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STATEMENTS

## AUSTRALIAN BANKING STATISTICS.

Banking Act 1946.

STATEMENTS PREPARED FROM RETURNS DELIVERED TO THE COMMONWEALTH STATISTICIAN UNDER SECTION 41 OF THE BANKING ACT 1946.

I. LIABILITIES—1945.

Liabilities of each Bank as at Date of Balance-sheet shown below.

Liabilities.	The Bankers Banking Company Limited.	The Bank of Adelaide.	The Bank of Australia.	Bank of New South Wales.	The Brisbane Permanent Building and Savings Company Limited.	The Commercial Bank of Australia Limited.	The Commercial Banking Company of Sydney Limited.	The English, Scottish, and Australian Bank Limited.	The National Bank of Australia Limited.	The Commonwealth National Bank Limited.	The Union Bank of Australia Limited.
Date	30th June, 1945.	30th September, 1945.	15th October, 1945.	30th September, 1945.	31st August, 1945.	30th June, 1945.	30th June, 1945.	30th June, 1945.	30th September, 1945.	30th June, 1945.	31st August, 1945.
Authorized Capital	£ 300,000	£ 1,250,000	£ 6,000,000	£ 8,780,000	£ 1,600,000	£ 5,000,000	£ 12,000,000	£ 5,000,000	£ 10,000,000	£ 2,000,000	£ 12,000,000
Issued Capital	300,000	1,250,000	4,500,000	8,780,000	750,000	4,117,350	9,478,025	5,000,000	5,800,000	1,750,000	12,000,000
Uncalled Capital	141,000	(a)	(a)	(a)	..	..	4,739,012	2,000,000	1,800,000	..	8,000,000
Paid-up Capital	159,000	1,250,000	4,500,000	8,780,000	750,000	4,117,350	4,739,013	3,000,000	5,000,000	1,750,000	4,000,000
Reserve Funds (used in the business of the bank)	(b) 130,000	(c) 1,000,000	4,500,000	6,150,000	250,000	2,250,000	4,300,000	3,400,000	3,300,000	890,000	4,850,000
Final Dividend proposed	4,770	31,250	112,500	131,700	18,750	117,347	177,713	73,500	150,000	43,750	102,083
Balance of Profit and Loss account	4,785	45,462	346,921	317,111	32,311	117,826	126,584	293,645	156,394	23,626	170,496
Total Shareholders' Funds	298,555	2,326,712	9,359,421	15,378,811	1,051,061	6,602,523	9,343,310	6,767,045	8,650,394	2,677,376	9,127,579
Interimable Deposits or Deposit Stock	..	..	..	..	..	..	1,874,250	..	..	3,018,760	..
Deposits, Bills payable and other liabilities including provisions for contingencies	400,957	13,203,176	74,812,787	200,223,494	2,029,502	68,143,564	86,870,041	66,975,799	81,840,552	19,944,226	75,867,279
Notes in Circulation	..	5,439	2,630	81,054	..	6,174	13,526	1,886	47,508	..	7,472
Balances due to other banks	10,601	107,824	74,585	316,561	..	284,636	245,254	442,775	527,831	15,408	6,765
Total	776,113	15,734,201	84,349,393	215,969,920	3,080,563	75,006,897	96,478,131	75,861,564	91,022,285	25,655,790	85,004,093

(a) Reserve Liability of Shareholders in the event of liquidation—The Bank of Adelaide £1,250,000; The Bank of Australia £4,500,000; Bank of New South Wales £8,780,000.  
(b) Invested in Government and other securities.  
(c) Invested in Commonwealth Securities and other assets, and used in the business.  
(d) Excludes Bonus proposed 1947.

NOTE.—If those items (other than share capital or reserve funds specifically set out) which include amounts payable in currencies other than Australian or New Zealand currency had been converted into Australian Currency at a rate of exchange ruling on the date of the respective balance-sheets, the effect would have been to change the relevant items to the amounts shown below.

