



# Statistics

## Monthly Banking Statistics

December 2011 (issued 31 January 2012)



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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.

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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
December 2011					
AMP Bank Limited	375	-	1,888	-	8,465
Arab Bank Australia Limited	55	-	329	-	921
Australia and New Zealand Banking Group Limited	4,876	14,345	27,907	155	275,862
Banco Santander, S.A.	-	-	-	-	-
Bank of America, National Association	33	1,077	33	-	3,060
Bank of China (Australia) Limited	11	-	88	-	458
Bank of China Limited	1,051	-	1,400	-	4,955
Bank of Communications Co., Ltd.	56	-	37	-	-
Bank of Cyprus Australia Limited	22	-	317	-	1,345
Bank of Queensland Limited	118	4,787	-	-	27,154
Bank of Scotland plc	2	-	-	-	-
Bank of Western Australia Ltd	986	-	7,166	-	68,317
Barclays Bank PLC	791	231	124	-	893
Beirut Hellenic Bank Ltd	42	-	353	-	776
Bendigo and Adelaide Bank Limited	377	5,463	1,118	-	33,586
BNP Paribas	964	2,310	133	-	3,842
BNP Paribas Securities Services	10	-	-	-	-
China Construction Bank Corporation	9	-	99	-	94
Citibank, N.A.	-	3,715	-	-	1,750
Citigroup Pty Limited	1,390	531	1	-	13,048
Commonwealth Bank of Australia	6,635	21,712	42,415	10,732	366,734
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	139	-	233	-	2,937
Credit Suisse AG	512	367	-	-	1,199
Deutsche Bank Aktiengesellschaft	4,311	3,338	205	-	1,711
First Commercial Bank	15	-	-	-	126
Heritage Bank Limited	89	-	1,331	-	4,594
HSBC Bank Australia Limited	2,734	-	4,936	142	12,671
Hua Nan Commercial Bank, Ltd.	-	-	-	-	-
Industrial and Commercial Bank of China Limited	144	-	488	-	805
ING Bank (Australia) Limited	422	-	5,780	-	40,306
ING Bank N.V.	4	-	693	-	1,270
Investec Bank (Australia) Limited	264	-	1,193	-	2,457
JPMorgan Chase Bank, National Association	2,788	654	6,716	-	1,917
Lloyds TSB Bank plc	16	2,719	-	-	-
Macquarie Bank Limited	5,263	2,363	14,780	-	11,433
mecu Limited	130	-	398	-	2,153
Mega International Commercial Bank Co., Ltd.	7	-	171	-	1,485
Members Equity Bank Pty Limited	70	-	1,484	-	5,681
Mizuho Corporate Bank, Ltd.	684	-	531	-	5,179
National Australia Bank Limited	15,389	62,917	480	7,220	321,770
Oversea-Chinese Banking Corporation Limited	13	-	1,812	-	2,385
QT Mutual Bank Limited	88	-	98	-	982
Rabobank Australia Limited	48	-	617	-	11,641
Royal Bank of Canada	950	2,050	1,164	-	891
Rural Bank Limited	39	-	443	-	3,373
Societe Generale	90	-	-	-	146
Standard Chartered Bank	38	-	-	-	-
State Bank of India	56	-	60	-	204
State Street Bank and Trust Company	389	-	1,559	-	629
Sumitomo Mitsui Banking Corporation	523	-	2,247	-	6,509
Suncorp-Metway Limited	308	3,641	6,648	-	43,513
Taiwan Business Bank	10	-	20	-	293
Taiwan Cooperative Bank, Ltd	29	-	-	-	10
The Bank of New York Mellon	29	-	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	369	-	844	185	8,660
The Hongkong and Shanghai Banking Corporation Limited	549	737	17	-	2,930
The Northern Trust Company	2,317	-	-	-	-
The Royal Bank of Scotland N.V.	59	498	230	-	530
The Royal Bank of Scotland plc	1,675	495	3,527	-	3,129
UBS AG	3,878	3,467	-	-	3,535
United Overseas Bank Limited	13	-	1,984	-	2,822
WestLB AG	93	-	60	-	1,533
Westpac Banking Corporation	7,877	31,332	89,897	330	394,451
<b>TOTAL</b>	<b>70,226</b>	<b>168,748</b>	<b>234,050</b>	<b>18,764</b>	<b>1,717,118</b>

