

**MAJOR TRADING BANKS :
AUSTRALIA
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NOVEMBER 1980

AUSTRALIAN BUREAU OF STATISTICS Canberra

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NOON 16 DECEMBER 1980

MAJOR TRADING BANKS, AUSTRALIA NOVEMBER 1980

INQUIRIES

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MAIN FEATURES

Total deposits for November 1980 were \$24,555 million. This was \$267 million more than October 1980 and \$3,096 million (14 per cent) above the November 1979 figure.

Total deposits increased during November 1980 in seasonally adjusted terms by \$206 million to \$24,617 million.

Liquid assets and Australian and State Government securities in November 1980 were \$5,344 million; \$132 million more than the October 1980 figure.

The L.G.S. ratio for November 1980 was 21.8%, 0.3% more than in October 1980.

The category 'loans, advances and bills discounted' in November 1980 was \$18,361 million, \$88 million more than October 1980, and \$1,953 million up on the November 1979 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by \$173 million to \$18,088 million in November 1980.

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) which is available free of charge from any ABS office.

Symbols and other usages

— nil or rounded to zero

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

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)

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Acting Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA : NOVEMBER 1980
(\$ million)

	Deposits				Balances due to other banks (a)	Bills payable and all other liabilities to public	Total liabilities
	Current			Total			
	Fixed	Bearing interest	Not bearing interest				
Commonwealth Trading Bank	3,657.0	166.5	2,193.3	6,016.8	61.5	866.1	6,944.5
Australia and New Zealand Banking Group	2,652.3	206.7	2,229.4	5,088.4	171.0	960.7	6,220.1
The Bank of Adelaide	—	—	—	—	31.0	—	31.0
Bank of New South Wales	3,023.6	264.0	2,476.5	5,764.1	215.5	960.2	6,939.9
The Commercial Bank of Australia	1,214.6	81.4	984.5	2,280.5	68.1	405.5	2,754.1
The Commercial Banking Company of Sydney	1,102.4	95.0	855.4	2,052.8	64.2	757.0	2,874.0
The National Bank of Australasia	1,724.5	183.2	1,444.7	3,352.4	145.0	1,047.1	4,544.6
Total	13,374.5	996.7	10,183.9	24,555.1	756.3	4,996.7	30,308.1

(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 : NOVEMBER 1980

	Liquid assets and Australian and State Government securities					L.G.S. Ratio to total deposits	Loans to authorised dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	All other assets (a)	Total assets
	Cash and cash with Reserve Bank	Securities		Total	per cent						
		Treasury notes	Other securities								
	— \$ million —										
Commonwealth Trading Bank	114.9	150.3	1,174.6	1,439.8	23.9	55.0	358.7	3,909.8	1,201.6	6,964.9	
Australia and New Zealand Banking Group	103.0	159.4	874.2	1,136.7	22.3	36.2	295.2	3,914.4	1,296.4	6,678.9	
The Bank of Adelaide	—	—	—	—	—	—	5.0	—	61.2	66.2	
Bank of New South Wales	118.2	278.6	831.9	1,228.8	21.3	124.0	336.2	4,576.8	1,207.8	7,473.5	
The Commercial Bank of Australia	59.1	70.0	346.2	456.3	20.0	17.7	132.4	1,712.4	597.6	2,916.3	
The Commercial Banking Company of Sydney	42.2	18.1	324.5	384.8	18.8	11.9	120.8	1,579.2	874.1	2,970.6	
The National Bank of Australasia	57.2	77.7	563.1	698.0	20.8	28.5	198.0	2,668.5	1,378.6	4,971.6	
Total	475.6	754.1	4,114.6	5,344.4	22.8	273.3	1,446.2	18,361.0	6,617.3	32,042.2	

(a) Includes accounts with Reserve Bank. Term loan fund account, nil. Farm development loan fund account, nil.

