

Reference No. 5.3

 1973
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 MAY NOT
 BE BORROWED

MAJOR TRADING BANKS STATISTICS PRELIMINARY STATEMENT - SEPTEMBER 1973

Tables 1 and 2 of this statement have been prepared from returns submitted under the *Banking Act* 1959-1967 and show the average of selected assets and liabilities within Australia (including Papua New Guinea and Other 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 month are included for comparative purposes.

- Table 3 of this statement shows details for the Major Trading Banks of new and increased lending commitments (weekly average for periods ended second Wednesday) and overdraft limits (as at second Wednesday in the month). This information is compiled by the Reserve Bank. For a more detailed description of these items see the monthly bulletin *Banking Statistics* (Reference No. 5.2).
- This statement includes seasonally adjusted totals of deposits and advances, and liquid assets and Commonwealth Government securities - see footnotes to Tables 1 and 2. Details of the methods used in seasonally adjusting these and other series are given in *Seasonally Adjusted Indicators* (Reference No. 1.10) and in Appendix A to the monthly bulletin of *Banking Statistics* January 1973.
- 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	1,358.7	102.2	1,036.8	2,497.7	21.0	62.9	2,581.6
Australia and New Zealand Banking Group	1,064.0	96.0	1,156.3	2,316.4	93.6	110.9	2,520.9
The Bank of Adelaide	59.0	11.3	72.4	142.7	8.4	10.9	162.0
Bank of New South Wales	1,349.1	123.7	1,296.7	2,769.5	88.4	65.1	2,923.0
The Commercial Bank of Australia	492.5	33.5	502.7	1,028.7	17.8	101.3	1,147.8
The Commercial Banking Company of Sydney	459.5	45.0	459.0	963.5	38.9	54.9	1,057.3
The National Bank of Australasia	736.9	70.9	710.6	1,518.4	58.0	114.9	1,691.3
Total : September 1973	5,519.7	482.7	5,234.6	11,237.0	325.9	520.9	12,083.9
Total : August 1973	5,286.2	487.8	5,128.7	10,902.7	325.2	513.6	11,741.6

(a) Seasonally adjusted total deposits, September 1973 - \$11,569.2 million; August 1973 - \$11,271.9 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 Commonwealth Government securities (a)				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	Commonwealth and State Government securities		Total (a)					
		Treasury bills and Treasury notes	Other securities						
Commonwealth Trading Bank Australia and New Zealand Banking Group	42.5	32.4	535.4	610.3	3.6	218.1	1,640.2	160.8	2,632.9
The Bank of Adelaide	4.3	-	29.1	33.4	4.2	12.5	89.6	60.5	200.1
Bank of New South Wales	48.9	48.6	566.3	663.8	63.1	239.9	1,916.3	220.4	3,103.5
The Commercial Bank of Australia	15.2	20.5	166.4	202.1	4.1	90.6	716.3	187.4	1,200.4
The Commercial Banking Company of Sydney	20.2	13.5	163.1	196.9	15.7	83.1	671.6	105.1	1,072.4
The National Bank of Australasia	27.9	26.9	244.7	299.4	23.4	130.0	1,064.2	253.2	1,770.3
Total : September 1973	202.1	189.0	2,117.7	2,508.8	147.4	973.2	7,657.1	1,201.9	12,488.4
Total : August 1973	200.4	144.7	2,131.1	2,476.1	138.4	852.9	7,458.1	1,247.3	12,172.9

	Original (\$m)		Seasonally adjusted (\$m)	
	August	September	August	September
	(a) Total liquid assets and Commonwealth Government securities	2,476.1	2,508.8	2,809.1
(b) Excludes loans to authorised dealers in the short-term money market. Total loans comprise:				
Temporary advances to woolbuyers	120.7	161.9	}	not available
Term loans outstanding	739.5	750.1		
Farm development loans outstanding	228.2	239.4		
Other	6,369.7	6,505.6	6,301.8	6,518.5
Total loans, advances etc.	7,458.1	7,657.1	7,455.1	7,725.3
(c) Includes accounts with Reserve Bank:				
Term loan fund account	41.8	43.6	}	not available
Farm development loan fund account	16.4	12.0		

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

	August 1973	September 1973
New and increased lending commitments (a)	117.0	109.1
Overdraft limits (b)	9,740.1	9,916.7

(a) 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 Commission and commitments to pastoral finance companies for financing advances to growers under the Wool Price Averaging Plan. (b) 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 L. Zivov on 490211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.