



MAJOR TRADING BANKS, AUSTRALIA AUGUST 1984

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MAIN FEATURES

Total deposits for August 1984 were \$35,105 million. This was \$646 million more than July 1984 and \$3,732 million (12 per cent) above the August 1983 figure.

Total deposits increased during August 1984 in seasonally adjusted terms by \$488 million to \$35,637 million.

Liquid assets and Commonwealth Government securities in August 1984 were \$6,595 million; \$189 million more than the July 1984 figure.

The L.G.S. ratio for August 1984 on the revised basis was 19.3%. After adjustment for a break in series this represented an increase of 0.2% compared with July 1984. See footnote to Table 2.

The category 'loans, advances and bills discounted' in August 1984 was \$26,927 million, \$6 million more than July 1984, and \$2,947 million up on the August 1983 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by \$178 million to \$26,950 million in August 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.

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Australian Statistician

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

	Deposits				Balances due to other bank(s)a	Bills payable and all other liabilities to public	Total liabilities
	Current						
	Fixed	Bearing interest	Not bearing interest	Total			
Commonwealth Bank of Australia	5,645	329	2,366	8,340	87	3,294	11,722
Australia and New Zealand Banking Group	4,675	422	2,199	7,296	364	3,953	11,612
Westpac Banking Corporation	7,354	661	3,585	11,600	325	4,521	16,447
The Commercial Bank of Australia	—	—	—	—	—	6	6
The Commercial Banking Company of Sydney	—	—	—	—	65	9	74
National Commercial Banking Corporation of Australia Ltd	5,063	549	2,257	7,869	973	4,825	13,667
Total	22,737	1,961	10,407	35,105	1,814	16,609	53,528

(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 : AUGUST 1984

	Liquid assets and Commonwealth Government securities				L. G. S. Ratio to total deposits (a)	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
	Securities			Secured by Comm. Govt. sec.		Other					
	Cash and cash with Reserve Bank	Treasury notes	Other securities								
— \$ million—				per cent	— \$ million—						
Commonwealth Bank of Australia	115	4	1,513	1,631	19.6	—	—	578	5,994	3,873	12,075
Australia and New Zealand Banking Group	146	61	1,132	1,339	19.5	85	53	494	5,523	4,118	11,612
Westpac Banking Corporation	211	250	1,683	2,145	19.2	88	60	784	8,784	5,072	16,933
The Commercial Bank of Australia	—	—	—	—	—	—	—	—	45	94	139
The Commercial Banking Company of Sydney	—	—	—	—	—	—	—	—	34	145	179
National Commercial Banking Corporation of Australia Ltd	143	31	1,307	1,481	18.8	—	1	547	6,547	5,983	14,558
Total	614	346	5,635	6,595	19.3	174	113	2,402	26,927	19,285	55,496

(a) From 1 August 1984 loans to authorised dealers in the short-term money market, where they are secured by Commonwealth Government securities, are counted as L.G.S. assets for purposes of the calculation of the L.G.S. ratio.

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

Average of weekly figures for month of—	Deposits																
	Fixed			Current bearing interest				Current not bearing interest							Total deposits		
	Common-wealth and State Governments		Total fixed	Common-wealth and State Governments		Total bearing interest	Common-wealth and State Governments	Total not bearing interest		Total current	Total deposits		Other liabilities (c)	Total liabilities			
	Other banks	Other(b)		Other banks	Other			Other banks	Other		Original	Seasonally adjusted					
	1983—																
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	13,552	45,113
July	795	151	19,185	20,131	40	52	1,436	1,536	70	355	9,340	9,765	11,301	31,432	32,189	13,623	45,055
August	814	139	19,093	20,046	39	48	1,391	1,477	83	371	9,305	9,680	11,173	31,390	31,800	13,558	44,931
September	871	127	19,210	20,207	29	40	1,442	1,511	79	359	9,472	9,910	11,421	31,829	31,902	13,469	45,007
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	13,405	45,128
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	13,764	45,999
December	868	93	18,459	19,420	48	78	2,069	2,195	76	560	10,702	11,338	13,533	32,952	32,449	14,193	47,147
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	14,603	47,157
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	14,651	47,650
March	960	142	19,630	20,733	64	6	1,727	1,797	86	535	10,263	10,884	12,681	31,414	31,025	15,380	48,794
April	970	125	20,095	21,190	36	18	1,773	1,827	159	479	10,108	10,747	12,573	33,764	33,462	16,118	49,882
May	1,023	103	20,259	21,385	64	4	1,666	1,733	204	496	9,890	10,589	12,322	33,707	33,663	16,202	49,909
June	1,027	68	20,263	21,359	51	11	1,750	1,813	198	537	9,842	10,578	12,390	33,749	34,303	17,543	51,092
July	1,106	78	20,894	22,079	41	13	1,841	1,895	192	475	9,819	10,486	12,381	34,459	35,149	18,038	52,477
August	1,147	64	21,527	22,737	25	24	1,913	1,961	216	494	9,696	10,407	12,368	35,105	35,637	18,423	53,528

