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MAJOR TRADING BANKS, AUSTRALIA
MARCH 1985

PHONE INQUIRIES *for more information about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.
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MAIL INQUIRIES *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

Total deposits for March 1985 were $39,009 million. This was $381 million more than February 1985 and $5,595 million (17 per cent) above the March 1984 figure.

Total deposits fell during March 1985 in seasonally adjusted terms by $155 million to $38,578 million.

Liquid assets and Commonwealth Government securities in March 1985 were $7,671 million; $134 million more than the February 1985 figure.

The L.G.S. ratio for March 1985 was 20.0%, 0.7% less than in February 1985.

The category 'loans, advances and bills discounted' in March 1985 was $30,516 million, $951 million more than February 1985, and $4,680 million up on the March 1984 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by $688 million to $30,855 million in March 1985.

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).
n.a. not available.

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 1985
($ million)

	Deposits						
		Current					
	Fixed	Bearing interest	Not bearing interest	Total	Balances due to other banks(a)	Bills payable and all other liabilities to public	Total liabilities
Commonwealth Bank of Australia	5,752	458	2,402	8,613	234	3,709	12,555
Australia and New Zealand Banking Group	5,244	543	2,458	8,245	420	4,278	12,942
Westpac Banking Corporation	8,444	941	3,817	13,203	216	4,883	18,302
The Commercial Bank of Australia	—	—	—	—	—	1	1
National Australia Bank Ltd	5,791	616	2,541	8,948	963	4,854	14,766
Total	**25,231**	**2,559**	**11,219**	**39,009**	**1,833**	**17,724**	**58,566**

(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 1985

	Liquid assets and Commonwealth Government securities					Loans to authorised dealers in the short-term money market					
		Securities									
	Cash and cash with Reserve Bank	Treasury notes	Other securities	Total	L.G.S. Ratio to total deposits (a)	Secured by Comm. Govt. sec.	Other	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted	All other assets	Total assets
	—$ million—				per cent	—$ million—					
Commonwealth Bank of Australia	126	8	1,510	1,644	19.1	—	—	617	6,908	4,566	13,735
Australia and New Zealand Banking Group	151	387	1,091	1,629	19.8	—	8	563	6,122	4,439	12,761
Westpac Banking Corporation	201	624	1,910	2,736	21.6	110	28	906	9,863	5,082	18,724
The Commercial Bank of Australia	—	—	—	—	—	—	—	—	85	42	128
National Australia Bank Ltd	154	68	1,440	1,662	18.9	28	16	607	7,539	5,920	15,772
Total	**633**	**1,087**	**5,951**	**7,671**	**20.0**	**138**	**52**	**2,693**	**30,516**	**20,049**	**61,119**

(a) From 1 August 1984 loans to authorised dealers in the short-term money market, where they are secured by Commonwealth Government securities, are counted as L.G.S. assets for purposes of the calculation of the L.G.S. ratio.

