COMMONWEALTH BUREAU OF CENSUS AND STATISTICS, CANBERRA, AUSTRALIA
AUSTRALIAN BANKING STATISTICS : MONTHLY BULLETIN NO. 168, AUGUST, 1954

This Bulletin covers Australian banking and related statistics. Tables 1 to 5 have been compiled from weekly returns of the banks specified in the Banking Act 1945-1953, the Commonwealth Trading Bank of Australia*, the Rural Bank of New South Wales (General Bank Department), the State Bank of South Australia (General Banking Department), and the Rural and Industries Bank of Western Australia (Rural Department).

TABLE 1 : CHEQUE-PAYING BANKS : AVERAGES OF LIABILITIES AND ASSETS WITHIN AUSTRALIA
As at close of business on Wednesdays in July and August, 1954
(Excluding shareholders' funds, inter-branch accounts and contingencies)

Particulars	August, 1954				July 1954
	C'wealth Trading Bank	Private Trading Banks	Other Banks	Total All Banks	Total All Banks
LIABILITIES - (£'000)					
1. Interminable Deposits or Deposit Stock	-	12	20,443	20,455	20,458
2. Deposits not bearing interest -					
(a) Australian Governments	2,661	5,143	1,702	9,506	10,485
(b)	121,008	998,719	40,258	1,159,985	1,174,054
Total:	123,669	1,003,862	41,960	1,169,491	1,184,539
3. Deposits bearing interest -					
(a) Australian Governments	3,664	19,355	4,718	27,737	29,818
(b) Other (i) Fixed	36,207	210,439	4,505	251,151	251,937
(ii) Current	1,145	23,085	6,437	30,667	28,373
Total:	41,016	252,879	15,660	309,555	310,128
Total Deposits (Items 2 and 3)	164,685	1,256,741	57,620	1,479,046	1,494,667
4. Notes in circulation	-	158	-	158	158
5. Balances due to other banks	299	∅ 2,533	387	3,219	3,145
6. Bills payable and all other liabilities	14,964	& 14,229	367	29,560	30,156
TOTAL LIABILITIES:	179,948	1,273,673	78,817	1,532,438	1,548,584
ASSETS - (£'000)					
1. Coin and Bullion - (a) Gold	11	271	-	282	263
(b) Other	528	3,536	84	4,148	4,212
2. Australian Notes	5,390	29,750	1,059	36,199	36,221
3. Cash with Commonwealth Bank	3,897	31,815	3,404	39,116	38,901
4. Special A/c. at Commonwealth Bank	38,450	291,878	1,117	331,445	348,133
5. Balances with and due from other banks, and notes, cheques and bills of other banks	697	15,017	2,036	17,750	17,938
6. Australian public securities -					
(a) Commonwealth and States -					
(i) Treasury Bills	8,250	32,375	6,825	47,450	54,913
(ii) Other securities	35,078	117,826	13,668	166,572	169,593
(b) Local and Semi-Government Authorities	-	2,473	739	3,212	3,246
7. Other public securities	-	-	-	-	-
8. Other securities	1,542	4,705	1,068	7,315	8,484
9. Loans, Advances and Bills discounted					
(a) Australian Governments	-	-	-	-	-
(b) All other customers	84,036	738,768	69,150	891,954	874,758
10. Bank premises, furniture and sites	3,143	19,585	2,966	25,694	25,666
11. Bills receivable, all other assets	1,893	& 25,370	2,135	29,398	27,306
TOTAL ASSETS:	182,915	1,313,369	104,251	1,600,535	1,609,634

* Prior to 3rd December, 1953, General Banking Division of Commonwealth Bank.
∅ Includes short term loans from the Central Bank.
& Excludes inter-bank balances from the amalgamation of the National Bank of Australasia Ltd., and the Queensland National Bank Ltd., (in voluntary liquidation).

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TABLE 2 : CHEQUE-PAYING BANKS* : AVERAGES OF DEPOSITS AND ADVANCES, AUGUST 1954

Averages of Deposits and Advances in each State and Territory as at the close of business on Wednesdays in August, 1954

(£'000)

State or Territory	Deposits not bearing interest		Deposits bearing interest			Total Deposits	Loans Advances and Bills discounted		Ratio of Advances to Deposits (Per cent)
	Australian Governments	Other	Australian Governments	Other: Fixed	Other: Current		Australian Governments	Other	
New South Wales	2,688	469,389	19,033	83,535	12,649	587,294	–	381,427	64.95
Victoria	3,643	345,423	8,522	81,293	8,614	447,495	–	235,593	52.65
Queensland	795	154,532	126	34,313	4,366	194,132	–	134,848	69.46
South Australia	438	84,592	25	30,521	3,368	118,944	–	51,699	43.46
Western Australia	1,542	72,124	14	13,809	1,265	88,754	–	64,352	72.51
Tasmania	194	25,988	17	6,041	668	32,908	–	21,225	65.29
Australian Capital Territory	2	2,720	–	251	21	2,994	–	1,153	38.51
Northern Territory	26	1,513	–	216	7	1,762	–	643	36.49
Papua and New Guinea	178	4,104	–	872	9	5,163	–	1,014	19.64
TOTAL:	9,506	1,159,985	27,737	251,151	30,667	1,479,046	–	891,954	60.31

* Includes Commonwealth Trading Bank.

