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MAJOR TRADING BANKS, AUSTRALIA
MARCH 1987

PHONE INQUIRIES • *about* ***these statistics***—contact Mr Colin Squair on Canberra (062) 52 7126 or any ABS State office.
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MAIN FEATURES

Total deposits increased by $1,201 million (2.6 per cent) in March 1987 to $46,544 million. The increase since March 1986 was $1,995 million (4.5 per cent).

In seasonally adjusted terms the increase in deposits during March 1987 was $1220 million (2.7 per cent).

'Loans, advances and bills discounted' outstanding totalled $44,540 million, an increase of $739 million (1.7 per cent) during the month. The increase since March 1986 was $4,717 million (11.8 per cent).

In seasonally adjusted terms, the increase during the month in 'loans, advances and bills discounted' outstanding was $273 million (0.6 per cent).

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.

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

8. 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.

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

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): MARCH 1987
($ million)

	Deposits						
		Current					
	Fixed(b)	*Bearing interest*	*Not bearing interest*	*Total*	*Balances due to other banks(c)*	*Bills payable and all other liabilities to public*	*Total liabilities*
Commonwealth Bank of Australia	6,663	383	2,592	9,637	216	6,934	16,787
Australian and New Zealand Banking Group	7,604	530	2,995	11,129	1,092	7,737	19,958
Westpac Banking Corporation	7,725	1,764	4,236	13,724	501	8,100	22,326
National Australia Bank Ltd	8,067	893	3,092	12,053	1,111	9,056	22,220
Total	**30,059**	**3,570**	**12,915**	**46,544**	**2,920**	**31,826**	**81,290**

(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): MARCH 1987
($ 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	132	156	1,519	1,807	—	—	666	9,328	6,762	18,563
Australian and New Zealand Banking Group	178	781	1,334	2,293	9	37	744	10,837	7,817	21,737
Westpac Banking Corporation	216	512	1,474	2,202	15	3	945	12,311	7,935	23,411
National Australia Bank Ltd.	180	153	1,934	2,267	—	2	815	12,064	8,713	23,861
Total	**706**	**1,601**	**6,261**	**8,568**	**24**	**43**	**3,170**	**44,540**	**31,227**	**87,571**

(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—						
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
September	7,664	49	305	3,798	623	4,775
October	8,565	48	490	3,909	595	5,041
November	9,411	35	553	3,959	578	5,126
December	8,438	46	555	4,065	664	5,331
1987—						
January	8,208	35	475	4,179	678	5,367
February	8,365	—	493	4,295	571	5,358
March	8,412	22	417	4,281	475	5,195

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—																	
January	683	46	29,275	30,005	29	4	2,234	2,267	167	673	10,548	11,389	13,655	43,660	43,582	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	43,786	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	44,459	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	44,876	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	44,905	26,724	71,472
June	810	39	29,457	30,305	53	72	2,763	2,888	139	711	10,302	11,153	14,041	44,346	44,562	27,631	71,977
July	649	39	28,876	29,564	59	153	2,882	3,095	162	1,025	10,416	11,602	14,697	44,261	44,513	29,722	73,983
August	591	44	28,701	29,336	64	181	2,822	3,067	168	864	10,132	11,164	14,231	43,567	44,083	31,488	75,055
September	611	46	28,757	29,413	49	14	2,804	2,867	178	862	10,146	11,186	14,053	43,466	43,639	32,155	75,621
October	601	47	28,661	29,309	61	99	2,875	3,035	169	968	10,811	11,948	14,984	44,293	44,327	32,850	77,142
November	548	42	28,333	28,922	44	68	2,831	2,943	147	976	10,665	11,788	14,731	43,653	43,771	34,489	78,142
December	551	32	28,356	28,939	71	60	2,976	3,108	156	921	11,387	12,464	15,572	44,511	43,802	34,129	78,640
1987—																	
January	498	27	28,847	29,372	58	81	3,184	3,324	168	994	11,239	12,402	15,726	45,098	45,064	33,979	79,077
February	486	34	29,248	29,769	62	54	3,236	3,352	67	1,046	11,108	12,222	15,574	45,343	45,231	35,010	80,353
March	467	26	29,565	30,059	61	113	3,396	3,570	31	1,229	11,655	12,915	16,485	46,544	46,451	34,747	81,290

