank SA/NV
854	226	1	9,415	3	HSBC Bank Australia Limited
-	-	-	279	-	Industrial and Commercial Bank of China Limited
-	-	-	38,963	-	ING Bank (Australia) Limited
-	-	-	2,732	2,034	ING Bank N.V.
-	-	-	2,046	58	Investec Bank (Australia) Limited
-	-	-	2,343	3,391	JPMorgan Chase Bank, National Association
-	1	10	747	-	Laiki Bank (Australia) Ltd
214	4,982	-	12,956	8,386	Macquarie Bank Limited
-	-	-	1,486	-	Mega International Commercial Bank Co., Ltd.
138	138	-	2,472	-	Members Equity Bank Pty Limited
-	-	-	4,855	158	Mizuho Corporate Bank, Ltd.
5,044	17,028	250	254,326	4,395	National Australia Bank Limited
-	-	-	1,562	-	Oversea-Chinese Banking Corporation Limited
-	-	-	10,455	1	Rabobank Australia Limited
-	-	-	333	-	Royal Bank of Canada
-	-	-	3,559	-	Rural Bank Limited
-	2	-	2,116	71	Societe Generale
1,866	6,653	8	90,010	6,560	St. George Bank Limited
-	-	-	50	-	Standard Chartered Bank
-	-	-	122	-	State Bank of India
-	-	-	1,168	-	State Street Bank and Trust Company
-	-	-	4,233	23	Sumitomo Mitsui Banking Corporation
7	713	2	48,553	2,042	Suncorp-Metway Limited
-	10	1	176	-	Taiwan Business Bank
-	-	-	53	-	The Bank of New York Mellon
-	-	-	5,900	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd
-	-	-	1,809	179	The Hongkong and Shanghai Banking Corporation Limited
-	-	-	-	-	The Northern Trust Company
-	-	-	7,019	345	The Royal Bank of Scotland PLC
-	-	-	1,864	-	The Toronto-Dominion Bank
-	-	-	3,541	438	UBS AG
-	3	-	1,903	-	United Overseas Bank Limited
-	-	-	3,957	-	WestLB AG
7,448	9,577	234	258,151	29,462	Westpac Banking Corporation
36,729	68,194	2,768	1,504,935	155,784	TOTAL

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
November 2009						
ABN AMRO Bank N.V.	-	-	4,444	-	-	-
Allied Irish Banks Plc	-	-	1,007	-	-	-
AMP Bank Limited	10	-	3,483	2,126	940	250
Arab Bank Australia Limited	-	-	979	-	-	-
Australia and New Zealand Banking Group Limited	2,144	12,243	184,298	9,382	1,821	476
Bank of America, National Association	36	-	1,580	-	-	423
Bank of China (Australia) Limited	3	-	285	54	-	-
Bank of China Limited	2	-	1,261	15	-	-
Bank of Cyprus Australia Limited	8	-	769	-	-	-
Bank of Queensland Limited	155	-	23,076	363	50	1,028
Bank of Scotland plc	-	-	8,888	48	9,305	4,225
Bank of Western Australia Ltd	129	-	37,694	17,925	-	-
Barclays Bank PLC	-	-	283	7	2,096	191
Bendigo and Adelaide Bank Limited	291	-	31,291	1,230	625	2,044
BNP Paribas	-	-	14,673	31	1,000	410
Citibank, N.A.	-	-	4,668	26	-	2
Citigroup Pty Limited	56	-	8,162	3,534	3,444	2
Commonwealth Bank of Australia	3,016	11,258	276,696	11,417	6,335	4,130
Commonwealth Development Bank of Australia Limited	-	-	-	-	-	-
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	-	-	5,046	252	4,294	109
Credit Suisse	374	-	1,244	566	46	-
Deutsche Bank Aktiengesellschaft	27	-	7,034	9,292	2,887	1,910
First Commercial Bank	-	-	4	-	-	-
Fortis Bank SA/NV	-	-	-	-	-	-
HSBC Bank Australia Limited	392	174	11,367	179	-	123
Industrial and Commercial Bank of China Limited	-	-	269	-	-	50
ING Bank (Australia) Limited	26	-	26,314	1,065	11,066	1,980
ING Bank N.V.	-	-	1,541	182	-	51
Investec Bank (Australia) Limited	-	-	1,800	-	101	-
JPMorgan Chase Bank, National Association	14	-	8,492	965	-	-
Laiki Bank (Australia) Ltd	-	-	718	-	-	-
Macquarie Bank Limited	71	-	19,350	7,417	2,159	7,377
Mega International Commercial Bank Co., Ltd.	-	-	173	-	-	-
Members Equity Bank Pty Limited	40	-	2,261	-	565	541
Mizuho Corporate Bank, Ltd.	-	-	2,457	62	340	-
National Australia Bank Limited	1,874	15,859	203,052	1,313	23,038	12,176
Oversea-Chinese Banking Corporation Limited	-	-	1,120	-	-	-
Rabobank Australia Limited	29	-	3,509	6,367	-	-
Royal Bank of Canada	-	-	2,625	-	-	2,145
Rural Bank Limited	-	-	3,509	-	117	98
Societe Generale	-	-	7,708	904	-	8,634
St. George Bank Limited	250	339	66,850	40,995	-	-
Standard Chartered Bank	-	-	-	-	-	58
State Bank of India	-	-	64	-	-	119
State Street Bank and Trust Company	-	-	2,893	353	-	-
Sumitomo Mitsui Banking Corporation	-	-	3,316	220	-	6
Suncorp-Metway Limited	18	2	31,109	750	5,007	1,229
Taiwan Business Bank	-	-	11	-	-	20
The Bank of New York Mellon	-	-	65	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	1	28	3,317	-	-	-
The Hongkong and Shanghai Banking Corporation Limited	2	-	3,012	5	-	2,042
The Northern Trust Company	-	-	954	-	-	-
The Royal Bank of Scotland PLC	-	-	7,460	54	4,923	3,162
The Toronto-Dominion Bank	-	-	692	206	-	-
UBS AG	-	-	3,321	856	-	4,133
United Overseas Bank Limited	-	-	1,863	12	-	864
WestLB AG	-	-	101	-	650	-
Westpac Banking Corporation	3,106	1,397	208,336	7,062	1,023	7,086
TOTAL	12,075	41,300	1,246,496	125,236	81,830	67,094

