

AUSTRALIAN BUREAU OF STATISTICS
 CANBERRA

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MAJOR TRADING BANKS
 PRELIMINARY - NOVEMBER 1975

SUMMARY OF MOVEMENTS

		November 1975	Change over Previous Month	Change over Previous November
<i>Average of weekly figures</i>				
Total Deposits:				
Original	\$m	15,067	+123	+2,947
Seasonally adjusted	\$m	15,065	+ 46	+2,941
Liquid Assets and Australian Government Securities	\$m	4,173	+112	+1,367
L.G.S. Ratio	%	27.7	+0.5	+4.5
New and Increased Lending Commitments (weekly average for month ended second Wednesday)	\$m	101	-1	+26
Overdraft Limits as at second Wednesday	\$m	12,419	+122	+2,084

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
	Fixed	Bearing interest	Not bearing interest	Total (a)			
Commonwealth Trading Bank	2,098.3	102.9	1,211.9	3,413.1	24.0	165.8	3,602.9
Australia and New Zealand Banking Group	1,644.7	128.3	1,207.6	2,980.6	166.7	274.5	3,421.8
The Bank of Adelaide	102.0	13.6	84.9	200.5	8.1	8.8	217.5
Bank of New South Wales	2,216.8	232.0	1,355.3	3,804.0	129.9	351.5	4,285.3
The Commercial Bank of Australia	709.1	53.7	547.5	1,310.4	33.0	136.1	1,479.5
The Commercial Banking Company of Sydney	760.9	71.3	477.7	1,310.0	53.7	164.1	1,527.8
The National Bank of Australasia	1,099.6	136.5	811.7	2,047.9	73.9	317.3	2,439.0
Total: November 1975	8,631.5	738.4	5,696.6	15,066.5	489.3	1,418.0	16,973.8
Total: October 1975	8,635.1	720.3	5,587.7	14,943.1	454.6	1,482.3	16,880.0
Total: September 1975	8,459.3	699.0	5,338.7	14,497.0	518.6	1,390.8	16,406.4

(a) Seasonally adjusted total deposits, November 1975 - \$15,065.3 million; October 1975 - \$15,019.6 million; September 1975 - \$14,878.6 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)										
Cash and cash with Reserve Bank	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	
	Treasury bills and Treasury notes	Other securities	Total (a)							
Commonwealth Trading Bank	76.1	30.8	807.2	914.2	26.8	7.9	219.4	2,132.6	283.0	3,557.8
Australia and New Zealand Banking Group	61.9	59.5	739.8	861.2	28.9	49.9	197.6	1,956.2	439.7	3,504.6
The Bank of Adelaide	5.4	14.4	33.0	52.9	26.4	1.8	12.9	129.0	70.2	266.8
Bank of New South Wales	63.1	404.5	643.8	1,111.4	29.2	18.0	243.0	2,685.2	478.9	4,536.5
The Commercial Bank of Australia	26.3	55.9	252.3	334.5	25.5	6.4	87.4	884.6	223.2	1,536.0
The Commercial Banking Company of Sydney	30.7	47.3	249.6	327.6	25.0	31.6	85.2	843.0	249.7	1,537.1
The National Bank of Australasia	36.0	120.9	414.7	571.6	27.9	10.5	132.7	1,441.6	447.8	2,604.1
Total : November 1975	299.5	733.3	3,140.5	4,173.3	27.7	126.0	978.2	10,072.1	2,192.5	17,542.1
Total : October 1975	292.8	786.2	2,982.7	4,061.6	27.2	102.7	808.3	10,195.4	2,295.0	17,463.0
Total : September 1975	285.3	846.4	2,768.3	3,900.0	26.9	83.2	720.0	10,056.7	2,186.5	16,946.5

	Original (\$m)			Seasonally adjusted (\$m)		
	Sept. 1975	Oct. 1975	Nov. 1975	Sept. 1975	Oct. 1975	Nov. 1975
(a) Total liquid assets and Australian Government securities	3,900.0	4,061.6	4,173.3	4,253.1	4,156.9	4,057.9
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise :						
Temporary advances to woolbuyers	98.9	115.9	140.5	} not available		
Term loans outstanding	1,043.5	1,044.5	1,052.4			
Farm development loans outstanding	295.0	297.1	300.2			
Other	8,619.2	8,737.8	8,579.0			
Total loans, advances, etc.	10,056.7	10,195.4	10,072.1	8,589.9	8,690.2	8,663.9
(c) Includes accounts with Reserve Bank :				10,151.5	10,164.5	10,117.0
Term loan fund account	25.5	23.9	21.4	} not available		
Farm development loan fund account	21.7	18.3	16.6			

TABLE 3. - NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a)

Source : Reserve Bank of Australia
(\$ million)

	<i>June 1975</i>	<i>July 1975</i>	<i>August 1975</i>	<i>Sept. 1975</i>	<i>Oct. 1975</i>	<i>Nov. 1975</i>
New and increased lending commitments (b)	115.2	100.4	90.8	93.3	102.3	101.1
Overdraft limits (c)	11,838.0	11,962.3	12,043.6	12,120.5	12,297.5	12,419.2

(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 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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