

AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

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Reference No. 5.3

MAJOR TRADING BANKS PRELIMINARY - JANUARY 1976

SUMMARY OF MOVEMENTS

		January 1976	Change over Previous Month	Change over Previous January
<i>Average of weekly figures</i>				
Total Deposits:	\$m	15,679	+178	+2,499
Original	\$m	15,087	-143	+2,447
Seasonally adjusted	\$m	4,421	+100	+1,064
Liquid Assets and Australian Government Securities	\$m	28.2	+0.3	+2.7
L.G.S. Ratio	%			
New and Increased Lending Commitments	\$m	99	..	+9
(weekly average for month ended second Wednesday)	\$m	12,635	+53	+2,012
Overdraft Limits as at second Wednesday				

EXPLANATORY NOTES

Tables 1 and 2 of this statement have been prepared from returns submitted under the *Banking Act 1959-1974* and show the average 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 month shown above. The figures are preliminary and subject to revision when the statement of Average Assets and Liabilities is published in the Australian Government Gazette. Totals for the previous two months are included for comparative purposes.

The seasonally adjusted series has been revised following the annual re-analysis. Details of the methods used in seasonally adjusting these and other series are given in *Seasonally Adjusted Indicators* (Reference 1.10).

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

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	2,177.5	110.0	1,296.7	3,584.2	30.8	182.0	3,797.1
Australia and New Zealand Banking Group	1,595.9	137.6	1,297.9	3,031.4	171.6	283.3	3,486.3
The Bank of Adelaide	94.2	16.8	101.9	212.8	11.6	19.3	243.8
Bank of New South Wales	2,237.2	243.8	1,478.8	3,959.9	124.3	317.9	4,402.1
The Commercial Bank of Australia	716.0	48.8	600.4	1,365.2	33.4	131.0	1,529.6
The Commercial Banking Company of Sydney	789.4	62.0	526.0	1,377.4	56.5	152.4	1,586.3
The National Bank of Australasia	1,125.4	125.8	896.4	2,147.6	66.9	326.5	2,541.0
Total : January 1976	8,735.6	744.8	6,198.1	15,678.6	495.1	1,412.4	17,586.1
Total : December 1975	8,654.7	767.4	6,078.2	15,500.3	507.2	1,464.3	17,471.8
Total : November 1975	8,631.5	738.4	5,696.6	15,066.5	489.3	1,418.0	16,973.8

(a) Seasonally adjusted total deposits, January 1976 - \$15,086.6 million; December 1975 - \$15,229.9 million; November 1975 - \$15,182.2 million; (b) Includes short-term loans from the Reserve Bank and amounts owing in respect of loans refinanced by the Australian Resources Development Bank.

TABLE 2. - ASSETS WITHIN AUSTRALIA
(\$ million)

	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	77.9	80.3	848.9	1,007.1	28.1	12.1	251.4	2,211.1	335.6	3,817.2
Australia and New Zealand Banking Group	65.3	36.2	819.1	920.6	30.4	23.1	216.1	1,939.7	419.0	3,518.4
The Bank of Adelaide	5.9	15.4	38.6	60.0	28.2	1.0	14.5	129.3	83.3	288.0
Bank of New South Wales	66.3	243.0	803.9	1,113.2	28.1	18.1	274.8	2,748.8	454.8	4,609.7
The Commercial Bank of Australia	28.7	52.1	240.4	321.3	23.5	10.3	93.5	950.9	237.5	1,613.4
The Commercial Banking Company of Sydney	33.8	36.1	319.8	389.6	28.3	12.7	95.7	874.8	262.9	1,635.7
The National Bank of Australasia	37.2	127.2	445.4	609.8	28.4	9.2	147.3	1,435.6	476.6	2,678.5
Total : January 1976	315.0	590.3	3,516.1	4,421.4	28.2	86.4	1,093.4	10,290.1	2,269.7	18,161.0
Total : December 1975	359.2	621.0	3,341.1	4,321.3	27.9	121.2	992.1	10,177.1	2,314.4	17,926.1
Total : November 1975	299.5	733.3	3,140.5	4,173.3	27.7	126.0	978.2	10,072.1	2,192.5	17,542.1

	Original (\$m)			Seasonally adjusted (\$m)		
	Nov. 1975	Dec. 1975	Jan. 1976	Nov. 1975	Dec. 1975	Jan. 1976
(a) Total liquid assets and Australian Government securities	4,173.3	4,321.3	4,421.4	4,141.1	4,206.8	3,773.8
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise :						
Temporary advances to woolbuyers	140.5	192.9	192.0	not available		
Term loans outstanding	1,052.4	1,064.0	1,101.8			
Farm development loans outstanding	300.2	303.8	305.9			
Other	8,579.0	8,616.4	8,690.4	8,709.6	8,780.2	8,829.8
Total loans, advances, etc.	10,072.1	10,177.1	10,290.1	10,184.6	10,292.8	10,416.2
(c) Includes accounts with Reserve Bank :						
Term loan fund account	21.4	17.2	15.3	not available		
Farm development loan fund account	16.6	13.6	11.2			

TABLE 3. - NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a)

Source : Reserve Bank of Australia
(\$ million)

	August 1975	Sept. 1975	Oct. 1975	Nov. 1975	Dec. 1975	Jan. 1976
New and increased lending commitments (b)	90.8	93.3	102.3	101.1	99.0	98.5
Overdraft limits (c)	12,043.6	12,120.5	12,297.5	12,417.7	12,581.4	12,634.6

(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.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr C. H. Squair on 52 7911 extension 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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