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	
				December 2011
-	10,877	2,675	2,381	AMP Bank Limited
-	1,298	-	-	Arab Bank Australia Limited
9,589	385,528	152	149	Australia and New Zealand Banking Group Limited
-	-	-	-	Banco Santander, S.A.
-	4,197	-	-	Bank of America, National Association
-	577	-	-	Bank of China (Australia) Limited
-	7,556	-	-	Bank of China Limited
-	97	-	-	Bank of Communications Co., Ltd.
-	1,700	-	-	Bank of Cyprus Australia Limited
946	36,655	3,017	3,017	Bank of Queensland Limited
-	5,784	-	-	Bank of Scotland plc
-	75,913	1,966	1,966	Bank of Western Australia Ltd
-	2,166	-	-	Barclays Bank PLC
-	1,184	-	-	Beirut Hellenic Bank Ltd
500	44,689	7,288	7,057	Bendigo and Adelaide Bank Limited
114	8,481	-	-	BNP Paribas
-	12	-	-	BNP Paribas Securities Services
-	217	-	-	China Construction Bank Corporation
-	19,803	-	-	Citibank, N.A.
26	17,404	315	315	Citigroup Pty Limited
18,761	544,154	4,574	4,574	Commonwealth Bank of Australia
-	11,457	-	-	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	3,875	-	-	Credit Suisse AG
161	20,879	-	-	Deutsche Bank Aktiengesellschaft
-	142	-	-	First Commercial Bank
11	6,234	1,820	1,820	Heritage Bank Limited
-	20,914	275	272	HSBC Bank Australia Limited
-	-	-	-	Hua Nan Commercial Bank, Ltd.
-	1,461	-	-	Industrial and Commercial Bank of China Limited
-	47,095	-	-	ING Bank (Australia) Limited
-	6,954	-	-	ING Bank N.V.
155	4,250	-	-	Investec Bank (Australia) Limited
-	13,511	-	-	JPMorgan Chase Bank, National Association
-	11,456	-	-	Lloyds TSB Bank plc
1,727	51,286	8,512	8,512	Macquarie Bank Limited
12	2,723	56	56	mecu Limited
-	1,653	-	-	Mega International Commercial Bank Co., Ltd.
-	7,335	11,522	10,859	Members Equity Bank Pty Limited
-	6,667	-	-	Mizuho Corporate Bank, Ltd.
17,162	457,179	753	752	National Australia Bank Limited
-	4,265	-	-	Oversea-Chinese Banking Corporation Limited
4	1,185	12	10	QT Mutual Bank Limited
-	12,376	-	-	Rabobank Australia Limited
-	5,185	-	-	Royal Bank of Canada
-	3,864	75	-	Rural Bank Limited
-	244	-	-	Societe Generale
-	192	-	-	Standard Chartered Bank
-	326	-	-	State Bank of India
-	2,795	-	-	State Street Bank and Trust Company
-	9,452	-	-	Sumitomo Mitsui Banking Corporation
52	55,020	2,771	2,771	Suncorp-Metway Limited
-	324	-	-	Taiwan Business Bank
-	40	-	-	Taiwan Cooperative Bank, Ltd
-	30	-	-	The Bank of New York Mellon
-	11,331	-	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd
-	7,456	-	-	The Hongkong and Shanghai Banking Corporation Limited
-	2,352	-	-	The Northern Trust Company
28	3,640	-	-	The Royal Bank of Scotland N.V.
-	9,347	-	-	The Royal Bank of Scotland plc
26	12,627	-	-	UBS AG
-	4,912	-	-	United Overseas Bank Limited
-	1,644	-	-	WestLB AG
3,428	570,016	7,398	7,398	Westpac Banking Corporation
52,702	2,561,985	53,180	51,910	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
December 2011					
AMP Bank Limited	746	-	-	5,132	2,014
