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MAJOR TRADING BANKS PRELIMINARY - FEBRUARY 1978

INQUIRIES

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SUMMARY OF MOVEMENTS

		February 1978	Change over Previous Month	Change over Previous February
<i>Average of weekly figures</i>				
Total Deposits:				
Original	\$m	18,342	+286	-172
Seasonally adjusted	\$m	17,590	+138	-152
Liquid Assets and Australian Government Securities	\$m	4,511	+157	-1,078
L.G.S. Ratio	%	24.6	+0.5	-5.6
New and Increased Lending Commitments (weekly average for month ended second Wednesday)	\$m	113	+3	+19

EXPLANATORY NOTES

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. The figures in respect of the latest month are preliminary and subject to revision when the information is published in the bulletin *Banking* (5605.0).

- Details of the methods used in seasonally adjusting the series in this bulletin are given in *Seasonally Adjusted Indicators* (1308.0) and in Appendix A to *Banking* (5605.0) of January 1977.
- Any discrepancies between totals and sums of components in tables are due to rounding.

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Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA
(\$ million)

		Deposits			Balances due to other banks (b)	Bills payable and all other liabilities to public	Total liabilities
		Current					
		Fixed	Bearing interest	Not bearing interest			
Commonwealth Trading Bank Australia and New Zealand	2,609.3	136.8	1,468.9	4,215.0	46.8	329.8	4,591.5
Banking Group	1,999.4	143.5	1,417.4	3,560.3	175.2	365.4	4,100.8
The Bank of Adelaide	169.6	13.6	106.4	289.7	16.1	41.4	347.2
Bank of New South Wales	2,548.9	214.0	1,669.3	4,432.2	127.7	422.3	4,982.2
The Commercial Bank of Australia The Commercial Banking Company of Sydney	963.2	56.3	659.4	1,678.8	54.2	199.0	1,932.0
The National Bank of Australasia	1,021.7	78.4	597.5	1,697.6	52.2	311.2	2,061.0
	1,335.7	137.6	995.0	2,468.2	70.8	448.7	2,987.7
Total February	1978	10,647.7	780.2	6,913.8	18,341.7	543.1	21,002.5
January	1978	10,417.0	756.0	6,882.9	18,055.8	538.5	20,736.6
December	1977	10,288.2	746.3	6,825.8	17,860.3	552.0	20,489.0

(a) Seasonally adjusted total deposits February 1978 - \$17,590.2 million; January 1978 - \$17,452.0 million; December 1977 - \$17,626.5 million. (b) Includes short-term loans from Reserve Bank and amounts owing in respect of loans refinanced by the Australian Resources Development Bank.

TABLE 2. ASSETS WITHIN AUSTRALIA
 (\$ million)

	<i>Liquid assets and Australian Government securities</i>								All other assets (c)	Total assets
	<i>Australian and State Government securities</i>				L. G.S. Ratio to total deposits (per cent)	Loans to authorised dealers in the short-term money market	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted (b)		
	Cash and cash with Reserve Bank	Treasury bills and Treasury notes	Other securities	Total (a)						
Commonwealth Trading Bank	99.5	42.2	971.5	1,113.1	26.4	23.9	270.2	2,799.6	484.2	4,691.1
Australia and New Zealand Banking Group	75.4	77.0	802.5	954.9	26.8	4.1	228.2	2,499.3	563.8	4,250.2
The Bank of Adelaide	6.7	4.2	50.4	61.3	21.2	0.8	18.5	199.3	111.0	391.0
Bank of New South Wales	89.2	202.2	807.7	1,099.1	24.8	84.1	278.1	3,077.5	668.2	5,206.9
The Commercial Bank of Australia	32.2	30.5	307.3	369.9	22.0	12.7	107.3	1,264.9	313.8	2,068.5
The Commercial Banking Company of Sydney	37.5	22.3	297.9	357.7	21.1	28.1	107.3	1,190.1	397.6	2,080.8
The National Bank of Australasia	44.6	21.2	488.7	554.5	22.5	24.4	160.9	1,838.1	674.8	3,252.7
Total February 1978	385.0	399.5	3,725.9	4,510.5	24.6	178.0	1,170.4	12,868.8	3,213.4	21,941.1
January 1978	394.4	218.4	3,741.2	4,354.0	24.1	176.3	1,158.8	12,856.5	3,216.7	21,762.2
December 1977	454.0	83.0	3,423.0	3,960.0	22.2	151.3	1,145.9	12,969.7	3,136.4	21,363.4

	<i>Original (\$m)</i>			<i>Seasonally adjusted (\$m)</i>		
	<i>December 1977</i>	<i>January 1978</i>	<i>February 1978</i>	<i>December 1977</i>	<i>January 1978</i>	<i>February 1978</i>
	(a) Total liquid assets and Australian Government securities	3,960.0	4,354.0	4,510.5	3,825.0	3,886.7
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise :						
Temporary advances to woolbuyers						
Term loans outstanding	198.0	167.7	147.6	not available		
Farm development loans outstanding	1,309.8	1,324.6	1,330.6			
Bills discounted	412.1	416.9	419.1			
Other	361.7	449.3	404.3			
Total loans, advances, etc.	10,688.2	10,498.0	10,567.2	11,156.2	11,037.0	11,312.8
(c) Includes accounts with Reserve Bank :	1,2969.7	12,856.5	12,868.8	13,027.8	12,919.9	13,193.5
Term loan fund account	39.6	32.0	31.8	not available		
Farm development loan fund account	14.3	9.5	8.3			

TABLE 3. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a)
 Source : Reserve Bank of Australia
 (\$ million)

	<i>September 1977</i>	<i>October 1977</i>	<i>November 1977</i>	<i>December 1977</i>	<i>January 1978</i>	<i>February 1978</i>
New and increased lending commitments (b)	115.0	125.9	134.8	116.7	109.6	112.8
Overdraft limits (c)	14,912.9	15,100.2	15,254.3	15,359.8	(d)	(d)

(a) Includes External Territories. (b) Weekly average for period ended second Wednesday in the month; excludes temporary advances to woolbuyers, but includes commitments for some operations of the Australian Wool Corporation. (c) As at second Wednesday in the month; excludes temporary advances to woolbuyers, term loans and farm development loans. (d) Not yet available.

RELATED PUBLICATIONS

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

- Banking* (5605.0) (quarterly)
Savings Banks - Preliminary (5602.0) (monthly).

All publications produced by the ABS are listed in *Catalogue of Publications 1977* (1101.0) which is available free of charge from any ABS office.