

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

MARCH 1981



MAJOR TRADING BANKS, AUSTRALIA MARCH 1981

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MAIN FEATURES

Total deposits for March 1981 were \$26,156 million. This was \$593 million more than February 1981 and \$2,757 million (12 per cent) above the March 1980 figure.

Total deposits increased during March 1981 in seasonally adjusted terms by \$523 million to \$25,043 million.

Liquid assets and Australian and State Government securities in March 1981 were \$5,996 million; \$256 million more than the February 1981 figure.

The L.G.S. ratio for March 1981 was 22.9%, 0.4% more than in February 1981.

The category 'loans, advances and bills discounted' in March 1981 was \$18,811 million, \$216 million more than February 1981, and \$1,976 million more than the March 1980 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by \$121 million to \$19,143 million in March 1981.

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) 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) 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.

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Acting Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA : MARCH 1981
(\$ million)

	Deposits			Balances due to other banks(a)	Bills payable and all other liabilities to public	Total liabilities	
	Fixed	Current					
		Bearing interest	Not bearing interest				
Commonwealth Trading Bank	3,821.3	185.2	2,215.8	6,222.3	47.6	831.9	7,101.7
Australia and New Zealand Banking Group	2,906.3	210.6	2,267.7	5,384.6	163.1	1,340.9	6,888.6
The Bank of Adelaide	—	—	—	—	30.9	—	30.9
Bank of New South Wales	3,498.6	271.5	2,542.1	6,312.1	171.6	997.0	7,480.7
The Commercial Bank of Australia	1,267.9	79.2	1,030.4	2,377.5	76.9	424.8	2,879.2
The Commercial Banking Company of Sydney	1,169.3	96.2	906.6	2,172.1	65.0	843.3	3,080.4
The National Bank of Australasia	1,986.4	174.6	1,526.7	3,687.7	96.3	1,016.7	4,800.7
Total	14,649.8	1,017.2	10,489.3	26,156.3	651.4	5,454.6	32,262.3

(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 1981

	Liquid assets and Australian and State Government securities										Total assets
	Cash and cash with Reserve Bank	Securities		Total	L.G.S. Ratio to total deposits	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)		
		Treasury notes	Other securities								
— \$ million —				per cent	— \$ million —						
Commonwealth Trading Bank	119.8	311.7	1,125.1	1,556.6	25.0	56.7	423.7	4,003.5	1,131.7	7,172.1	
Australia and New Zealand Banking Group	108.4	270.3	837.8	1,216.5	22.6	77.1	363.9	3,968.6	1,681.7	7,307.8	
The Bank of Adelaide	—	—	—	—	—	—	—	—	61.2	61.2	
Bank of New South Wales	126.5	692.9	736.6	1,556.0	24.7	60.0	430.3	4,645.5	1,225.4	7,917.3	
The Commercial Bank of Australia	42.5	81.9	347.3	471.7	19.8	15.9	166.2	1,806.8	620.1	3,080.6	
The Commercial Banking Company of Sydney	42.7	24.9	342.7	410.4	18.9	4.5	148.3	1,628.0	998.1	3,189.2	
The National Bank of Australasia	59.7	109.8	615.2	784.8	21.3	27.7	252.3	2,758.6	1,356.0	5,179.4	
Total	499.6	1,491.5	4,004.9	5,995.9	22.9	241.8	1,784.7	18,811.0	7,074.0	33,907.5	

(a) Includes accounts with Reserve Bank: Term loan fund account, nil; Farm development loan fund account, nil.

