AUSTRALIAN BUREAU OF STATISTICS
CANBERRA

CATALOGUE NO. 5603.0 EMBARGOED UNTIL 11.30 A.M. 18 APRIL 1984

MAJOR TRADING BANKS, AUSTRALIA
MARCH 1984

PHONE INQUIRIES *for more information about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.
other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

Total deposits for March 1984 were $33,414 million. This was $415 million more than February 1984 and $2,109 million (7 per cent) above the March 1983 figure.

Total deposits increased during March 1984 in seasonally adjusted terms by $297 million to $33,025 million.

Liquid assets and Commonwealth Government securities in March 1984 were $6,233 million; $89 million more than the February 1984 figure.

The L.G.S. ratio for March 1984 was 18.6%, the same as in February 1984.

The category 'loans, advances and bills discounted' in March 1984 was $25,836 million, $556 million more than February 1984, and $2,594 million up on the March 1983 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by $428 million to $26,207 million in March 1984.

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 are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year.

2. Details of the methods used in seasonally adjusting the series in this publication are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

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

Related publications

4. 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*

5. 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.

Symbols and other usages

— nil or rounded to zero

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

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

R. J. CAMERON
Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA : MARCH 1984
($ million)

	Deposits				Balances due to other banks(a)	Bills payable and all other liabilities to public	Total liabilities
		Current					
	Fixed	Bearing interest	Not bearing interest	Total			
Commonwealth Trading Bank	5,085	290	2,541	7,916	91	2,863	10,870
Australia and New Zealand Banking Group	4,109	383	2,268	6,760	151	3,309	10,220
Westpac Banking Corporation	6,762	617	3,678	11,057	290	3,831	15,178
The Commercial Bank of Australia						5	5
The Commercial Banking Company of Sydney						11	11
National Commercial Banking Corporation of Australia Ltd	4,777	507	2,397	7,682	597	4,231	12,509
Total	**20,733**	**1,797**	**10,884**	**33,414**	**1,129**	**14,251**	**48,794**

(a) Includes amounts owing in respect of loans refinanced by the Australian Resources Development Bank and the Primary Industry Bank of Australia

TABLE 2. ASSETS WITHIN AUSTRALIA : MARCH 1984

	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		Total	L.G.S. Ratio to total deposits					
		Treasury notes	Other securities							
	—$ million—				per cent	—$ million—				
Commonwealth Trading Bank	106	16	1,327	1,448	18.3	—	544	5,725	3,249	10,967
Australia and New Zealand Banking Group	134	71	1,062	1,267	18.7	14	476	5,283	3,543	10,583
Westpac Banking Corporation	179	212	1,688	2,079	18.8	31	762	8,507	4,683	16,063
The Commercial Bank of Australia	—	—	—	—	—	—	—	50	83	133
The Commercial Banking Company of Sydney	—	—	—	—	—	—	—	—	196	196
National Commercial Banking Corporation of Australia Ltd	135	151	1,142	1,428	18.6	74	520	6,270	5,284	13,576
Total	**554**	**450**	**5,219**	**6,223**	**18.6**	**118**	**2,302**	**25,836**	**17,038**	**51,517**

TABLE 3. LIABILITIES WITHIN AUSTRALIA(a)
($ million)

