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DEPOSIT MAY NOT
BE BORROWED

MAJOR TRADING BANKS
PRELIMINARY - MARCH 1976

SUMMARY OF MOVEMENTS			
	March 1976	Change over Previous Month	Change over Previous March
<i>Average of weekly figures</i>			
Total Deposits:			
Original	\$m 15,870	+334	+1,887
Seasonally adjusted	\$m 15,234	+486	+1,802
Liquid Assets and Australian Government Securities	\$m 4,377	+40	+272
L.G.S. Ratio	% 27.6	-0.3	-1.8
New and Increased Lending Commitments (weekly average for month ended second Wednesday)	\$m 119	+23	-13
Overdraft Limits as at second Wednesday	\$m 12,824	+121	+1,776

EXPLANATORY NOTES

Tables 1 and 2 of this statement have been prepared from returns submitted under the *Banking Act 1959-1974* and show the average 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 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.

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	2,196.9	105.1	1,345.4	3,647.4	37.6	191.5	3,876.5
Australia and New Zealand Banking Group	1,670.5	135.2	1,334.0	3,139.6	178.2	289.2	3,607.1
The Bank of Adelaide	98.7	15.3	103.0	217.0	11.4	25.8	254.2
Bank of New South Wales	2,193.0	227.8	1,505.7	3,926.4	129.7	322.7	4,378.9
The Commercial Bank of Australia	764.3	52.7	612.2	1,429.3	38.5	160.0	1,627.8
The Commercial Banking Company of Sydney	763.0	68.0	540.7	1,371.7	51.8	152.8	1,576.3
The National Bank of Australasia	1,102.5	111.1	924.9	2,138.5	78.1	345.5	2,562.1
Total: March 1976	8,788.9	715.1	6,365.9	15,870.0	525.4	1,487.4	17,882.8
Total: February 1976	8,653.2	705.4	6,177.5	15,536.1	521.7	1,446.8	17,504.5
Total: January 1976	8,735.6	744.8	6,198.1	15,678.6	495.1	1,412.4	17,586.1

(a) Seasonally adjusted total deposits, March 1976 - \$15,234.1 million; February 1976 - \$14,747.5 million; January 1976 - \$15,086.6 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 Australian 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 (b)	All other assets (c)	Total assets
	Cash and cash with Reserve Bank	Treasury bills and Treasury notes	Other securities	Total (a)						
Commonwealth Trading Bank	85.3	93.7	804.6	983.6	27.0	10.5	272.2	2,276.7	344.2	3,887.3
Australia and New Zealand Banking Group	64.6	35.6	801.6	901.9	28.7	65.6	228.5	2,009.6	415.1	3,620.1
The Bank of Adelaide	5.6	13.7	40.9	60.2	27.7	1.7	16.2	133.6	86.9	298.4
Bank of New South Wales	67.5	262.1	761.3	1,090.9	27.7	64.7	294.5	2,650.8	483.0	4,584.0
The Commercial Bank of Australia	28.4	116.4	240.7	385.5	27.0	15.4	104.7	916.5	268.8	1,691.8
The Commercial Banking Company of Sydney	33.6	19.5	311.9	365.1	26.6	19.2	104.1	859.9	259.1	1,607.3
The National Bank of Australasia	37.3	100.4	452.0	589.7	27.6	20.7	162.8	1,458.5	478.8	2,710.4
Total : March 1976	322.5	641.4	3,413.0	4,377.0	27.6	197.9	1,182.9	10,305.6	2,336.0	18,399.3
Total : February 1976	314.9	568.9	3,452.9	4,336.7	27.9	138.6	1,188.2	10,168.7	2,297.0	18,129.2
Total : January 1976	315.0	590.3	3,516.1	4,421.4	28.2	86.4	1,093.4	10,290.1	2,269.7	18,161.4

	Original (\$m)			Seasonally adjusted (\$m)		
	Jan. 1976	Feb. 1976	Mar. 1976	Jan. 1976	Feb. 1976	Mar. 1976
(a) Total liquid assets and Australian Government securities	4,421.4	4,336.7	4,377.0	3,773.8	3,650.4	3,827.1
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise :						
Temporary advances to woolbuyers	192.0	203.5	191.8	not available		
Term loans outstanding	1,101.8	1,105.0	1,122.4			
Farm development loans outstanding	305.9	304.2	305.3			
Bills, discounted	848.6	697.0	617.9	8,829.8	8,789.1	8,873.5
Other	7,841.8	7,859.0	8,068.2			
Total loans, advances, etc.	10,290.1	10,168.7	10,305.6	10,416.2	10,386.0	10,461.7
(c) Includes accounts with Reserve Bank :						
Term loan fund account	15.3	10.6	11.3	not available		
Farm development loan fund account	11.2	10.9	11.3			

TABLE 3. - NEW AND INCREASED LENDING COMMITMENTS AND
OVERDRAFT LIMITS (a)
Source : Reserve Bank of Australia
(\$ million)

	Oct. 1975	Nov. 1975	Dec. 1975	Jan. 1976	Feb. 1976	Mar. 1976
New and increased lending commitments (b)	102.3	101.1	99.0	98.5	96.5	119.4
Overdraft limits (c)	12,297.5	12,417.7	12,581.4	12,634.6	12,703.6	12,824.2

(a) Includes External Territories. (b) 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. (c) 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 C. H. Squair on 52 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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