

# BANKING STATISTICS



## Assets & Liabilities

- Net foreign assets for the December quarter 2009 has increased by 33.6% when compared to September quarter 2009 for all banks surveyed.
- Net domestic credit decreased by 1.4% over the September quarter 2009.



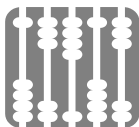
## Loans & Advances by Industry

- Total lending for the December 2009 quarter decreased by 0.2% over the previous quarter.
- Borrowings by industry for the December quarter increased for the Transport and Communication & Personal services by 20.8% & 1.6% respectively, while all other Borrowings decreased over the previous quarter.



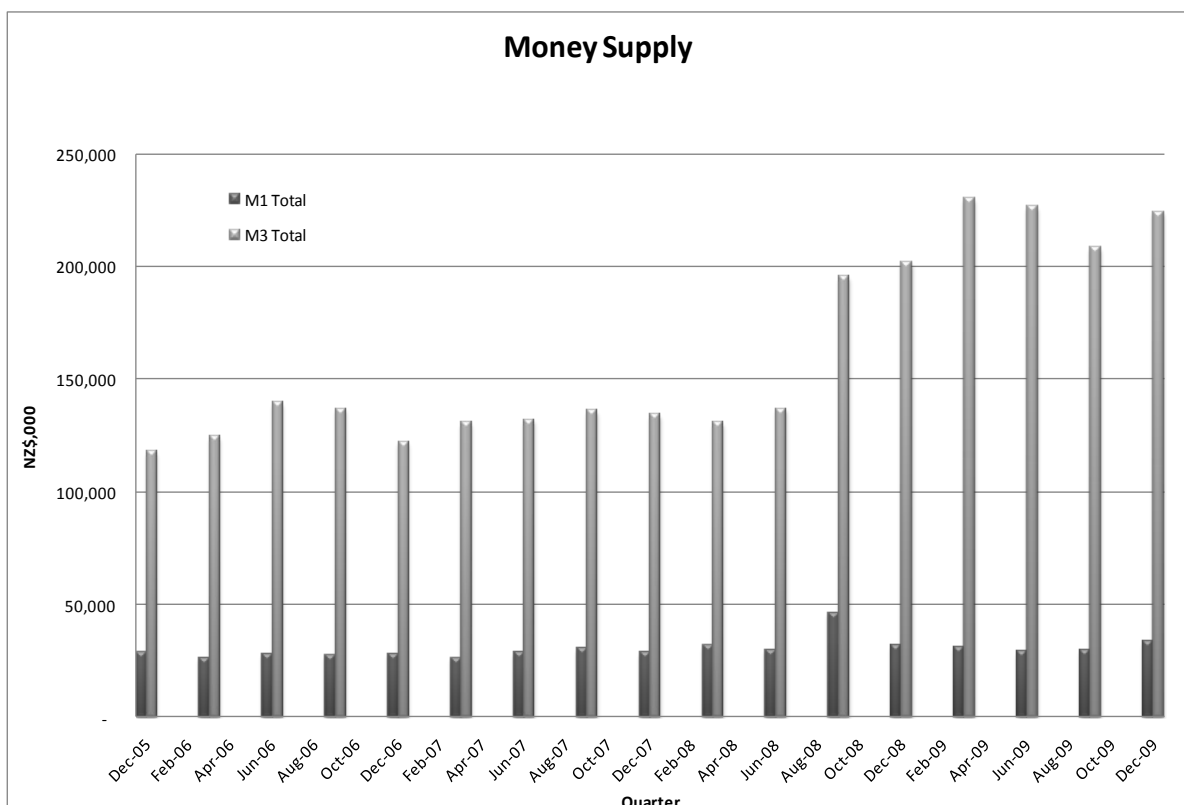
## Money Supply

- Narrow money (M1) increased for the December quarter 2009 by 13.3% when compared to the previous quarter.
- Broad Money (M3) increased over the previous quarter by 7.7%, the increase in M3 is explained by the rise in both M1 and Term/Savings deposits.



## Interest Rates

- All rates remain the same for December quarter.