Average of weekly figures for month of	Deposits: Fixed: Common-wealth and State Govern-ments	Fixed: Other banks	Fixed: Other(b)	Fixed: Total fixed	Current bearing interest: Common-wealth and State Govern-ments	Current bearing interest: Other banks	Current bearing interest: Other	Current bearing interest: Total bearing interest	Current not bearing interest: Common-wealth and State Govern-ments	Current not bearing interest: Other banks	Current not bearing interest: Other	Current not bearing interest: Total not bearing interest	Total current	Total deposits: Original	Total deposits: Seasonally adjusted	Other liabilities (c)	Total liabilities
1983																	
February	794	133	17,462	18,389	30	78	1,194	1,302	96	441	9,948	10,485	11,788	30,177	29,933	11,740	41,917
March	753	149	18,657	19,558	36	74	1,175	1,284	96	345	10,021	10,463	11,747	31,305	30,644	12,715	44,020
April	771	182	19,006	19,959	41	7	1,087	1,135	120	311	9,915	10,346	11,480	31,439	31,145	13,186	44,625
May	769	166	19,329	20,264	31	13	1,139	1,182	105	327	9,511	9,943	11,125	31,389	31,584	13,538	44,927
June	758	138	19,210	20,106	42	23	1,395	1,460	92	427	9,476	9,995	11,454	31,560	32,006	13,540	45,100
July	795	151	19,185	20,131	49	52	1,436	1,536	70	355	9,340	9,765	11,301	31,432	32,189	13,707	45,139
August	814	139	19,093	20,046	39	48	1,391	1,477	83	371	9,395	9,849	11,326	31,373	31,890	13,641	45,014
September	871	127	19,210	20,207	29	40	1,442	1,511	79	359	9,472	9,910	11,421	31,629	31,902	13,549	45,178
October	1,021	128	19,069	20,219	25	61	1,641	1,727	73	397	9,507	9,977	11,704	31,923	31,847	13,455	45,378
November	969	126	19,257	20,351	24	16	1,677	1,717	94	314	9,758	10,166	11,883	32,234	31,906	13,868	46,102
December	868	93	18,459	19,420	48	78	2,069	2,195	76	560	10,708	11,344	13,538	32,958	32,504	14,223	47,181
1984																	
January	817	107	18,372	19,296	48	45	2,010	2,103	93	535	10,526	11,155	13,258	32,554	32,429	14,635	47,189
February	869	139	18,869	19,877	24	53	1,890	1,967	82	527	10,547	11,156	13,122	32,999	32,728	14,698	47,697
March	960	147	19,626	20,733	64	6	1,727	1,797	86	535	10,263	10,884	12,681	33,414	33,025	15,380	48,794

(a) *Excludes* shareholders funds, inter-branch accounts and contingencies. (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 4. ASSETS WITHIN AUSTRALIA(a)

Average of weekly figures for month of	Liquid assets and Commonwealth Government securities: Cash and cash with Reserve Bank	Securities: Treasury notes	Securities: Other securities	Total: Original	Total: Seasonally adjusted	L.G.S. Ratio to total deposits	Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Statutory reserve deposit account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted: Original	Loans, advances and bills discounted: Seasonally adjusted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	$ million					per cent	$ million									
1983																
February	569	323	4,765	5,657	5,206	18.7	70	2,319	20	2,142	542	22,642	23,091	690	9,378	43,461
March	631	791	4,612	6,034	5,447	19.3	50	2,303	116	2,116	680	23,242	23,579	716	10,169	45,426
April	637	752	4,686	6,075	5,927	19.3	47	2,332	71	2,170	603	23,648	23,489	729	10,753	46,429
May	582	459	4,854	5,895	6,353	18.8	47	2,347	197	2,198	561	23,860	23,563	743	11,222	47,069
June	572	432	4,897	5,900	6,409	18.7	47	2,352	99	2,198	699	23,916	24,034	736	11,156	47,104
July	575	519	4,842	5,936	6,485	18.9	46	2,461	98	2,206	743	24,010	23,878	721	11,130	47,354
August	557	487	4,785	5,829	6,370	18.6	50	2,472	31	2,202	801	23,980	24,001	731	11,032	47,127
September	541	423	4,924	5,888	6,190	18.6	54	2,418		2,197	721	24,256	24,215	736	11,057	47,327
October	646	343	5,010	5,999	5,857	18.8	62	2,237	18	2,207	607	24,928	24,603	783	11,206	48,048
November	577	451	4,994	6,022	5,845	18.7	45	2,231	115	2,232	644	25,231	25,135	806	11,453	48,780
December	842	536	5,075	6,453	6,320	19.6	49	2,253	111	2,256	583	25,648	25,561	822	11,749	49,924
1984																
January	629	403	5,117	6,150	5,701	18.9	47	2,305	49	2,299	516	25,360	25,566	831	12,306	49,864
February	578	330	5,227	6,134	5,668	18.6	38	2,381	32	2,285	759	25,280	25,779	833	12,430	50,174
March	554	450	5,219	6,223	5,630	18.6	42	2,371	118	2,302	901	25,836	26,207	833	12,891	51,517

(a) *Excludes* inter-branch accounts.

