



MAJOR TRADING BANKS, AUSTRALIA FEBRUARY 1984

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MAIN FEATURES

Total deposits for February 1984 were \$32,999 million. This was \$445 million more than January 1984 and \$2,822 million (9 per cent) above the February 1983 figure.

Total deposits increased during February 1984 in seasonally adjusted terms by \$299 million to \$32,728 million.

Liquid assets and Commonwealth Government securities in February 1984 were \$6,134 million; \$16 million less than the January 1984 figure.

The L.G.S. ratio for February 1984 was 18.6%, 0.3% less than in January 1984.

The category 'loans, advances and bills discounted' in February 1984 was \$25,275 million, \$85 million less than January 1984, but \$2,633 million up on the February 1983 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by \$208 million to \$25,774 million in February 1984.

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, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

— nil or rounded to zero

— break in continuity of series (where drawn across a column between two consecutive figures).

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

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Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA : FEBRUARY 1984
 (\$ million)

	Deposits				Balances due to other banks(a)	Bills payable and all other liabilities to public	Total liabilities
	Current			Total			
	Fixed	Bearing interest	Not bearing interest				
Commonwealth Trading Bank	4,933	307	2,586	7,827	59	2,831	10,717
Australia and New Zealand Banking Group	4,076	377	2,346	6,799	161	3,251	10,211
Westpac Banking Corporation	6,432	741	3,764	10,936	292	3,776	15,004
The Commercial Bank of Australia	—	—	—	—	—	5	5
The Commercial Banking Company of Sydney	—	—	—	—	—	11	11
National Commercial Banking Corporation of Australia Ltd	4,437	541	2,459	7,437	373	3,939	11,749
Total	19,877	1,967	11,156	32,999	884	17,814	47,697

(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 : FEBRUARY 1984

	Liquid assets and Commonwealth Government securities								Loans to authorised L.G.S. dealers in the ratio to short-term deposits	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted	All other assets	Total assets
	Cash and cash with Reserve Bank	Securities		Total	per cent	— \$ million—	— \$ million—	— \$ million—					
		Treasury notes	Other securities										
Commonwealth Trading Bank	118	9	1,362	1,489	19.0	—	535	5,560	3,211	10,795			
Australia and New Zealand Banking Group	135	99	1,062	1,296	19.1	—	475	5,394	3,442	10,606			
Westpac Banking Corporation	189	155	1,648	1,993	18.2	32	755	8,327	4,615	15,721			
The Commercial Bank of Australia	—	—	—	—	—	—	—	47	85	132			
The Commercial Banking Company of Sydney	—	—	—	—	—	—	—	—	202	202			
National Commercial Banking Corporation of Australia Ltd	136	67	1,155	1,357	18.3	—	520	5,947	4,888	12,712			
Total	578	330	5,227	6,134	18.6	32	2,285	25,275	16,443	50,169			

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				Total deposits						
	Commonwealth and State Governments	Other banks	Other(b)	Total fixed	Commonwealth and State Governments	Other banks	Other	Total bearing interest	Commonwealth and State Governments	Other banks	Other	Total not bearing interest	Total current			Seasonally adjusted	
1981																	
January	809	-139	17,637	18,584	38	67	1,241	1,347	83	381	9,926	10,390	11,737	30,321	30,129	11,543	41,865
February	784	133	17,462	18,380	30	78	1,194	1,302	96	441	9,948	10,485	11,788	30,177	29,933	11,540	41,717
March	753	149	18,657	19,558	6	74	1,175	1,284	96	345	10,021	10,463	11,747	31,305	30,644	12,715	44,020
April	771	162	19,006	19,959	41	7	1,087	1,135	120	311	9,915	10,346	11,480	31,439	31,145	13,186	44,625
May	749	166	19,129	20,264	31	13	1,139	1,182	105	327	9,511	9,943	11,125	31,389	31,584	13,538	44,927
June	756	178	19,210	20,106	42	23	1,395	1,460	92	427	9,476	9,995	11,454	31,560	32,066	13,540	45,106
July	795	151	19,185	20,131	49	52	1,436	1,536	70	355	9,340	9,765	11,301	31,432	32,189	13,707	45,139
August	814	139	19,093	20,046	39	48	1,391	1,477	83	371	9,395	9,849	11,330	31,373	31,890	13,641	45,014
September	868	127	19,212	20,207	59	45	1,442	1,516	79	359	9,477	9,915	11,431	31,638	31,913	13,535	45,173
October	1,021	128	19,069	20,219	25	54	1,641	1,740	73	397	9,507	9,977	11,717	31,916	31,860	13,429	45,365
November	969	126	19,257	20,351	24	16	1,677	1,717	94	314	9,758	10,166	11,883	32,234	31,906	13,847	46,081
December	868	93	18,459	19,420	48	78	2,069	2,195	76	560	10,708	11,344	13,538	32,958	32,504	14,202	47,160
1984																	
January	817	107	18,372	19,296	48	45	2,010	2,103	93	535	10,526	11,155	13,758	32,554	32,429	14,620	47,174
February	869	139	18,869	19,877	24	53	1,890	1,967	82	527	10,547	11,156	13,122	32,999	32,728	14,698	47,697

(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)

