COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, AUSTRALIA

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BANKING STATISTICS : MONTHLY BULLETIN NO.264 AUGUST 1967

This bulletin covers Australian banking and related statistics other than savings bank business, which is dealt with in the monthly bulletin "Savings Bank Statistics". Information published in the Preliminary Statement for August is repeated here, amended where necessary, together with additional statistics.

2. The tables have been compiled from returns submitted under the Banking Act 1959-1966 and from other information provided voluntarily by the banks including State banks. The banks concerned have been divided into the following groups and a separate series is presented for each:

(a) CHEQUE-PAYING BANKS

(i) MAJOR TRADING BANKS. These comprise the Commonwealth Trading Bank, Australia and New Zealand Bank Ltd, The Bank of Adelaide, Bank of New South Wales, The Commercial Bank of Australia Ltd, The Commercial Banking Company of Sydney Ltd, The English, Scottish and Australian Bank Ltd, The National Bank of Australasia Ltd.

(ii) ALL CHEQUE-PAYING BANKS. These comprise the major trading banks and the following banks: The Bank of China, Bank of New Zealand, The Brisbane Permanent Building and Banking Co. Ltd, Banque Nationale de Paris, the General Bank Department of the Rural Bank of New South Wales, The State Bank of South Australia, and the Rural Department of the Rural and Industries Bank of Western Australia.

(b) THE COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA

(c) THE RESERVE BANK OF AUSTRALIA

(i) Central Banking Business and Note Issue Department.

(ii) Rural Credits Department.

3. Details of liabilities and assets for individual cheque-paying banks, the Commonwealth Development Bank, and the Rural Credits Department of the Reserve Bank of Australia are published each month in the "Commonwealth of Australia Gazette".

4. Unless otherwise stated, the statistics presented are averages of weekly returns. Averages of liabilities and assets are the averages of liabilities and assets within Australia of the banks on the weekly balance days (Wednesdays) during the period concerned. Averages of debits to customers' accounts and new lending commitments are averages for weeks ended on the balance days during the period.

5. Liabilities and assets within Australia include liabilities and assets in Papua and New Guinea.

6. A classification of advances and deposits, overdraft limits and new and increased lending commitments of the major trading banks is made at half-yearly intervals. Details as at the second Wednesday in July 1967 and comparisons with previous classifications are published in Tables 17-27 of this bulletin.

7. This bulletin contains seasonally adjusted totals of deposits and advances - see Table 3, page 4. Details of the method used in seasonally adjusting these and other series are given in "Seasonally Adjusted Indicators 1967" issued on 18 July 1967.

8. Any discrepancies between totals and sums of components in tables are due to rounding.

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TABLE 1. - CHEQUE-PAYING BANKS : WEEKLY AVERAGE OF LIABILITIES WITHIN AUSTRALIA (a)

($ million)

Particulars	Major Trading Banks				All Cheque-Paying Banks			
	July 1966	August 1966	July 1967	August 1967	July 1966	August 1966	July 1967	August 1967
1. Deposits								
Fixed-								
Commonwealth and State Governments	117.7	131.2	145.5	155.8	153.7	170.1	187.2	201.2
Other banks	66.8	65.5	70.8	69.7	66.8	65.5	70.8	69.7
Other	1,817.4	1,831.7	1,934.1	1,944.8	1,913.8	1,929.8	2,043.8	2,059.5
Total Fixed	2,001.8	2,028.4	2,150.4	2,170.4	2,134.3	2,165.4	2,301.8	2,330.4
Current, bearing interest-								
Commonwealth and State Governments	33.5	22.7	36.7	34.4	52.5	39.0	54.0	51.1
Other banks	31.6	33.6	33.4	36.2	31.7	33.7	33.5	36.3
Other	261.2	265.8	265.4	271.3	294.2	300.4	303.7	314.3
Total	326.3	322.0	335.5	341.9	378.5	373.1	391.2	401.7
Current, not bearing interest-								
Commonwealth and State Governments	27.1	24.1	26.2	26.2	31.3	27.6	30.5	29.9
Other banks	34.9	35.4	36.7	39.6	35.6	36.1	37.7	40.4
Other	2,548.4	1,573.8	2,710.2	2,720.2	2,667.8	2,695.4	2,843.6	2,853.0
Total	2,610.4	2,633.2	2,773.0	2,786.0	2,734.7	2,759.2	2,911.8	2,923.3
Total Current	2,936.7	2,955.3	3,108.5	3,128.0	3,113.2	3,132.3	3,302.9	3,325.0
TOTAL DEPOSITS	4,938.5	4,983.7	5,258.9	5,298.3	5,247.5	5,297.6	5,604.8	5,655.5
2. Balances due to other banks (b)	27.0	29.8	20.6	18.2	34.7	37.5	29.8	26.8
3. Bills payable and all other liabilities	148.8	148.7	134.3	125.4	265.4	266.7	263.2	253.7
TOTAL LIABILITIES	5,114.4	5,162.2	5,413.8	5,441.9	5,547.6	5,601.8	5,897.8	5,936.0

