



Reference No. 5.3

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MAJOR TRADING BANKS STATISTICS
PRELIMINARY STATEMENT - APRIL 1974

Tables 1 and 2 of this statement have been prepared from returns submitted under the *Banking Act 1959-1973* and show the average of selected assets and liabilities within Australia (excluding Papua New Guinea but including Other External Territories) of the Major Trading Banks as at the close of business on Wednesday 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 Australian Government Gazette. Totals for the previous two months 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) within Australia (excluding Papua New Guinea but including Other External Territories). 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 1974.

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			Total (a)			
	Fixed	Bearing interest	Not bearing interest				
Commonwealth Trading Bank	1,585.4	104.0	980.0	2,669.4	22.9	105.1	2,797.4
Australia and New Zealand Banking Group	1,262.7	106.8	1,170.6	2,540.1	147.2	182.0	2,869.3
The Bank of Adelaide	74.1	11.3	82.8	168.2	7.2	8.7	184.1
Bank of New South Wales	1,565.3	141.7	1,288.6	2,995.5	104.9	84.9	3,185.4
The Commercial Bank of Australia	665.0	36.0	488.1	1,189.1	24.8	114.6	1,328.4
The Commercial Banking Company of Sydney	568.8	49.0	470.9	1,088.7	36.8	58.1	1,183.6
The National Bank of Australasia	922.5	74.1	732.1	1,728.7	59.6	169.3	1,957.6
Total : April 1974	6,643.7	522.9	5,213.2	12,379.7	403.5	722.6	13,505.8
Total : March 1974	6,742.5	491.9	5,281.4	12,515.7	349.2	644.1	13,509.1
Total : February 1974	6,660.1	490.7	5,393.9	12,544.7	384.0	624.9	13,553.5

(a) Seasonally adjusted total deposits, April 1974 - \$12,180.2 million; March 1974 - \$12,133.4 million; February 1974 - \$12,048.7 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
	Cash and cash with Reserve Bank	Commonwealth and State Government securities		Total (a)					
		Treasury bills and Treasury notes	Other securities						
Commonwealth Trading Bank	48.0	9.5	588.6	646.0	5.9	239.5	1,781.0	170.4	2,842.9
Australia and New Zealand Banking Group	48.3	27.8	405.6	481.7	13.8	230.2	1,840.1	277.8	2,843.6
The Bank of Adelaide	4.8	0.6	32.5	37.9	0.9	16.1	104.0	70.5	229.3
Bank of New South Wales	51.5	26.9	504.7	583.2	20.9	276.1	2,258.3	213.0	3,351.5
The Commercial Bank of Australia	19.8	29.5	181.5	230.8	..	109.6	796.3	207.8	1,344.5
The Commercial Banking Company of Sydney	21.9	3.9	181.1	207.0	2.8	99.5	760.9	138.2	1,208.4
The National Bank of Australasia	27.7	34.3	298.8	360.7	19.1	156.1	1,224.7	321.3	2,082.0
Total : April 1974	222.0	132.4	2,192.8	2,547.2	63.4	1,127.1	8,765.4	1,399.0	13,902.1
Total : March 1974	226.2	326.1	2,412.1	2,964.4	127.5	1,123.4	8,351.3	1,328.9	13,895.5
Total : February 1974	247.2	402.2	2,447.5	3,096.9	148.6	1,101.3	8,144.5	1,419.3	13,910.5

	Original (\$m)			Seasonally adjusted (\$m)		
	February 1974	March 1974	April 1974	February 1974	March 1974	April 1974
	(a) Total liquid assets and Commonwealth Government securities	3,096.9	2,964.4	2,547.2	2,582.9	2,570.4
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise:						
Temporary advances to woolbuyers						
Term loans outstanding	206.1	204.6	200.0			
Farm development loans outstanding	827.8	839.5	855.0			
Other	263.4	264.7	263.1			
Total loans, advances etc.	6,847.2	7,042.6	7,447.4	7,059.2	7,251.2	7,380.9
(c) Includes accounts with Reserve Bank :	8,144.5	8,351.3	8,765.4	8,344.7	8,519.6	8,672.2
Term loan fund account	30.8	29.0	17.9			
Farm development loan fund account	8.6	7.7	6.8			

TABLE 3. - NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS

Source : Reserve Bank of Australia
(\$ million)

	November 1973	December 1973	January 1974	February 1974	March 1974	April 1974
New and increased lending commitments (a)	100.2	98.7	80.8	80.6	103.9	110.0
Overdraft limits (b)	9,982.9	10,086.7	10,141.2	10,195.1	10,258.7	10,463.5

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

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr B. O'Loughlin on 490211 extension 415 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.