Arab Bank Australia Limited	520	31	-	122	113
Australia and New Zealand Banking Group Limited	79,647	8,908	535	118,404	44,549
Banco Santander, S.A.	-	-	-	-	-
Bank of America, National Association	2,284	777	-	-	-
Bank of China (Australia) Limited	-	-	-	323	126
Bank of China Limited	4,591	364	-	-	-
Bank of Communications Co., Ltd.	-	-	-	-	-
Bank of Cyprus Australia Limited	964	-	-	204	41
Bank of Queensland Limited	5,520	-	-	11,714	9,672
Bank of Scotland plc	-	-	-	-	-
Bank of Western Australia Ltd	20,787	535	1	35,643	9,322
Barclays Bank PLC	652	241	-	-	-
Beirut Hellenic Bank Ltd	399	12	-	120	233
Bendigo and Adelaide Bank Limited	8,426	38	36	13,508	8,553
BNP Paribas	3,827	15	-	-	-
BNP Paribas Securities Services	-	-	-	-	-
China Construction Bank Corporation	24	71	-	-	-
Citibank, N.A.	1,396	354	-	-	-
Citigroup Pty Limited	51	125	-	4,767	2,401
Commonwealth Bank of Australia	59,422	12,201	12,971	176,588	85,928
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	2,937	-	-	-	-
Credit Suisse AG	701	266	-	-	31
Deutsche Bank Aktiengesellschaft	937	774	-	-	-
First Commercial Bank	111	15	-	-	-
Heritage Bank Limited	111	-	-	2,899	1,187
HSBC Bank Australia Limited	3,874	202	-	3,460	3,843
Hua Nan Commercial Bank, Ltd.	-	-	-	-	-
Industrial and Commercial Bank of China Limited	775	30	-	-	-
ING Bank (Australia) Limited	3,125	-	-	27,712	9,469
ING Bank N.V.	1,270	-	-	-	-
Investec Bank (Australia) Limited	2,428	-	-	29	-
JPMorgan Chase Bank, National Association	1,426	491	-	-	-
Lloyds TSB Bank plc	-	-	-	-	-
Macquarie Bank Limited	4,919	504	4	1,664	876
mecu Limited	128	-	7	1,551	334
Mega International Commercial Bank Co., Ltd.	1,473	2	-	11	-
Members Equity Bank Pty Limited	90	30	-	4,099	1,168
Mizuho Corporate Bank, Ltd.	3,868	1,311	-	-	-
National Australia Bank Limited	108,232	10,877	1,386	125,292	52,134
Oversea-Chinese Banking Corporation Limited	2,379	5	-	-	1
QT Mutual Bank Limited	10	-	-	710	206
Rabobank Australia Limited	11,422	-	-	205	14
Royal Bank of Canada	445	446	-	-	-
Rural Bank Limited	3,373	-	-	-	-
Societe Generale	146	-	-	-	-
Standard Chartered Bank	-	-	-	-	-
State Bank of India	204	-	-	-	-
State Street Bank and Trust Company	-	629	-	-	-
Sumitomo Mitsui Banking Corporation	6,180	329	-	-	-
Suncorp-Metway Limited	13,407	467	-	20,861	8,179
Taiwan Business Bank	273	3	-	-	4
Taiwan Cooperative Bank, Ltd	10	-	-	-	-
The Bank of New York Mellon	-	-	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	8,466	194	-	-	-
The Hongkong and Shanghai Banking Corporation Limited	2,774	155	-	-	-
The Northern Trust Company	-	-	-	-	-
The Royal Bank of Scotland N.V.	374	155	-	-	-
The Royal Bank of Scotland plc	2,692	437	-	-	-
UBS AG	2,084	1,451	-	-	-
United Overseas Bank Limited	2,643	171	-	1	5
WestLB AG	1,478	55	-	-	-
Westpac Banking Corporation	74,124	11,377	816	166,244	118,380
<b>TOTAL</b>	<b>458,141</b>	<b>54,045</b>	<b>15,754</b>	<b>721,260</b>	<b>358,783</b>