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

Average of weekly figures for month of—	Deposits: Fixed: Commonwealth and State Governments	Fixed: Other banks	Fixed: Other(b)	Fixed: Total fixed	Current bearing interest: Commonwealth and State Governments	Current bearing interest: Other banks	Current bearing interest: Other	Current bearing interest: Total bearing interest	Current not bearing interest: Commonwealth and State Governments	Current not bearing interest: Other banks	Current not bearing interest: Other	Current not bearing interest: Total not bearing interest	Total current	Total deposits: Original	Total deposits: Seasonally adjusted	Other liabilities (c)	Total liabilities
1984—																	
January	817	107	18,372	19,296	48	45	2,010	2,103	93	535	10,526	11,155	13,258	32,554	32,576	14,603	47,157
February	869	139	18,869	19,877	24	53	1,890	1,967	82	527	10,547	11,156	13,122	32,999	32,777	14,651	47,650
March	960	142	19,630	20,733	64	6	1,727	1,797	86	535	10,263	10,884	12,681	33,414	32,994	15,380	48,794
April	970	125	20,095	21,190	36	18	1,773	1,827	159	479	10,108	10,747	12,573	33,764	33,505	16,118	49,882
May	1,023	103	20,259	21,385	64	4	1,666	1,733	204	496	9,890	10,589	12,322	33,707	33,795	16,202	49,909
June	1,027	68	20,263	21,359	51	11	1,750	1,813	198	537	9,842	10,578	12,390	33,749	34,358	17,343	51,092
July	1,106	78	20,894	22,079	41	13	1,841	1,895	192	475	9,819	10,486	12,381	34,459	34,837	18,100	52,559
August	1,147	64	21,527	22,737	25	24	1,913	1,961	216	494	9,696	10,406	12,367	35,105	35,245	18,435	53,540
September	1,239	55	21,747	23,041	76	45	2,058	2,179	160	410	9,773	10,342	12,521	35,562	35,686	18,476	54,038
October	1,077	72	21,591	22,739	61	30	2,370	2,461	169	488	9,856	10,514	12,975	35,714	35,604	18,523	54,237
November	1,083	72	21,891	23,046	89	5	2,393	2,487	164	378	10,065	10,606	13,093	36,139	35,897	19,104	55,243
December	1,054	57	21,859	22,971	101	45	2,474	2,620	207	425	10,841	11,473	14,092	37,063	36,799	19,180	56,243
1985—																	
January	1,160	72	22,847	24,078	50	48	2,337	2,435	218	403	10,871	11,492	13,928	38,006	38,049	19,059	57,065
February	1,141	83	23,452	24,676	47	27	2,456	2,531	190	460	10,771	11,421	13,952	38,628	38,733	19,307	57,935
March	1,229	79	23,924	25,231	52	13	2,493	2,559	206	385	10,627	11,219	13,778	39,009	38,578	19,557	58,566

(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: Cash and cash with Reserve Bank	Securities: Treasury notes	Securities: Other securities	Total: Original	Total: Seasonally adjusted	L.G.S. Ratio to total deposits	Loans to authorised dealers in the short-term money market: Secured by Comm. Govt. Sec.	Loans to authorised dealers: Other	Local and semi-government securities	Other securities	Statutory reserve deposit account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted: Original	Loans, advances and bills discounted: Seasonally adjusted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	—$ million—					per cent	—$ million—										
1984—																	
January	629	403	5,117	6,150	5,967	18.9	49		47	2,305	2,299	485	25,351	25,576	831	12,312	49,827
February	578	330	5,227	6,134	5,824	18.6	32		38	2,381	2,285	671	25,280	25,793	833	12,430	50,085
March	554	450	5,219	6,223	6,181	18.6	118		42	2,371	2,302	901	25,836	26,129	833	12,891	51,517
April	604	564	5,329	6,497	6,364	19.2	146		41	2,387	2,330	668	26,596	26,339	839	13,286	52,791
May	654	375	5,291	6,320	6,620	18.7	43		41	2,418	2,357	722	26,569	26,268	851	13,568	52,889
June	623	294	5,372	6,290	6,643	18.6	136		41	2,487	2,360	891	26,444	26,541	860	14,067	53,577
July	610	230	5,566	6,406	6,783	18.6	78		38	2,578	2,362	902	26,846	26,705	878	14,647	54,734
August	614	346	5,635	6,595	7,038	(b)19.2	157	107	40	2,579	2,402	1,050	26,927	27,013	883	14,725	55,464
September	591	384	5,746	6,721	6,858	19.2	108	45	38	3,005	2,446	1,080	27,390	27,421	880	14,816	56,528
October	610	193	5,848	6,651	6,543	19.0	122	39	38	3,117	2,487	955	28,212	27,865	858	14,805	57,283
November	621	197	5,895	6,713	6,512	18.9	134	56	52	3,190	2,497	987	28,202	28,098	874	15,097	57,803
December	816	252	5,877	6,945	6,426	19.3	225	59	52	3,242	2,520	937	28,875	28,735	893	15,188	58,936
1985—																	
January	751	454	5,899	7,104	6,916	19.3	235	142	46	3,344	2,581	817	29,357	29,619	901	15,111	59,640
February	647	1,032	5,858	7,537	7,183	20.7	470	209	35	3,351	2,644	902	29,565	30,167	901	14,929	60,542
March	633	1,087	5,951	7,671	7,630	20.0	138	52	33	3,349	2,693	889	30,516	30,855	904	14,874	61,119

(a) *Excludes* inter-branch accounts. (b) Break in series. See footnote (a), Table 2.

