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Commonwealth Bureau of Census and Statistics,

GENERAL INFORMATION CIRCULAR.

BANKING STATISTICS - Quarter ended 30th September, 1931.

AVERAGE LIABILITIES AND ASSETS.

Particulars of the average Assets and Liabilities of the several Trading Banks (Commonwealth Bank and other Trading Banks separately) for the quarters ended 30th September, 1930 and 1931 are as follows. The figures given represent the averages of the thirteen weekly statements during the quarters referred to.

AVERAGE LIABILITIES AND ASSETS
LIABILITIES (£'000)

Particulars	Weekly Averages for quarter ended -					
	30th September, 1930			30th September, 1931		
	Common- wealth Bank	Other Trading Banks	Total	Common- wealth Bank	Other Trading Banks	Total
Notes in circulation ..	-	199	199	-	198	198
Bills in circulation ..	279	2,601	2,960	213	2,149	2,362
Balance due to Other Banks ..	15,666	1,726	17,392	22,961	1,539	24,500
Deposits -						
Not bearing Interest..	11,605	84,566	96,171	8,796	73,737	82,533
Bearing Interest ..	13,452	195,204	208,656	16,682	194,521	211,203
TOTAL DEPOSITS ..	25,057	279,770	304,827	25,478	274,258	299,736
TOTAL LIABILITIES ..	41,002	284,376	325,378	44,632	278,144	322,776

ASSETS (£'000)

Gold ..	1,065	2,635	3,700	543	1,833	2,376
Reserve ..	2	134	136	73	179	252
		(a)			(a)	
Australian Notes ..	6,894	33,797	40,691	4,032	43,426	47,458
	(b)			(b)		
Government and Muni- cipal Securities ..	24,093	20,362	44,455	33,640	28,794	62,434
Land and other property	630	3,172	3,802	736	1,461	2,197
Advances due from other banks ..	386	5,133	5,519	94	5,536	5,630
Notes and Bills of Other Banks ..	4	1,491	1,495	9	1,002	1,011
Discounts, Overdrafts and all Other Assets ..	12,549	279,032	291,581	13,265	262,468	275,733
TOTAL ASSETS	45,623	350,756	396,379	52,442	311,799	364,241

(a) Includes Cash with Commonwealth Bank

(b) " " Short Term loans in Australia

DEPOSITS AND ADVANCES.

The following statement shows particulars of Deposits and Advances and the percentage of Advances on Deposits for the September quarters of each of the years 1921 to 1931 for all trading banks including the Commonwealth Bank.

/Deposits and Advances

DEPOSITS AND ADVANCES

Quarter ended 30th September	Deposits (a)			Advances	
	Not bearing Interest	Bearing Interest	Total	Total	Percentage on Total Deposits
	£'000	£'000	£'000	£'000	%
1922 ..	125,816	126,873	312,689	262,116	83.83
..	(40.24%)	(59.76%)			
1929 ..	119,201	204,201	323,402	296,576	91.70
..	(36.86%)	(63.14%)			
1930 ..	96,171	203,656	304,827	291,581	95.65
..	(31.55%)	(68.45%)			
1931 ..	88,533	211,203	299,736	275,733	91.99
..	(29.54%)	(70.46%)			

(a) The figures in parentheses represent the proportion of each class of deposits on the total.

3. LIABILITIES AT CALL AND LIQUID ASSETS.

The following table shows for the September quarter of each of the last 4 years - Liabilities "At Call" i.e. Notes of trading banks in circulation and deposits not bearing interest, together with the liquid assets i.e. Coin, Bullion, and Australian Notes and Cash with Commonwealth Bank. The percentages of liquid assets on the Liabilities "at call" and Total Liabilities are also given.

LIABILITIES AT CALL AND LIQUID ASSETS.

Quarter ended 30th September	Liabilities "at Call" (Notes of Trading Banks in circulation and deposits not bearing interest)	Coin, Bullion and Australian Notes and Cash with Commonwealth Bank		
		Aggregate	Percentage on	
			Liabilities "at call"	Total Liabilities
	£'000	£'000	%	%
1922 ..	126,016	56,477	44.82	17.17
1929 ..	119,401	50,355	42.17	14.94
1930 ..	96,370	44,527	46.20	13.60
1931 ..	88,731	39,033	56.46	15.33

4. AUSTRALIAN NOTE ISSUE

Particulars of the Australian Note Issue at the close of business on the last Monday in July, August, and September, 1922 to 1931 are given below:

AUSTRALIAN NOTE ISSUE

Date	Notes in Circulation			Gold Reserve	
	Held by			Amount	Percentage of Total Notes in hands issued of public
	Banks	Public	Total		
	£'000				%
1922 30th July	13,200	24,303	44,103	32,667	51.39
27th August	18,330	25,173	44,103	22,546	51.12
24th September	18,816	25,762	44,578	22,601	49.35
1929 24th July	17,136	24,478	41,603	23,721	54.61
26th August	15,911	24,627	41,508	23,206	55.77
30th September	15,622	24,933	41,723	23,441	55.00
1930 24th July	27,533	22,248	44,329	20,003	44.63
25th August	27,254	22,275	44,329	19,376	44.55
29th September	17,771	22,650	44,420	20,177	45.41
1931 27th July	27,256	25,117	51,153	13,225	25.76
21st August	28,054	26,099	52,153	10,500	20.17
24th September	27,995	26,157	52,053	10,500	20.17

5. BANK CLEARINGS. The following statement shows for each of the several capital cities the average weekly bank clearings for the September quarter of the years 1928 to 1931.

City	Weekly average for the quarter ended			
	1st October 1928	30th September 1929	29th September 1930	29th September 1931
	£'000			
Sydney - Clearings connected with issue of Treasury Bills..				2,279
Ordinary	18,578	18,807	14,672	11,015
TOTAL	18,578	18,807	14,672	13,294
Melbourne	13,971	13,670	12,131	12,030
Brisbane	2,849	2,762	2,128	2,748
Adelaide	2,755	2,628	2,021	1,824
Perth	1,317	1,245	1,410	1,201
Hobart	(a) 284	468	379	303
Weekly average for 6 Capital Cities ..	41,513	41,346	33,751	31,200

(a) Partly estimated

COMMERCE BUREAU OF CENSUS AND STATISTICS

CANTBERRA, N.S.W. - 6th NOVEMBER, 1931.