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MAJOR TRADING BANKS, AUSTRALIA
MAY 1988

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MAIN FEATURES

In May 1988 deposits and 'loans, advances and bills discounted' both fell in original terms but increased in seasonally adjusted terms.

Deposits were down by $653 million to $47,028 million, but were up $208 million in seasonally adjusted terms to $47,174 million.

'Loans, advances and bills discounted' dropped by $249 million to $47,404 million but increased in seasonally adjusted terms by $225 million to $47,034 million.

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.

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.

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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) : MAY 1988
($ million)

	Deposits						
		Current					
	Fixed(b)	*Bearing interest*	*Not bearing interest*	*Total*	*Balances due to other banks(c)*	*Bills payable and all other liabilities to public*	*Total liabilities*
Commonwealth Bank of Australia	6,640	573	2,861	10,074	325	9,042	19,440
Australian and New Zealand Banking Group	7,367	680	3,705	11,752	864	14,424	27,040
Westpac Banking Corporation	7,062	2,211	4,383	13,656	530	11,627	25,813
National Australia Bank Ltd	7,170	1,255	3,120	11,546	1,960	12,972	26,478
Total	**28,239**	**4,720**	**14,069**	**47,028**	**3,679**	**48,064**	**98,771**

(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) : MAY 1988
($ million)

	Liquid assets and Commonwealth Government securities				*Loans to authorised dealers in the short-term money market*					
		Securities								
	Cash and cash with Reserve Bank	*Treasury notes*	*Other securities*	*Total*	*Secured by Comm. Govt. sec.*	*Other*	*Statutory reserve deposit account with Reserve Bank*	*Loans advances and bills discounted*	*All other assets*	*Total assets*
Commonwealth Bank of Australia	115	147	1,867	2,129	—	—	712	9,692	8,476	21,009
Australian and New Zealand Banking Group	177	1,593	1,210	2,981	75	5	830	11,273	15,220	30,384
Westpac Banking Corporation	208	1,730	866	2,805	18	98	993	14,221	10,392	28,527
National Australia Bank Ltd.	192	977	1,769	2,938	7	30	801	12,217	14,682	30,674
Total	**692**	**4,448**	**5,712**	**10,852**	**100**	**133**	**3,337**	**47,404**	**48,769**	**110,594**

(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*
1987—						
March	8,281	22	417	4,281	344	5,065
April	7,653	43	219	3,995	341	4,600
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	8,645	—	90	5,562	542	6,194
November	9,346	—	74	6,161	585	6,820
December	9,969	—	145	6,194	637	6,976
1988—						
January	9,656	—	102	6,063	674	6,839
February	9,309	—	95	5,964	610	6,669
March	9,066	—	84	5,437	481	6,002
April	8,777	—	142	5,354	477	5,973
May	8,670	—	74	5,130	561	5,765

TABLE 4. LIABILITIES WITHIN AUSTRALIA(a)
($ million)

Average of weekly figures for month of—	Deposits: Fixed				Deposits: Current bearing interest				Deposits: Current not bearing interest					Total deposits			
	Commonwealth and State Governments	Other banks	Other(b)	Total fixed	Commonwealth and State Governments	Other banks	Other	Total bearing interest	Commonwealth and State Governments	Other banks	Other	Total not bearing interest	Total current	Original	Seasonally adjusted	Other liabilities (c)	Total liabilities
1987—																	
March	467	26	29,565	30,059	61	113	3,396	3,570	31	1,438	11,497	12,967	16,536	46,595	45,905	34,616	81,211
April	505	11	29,812	30,328	60	78	3,458	3,596	30	1,346	11,402	12,777	16,373	46,701	45,866	35,878	82,579
May	486	10	29,481	29,977	53	125	3,506	3,684	31	1,493	11,225	12,749	16,434	46,411	46,469	37,512	83,923
June	445	11	29,319	29,775	124	73	3,589	3,785	33	1,342	11,272	12,647	16,432	46,207	46,352	37,057	83,264
July	394	12	29,432	29,838	134	105	3,869	4,109	43	1,219	11,389	12,651	16,760	46,598	46,881	37,777	84,375
August	283	10	28,770	29,063	304	121	3,880	4,304	26	1,253	11,256	12,535	16,839	45,902	46,674	38,799	84,702
September	200	9	28,322	28,531	185	61	4,023	4,269	27	1,103	11,934	13,065	17,334	45,865	46,271	39,500	85,365
October	191	8	28,330	28,528	170	69	4,317	4,557	33	1,206	12,603	13,841	18,398	46,926	47,148	41,179	88,105
November	191	8	28,865	29,064	103	63	4,341	4,507	38	1,293	12,666	13,996	18,504	47,567	48,223	44,836	92,404
December	179	5	28,510	28,694	100	67	4,448	4,616	33	1,275	13,255	14,563	19,179	47,873	47,424	46,054	93,927
1988—																	
January	142	5	28,677	28,824	85	33	4,686	4,804	28	975	12,489	13,492	18,296	47,120	47,006	46,890	94,010
February	146	5	28,383	28,535	79	16	4,672	4,767	27	959	12,351	13,337	18,103	46,638	46,156	48,061	94,699
March	130	5	28,270	28,405	102	29	4,691	4,821	44	1,231	13,115	14,390	19,211	47,617	46,717	49,189	96,805
April	149	6	28,056	28,210	114	13	4,634	4,761	38	1,282	13,389	14,710	19,471	47,681	46,966	49,961	97,642
May	181	6	28,052	28,239	122	31	4,567	4,720	28	1,120	12,921	14,069	18,789	47,028	47,174	51,743	98,771