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

Average of weekly figures for month of—	Term loans	Farm development loans	Bills discounted	Other loans: Charge-card outstandings	Other loans: Personal instalment loan outstandings	Other loans: Lease finance outstandings	Other loans: Other(a)	Other loans: Total: Original(a)	Other loans: Total: Seasonally adjusted(a)	Total loans, advances and bills discounted
1984—										
January	3,030	1,148	671	1,870	4,864	929	12,838	21,172	21,438	25,351
February	3,081	1,136	410	1,843	4,898	924	12,989	21,064	21,604	25,280
March	3,121	998	237	1,835	4,783	925	13,936	21,717	21,969	25,836
April	3,130	956	251	1,862	4,641	923	14,834	22,510	22,249	26,596
May	3,147	968	320	1,903	4,644	928	14,659	22,454	22,116	26,569
June	3,177	1,004	460	1,929	4,645	938	14,291	22,263	22,343	26,444
July	3,176	1,057	627	1,940	4,690	958	14,399	22,614	22,453	26,846
August	3,249	1,075	466	1,943	4,690	980	14,524	22,603	22,684	26,927
September	3,269	1,092	509	1,973	4,691	1,006	14,849	23,028	23,081	27,390
October	3,286	1,117	325	1,998	4,668	1,032	15,786	23,809	23,455	28,212
November	3,315	1,142	200	2,020	4,482	1,075	15,969	23,745	23,657	28,202
December	3,349	1,182	242	2,065	4,571	1,103	16,363	24,343	24,224	28,875
1985—										
January	3,391	1,196	407	2,176	4,551	1,139	16,497	24,770	25,085	29,357
February	3,406	1,209	240	2,165	4,572	1,161	16,812	24,950	25,594	29,565
March	3,410	1,232	155	2,157	4,568	1,190	17,804	25,874	26,166	30,516

(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: Term loan approvals	New and increased lending commitments: Farm development loan approvals	New and increased lending commitments: Overdraft approvals(a)	New and increased lending commitments: Total: Original	New and increased lending commitments: Total: Seasonally adjusted	Overdraft limits(a): Cancellations and reductions(b)	Overdraft limits(a): Net movement in limits	Overdraft limits(a): Overdraft limits outstanding (end of period): Original	Overdraft limits(a): Overdraft limits outstanding (end of period): Seasonally adjusted
1984—									
January	22	8	166	196	217	184	(-)18	26,457	26,453
February	26	8	203	237	242	175	28	26,568	26,647
March	32	13	251	295	268	191	60	26,866	26,936
April	35	16	288	339	321	184	104	27,282	27,273
May	27	11	227	265	266	227	1	27,284	27,306
June	25	11	261	297	301	193	69	27,627	27,754
July	25	11	299	335	337	133	165	28,288	28,298
August	42	9	255	306	327	188	67	28,554	28,563
September	18	10	261	289	286	211	50	28,803	28,790
October	21	12	261	294	322	157	104	29,219	29,106
November	28	14	336	378	356	301	35	29,395	29,287
December	27	15	324	366	343	179	144	29,973	29,877
1985—									
January	28	12	241	281	312	277	(-)36	29,829	29,822
Weekly average for period ending last Wednesday of—									
January(c)	40		288	329	n.a.	n.a.	n.a.	28,891	n.a.
February	37		328	366	n.a.	253	75	29,191	n.a.

(a) *Includes* bridging finance, personal instalment lending, personal lines of credit, fully drawn advances, lease financing and temporary advances to woolbuyers, *Excludes* commitments in respect of commercial bills and chargecards. (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 a change in reporting period.

NOTE: Current month's data not yet available.

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