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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, AUSTRALIA

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AUSTRALIAN BANKING STATISTICS

SUPPLEMENT TO MONTHLY BULLETIN NO. 239, JULY, 1965

CLASSIFICATION OF BANK ADVANCES, DEPOSITS, OVERDRAFT LIMITS AND NEW AND INCREASED LENDING COMMITMENTS

A classification of bank advances, deposits, overdraft limits and new and increased lending commitments, in respect of the major trading banks, as at the second Wednesday of July, 1965, and comparisons with previous surveys are given in the following tables.

CLASSIFICATION OF BANK ADVANCES

Borrowers are classified into two main groups:-

1. Resident borrowers comprise all institutions (including branches of oversea institutions) engaged in business in Australia and individuals permanently residing in Australia, and
2. Non-resident borrowers comprise all other persons and institutions, including companies incorporated abroad, which, although represented, do not carry on business in Australia.

Advances to resident borrowers are classified into:-

(a) Business advances, (b) Advances to public authorities,
(c) Personal advances, and (d) Advances to non-profit organizations.

(a) Business advances are advances to partnerships, companies and other institutions engaged in business in Australia, advances to individuals actively engaged in business or profession on their own behalf if the advances are mainly for business or profession purposes, and advances to mutual, co-operative and benefit societies which distribute their profits to members by way of dividends, rebates or charges for goods and services, or increased benefits.

Business advances are further classified to the main industry of the borrower and in addition, total business advances to companies and advances to other unincorporated businesses.

(b) Advances to public authorities are advances to local and semi-governmental authorities including separately constituted government business undertakings but not Commonwealth and State governments.

(c) Personal advances are advances to individuals for purposes other than carrying on a business or profession.

(d) Advances to non-profit organizations are advances to organizations which are not operated for the purpose of making a profit or gain to individual members, but for the purposes of the organization or for the benefit of the community in general.

The above classification refers to Tables 1 to 3 which show Australian and State totals. An abridged classification of bank advances in each of the Territories will be published in the August monthly bulletin of "Australian Banking Statistics".

CLASSIFICATION OF BANK DEPOSITS, OVERDRAFT LIMITS, NEW AND INCREASED LENDING COMMITMENTS

The classification used for overdraft limits is the same as that used for the classification of bank advances (see above) while the classifications used for bank deposits and new and increased lending commitments are abridged versions.

NOTE.- Any discrepancies between totals and sums of components are due to rounding.

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TABLE 1. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) AT 14TH JULY, 1965

(£ million)