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

Average of weekly figures for month of—	Deposits														
	Fixed			Current bearing interest				Current not bearing interest					Total deposits	Other liabilities (c)	Total liabilities
	Australian and State Governments	Other banks	Other(b)	Total fixed	Australian and State Governments	Other banks	Other	Total bearing interest	Australian and State Governments	Other banks	Other	Total not bearing interest			
Total deposits															
Total current															
Total Original															
Total Seasonally adjusted															
1980—															
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	28 111.2		
March	1 314.2	84.1	11 598.7	12 997.1	68.0	27.8	909.2	1 005.0	55.4	227.9	9 114.0	9 402.3	28 467.1		
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	9 012.1	9 324.0	27 920.3		
May	969.2	42.2	11 572.1	12 583.5	56.2	19.7	880.1	956.0	54.9	264.7	8 557.0	8 896.2	24 421.4		
June	839.5	24.1	11 794.7	12 658.3	55.4	30.6	904.7	990.7	60.4	349.3	8 720.9	9 030.6	24 811.1		
July	753.3	15.6	12 071.8	12 844.9	58.9	18.0	940.0	1 016.9	59.3	219.5	8 869.3	9 148.2	24 516.9		
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	9 154.8	24 564.2		
September	609.8	12.6	12 743.2	13 365.5	49.6	15.2	900.7	965.5	50.2	244.8	9 003.7	9 298.7	24 554.5		
October	665.6	12.1	12 865.6	13 543.3	37.4	20.9	915.4	981.6	55.7	285.1	9 419.9	9 760.7	24 411.0		
November	571.7	14.0	12 788.8	13 374.5	59.1	8.2	929.4	996.7	59.1	309.6	8 815.3	10 184.0	24 617.4		
December	549.4	13.3	12 775.2	13 338.9	73.4	22.9	923.7	1 020.1	64.0	304.5	10 399.2	10 767.7	24 569.5		
1981—															
January	578.0	16.9	13 107.9	13 702.8	55.6	11.5	925.1	992.2	56.5	273.8	10 267.0	10 597.3	24 616.6		
February	622.7	21.9	13 441.7	14 086.3	62.3	14.7	959.8	1 036.8	56.5	256.7	10 127.4	10 440.6	24 520.2		
March	684.7	31.4	13 933.7	14 649.8	50.0	11.4	955.8	1 017.2	59.5	243.4	10 186.4	10 489.3	24 606.0		

(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 Australian and State Government securities										Cheques and bills of other banks and balances with and due from other banks (b)				Total assets		
	Cash and cash with Reserve Bank	Securities		Total	L.G.S. Ratio to total deposits	Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted	Bank premises, furniture and sites	Bills receivable and all other assets					
		Treasury notes	Other securities														
		Original	Seasonally adjusted														
		— \$ million —											per cent			— \$ million —	
		Original	Seasonally adjusted										Original	Seasonally adjusted		Original	Seasonally adjusted
1980—																	
February	454.8	1,236.1	4,200.1	5,891.0	5,032.6	25.4	95.3	833.3	251.8	1,367.1	337.9	16,574.6	16,962.5	4,17.8	29,529.3		
March	464.3	1,104.2	4,123.2	5,691.7	4,846.6	24.3	95.6	874.0	205.4	1,390.8	502.9	16,835.5	17,135.5	4,22.2	29,855.5		
April	475.7	520.2	4,027.2	5,023.1	4,698.3	21.8	103.0	895.6	204.8	1,401.8	594.0	17,304.2	17,294.5	4,25.2	30,049.2		
May	445.0	377.1	3,701.1	4,283.1	4,562.9	19.1	107.7	899.9	147.4	1,389.7	540.7	17,613.3	17,515.6	4,30.5	29,759.9		
June	456.1	311.0	3,701.5	4,288.6	4,848.0	18.9	102.5	925.4	324.9	1,356.1	541.1	17,514.1	17,619.5	4,41.3	29,661.1		
July	444.9	140.6	3,807.5	4,393.0	4,971.3	19.1	125.1	971.9	188.7	1,358.1	559.2	17,863.6	17,832.6	4,31.5	30,218.0		
August	455.9	175.8	3,971.2	4,563.0	5,106.5	19.6	132.8	979.9	183.6	1,392.7	536.9	17,900.9	17,938.0	4,35.4	30,422.1		
September	461.0	211.1	4,073.7	4,745.7	5,220.0	20.1	163.0	982.3	149.4	1,375.9	508.0	17,810.8	17,774.7	4,41.3	30,765.8		
October	481.9	370.5	4,160.3	5,212.7	5,461.9	21.5	179.1	1,017.6	311.9	1,413.4	510.3	18,273.4	17,914.7	4,42.5	31,870.0		
November	475.7	754.1	4,114.6	5,344.4	5,461.2	21.8	154.1	1,039.2	273.3	1,448.0	470.0	18,356.0	18,082.6	4,44.7	32,043.2		
December	570.6	620.7	4,083.5	5,274.8	5,190.5	21.0	124.6	1,065.6	334.4	1,469.5	518.0	18,638.1	18,434.0	4,51.3	32,523.5		
1981—																	
January	522.5	921.2	4,085.3	5,529.0	4,913.4	21.9	110.0	1,099.6	218.2	1,748.9	453.7	18,605.8	18,753.2	4,55.0	33,142.8		
February	495.2	1,235.7	4,008.8	5,739.7	4,897.4	22.5	101.7	1,079.6	288.7	1,767.6	422.8	18,594.8	19,022.0	4,59.3	33,356.9		
March	499.6	1,491.5	4,004.9	5,995.9	5,100.3	22.9	99.9	1,121.2	241.8	1,784.7	478.2	18,811.0	19,143.1	4,65.1	33,907.5		