(a) Excludes shareholders funds, inter-branch accounts and contingencies. (b) Includes estimates 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					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		Bank premises, furniture and other assets		Bills receivable and all other assets	Total assets									
	Cash and cash with Reserve Bank	Securities		Total		L.G.S. Ratio to total deposits	Secured by Govt. Sec.	Other	Local and semi-government securities	Other securities	Reserve Bank	Original	Seasonally adjusted	Original	Seasonally adjusted	Premises, furniture and other assets			Bills receivable and all other assets								
		Treasury notes	Other securities	Original	Seasonally adjusted																						
		—\$ million—																		per cent				—\$ million—			
1983—																											
June	572	432	4,897	5,900	6,409	18.7		99	47	2,352	2,198	640	23,916	24,034	736	11,156	47,045										
July	575	519	4,842	5,936	6,485	18.9		98	46	2,461	2,206	726	24,010	23,878	721	11,130	47,335										
August	587	487	4,785	5,829	6,370	18.6		31	50	2,472	2,202	800	23,980	24,001	731	11,032	47,126										
September	541	423	4,924	5,808	6,190	18.6		54	54	2,418	2,197	699	24,256	24,215	736	11,057	47,306										
October	646	343	5,010	5,999	5,857	18.8		18	62	2,237	2,207	597	24,928	24,603	783	11,206	48,037										
November	577	451	4,994	6,022	5,845	18.7		115	45	2,231	2,232	630	25,231	25,135	806	11,453	48,765										
December	842	536	5,075	6,453	6,320	19.6		111	49	2,253	2,256	594	25,642	25,555	822	11,749	49,929										
1984—																											
January	629	403	5,117	6,150	5,701	18.9		49	47	2,305	2,299	485	25,351	25,557	831	12,312	49,827										
February	578	330	5,227	6,134	5,668	18.6		32	38	2,381	2,285	671	25,280	25,779	833	12,430	50,085										
March	554	450	5,219	6,223	5,630	18.6		118	42	2,371	2,302	901	25,836	26,207	833	12,491	51,517										
April	604	564	5,329	6,497	6,347	19.2		146	41	2,387	2,330	668	26,596	26,416	839	13,286	52,791										
May	654	375	5,291	6,320	6,805	18.7		43	41	2,418	2,357	722	26,569	26,232	851	13,568	52,839										
June	623	294	5,372	6,290	6,817	18.6		136	41	2,487	2,360	991	26,444	26,577	860	14,067	53,577										
July	610	230	5,566	6,406	6,968	18.6		78	34	2,578	2,362	827	26,921	26,772	868	14,647	54,725										
August	614	346	5,635	6,595	7,207	(b)19.3		174	113	2,579	2,402	1,050	26,927	26,950	891	14,725	55,496										

(a) Excludes inter-branch accounts. (b) Break in series. See footnote (a), Table 2.

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

Average of weekly figures for month of—	Other loans										Total loans, advances and bills discounted
	Term loans	Farm develop- ment loans	Bills discounted	Bankcard out- standings	Personal instalment loan out- standings	Lease finance out- standings	Total				
							Other(a)	Original(a)	Seasonally adjusted(a)		
1983—											
June	2,755	1,071	370	1,646	4,245	948	12,882	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	1,695	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	12,849	21,466	21,422	25,642	
1984—											
January	3,030	1,148	671	1,870	4,864	929	12,838	21,172	21,414	25,351	
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	
April	3,130	956	251	1,862	4,641	923	14,834	22,510	22,297	26,596	
May	3,147	968	320	1,901	4,644	928	14,659	22,454	22,111	26,569	
June	3,177	1,004	460	1,929	4,645	938	14,291	22,263	22,367	26,444	
July	3,176	1,057	627	1,940	4,690	958	14,474	22,689	22,527	26,921	
August	3,249	1,075	466	1,943	4,690	980	14,524	22,603	22,620	26,927	

(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					(Overdraft limits(a))			
	Term loan approvals	Farm development loan approvals	Overdraft approvals(a)	Total		Cancellation and reductions(b)	Net movement in limits	Overdraft limits outstanding (end of period)	
				Original	Seasonally adjusted			Original	Seasonally adjusted
1983—									
June	32	7	195	235	240	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	25,879
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
April	35	16	288	339	322	184	104	27,282	27,238
May	27	11	227	265	268	227	1	27,384	27,263
June	25	11	261	297	305	193	69	27,627	27,677
July	25	11	299	335	338	135	163	28,280	28,302
August	42	9	255	306	328	186	68	28,554	28,630

(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).