(a) Excludes shareholders' funds, inter-branch accounts and contingencies. (b) Includes short-term loans from the Reserve Bank.

TABLE 2. - CHEQUE-PAYING BANKS : WEEKLY AVERAGE OF ASSETS WITHIN AUSTRALIA (a)

($ million)

Particulars	Major Trading Banks				All cheque-paying banks			
	July 1966	August 1966	July 1967	August 1967	July 1966	August 1966	July 1967	August 1967
1. Coin, bullion and notes	138.8	139.3	147.7	146.0	145.0	145.5	154.4	152.9
2. Cash with Reserve Bank	6.4	5.4	4.0	4.1	12.2	6.2	7.8	7.7
3. Australian public securities - Commonwealth and State Governments								
Treasury bills	..	0.2	..	..	..	0.2	..	..
Treasury Notes	44.2	39.1	22.8	23.4	44.6	39.6	23.9	24.2
Other	1,002.5	1,050.6	1,063.1	1,092.8	1,091.9	1,150.2	1,181.9	1,209.0
Local and semi-governmental authorities	12.7	12.7	16.2	16.2	15.8	15.9	19.6	19.4
4. Other securities	75.6	75.5	79.7	79.9	82.6	82.4	84.4	87.1
5. Loans to authorised dealers in the short-term money market	87.7	91.4	86.9	79.9	105.4	109.6	99.1	96.1
6. Statutory Reserve Deposit Account with Reserve Bank	469.7	465.2	469.6	468.1	470.6	466.2	470.7	469.2
7. Cheques and bills of other banks and balances with and due from other banks (b)	164.4	168.1	142.5	141.1	170.7	174.8	149.7	148.9
8. Loans (other than loans included in item 5), advances and bills discounted -								
Temporary advances to wool-buyers (c)	115.9	86.9	107.8	75.6	115.9	86.9	107.8	75.6
Term loans (d)	211.7	216.3	259.6	264.2	211.7	216.3	259.6	264.2
Farm development loans (d)	1.4	2.5	21.6	24.2	1.4	2.5	21.6	24.2
Other	2,571.7	2,560.5	2,855.3	2,864.9	2,913.9	2,902.5	3,230.2	3,245.4
Total (Item 8)	2,900.8	2,866.2	3,244.3	3,228.9	3,243.0	3,208.1	3,619.2	3,609.3
9. Bank premises, furniture and sites	128.2	128.9	129.8	130.6	147.3	148.0	149.8	150.6
10. Bills receivable and all other assets	89.2	92.4	112.8	110.5	94.4	97.8	120.3	116.4
TOTAL ASSETS	5,120.1	5,135.0	5,519.2	5,521.5	5,623.6	5,644.5	6,080.5	6,090.9

(a) Excludes inter-branch accounts. (b) Includes Term Loan Fund and Farm Development Loan Fund accounts of the Major Trading Banks with the Reserve Bank. (c) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (d) Loans made from the accounts with the Reserve Bank.