Classification	N.S.W. (b)	Vic.	Q'ld. (a)	S.A. (c)	W.A.	Tas.	Aust.
RESIDENT BORROWERS -							
Business Advances classified according to Main Industry of Borrower -							
Agriculture, Grazing and Dairying -							
Mainly sheep grazing	68.6	22.8	14.6	9.9	12.6	2.0	130.4
Mainly wheat growing	6.4	6.1	3.8	5.1	11.0	..	32.5
Mainly dairying and pig raising	11.8	15.6	13.5	1.9	2.8	1.7	47.2
Other	16.9	10.6	42.4	6.0	4.0	2.1	81.9
Total Agriculture, etc.	103.6	55.1	74.2	22.9	30.3	5.8	292.0
Manufacturing	126.6	98.3	35.6	14.6	5.5	5.9	286.4
Transport, Storage & Communication	7.0	7.7	3.5	1.4	1.3	0.6	21.3
Finance -							
Building and housing societies	10.1	9.4	1.1	0.3	0.3	0.4	21.6
Pastoral finance companies	7.8	4.9	3.3	0.5	0.4	1.4	18.3
Hire purchase & other finance companies	8.0	3.6	1.0	1.3	0.3	0.3	14.5
Other	6.5	6.7	0.9	0.8	0.4	0.2	15.5
Total Finance	32.4	24.6	6.4	2.9	1.5	2.2	69.9
Commerce -							
Retail trade	51.6	29.8	19.8	8.6	7.8	3.5	121.1
Wholesale trade (d)	72.0	38.2	7.4	10.9	7.6	1.7	137.9
Total Commerce	123.6	68.0	27.2	19.5	15.4	5.3	258.9
Building and Construction	17.0	12.1	5.7	2.3	4.0	1.0	42.2
Other Businesses -							
Mining	4.6	1.3	4.5	0.3	0.8	..	11.4
Other	38.6	26.5	17.8	5.8	5.4	2.1	96.1
Total Other Businesses	43.2	27.8	22.3	6.1	6.1	2.1	107.5
Unclassified	4.2	3.4	1.2	1.7	0.6	0.3	11.4
Total Business Advances							
Companies (e)	304.0	198.0	67.7	41.1	21.9	13.1	645.7
Other (e)	153.5	99.1	108.3	30.3	42.9	10.2	444.1
Total	457.5	297.0	176.0	71.4	64.7	23.2	1,089.9
Advances to Public Authorities	3.4	5.1	0.3	0.4	0.8	0.1	10.0
Personal Advances -							
Building or purchasing own home	53.2	26.3	14.6	6.4	7.3	1.9	109.6
Other	44.8	28.7	14.2	6.3	6.5	2.5	103.0
Total	98.0	55.0	28.8	12.7	13.8	4.4	212.7
Advances to Non-Profit Organizations	11.9	5.5	4.0	0.9	1.8	0.4	24.6
TOTAL ADVANCES TO RESIDENT BORROWERS	570.7	362.6	209.1	85.4	81.1	28.2	1,337.1
NON-RESIDENT BORROWERS	0.2	0.2	..	..	..	..	0.5
TOTAL ALL ADVANCES	570.9	362.7	209.1	85.5	81.2	28.2	1,337.6

(a) Includes Papua and New Guinea. (b) Includes Australian Capital Territory.
(c) Includes Northern Territory. (d) Includes temporary advances to woolbuyers.
(e) The combined advances to these two groups are distributed over the above industries.

See notes on page 1.

TABLE 2. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a)

(£ million)