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	December 2011
Credit cards	Other				
-	573	-	8,465	-	AMP Bank Limited
-	121	15	921	-	Arab Bank Australia Limited
8,658	14,926	235	275,862	13,066	Australia and New Zealand Banking Group Limited
-	-	-	-	-	Banco Santander, S.A.
-	-	-	3,060	-	Bank of America, National Association
-	9	-	458	16	Bank of China (Australia) Limited
-	-	-	4,955	40	Bank of China Limited
-	-	-	-	-	Bank of Communications Co., Ltd.
-	120	16	1,345	-	Bank of Cyprus Australia Limited
-	248	-	27,154	3,446	Bank of Queensland Limited
-	-	-	-	4,832	Bank of Scotland plc
1,241	612	176	68,317	-	Bank of Western Australia Ltd
-	-	-	893	-	Barclays Bank PLC
-	1	12	776	-	Beirut Hellenic Bank Ltd
309	2,712	4	33,586	1,197	Bendigo and Adelaide Bank Limited
-	-	-	3,842	144	BNP Paribas
-	-	-	-	-	BNP Paribas Securities Services
-	-	-	94	-	China Construction Bank Corporation
-	-	-	1,750	6,368	Citibank, N.A.
4,743	961	-	13,048	2,277	Citigroup Pty Limited
9,484	8,935	1,205	366,734	23,801	Commonwealth Bank of Australia
-	-	-	2,937	6,727	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.
-	201	-	1,199	1,186	Credit Suisse AG
-	-	-	1,711	10,712	Deutsche Bank Aktiengesellschaft
-	-	-	126	-	First Commercial Bank
75	321	1	4,594	-	Heritage Bank Limited
1,181	111	-	12,671	9	HSBC Bank Australia Limited
-	-	-	-	-	Hua Nan Commercial Bank, Ltd.
-	-	-	805	-	Industrial and Commercial Bank of China Limited
-	-	-	40,306	-	ING Bank (Australia) Limited
-	-	-	1,270	4,477	ING Bank N.V.
-	-	-	2,457	102	Investec Bank (Australia) Limited
-	-	-	1,917	795	JPMorgan Chase Bank, National Association
-	-	-	-	8,003	Lloyds TSB Bank plc
359	3,102	7	11,433	11,707	Macquarie Bank Limited
16	74	43	2,153	-	mecu Limited
-	-	-	1,485	-	Mega International Commercial Bank Co., Ltd.
142	152	-	5,681	-	Members Equity Bank Pty Limited
-	-	-	5,179	96	Mizuho Corporate Bank, Ltd.
5,739	17,685	425	321,770	14,125	National Australia Bank Limited
-	-	-	2,385	-	Oversea-Chinese Banking Corporation Limited
-	56	-	982	-	QT Mutual Bank Limited
-	-	-	11,641	1	Rabobank Australia Limited
-	-	-	891	2	Royal Bank of Canada
-	-	-	3,373	-	Rural Bank Limited
-	-	-	146	-	Societe Generale
-	-	-	-	-	Standard Chartered Bank
-	-	-	204	-	State Bank of India
-	-	-	629	-	State Street Bank and Trust Company
-	-	-	6,509	-	Sumitomo Mitsui Banking Corporation
5	595	-	43,513	645	Suncorp-Metway Limited
-	13	1	293	-	Taiwan Business Bank
-	-	-	10	-	Taiwan Cooperative Bank, Ltd
-	-	-	-	-	The Bank of New York Mellon
-	-	-	8,660	-	The Bank of Tokyo-Mitsubishi UFJ, Ltd
-	-	-	2,930	943	The Hongkong and Shanghai Banking Corporation Limited
-	-	-	-	-	The Northern Trust Company
-	-	-	530	1,958	The Royal Bank of Scotland N.V.
-	-	-	3,129	352	The Royal Bank of Scotland plc
-	-	-	3,535	777	UBS AG
-	2	-	2,822	-	United Overseas Bank Limited
-	-	-	1,533	-	WestLB AG
9,304	13,807	400	394,451	19,830	Westpac Banking Corporation
41,257	65,337	2,539	1,717,118	137,632	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
December 2011						
AMP Bank Limited	1	-	4,738	3,605	1,003	-
Arab Bank Australia Limited	-	-	850	-	230	-