TABLE 3. - MAJOR TRADING BANKS

WEEKLY AVERAGES OF DEPOSITS AND ADVANCES WITHIN AUSTRALIA

ORIGINAL AND SEASONALLY ADJUSTED (a)

($ million)

Month	Deposits		Variation in deposits over previous months	
	Original	Seasonally adjusted	Original	Seasonally adjusted (c)
1966				
June	4,992.4	5,073.6	-17.9	+25.8
July	4,938.5	5,083.4	-53.9	+9.8
August	4,983.7	5,133.4	+45.2	+50.0
September	5,029.4	5,159.3	+45.7	+25.9
October	5,125.3	5,193.1	+95.9	+33.8
November	5,217.9	5.212.5	+92.6	+19.4
December	5,297.9	5,227.7	+80.0	+15.2
1967				
January	5,382.9	5,266.8	+85.0	+39.1
February	5,489.2	5,308.1	+106.3	+41.3
March	5,515.9	5,335.5	+26.7	+27.4
April	5,372.9	5,294.2	-143.0	-41.3
May	5,310.2	5,349.9	-62.7	+55.7
June	5,264.8	5,350.4	-45.4	+0.5
July	5,258.9	5,416.0	-5.9	+65.6
August	5,298.3	5,456.5	+39.4	+40.5

Month	Loans, advances and bills discounted (b)		Variation in advances over previous months	
	Original	Seasonally adjusted	Original	Seasonally adjusted (c)
1966				
June	2,844.6	2,788.8	+26.1	+10.9
July	2,900.8	2,822.9	+56.2	+34.1
August	2,866.2	2,824.3	-34.6	+1.4
September	2,866.2	2,856.2	..	+31.9
October	2,915.2	2,884.9	+49.0	+28.7
November	2,930.6	2,916.8	+15.4	+31.9
December	2,952.3	2,977.3	+21.7	+60.5
1967				
January	2,934.0	3,005.2	-18.3	+27.9
February	2,911.6	3,033.5	-22.4	+28.3
March	2,961.9	3,047.8	+50.3	+14.3
April	3,085.6	3,070.2	+123.7	+22.4
May	3,136.7	3,090.3	+51.1	+20.1
June	3,180.9	3,118.5	+44.2	+28.2
July	3,244.3	3,155.9	+63.4	+37.4
August	3,228.9	3,181.2	-15.4	+25.3

(a) See paragraph 7, page 1. (b) Excludes loans to authorised dealers in the short-term money market.
(c) Difference between successive seasonally adjusted figures.

TABLE 4. - ALL CHEQUE-PAYING BANKS : WEEKLY AVERAGES OF DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY

($ million)

State or Territory	Deposits				Loans, advances and bills discounted (a)			
	July 1966	August 1966	July 1967	August 1967	July 1966	August 1966	July 1967	August 1967
New South Wales	2,153.3	2,181.5	2,310.1	2,344.2	1,430.0	1,420.1	1,591.9	1,589.2
Victoria	1,518.2	1,524.7	1,617.1	1,613.0	804.1	784.5	910.6	902.7
Queensland	710.3	721.5	755.4	761.7	439.1	433.4	463.6	462.0
South Australia	355.2	353.7	365.4	370.4	281.2	281.1	304.8	306.3
Western Australia	322.0	324.3	352.9	359.5	201.1	202.3	242.2	245.0
Tasmania	105.0	105.4	112.0	112.5	56.8	57.1	65.7	65.9
Northern Territory	14.2	14.6	16.6	17.1	4.9	4.5	5.2	5.0
Australian Capital Territory	40.3	41.2	43.4	44.9	13.3	13.3	17.2	16.9
Papua	12.3	12.2	12.4	12.1	5.2	4.5	7.7	6.6
New Guinea	16.8	18.5	19.7	20.0	7.4	7.3	10.2	9.7
TOTAL	5,247.5	5,297.6	5,604.8	5,655.5	3,243.0	3,208.1	3,619.2	3,609.3

(a) Excludes loans to authorised dealers in the short-term money market.