t Second Wednesday of -	July, 1963		January, 1964		July, 1964		January, 1965		July, 1965	
	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component
SIDENT BORROWERS -										
usiness Advances classified according to Main Industry of Borrower										
Agriculture, Grazing and Dairying -										
Mainly sheep grazing	114.0	4.8	104.7	6.8	113.5	10.4	113.5	12.9	130.4	13.7
Mainly wheat growing	23.2	1.7	22.0	2.1	25.6	3.0	26.4	3.5	32.5	4.0
Mainly dairying and pig raising	45.8	1.6	44.9	2.4	47.5	3.1	43.3	3.5	47.2	3.7
Other	64.5	2.8	65.7	3.9	70.6	5.1	73.1	6.8	81.9	9.0
Total Agriculture, etc.	247.4	10.9	237.3	15.2	257.2	21.6	256.4	26.7	292.0	30.3
Manufacturing	217.7	9.6	182.0	17.6	216.5	26.0	224.0	36.2	286.4	41.9
Transport, Storage and Communication	16.0	0.7	16.8	1.2	20.5	2.6	19.3	2.9	21.3	3.2
Finance -										
Building and housing societies	22.3	..	21.4	..	22.0	..	21.2	..	21.6	..
Pastoral finance coys.	10.2	..	11.7	..	12.8	..	24.2	..	18.3	..
Hire purchase and other finance coys.	13.7	..	13.9	0.1	19.0	0.1	13.3	0.1	14.5	0.1
Other	10.3	0.1	13.0	..	14.9	..	14.9	0.1	15.5	0.1
Total Finance	56.6	0.1	59.9	0.1	68.7	0.1	73.5	0.1	69.9	0.1
Commerce -										
Retail trade	115.0	0.8	101.4	1.3	116.3	1.6	102.8	2.0	121.1	2.0
Wholesale trade	69.7	1.7	63.3	3.2	71.9	3.5	71.2	3.3	85.7	3.1
Temporary advances to woolbuyers	41.4	..	57.3	..	52.4	..	49.1	..	52.2	..
Total Commerce	226.1	2.5	221.9	4.4	240.6	5.1	223.1	5.3	258.9	5.1
Building and Construction	32.9	0.2	31.6	0.4	36.4	1.1	36.2	1.6	42.2	1.5
Other Businesses -										
Mining	7.6	1.6	7.1	1.7	6.9	1.8	8.5	2.3	11.4	2.5
Other	85.0	0.9	85.0	1.2	92.0	2.6	86.5	2.9	96.1	2.9
Total Other Businesses	92.6	2.5	92.0	3.0	98.9	4.4	95.0	5.2	107.5	5.5
Unclassified	9.3	0.1	9.7	0.2	9.7	0.2	10.4	0.9	11.4	0.9
Total Business Advances										
Companies (b)	505.6	16.5	475.0	28.0	543.6	40.7	545.5	53.2	645.7	60.7
Other (b)	393.1	10.1	376.2	14.0	404.8	20.5	392.4	25.8	444.1	28.0
Total	898.7	26.6	851.2	42.0	948.4	61.2	937.9	79.0	1089.9	88.7
dvances to Public Authorities	7.9	..	14.6	..	9.2	..	16.0	..	10.0	..
ersonal Advances -										
Building and purchasing own home	101.3	..	102.9	..	105.4	..	105.2	..	109.6	..
Other	86.6	0.1	90.0	..	100.1	0.1	97.2	..	103.0	..
Total	187.9	0.1	193.0	..	205.5	0.1	202.4	0.1	212.7	0.1
dvances to Non-Profit Organizations	23.1	0.1	25.2	0.1	24.8	0.1	24.7	0.1	24.6	0.1
TOTAL ADVANCES TO RESIDENT BORROWERS	1117.5	26.7	1084.0	42.1	1187.9	61.3	1180.9	79.1	1337.1	88.8
N-RESIDENT BORROWERS	0.3	..	0.3	..	0.5	..	0.4	..	0.5	..
TOTAL ALL ADVANCES	1117.8	26.7	1084.3	42.1	1188.4	61.3	1181.3	79.1	1337.6	88.8

) Includes Papua and New Guinea. (b) The combined advances to these two groups are distributed er the industries above.

See notes on page 1.

TABLE 3. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a)

PROPORTION OF EACH CLASS TO TOTAL

(Per Cent.)

At Second Wednesday of -	July, 1963	January, 1964	July, 1964	January, 1965	July, 1965
RESIDENT BORROWERS -					
Business Advances classified according to Main Industry of Borrower -					
Agriculture, Grazing and Dairying					
Mainly sheep grazing	10.2	9.7	9.6	9.6	9.8
Mainly wheat growing	2.1	2.0	2.1	2.2	2.4
Mainly dairying and pig raising	4.1	4.1	4.0	3.7	3.5
Other	5.7	6.1	5.9	6.2	6.1
Total Agriculture, etc.	22.1	21.9	21.6	21.7	21.8
Manufacturing	19.5	16.8	18.2	19.0	21.4
Transport, Storage and Communication	1.4	1.5	1.7	1.6	1.6
Finance -					
Building and housing societies	2.0	1.9	1.9	1.8	1.6
Pastoral finance companies	0.9	1.1	1.1	2.0	1.4
Hire purchase and other finance companies	1.3	1.3	1.6	1.1	1.1
Other	0.9	1.2	1.2	1.3	1.1
Total Finance	5.1	5.5	5.8	6.2	5.2
Commerce -					
Retail trade	10.3	9.4	9.8	8.7	9.1
Wholesale trade	6.2	5.8	6.1	6.0	6.4
Temporary advances to woolbuyers	3.7	5.3	4.4	4.2	3.9
Total Commerce	20.2	20.5	20.3	18.9	19.4
Building and Construction	2.9	2.9	3.1	3.1	3.2
Other Business -					
Mining	0.7	0.7	0.6	0.7	0.8
Other	7.6	7.8	7.7	7.3	7.2
Total Other Businesses	8.3	8.5	8.3	8.0	8.0
Unclassified	0.9	0.9	0.8	0.9	0.9
Total Business Advances					
Companies (b)	45.2	43.8	45.7	46.2	48.3
Other (b)	35.2	34.7	34.1	33.2	33.2
Total	80.4	78.5	79.8	79.4	81.5
Advances to Public Authorities	0.7	1.4	0.8	1.4	0.8
Personal Advances -					
Building or purchasing own home	9.0	9.5	8.9	8.9	8.2
Other	7.8	8.3	8.4	8.2	7.7
Total	16.8	17.8	17.3	17.1	15.9
Advances to Non-Profit Organizations	2.1	2.3	2.1	2.1	1.8
TOTAL ADVANCES TO RESIDENT BORROWERS	100.0	100.0	100.0	100.0	100.0
NON-RESIDENT BORROWERS	..	..	..	..	..
TOTAL ALL ADVANCES	100.0	100.0	100.0	100.0	100.0

