

**MAJOR TRADING BANKS :
AUSTRALIA
Catalogue No. 5603.0**

JULY 1980

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5603.0

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MAJOR TRADING BANKS, AUSTRALIA JULY 1980

INQUIRIES

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MAIN FEATURES

Total deposits for July 1980 were \$23,015 million. This was \$331 million more than June 1980 and \$3,465 million (18 per cent) above the July 1979 figure.

Total deposits increased during July 1980 in seasonally adjusted terms by \$337 million to \$23,943 million.

Liquid assets and Australian and State Government securities in July 1980 were \$4,393 million; \$104 million more than the June 1980 figure.

The L.G.S. ratio for July 1980 was 19.1%, 0.2% more than in June 1980.

The category 'loans, advances and bills discounted' in July 1980 was \$17,870 million, \$355 million up on June 1980, and \$2,617 million up on the July 1979 figure.

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* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

— nil or rounded to zero

6. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

R. J. CAMERON
Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA : JULY 1980
(\$ million)

	Deposits				Balances due to other banks (a)	Bills payable and all other liabilities to public	Total liabilities
	Fixed	Current		Total			
		Bearing interest	Not bearing interest				
Commonwealth Trading Bank Australia and New Zealand Banking Group	3,525.9	174.2	1,934.3	5,634.4	31.2	925.9	6,591.5
The Bank of Adelaide	2,339.2	193.8	1,860.1	4,393.1	160.5	824.1	5,377.7
Bank of New South Wales	223.0	11.7	109.5	344.2	102.1	47.7	494.0
The Commercial Bank of Australia	2,851.6	259.5	2,297.3	5,408.4	169.5	923.9	6,501.8
The Commercial Banking Company of Sydney	1,185.9	75.5	868.1	2,129.5	77.4	376.8	2,583.7
The National Bank of Australasia	1,068.5	89.5	782.8	1,940.9	73.4	735.7	2,750.0
	1,650.8	212.7	1,300.9	3,164.4	134.5	929.4	4,228.3
Total	12,844.9	1,016.9	9,152.9	23,014.8	748.6	4,763.4	28,526.8

(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 : JULY 1980
(\$ million)

	Liquid assets and 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	All other assets (a)	Total assets
	Cash and cash with Reserve Bank	Securities			Total									
		Treasury notes	Other securities											
Commonwealth Trading Bank Australia and New Zealand Banking Group	108.4	30.0	981.1	1,119.6	19.9	54.1	326.3	3,914.3	1,229.5	6,643.7				
The Bank of Adelaide	89.4	4.0	732.9	826.3	18.8	52.9	260.2	3,436.0	1,219.0	5,794.4				
Bank of New South Wales	8.8	1.3	56.1	66.2	19.2	—	21.2	297.8	127.3	512.5				
The Commercial Bank of Australia	109.3	51.8	860.0	1,021.0	18.9	39.6	321.0	4,403.4	1,201.9	6,986.9				
The Commercial Banking Company of Sydney	37.9	30.3	328.7	396.9	18.6	9.4	125.8	1,698.1	577.3	2,807.5				
The National Bank of Australasia	39.0	0.1	317.4	356.5	18.4	3.9	114.7	1,572.7	853.7	2,901.6				
	52.1	23.1	531.3	606.5	19.2	28.8	188.8	2,547.3	1,211.1	4,582.4				
Total	444.9	140.6	3,807.5	4,393.0	19.1	188.7	1,358.1	17,869.5	6,419.8	30,229.0				

(a) Includes accounts with Reserve Bank : Term loan fund account \$10,000 ; Farm development loan fund account \$11,000.