TABLE 5. - ALL CHEQUE-PAYING BANKS : WEEKLY AVERAGE OF SELECTED ASSETS AND LIABILITIES AND RATIOS TO TOTAL DEPOSITS

($ million)

Month	Cash and cash at Reserve Bank	Commonwealth Government Securities		Statutory Reserve Deposit Account with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest
		Treasury bills and Treasury Notes	Other			
1966 July	157.2	44.6	1,091.9	470.6	3,243.0	2,734.7
August	151.7	39.8	1,150.2	466.2	3,208.1	2,759.2
1967 July	162.2	23.9	1,181.9	470.7	3,619.2	2,911.8
August	160.6	24.2	1,209.0	469.2	3,609.3	2,923.3
RATIOS TO TOTAL DEPOSITS (PER CENT)						
1966 July	3.0	0.9	20.8	9.0	61.8	52.1
August	2.9	0.8	21.7	8.8	60.6	52.1
1967 July	2.9	0.4	21.1	8.4	64.6	52.0
August	2.8	0.4	21.4	8.3	63.8	51.7

(a) Excludes loans to authorised dealers in the short-term money market.

TABLE 6. - ALL CHEQUE-PAYING BANKS : DEBITS TO CUSTOMERS' ACCOUNTS (a)

($ million)

State or Period	Commonwealth and State Govt (b)	Other	Total
	Average of five weeks ended 30 August 1967		
New South Wales	78.9	1,083.0	1,162.0
Victoria	33.4	943.8	977.2
Queensland	0.4	260.0	260.4
South Australia	0.1	182.7	182.8
Western Australia	..	145.5	145.5
Tasmania	..	47.9	47.9
Northern Territory	..	5.5	5.5
Australian Capital Territory	..	17.4	17.4
Papua	..	5.8	5.8
New Guinea	..	7.0	7.0
TOTAL	112.9	2,698.7	2,811.6
	Australia		
Week ended 2 August 1967	144.4	3,088.8	3,233.2
9 August 1967	96.1	2,641.7	2,737.8
16 August 1967	118.8	2,686.1	2,804.9
23 August 1967	89.9	2,491.8	2,581.7
30 August 1967	115.3	2,585.1	2,700.4

(a) Covers all cheque-paying banks and, in addition, the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank.
(b) At city branches in State capitals.

TABLE 7. - ALL CHEQUE-PAYING BANKS :
WEEKLY AVERAGE OF DEBITS TO CUSTOMERS' ACCOUNTS (a)

($ million)

Month	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
1963 August	701.9	654.3	194.0	124.8	84.0	31.8	2.5	10.0	1,803.3
1964 August	850.8	774.6	225.4	157.7	87.9	37.0	3.2	11.7	2,148.4
1965 August	909.9	806.8	230.5	163.3	108.7	41.6	3.9	15.8	2,280.5
1966 July	1,075.2	938.1	265.4	184.8	129.2	47.6	4.3	16.3	2,660.7
August	979.9	863.3	234.1	165.6	122.5	42.1	4.4	15.4	2,427.4
September	975.7	889.5	257.5	175.5	118.6	41.8	4.4	14.2	2,477.4
October	1,052.7	985.3	262.6	190.0	135.8	45.2	4.4	18.6	2,694.7
November	1,120.5	963.7	264.0	189.8	135.4	45.7	5.1	17.6	2,741.7
December	1,109.3	984.0	269.9	177.1	146.1	51.9	4.3	17.5	2,760.1
1967 January	1,045.9	881.2	250.8	179.9	154.5	42.5	4.5	13.0	2,572.2
February	1,104.9	927.8	249.4	195.8	143.0	46.4	4.0	14.3	2,685.5
March	1,028.4	862.5	237.0	178.8	138.3	48.5	4.2	16.5	2,514.2
April	1,164.8	1,007.0	275.5	196.8	149.9	52.9	4.5	20.1	2,871.7
May	1,170.1	994.5	258.2	196.6	150.4	53.2	4.9	19.9	2,847.8
June	1,140.9	1,002.6	266.0	183.9	141.7	49.1	5.2	20.0	2,809.5
July	1,269.6	1,055.2	292.1	197.6	154.0	54.3	5.6	18.5	3,046.9
August	1,083.0	943.8	260.0	182.7	145.5	47.9	5.5	17.4	2,685.9