TABLE 3 : PRIVATE TRADING BANKS : AVERAGES OF DEPOSITS AND ADVANCES

Quarter Ended September, 1939 and Months of August, 1951 to 1954

(£'000)

State or Territory	DEPOSITS						ADVANCES					
	Quarter ended September 1939	August 1951	August 1952	August 1953	July 1954	August 1954	Quarter ended September 1939	August 1951	August 1952	August 1953	July 1954	August 1955
New South Wales	114,900	453,449	389,206	432,075	468,378	463,600	122,531	206,526	274,088	250,046	290,974	297,490
Victoria	113,568	396,424	354,081	383,154	417,155	411,891	85,238	185,386	226,492	187,048	208,698	213,515
Queensland	38,563	150,750	134,142	161,338	170,667	168,711	38,070	83,632	99,787	96,413	116,243	117,023
South Australia	24,902	92,035	88,362	104,064	106,953	106,329	19,768	27,769	40,121	35,000	41,893	42,254
Western Australia	14,432	66,067	63,182	67,072	73,279	71,229	23,925	25,558	34,007	34,864	47,019	48,290
Tasmania	6,479	27,780	26,337	27,354	29,091	28,786	4,645	11,740	14,595	15,203	17,806	17,772
Aust. Cap. Terr.	525	1,668	1,636	2,126	2,064	2,028	194	397	557	572	1,067	1,073
Northern Territory	226	928	944	1,098	1,203	1,214	50	260	271	270	548	589
Papua & New Guinea	*	1,486	1,600	3,047	2,901	2,953	*	360	451	432	698	762
TOTAL:	ø315,595	1,190,587	1,059,490	1,181,328	1,271,691	1,256,741	ø294,421	541,628	690,369	619,908	724,946	738,768

* Not available. ø Excludes Papua and New Guinea.

TABLE 4 : PRIVATE TRADING BANKS : RATIO OF ASSETS AND LIABILITIES TO TOTAL DEPOSITS * MONTH OF AUGUST, 1939 AND 1950 TO 1954

(Per cent)

Month of August	Cash and Cash Balances ≠	Special Accounts with Commonwealth Bank	Treasury Bills	Other Australian Public Securities	Advances	Deposits not bearing Interest
1939	9.9	-	6.1	7.0	93.4	36.7
1950	5.3	44.9	1.6	9.8	45.2	75.2
1951	4.7	43.9	3.2	6.9	45.5	79.1
1952	6.5	16.0	5.5	6.2	65.2	79.7
1953	5.7	23.9	7.3	10.1	52.5	80.9
1954	5.2	23.2	2.6	9.6	55.8	79.9

* Based on deposits and assets of the banks within Australia and excludes London funds.
≠ Coin, Bullion, Australian Notes and Cash with Commonwealth Bank (Central Bank) on current account.

TABLE 5 : CHEQUE-PAYING BANKS : DEBITS TO CUSTOMERS' ACCOUNTS*

(£'000)

State and Period	Metropolitan Area ≠		Elsewhere	Total
	Australian Governments ✠	Other		
Average of four weeks ended 25th August, 1954.				
New South Wales ..	16,460	126,548	44,032	187,060
Victoria	6,974	129,143	27,392	163,509
Queensland	338	26,883	22,560	49,781
South Australia ..	48	25,976	6,155	32,179
Western Australia ..	149	19,417	4,867	24,433
Tasmania	36	4,742	5,038	9,816
Australian Capital Territory	-	-	619	619
TOTAL:	24,025	332,709	110,663	467,397
Australia (excluding Northern Territory, Papua and New Guinea)				
Week ended 4th August, 1954	29,968	360,358	114,456	504,782
" " 11th " "	21,021	315,970	123,054	460,045
" " 18th " "	24,544	339,954	101,784	466,282
" " 25th " "	20,565	314,556	103,357	438,478

Weekly Averages of Debits to Customers' Accounts August, 1950 to 1954 (Excluding Debits to Australian Government Accounts at City Branches)