**Table 6.1 Assets and Liabilities**

Period	NET	NET	Claims On			LIQUID LIABILITIES <sup>3</sup>	Deposits			OTHER ITEMS (NET) <sup>4</sup>	CAPITAL ACCOUNT
	FOREIGN ASSETS <sup>1</sup>	DOMESTIC CREDIT <sup>2</sup>	Government (net)	Public Enterprises	Private Sector		Demand	Savings	Term		
<b>YEAR</b>						<b>\$'000</b>					
2004/05	(17,347)	144,472	(48,349)	170	192,651	113,951	26,731	34,425	52,796	19,068	32,242
2005/06	(20,650)	188,092	(36,353)	140	224,305	139,497	27,697	36,475	75,325	5,401	33,346
2006/07	(21,476)	205,429	(51,202)	159	256,472	131,398	28,295	35,784	67,319	(14,687)	37,868
2007/08	(22,951)	235,111	(58,065)	470	292,706	136,632	29,534	39,121	67,977	(30,193)	45,335
2008/09	60,464	244,939	(52,365)	971	296,333	226,788	29,052	65,767	131,969	(29,182)	49,432
<b>QUARTER</b>											
<b>2005</b>											
Mar	(18,812)	139,615	(45,440)	214	184,841	110,930	27,656	29,320	53,954	19,390	29,263
Jun	(17,347)	144,472	(48,349)	170	192,651	113,951	26,731	34,425	52,796	19,068	32,242
Sep	(15,193)	151,054	(50,301)	163	201,192	120,668	31,151	33,833	55,684	19,834	35,027
Dec	(21,950)	153,791	(56,541)	155	210,177	117,463	28,090	31,152	58,221	14,587	28,965
<b>2006</b>											
Mar	(18,711)	159,744	(57,574)	148	217,170	124,415	25,745	35,555	63,115	13,379	29,997
Jun	(20,650)	188,092	(36,353)	140	224,305	139,497	27,697	36,475	75,325	5,401	33,346
Sep	(23,124)	191,773	(41,035)	200	232,608	136,736	26,875	35,772	74,089	1,399	33,312
Dec	(18,317)	188,174	(51,191)	202	239,163	122,040	27,687	35,089	59,264	(12,740)	35,077
<b>2007</b>											
Mar	(17,655)	197,624	(54,248)	228	251,644	130,457	25,617	35,317	69,523	(13,189)	36,323
Jun	(21,476)	205,429	(51,202)	159	256,472	131,398	28,295	35,784	67,319	(14,687)	37,868
Sep	(19,312)	212,449	(49,491)	150	261,790	136,062	30,299	38,600	67,163	(17,169)	39,906
Dec	(17,700)	211,544	(60,871)	489	271,926	133,761	28,129	40,792	64,840	(19,875)	40,208
<b>2008</b>											
Mar	(21,184)	224,228	(60,583)	489	284,322	130,082	31,039	36,700	62,343	(29,678)	43,284
Jun	(22,951)	235,111	(58,065)	470	292,706	136,632	29,534	39,121	67,977	(30,193)	45,335
Sep	31,931	237,301	(58,602)	470	295,433	195,215	45,758	41,811	107,646	(27,669)	46,348
Dec	36,318	250,385	(47,345)	901	296,829	201,641	31,380	51,380	118,881	(36,391)	48,670
<b>2009</b>											
Mar	60,311	252,498	(47,519)	967	299,050	229,881	30,896	62,165	136,820	(38,200)	44,729
Jun	60,464	244,939	(52,365)	971	296,333	226,788	29,052	65,767	131,969	(29,182)	49,432
Sep	59,181	229,431	(66,081)	1,012	294,500	208,091	29,291	71,322	107,478	(27,380)	53,140
Dec	79,049	226,231	(67,510)	1,003	292,738	224,118	33,201	69,504	121,413	(28,037)	53,125

Source: Banking Survey

1. **Net foreign assets** is the gross foreign assets less foreign liabilities of the financial institutions surveyed.
2. **Net Domestic Credit** represents net lending to government, gross lending to public enterprises and to the private sector by the financial institutions surveyed.
3. **Liquid Liabilities** is total demand, savings and term deposits of the public enterprises and private sector held by the financial institutions surveyed.
4. **Other items(net)** represents all other assets and liabilities of the financial institutions surveyed including capital.

