

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

SEPTEMBER 1980

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5603.0

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MAJOR TRADING BANKS, AUSTRALIA SEPTEMBER 1980

INQUIRIES

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MAIN FEATURES

Total deposits for September 1980 were \$23,624 million. This was \$346 million more than August 1980 and \$3,312 million (16 per cent) above the September 1979 figure.

Total deposits decreased during September 1980 in seasonally adjusted terms by \$34 million to \$24,158 million.

Liquid assets and Australian and State Government securities in September 1980 were \$4,746 million; \$183 million more than the August 1980 figure.

The L.G.S. ratio for September 1980 was 20.1%, 0.5% more than in August 1980.

The category 'loans, advances and bills discounted' in September 1980 was \$17,811 million, \$90 million down on August 1980, but \$2,103 million up on the September 1979 figure.

In seasonally adjusted terms, loans, advances and bills discounted fell by \$178 million to \$17,748 million in September 1980.

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.

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)

R. J. CAMERON
Australian Statistician

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

	Deposits				Balances due to other banks (a)	Bills payable and all other liabilities to public	Total liabilities
	Current						
	Fixed	Bearing interest	Not bearing interest	Total			
Commonwealth Trading Bank	3,643.2	170.9	2,013.4	5,827.5	42.9	929.5	6,799.8
Australia and New Zealand Banking Group	2,460.0	192.8	1,887.0	4,539.8	154.4	830.3	5,524.5
The Bank of Adelaide	210.8	11.1	110.4	332.3	106.0	49.1	487.3
Bank of New South Wales	3,007.0	244.0	2,292.6	5,543.6	168.9	947.7	6,660.2
The Commercial Bank of Australia	1,190.2	73.9	879.4	2,143.5	78.9	370.9	2,593.3
The Commercial Banking Company of Sydney	1,100.7	84.5	785.3	1,970.5	63.1	764.9	2,798.5
The National Bank of Australasia	1,753.7	188.3	1,325.3	3,267.2	105.5	962.4	4,335.2
Total	13,365.5	965.5	9,293.4	23,624.4	719.7	4,854.7	29,198.9

(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 : SEPTEMBER 1980

	Liquid assets and Australian and State Government securities					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	L.G.S. Ratio to total deposits					
		Treasury notes	Other securities							
	— \$ million —				per cent		— \$ million —			
Commonwealth Trading Bank	109.7	75.5	1,139.3	1,324.4	22.7	82.0	343.1	3,856.9	1,260.0	6,866.4
Australia and New Zealand Banking Group	91.8	18.5	824.7	935.0	20.6	90.9	266.6	3,434.9	1,221.7	5,949.1
The Bank of Adelaide	8.0	0.3	56.1	64.4	19.4	..	20.7	289.3	128.5	502.9
Bank of New South Wales	117.1	46.2	850.4	1,013.7	18.3	107.7	325.9	4,405.4	1,227.6	7,080.4
The Commercial Bank of Australia	39.5	30.5	332.7	402.7	18.8	14.5	127.6	1,689.5	562.3	2,796.7
The Commercial Banking Company of Sydney	41.0	1.7	322.4	365.1	18.5	24.6	116.1	1,581.0	844.0	2,930.7
The National Bank of Australasia	53.8	38.5	548.0	640.4	19.6	29.6	192.8	2,553.8	1,243.2	4,659.8
Total	461.0	211.1	4,073.7	4,745.7	20.1	349.4	1,392.7	17,810.8	6,487.4	30,786.0

(a) Includes accounts with Reserve Bank : Term loan fund account \$8,000; Farm development loan fund account \$8,000.