Liabilities.	The Bank of Australia.	The English, Scottish and Australian Bank Limited.	The Union Bank of Australia Limited.
Final Dividend proposed	£ 141,188	£ 91,870	£ 124,115
Balance of Profit and Loss account	309,885	388,231	213,972
Interimable Deposits or Deposit Stock	..	1,897,639	..
Deposits, Bills payable and other liabilities including provisions for contingencies	75,474,555	67,614,671	77,031,535
Balances due to other banks	93,567	465,454	..

## 2. ASSETS—1945.

Assets of each Bank as at date of Balance sheet shown below.

Assets.	The Federal Banking Company Limited.	The Bank of Adelaide.	The Bank of Australasia.	Bank of New South Wales.	The Brisbane Permanent Building and Banking Company Limited.	The Commercial Bank of Australia Limited.	The Commercial Banking Company of Sydney Limited.	The English, Scottish, and Australian Bank Limited.	The National Bank of Australasia Limited.	The Queensland National Bank Limited.	The Union Bank of Australia Limited.
Date	30th June, 1945.	30th September, 1945.	15th October, 1945.	30th September, 1945.	31st August, 1945.	30th June, 1945.	30th June, 1945.	30th June, 1945.	30th September, 1945.	30th June, 1945.	31st August, 1945.
Coin, Bullion, Notes and Cash at Bankers	£ 16,144	£ 1,294,366	£ 10,170,511	£ 20,455,033	£ 14,967	£ 7,722,055	£ 4,476,337	£ 5,657,164	£ 4,169,590	£ 1,108,994	£ 11,251,142
Money at Short Call—											
(a) London	..	218,750	50,000	..	..	..	593,750	360,000	..	..	315,000
(b) Elsewhere	..	318,700	..	..	..	..	..	..	..	..	..
Special Account with Commonwealth Bank	5,000	4,452,000	18,907,000	61,554,000	(a) 435,563	28,148,000	29,316,000	26,419,000	31,136,000	10,512,000	19,383,000
Cheques and Bills of other banks and balances with and due from other banks	90,771	459,703	1,207,117	4,078,555	(a) 1,232,136	1,559,304	1,765,214	2,854,845	1,550,040	945,663	1,357,380
Treasury Bills—											
(a) Australian Governments	..	625,000	6,750,000	16,500,000	..	3,020,000	7,070,000	5,265,000	7,000,000	550,000	6,900,000
(b) Other Governments	..	..	..	..	..	..	..	..	..	..	..
Public Securities (excluding Treasury Bills)—											
(a) Australian Government Securities	(b) 111,159	(c) 3,216,921	(d) 411,981,253	(e) 28,683,937	(f) 122,968	(c) 4,614,645	(c) 18,432,829	(c) 11,965,603	(c) 15,832,368	(g) 2,964,667	(c) 7,184,833
(b) Other Government Securities	..	..	(d) 4,773,675	(e) 6,489,372	..	(c) 3,551,321	..	(c) 2,942,615	(c) 1,448,416	..	ca 5,463,655
(c) Local and Semi-Governmental Authorities' Securities	(b) 1,130	..	(d) 986,540	..	(f) 90,000	..	..	..	(c) 315,350	..	(c) 349,072
Bills Receivable and Remittances in transit	1,694	245,703	1,868,492	7,496,734	..	(e) 195,907	..	..	(c) 2,962,924	1,119,413	..
Loans, Advances and Bills discounted (after deducting provision for debts considered bad or doubtful)	528,987	4,324,902	26,598,588	67,429,789	1,092,457	23,141,186	29,395,792	19,551,458	24,994,578	7,429,232	28,156,416
Bank Premises, Furniture and Sites	(c) 5,000	(d) 444,297	(f) 805,590	(d) 3,000,000	(d) 62,485	(a) 1,281,595	(d) 1,076,576	(d) 790,978	(d) 1,327,135	(d) 677,890	(d) 676,383
All Other Assets	16,228	134,559	150,627	2,000	70,287	18,369	621,992	14,300	287,884	82,506	24,645
<b>Total</b>	<b>776,113</b>	<b>15,734,301</b>	<b>84,249,393</b>	<b>215,999,920</b>	<b>3,080,563</b>	<b>75,006,897</b>	<b>96,478,131</b>	<b>75,861,564</b>	<b>91,022,285</b>	<b>25,655,760</b>	<b>85,004,095</b>