(a) *Excludes* shareholders funds, inter-branch accounts and contingencies. *Includes* foreign currency liabilities, see Table 3. (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 5. ASSETS WITHIN AUSTRALIA(a)
($ million)

Average of weekly figures for month of—	Liquid assets and Commonwealth Government securities					Loans to authorised dealers in the short-term money market						Loans, advances and bills discounted				
	Cash and cash with Reserve Bank	Securities: Treasury notes	Securities: Other securities	Total: Original	Total: Seasonally adjusted	Secured by Comm. Govt. Sec.	Other	Local and semi-government securities	Other securities	Statutory reserve deposit account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Original	Seasonally adjusted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
1987—																
March	701	1,601	6,261	8,563	8,397	24	43	29	4,764	3,170	1,528	44,794	44,953	1,474	22,903	87,290
April	741	1,747	6,112	8,600	8,449	297	202	27	4,735	3,245	1,507	45,973	45,152	1,432	24,460	90,478
May	732	2,129	5,779	8,641	8,746	228	290	32	4,755	3,268	1,214	46,093	45,723	1,426	25,507	91,454
June	706	2,290	5,724	8,720	8,765	112	127	28	4,723	3,254	980	45,773	45,880	1,421	25,534	90,670
July	711	2,539	5,422	8,672	8,688	182	209	24	4,820	3,238	1,425	45,998	45,765	1,485	26,619	92,673
August	694	2,617	5,449	8,760	8,981	284	154	25	4,773	3,255	1,476	45,618	45,832	1,538	28,000	93,883
September	687	2,339	5,739	8,766	9,101	153	127	37	4,819	3,223	1,119	46,366	46,760	1,514	28,261	94,386
October	709	2,626	5,969	9,304	9,375	569	308	28	4,693	3,217	1,253	47,316	46,990	1,495	29,514	97,698
November	753	2,641	5,948	9,342	9,356	130	90	17	6,053	3,268	1,437	47,397	47,507	1,480	31,229	100,444
December	895	2,912	6,044	9,852	9,587	302	107	24	6,175	3,321	1,340	48,457	48,315	1,478	31,533	102,588
1988—																
January	828	3,182	5,899	9,910	9,904	150	62	24	6,450	3,346	886	47,572	47,831	1,423	32,751	102,573
February	745	3,544	5,295	9,584	9,380	401	82	13	6,490	3,312	936	47,167	47,831	1,436	33,927	103,349
March	759	4,585	5,069	10,413	10,199	90	88	14	6,586	3,271	1,014	47,564	47,723	1,423	35,566	106,030
April	813	4,906	4,923	10,641	10,456	92	38	23	7,496	3,316	1,381	47,653	46,809	1,425	36,509	108,574
May	692	4,448	5,712	10.852	10,985	100	133	21	7,985	3,337	1,684	47,404	47,034	1,417	37,663	110,594

(a) *Excludes* inter-branch accounts. *Includes* foreign currency assets, see Table 3.

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

Average of weekly figures for month of—	*Term loans*	*Farm development loans*	*Bills discounted*	*Charge-card outstandings*	*Personal instalment loan outstandings*	*Lease finance outstandings*	*Other(a)(b)*	*Total loans, advances and bills discounted (a)*
1987—								
March	4,404	983	739	2,873	4,595	2,793	28,407	44,794
April	4,418	965	910	2,868	4,595	2,849	29,369	45,973
May	4,353	970	744	2,905	4,460	2,892	29,768	46,093
June	4,306	948	820	2,898	4,408	2,933	29,460	45,773
July	4,352	930	1,420	2,300	4,348	2,970	29,677	45,998
August	(c)	(c)	1,392	2,294	4,262	3,007	34,662	45,618
September			1,803	2,279	4,271	3,056	34,958	46,366
October			1,874	2,354	4,278	3,069	35,741	47,316
November			1,465	2,366	4,252	3,102	36,211	47,397
December			2,555	2,408	4,217	3,142	36,135	48,457
1988—								
January			1,715	2,529	4,161	3,164	36,003	47,572
February			1,223	2,497	4,130	3,180	36,138	47,167
March			1,298	2,459	4,250	3,223	36,334	47,564
April			983	2,466	3,902	3,271	37,032	47,653
May			1,074	2,488	4,003	3,306	36,532	47,404

(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'.

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