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

Average of weekly figures for month of -	Deposits													Other liabilities (c)	Total liabilities		
	Fixed			Current bearing interest				Current not bearing interest									
	Australian and State		Other (b)	Australian and State		Other	Total bearing interest	Australian and State		Other	Total not bearing interest	Total deposits					
	Governments	Other banks		Governments	Other banks			Governments	Other banks			Total current	Original			Seasonally adjusted	
1979 -																	
June	1,083.2	74.2	9,581.8	10,739.3	71.6	28.6	814.2	914.4	69.0	174.1	7,704.9	7,948.0	8,862.5	19,601.7	20,393.1	4,454.3	24,056.1
July	1,022.0	81.0	9,485.8	10,588.8	59.3	18.2	833.0	910.5	57.8	201.1	7,792.0	8,050.9	8,961.4	19,550.2	20,455.8	4,504.2	24,054.3
August	1,039.4	75.7	9,765.1	10,880.2	62.4	40.2	822.0	924.6	56.3	199.9	7,897.0	8,153.2	9,077.8	19,958.0	20,610.5	4,475.2	24,433.2
September	1,146.8	83.4	10,015.1	11,245.2	50.3	47.0	821.3	918.7	48.5	200.9	7,899.3	8,148.7	9,067.3	20,312.6	20,784.6	4,529.1	24,841.6
October	1,231.5	120.8	10,368.1	11,720.3	49.6	25.5	831.8	906.9	50.0	213.6	8,102.4	8,366.0	9,273.0	20,993.3	21,025.3	4,346.9	25,340.1
November	1,223.2	101.5	10,759.0	12,083.7	53.5	25.2	813.9	892.6	47.7	189.3	8,246.2	8,483.1	9,375.7	21,459.4	21,514.1	4,382.1	25,841.5
December	1,216.6	89.4	10,958.8	12,264.7	67.4	24.7	829.8	921.9	57.0	196.9	8,709.4	8,963.3	9,885.3	22,150.0	21,839.5	4,427.1	26,577.1
1980 -																	
January	1,330.2	103.8	11,162.8	12,596.8	66.2	40.8	847.4	954.4	58.6	229.2	9,160.3	9,448.1	10,402.5	22,999.4	22,291.5	4,602.2	27,601.6
February	1,315.7	90.2	11,457.6	12,863.5	58.4	27.9	911.4	997.8	52.3	247.4	9,090.4	9,390.2	10,388.0	23,251.5	22,349.0	4,859.7	28,111.2
March	1,314.2	84.1	11,598.7	12,997.1	68.0	20.8	909.2	1,005.0	55.4	227.9	9,113.4	9,396.6	10,401.6	23,398.7	22,431.4	5,067.6	28,466.3
April	1,181.6	66.2	11,482.1	12,730.0	89.8	41.2	902.8	1,033.8	87.4	224.4	9,012.9	9,324.8	10,358.6	23,088.6	22,378.9	5,348.7	28,437.3
May	969.2	42.2	11,572.1	12,583.5	56.2	19.7	880.1	956.0	54.9	284.2	8,562.3	8,901.4	9,857.4	22,440.9	22,917.0	5,479.7	27,920.6
June	839.5	24.1	11,794.7	12,658.3	55.4	30.6	904.7	990.7	60.4	249.3	8,724.7	9,034.4	10,025.2	22,683.5	23,605.5	5,417.6	28,101.1
July	753.5	19.6	12,071.8	12,844.9	58.9	18.0	940.0	1,016.9	59.3	219.5	8,874.1	9,152.9	10,169.9	23,014.8	23,942.7	5,512.0	28,526.8

(a) Excludes shareholders funds, inter-branch accounts and contingencies. (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 4. ASSETS WITHIN AUSTRALIA (a)
(\$ million)

Average of weekly figures for month of -	Liquid assets and Australian and State Government securities										Loans to authorized 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 (b)	Loans, advances and bills discounted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	Cash and cash with Reserve Bank	Securities		Total		L.G.S. Ratio to total deposits (per cent)	Local and semi-government securities	Other securities	Original	Seasonally adjusted							
		Treasury notes	Other securities	Original	Seasonally adjusted												
	1979 -																
June	406.5	155.3	3,624.9	4,186.8	4,731.5	21.4	36.1	783.5	199.9	1,105.0	402.9	15,011.7	15,041.3	395.9	3,287.9	25,409.8	
July	399.8	59.7	3,685.0	4,144.5	4,660.9	21.2	40.7	794.8	70.1	1,082.3	376.2	15,252.2	15,212.6	394.1	3,301.6	25,456.3	
August	413.9	75.5	3,680.1	4,169.6	4,615.7	20.9	40.1	816.9	84.4	1,075.7	410.4	15,379.6	15,399.8	397.1	3,346.0	25,719.8	
September	401.5	70.3	3,684.3	4,156.1	4,491.2	20.5	45.6	822.1	165.8	1,092.3	385.7	15,707.5	15,656.5	399.4	3,406.2	26,180.6	
October	420.5	213.7	3,772.1	4,406.3	4,570.7	21.0	47.9	818.7	245.5	1,110.8	377.4	16,216.1	15,830.3	399.2	3,314.9	26,936.8	
November	418.6	439.9	3,789.7	4,648.2	4,759.4	21.7	53.2	814.2	234.9	1,144.6	328.8	16,408.3	16,175.9	404.3	3,289.1	27,325.7	
December	549.4	434.9	3,817.7	4,802.0	4,682.9	21.7	60.7	826.3	259.1	1,243.4	406.7	16,612.2	16,448.4	408.6	3,337.3	27,956.2	
1980 -																	
January	508.8	1,106.2	4,055.5	5,670.6	5,101.3	24.7	90.4	845.1	227.4	1,320.8	390.3	16,565.2	16,724.3	414.5	3,570.6	29,084.9	
February	454.8	1,236.1	4,200.1	5,891.0	5,096.3	25.4	95.3	833.3	251.8	1,367.3	373.9	16,573.8	17,049.7	417.8	3,760.5	29,528.5	
March	464.3	1,104.2	4,123.2	5,691.7	4,915.9	24.3	95.6	874.0	205.4	1,390.8	502.9	16,835.5	17,194.7	422.2	3,837.3	29,856.5	
April	475.7	520.2	4,027.2	5,023.1	4,686.2	21.8	103.0	895.6	204.8	1,401.8	594.0	17,280.4	17,254.9	425.2	4,097.3	30,025.4	
May	445.0	137.1	3,701.1	4,283.1	4,386.3	19.1	107.7	899.9	143.4	1,389.7	540.7	17,613.3	17,518.5	430.5	4,252.8	29,661.1	
June	456.1	131.0	3,701.5	4,288.6	4,845.2	18.9	102.5	925.4	324.9	1,356.1	541.1	17,514.1	17,549.4	441.3	4,265.9	29,759.9	
July	444.9	140.6	3,807.5	4,393.0	4,942.5	19.1	125.1	973.9	188.7	1,358.1	559.1	17,869.5	17,823.0	431.5	4,330.1	30,229.0	