(a) Includes accrued interest. (b) At cost. (c) At or below market value. (d) At cost less amount written off. (e) At cost or market price whichever is the lower. (f) At cost or under, plus accrued interest. (g) Under cost or face value. (A) Includes £125,000 British Government Tax Reserve Certificates.

NOTE.—If those items which include amounts realizable in currencies other than Australian or New Zealand currency had been converted into Australian currency at a rate of exchange ruling on the date of the respective balance-sheets the effect would have been to change the relevant items to the amounts shown below.

Assets.	The Bank of Australasia.	The English, Scottish and Australian Bank Limited.	The Union Bank of Australia Limited.
Coin, Bullion, Notes and Cash at Bankers	£ 10,210,478	£ 5,698,981	£ 11,191,430
Money at Short Call—London	68,750	490,000	395,325
Cheques and Bills of other banks and balances with and due from other banks	1,308,615	2,806,114	..
Public Securities (excluding Treasury Bills)—			
(a) Australian Government Securities	11,908,253	12,128,210	7,180,461
(b) Other Government Securities	5,298,002	2,553,579	5,232,411
(c) Local and Semi-Governmental Authorities' Securities	1,015,345	..	..
Bills Receivable and Remittances in transit	1,991,353	1,015,338	805,071
Loans, Advances and Bills discounted (after deducting provisions for debts considered bad or doubtful)	26,619,634	19,699,071	26,178,677
Bank Premises, Furniture and Sites	806,161	..	848,960
All Other Assets	154,416	14,325	..

(A) Includes £134,875 British Government Tax Reserve Certificates.

## 3. PROFIT AND LOSS—1944-45.

Statement of Profit and Loss and Dividends of each Bank for the years ended on dates shown below.

