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MAJOR TRADING BANKS, AUSTRALIA
FEBRUARY 1988

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MAIN FEATURES

In February 1988 the levels (in original terms) of both deposits and loans fell again, following similar falls in January 1988.

Deposits decreased by $462 million (1.0 per cent) to $46,658 million in original terms, and by $830 million (1.8 per cent) to $46,176 million in seasonally adjusted terms.

'Loans, advances and bills discounted' dropped by $386 million (0.8 per cent) to $47,186 million in original terms, but in seasonally adjusted terms there was a small increase of $19 million to $47,850 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 were exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday of December 1986.

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 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.

4. The Australian currency equivalent of foreign currency balances included in Tables 1, 2, 4, 5 and 6 are shown in Table 3.

Related publications

5. 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*

6. 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.

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

Symbols and other usages

— nil or rounded to zero

—— break in continuity of series (where drawn across a column between two consecutive figures).

Electronic services

VIATEL. Key *656+ for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

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TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA(a) : FEBRUARY 1988
($ 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	6,771	503	2,802	10,076	194	8,037	18,307
Australian and New Zealand Banking Group	7,662	708	3,251	11,621	977	12,811	25,410
Westpac Banking Corporation	6,991	2,352	4,318	13,661	424	11,611	25,697
National Australia Bank Ltd	7,110	1,204	2,986	11,299	1,532	12,474	25,305
Total	**28,535**	**4,767**	**13,356**	**46,658**	**3,128**	**44,934**	**94,719**

(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) : FEBRUARY 1988
($ 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 dis-counted	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	153	18	1,843	2,013	—	—	712	9,607	7,522	19,854
Australian and New Zealand Banking Group	186	1,320	948	2,454	80	—	822	12,049	11,926	27,331
Westpac Banking Corporation	216	1,660	719	2,595	18	26	964	13,495	9,731	26,829
National Australia Bank Ltd.	191	545	1,785	2,522	304	56	814	12,034	13,624	29,353
Total	**745**	**3,544**	**5,295**	**9,584**	**401**	**82**	**3,312**	**47,186**	**42,803**	**103,367**

(a) *Includes* foreign currency assets.

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
1986—						
December	8,312	46	555	4,065	664	5,331
1987—						
January	8,071	35	475	4,179	678	5,367
February	8,231	—	493	4,295	571	5,358
March	8,281	22	417	4,281	475	5,195
April	7,653	43	219	3,995	392	4,650
May	8,403	43	89	4,402	399	4,934
June	8,188	43	113	4,732	517	5,406
July	7,905	—	111	4,365	637	5,114
August	7,977	—	63	4,892	746	5,701
September	8,311	—	52	5,143	692	5,887
October	8,645	—	90	5,562	542	6,194
November	9,346	—	74	6,161	585	6,820
December	9,969	—	145	6,194	637	6,976
1988—						
January	9,656	—	102	6,063	674	6,839
February	9,309	—	95	5,964	610	6,669

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
1986—																	
December	551	32	28,356	28,939	71	60	2,976	3,108	156	921	11,387	12,464	15,572	44,511	44,204	34,003	78,514
1987—																	
January	498	27	28,847	29,372	58	81	3,184	3,324	168	994	11,239	12,402	15,726	45,098	45,051	33,842	78,940
February	486	34	29,199	29,720	62	54	3,236	3,352	67	1,046	11,055	12,168	15,520	45,240	44,827	34,875	80,116
March	467	26	29,565	30,059	61	113	3,396	3,570	31	1,438	11,497	12,967	16,536	46,595	45,905	34,616	81,211
April	505	11	29,812	30,328	60	78	3,458	3,596	30	1,346	11,402	12,777	16,373	46,701	45,866	35,878	82,579
May	486	10	29,481	29,977	53	125	3,506	3,684	31	1,493	11,225	12,749	16,434	46,411	46,469	37,512	83,923
June	445	11	29,319	29,775	124	73	3,589	3,785	33	1,342	11,272	12,647	16,432	46,207	46,352	37,065	83,272
July	394	12	29,432	29,838	134	105	3,869	4,109	43	1,219	11,389	12,651	16,760	46,598	46,881	37,777	84,375
August	283	10	28,770	29,063	304	121	3,880	4,304	26	1,253	11,256	12,535	16,839	45,902	46,674	38,799	84,702
September	200	9	28,322	28,531	185	61	4,023	4,269	27	1,103	11,934	13,065	17,334	45,865	46,271	39,500	85,365
October	191	8	28,330	28,528	170	69	4,317	4,557	33	1,206	12,603	13,841	18,398	46,926	47,148	41,179	88,105
November	191	8	28,865	29,064	103	63	4,341	4,507	38	1,293	12,666	13,996	18,504	47,567	48,223	44,836	92,404
December	179	5	28,510	28,694	100	67	4,448	4,616	33	1,275	13,255	14,563	19,179	47,873	47,424	46,054	93,927
1988—																	
January	142	5	28,677	28,824	85	33	4,686	4,804	28	975	12,489	13,492	18,296	47,120	47,006	47,102	94,222
February	146	5	28,383	28,535	79	16	4,672	4,767	27	959	12,371	13,356	18,123	46,658	46,176	48,061	94,719