For footnotes see page 3.

TABLE 4. - MAJOR TRADING BANKS

CLASSIFICATION OF FIXED DEPOSITS (a) WITHIN AUSTRALIA (b)

At Second Wednesday of -	July, 1963	January, 1964	July, 1964	January, 1965	July, 1965	July, 1963	January, 1964	July, 1964	January, 1965	July, 1965
	Amount (£ million)					Proportion of each class to total (Per Cent.)				
RESIDENT DEPOSITORS -										
Business Deposits classified according to Main Industry of Depositor -										
Agriculture, Grazing and Dairying ..	134.7	145.1	159.1	173.6	175.7	23.1	23.4	22.6	21.9	20.6
Manufacturing ..	24.3	27.9	39.8	36.2	36.4	4.2	4.5	5.7	4.6	4.3
Transport, Storage and Communication ..	5.3	5.6	7.0	8.8	8.8	0.9	0.9	1.0	1.1	1.0
Finance ..	50.4	50.5	54.0	62.8	58.5	8.7	8.1	7.7	7.9	6.9
Commerce ..	26.9	30.5	36.9	41.4	42.5	4.6	4.9	5.2	5.2	5.0
Building and Construction ..	11.3	12.1	14.7	20.1	17.7	1.9	2.0	2.1	2.6	2.1
Other Businesses ..	29.7	31.6	37.2	39.1	42.6	5.1	5.1	5.3	5.0	5.0
Unclassified ..	3.0	3.7	4.6	4.3	6.2	0.5	0.6	0.6	0.5	0.7
Total Business Deposits -										
Companies (c) ..	94.0	104.8	130.5	138.7	127.9	16.1	16.9	18.5	17.5	15.0
Other (c) ..	191.6	202.3	222.9	247.5	260.6	32.9	32.6	31.7	31.3	30.6
Total	285.5	307.0	353.4	386.3	388.5	49.0	49.5	50.2	48.8	45.6
Deposits of Public Authorities ..	46.2	47.0	54.4	64.5	67.0	7.9	7.6	7.7	8.1	7.9
Personal Deposits ..	227.8	242.1	269.0	312.2	359.7	39.1	39.0	38.2	39.5	42.3
Deposits of Non-Profit Organizations ..	17.1	17.9	21.0	21.9	27.1	3.0	2.9	3.0	2.8	3.2
TOTAL RESIDENT DEPOSITORS	576.7	614.0	697.8	784.9	842.2	99.0	99.0	99.1	99.2	99.0
NON-RESIDENT DEPOSITORS ..	5.7	6.1	6.0	6.4	8.9	1.0	1.0	0.9	0.8	1.0
TOTAL ALL DEPOSITORS	582.5	620.1	703.8	791.3	851.1	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries.

See notes on page 1.