Table 4 Deposits on Australian books of individual banks

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households
November 2009				
ABN AMRO Bank N.V.	166	878	-	-
Allied Irish Banks Plc	430	211	175	-
AMP Bank Limited	892	50	-	1,298
Arab Bank Australia Limited	193	82	24	420
Australia and New Zealand Banking Group Limited	56,561	28,711	1,182	61,518
Bank of America, National Association	856	724	-	-
Bank of China (Australia) Limited	2	-	-	283
Bank of China Limited	1,261	-	-	-
Bank of Cyprus Australia Limited	130	86	32	407
Bank of Queensland Limited	2,924	371	209	13,904
Bank of Scotland plc	7	258	-	-
Bank of Western Australia Ltd	18,044	3,228	1,531	14,389
Barclays Bank PLC	-	5	-	-
Bendigo and Adelaide Bank Limited	10,095	306	304	16,405
BNP Paribas	771	1,727	581	-
Citibank, N.A.	2,648	716	106	-
Citigroup Pty Limited	1,062	533	11	4,897
Commonwealth Bank of Australia	51,582	27,966	12,133	124,384
Commonwealth Development Bank of Australia Limited	-	-	-	-
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	278	59	-	-
Credit Suisse	254	38	-	40
Deutsche Bank Aktiengesellschaft	777	3,428	-	-
First Commercial Bank	4	-	-	-
Fortis Bank SA/NV	-	-	-	-
HSBC Bank Australia Limited	4,205	2,060	-	3,874
Industrial and Commercial Bank of China Limited	78	-	-	-
ING Bank (Australia) Limited	3,161	99	-	17,770
ING Bank N.V.	1	-	-	-
Investec Bank (Australia) Limited	1,250	37	-	218
JPMorgan Chase Bank, National Association	757	1,289	-	-
Laiki Bank (Australia) Ltd	123	68	5	477
Macquarie Bank Limited	7,550	4,908	246	3,288
Mega International Commercial Bank Co., Ltd.	68	-	-	34
Members Equity Bank Pty Limited	277	352	-	964
Mizuho Corporate Bank, Ltd.	1,229	77	-	-
National Australia Bank Limited	76,487	29,425*	4,454*	58,952
Oversea-Chinese Banking Corporation Limited	25	275	-	2
Rabobank Australia Limited	944	893	151	931
Royal Bank of Canada	147	1,962	-	-
Rural Bank Limited	1,407	265	35	1,256
Societe Generale	128	3,040	-	-
St. George Bank Limited	22,002	1,605	310	39,033
Standard Chartered Bank	-	-	-	-
State Bank of India	50	3	-	3
State Street Bank and Trust Company	-	2,893	-	-
Sumitomo Mitsui Banking Corporation	1,074	49	-	-
Suncorp-Metway Limited	6,328	2,981	381	13,722
Taiwan Business Bank	7	-	-	4
The Bank of New York Mellon	42	23	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	1,795	191	-	-
The Hongkong and Shanghai Banking Corporation Limited	92	829	-	-
The Northern Trust Company	-	-	-	-
The Royal Bank of Scotland PLC	578	-	-	-
The Toronto-Dominion Bank	-	250	-	-
UBS AG	226	1,132	-	-
United Overseas Bank Limited	43	403	-	2
WestLB AG	66	-	-	-
Westpac Banking Corporation	46,882	45,944	3,900	64,565
TOTAL	325,956	170,429	25,769	443,038

Notes

* Not consistent with previous issues due to reclassification by the bank.