Month	N.S.W.	VIC.	Q'LD.	S.A.	W.A.	TAS.	A.C.T.	Total
1950 - August	109,174	102,566	30,367	20,301	13,690	6,270	313	282,681
1951 - August	141,861	128,161	38,591	25,629	19,064	7,906	413	361,645
1952 - August	130,105	116,456	38,451	26,381	19,331	8,137	476	339,337
1953 - August	145,555	124,679	45,976	27,147	20,437	8,684	546	373,024
- September	167,705	131,168	50,736	30,558	23,286	9,303	1,088	413,844
- October	168,310	140,565	51,450	31,001	24,135	9,105	929	425,495
- November	172,954	146,869	52,040	31,030	25,815	9,164	691	438,563
- December	187,092	174,615	55,657	35,451	29,803	10,378	655	493,651
1954 - January	151,875	146,336	43,426	28,511	25,901	8,104	963	405,116
- February	164,751	156,482	47,850	34,445	25,653	8,983	583	438,747
- March	184,678	180,428	48,401	36,277	26,777	12,024	722	489,307
- April	166,206	165,119	47,825	33,612	25,830	10,263	950	449,805
- May	182,994	177,270	54,381	36,417	26,918	11,818	648	490,646
- June	194,865	171,722	59,292	36,218	26,089	11,059	730	499,975
- July	181,771	161,000	55,993	34,909	26,256	10,671	725	471,325
- August	170,380	156,535	49,443	32,131	24,284	9,780	619	443,372

* Includes, in addition to banks covered by Table 1, the Rural Credits, Mortgage Bank and Industrial Finance Departments of the Commonwealth Bank. Debits to Customers' accounts resulting from the transfer of accounts from the Queensland National Bank Ltd., (in voluntary liquidation) to the National Bank of Australasia Ltd., have been excluded. ≠ The "Free of Exchange" area in capital cities. ✠ At the banks' city branches only.

TABLE 6 : BANK CLEARINGS, SIX CAPITAL CITIES : AUGUST, 1939 AND 1950 TO 1954.

Averages of Weekly Clearings*

(£'000)

Month	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Total
1939 August	16,490	13,080	4,084	2,420	1,850	591	35,515
1950 August	53,8[illegible]	63,27[illegible]	12,779	11,389	7,033	2,367	150,719
1951 August	80,209	77,473	16,174	13,927	9,730	2,736	200,249
1952 August	77,833	69,278	15,205	14,524	10,451	2,656	189,950
1953 August	76,098	71,045	18,219	14,424	10,504	2,965	195,245
September	87,632	75,485	20,225	17,250	12,075	3,089	215,759
October	95,263	82,920	21,525	17,594	12,753	2,977	232,932
November	103,437	80,029	22,003	17,300	13,082	3,053	238,904
December	100,489	90,294	22,478	19,253	14,971	3,097	250,582
1954 January	84,929	75,887	17,316	15,935	14,810	2,670	211,547
February	89,261	81,011	19,449	18,705	13,851	3,796	225,869
March	105,912	100,472	18,929	19,980	14,262	3,989	263,544
April	99,918	96,063	19,250	18,654	13,789	3,652	251,326
May	107,631	100,670	22,837	19,691	14,260	4,156	269,245
June	121,291	104,517	24,153	19,736	13,011	3,752	286,460
July	97,193	89,781	23,472	18,910	13,659	3,679	246,694
August	91,775	86,337	19,977	16,297	12,115	3,382	229,933

* Excludes transactions connected with the issue and redemption of Treasury Bills.

TABLE 7 : AUSTRALIAN NOTE ISSUE

Value of Notes Outstanding on last Wednesday in August, 1939 and 1951 to 1954.

(£'000)

Denomination	August 1939	August 1951	August 1952	August 1953	July 1954	August 1954
10/-	4.169	9,226	9,551	9,801	9,881	9,936
£1	21,339	68,533	67,807	67,608	68,752	69,294
£5	12,154	120,112	144,101	161,716	170,118	171,335
£10	5,554	82,371	83.676	92,113	95,578	96,074
£20	103	7	7	6	6	6
£50	1,435	61	56	52	50	50
£100	2,503	64	61	58	56	56
£1,000	1,268	1,097	1,409	509	636	826
Held by Banks	13,505	35,474	36,192	36,135	38,782	38,788
Held by Public	35,020	245,997	270,476	295,728	306,295	308,789
TOTAL:	48,525	281,471	306,668	331,863	345,077	347,577

Value of Notes Outstanding on Wednesday of each Week - August, 1954.