(a) Covers all cheque-paying banks and, in addition, the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank. Excludes debits to Commonwealth and State Government accounts at city branches in State capitals.

TABLE 8. - MAJOR TRADING BANKS

WEEKLY AVERAGE OF SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA AND RATIOS TO TOTAL DEPOSITS

($ million)

Period	Cash and cash at Reserve Bank	Commonwealth Govt Securities: Treasury bills and Treasury Notes	Commonwealth Govt Securities: Other	Statutory Reserve Deposit Account with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest
1963 August	128.5	59.2	746.6	417.7	2,207.2	2,360.9
1964 August	137.3	63.1	871.3	649.1	2,358.9	2,567.1
1965 August	144.5	47.4	869.2	645.2	2,666.3	2,529.6
1966 July	145.2	44.2	1,002.5	469.7	2,900.8	2,610.4
August	144.7	39.3	1,050.6	465.2	2,866.2	2,633.2
September	143.8	68.4	1,101.7	467.4	2,866.2	2,683.3
October	145.7	74.6	1,132.0	471.7	2,915.2	2,759.9
November	146.5	66.7	1,190.9	480.0	2,930.6	2,832.9
December (b)	167.3	72.8	1,202.1	461.6	2,952.3	2,900.6
1967 January	162.1	160.4	1,287.0	469.7	2,934.0	2,939.3
February	153.0	190.4	1,342.6	477.2	2,911.6	3,010.8
March	151.0	174.2	1,334.8	486.6	2,961.9	3,029.9
April	155.3	78.0	1,203.8	490.3	3,085.6	2,914.2
May	160.0	34.9	1,121.5	480.7	3,136.7	2,849.3
June	160.0	24.1	1,065.8	474.0	3,180.9	2,814.5
July	151.7	22.8	1,063.1	469.6	3,244.3	2,773.0
August	150.2	23.4	1,092.8	468.1	3,228.9	2,786.0

RATIOS TO TOTAL DEPOSITS (PER CENT)

Period	Cash and cash at Reserve Bank	Treasury bills and Treasury Notes	Other	Statutory Reserve Deposit Account with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest
1963 August	3.3	1.5	19.3	10.8	57.1	61.1
1964 August	3.8	1.4	19.8	14.7	53.5	58.2
1965 August	3.1	1.0	18.6	13.8	57.0	54.1
1966 July	2.9	0.9	20.3	9.5	58.7	52.9
August	2.9	0.8	21.1	9.3	57.5	52.8
September	2.9	1.4	21.9	9.3	57.0	53.4
October	2.8	1.5	22.1	9.2	56.9	53.8
November	2.8	1.3	22.8	9.2	56.2	54.3
December (b)	3.2	1.4	22.7	8.7	55.7	54.7
1967 January	3.0	3.0	23.9	8.7	54.5	54.6
February	2.8	3.5	24.5	8.7	53.0	54.8
March	2.7	3.2	24.2	8.8	53.7	54.9
April	2.9	1.5	22.4	9.1	57.4	54.2
May	3.0	0.7	21.1	9.1	59.1	53.7
June	3.0	0.5	20.2	9.0	60.4	53.5
July	2.9	0.4	20.2	8.9	61.7	52.7
August	2.8	0.4	20.6	8.8	60.9	52.6

(a) Excludes loans to authorised dealers in the short-term money market.
(b) Banks were exempted from furnishing a return for the fourth Wednesday of the month.