**Table 6.2 Loans and Advances by Industry**

	All Industries	Agriculture & Fishing	Wholesale & Retail Trade	Hotels & Motels	Transport & Communication	Finance & Business	Public Administration	Personal Services	Other
<b>YEAR</b>	<b>\$'000</b>								
2004/05	193,102	1,954	18,928	60,397	11,871	14,311	2,523	72,748	10,371
2005/06	226,999	1,648	23,776	67,746	11,499	11,047	2,174	98,453	10,656
2006/07	260,064	1,884	24,116	71,477	10,614	10,880	3,640	120,027	17,427
2007/08	296,851	1,997	26,777	76,221	10,355	18,033	1,791	140,354	21,324
2008/09	305,445	1,714	17,269	75,751	9,149	20,167	1,438	161,940	18,017
<b>QUARTER</b>									
<b>2005</b>									
Mar	185,473	1,902	21,555	52,807	11,470	10,060	2,558	76,775	8,346
Jun	193,102	1,954	18,928	60,397	11,871	14,311	2,523	72,748	10,371
Sep	201,538	1,986	19,786	63,856	11,852	12,536	2,420	79,985	9,117
Dec	211,871	1,818	21,505	66,781	11,372	12,679	2,291	85,629	9,796
<b>2006</b>									
Mar	219,781	1,935	21,796	66,961	11,167	12,069	2,288	92,871	10,694
Jun	226,999	1,648	23,776	67,746	11,499	11,047	2,174	98,453	10,656
Sep	236,317	1,649	21,492	66,757	8,865	13,624	2,148	111,226	10,556
Dec	242,438	1,802	21,389	65,238	8,888	12,770	2,066	119,383	10,902
<b>2007</b>									
Mar	265,714	1,831	31,166	75,365	12,347	13,508	2,094	116,949	12,456
Jun	260,064	1,884	24,116	71,477	10,614	10,880	3,640	120,027	17,427
Sep	265,024	1,931	22,911	76,068	10,433	9,180	1,970	125,334	17,198
Dec	276,008	1,972	23,176	75,863	10,715	10,351	1,951	132,990	18,990
<b>2008</b>									
Mar	288,404	2,091	25,570	76,260	10,583	12,804	1,836	137,677	21,582
Jun	296,851	1,997	26,777	76,221	10,355	18,033	1,791	140,354	21,324
Sep	301,502	1,853	26,966	75,003	10,339	23,242	1,702	143,994	18,403
Dec	301,727	1,774	26,169	74,400	7,830	22,488	1,605	148,386	19,075
<b>2009</b>									
Mar	303,744	2,592	24,820	74,768	8,293	22,063	1,549	157,162	12,497
Jun	305,445	1,714	17,269	75,751	9,149	20,167	1,438	161,940	18,017
Sep	302,718	1,710	17,674	73,712	9,654	19,507	1,503	160,913	18,045
Dec	302,116	1,696	17,519	72,629	11,662	17,737	1,269	163,451	16,153
	<b>Percentage change over the previous quarter</b>								
<b>2005</b>									
Mar	2.1	(30.8)	25.2	6.6	0.1	(25.4)	(0.5)	4.5	(25.2)
Jun	4.1	2.7	(12.2)	14.4	3.5	42.3	(1.4)	(5.2)	24.3
Sep	4.4	1.6	4.5	5.7	(0.2)	(12.4)	(4.1)	9.9	(12.1)
Dec	5.1	(8.5)	8.7	4.6	(4.0)	1.1	(5.3)	7.1	7.4
<b>2006</b>									
Mar	3.7	6.4	1.4	0.3	(1.8)	(4.8)	(0.1)	8.5	9.2
Jun	3.3	(14.8)	9.1	1.2	3.0	(8.5)	(5.0)	6.0	(0.4)
Sep	4.1	0.1	(9.6)	(1.5)	(22.9)	23.3	(1.2)	13.0	(0.9)
Dec	2.6	9.3	(0.5)	(2.3)	0.3	(6.3)	(3.8)	7.3	3.3
<b>2007</b>									
Mar	9.6	1.6	45.7	15.5	38.9	5.8	1.4	(2.0)	14.3
Jun	(2.1)	2.9	(22.6)	(5.2)	(14.0)	(19.5)	73.8	2.6	39.9
Sep	1.9	2.5	(5.0)	6.4	(1.7)	(15.6)	(45.9)	4.4	(1.3)
Dec	4.1	2.1	1.2	(0.3)	2.7	12.8	(1.0)	6.1	10.4
<b>2008</b>									
Mar	4.5	6.1	10.3	0.5	(1.2)	23.7	(5.9)	3.5	13.6
Jun	2.9	(4.5)	4.7	(0.1)	(2.2)	40.8	(2.5)	1.9	(1.2)
Sep	1.6	(7.2)	0.7	(1.6)	(0.2)	28.9	(5.0)	2.6	(13.7)
Dec	0.1	(4.3)	(3.0)	(0.8)	(24.3)	(3.2)	(5.7)	3.1	3.7
<b>2009</b>									
Mar	0.7	46.1	(5.2)	0.5	5.9	(1.9)	(3.5)	5.9	(34.5)
Jun	0.6	(33.9)	(30.4)	1.3	10.3	(8.6)	(7.2)	3.0	44.2
Sep	(0.9)	(0.2)	2.3	(2.7)	5.5	(3.3)	4.5	(0.6)	0.2
Dec	(0.2)	(0.8)	(0.9)	(1.5)	20.8	(9.1)	(15.6)	1.6	(10.5)