Australia and New Zealand Banking Group Limited	1,233	155	233,673	10,047	2,025	2,564
Banco Santander, S.A.	-	-	-	-	-	-
Bank of America, National Association	8	-	2,327	-	-	240
Bank of China (Australia) Limited	2	-	361	40	-	-
Bank of China Limited	1	-	3,490	16	-	30
Bank of Communications Co., Ltd.	41	-	-	-	-	-
Bank of Cyprus Australia Limited	2	-	1,267	-	-	-
Bank of Queensland Limited	40	-	29,379	239	47	106
Bank of Scotland plc	-	-	12	1,331	3,324	-
Bank of Western Australia Ltd	-	-	44,647	16,297	1,237	-
Barclays Bank PLC	97	-	203	6	3,171	3,655
Beirut Hellenic Bank Ltd	-	-	881	-	-	-
Bendigo and Adelaide Bank Limited	104	-	38,134	-	592	389
BNP Paribas	-	-	3,399	733	5,352	2,114
BNP Paribas Securities Services	-	-	-	-	-	2
China Construction Bank Corporation	-	-	1,127	-	-	-
Citibank, N.A.	-	-	9,553	2,603	-	-
Citigroup Pty Limited	4	-	5,876	6,413	1,252	-
Commonwealth Bank of Australia	3,263	10,732	327,682	7,842	2,534	3,720
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	-	-	2,734	61	6,633	2,196
Credit Suisse AG	397	-	902	321	1,721	7
Deutsche Bank Aktiengesellschaft	-	-	4,944	8,055	2,484	2,405
First Commercial Bank	-	-	13	-	-	29
Heritage Bank Limited	148	-	4,809	-	744	-
HSBC Bank Australia Limited	440	142	14,691	943	500	48
Hua Nan Commercial Bank, Ltd.	-	-	-	-	-	-
Industrial and Commercial Bank of China Limited	-	-	1,284	-	420	99
ING Bank (Australia) Limited	-	-	27,698	1,949	10,600	2,000
ING Bank N.V.	-	-	2,722	1,222	-	146
Investec Bank (Australia) Limited	-	-	2,515	-	6	-
JPMorgan Chase Bank, National Association	-	-	11,682	1,468	-	788
Lloyds TSB Bank plc	-	-	5,246	2,627	2,967	655
Macquarie Bank Limited	53	-	34,352	5,446	1,620	4,458
mecu Limited	-	-	2,321	1	-	35
Mega International Commercial Bank Co., Ltd.	-	-	132	-	-	-
Members Equity Bank Pty Limited	18	-	5,832	-	698	228
Mizuho Corporate Bank, Ltd.	-	-	2,634	68	14	-
National Australia Bank Limited	1,524	7,220	251,456	6,114	31,386	16,937
Oversea-Chinese Banking Corporation Limited	-	-	2,445	-	500	939
QT Mutual Bank Limited	-	-	1,074	1	-	-
Rabobank Australia Limited	1	-	7,363	3,415	-	-
Royal Bank of Canada	1	-	2,633	-	-	1,275
Rural Bank Limited	-	-	3,298	-	93	1
Societe Generale	-	-	-	52	-	-
Standard Chartered Bank	-	-	-	-	-	-
State Bank of India	-	-	151	-	-	294
State Street Bank and Trust Company	4	-	1,918	184	-	-
Sumitomo Mitsui Banking Corporation	-	-	3,722	229	-	372
Suncorp-Metway Limited	37	-	36,236	1,034	3,050	1,270
Taiwan Business Bank	-	-	11	-	-	25
Taiwan Cooperative Bank, Ltd	-	-	2	-	-	-
The Bank of New York Mellon	-	-	29	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	-	185	3,326	-	-	-
The Hongkong and Shanghai Banking Corporation Limited	34	-	2,341	9	-	428
The Northern Trust Company	-	-	3,349	-	-	-
The Royal Bank of Scotland N.V.	-	-	906	-	-	-
The Royal Bank of Scotland plc	-	-	2,307	166	3,491	3,767
UBS AG	8	-	2,383	1,315	1,406	4,360
United Overseas Bank Limited	-	-	2,923	651	350	1,030
WestLB AG	-	-	-	-	-	-
Westpac Banking Corporation	3,512	330	296,650	54,060	28,820	7,938
<b>TOTAL</b>	<b>10,971</b>	<b>18,764</b>	<b>1,456,628</b>	<b>138,563</b>	<b>118,270</b>	<b>64,548</b>