(£'000)

Date	Held by Banks	Held by Public	Total
4th August, 1954	39,482	308,095	347,577
11th August, 1954	38,101	308,976	347,077
18th " "	38,866	309,961	348,827
25th " "	38,788	308,789	347,577
Average four weeks	38,809	308,955	347,764

TABLE 8 : COMMONWEALTH BANK OF AUSTRALIA
RURAL CREDITS, MORTGAGE BANK AND INDUSTRIAL FINANCE DEPARTMENTS
Averages of Liabilities and Assets within Australia, March to August, 1954
(Excluding Capital, Inter-branch Accounts and Contingencies)
(£'000)

Month	Deposits	Other Liabilities	Loans, Advances etc.		Aust. Govt. Securities		Other Securities	Other Assets (incl. Cash Balances)
			Loans on Hire Purchase	Other	Treasury Bills	Other		
Rural Credits Department								
1954 - March	461	66,429	-	70,439	-	-	-	394
April	572	69,943	-	74,040	-	-	-	417
May	865	59,217	-	63,628	-	-	-	394
June	1,597	52,194	-	57,375	-	-	-	395
July	2,281	50,158	-	56,197	-	-	-	395
August	3,983	53,282	-	61,103	-	-	-	395
Mortgage Bank Department								
1954 - March	-	4	-	4,661	300	248	-	146
April	-	-	-	4,674	300	248	-	133
May	-	-	-	4,669	300	248	-	138
June	-	1	-	4,605	300	248	-	226
July	-	-	-	4,652	300	248	-	208
August	-	2	-	4,674	300	248	-	327
Industrial Finance Department								
1954 - March	214	17,533	16,423	4,805	360	1,879	520	718
April	195	17,657	16,592	4,849	400	1,978	527	453
May	167	17,786	16,713	4,957	400	1,978	527	315
June	150	17,837	16,766	5,326	400	1,682	534	454
July	162	17,574	16,717	5,997	450	1,459	545	759
August	180	17,858	16,832	6,091	600	1,678	545	399
Rural Credits, Mortgage Bank and Industrial Finance Departments Combined.								
1954 - March	675	83,966	16,423	79,905	660	2,127	520	1,260
April	767	87,600	16,592	83,563	700	2,226	527	1,003
May	1,032	77,003	16,713	73,254	700	2,226	527	847
June	1,747	70,032	16,766	67,306	700	1,930	534	1,075
July	2,443	67,732	16,717	66,846	750	1,707	545	1,362
August	4,163	71,142	16,832	71,868	900	1,926	545	1,121

TABLE 9 : COMMONWEALTH BANK OF AUSTRALIA
RURAL CREDITS, MORTGAGE BANK AND INDUSTRIAL FINANCE DEPARTMENTS
Averages of Loans, Advances and Bills Discounted - August, 1954
(£'000)

State	Rural Credits Department	Mortgage Bank Department	Industrial Finance Department		Total
			Hire Purchase	Other	
New South Wales *	86	1,182	7,070	3,007	11,345
Victoria	57,203	1,933	3,964	1,594	64,694
Queensland ⌀	3,012	807	2,848	69	6,736
South Australia &	114	426	1,147	1,046	2,733
Western Australia	620	141	1,096	305	2,162
Tasmania	68	185	707	70	1,030
TOTAL:	61,103	4,674	16,832	6,091	88,700

* Includes Australian Capital Territory.
⌀ Includes Papua and New Guinea.
& Includes Northern Territory.

TABLE 10 : COMMONWEALTH BANK OF AUSTRALIA
CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT)
Averages of Liabilities and Assets in Australia and elsewhere. August, 1951 to August, 1954.

Particulars	August 1951	August 1952	August 1953	July 1954	August 1954
LIABILITIES (£'000)					
Capital and Reserve Funds	10,178	10,523	11,160	12,106	12,106
Notes on Issue	279,871	305,793	331,863	346,014	347,764
Special Accounts of Trading Banks	525,970	191,845	282,680	348,133	331,445
Other Deposits of Trading Banks	30,009	38,242	40,191	36,728	37,333
Other Liabilities	281,281	267,466	304,123	250,127	246,497
TOTAL:	1,127,309	813,869	970,017	993,108	975,145
ASSETS (£'000)					
Gold & Balances held abroad	696,473	291,007	495,480	478,546	454,003
Australian Coin	2,801	2,854	2,789	2,342	2,465
Cheques & Bills of other Banks	4,811	5,116	5,271	5,581	6,626
Government & other Securities (incl. Treasury Bills)	351,743	457,300	420,685	444,993	445,826
Bills receivable & Remittances in transit	106	65	1,622	2,101	1,869
Other Assets	71,375	57,527	44,170	59,545	64,356
TOTAL:	1,127,309	813,869	970,017	993,108	975,145

TABLE 11 : INTEREST RATES 22ND SEPTEMBER, 1954.