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

Average of weekly figures for month of—	Deposits																
	Fixed			Current bearing interest				Current not bearing interest									
	Australian and State Governments	Other banks	Other (b)	Australian and State Governments	Other banks	Other	Australian and State Governments	Other banks	Other	Total not bearing interest	Total current	Total deposits	Other liabilities (c)	Total liabilities			
	Original	Seasonally adjusted	Total	Original	Seasonally adjusted	Total	Original	Seasonally adjusted	Total	Original	Seasonally adjusted	Original	Seasonally adjusted	Total			
1979—																	
October	1,231.5	120.8	10,368.1	11,720.1	49.6	25.5	831.8	996.9	50.0	213.6	8,102.4	8,366.0	9,273.0	20,993.3	21,098.4	4,346.9	25,340.1
November	1,223.2	101.5	10,759.0	12,083.7	53.5	25.2	813.9	892.6	47.7	189.3	8,246.2	8,431.1	9,375.7	21,459.4	21,502.2	4,382.1	25,841.5
December	1,216.6	89.4	10,958.8	12,264.7	67.4	24.7	829.8	921.9	57.0	196.9	8,709.4	8,965.3	9,885.3	22,150.0	21,818.3	4,427.1	26,577.1
1980—																	
January	1,330.2	103.8	11,162.2	12,596.2	66.2	40.8	847.4	954.4	58.6	229.2	9,160.9	9,448.7	10,403.1	22,999.4	22,235.1	4,602.2	27,601.6
February	1,315.7	98.2	11,457.6	12,861.5	58.4	27.9	817.4	997.8	52.3	247.4	9,090.4	9,390.2	10,388.0	21,251.5	22,303.0	4,859.7	28,111.2
March	1,314.7	84.1	11,598.7	12,997.1	68.0	27.8	809.2	1,005.0	55.4	227.9	9,113.2	9,396.5	10,401.5	23,398.6	22,408.0	5,067.7	28,466.3
April	1,181.6	66.2	11,482.1	12,730.0	89.8	41.2	902.8	1,033.8	87.4	224.4	9,011.4	9,323.2	10,357.0	23,087.0	22,326.0	5,350.3	28,437.3
May	969.2	42.2	11,577.1	12,583.5	56.2	19.7	880.1	956.0	54.9	284.2	8,557.0	8,896.2	9,852.1	22,435.6	22,950.2	5,484.7	27,920.3
June	838.5	24.1	11,794.7	12,658.3	53.4	18.0	964.7	990.7	60.4	249.3	8,720.9	9,030.6	10,021.4	22,679.7	23,519.2	5,421.4	28,101.1
July	753.5	19.6	12,071.8	12,844.9	58.9	18.0	940.0	1,016.9	59.3	219.5	8,869.3	9,148.2	10,165.1	23,010.0	23,960.4	5,516.9	28,526.9
August	684.2	16.3	12,457.6	13,118.1	64.2	28.1	912.9	1,005.2	52.5	240.6	8,861.7	9,154.8	10,160.0	23,278.1	24,268.7	5,530.9	28,809.0
September	609.9	12.6	12,743.2	13,385.5	49.6	15.2	900.7	965.5	50.2	244.8	9,003.7	9,298.7	10,264.2	23,629.7	24,264.2	5,574.5	29,204.2
October	665.6	12.1	12,865.6	13,543.1	47.4	20.9	915.4	983.6	55.7	285.1	9,419.9	9,760.7	10,744.3	24,287.7	24,811.0	5,620.6	29,908.3
November	571.7	14.0	12,788.8	13,374.5	59.1	8.2	929.4	996.7	59.1	309.6	9,815.2	10,183.9	11,180.6	24,555.1	24,617.3	5,753.0	30,308.1

(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 Australian and State Government securities										Loans to authorised deposit-takers 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 (b)		Loans, advances and bills discounted		Bank premises, furniture and sites		Bills receivable and all other assets		Total assets
	Cash and other Reserve Bank	Securities		Total	E. G. S. Ratio to total deposits	Local and non-government securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities	Other securities			
		Treasury notes	Other securities																				Original	Seasonally adjusted	
	— \$ million —																								
1979—																									
October	420.5	213.7	3,772.1	4,406.3	4,618.6	21.0	47.9	818.7	245.5	1,110.8	177.4	16,216.1	15,891.3	399.2	3,314.9	29,936.8									
November	418.6	439.9	3,789.7	4,648.2	4,750.0	21.7	53.2	814.2	234.9	1,144.6	328.8	16,408.3	16,166.3	464.3	3,289.1	27,325.7									
December	549.4	434.9	3,817.7	4,802.0	4,719.5	21.7	60.7	826.3	259.1	1,243.4	406.7	16,612.2	16,431.1	408.6	3,337.3	27,956.2									
1980—																									
January	508.8	1,106.2	4,053.5	5,670.6	5,043.2	24.7	90.4	835.1	227.4	1,320.8	390.3	16,565.2	16,694.9	414.5	3,570.6	29,054.9									
February	454.8	1,236.1	4,200.1	5,891.0	5,032.6	25.4	95.6	874.0	205.4	1,390.8	502.9	16,835.5	17,135.5	422.2	3,837.3	29,855.5									
March	464.3	1,104.2	4,123.2	5,691.7	4,886.6	24.3	95.6	874.0	205.4	1,390.8	502.9	17,380.4	17,270.7	425.2	4,097.3	30,025.4									
April	475.7	730.7	4,027.2	5,023.1	4,698.3	21.8	103.0	895.6	204.8	1,401.8	594.0	17,611.3	17,515.6	430.5	4,252.8	29,661.1									
May	445.0	1,371.1	4,261.1	4,848.0	4,848.0	18.9	102.5	925.4	124.9	1,358.1	559.2	17,863.6	17,832.6	431.5	4,324.9	30,218.0									
June	456.1	1,311.0	3,701.5	4,288.6	4,971.3	19.1	125.1	971.9	188.7	1,356.1	541.1	17,514.1	17,619.5	441.3	4,265.9	29,759.9									
July	444.9	1,406.3	3,807.5	4,393.0	4,971.3	19.1	125.1	971.9	188.7	1,356.1	541.1	17,514.1	17,619.5	441.3	4,265.9	29,759.9									
August	455.9	1,358.8	3,971.2	4,565.0	5,106.5	19.6	132.8	979.9	183.6	1,375.9	536.9	17,900.9	17,938.0	435.4	4,311.7	30,422.1									
September	461.0	211.1	4,073.7	4,745.7	5,220.0	20.1	163.0	983.3	349.4	1,392.7	508.0	18,714.8	18,773.4	442.5	4,392.6	30,785.8									
October	481.9	570.5	4,160.3	5,212.7	5,461.9	21.5	179.1	1,017.6	311.9	1,413.4	510.3	18,273.4	17,914.7	442.5	4,509.2	31,070.0									
November	475.6	754.1	4,114.6	5,344.4	5,461.2	21.8	154.1	1,039.2	273.3	1,246.2	467.0	18,363.0	18,087.5	445.7	4,511.4	32,424.2									