TABLE 9. - MAJOR TRADING BANKS : NEW AND INCREASED LENDING COMMITMENTS

Source: Reserve Bank of Australia

($ million)

Weekly average for period ended second Wednesday of -		Aggregate (a)	Farm Development Loan component	Term Loan component
1966	August	26.8	0.5	1.8
	September	25.8	0.4	1.7
	October	27.4	0.6	2.0
	November	29.0	0.4	1.5
	December	30.5	0.4	1.8
1967	January	25.7	0.4	2.2
	February	28.4	0.5	2.0
	March	42.6	0.5	3.3
	April	35.2	0.5	2.0
	May	35.9	0.7	3.2
	June	31.1	0.8	2.7
	July	30.0	0.6	2.1
	August	32.6	0.6	2.0
	September	30.7	0.5	1.7

(a) This series comprises commitments for overdrafts, term loans and farm development loans. Commitments in respect of temporary advances to woolbuyers are excluded. The figures represent gross new lending commitments of banks and do not take account of cancellations and reductions of existing limits. Figures for cancellations and reductions of existing limits can be calculated from this series (after deducting term loan and farm development loan components and adjusting the weekly averages to a monthly basis) in conjunction with that of overdraft limits shown in the following table. However, these derived figures should be regarded as an approximation only, since there are unavoidable differences in the basis of compilation of the two series.

TABLE 10. - MAJOR TRADING BANKS : OVERDRAFT LIMITS

Source: Reserve Bank of Australia

($ million)

At second Wednesday of -		Total outstanding (a)
1966	August	4,111.4
	September	4,146.8
	October	4,173.1
	November	4,214.4
	December	4,260.0
1967	January	4,250.3
	February	4,257.0
	March	4,330.1
	April	4,397.3
	May	4,448.2
	June	4,495.3
	July	4,513.1
	August	4,541.6
	September	4,577.3

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

TABLE 11. - COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA
WEEKLY AVERAGE OF LOANS, ADVANCES AND BILLS DISCOUNTED
($ million)

Month	Hire Purchase	Other	Total
1963 August	40.9	67.4	108.4
1964 August	46.7	79.5	126.1
1965 August	51.1	98.9	150.0
1966 July	53.1	120.8	173.9
August	53.1	123.3	176.4
September	53.1	126.2	179.3
October	53.5	128.8	182.2
November	55.7	131.8	187.4
December (a)	57.2	135.6	192.8
1967 January	56.4	136.7	193.1
February	54.5	137.4	191.9
March	51.8	139.5	191.3
April	51.8	141.6	193.4
May	52.3	144.2	196.4
June	52.7	148.0	200.7
July	53.1	149.3	202.4
August	53.0	151.4	204.3
August : New South Wales (b)	20.0	43.3	63.3
Victoria	11.0	26.0	37.0
Queensland	11.1	25.5	36.6
South Australia	3.5	17.2	20.7
Western Australia	5.9	35.0	40.9
Tasmania	1.5	4.4	5.9

(a) Bank exempted from furnishing a return for the fourth Wednesday of the month.
(b) Includes advances in the Australian Capital Territory and the Northern Territory $3.0 million, and in Papua and New Guinea $1.2 million, for which dissections are not available.

TABLE 12. - RESERVE BANK OF AUSTRALIA : RURAL CREDITS DEPARTMENT
WEEKLY AVERAGE OF LOANS, ADVANCES AND BILLS DISCOUNTED
($ million)

1963 August	140.9
1964 August	75.7
1965 August	196.2
1966 July	158.3
August	130.3
September	124.6
October	112.1
November	96.9
December (a)	93.5
1967 January	190.2
February	350.8
March	430.2
April	424.0
May	407.2
June	372.1
July	342.6
August	323.7
August : New South Wales	14.4
Victoria	276.2
Queensland	29.4
South Australia	2.6
Western Australia	1.0
Tasmania	0.1
Papua and New Guinea	0.1

(a) Bank exempted from furnishing a return for the fourth Wednesday of the month.