(a) Excludes inter-branch accounts. (b) Includes term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank.

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

Average of weekly figures for month of -	Temporary advances to wool buyers (a)	Term loans	Farm development loans	Other loans				Total		Total loans, advances and bills discounted
				bills discounted	Bankcard outstandings	Personal instalment loan outstandings	Other	Original	Seasonally adjusted	
1979 -										
June	156.5	1,618.9	571.5	234.2	653.9	1,829.7	9,946.9	12,664.7	12,695.9	15,011.7
July	150.2	1,634.3	587.5	274.5	658.8	1,857.4	10,089.5	12,880.2	12,832.0	15,252.2
August	128.0	1,654.4	600.3	255.6	653.3	1,884.6	10,203.4	12,996.8	12,966.1	15,379.6
September	159.0	1,680.7	612.7	298.9	662.6	1,916.3	10,377.2	13,255.0	13,165.7	15,707.5
October	217.2	1,677.9	622.6	416.5	666.6	1,945.3	10,670.0	13,698.4	13,296.2	16,216.1
November	270.9	1,715.2	634.2	437.7	674.8	1,980.8	10,694.7	13,788.1	13,583.3	16,408.3
December	283.4	1,813.1	649.7	489.0	698.4	2,013.0	10,665.7	13,866.1	13,752.5	16,612.2
1980 -										
January	232.1	1,833.1	656.1	577.8	749.7	2,028.1	10,488.3	13,843.9	14,006.5	16,565.2
February	175.0	1,860.0	661.2	623.1	747.0	2,061.8	10,445.7	13,877.5	14,344.9	16,573.8
March	164.8	1,883.0	665.8	630.5	743.5	2,103.7	10,644.2	14,121.8	14,537.0	16,835.5
April	176.1	1,877.9	674.6	440.6	757.2	2,145.5	11,208.5	14,551.9	14,523.7	17,280.4
May	193.0	1,898.6	685.7	253.9	781.9	2,192.7	11,607.5	14,836.0	14,738.4	17,613.3
June	195.9	1,915.9	697.5	267.9	798.3	2,236.0	11,402.6	14,704.8	14,742.1	17,514.1
July	186.8	1,926.8	714.7	326.0	802.7	2,285.2	11,627.3	15,041.2	14,982.0	17,869.5

(a) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals.

TABLE 6. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a)
Source: Reserve Bank of Australia
(\$ million)

Weekly average for period ending second Wednesday of -	New and increased lending commitments				Overdraft limits (b)		
	Term loan approvals	Farm development loan approvals	Overdraft approvals (b)	Total approvals	Cancellations and reductions (c)	Net movement in limits	Overdraft limits outstanding (end of period)
1979 -							
June	12.1	5.5	137.4	155.1	105.3	32.1	18,036.2
July	15.8	5.3	139.1	160.2	97.1	42.0	18,204.0
August	10.6	5.4	131.0	147.0	108.8	22.2	18,293.0
September	15.7	5.3	137.7	158.7	97.1	40.6	18,496.0
October	16.0	6.2	130.0	152.1	81.9	48.1	18,688.3
November	24.2	5.8	139.0	168.9	106.1	32.9	18,852.8
December	24.2	5.2	126.6	156.0	106.0	20.6	18,935.1
1980 -							
January	12.3	4.2	104.8	121.3	100.0	4.8	18,954.2
February	11.8	4.5	127.7	143.9	107.2	20.5	19,056.7
March	10.3	5.8	139.4	155.5	118.2	21.2	19,141.6
April	11.5	5.3	140.7	157.4	93.8	46.8	19,328.9
May	9.9	4.0	136.4	150.4	107.4	29.0	19,474.0
June	18.6	4.3	134.7	157.6	112.5	22.2	19,562.8
July	10.3	4.7	134.6	149.6	102.0	32.6	19,693.3

(a) Includes External Territories (b) Excludes commitments in respect of commercial bills, bank card, temporary advances to woolbuyers Includes bridging finance, personal instalment lending and lease financing (c) 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.