Item.	The Bank of New Zealand Limited.	The Bank of Adelaide.	The Bank of Australasia.	The Bank of New South Wales.	The Brisbane Permanent Building and Banking Company Limited.	The Commercial Bank of Australia Limited.	The Commercial Banking Company of Sydney Limited.	The English, Scottish, and Australian Bank Limited.	The National Bank of Australasia Limited.	The Queensland National Bank Limited.	The Union Bank of Australia Limited.
Year ended	30th June, 1945.	30th September, 1945.	15th October, 1945.	30th September, 1945.	31st August, 1945.	30th June, 1945.	30th June, 1945.	30th June, 1945.	30th September, 1945.	30th June, 1945.	31st August, 1945.
	£	£	£	£	£	£	£	£	£	£	£
By Discount and interest earned, net exchange, commissions and other items (including transfers from contingencies accounts), after deducting interest paid and accrued on deposits, relate on bills current at balance date, amounts written off assets and losses on realization of assets and transfers to the credit of contingencies accounts (out of which accounts provisions for all bad and doubtful debts have been made)	22,456	313,346	1,748,819	3,652,054	82,019	1,421,536	1,724,202	1,401,961	1,670,432	384,290	1,696,114
To Expenses	4,911	186,593	919,970	2,532,997	18,730	910,140	1,038,959	817,990	1,107,325	254,247	952,567
(Including Directors' fees)	(640)	(2,500)	(15,588)	(5,902)	(1,300)	(3,125)	(3,750)	(9,931)	(3,964)	(2,941)	(16,733)
Income, Land and other Taxes	5,256	56,213	877,013	549,500	22,826	258,973	300,467	433,552	220,145	47,492	518,368
Balance, being net profit for the year carried down	12,206	67,540	251,836	569,557	40,459	252,423	384,776	150,419	342,362	82,551	225,179
Total	22,456	313,346	1,748,819	3,652,054	82,019	1,421,536	1,724,202	1,401,961	1,670,432	384,290	1,696,114
By Net Balance brought forward	6,235	40,422	298,068	291,003	29,352	116,763	122,234	290,376	151,532	22,825	208,941
.. Net profit for the year	12,206	67,540	298,068	569,557	40,459	252,423	384,776	180,419	342,362	82,551	225,179
Total	18,530	107,962	549,904	860,560	69,811	369,186	507,010	440,795	493,894	105,376	434,120
To Transfer to Reserve Funds	5,000	..	..	..	..	..	..	15,000	..	..	..
.. Amounts written off bank premises	..	..	..	16,649	..	25,000	25,000	..	50,000	900	..
.. Other appropriations	..	..	..	..	..	..	..	(a)10,000	..	(b)2,100	..
.. Dividends—	..	..	..	..	..	..	..	..	..	..	..
Interim paid	3,975	31,250	(d) 98,831	395,100	18,750	109,014	177,713	(d) 48,750	137,500	35,000	(d) 92,033
Final proposed payable	(c)4,770	31,250	(d)141,188	131,700	18,750	117,347	177,713	(d) 73,500	150,000	43,750	(d) 128,115
.. Balance carried forward	4,785	45,462	309,885	317,111	32,311	117,825	126,584	293,545	156,394	23,626	213,972
Total	18,530	107,962	549,904	860,560	69,811	369,186	507,010	440,795	493,894	105,376	434,120
Rate of dividend for year	(c)5½ per cent.	5 per cent.	7½ per cent.	8 per cent.	5 per cent.	(e)	7½ per cent.	6 per cent.	5½ per cent.	4½ per cent.	6 per cent.
Gross amount of Dividends	£	£	£	£	£	£	£	£	£	£	£
Less British taxes payable by bank and recouped from shareholders and deducted from dividends in Profit and Loss Account above	(c)8,745	62,500	423,563	526,800	37,500	226,361	355,426	180,000	287,500	78,750	301,200
Amount of dividends as shown in Profit and Loss Account above	(c)8,745	62,500	240,019	526,800	37,500	226,361	355,426	122,250	287,500	78,750	220,148

(a) Appropriation to Officers Provident Fund. (b) Amount written off bank furniture and fittings. (c) Includes bonus proposed 1947 (1 per cent.). (d) Net amount of dividends after deduction of British taxes recouped from shareholders (see below). (e) Dividends 4 per cent. on Preference shares and 7.08 per cent. on ordinary shares.

3. PROFIT AND LOSS—1944-45—continued.

NOTE.—If those credits earned or debits incurred which include amounts expressed in currencies other than Australian or New Zealand currency had been converted into Australian currency at a rate of exchange current during the year to which the profit and loss account relates, the effect would have been to change the relevant items to the amounts shown below.

Credits.	The English, Scottish and Australian Bank Limited.	Debits.	The English, Scottish and Australian Bank Limited.
	£		£
Discounts and interest earned, net exchange, commissions and other items (including transfers from contingencies accounts), after deducting interest paid and accrued on deposits, rebate on bills current at balance date, amounts written off assets and losses on realisation of assets and transfer to the credit of contingencies accounts (out of which accounts provisions for all bad and doubtful debts have been made)	1,499,488	Expenses .. .. . (Including Directors' Fees) .. .. . Income Land and Other Taxes .. .. . Other Appropriations .. .. . Dividends—Interim Paid .. .. . Final proposed payable .. .. .	833,860 (12,414) 482,157 12,200 60,938 91,875