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MAJOR TRADING BANKS, AUSTRALIA
AUGUST 1986

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ON *VIATEL* • key ***656#** for selected economic, social and demographic statistics on *VIATEL*.

MAIN FEATURES

Total deposits decreased by $525 million in August 1986 to $43,736 million. This was the fourth successive monthly decrease. However, the August 1986 level of deposits was higher by $1,561 million (3.7 per cent) than in August 1985.

There have also been successive monthly falls in seasonally adjusted total deposits, the decline in August 1986 of $161 million bringing the total down to $44,249 million, the lowest level since February 1986.

Outstanding loans, advances and bills discounted increased marginally by $129 million (0.3 per cent) to $41,956 million during August 1986. The increase since August 1985 was $4,478 million (13.2 per cent) after adjusting for foreign currency transactions (see paragraph 4 of the Explanatory Notes).

In seasonally adjusted terms, outstanding loans, advances and bills discounted increased by $521 million in August 1986 to $42,245 million.

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. This publication incorporates revisions made to previous statistics in this series.

Seasonal adjustment

3. Details of the methods used in seasonally adjusting the series in this publication are available on request. It is possible that the recent deregulation of most parts of the banking system could lead to changes in the seasonal patterns of banking statistics which may not be identified and/or quantified appropriately until several observations are obtained for each affected month. Therefore caution should be used in the interpretation of seasonally adjusted monthly movements.

Break in series

4. From October 1985 reporting arrangements by banks were varied by the Reserve Bank of Australia to include certain foreign currency assets and liabilities not previously included. The Australian currency equivalent of foreign currency balances included in Tables 1, 2, 4, 5 and 6 are shown in Table 3.

5. Also from October 1985 provisions for doubtful debts have been excluded from *other liabilities* in Tables 1 and 4 and deducted from *all other assets* in Table 2 and *bills receivable and all other assets* in Table 5.

6. From this issue the 'LGS ratio to total deposits' series is discontinued. From 29 May 1985 the Prime Assets Ratio (PAR) arrangements replaced the LGS Convention between the Reserve Bank of Australia and the major trading banks. PAR is not derivable from the information contained in this publication, as certain components of the ratio are not supplied in returns submitted under the *(Banking Act 1959)*. The Reserve Bank of Australia publishes PAR for all trading banks in their monthly Bulletin, but does not provide the ratio for major trading banks.

Related publications

7. 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*

8. 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.

New ABS service: AUSSTATS

9. A wide range of economic, social and demographic statistics is now available on AUSSTATS, ABS' new on-line service through CSIRONET.

10. For further information phone the AUSSTATS Help Desk on (062) 52 6017.

Symbols and other usages

— nil or rounded to zero
____ break in continuity of series (where drawn across a column between two consecutive figures).

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

IAN CASTLES
Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA(a) : AUGUST 1986
(\$ million)

	Deposits				Balances due to other banks(c)	Bills payable and all other liabilities to public	Total liabilities
		Current					
	Fixed(b)	*Bearing interest*	*Not bearing interest*	*Total*			
Commonwealth Bank of Australia	6,240	389	2,392	9,021	310	5,701	15,032
Australia and New Zealand Banking Group	7,763	483	2,605	10,850	1,332	7,433	19,615
Westpac Banking Corporation	7,919	1,404	3,716	13,039	759	6,977	20,775
The Commercial Bank of Australia	—	—	—	—	—	15	15
National Australia Bank Ltd	7,464	793	2,567	10,825	1,316	7,656	19,798
Total	**29,387**	**3,069**	**11,280**	**43,736**	**3,716**	**27,783**	**75,235**

(a) *Excludes* shareholders' funds, inter-branch accounts and contingencies; *includes* foreign currency liabilities. (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 2. ASSETS WITHIN AUSTRALIA(a) : AUGUST 1986
(\$ million)

	Liquid assets and Commonwealth Government securities				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	Total assets
	Cash and cash with Reserve Bank	Securities								
		Treasury notes	*Other securities*	*Total*	*Secured by Comm. Govt. sec.*	*Other*				
Commonwealth Bank of Australia	137	5	1,481	1,622	8	—	657	9,035	5,830	17,150
Australian and New Zealand Banking Group	162	523	1,123	1,808	23	13	734	10,255	7,156	19,988
Westpac Banking Corporation	210	200	1,620	2,030	6	2	963	11,853	7,964	22,819
The Commercial Bank of Australia	—	—	—	—	—	—	—	27	19	47
National Australia Bank Ltd.	163	123	1,704	1,990	8	33	746	10,786	7,697	21,259
Total	**672**	**850**	**5,927**	**7,449**	**45**	**48**	**3,100**	**41,956**	**28,665**	**81,263**

(a) *Includes* foreign currency assets.
NOTE: The Commercial Bank of Australia's authority to carry on banking business in Australia was revoked on 7 August 1986.

