

MAJOR TRADING BANKS STATISTICS
PRELIMINARY STATEMENT - APRIL 1975



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	1,989.8	99.6	1,091.6	3,181.0	59.9	163.8	3,404.8
Australia and New Zealand Banking Group	1,600.6	111.1	1,164.9	2,876.7	167.4	269.0	3,313.0
The Bank of Adelaide	82.5	10.3	93.5	186.3	9.0	15.2	210.5
Bank of New South Wales	2,086.2	181.5	1,299.8	3,567.5	144.3	306.3	4,018.1
The Commercial Bank of Australia	663.6	45.0	516.5	1,225.0	44.4	136.5	1,405.9
The Commercial Banking Company of Sydney	677.7	48.0	469.1	1,194.7	70.0	151.0	1,415.8
The National Bank of Australasia	1,053.7	101.0	773.6	1,928.2	82.9	341.2	2,352.3
Total : April 1975	8,154.0	596.5	5,409.0	14,159.4	577.9	1,383.0	16,120.3
Total : March 1975	8,218.4	544.2	5,220.1	13,982.7	569.3	1,297.1	15,849.0
Total : February 1975	7,999.2	559.7	5,069.4	13,628.3	541.0	1,308.0	15,477.3

(a) Seasonally adjusted total deposits, April 1975 - \$13,904.5 million; March 1975 - \$13,471.9 million; February 1975 - \$12,944.4 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 (a)										
	Australian and State 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	68.5	202.4	552.8	823.7	25.9	26.6	93.1	2,117.4	373.0	3,433.8	
Australia and New Zealand Banking Group	62.2	321.9	495.4	879.5	30.6	47.5	84.5	1,943.4	448.4	3,403.3	
The Bank of Adelaide	5.5	19.7	27.0	52.2	28.0	4.5	5.4	113.1	80.0	255.2	
Bank of New South Wales	63.0	586.4	606.1	1,255.5	35.2	30.7	106.0	2,472.3	442.3	4,306.7	
The Commercial Bank of Australia	25.5	122.2	207.8	355.6	29.0	15.3	36.4	820.5	227.3	1,455.2	
The Commercial Banking Company of Sydney	29.0	89.5	220.5	338.9	28.4	14.8	34.0	793.1	240.5	1,421.4	
The National Bank of Australasia	35.7	196.2	313.8	545.6	28.3	21.8	57.9	1,382.8	473.0	2,481.1	
Total : April 1975	289.4	1,538.3	2,423.3	4,251.1	30.0	161.2	417.4	9,642.6	2,284.5	16,756.7	
Total : March 1975	272.5	1,454.5	2,378.1	4,105.1	29.4	196.3	405.5	9,484.8	2,245.0	16,436.6	
Total : February 1975	274.7	1,173.5	2,258.7	3,707.0	27.2	239.9	390.3	9,526.0	2,274.2	16,137.3	

	Original (\$m)			Seasonally adjusted (\$m)		
	February 1975	March 1975	April 1975	February 1975	March 1975	April 1975
(a) Total liquid assets and Australian Government securities	3,707.0	4,105.1	4,251.1	3,107.4	3,639.1	4,095.9
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise :						
Temporary advances to woolbuyers	129.9	113.7	109.4	not available		
Term loans outstanding	955.2	968.7	971.5			
Farm development loans outstanding	275.3	275.4	276.0			
Other	8,165.7	8,127.1	8,285.6			
Total loans, advances, etc.	9,526.0	9,484.8	9,642.6	8,427.8	8,345.6	8,179.5
(c) Includes accounts with Reserve Bank :				9,763.4	9,658.9	9,515.2
Term loan fund account	20.5	13.8	15.6	not available		
Farm development loan fund account	20.4	21.3	20.4			

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

	November 1974	December 1974	January 1975	February 1975	March 1975	April 1975
New and increased lending commitments (b)	75.0	97.8	89.2	108.0	132.4	126.7
Overdraft limits (c)	10,335.1	10,498.4	10,623.1	10,856.4	11,048.6	11,317.3

(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 7911 extension 5333 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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