TABLE 5. - MAJOR TRADING BANKS

CLASSIFICATION OF CURRENT DEPOSITS (a) WITHIN AUSTRALIA (b)

At Second Wednesday of -	July, 1963	January, 1964	July, 1964	January, 1965	July, 1965	July, 1963	January, 1964	July, 1964	January, 1965	July, 1965
	Amount (£ million)					Proportion of each class to total (Per Cent.)				
RESIDENT DEPOSITORS -										
Business Deposits classified according to Main Industry of Depositor -										
Agriculture, Grazing and Dairying ..	221.9	269.4	248.4	272.6	219.8	17.5	18.8	17.8	18.2	16.0
Manufacturing ..	103.0	128.9	115.1	123.7	105.5	8.1	9.0	8.2	8.3	7.7
Transport, Storage and Communication ..	25.0	27.2	28.3	29.3	27.7	2.0	1.9	2.0	2.0	2.0
Finance ..	91.3	107.9	100.0	104.8	97.5	7.2	7.5	7.1	7.0	7.1
Commerce ..	136.1	160.4	143.3	169.9	142.6	10.7	11.2	10.3	11.3	10.3
Building and Construction ..	40.3	46.5	47.3	54.3	51.0	3.2	3.2	3.4	3.6	3.7
Other Businesses ..	185.2	201.7	210.7	221.7	216.7	14.6	14.1	15.1	14.8	15.7
Unclassified ..	15.8	18.0	16.3	18.2	16.5	1.2	1.2	1.2	1.2	1.2
Total Business Deposits -										
Companies (c) ..	312.9	386.0	368.7	392.8	363.2	24.7	26.9	26.4	26.2	26.4
Other (c) ..	505.7	574.1	540.8	601.8	514.1	39.8	40.0	38.7	40.2	37.3
Total	818.7	960.1	909.5	994.6	877.3	64.5	66.9	65.1	66.4	63.7
Deposits of Public Authorities ..	62.2	45.7	65.0	47.3	66.5	4.9	3.2	4.7	3.2	4.8
Personal Deposits ..	323.1	361.1	346.7	380.2	353.2	25.5	25.2	24.8	25.4	25.7
Deposits of Non-Profit Organizations ..	55.1	55.5	63.8	62.5	66.9	4.3	3.9	4.6	4.2	4.9
TOTAL RESIDENT DEPOSITORS	1,259.1	1,422.3	1,384.9	1,484.5	1,363.9	99.2	99.2	99.2	99.2	99.1
NON-RESIDENT DEPOSITORS ..	10.1	11.8	11.4	12.3	13.0	0.8	0.8	0.8	0.8	0.9
TOTAL ALL DEPOSITORS	1,269.2	1,434.2	1,396.4	1,496.8	1,376.9	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries.

See notes on page 1.

TABLE 6. - MAJOR TRADING BANKS

CLASSIFICATION OF TOTAL DEPOSITS (a) WITHIN AUSTRALIA (b)