(a) Excludes inter-branch accounts. (b) Includes term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank.

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

Average of weekly figures for month of—	Temporary advances to wool buyers (a)	Farm development loans	Other loans					Total		Total loans, advances and bills discounted
			Bills discounted	Bankcard out-standings	Personal instalment loan outstandings	Other	Original	Seasonally adjusted		
									Term loans	
1979 —										
October	217.2	1,677.9	622.6	416.5	666.6	1,945.3	10,670.0	13,698.4	13,361.3	16,216.1
November	270.9	1,715.2	634.2	437.7	674.8	1,980.8	10,694.7	13,788.1	13,562.3	16,408.3
December	283.4	1,813.1	649.7	489.0	698.4	2,013.0	10,665.7	13,866.1	13,756.1	16,612.2
1980 —										
January	232.1	1,833.1	656.1	577.8	749.7	2,028.1	10,488.3	13,843.9	13,998.6	16,565.2
February	175.0	1,860.0	661.2	623.1	747.0	2,061.8	10,445.7	13,877.5	14,260.5	16,573.8
March	164.8	1,883.0	665.8	630.5	743.5	2,103.7	10,644.1	14,121.8	14,442.7	16,835.5
April	176.1	1,877.9	674.6	440.6	757.2	2,145.5	11,208.5	14,551.9	14,529.4	17,280.4
May	191.0	1,898.6	685.7	253.9	781.9	2,192.7	11,607.5	14,836.0	14,726.9	17,613.3
June	195.9	1,915.9	697.5	326.0	798.3	2,236.0	11,402.6	14,704.8	14,812.8	17,514.1
July	188.6	1,926.8	714.7	326.0	800.9	2,284.0	11,622.6	15,033.5	14,990.9	17,863.6
August	166.7	1,944.7	723.3	352.3	801.0	2,325.4	11,587.4	15,066.2	15,044.4	17,900.9
September	176.5	1,960.7	730.8	467.4	813.2	2,366.1	11,296.2	14,942.9	14,877.0	17,810.8
October	224.2	1,946.0	740.8	714.1	817.2	2,414.4	11,416.7	15,362.4	14,992.2	18,273.4
November	248.2	1,958.6	753.5	757.0	837.2	2,490.4	11,316.1	15,400.7	15,144.9	18,361.0

(a) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals.

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

Weekly average for period ending second Wednesday of—	New and increased lending commitments				Overdraft limits (b)		
	Term loan approvals	Farm development loan approvals	Overdraft approvals (b)	Total approvals	Cancellations and reductions (c)	Net movement in limits	Overdraft limits outstanding (end of period)
1979 —							
October	16.0	6.2	130.0	152.1	81.9	48.1	18,688.3
November	24.2	5.8	139.0	168.9	106.1	32.9	18,852.8
December	24.2	5.2	126.6	156.0	106.0	20.6	18,935.1
1980 —							
January	12.3	4.2	104.8	121.3	100.0	4.8	18,954.2
February	11.8	4.5	127.7	143.9	107.2	20.5	19,056.7
March	10.3	5.8	139.4	155.5	118.2	21.2	19,141.6
April	11.5	5.3	140.7	157.4	138.8	46.8	19,328.9
May	9.9	4.0	136.4	150.4	107.4	29.0	19,474.0
June	18.6	4.3	134.7	157.6	112.5	22.2	19,562.8
July	10.3	4.7	134.6	149.6	102.3	32.3	19,692.1
August	12.1	4.8	131.4	148.3	112.1	19.3	19,788.7
September	11.6	5.4	141.2	158.2	113.3	27.9	19,900.2
October	10.3	5.7	139.0	155.1	117.5	21.6	19,986.4
November	15.0	5.4	164.2	184.6	124.3	39.9	20,185.8

(a) Includes External Territories. (b) Excludes commitments in respect of commercial bills, bank card, temporary advances to woolbuyers. Includes bridging finance, personal instalment lending and lease financing. (c) 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.