TABLE 13. - RESERVE BANK OF AUSTRALIA : CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT)

WEEKLY AVERAGE OF LIABILITIES AND ASSETS IN AUSTRALIA AND ELSEWHERE

($ million)

Particulars	July 1966	Aug. 1966	July 1967	Aug. 1967
LIABILITIES				
Capital and reserve funds	70.8	73.2	74.8	76.2
Notes on issue	847.8	869.5	941.8	954.5
Deposits of trading banks -				
Statutory Reserve Deposit Account	470.6	466.2	470.7	469.2
Term Loan Fund Account	43.2	39.1	35.1	31.7
Farm Development Loan Fund Account	49.2	48.3	30.3	27.8
Other deposits of trading banks	13.2	7.4	8.5	8.8
Deposits of savings banks	423.1	425.7	491.7	498.7
Other liabilities	264.9	268.4	288.5	278.1
TOTAL	2,182.7	2,197.8	2,341.5	2,345.1
ASSETS				
Gold and foreign exchange	1,271.2	1,269.1	1,068.6	1,055.2
Australian notes and coin	31.8	31.8	21.3	18.7
Cheques and bills of other banks	5.6	4.7	4.4	4.3
Australian Government securities -				
Redeemable in Australia -				
Treasury bills and Treasury notes	45.0	170.4	93.2	148.6
Other	607.5	526.7	728.2	719.8
Other	..	..	..	..
Bills receivable and remittances in transit	25.9	27.7	27.8	24.3
Loans, advances and all other assets	195.7	167.3	398.0	374.2
TOTAL	2,182.7	2,197.8	2,341.5	2,345.1

TABLE 14. - AUSTRALIAN NOTE ISSUE

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON LAST WEDNESDAY

($ million)

Denomination	July 1966	August 1966	July 1967	August 1967
$ 1	32.1	32.9	33.2	33.6
$ 2	138.2	141.1	123.6	124.1
$ 5	..	..	42.8	45.0
$10	373.8	391.0	393.8	398.6
$20	308.1	317.2	350.5	364.6
Other (a)	0.1	0.1	0.1	0.1
Held by banks	150.3	147.8	163.9	153.2
Held by public	702.0	734.4	780.2	812.9
TOTAL	852.3	882.3	944.1	966.1

(a) $40 (£20), $100 (£50), $200 (£100)

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON WEDNESDAY OF EACH WEEK

($ million)

	2 August 1967	9 August 1967	16 August 1967	23 August 1967	30 August 1967	Average for five weeks
Held by banks	152.5	161.5	156.0	161.9	153.2	157.0
Held by public	791.6	786.6	800.1	796.2	812.9	797.5
TOTAL	944.1	948.1	956.1	958.1	966.1	954.5