TABLE 5. LOANS, ADVANCES AND BILLS DISCOUNTED
($ million)

Average of weekly figures for month of—	Term loans	Farm development loans	Other loans: Bills discounted	Other loans: Bankcard outstandings	Other loans: Personal instalment loan outstandings	Other loans: Lease finance outstandings	Other loans: Other(a)	Other loans: Total: Original(a)	Other loans: Total: Seasonally adjusted(a)	Total loans, advances and bills discounted
1983—										
February	2,599	1,015	154	1,543	4,118	954	12,259	19,028	19,491	22,642
March	2,589	1,015	206	1,546	4,038	949	12,899	19,638	19,951	23,242
April	2,620	1,030	274	1,590	4,092	946	13,096	19,999	19,811	23,648
May	2,685	1,049	494	1,628	4,155	949	12,899	20,125	19,823	23,860
June	2,755	1,071	370	1,646	4,245	948	12,8[illegible]	20,090	20,183	23,916
July	2,756	1,085	335	1,659	4,390	944	12,840	20,169	20,027	24,010
August	2,788	1,090	258	1,664	4,561	940	12,679	20,102	20,117	23,980
September	2,877	1,099	206	1,698	4,656	937	12,781	20,280	20,265	24,256
October	2,901	1,113	381	1,711	4,706	931	13,186	20,914	20,575	24,928
November	2,926	1,128	612	1,731	4,780	931	13,123	21,178	21,087	25,231
December	3,027	1,150	1,056	1,777	4,852	932	12,854	21,472	21,428	25,648
1984—										
January	3,030	1,148	671	1,870	4,864	929	12,848	21,182	21,424	25,360
February	3,081	1,136	410	1,843	4,898	924	12,989	21,064	21,575	25,280
March	3,121	998	237	1,835	4,783	925	13,936	21,717	22,058	25,836

(a) Includes temporary advances to woolbuyers.

TABLE 6. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS
(*Source:* Reserve Bank of Australia)
($ million)

Weekly average for period ending second Wednesday of—	New and increased lending commitments: Term loan approvals	Farm development loan approvals	Overdraft approvals(a)	Total: Original	Total: Seasonally adjusted	Overdraft limits(a): Cancellations and reductions(b)	Net movement in limits	Overdraft limits outstanding (end of period): Original	Overdraft limits outstanding (end of period): Seasonally adjusted
1983—									
February	26	5	172	203	203	145	27	24,003	24,049
March	32	7	219	258	238	189	30	24,123	24,177
April	29	8	191	228	216	147	44	24,342	24,306
May	29	7	189	225	228	130	59	24,578	24,558
June	32	7	195	235	239	148	47	24,766	24,809
July	24	7	189	220	222	90	99	25,260	25,277
August	22	8	178	208	223	113	65	(c)25,741	(c)25,808
September	20	8	192	219	217	167	24	25,862	25,880
October	21	7	174	202	218	101	73	26,154	26,128
November	26	8	206	239	225	176	29	26,271	26,180
December	28	10	215	253	241	164	51	26,528	26,456
1984—									
January	22	8	166	196	214	184	(-)18	26,457	26,449
February	26	8	203	237	236	175	28	26,568	26,616
March	32	13	251	295	271	191	60	26,866	26,923

(a) *Includes* bridging finance, personal instalment lending, lease financing and, from August 1983, temporary advances to woolbuyers. *Excludes* commitments in respect of commercial bills and bankcard. (b) Derived by subtracting weekly average of change in overdraft limits outstanding from overdraft approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series. (c) Break in series due to the inclusion of temporary advances to woolbuyers. Figures for July 1983 on the new basis are $25,480m (unadjusted) and $25,498m (seasonally adjusted).

Printed by C. J. Thompson, Commonwealth Government Printer, Canberra