



Reference No. 5.3

# MAJOR TRADING BANKS STATISTICS PRELIMINARY STATEMENT — NOVEMBER 1972

Tables 1 and 2 of this statement have been prepared from returns submitted under the Banking Act 1959-1967 and show the average of selected assets and liabilities within Australia (including Papua New Guinea and Other 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 Commonwealth Gazette. Totals for the previous month are included for comparative purposes.

2. Table 3 of this statement shows details for the Major Trading Banks of new and increased lending commitments (weekly average for periods ended second Wednesday) and overdraft limits (as at second Wednesday in the month). This information is compiled by the Reserve Bank. For a more detailed description of these items see the monthly bulletin *Banking Statistics* (Reference No. 5.2).

3. This statement includes seasonally adjusted totals of deposits and advances, and liquid assets and Commonwealth Government securities — see footnotes to Tables 1 and 2. Details of the methods used in seasonally adjusting these and other series are given in *Seasonally Adjusted Indicators* (Reference No. 1.10) and in Appendix A to the monthly bulletin of *Banking Statistics* January 1972.

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

TABLE 1. — LIABILITIES WITHIN AUSTRALIA  
(\$ million)

|                                          | Deposits (a) |                  |                      |           | Balances due to other banks (b) | Bills payable and all other liabilities to public | Total liabilities |
|------------------------------------------|--------------|------------------|----------------------|-----------|---------------------------------|---------------------------------------------------|-------------------|
|                                          | Current      |                  |                      |           |                                 |                                                   |                   |
|                                          | Fixed        | Bearing interest | Not bearing interest | Total (a) |                                 |                                                   |                   |
| Commonwealth Trading Bank                | 1,139.3      | 91.5             | 854.2                | 2,084.9   | 17.4                            | 41.0                                              | 2,143.3           |
| Australia and New Zealand Banking Group  | 738.3        | 75.1             | 980.2                | 1,793.6   | 132.1                           | 95.0                                              | 2,020.6           |
| The Bank of Adelaide                     | 49.4         | 6.7              | 66.0                 | 122.1     | 5.9                             | 2.3                                               | 130.3             |
| Bank of New South Wales                  | 1,100.8      | 118.6            | 1,104.3              | 2,323.6   | 107.5                           | 52.7                                              | 2,483.9           |
| The Commercial Bank of Australia         | 394.7        | 31.9             | 413.0                | 839.6     | 22.1                            | 48.7                                              | 910.4             |
| The Commercial Banking Company of Sydney | 333.8        | 40.9             | 372.4                | 747.1     | 36.9                            | 37.4                                              | 821.4             |
| The National Bank of Australasia         | 560.6        | 66.0             | 601.2                | 1,227.8   | 55.4                            | 64.2                                              | 1,347.4           |
| Total : November 1972                    | 4,316.8      | 430.7            | 4,391.2              | 9,138.8   | 377.3                           | 341.3                                             | 9,857.4           |
| Total : October 1972                     | 4,173.5      | 423.9            | 4,228.9              | 8,826.3   | 379.4                           | 322.7                                             | 9,528.3           |

(a) Seasonally adjusted total deposits, October 1972 — \$8,956.3 million; November 1972 — \$9,133.4 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)

|                                          | Liquid assets and Commonwealth Government securities (a) |                  |         |           | 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 |
|------------------------------------------|----------------------------------------------------------|------------------|---------|-----------|------------------------------------------------------------|-----------------------------------------------------|------------------------------------------|----------------------|--------------|
|                                          | Commonwealth and State Government securities             |                  |         | Total (a) |                                                            |                                                     |                                          |                      |              |
| Cash and cash with Reserve Bank          | Treasury bills and Treasury notes                        | Other securities |         |           |                                                            |                                                     |                                          |                      |              |
| Commonwealth Trading Bank                | 37.9                                                     | 117.2            | 493.1   | 648.2     | 24.6                                                       | 132.6                                               | 1,249.8                                  | 145.8                | 2,201.0      |
| Australia and New Zealand Banking Group  | 39.5                                                     | 82.6             | 455.4   | 577.4     | 11.8                                                       | 115.6                                               | 1,120.1                                  | 203.9                | 2,028.8      |
| The Bank of Adelaide                     | 3.9                                                      | 0.9              | 26.6    | 31.3      | 4.9                                                        | 7.9                                                 | 71.8                                     | 52.4                 | 168.4        |
| Bank of New South Wales                  | 41.2                                                     | 149.4            | 690.6   | 881.2     | 36.9                                                       | 148.4                                               | 1,404.4                                  | 216.4                | 2,687.3      |
| The Commercial Bank of Australia         | 14.4                                                     | 50.3             | 171.6   | 236.4     | 9.2                                                        | 53.6                                                | 513.1                                    | 133.1                | 945.3        |
| The Commercial Banking Company of Sydney | 18.5                                                     | 45.6             | 123.4   | 187.4     | 23.3                                                       | 47.7                                                | 468.2                                    | 94.5                 | 821.0        |
| The National Bank of Australasia         | 25.5                                                     | 42.7             | 271.7   | 339.8     | 17.7                                                       | 79.5                                                | 757.2                                    | 211.8                | 1,406.0      |
| Total : November 1972                    | 180.7                                                    | 488.6            | 2,232.4 | 2,901.8   | 128.3                                                      | 585.3                                               | 5,584.6                                  | 1,057.9              | 10,257.9     |
| Total : October 1972                     | 178.3                                                    | 440.5            | 2,140.6 | 2,759.4   | 168.3                                                      | 591.5                                               | 5,462.3                                  | 980.2                | 9,961.7      |

|                                                                                                | <i>Original</i>    |                     | <i>Seasonally adjusted</i> |                     |
|------------------------------------------------------------------------------------------------|--------------------|---------------------|----------------------------|---------------------|
|                                                                                                | <i>October \$m</i> | <i>November \$m</i> | <i>October \$m</i>         | <i>November \$m</i> |
| (a) Total liquid assets and Commonwealth Government securities                                 | 2,759.4            | 2,901.8             | 2,903.3                    | 2,958.9             |
| (b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise: |                    |                     |                            |                     |
| Temporary advances to woolbuyers                                                               | 145.7              | 195.3               | not available              |                     |
| Term loans outstanding                                                                         | 735.7              | 748.3               |                            |                     |
| Farm development loans outstanding                                                             | 125.6              | 128.4               |                            |                     |
| Other                                                                                          | 4,455.3            | 4,512.6             | 4,411.1                    | 4,532.3             |
| Total loans, advances etc.                                                                     | 5,462.3            | 5,584.6             | 5,420.7                    | 5,590.7             |
| (c) Includes accounts with Reserve Bank:                                                       |                    |                     |                            |                     |
| Term loan fund account                                                                         | 40.7               | 36.0                | not available              |                     |
| Farm development loan fund account                                                             | 19.8               | 56.0                |                            |                     |

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

|                                           | <i>October 1972</i> | <i>November 1972</i> |
|-------------------------------------------|---------------------|----------------------|
| New and increased lending commitments (a) | 80.6                | 97.3                 |
| Overdraft limits (b)                      | 7,333.8             | 7,492.0              |

(a) 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 Commission and commitments to pastoral finance companies for financing advances to growers under the Wool Price Averaging Plan.

(b) As at second Wednesday in the month; excludes temporary advances to woolbuyers, term loans and farm development loans.

J. P. O'NEILL  
Commonwealth Statistician

Commonwealth Bureau of Census and Statistics  
Canberra, A.C.T. 2600

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 490211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.