At second Wednesday of	July, 1963	Jan., 1964	July, 1964	Jan., 1965	July, 1965	July, 1963	Jan., 1964	July, 1964	Jan., 1965	July, 1965
	Amount (£ million)					Proportion of each class to total (Per Cent)				
RESIDENT DEPOSITORS -										
Business Deposits classified according to Main Industry of Depositor -										
Agriculture, Grazing and Dairying ..	356.5	414.5	407.5	446.2	395.5	19.2	20.2	19.4	19.5	17.8
Manufacturing ..	127.3	156.8	154.9	159.9	141.9	6.9	7.6	7.4	7.0	6.4
Transport, Storage and Communication ..	30.3	32.8	35.3	38.1	36.4	1.6	1.6	1.7	1.7	1.6
Finance ..	141.7	158.4	154.0	167.7	156.0	7.7	7.7	7.3	7.3	7.0
Commerce ..	163.1	190.9	180.2	211.3	185.1	8.8	9.3	8.6	9.2	8.3
Building and Construction ..	51.7	58.7	62.0	74.4	68.7	2.8	2.8	2.9	3.2	3.1
Other Businesses ..	214.9	233.4	247.9	260.8	259.4	11.6	11.4	11.8	11.4	11.6
Unclassified ..	18.8	21.7	21.0	22.5	22.8	1.0	1.1	1.0	1.0	1.0
Total Business Deposits -										
Companies (c) ..	406.9	490.8	499.2	531.5	491.1	22.0	23.9	23.8	23.2	22.0
Other (c) ..	697.3	776.3	763.7	849.3	774.7	37.6	37.8	36.3	37.1	34.8
Total	1104.2	1267.1	1262.9	1380.8	1265.8	59.6	61.7	60.1	60.3	56.8
Deposits of Public Authorities ..	108.4	92.7	119.4	111.8	133.5	5.9	4.5	5.7	4.9	6.0
Personal Deposits ..	550.9	603.2	615.8	692.5	712.9	29.7	29.3	29.3	30.3	32.0
Deposits of Non-Profit Organizations ..	72.3	73.4	84.7	84.4	93.9	3.9	3.6	4.1	3.7	4.2
TOTAL RESIDENT DEPOSITORS	1835.9	2036.3	2082.8	2269.4	2206.1	99.1	99.1	99.2	99.2	99.0
NON-RESIDENT DEPOSITORS ..	15.8	17.9	17.4	18.7	21.9	0.9	0.9	0.8	0.8	1.0
TOTAL ALL DEPOSITORS	1851.7	2054.2	2100.2	2288.1	2228.0	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries.

See notes on page 1.

TABLE 7. - MAJOR TRADING BANKS

OVERDRAFT LIMITS OUTSTANDING - CLASSIFIED BY INDUSTRY (a)

(£ million)

At Second Wednesday of	Jan., 1962	July, 1962	Jan., 1963	July, 1963	Jan., 1964	July, 1964	Jan., 1965	July, 1965
RESIDENT BORROWERS -								
Business Overdraft Limits classified according to Main Industry of Borrower								
Agriculture, Grazing and Dairying -								
Mainly sheep grazing	139.9	144.8	144.9	145.2	145.0	141.9	144.8	149.7
Mainly wheat growing	24.9	26.9	28.8	28.2	31.0	31.4	34.7	35.8
Mainly dairying and pig raising	48.7	51.6	51.5	52.7	52.8	53.2	51.9	51.4
Other	71.2	76.4	78.6	80.9	83.1	86.9	88.6	93.2
Total Agriculture, etc.	284.7	299.8	303.8	306.9	311.9	313.5	319.9	330.1
Manufacturing	433.0	445.1	447.9	445.9	457.3	462.2	466.7	497.6
Transport, storage and Communication	27.0	27.9	29.0	32.8	31.2	31.9	34.4	31.4
Finance -								
Building and housing societies	32.0	32.4	32.2	31.1	30.3	30.5	30.2	29.0
Pastoral finance companies	39.0	42.9	40.2	44.8	43.9	44.5	46.3	43.6
Hire purchase and other finance companies	33.8	35.3	41.4	44.3	42.9	42.8	43.1	42.2
Other	32.8	37.1	40.1	39.8	41.4	39.8	41.3	36.0
Total Finance	137.7	147.7	153.8	160.1	158.4	157.6	160.9	150.8
Commerce -								
Retail trade	163.6	172.3	174.1	181.3	181.7	183.4	181.1	187.6
Wholesale trade	138.1	135.6	133.6	139.4	142.4	142.9	138.6	144.8
Total Commerce	301.7	307.9	307.7	320.7	324.0	326.4	319.7	332.3
Building and Construction	44.5	47.6	49.1	53.6	55.4	58.8	58.7	61.6
Other Businesses -								
Mining	12.3	15.1	15.2	17.2	17.3	17.7	20.2	22.5
Other	101.6	110.6	113.6	123.4	128.0	140.6	145.6	141.7
Total Other Businesses	113.9	125.7	128.8	140.6	145.3	158.3	165.8	164.3
Unclassified	6.5	9.6	9.8	10.3	11.1	11.0	12.7	12.1
Total Business Overdraft Limits	1349.0	1411.2	1429.9	1471.0	1494.6	1519.7	1538.8	1580.3
Overdraft Limits of Public Authorities	66.3	59.0	60.5	58.0	63.2	63.0	68.6	61.2
Personal Overdraft Limits-								
Building and purchasing own home	108.9	119.5	122.8	128.5	132.0	134.2	134.9	136.5
Other	86.8	100.1	104.4	115.9	123.5	133.2	133.6	137.0
Total	195.7	219.7	227.1	244.4	255.5	267.4	268.6	273.5
Overdraft Limits of Non-Profit Organizations	39.5	42.1	44.3	47.6	49.3	49.3	50.0	50.1
TOTAL OVERDRAFT LIMITS OF RESIDENT BORROWERS	1650.6	1731.9	1761.8	1821.0	1862.7	1899.4	1925.9	1965.1
NON-RESIDENT BORROWERS	0.8	0.8	0.9	0.4	0.9	1.1	0.7	1.0
TOTAL ALL OVERDRAFT LIMITS	1651.4	1732.8	1762.7	1821.4	1863.5	1900.5	1926.7	1966.1