Table 4 Deposits on Australian books of individual banks (continued)

(\$ million)

	Community service organisations and non- profit institutions	Other deposit accounts	Certificates of deposit	Total deposits
November 2009				
ABN AMRO Bank N.V.	-	-	3,400	4,444
Allied Irish Banks Plc	-	-	191	1,007
AMP Bank Limited	-	-	1,243	3,483
Arab Bank Australia Limited	19	-	243	979
Australia and New Zealand Banking Group Limited	1,686	154	34,486	184,298
Bank of America, National Association	-	-	-	1,580
Bank of China (Australia) Limited	-	-	-	285
Bank of China Limited	-	-	-	1,261
Bank of Cyprus Australia Limited	24	91	-	769
Bank of Queensland Limited	-	-	5,669	23,076
Bank of Scotland plc	-	-	8,623	8,888
Bank of Western Australia Ltd	496	7	-	37,694
Barclays Bank PLC	-	-	278	283
Bendigo and Adelaide Bank Limited	40	-	4,141	31,291
BNP Paribas	-	-	11,595	14,673
Citibank, N.A.	-	-	1,198	4,668
Citigroup Pty Limited	-	-	1,661	8,162
Commonwealth Bank of Australia	4,588	-	56,043	276,696
Commonwealth Development Bank of Australia Limited	-	-	-	-
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	-	-	4,710	5,046
Credit Suisse	-	-	912	1,244
Deutsche Bank Aktiengesellschaft	-	-	2,829	7,034
First Commercial Bank	-	-	-	4
Fortis Bank SA/NV	-	-	-	-
HSBC Bank Australia Limited	64	6	1,159	11,367
Industrial and Commercial Bank of China Limited	1	-	190	269
ING Bank (Australia) Limited	-	-	5,285	26,314
ING Bank N.V.	-	-	1,540	1,541
Investec Bank (Australia) Limited	-	-	295	1,800
JPMorgan Chase Bank, National Association	-	-	6,446	8,492
Laiki Bank (Australia) Ltd	45	-	-	718
Macquarie Bank Limited	64	-	3,294	19,350
Mega International Commercial Bank Co., Ltd.	-	-	71	173
Members Equity Bank Pty Limited	122	-	546	2,261
Mizuho Corporate Bank, Ltd.	-	-	1,152	2,457
National Australia Bank Limited	3,021	-	30,713	203,052
Oversea-Chinese Banking Corporation Limited	-	-	818	1,120
Rabobank Australia Limited	15	-	575	3,509
Royal Bank of Canada	-	-	517	2,625
Rural Bank Limited	7	-	539	3,509
Societe Generale	-	-	4,539	7,708
St. George Bank Limited	540	-	3,359	66,850
Standard Chartered Bank	-	-	-	-
State Bank of India	-	8	-	64
State Street Bank and Trust Company	-	-	-	2,893
Sumitomo Mitsui Banking Corporation	-	-	2,193	3,316
Suncorp-Metway Limited	785	-	6,911	31,109
Taiwan Business Bank	-	-	-	11
The Bank of New York Mellon	-	-	-	65
The Bank of Tokyo-Mitsubishi UFJ, Ltd	-	-	1,331	3,317
The Hongkong and Shanghai Banking Corporation Limited	-	-	2,092	3,012
The Northern Trust Company	-	954	-	954
The Royal Bank of Scotland PLC	-	-	6,882	7,460
The Toronto-Dominion Bank	-	-	442	692
UBS AG	-	-	1,963	3,321
United Overseas Bank Limited	-	-	1,414	1,863
WestLB AG	-	-	35	101
Westpac Banking Corporation	3,681	-	43,363	208,336
TOTAL	15,199	1,219	264,885	1,246,496

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.

Definitions

Gross loans and advances are gross of provisions and do not include intra-group loans and advances.

Investment securities are securities which are not trading securities, as defined in accordance with *AASB 1032*. These are securities purchased with the intent that they be generally held to maturity or held for a period of time, though not necessarily maturity (e.g. equity securities where it is not technically possible to hold to maturity).

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.

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.

Outstanding principal balance of securitised assets 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 1032*. 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.



Telephone
1300 13 10 60

Email
contactapra@apra.gov.au

Website
www.apra.gov.au

Mail
GPO Box 9836
In all capital cities
(except Hobart and Darwin)