Particulars	Rate per Annum	Date from which Operative	Previous Rate per Annum
Commonwealth Bank of Australia -	%		%
Rural Credits Department - Govt. guaranteed loans	3¾	1/ 8/52	3¼
- Other	4	1/ 8/52	3½
Mortgage Bank Department Loans - 5 to 20 years	4½	1/ 8/52	4
- over 20 years	4⅝	1/ 8/52	4⅛
Industrial Finance Department - Term Loans	4¼	1/ 8/52	4¼
Commonwealth Savings Bank - Loans to Local Government Authorities	4¾-4⅞	23/10/52	4 11/16 to 4¾
- Credit Foncier Housing Loans	4½	1/ 8/52	3⅞
Commonwealth Trading Bank ∅ - Overdraft - General	4¼	1/ 8/52	4¼
- Local Govt. Authorities	4½	1/ 8/52	4
Other Trading Banks - Overdraft (Maximum Rate)	5	1/ 8/52	4½
Life Assurance Companies - Loans on own Policies	5 -5½	1/ 4/54	5
Commonwealth Loans - Long Term	4½	25/11/52	3¾
Treasury Bills (Discount Rates)	1	1/ 8/52	¾
Fixed Deposits with Trading Banks -			
3 Months	1	29/ 7/52	½
6 Months	1¼	29/ 7/52	¾
12 Months	1½	29/ 7/52	1
24 Months - First £10,000	1¾	29/ 7/52	1½
Amounts in excess of £10,000	1½	29/ 7/52	1
Savings Banks - Deposits other than Fixed Deposits -			
On First £500 - Commonwealth Savings Bank	2¼	1/ 8/52	2
State Savings Bank of Victoria	2¼	1/ 8/52	2
Trustee Savings Banks, Hobart and Launceston (on amounts up to £450)	2½	1/ 9/52	2¼
Savings Bank of South Australia	2½	1/ 8/52	2¼
On amounts in excess of £500, but not exceeding £1500 * -			
Commonwealth Savings Bank	1¼	1/ 8/52	1
State Savings Bank of Victoria	1¼	1/ 8/52	1
Savings Bank of South Australia	1½	1/ 8/52	1¼

∅ Rates quoted prior to 3rd December, 1953, are for the General Banking Division of the Commonwealth Bank. * No interest is payable on amounts in excess of £1,500 except on deposits in Friendly and other Society Accounts. This limit was raised from £1,000 to £1,500 from 1st June, 1954. The current rates for these accounts on amounts in excess of £500 are £501-£2,000, 2¼%; £2,001 and over, 1¼%.

TABLE 12 : COMMONWEALTH TRADING BANK AND PRIVATE TRADING BANKS
CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) - END OF JUNE, 1954
(£'000)

Classification	New South Wales (b)	Victoria	Queensland (a)	South Australia (c)	Western Australia	Tasmania	Total Australia (a)	Proportion of Total %
A. Business Advances Classified according to Main Industry of Borrower.								
1. Agriculture, Dairying and Grazing -								
Mainly Sheep Grazing ..	40,219	16,040	6,705	4,679	4,290	1,360	73,293	9.2
" Cattle Grazing ..	4,141	2,372	7,310	286	614	277	15,000	1.9
" Wheat Growing ..	6,559	3,232	3,618	2,258	4,577	5	20,249	2.6
" Sugar Growing ..	281	-	9,147	-	-	-	9,428	1.2
" Fruit Growing ..	2,009	2,923	1,879	1,013	813	610	9,247	1.2
" Dairying and Pig Raising ..	12,353	14,215	17,660	1,919	2,950	1,047	50,144	6.3
" Other Rural ..	4,185	3,383	4,058	1,069	1,195	1,089	14,979	1.9
TOTAL CLASS 1:	69,747	42,165	50,377	11,224	14,439	4,388	192,340	24.3
2. Manufacturing ..	56,267	48,312	18,033	8,042	5,309	3,351	139,314	17.6
3. Transport, Storage and Communication ..	5,638	5,218	2,970	1,106	1,209	549	16,690	2.1
4. Finance and Property -								
Builders and Contractors ..	7,486	5,463	3,014	1,220	1,408	651	19,242	2.4
Building Investment Companies, Building Societies etc.	12,554	10,377	790	336	242	119	24,418	3.1
Other (Banking, Insurance etc.) (d)	18,960	9,853	6,699	2,514	1,203	1,586	40,815	5.2
TOTAL CLASS 4:	39,000	25,693	10,503	4,070	2,853	2,356	84,475	10.7
5. Commerce -								
Retail Trade ..	28,979	20,927	11,115	4,645	6,199	2,996	74,861	9.4
Wholesale Trade ..	27,019	16,932	3,562	6,161	2,646	1,358	57,678	7.3
TOTAL CLASS 5:	55,998	37,859	14,677	10,806	8,845	4,354	132,539	16.7
6. Miscellaneous (e) ..	19,117	14,919	9,755	2,571	4,407	1,691	52,460	6.6
7. Not elsewhere specified ..	3,466	3,023	1,959	593	650	183	9,874	1.2
TOTAL BUSINESS ADVANCES:	249,233	177,189	108,274	38,412	37,712	16,872	627,692	79.2

See notes on following page.

