

AUSTRALIAN BUREAU OF STATISTICS Canberra

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MAJOR TRADING BANKS PRELIMINARY -- APRIL 1978

INQUIRIES

If you want to know more about these statistics ring Mr Colin Squair on Canberra 525331 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

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SUMMARY OF MOVEMENTS

		April 1978	Change over Previous Month	Change over Previous April
<i>Average of weekly figures</i>				
Total Deposits:				
Original	\$m	18,620	-126	+459
Seasonally adjusted	\$m	18,147	+301	+440
Liquid Assets and Australian Government Securities	\$m	4,531	-80	-402
L.G.S. Ratio	%	24.3	-0.3	-2.9
New and Increased Lending Commitments (weekly average for month ended second Wednesday)	\$m	127	+2	+30
Overdraft Limits as at second Wednesday	\$m	16,197	+291	(a)

(a) See footnote (d) on Table 3.

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 December 1977.
- Any discrepancies between totals and sums of components in tables are due to rounding.

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TABLE 1. LIABILITIES WITHIN AUSTRALIA
(\$ million)

		Deposits			Balances due to other banks (b)	Bills payable and all other liabilities to public	Total liabilities	
		Current		Total (a)				
		Fixed	Bearing interest					Not bearing interest
Commonwealth Trading Bank		2,695.2	152.7	1,474.9	4,322.8	43.8	350.4	4,717.0
Australasia and New Zealand Banking Group		2,088.9	152.5	1,414.7	3,656.2	186.7	399.2	4,242.0
The Bank of Adelaide		175.4	12.8	103.8	292.0	14.6	42.8	349.4
Bank of New South Wales		2,559.9	228.3	1,674.5	4,462.7	127.0	420.2	5,009.9
The Commercial Bank of Australia		981.9	60.4	658.3	1,700.7	53.7	233.1	1,987.4
The Commercial Banking Company of Sydney		1,015.6	75.7	606.8	1,698.1	53.4	314.7	2,066.3
The National Bank of Australasia		1,351.4	148.7	987.2	2,487.2	83.0	471.2	3,041.4
Total April	1978	10,868.4	831.1	6,920.2	18,619.7	562.2	2,231.5	21,413.4
March	1978	11,005.3	792.9	6,947.0	18,745.2	541.7	2,152.0	21,439.0
February	1978	10,648.0	780.2	6,913.8	18,341.9	543.1	2,117.8	21,002.8

(a) Seasonally adjusted total deposits April 1978 - \$18,147.2 million; March 1978 - \$17,846.3 million; February 1978 - \$17,590.4 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)

Liquid assets and Australian Government securities										
Australian and State Government securities					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)	All other assets (c)	Total assets
Cash and cash with Reserve Bank	Treasury bills and Treasury notes	Other securities	Total (a)							
Commonwealth Trading Bank	103.6	45.7	946.2	1,095.5	25.3	58.2	235.0	2,919.9	629.8	4,938.4
Australia and New Zealand Banking Group	110.5	96.7	768.4	975.5	26.7	48.8	199.5	2,607.2	597.2	4,428.2
The Bank of Adelaide	9.3	5.7	49.0	64.1	22.0	3.5	16.1	211.1	106.0	400.8
Bank of New South Wales	108.7	250.2	749.7	1,108.6	24.8	31.1	248.1	3,272.2	639.1	5,299.1
The Commercial Bank of Australia	38.1	29.9	275.5	343.5	20.2	7.7	93.8	1,301.7	345.7	2,092.3
The Commercial Banking Company of Sydney	44.1	27.9	287.6	359.7	21.2	28.7	95.2	1,182.9	419.2	2,085.7
The National Bank of Australasia	64.1	42.5	477.4	584.0	23.5	10.8	137.9	1,967.9	696.8	3,397.3
Total April 1978	478.4	498.6	3,553.8	4,530.9	24.3	188.7	1,025.4	13,463.1	3,433.8	22,641.8
March 1978	390.0	478.8	3,741.9	4,610.7	24.6	168.5	1,188.5	13,158.7	3,256.5	22,382.8
February 1978	385.0	399.5	3,725.9	4,510.5	24.6	178.0	1,170.4	12,868.7	3,213.4	21,941.1

	<i>Original (\$m)</i>			<i>Seasonally adjusted (\$m)</i>		
	<i>February 1978</i>	<i>March 1978</i>	<i>April 1978</i>	<i>February 1978</i>	<i>March 1978</i>	<i>April 1978</i>
(a) Total liquid assets and Australian Government securities	4,510.5	4,610.7	4,530.9	3,945.4	3,972.4	4,254.6
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise:						
Temporary advances to woolbuyers	147.6	150.1	127.3	not available		
Term loans outstanding	1,330.6	1,342.4	1,331.2			
Farm development loans outstanding	419.1	425.6	432.6			
Bills discounted	404.3	460.6	444.2			
Other	10,567.2	10,780.0	11,127.7	11,312.8	11,542.0	11,457.4
(c) Includes accounts with Reserve Bank:	12,868.7	13,158.7	13,463.1	13,193.4	13,443.0	13,339.6
Term loan fund account	31.8	29.3	25.5	not available		
Farm development loan fund account	8.3	8.1	4.3			

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

	<i>January 1978</i>	<i>February 1978</i>	<i>March 1978</i>	<i>April 1978</i>
New and increased lending commitments (b)	109.6	112.8	125.4	127.1
Overdraft limits (c)	(d) 15,680.0	15,806.7	15,906.2	16,197.0

(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) Comparable figures for earlier months are not 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.