Average of weekly figures for month of	Liquid assets and Commonwealth Government securities										Loans to authorised dealers in the short-term money market	Statutory reserve deposit with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted	Bank premises, furniture and sites	Bills receivable and other assets	Total assets
	Cash and cash at bank	Securities		Total	L.G.S. Ratio to total deposits	Local and semi-government securities	Other securities	Reserve Bank	Original	Seasonally adjusted							
		Treasury notes	Other securities														
1981																	
January	614	535	4,815	5,965	5,516	19.7	85	2,332	68	2,193	628	22,690	22,875	676	9,036	41,671	
February	569	323	4,785	5,657	5,206	18.7	70	2,319	20	2,142	542	22,642	23,091	690	9,378	43,461	
March	631	791	4,612	6,034	5,447	19.3	50	2,303	116	2,116	680	23,242	23,579	716	10,169	45,426	
April	637	752	4,666	6,075	5,827	19.3	47	2,332	71	2,170	603	23,648	23,689	729	10,753	46,429	
May	582	459	4,854	5,895	6,351	18.8	47	2,347	197	2,198	561	23,860	23,561	743	11,222	47,069	
June	572	432	4,897	5,900	6,409	18.7	47	2,352	99	2,198	699	23,916	24,034	736	11,156	47,104	
July	575	514	4,842	5,936	6,845	18.9	46	2,461	98	2,206	745	24,310	23,878	721	11,130	47,354	
August	557	487	4,785	5,829	6,370	18.6	50	2,472	31	2,202	801	23,980	24,001	731	11,032	47,127	
September	541	423	4,924	5,888	6,190	18.6	54	2,421	31	2,197	717	24,260	24,219	730	11,071	47,338	
October	646	343	5,010	5,999	5,857	18.8	62	2,282	18	2,207	599	24,942	24,617	768	11,240	48,116	
November	577	452	4,994	6,023	5,846	18.7	45	2,276	115	2,232	644	25,231	25,135	806	11,432	48,805	
December	842	536	5,075	6,453	6,720	19.6	49	2,298	111	2,256	583	25,648	25,561	822	11,728	49,484	
1984																	
January	629	403	5,117	6,150	5,701	18.9	47	2,316	49	2,299	516	25,360	25,566	833	12,291	49,859	
February	578	330	5,227	6,134	5,668	18.6	38	2,381	32	2,285	759	25,275	25,174	833	12,430	50,169	

(a) Excludes inter-branch accounts.

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

Average of weekly figures for month of—	Other loans							Total	Total loans, advances and bills discounted	
	Term loans	Farm development loans	Bills discounted	Bankcard out-standings	Personal instalment loan out-standings	Lease finance out-standings	Other(a)			Seasonally adjusted(a)
										Original(a)
1983—										
January	2,556	1,022	422	1,565	4,132	964	12,028	19,112	19,330	
February	2,599	1,015	154	1,543	4,118	954	12,259	19,028	19,491	
March	2,589	1,015	206	1,546	4,038	949	12,899	19,638	19,951	
April	2,620	1,030	274	1,590	4,092	946	13,096	19,999	19,811	
May	2,685	1,049	494	1,628	4,155	949	12,899	20,125	19,823	
June	2,755	1,071	370	1,646	4,245	948	12,882	20,090	20,183	
July	2,756	1,085	335	1,659	4,390	944	12,840	20,169	20,027	
August	2,788	1,090	258	1,664	4,561	940	12,679	20,102	20,117	
September	2,877	1,099	210	1,698	4,656	937	12,781	20,284	20,269	
October	2,901	1,113	395	1,711	4,706	931	13,186	20,928	20,589	
November	2,926	1,128	612	1,731	4,780	931	13,123	21,178	21,087	
December	3,027	1,150	1,056	1,777	4,852	932	12,854	21,472	21,428	
1984—										
January	3,030	1,148	671	1,870	4,864	929	12,848	21,182	21,424	
February	3,081	1,136	410	1,837	4,898	924	12,989	21,059	21,570	

(a) Includes temporary advances to woolbuyers.

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

Weekly average for period ending second Wednesday of—	New and increased lending commitments					Overdraft limits(a)			
	Term loan approvals	Farm development loan approvals	Overdraft approvals(a)	Total		Cancellations and reductions(b)	Net movement in limits	Overdraft limits outstanding (end of period)	
				Original	Seasonally adjusted			Original	Seasonally adjusted
1983—									
January	13	4	144	161	177	104	40	23,896	23,892
February	26	5	172	203	203	145	27	24,003	24,049
March	32	7	219	258	238	189	30	24,123	24,177
April	29	8	191	228	216	147	44	24,342	24,306
May	29	7	189	225	228	130	59	24,578	24,558
June	32	7	195	235	239	148	47	24,766	24,809
July	24	7	189	220	222	90	99	25,260	25,277
August	22	8	178	208	223	113	65	(c)25,741	(c)25,808
September	20	8	192	219	217	167	24	25,862	25,880
October	21	7	174	202	218	101	73	26,154	26,128
November	26	8	206	239	225	176	29	26,271	26,180
December	28	10	215	253	241	164	51	26,528	26,456
1984—									
January	22	8	166	196	214	184	(-1)8	26,457	26,449
February	26	8	205	240	239	177	28	26,568	26,616

(a) *Bills*—bridging finance, personal instalment lending, lease financing and, from August 1983, temporary advances to woolbuyers. *Excludes* commitments in respect of commercial bills and bankcard. (b) 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. (c) Break in series due to the inclusion of temporary advances to woolbuyers. *Figures* for July 1983 on the new basis are \$25,480m (unadjusted) and \$25,498m (seasonally adjusted).