



AUSTRALIAN BUREAU OF STATISTICS

Canberra



CATALOGUE NO. 5603.0

EMBARGOED UNTIL 11.30 A.M. 20 JANUARY 1988

MAJOR TRADING BANKS, AUSTRALIA DECEMBER 1987

- PHONE INQUIRIES** • *about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 or any ABS State office.
• *about other statistics and ABS services*—contact **Information Services** on Canberra (062) 52 6007, 52 6627, 52 5402 or any ABS State office.
- MAIL INQUIRIES** • *write to Information Services*, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any ABS State office.
- ELECTRONIC SERVICES** • on VIATEL — key *656#.
• on AUSSTATS — phone (062) 52 6017.
• on TELESTATS — phone (062) 52 5404.

MAIN FEATURES

The average level of deposits in December 1987 was \$47,889 million. The increase over November 1987 was \$322 million (0.7 per cent). In seasonally adjusted terms deposits fell by \$785 million (1.6 per cent) to \$47,439 million.

Outstanding 'loans advances and bills discounted' increased by \$1,313 million (2.8 per cent) to \$48,316 million in original terms and by \$1,062 million (2.3 per cent) to \$48,174 million in seasonally adjusted terms.

EXPLANATORY NOTES

Introduction

The figures contained in the following tables have been prepared from returns submitted under the *Banking Act 1959* and show the averages of selected assets and liabilities within Australia (including External Territories) of the Major Trading Banks as at the close of business on Wednesdays in the months shown. Banks were exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday of December 1986.

2. This publication incorporates revisions made to previous statistics in this series.

Seasonal adjustment

3. Details of the methods used in seasonally adjusting the series in this publication are available on request. It is possible that the deregulation of most parts of the banking system could lead to changes in the seasonal patterns of banking statistics which may not be identified and/or quantified appropriately until several observations are obtained for each affected month. Therefore caution should be used in the interpretation of seasonally adjusted monthly movements.

4. The Australian currency equivalent of foreign currency balances included in Tables 1, 2, 4, 5 and 6 are shown in Table 3.

Related publications

5. Users may wish to refer to the following publications which are available on request:

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

6. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

7. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

Symbols and other usages

— nil or rounded to zero

— break in continuity of series (where drawn across a column between two consecutive figures).

Electronic services

VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA(a): DECEMBER 1987
 (\$ million)

	Deposits				Balances due to other banks(c)	Bills payable and all other liabilities to public	Total liabilities
	Fixed(b)	Current		Total			
		Bearing interest	Not bearing interest				
Commonwealth Bank of Australia	6,838	500	2,967	10,306	240	7,850	18,397
Australian and New Zealand Banking Group	7,425	655	3,517	11,597	657	11,639	23,933
Westpac Banking Corporation	6,975	2,218	4,663	13,857	466	11,877	26,200
National Australia Bank Ltd	7,455	1,243	3,431	12,129	1,967	12,274	25,470
Total	28,694	4,616	14,579	47,889	2,430	43,640	93,959

(a) Excludes shareholders' funds, inter-branch accounts and contingencies; includes foreign currency liabilities. (b) Includes certificates of deposit outstanding. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia.

TABLE 2. ASSETS WITHIN AUSTRALIA(a): DECEMBER 1987
 (\$ million)

	Liquid assets and Commonwealth Government securities			Loans to authorised dealers in the short-term money market		Statutory reserve deposit account with Reserve Bank	Loans advances and bills discounted	All other assets	Total assets	
	Cash and cash with Reserve Bank	Securities		Secured by Comm. Govt. sec.	Other					
		Treasury notes	Other securities							
Commonwealth Bank of Australia	189	78	1,777	2,044	35	—	712	9,844	6,954	19,589
Australian and New Zealand Banking Group	236	853	1,389	2,478	73	12	799	12,386	10,649	26,397
Westpac Banking Corporation	252	1,752	706	2,710	129	71	960	13,678	9,700	27,248
National Australia Bank Ltd.	218	230	2,173	2,621	65	23	850	12,408	13,419	29,386
Total	895	2,912	6,044	9,852	302	107	3,321	48,316	40,723	102,621

(a) Includes foreign currency assets.

TABLE 3. AUSTRALIAN CURRENCY EQUIVALENT OF FOREIGN CURRENCY BALANCES INCLUDED IN OTHER TABLES IN THIS PUBLICATION
 (\$ million)

	Other/ Total liabilities	Other securities	Cheques and bills of other banks and balances with and due from other banks	Loans advances and bills discounted	Bills receivable and all other assets	Total assets
1986—						
October	8,450	48	490	3,909	595	5,041
November	9,286	35	553	3,943	579	5,111
December	8,312	46	555	4,065	664	5,331
1987—						
January	8,071	35	475	4,179	678	5,367
February	8,231	—	493	4,295	571	5,358
March	8,281	22	417	4,281	475	5,195
April	7,653	43	219	3,995	392	4,650
May	8,403	43	89	4,402	399	4,934
June	8,188	43	113	4,732	517	5,406
July	7,905	—	111	4,365	637	5,114
August	7,977	—	63	4,892	746	5,701
September	8,311	—	52	5,143	692	5,887
October	8,594	—	90	5,562	542	6,194
November	9,346	—	74	6,161	585	6,820
December	9,969	—	145	6,194	637	6,976

TABLE 6. LOANS, ADVANCES AND BILLS DISCOUNTED
 (\$ million)

Average of weekly figures for month of—	Term loans	Farm development loans	Bills discounted	Charge-card out-standings	Personal instalment loan out-standings	Lease finance out-standings	Other(a)(b)	Total loans, advances and bills discounted (a)
<i>1986—</i>								
October	4,618	1,114	411	2,630	4,764	2,173	27,545	43,256
November	4,600	1,098	524	2,616	4,723	2,224	26,990	42,776
December	4,540	1,086	903	2,612	4,649	2,281	27,483	43,555
<i>1987—</i>								
January	4,494	1,064	796	2,788	4,615	2,325	27,835	43,917
February	4,453	1,022	448	2,877	4,607	2,351	27,878	43,637
March	4,404	983	739	2,873	4,595	2,403	28,407	44,404
April	4,418	965	910	2,868	4,595	2,447	29,369	45,571
May	4,353	970	744	2,905	4,460	2,491	29,768	45,692
June	4,306	948	820	2,898	4,408	2,533	29,460	45,372
July	4,352	930	1,420	2,300	4,348	2,574	29,677	45,601
August	(c)	(c)	1,392	2,294	4,262	2,606	34,662	45,217
September			1,803	2,279	4,271	2,643	34,958	45,953
October			1,874	2,355	4,278	2,668	35,729	46,905
November			1,465	2,366	4,252	2,707	36,212	47,003
December			2,555	2,408	4,217	2,986	36,150	48,316

(a) Includes foreign currency assets, see Table 3. (b) From August 1987 includes term loans and farm development loans. (c) Not available, included in 'other'.