Source : Reserve Bank of Australia.

(a) Excludes limits in respect of temporary advances to woolbuyers and term loans.

NOTE.- See notes on page 1. This table shows the trend of net new lending to categories; in conjunction with the industrial classification of advances (page 3) the range of limits usage by categories; and in conjunction with the table of new and increased lending commitments to selected industrial groups (page 9) the approximate rate of cancellations and reductions of limits by main categories.

TABLE 8. - MAJOR TRADING BANKS

NEW AND INCREASED LENDING COMMITMENTS TO SELECTED INDUSTRIAL GROUPS (a)

(£ million)

Six months ended second Wednesday of	July, 1962		Jan., 1963		July, 1963		Jan., 1964		July, 1964		Jan., 1965		July, 1965	
	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component
BUSINESS														
Agriculture, Grazing & Dairying	49.5	2.0	44.2	6.9	53.8	6.8	51.7	7.3	60.1	9.0	54.4	7.6	56.5	5.9
Manufacturing	48.7	4.3	51.5	7.9	62.8	16.6	48.2	7.2	55.3	10.7	52.2	8.8	60.2	8.1
Finance	16.8	..	17.6	..	16.9	..	13.0	0.1	11.3	0.1	14.2	..	9.0	0.1
Commerce (a)	44.8	0.5	48.4	3.5	51.2	3.0	47.3	1.4	45.1	1.3	43.7	1.2	42.1	0.6
Building and Construction	13.4	0.2	11.8	0.3	12.6	0.3	14.5	0.5	15.1	0.5	14.2	0.3	12.4	0.1
PERSONS														
Advances for building or purchase of own home (to individuals)	35.6	..	30.4	..	35.8	..	34.2	..	35.3	..	35.0	..	34.0	..
All other (including personal loans)	28.7	..	24.1	..	30.5	..	30.6	..	36.8	..	31.5	..	31.7	..
ALL OTHER	45.0	0.6	40.8	2.7	41.2	1.5	41.1	1.9	44.1	2.9	42.8	1.1	40.8	3.9
TOTAL	282.4	7.5	268.7	21.2	304.8	28.2	280.5	18.3	303.1	24.6	287.9	18.9	286.7	18.7

Source : Reserve Bank of Australia.

(a) Excludes commitments in respect of temporary advances to woolbuyers.

NOTE.- See notes on page 1. This table indicates the sources of demand for new lending and, if taken in conjunction with the industrial classification of overdraft limits outstanding (page 8), the approximate rates of cancellations and reductions of limits by main categories.

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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, A.C.T. 1ST OCTOBER, 1965.

NOTE.- Inquiries concerning these statistics may be made in Canberra by telephoning 70413 Extension 583 or, in each State Capital, by telephoning the office of the Bureau of Census and Statistics.