TABLE 3. AUSTRALIAN CURRENCY EQUIVALENT OF FOREIGN CURRENCY BALANCES INCLUDED IN OTHER TABLES IN THIS PUBLICATION
(\$ million)

	Other/ Total liabilities	*Other securities*	*Cheques and bills of other banks and balances with and due from other banks*	*Loans advances and bills discounted*	*Bills receivable and all other assets*	*Total assets*
1985—						
October	3,026	43	41	2,340	135	2,559
November	3,486	46	43	2,545	169	2,803
December	3,967	44	33	2,697	214	2,988
1986—						
January	4,206	44	46	2,605	266	2,961
February	4,557	44	27	2,595	382	3,049
March	4,930	44	64	2,682	561	3,351
April	5,689	43	103	2,803	526	3,475
May	5,792	43	144	2,993	547	3,728
June	5,974	45	243	3,153	693	4,134
July	6,796	47	363	3,566	921	4,897
August	7,162	49	294	3,669	727	4,738

TABLE 4. 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
1985—																	
June	967	78	25,223	26,268	41	40	3,515	3,595	237	444	10,063	10,744	14,339	40,607	40,971	18,566	59,173
July	(d)754	(d)71	(d)27,957	(d)28,782	(d)29	(d)85	(d)2,396	(d)2,510	203	510	10,094	10,806	(d)13,316	42,098	42,235	19,262	61,360
August	706	68	28,209	28,983	22	75	2,368	2,464	218	475	10,035	10,728	13,192	42,175	42,641	19,442	61,617
September	701	65	28,895	29,662	35	34	2,416	2,486	157	484	10,105	10,746	13,232	42,894	42,870	19,040	61,934
October	667	59	28,178	28,904	25	16	2,569	2,610	222	589	10,518	11,328	13,938	42,842	42,893	(e)21,800	(e)64,643
November	811	44	28,704	29,559	20	12	2,222	2,254	188	592	10,647	11,426	13,680	43,239	43,155	21,973	65,212
December	734	59	29,125	29,918	36	45	2,291	2,372	184	626	10,955	11,765	14,137	44,055	43,772	22,654	66,709
1986—																	
January	683	46	29,275	30,005	29	4	2,234	2,267	167	673	10,548	11,389	13,655	43,660	43,402	22,919	66,579
February	692	40	29,701	30,433	23	38	2,338	2,400	151	611	10,205	10,967	13,367	43,800	43,976	23,131	66,931
March	779	37	29,748	30,565	24	58	2,475	2,557	214	748	10,465	11,427	13,984	44,549	44,389	23,810	68,359
April	932	42	30,507	31,482	56	11	2,475	2,542	178	785	10,534	11,497	14,039	45,521	45,093	25,125	70,646
May	995	43	30,221	31,259	56	8	2,530	2,594	223	711	9,961	10,895	13,489	44,748	45,011	26,724	71,472
June	810	39	29,457	30,305	53	72	2,763	2,888	139	711	10,304	11,154	14,042	44,347	44,698	27,631	71,978
July	649	39	28,876	29,564	59	153	2,882	3,095	162	1,025	10,416	11,602	14,697	44,261	44,410	29,679	73,940
August	591	44	28,751	29,387	64	183	2,822	3,069	168	868	10,243	11,280	14,349	43,736	44,249	31,499	75,235

(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. (d) Break in series due to a change in accounting arrangements by some banks. (e) Break in series. See Table 3.

TABLE 5. ASSETS WITHIN AUSTRALIA(a)
($ million)