Source: Banking Survey

**Table 6.3 Money Supply**

Period	Narrow Money (M1)			Broad Money (M3)	
	Notes & Coins in Circulation	Demand Deposits	M1 Total	Term/Savings Deposits	M3 Total
<b>YEAR</b>			<b>\$'000</b>		
2004/05	137	26,731	26,731	87,220	113,951
2005/06	137	27,697	27,834	111,800	139,634
2006/07	137	28,295	28,432	103,103	131,535
2007/08	137	29,534	29,671	107,098	136,769
2008/09	137	29,052	29,189	197,736	226,925
<b>QUARTER</b>					
<b>2005</b>					
Mar	137	27,656	27,656	83,274	110,930
Jun	137	26,731	26,731	87,220	113,951
Sep	137	31,151	31,151	89,517	120,668
Dec	137	28,090	28,090	89,373	117,463
<b>2006</b>					
Mar	137	25,745	25,882	98,670	124,552
Jun	137	27,697	27,834	111,800	139,634
Sep	137	26,875	27,012	109,861	136,873
Dec	137	27,687	27,824	94,353	122,177
<b>2007</b>					
Mar	137	25,617	25,754	104,840	130,594
Jun	137	28,295	28,432	103,103	131,535
Sep	137	30,299	30,436	105,763	136,199
Dec	137	28,129	28,266	105,632	133,898
<b>2008</b>					
Mar	137	31,039	31,176	99,043	130,219
Jun	137	29,534	29,671	107,098	136,769
Sep	137	45,758	45,895	149,457	195,352
Dec	137	31,380	31,517	170,261	201,778
<b>2009</b>					
Mar	137	30,896	31,033	198,985	230,018
Jun	137	29,052	29,189	197,736	226,925
Sep	137	29,291	29,428	178,800	208,228
Dec	137	33,201	33,338	190,917	224,255
			<b>Percentage change over previous quarter</b>		
<b>2005</b>					
Mar	-	(8.9)	(8.8)	(5.6)	(6.4)
Jun	-	(3.3)	(3.3)	4.7	2.7
Sep	-	16.5	16.5	2.6	5.9
Dec	-	(9.8)	(9.8)	(0.2)	(2.7)
<b>2006</b>					
Mar	-	(8.3)	(8.3)	10.4	5.9
Jun	-	7.6	7.5	13.3	12.1
Sep	-	(3.0)	(3.0)	(1.7)	(2.0)
Dec	-	3.0	3.0	(14.1)	(10.7)
<b>2007</b>					
Mar	-	(7.5)	(7.4)	11.1	6.9
Jun	-	10.5	10.4	(1.7)	0.7
Sep	-	7.1	7.0	2.6	3.5
Dec	-	(7.2)	(7.1)	(0.1)	(1.7)
<b>2008</b>					
Mar	-	10.3	10.3	(6.2)	(2.7)
Jun	-	(4.8)	(4.8)	8.1	5.0
Sep	-	54.9	54.7	39.6	42.8
Dec	-	(31.4)	(31.3)	13.9	3.3
<b>2009</b>					
Mar	-	(1.5)	(1.5)	16.9	14.0
Jun	-	(6.0)	(5.9)	(0.6)	(1.3)
Sep	-	0.8	0.8	(9.6)	(8.2)
Dec	-	13.3	13.3	6.8	7.7

