

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

MARCH 1980

MAJOR TRADING BANKS, AUSTRALIA MARCH 1980

INQUIRIES

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MAIN FEATURES

Total deposits for March 1980 were \$23,394 million. This was \$159 million higher than February 1980 and \$2,543 million above the March 1979 figure.

Seasonally adjusted total deposits for March 1980 were \$22,427 million, \$94 million above the February 1980 figure.

Liquid assets and Australian and State Government securities for March 1980 were \$5,692 million, \$199 million less than February 1980 but \$85 million higher than March 1979.

The L.G.S. ratio for March 1980 was 24.3%, 1.1% less than February 1980.

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* (1308.0) and in Appendix A to *Banking* (5605.0) of December 1978.

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) (quarterly).

Savings Banks : Australia (5602.0) (monthly).

5. All 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

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 : MARCH 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	3,404.7	171.1	1,995.1	5,571.0	64.3	809.5	6,444.7
Banking Group	2,422.3	186.5	1,904.7	4,513.5	198.7	794.8	5,507.0
The Bank of Adelaide	191.1	11.7	139.7	342.5	101.2	82.8	526.4
Bank of New South Wales	3,021.8	273.1	2,319.7	5,614.7	194.8	834.4	6,643.8
The Commercial Bank of Australia	1,235.8	77.7	881.1	2,194.5	59.0	333.2	2,586.8
The Commercial Banking Company of Sydney	1,089.1	98.2	822.8	2,010.1	63.7	586.6	2,660.4
The National Bank of Australasia	1,632.2	186.7	1,329.2	3,148.2	127.5	827.0	4,102.7
Total	12,997.1	1,005.0	9,392.2	23,394.3	809.2	4,268.3	28,471.8

(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 : MARCH 1980
(\$ million)

	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			L.G.S. Ratio to total deposits (per cent)								
		Treasury notes	Other securities	Total									
Commonwealth Trading Bank Australia and New Zealand	112.9	373.6	937.4	1,423.9	25.6	57.2	332.0	3,615.3	1,048.4	6,476.8			
Banking Group	91.4	242.8	790.8	1,124.9	24.9	48.4	265.3	3,245.7	1,126.1	5,810.4			
The Bank of Adelaide	9.1	1.5	59.8	70.4	20.6	0.3	23.3	279.2	161.3	534.5			
Bank of New South Wales	112.9	230.5	1,069.1	1,412.5	25.2	41.3	335.2	4,159.3	1,089.4	7,037.7			
The Commercial Bank of Australia	40.1	142.1	313.6	495.8	22.6	10.1	128.7	1,650.7	495.3	2,780.7			
The Commercial Banking Company of Sydney	42.7	36.5	354.3	433.5	21.6	15.0	119.3	1,482.5	729.7	2,780.0			
The National Bank of Australasia	55.2	77.2	598.3	730.7	23.2	33.0	186.9	2,398.4	1,082.0	4,431.0			
Total	464.3	1,104.2	4,123.2	5,691.7	24.3	205.4	1,390.8	16,831.1	5,732.1	29,851.1			

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

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 -										
February	155.4	1,487.0	514.6	564.2	598.4	1,691.0	9,293.5	12,147.2	12,557.2	14,304.2
March	171.9	1,539.4	524.2	501.5	600.4	1,725.6	9,408.9	12,236.4	12,594.8	14,471.9
April	203.4	1,554.6	533.2	429.4	616.7	1,765.2	9,847.2	12,658.5	12,632.0	14,949.7
May	183.3	1,583.9	550.8	242.5	636.5	1,796.2	10,036.9	12,712.2	12,626.1	15,030.1
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	10,486.9	13,842.4	14,005.0	16,563.7
February	175.0	1,860.0	661.2	623.1	747.0	2,061.8	10,429.4	13,861.3	14,328.1	16,557.5
March	164.8	1,883.0	665.8	630.5	743.5	2,103.7	10,639.8	14,117.5	14,532.6	16,831.1

(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 -							
February	17.9	5.1	122.0	144.9	99.4	22.6	17,463.7
March	21.4	5.6	139.6	166.6	112.7	26.9	17,571.3
April	19.4	8.0	147.8	175.2	104.9	42.8	17,742.6
May	15.1	6.9	133.3	155.3	97.5	35.9	17,886.1
June	12.1	5.5	137.4	155.1	105.3	32.1	18,046.6
July	15.8	5.3	139.1	160.2	97.1	42.0	18,214.4
August	10.6	5.4	131.0	147.0	108.8	22.2	18,303.4
September	15.7	5.3	137.7	158.7	97.1	40.6	18,506.5
October	16.0	6.2	130.0	152.1	81.9	48.1	18,698.7
November	24.2	5.8	139.0	168.9	106.1	32.9	18,863.2
December	24.2	5.2	126.6	156.0	106.0	20.6	18,945.5
1980 -							
January	12.3	4.2	104.8	121.3	99.5	5.4	18,966.9
February	11.8	4.5	127.7	143.9	112.0	15.7	19,045.6
March	10.3	5.8	139.4	155.5	112.8	26.6	19,152.0

(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.