TABLE 12 : COMMONWEALTH TRADING BANK AND PRIVATE TRADING BANKS.
CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) - END OF JUNE, 1954. (continued)
(£'000)

Classification	New South Wales (b)	Victoria	Queensland (a)	South Australia (c)	Western Australia	Tasmania	Total Australia (a)	Proportion of Total %
B. Advances to Public Authorities.								
Public Authority Advances (including Govt. and Semi-Govt. and Municipal Bodies.)	3,607	4,686	1,315	95	65	103	9,871	1.2
C. Personal Advances Classified according to Main Purpose of Advances								
1. Advances for building or purchasing own home (Individuals) ..	46,706	28,391	13,480	3,348	8,708	2,239	102,872	13.0
2. All Other (Including personal Loans) ..	22,651	15,915	5,775	2,692	3,964	1,086	52,083	6.6
TOTAL:	69,357	44,306	19,255	6,040	12,672	3,325	154,955	19.6
Total Advances								
TOTAL:	322,197	226,181	128,844	44,547	50,449	20,300	792,518	100.0

(a) Includes Papua and New Guinea. (b) Includes Australian Capital Territory (c) Includes Northern Territory. (d) Includes trustee, pastoral, finance and cash order companies, friendly societies, stockbrokers, real estate agents, etc. (e) Includes:- (i) Fishing, hunting, trapping and forestry, (ii) Mining and quarrying, (iii) Legal and other professions, religious, charitable and benevolent institutions, hospitals, schools and industrial and trade associations, (iv) Amusements, wireless broadcasting, sporting associations and promoters and (v) Hotels, boarding houses and restuarants, laundries, social clubs, etc.

NOTE: The foregoing dissection of bank advances has been compiled from information supplied by the Commonwealth Trading Bank and the Private Trading Banks. Business advances (which have been classified according to the main industry of the borrower) are those made mainly for business purposes and include all loans to corporate bodies other than public authorities. Advances made to Public Authorities are those made to Commonwealth, State and Local Governments, Government Agencies and Semi-Governmental Authorities irrespective of the purpose of the advance or the industry in which the authority is engaged. Personal advances (which have been classified according to purpose) include advances to persons in their private capacity for such purposes as purchase of a house or of household equipment, repayment of personal debts, etc.

TABLE 13 : COMMONWEALTH TRADING BANK (a) AND PRIVATE TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA

(£'000)

Classification	At end of -					
	December 1951	June 1952	December 1952	June 1953	December 1953	June 1954
A. Business Advances Classified According to Main Industry of Borrower						
1. Agricultural, Dairying and Grazing -						
Mainly Sheep Grazing ..	44,987	51,458	55,533	54,304	60,197	73,293
" Cattle Grazing ..	12,448	13,388	13,225	12,960	13,922	15,000
" Wheat Growing ..	13,830	14,873	15,491	14,847	17,613	20,249
" Sugar Growing ..	6,349	7,850	6,282	8,372	7,198	9,428
" Fruit Growing ..	6,892	6,678	6,677	6,895	8,224	9,247
" Dairying and Pig-Raising ..	36,305	37,929	36,581	38,824	44,839	50,144
Other Rural	10,398	11,732	11,334	12,077	13,588	14,979
TOTAL CLASS 1:	131,209	143,908	145,123	148,279	165,581	192,340
2. Manufacturing	158,462	193,344	164,683	141,481	140,894	139,314
3. Transport, Storage and Communication ..	13,345	13,285	12,373	12,710	15,774	16,690
4. Finance and Property -						
Builders and Contractors	16,745	16,501	14,941	15,552	17,091	19,242
Building Invest. Co's., Building Societies etc.	30,993	21,050	21,531	22,141	22,754	24,418
Other (Banking, Insurance, etc.) (b)	28,001	32,843	29,324	26,922	36,794	40,815
TOTAL CLASS 4:	75,739	70,394	65,796	64,615	76,639	84,475
5. Commerce -						
Retail trade	55,409	62,857	47,921	50,433	59,493	74,861
Wholesale trade	71,228	78,424	62,964	59,132	60,257	57,678
TOTAL CLASS 5:	126,637	141,281	110,885	109,565	119,750	132,539
6. Miscellaneous (c) ..	36,221	40,570	37,458	42,618	47,796	52,460
7. Not elsewhere specified ..	7,422	7,239	8,307	9,345	9,356	9,874
TOTAL:	549,035	610,021	544,625	528,613	575,790	627,692
B. Advances to Public Authorities						
Public Authority Advances (incl. Government, Semi-Governmental and Municipal Bodies)	16,479	15,919	23,768	13,551	16,795	9,871
C. Personal Advances Classified According to Main Purpose of Advance						
1. Advances for building or purchasing own home (Individuals)	102,339	87,591	83,407	86,587	92,724	102,872
2. All other (including personal loans)	42,106	39,955	37,448	41,325	43,936	52,083
TOTAL:	144,445	127,546	120,855	127,912	136,660	154,955
TOTAL ADVANCES						
GRAND TOTAL:	709,959	753,486	689,248	670,076	729,245	792,518

(a) Prior to 3rd December, 1953, General Banking Division of the Commonwealth Bank.