Source: Banking Survey

**Table 6.4 Interest Rates**

Period	Personal Savings Accounts			Fixed Term Deposits			Housing Loans			Business Loans			Personal Loans		
	Balance up to \$300			3 Months			Owner occupied			Base rates only			Secured		
	ANZ	Westpac	BCI	ANZ	Westpac	BCI	ANZ	Westpac	BCI	ANZ	Westpac	BCI	ANZ	Westpac	BCI
<b>YEAR</b>	(%)														
2004/05	1.00	1.00	0.00	2.75	3.00	3.00	10.25	9.75	9.75	9.70	9.70	8.95	16.00	15.25	16.50
2005/06	1.00	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.20	10.20	8.95	16.50	15.75	16.50
2006/07	1.50	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.45	10.20	8.95	16.50	15.75	16.50
2007/08	1.50	1.00	0.00	2.75	3.00	3.00	11.25	11.00	9.75	11.00	10.95	8.95	16.80	16.50	16.50
2008/09	1.50	1.00	0.00	2.50	2.50	3.00	9.70	9.95	9.50	9.95	9.95	8.95	15.80	16.25	16.50
<b>QUARTER</b>															
<b>2005</b>															
Mar	1.00	1.00	0.00	2.75	3.00	3.00	10.25	9.75	9.75	9.70	9.70	8.95	16.00	15.25	16.50
Jun	1.00	1.00	0.00	2.75	3.00	3.00	10.25	9.75	9.75	9.70	9.70	8.95	16.00	15.25	16.50
Sep	1.00	1.00	0.00	2.75	3.00	3.00	10.25	9.75	9.75	9.70	9.70	8.95	16.00	15.25	16.50
Dec	1.00	1.00	0.00	2.75	3.00	3.00	10.25	9.75	9.75	9.70	9.70	8.95	16.00	15.25	16.50
<b>2006</b>															
Mar	1.00	1.00	0.00	2.75	3.00	3.00	10.75	9.75	9.75	10.20	9.70	8.95	16.50	15.25	16.50
Jun	1.00	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.20	10.20	8.95	16.50	15.75	16.50
Sep	1.50	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.20	10.20	8.95	16.50	15.75	16.50
Dec	1.50	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.20	10.20	8.95	16.50	15.75	16.50
<b>2007</b>															
Mar	1.50	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.20	10.20	8.95	16.50	15.75	16.50
Jun	1.50	1.00	0.00	2.75	3.00	3.00	10.75	10.25	9.75	10.45	10.20	8.95	16.50	15.75	16.50
Sep	1.50	1.00	0.00	2.75	3.00	3.00	10.95	10.65	9.75	10.70	10.60	8.95	16.50	16.15	16.50
Dec	1.50	1.00	0.00	2.75	3.00	3.00	10.95	10.65	9.75	10.70	10.60	8.95	16.50	16.15	16.50
<b>2008</b>															
Mar	1.50	1.00	0.00	2.75	3.00	3.00	11.25	11.00	9.75	11.00	10.95	8.95	16.80	16.50	16.50
Jun	1.50	1.00	0.00	2.75	3.00	3.00	11.25	11.00	9.75	11.00	10.95	8.95	16.80	16.50	16.50
Sep	1.50	1.00	0.00	2.75	3.00	3.00	11.25	11.00	9.75	11.00	10.95	8.95	16.80	16.50	16.50
Dec	1.50	1.00	0.00	2.75	3.00	3.00	11.00	11.00	9.75	10.80	10.95	8.95	16.80	16.50	16.50
<b>2009</b>															
Mar	1.50	1.00	0.00	2.50	2.50	3.00	10.70	10.50	9.50	10.50	10.45	8.95	15.80	16.25	16.50
Jun	1.50	1.00	0.00	2.50	2.50	3.00	9.70	9.95	9.50	9.95	9.95	8.95	15.80	16.25	16.50
Sep	1.50	1.00	0.00	2.50	3.45	3.00	9.70	9.95	9.50	9.95	9.95	8.95	15.80	16.25	16.50
Dec	1.50	1.00	0.00	2.50	3.45	3.00	9.70	9.95	9.50	9.95	9.95	8.95	15.80	16.25	16.50

Source: Banking Survey