(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 in the short-term money market: 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—																
January	781	1,010	5,704	7,495	7,541	365	76	43	4,640	3,073	927	38,469	38,857	1,280	15,804	72,171
February	685	1,002	5,583	7,270	7,260	304	18	35	4,608	3,063	843	38,970	39,577	1,294	15,878	72,284
March	691	1,109	5,702	7,502	7,389	234	63	29	4,595	3,063	1,187	39,823	40,007	1,296	15,931	73,723
April	734	1,074	5,705	7,513	7,354	274	100	28	4,842	3,108	1,261	41,781	41,191	1,284	16,557	76,747
May	667	965	5,767	7,400	7,578	377	142	33	5,119	3,169	1,252	41,038	40,742	1,298	18,046	77,875
June	713	925	6,007	7,645	7,740	201	209	32	5,066	3,145	1,076	41,022	41,083	1,296	19,093	78,786
July	663	1,257	5,834	7,753	7,764	120	166	25	5,032	3,107	1,180	41,827	41,679	1,275	20,486	80,971
August	672	850	5,927	7,449	7,592	45	48	30	4,934	3,100	1,277	41,904	42,053	1,267	21,132	81,184
September	672	818	6,033	7,523	7,622	89	171	25	4,973	3,071	1,107	41,998	42,305	1,253	21,440	81,651
October	708	953	6,051	7,712	7,732	428	110	33	5,151	3,045	1,238	43,256	42,786	1,285	21,523	83,781
November	698	1,466	6,266	8,429	8,459	131	36	39	4,966	3,084	1,164	42,792	42,735	1,354	21,807	83,801
December	831	1,619	6,306	8,756	8,464	219	67	38	4,972	3,066	1,583	43,555	43,361	1,402	21,841	85,499
1987—																
January	751	1,659	6,102	8,512	8,567	153	57	38	5,076	3,102	1,536	43,919	44,357	1,448	22,335	86,175
February	698	1,698	6,282	8,678	8,663	289	42	34	5,169	3,147	1,340	43,801	44,455	1,473	23,056	87,028
March	706	1,601	6,261	8,568	8,432	24	43	29	5,163	3,170	1,528	44,540	44,728	1,474	23,033	87,571

(a) *Excludes* inter-branch accounts. (b) *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	Other loans							Total loans, advances and bills discounted (b)
			Bills discounted	Charge-card outstandings	Personal instalment loan outstandings	Lease finance outstandings	Other(a)	Total		
								Original(a)	Seasonally adjusted(a)	
1986—										
January	4,663	1,547	330	2,435	4,591	1,688	23,215	32,259	32,690	38,469
February	4,692	1,546	341	2,475	4,720	1,717	23,480	32,732	33,378	38,970
March	4,766	1,501	678	2,459	4,725	1,758	23,937	33,557	33,703	39,823
April	4,633	1,392	1,016	2,470	4,842	1,805	25,623	35,756	35,029	41,781
May	4,483	1,197	965	2,526	4,754	1,848	25,265	35,358	34,937	41,038
June	4,503	1,174	842	2,554	4,759	1,914	25,277	35,346	35,321	41,022
July	4,602	1,171	567	2,561	4,762	1,976	26,187	36,054	35,876	41,827
August	4,597	1,146	260	2,564	4,758	2,028	26,551	36,161	36,342	41,904
September	4,588	1,137	340	2,600	4,754	2,073	26,506	36,273	36,612	41,998
October	4,618	1,114	411	2,630	4,764	2,173	27,545	37,523	37,198	43,256
November	4,600	1,098	524	2,616	4,723	2,224	27,006	37,093	36,996	42,792
December	4,540	1,086	903	2,612	4,649	2,281	27,483	37,928	37,895	43,555
1987—										
January	4,494	1,064	796	2,788	4,615	2,325	27,837	38,361	38,865	43,919
February	4,453	1,022	514	2,877	4,607	2,351	27,976	38,325	39,049	43,801
March	4,404	983	739	2,873	4,595	2,403	28,543	39,153	39,308	44,540

(a) Includes temporary advances to woolbuyers. (b) *Includes* foreign currency assets, see Table 3.

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