(b) See footnote (d), Table 12.

(c) See footnote (e), Table 12.

See graphs attached.

TABLE 14 : COMMONWEALTH TRADING BANKS (a) AND PRIVATE TRADING BANKS
CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA
PROPORTION OF EACH CLASS TO TOTAL
(Per Cent)

Classification	At end of - December 1951	June 1952	December 1952	June 1953	December 1953	June 1954
A. Business Advances Classified According to Main Industry of Borrower						
1. Agricultural, Dairying and Grazing -						
Mainly Sheep Grazing ..	6.3	6.8	8.1	8.1	8.2	9.2
" Cattle Grazing ..	1.8	1.8	1.9	1.9	1.9	1.9
" Wheat Growing ..	1.9	2.0	2.2	2.2	2.4	2.6
" Sugar Growing ..	0.9	1.0	0.9	1.3	1.0	1.2
" Fruit Growing ..	1.0	0.9	1.0	1.0	1.1	1.2
" Dairying and Pig Raising ..	5.1	5.0	5.3	5.8	6.2	6.3
Other Rural ..	1.5	1.6	1.6	1.8	1.9	1.9
TOTAL CLASS 1:	18.5	19.1	21.0	22.1	22.7	24.3
2. Manufacturing ..	22.3	20.7	23.9	21.1	19.3	17.6
3. Transport, Storage and Communication ..	1.9	1.8	1.8	1.9	2.2	2.1
4. Finance and Property -						
Builders and Contractors	2.4	2.2	2.2	2.3	2.3	2.4
Building Invest. Co's. and Building Societies, etc.	4.4	2.8	3.1	3.3	3.1	3.1
Other - (Banking, Insurance, etc.) (b) ..	3.9	4.3	4.3	4.0	5.1	5.2
TOTAL CLASS 4:	10.7	9.3	9.6	9.6	10.5	10.7
5. Commerce -						
Retail trade ..	7.8	8.3	7.0	7.6	8.1	9.4
Wholesale trade ..	10.0	10.4	9.1	8.8	8.3	7.3
TOTAL CLASS 5:	17.8	18.7	16.1	16.4	16.4	16.7
6. Miscellaneous (c) ..	5.1	5.4	5.4	6.4	6.6	6.6
7. Not elsewhere specified ..	1.1	1.0	1.2	1.4	1.3	1.2
TOTAL:	77.4	81.0	79.0	78.9	79.0	79.2
B. Advances to Public Authorities						
Public Authority Advances (incl. Government, Semi-Governmental and Municipal Bodies)	2.3	2.1	3.5	2.0	2.3	1.2
C. Personal Advances Classified According to Main Purpose of Advance						
1. Advances for building or purchasing own home (Individuals) ..	14.4	11.6	12.1	12.9	12.7	13.0
2. All other (including personal loans) ..	5.9	5.3	5.4	6.2	6.0	6.6
TOTAL:	20.3	16.9	17.5	19.1	18.7	19.6
TOTAL ADVANCES						
GRAND TOTAL:	100.0	100.0	100.0	100.0	100.0	100.0

(a) Prior to 3rd December, 1953, General Banking Division of the Commonwealth Bank.
(b) See footnote (d), Table 12. (c) See footnote (e), Table 12.

See graphs attached.