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

Average of weekly figures for month of—	Deposits													
	Fixed				Current bearing interest				Current not bearing interest					
	Australian and State Governments		Other banks		Australian and State Governments		Other banks		Australian and State Governments		Other banks		Total not bearing interest	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1979—														
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
September	1,146.8	83.4	10,015.1	11,245.2	50.3	47.0	821.3	918.7	48.5	200.9	8,148.7	8,301.2	9,087.3	20,312.6
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	20,784.6
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	21,025.3
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	21,514.1
1980—														
January	1,330.2	103.8	11,162.2	12,596.2	66.2	40.8	847.4	954.4	58.6	279.2	9,160.9	9,448.7	10,403.1	22,999.4
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
March	1,314.2	84.1	11,598.7	12,997.7	68.0	27.8	909.2	1,005.0	55.4	227.9	9,113.4	9,396.6	10,401.6	23,449.0
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
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	22,328.9
June	839.5	24.1	11,794.7	12,658.3	55.4	30.6	904.7	990.7	60.4	249.3	8,724.8	9,034.4	10,025.2	22,440.9
July	751.5	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
August	644.2	16.3	12,457.6	13,118.1	64.2	28.1	912.9	1,005.2	52.5	240.6	8,861.7	9,154.4	10,160.0	23,278.1
September	609.8	12.6	12,743.2	13,365.5	49.6	15.2	900.7	965.5	50.2	244.8	8,996.4	9,258.9	10,258.9	23,624.4

(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)

TABLE 4: ASSETS WITHIN AUSTRALIA (a)																				
Average of weekly figures for month of—	Liquid assets and Australian and State Government securities										Cheques and bills of other banks and balances with and due from other banks (b)									
	Cash and cash with Reserve Bank		Securities		Total		L. G. S. Ratio to total deposits	Local and semi-government securities		Loans to authorised dealers in the short-term money market	Statutory deposit account with Reserve Bank	Loans advances and bills discounted		Bank premises, furniture and other assets	Bills receivable and all other assets		Total assets			
	Treasury notes	Other securities	Original	Seasonally adjusted	Original	Seasonally adjusted		Original	Seasonally adjusted			Original	Seasonally adjusted		Original	Seasonally adjusted				
	— \$ million —										— \$ million —									
1979—																				
August	413.9	75.5	3,680.1	4,169.6	4,615.7	20.9	40.1	815.9	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	47.8	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	835.1	727.4	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	93.3	833.3	751.8	1,367.1	337.9	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	705.4	1,390.8	502.9	16,835.5	17,194.7	422.2	3,837.3	29,855.5				
April	475.7	520.2	4,027.2	5,023.1	4,686.2	21.8	101.0	895.6	204.8	1,401.8	594.0	17,280.4	17,518.5	430.5	4,252.8	29,661.1				
May	456.1	1,310.1	3,701.5	4,288.6	4,845.2	18.9	102.5	899.9	143.4	1,389.7	540.7	17,613.3	17,518.5	430.5	4,252.8	29,661.1				
June	444.9	1,406.6	3,807.5	4,393.0	4,942.5	19.1	125.1	973.9	188.7	1,358.1	541.1	17,514.1	17,549.4	441.3	4,265.9	29,759.9				
July	455.9	1,358.8	3,971.2	4,563.0	5,052.4	19.6	132.8	979.9	183.6	1,375.9	536.9	17,900.9	17,926.4	435.4	4,324.9	30,218.0				
August	461.0	211.1	4,073.7	4,745.7	5,128.2	20.1	163.0	982.3	349.4	1,392.7	500.0	18,180.8	17,748.0	441.3	4,392.9	30,786.0				
(a) Excludes inter-bank accounts.																				
(b) Includes term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank.																				

(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	Seasonally adjusted	Total loans, advances and bills discounted
				Bills discounted	Bank card out-standings	Personal instalment loan out-standings	Other				
1979—											
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	10,644.1	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	17,780.4	
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	188.6	1,926.8	714.7	376.0	800.9	2,284.0	11,622.6	15,033.5	14,974.4	17,863.6	
August	166.7	1,944.7	723.3	352.3	801.0	2,325.4	11,587.4	15,066.2	15,033.3	17,900.9	
September	176.5	1,960.7	730.8	467.4	813.2	2,366.1	11,296.1	14,942.8	14,838.8	17,810.8	

(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—							
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	169.0	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	93.1	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	102.5	32.1	19,691.0
August	12.1	4.8	131.4	148.3	111.9	19.5	19,788.7
September	11.6	5.4	141.2	158.2	113.3	27.9	19,900.2

(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.