(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		Total loans, advances and bills discounted
				Bills discounted	Bankcard out-standings	Personal instalment loan out-standings	Lease finance out-standings	Other	Original	Seasonally adjusted		
1980—												
February	175.0	1,860.0	661.2	623.1	747.0	2,061.8	496.5	9,949.9	13,878.3	14,261.4	16,574.6	
March	164.8	1,883.0	665.8	630.5	743.5	2,103.7	506.7	10,137.4	14,121.8	14,442.7	16,835.5	
April	176.1	1,877.9	674.6	440.6	757.2	2,145.5	519.2	10,713.2	14,575.7	14,553.1	17,304.2	
May	193.0	1,898.6	685.7	253.9	781.9	2,192.7	531.3	11,076.2	14,836.0	14,726.9	17,613.3	
June	195.9	1,915.9	697.5	267.9	798.3	2,236.0	542.6	10,860.0	14,704.8	14,812.8	17,514.1	
July	188.6	1,926.8	714.7	326.0	800.9	2,284.0	558.4	11,064.2	15,033.5	14,990.9	17,863.6	
August	166.7	1,944.7	723.3	352.3	801.0	2,325.4	570.2	11,017.2	15,066.2	15,044.4	17,900.9	
September	176.5	1,960.7	730.8	467.4	813.2	2,366.1	580.6	10,715.6	14,942.9	14,877.0	17,810.8	
October	224.2	1,946.0	740.8	714.1	817.2	2,414.4	589.6	10,827.1	15,362.4	14,992.2	18,273.4	
November	265.5	1,958.6	753.5	757.0	837.2	2,485.3	604.1	10,694.7	15,378.3	15,122.9	18,356.0	
December	285.3	1,984.7	772.5	788.0	880.2	2,559.7	620.2	10,747.6	15,595.7	15,471.5	18,638.1	
1981—												
January	261.2	1,996.5	781.6	939.7	940.9	2,600.6	633.6	10,451.6	15,566.4	15,741.3	18,605.8	
February	226.3	2,014.9	784.4	932.9	932.9	2,654.7	645.5	10,552.2	15,569.3	15,992.0	18,594.8	
March	241.6	2,010.8	793.0	712.0	932.2	2,724.8	663.7	10,732.9	15,765.6	16,117.8	18,811.0	

(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)
1980—							
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	93.8	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	102.6	32.0	19,691.0
August	12.1	4.8	131.4	148.3	111.8	19.5	19,788.7
September	11.6	5.4	141.2	158.2	113.3	27.9	19,900.2
October	10.3	5.7	139.0	155.1	117.5	21.6	19,986.4
November	15.0	5.4	164.4	184.8	123.2	41.1	20,192.1
December	12.5	6.8	165.4	184.7	131.4	34.0	20,328.0
1981—							
January	13.4	5.0	147.8	166.1	128.4	19.3	20,424.5
February	12.0	7.3	148.4	167.7	110.1	38.3	20,577.8
March	14.6	7.4	162.8	184.8	117.6	45.2	20,758.4

(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.