S. R. CARVER
ACTING COMMONWEALTH STATISTICIAN

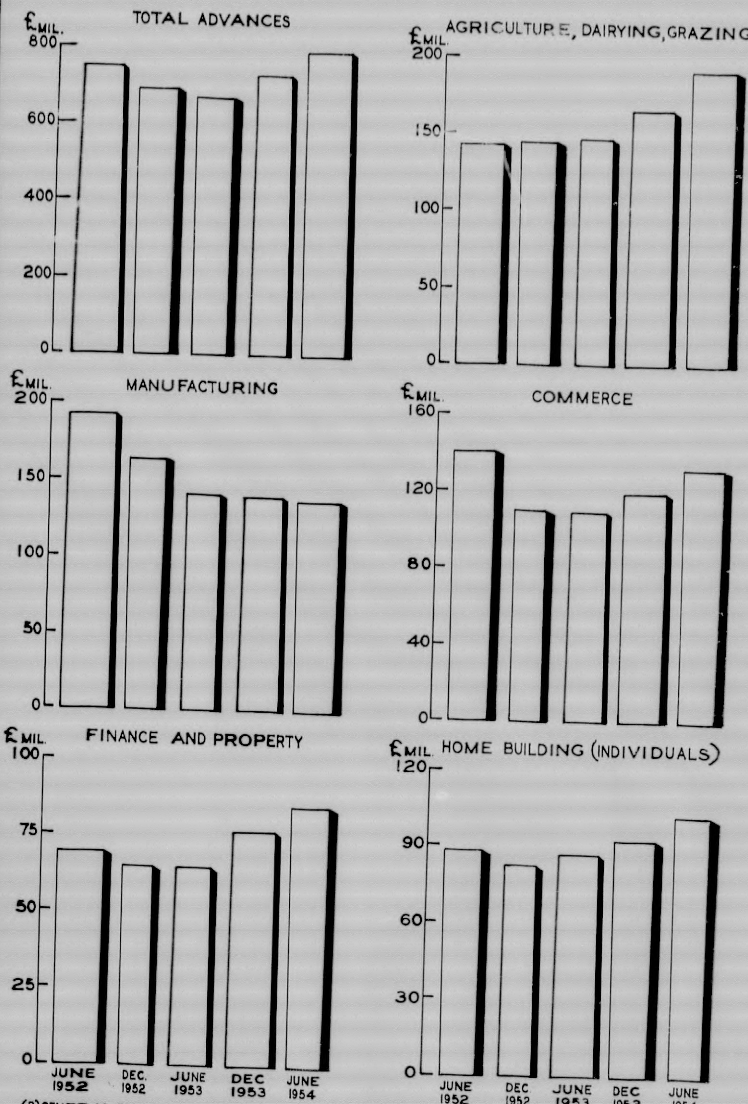
COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA. A.C.T. 27TH September, 1954

BANK ADVANCES

COMMONWEALTH TRADING BANK (a) AND PRIVATE TRADING BANKS

AUSTRALIA: JUNE, 1952 TO JUNE, 1954



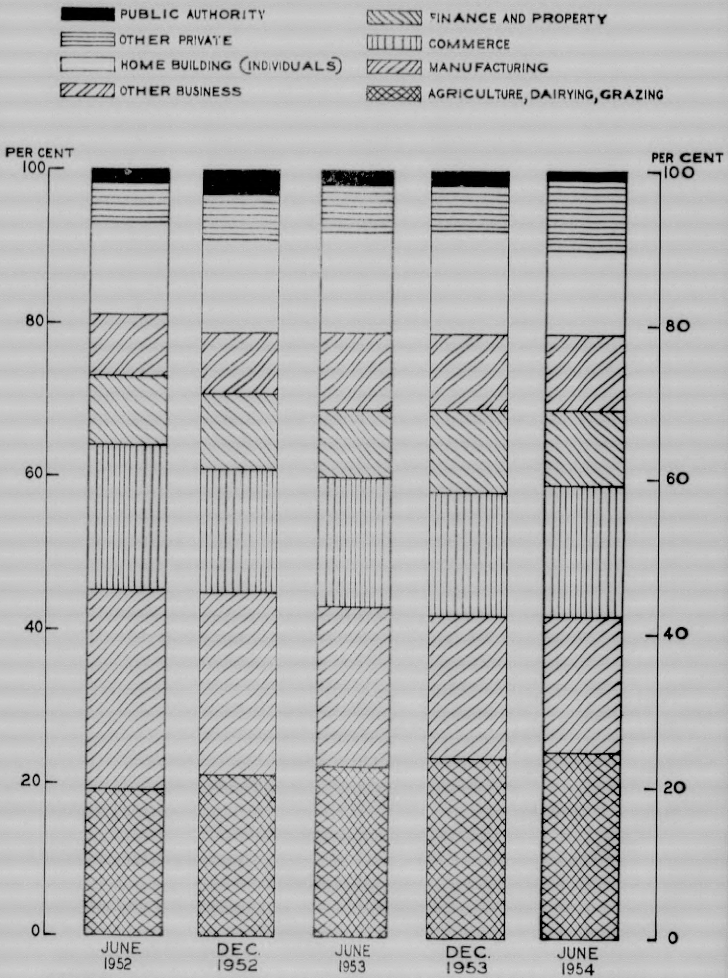
(a) GENERAL BANKING DIVISION OF COMMONWEALTH BANK PRIOR TO 3RD DECEMBER, 1953

BANK ADVANCES

COMMONWEALTH TRADING BANK(a) AND PRIVATE TRADING BANKS

PERCENTAGE ACCORDING TO INDUSTRY

AUSTRALIA: JUNE, 1952 TO JUNE, 1954



(a) GENERAL BANKING DIVISION OF COMMONWEALTH BANK PRIOR TO 3RD. DECEMBER, 1953

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, A.C.T.

SEPTEMBER, 1954