Table 4 Deposits on Australian books of individual banks

(\$ million)

	Non-financial corporations	Financial corporations	General government	Households
<b>December 2011</b>				
AMP Bank Limited	1,456	452	213	1,582
Arab Bank Australia Limited	195	72	1	328
Australia and New Zealand Banking Group Limited	58,595	43,837	2,067	77,816
Banco Santander, S.A.	-	-	-	-
Bank of America, National Association	966	547	-	-
Bank of China (Australia) Limited	3	-	-	358
Bank of China Limited	1,901	-	-	-
Bank of Communications Co., Ltd.	-	-	-	-
Bank of Cyprus Australia Limited	223	137	64	605
Bank of Queensland Limited	5,092	331	684	16,371
Bank of Scotland plc	12	-	-	-
Bank of Western Australia Ltd	16,022	8,873	2,107	15,890
Barclays Bank PLC	-	22	-	-
Beirut Hellenic Bank Ltd	137	100	23	588
Bendigo and Adelaide Bank Limited	13,038	255	680	18,556
BNP Paribas	1,430	330	-	-
BNP Paribas Securities Services	-	-	-	-
China Construction Bank Corporation	8	810	-	-
Citibank, N.A.	5,671	1,498	78	-
Citigroup Pty Limited	35	-	-	5,645
Commonwealth Bank of Australia	67,224	48,944	16,548	141,228
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	144	159	-	-
Credit Suisse AG	179	63	-	36
Deutsche Bank Aktiengesellschaft	387	1,726	-	-
First Commercial Bank	11	-	-	2
Heritage Bank Limited	337	436	41	3,055
HSBC Bank Australia Limited	7,472	1,360	-	5,076
Hua Nan Commercial Bank, Ltd.	-	-	-	-
Industrial and Commercial Bank of China Limited	264	-	-	1
ING Bank (Australia) Limited	3,272	3,407	836	18,562
ING Bank N.V.	1	-	-	-
Investec Bank (Australia) Limited	1,673	100	-	309
JPMorgan Chase Bank, National Association	1,956	6,235	-	-
Lloyds TSB Bank plc	131	192	-	-
Macquarie Bank Limited	11,685	13,446	43	7,331
mecu Limited	237	92	109	1,775
Mega International Commercial Bank Co., Ltd.	73	5	-	10
Members Equity Bank Pty Limited	885	1,309	334	1,621
Mizuho Corporate Bank, Ltd.	1,284	56	-	-
National Australia Bank Limited	94,043	39,311	6,166	75,921
Oversea-Chinese Banking Corporation Limited	95	340	-	2
QT Mutual Bank Limited	156	-	-	917
Rabobank Australia Limited	1,979	2,603	37	2,675
Royal Bank of Canada	-	1,613	-	-
Rural Bank Limited	1,403	177	50	955
Societe Generale	-	-	-	-
Standard Chartered Bank	-	-	-	-
State Bank of India	122	24	-	4
State Street Bank and Trust Company	-	1,898	-	-
Sumitomo Mitsui Banking Corporation	1,159	365	-	-
Suncorp-Metway Limited	7,797	3,378	628	14,864
Taiwan Business Bank	10	-	-	1
Taiwan Cooperative Bank, Ltd	1	-	-	-
The Bank of New York Mellon	29	-	-	-
The Bank of Tokyo-Mitsubishi UFJ, Ltd	1,320	225	-	-
The Hongkong and Shanghai Banking Corporation Limited	125	770	-	-
The Northern Trust Company	3,349	-	-	-
The Royal Bank of Scotland N.V.	374	108	-	-
The Royal Bank of Scotland plc	299	228	-	-
UBS AG	166	1,946	-	-
United Overseas Bank Limited	10	341	-	1
WestLB AG	-	-	-	-
Westpac Banking Corporation	82,936	51,306	4,594	122,474
<b>TOTAL</b>	<b>397,372</b>	<b>239,422</b>	<b>35,302</b>	<b>534,559</b>