(a) *Excludes* shareholders funds, inter-branch accounts and contingencies. *Includes* foreign currency liabilities, see Table 3. (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 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
1986—																
December	831	1,619	6,306	8,756	8,510	219	67	38	4,583	3,066	1,583	43,937	43,803	1,402	21,714	85,366
1987—																
January	751	1,659	6,102	8,512	8,513	153	57	38	4,677	3,102	1,536	44,308	44,569	1,448	22,198	86,027
February	698	1,698	6,282	8,677	8,494	289	42	34	4,770	3,147	1,340	44,027	44,675	1,473	22,922	86,721
March	701	1,601	6,261	8,563	8,397	24	43	29	4,764	3,170	1,528	44,794	44,953	1,474	22,903	87,290
April	741	1,747	6,112	8,600	8,449	297	202	27	4,735	3,245	1,507	45,973	45,152	1,432	24,460	90,478
May	732	2,129	5,779	8,641	8,746	228	290	32	4,755	3,268	1,214	46,093	45,723	1,426	25,507	91,454
June	706	2,290	5,724	8,720	8,765	112	127	28	4,723	3,254	980	45,773	45,880	1,421	25,534	90,670
July	711	2,539	5,422	8,672	8,688	182	209	24	4,820	3,238	1,425	45,998	45,765	1,485	26,619	92,673
August	694	2,617	5,449	8,760	8,981	284	154	25	4,773	3,255	1,476	45,618	43,832	1,538	28,000	93,883
September	687	2,339	5,739	8,766	9,101	153	127	37	4,819	3,223	1,119	46,366	46,760	1,514	28,261	94,386
October	709	2,626	5,969	9,304	9,375	569	308	28	4,693	3,217	1,253	47,316	46,990	1,495	29,514	97,698
November	753	2,641	5,948	9,342	9,356	130	90	17	6,053	3,268	1,437	47,397	47,507	1,480	31,229	100,444
December	895	2,912	6,044	9,852	9,587	302	107	24	6,175	3,321	1,340	48,457	48,315	1,478	31,533	102,588
1988—																
January	828	3,182	5,899	9,910	9,904	150	62	24	6,450	3,346	1,098	47,572	47,831	1,423	32,751	102,785
February	745	3,544	5,295	9,584	9,380	401	82	13	6,490	3,312	936	47,186	47,850	1,436	33,927	103,367

(a) *Excludes* inter-branch accounts. *Includes* foreign currency assets, see Table 3.

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

Average of weekly figures for month of—	*Term loans*	*Farm development loans*	*Bills discounted*	*Charge-card outstandings*	*Personal instalment loan outstandings*	*Lease finance outstandings*	*Other(a)(b)*	*Total loans, advances and bills discounted (a)*
1986—								
December	4,540	1,086	903	2,612	4,649	2,664	27,483	43,937
1987—								
January	4,494	1,064	796	2,788	4,615	2,715	27,835	44,308
February	4,453	1,022	448	2,877	4,607	2,741	27,878	44,027
March	4,404	983	739	2,873	4,595	2,793	28,407	44,794
April	4,418	965	910	2,868	4,595	2,849	29,369	45,973
May	4,353	970	744	2,905	4,460	2,892	29,768	46,093
June	4,305	948	820	2,898	4,408	2,933	29,460	45,773
July	4,352	930	1,420	2,300	4,348	2,970	29,677	45,998
August	(c)	(c)	1,392	2,294	4,262	3,007	34,662	45,618
September			1,803	2,279	4,271	3,056	34,958	46,366
October			1,874	2,354	4,278	3,069	35,741	47,316
November			1,465	2,366	4,252	3,102	36,211	47,397
December			2,555	2,408	4,217	3,142	36,135	48,457
1988—								
January			1,715	2,529	4,161	3,164	36,003	47,572
February			1,223	2,497	4,130	3,180	36,156	47,186

(a) *Includes* foreign currency assets, see Table 3. (b) From August 1987 includes term loans and farm development loans. (c) Not available, included in 'other'.

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