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	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
1985—																
June	640	981	5,716	7,338	7,472	76	81	29	3,580	2,788	959	32,713	32,729	945	15,467	63,977
July	637	1,130	5,731	7,498	7,592	61	84	28	3,773	2,833	857	33,771	33,685	946	16,183	66,035
August	642	1,142	5,475	7,258	7,415	90	75	29	3,825	2,922	740	33,809	34,037	970	16,531	66,250
September	641	876	5,640	7,156	7,224	163	99	30	3,932	2,951	645	33,912	34,024	979	16,488	66,356
October	648	767	5,795	7,210	7,194	261	102	37	(b)4,443	2,994	(b)823	(b)37,255	(b)36,754	1,164	(b)16,234	(b)70,522
November	664	672	5,808	7,144	7,088	267	62	38	4,578	3,000	834	37,960	37,866	1,243	15,878	71,003
December	863	537	5,765	7,165	6,872	252	74	48	4,615	3,018	838	38,944	38,842	1,266	15,732	71,951
1986—																
January	781	1,010	5,704	7,495	7,527	365	76	43	4,640	3,073	927	38,469	38,759	1,280	15,804	72,171
February	685	1,002	5,583	7,270	7,252	304	18	35	4,608	3,063	843	38,970	39,705	1,294	15,878	72,284
March	691	1,109	5,702	7,502	7,439	234	63	29	4,595	3,063	1,187	39,823	40,107	1,296	15,931	73,723
April	734	1,074	5,705	7,513	7,364	274	100	28	4,842	3,108	1,261	41,781	41,266	1,284	16,557	76,747
May	667	965	5,767	7,400	7,547	377	142	33	5,119	3,169	1,252	41,038	40,639	1,298	18,046	77,875
June	713	925	6,007	7,645	7,793	201	209	32	5,066	3,145	1,076	41,024	41,035	1,296	19,093	78,788
July	663	1,257	5,834	7,753	7,846	120	166	25	5,032	3,107	1,180	41,827	41,724	1,280	20,509	80,998
August	672	850	5,927	7,449	7,603	45	48	30	4,934	3,100	1,303	41,956	42,245	1,267	21,132	81,263

(a) *Excludes* inter-branch accounts. (b) Break in series. See Table 3.

TABLE 6. LOANS, ADVANCES AND BILLS DISCOUNTED
($ million)

Average of weekly figures for month of—	Term loans	Farm development loans	Other 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
1985—										
June	3,769	1,339	166	2,294	4,193	1,304	19,648	27,605	27,588	32,713
July	4,197	1,386	168	2,298	4,297	1,426	19,998	28,188	28,070	33,771
August	4,232	1,392	234	2,292	4,276	1,462	19,920	28,184	28,441	33,809
September	4,286	1,390	106	2,316	4,289	1,501	20,023	28,236	28,395	33,912
October	4,403	1,504	298	2,334	4,291	1,561	(b)22,864	(b)31,347	(b)30,805	(b)37,255
November	4,507	1,563	248	2,335	4,374	1,595	23,337	31,890	31,846	37,960
December	4,586	1,567	327	2,349	4,575	1,631	23,910	32,792	32,786	38,944
1986—										
January	4,663	1,547	330	2,435	4,591	1,688	23,215	32,259	32,630	38,469
February	4,692	1,546	341	2,475	4,720	1,717	23,480	32,732	33,518	38,970
March	4,766	1,501	678	2,459	4,725	1,758	23,937	33,557	33,762	39,823
April	4,633	1,392	1,016	2,470	4,842	1,805	25,623	35,756	35,077	41,781
May	4,483	1,197	965	2,526	4,754	1,848	25,265	35,358	34,929	41,038
June	4,503	1,174	842	2,554	4,759	1,914	25,278	35,347	35,316	41,024
July	4,602	1,171	567	2,561	4,762	1,976	26,187	36,054	35,906	41,827
August	4,597	1,146	260	2,564	4,758	2,028	26,603	36,213	36,551	41,956

(a) Includes temporary advances to woolbuyers. (b) Break in series. See Table 3.

TABLE 7. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS
(*Source:* Reserve Bank of Australia)
($ million)

Average of weekly figures for month of—	New and increased lending commitments: Term loan and farm development loan approvals	New and increased lending commitments: Overdraft approvals(a)	New and increased lending commitments: Total	Overdraft limits(a): Cancellations and reductions(b)	Overdraft limits(a): Net movement in limits	Overdraft limits(a): Overdraft limits outstanding (end of period)
1985—						
June	127	463	590	323	140	31,383
July	63	443	506	300	143	32,098
August	59	334	393	284	50	32,296
September	47	272	318	225	47	32,484
October	41	281	322	274	7	32,518
November	43	324	367	222	102	32,925
December	87	316	404	313	3	32,937
1986—						
January	31	280	311	273	7	32,970
February	46	312	357	249	63	33,219
March	52	347	399	231	117	33,687
April	44	331	376	248	83	34,103
May	40	335	375	268	67	34,369
June	42	328	370	226	102	34,778
July	42	326	367	325	1	34,785

(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.

NOTE: Current month's data not yet available.

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