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
<b>December 2011</b>				
AMP Bank Limited	71	-	963	4,738
Arab Bank Australia Limited	9	-	245	850
Australia and New Zealand Banking Group Limited	2,457	84	48,817	233,673
Banco Santander, S.A.	-	-	-	-
Bank of America, National Association	-	-	815	2,327
Bank of China (Australia) Limited	-	-	-	361
Bank of China Limited	-	-	1,589	3,490
Bank of Communications Co., Ltd.	-	-	-	-
Bank of Cyprus Australia Limited	32	206	-	1,267
Bank of Queensland Limited	2	-	6,899	29,379
Bank of Scotland plc	-	-	-	12
Bank of Western Australia Ltd	1,755	-	-	44,647
Barclays Bank PLC	-	-	181	203
Beirut Hellenic Bank Ltd	33	-	-	881
Bendigo and Adelaide Bank Limited	89	-	5,515	38,134
BNP Paribas	-	-	1,640	3,399
BNP Paribas Securities Services	-	-	-	-
China Construction Bank Corporation	-	-	309	1,127
Citibank, N.A.	-	-	2,306	9,553
Citigroup Pty Limited	-	-	196	5,876
Commonwealth Bank of Australia	3,645	-	50,093	327,682
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.	-	-	2,431	2,734
Credit Suisse AG	-	-	625	902
Deutsche Bank Aktiengesellschaft	-	-	2,831	4,944
First Commercial Bank	-	-	-	13
Heritage Bank Limited	88	188	664	4,809
HSBC Bank Australia Limited	90	13	681	14,691
Hua Nan Commercial Bank, Ltd.	-	-	-	-
Industrial and Commercial Bank of China Limited	1	-	1,018	1,284
ING Bank (Australia) Limited	31	-	1,590	27,698
ING Bank N.V.	-	-	2,722	2,722
Investec Bank (Australia) Limited	-	-	432	2,515
JPMorgan Chase Bank, National Association	-	-	3,490	11,682
Lloyds TSB Bank plc	-	-	4,923	5,246
Macquarie Bank Limited	26	-	1,821	34,352
mecu Limited	108	-	-	2,321
Mega International Commercial Bank Co., Ltd.	-	-	45	132
Members Equity Bank Pty Limited	309	-	1,374	5,832
Mizuho Corporate Bank, Ltd.	-	-	1,294	2,634
National Australia Bank Limited	3,399	-	32,616	251,456
Oversea-Chinese Banking Corporation Limited	-	-	2,007	2,445
QT Mutual Bank Limited	-	-	-	1,074
Rabobank Australia Limited	48	-	22	7,363
Royal Bank of Canada	-	-	1,020	2,633
Rural Bank Limited	-	-	712	3,298
Societe Generale	-	-	-	-
Standard Chartered Bank	-	-	-	-
State Bank of India	-	1	-	151
State Street Bank and Trust Company	-	-	20	1,918
Sumitomo Mitsui Banking Corporation	-	-	2,198	3,722
Suncorp-Metway Limited	1,294	-	8,275	36,236
Taiwan Business Bank	-	-	-	11
Taiwan Cooperative Bank, Ltd	-	-	-	2
The Bank of New York Mellon	-	-	-	29
The Bank of Tokyo-Mitsubishi UFJ, Ltd	-	-	1,781	3,326
The Hongkong and Shanghai Banking Corporation Limited	-	-	1,447	2,341
The Northern Trust Company	-	-	-	3,349
The Royal Bank of Scotland N.V.	-	-	425	906
The Royal Bank of Scotland plc	-	-	1,780	2,307
UBS AG	-	-	271	2,383
United Overseas Bank Limited	-	-	2,571	2,923
WestLB AG	-	-	-	-
Westpac Banking Corporation	5,182	-	30,157	296,650
<b>TOTAL</b>	<b>18,670</b>	<b>492</b>	<b>230,811</b>	<b>1,456,628</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.

### 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.



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