TABLE 15. - INTEREST RATES AT 6 OCTOBER 1967

Particulars	Rate per Annum	Date from which Operative	Previous Rate per Annum
	%		%
LENDING RATES			
Reserve Bank of Australia -			
Rural Credits Department - Government guaranteed loans	4.50	1. 3.67	4.25
Other	4.75	1. 3.67	4.50
Commonwealth Development Bank of Australia (a)	7.25	10. 3.65	7.00
Trading Banks -			
Overdraft (general) (a)	7.25	10. 3.65	7.00
Unsecured Personal Loans (a)	(b)6.00	14. 3.67	..
Savings Banks -			
Loans to local government authorities (a)	5.875	2. 2.67	5.75
Credit Foncier housing and mortgage loans (c)	5.00-5.75	1. 4.65	4.75-5.50
Loans to co-operative building and housing societies (c)	5.00-5.50	1. 4.65	4.75-5.25
Life Insurance companies - loans on own policies (c)	6.00-7.00	March '67	5.50-7.00
DEPOSIT RATES			
Trading Banks - Fixed deposits (a) -			
30 days but less than 3 months (d)	4.00	17. 8.66	4.25
3 months but less than 12 months	4.00	17. 8.66	4.25
12 months to 18 months	4.25	17. 8.66	4.50
Over 18 months to 24 months	4.50	10. 3.65	4.25
Savings Banks - Deposits other than fixed deposits -			
Ordinary Accounts (e) -			
Commonwealth Savings Bank; State Savings Bank of Victoria; Australia and New Zealand Savings Bank Ltd; The Bank of Adelaide Savings Bank Ltd; Bank of New South Wales Savings Bank Ltd; Commercial Savings Bank of Australia Ltd; C.B.C. Savings Bank Ltd; E.S. & A. Savings Bank Ltd; and National Bank Savings Bank Ltd -			
\$1 - \$10,000 (f)	3.50	1. 4.65	3.25
Rural and Industries Bank of Western Australia; The Savings Bank of South Australia; The Hobart Savings Bank; and Launceston Bank for Savings -			
\$1 - \$10,000 (f)	3.75	1. 4.65	3.50
COMMONWEALTH SECURITIES			
Long term	(g)5.25	13. 4.65	(g)5.00
Medium term	(g)5.00	13. 4.65	(h)4.50
Short term	(i)4.50	7. 2.67	(g)5.00
Treasury Notes (interest yield) (j)			
A Notes - 3 months maturity	4.256	28.12.66	4.58
B Notes - 6 months maturity	4.386	7. 8 66	4.365

(a) Maximum rate. (b) Flat rate. (c) Predominant rates. (d) On deposits of \$100,000 and more only. (e) No interest is payable in excess of the maximum amount shown.
(f) The interest bearing limit was raised from \$6,000 to \$10,000 as from 1 March 1967.
(g) Issued at par. (h) Issued at 99.25 per cent. (i) Issued at 99.75 per cent.
(j) As from 14 February 1966, the income tax rebate to 10c in the dollar does not apply to interest on Treasury Notes.

TABLE 16. - VOLUME OF MONEY

Source: Reserve Bank of Australia

($ million)

Month		Notes and coin in hands of public	Deposits of public with all cheque-paying banks (a)		Deposits with all savings banks (b)	Total
			Current	Fixed		
1963	June	818	2,646	1,147	3,906	8,517
1964	June	815	2,917	1,380	4,444	9,556
1965	June	814	2,977	1,688	4,858	10,337
1966	June	783	3,033	1,899	5,223	10,938
	August	816	2,999	1,930	5,359	11,104
	September	827	3,054	1,934	5,402	11,218
	October	832	3,135	1,940	5,449	11,356
	November	843	3,219	1,965	5,490	11,518
	December (c)	909	3,294	1,981	5,502	11,686
1967	January	867	3,315	2,004	5,520	11,706
	February	853	3,393	2,027	5,556	11,830
	March	875	3,416	2,028	5,576	11,895
	April	869	3,300	2,018	5,583	11,770
	May	874	3,232	2,022	5,620	11,747
	June	882	3,192	2,026	5,724	11,824
	July	885	3,150	2,044	5,824	11,902
	August	902	3,171	2,060	5,887	12,020

(a) Excludes Government and inter-bank deposits, but includes deposits of the public with the Reserve Bank.

(b) Interpolated "weekly average" based on end of month figures.

(c) Banks exempted from furnishing a return for the fourth Wednesday of the month.

CLASSIFICATION OF BANK ADVANCES, DEPOSITS, OVERDRAFT LIMITS AND NEW AND INCREASED LENDING COMMITMENTS - JULY 1967

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 1967, 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 overseas 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 organisations.

(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 of 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 organisations are advances to organisations which are not operated for the purpose of making a profit or gain to individual members, but for the purposes of the organisation or for the benefit of the community in general.

The above classification refers to Tables 17 to 19 which show Australian and State totals. An abridged classification of bank advances in each of the Territories is shown in Table 20.

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 in tables are due to rounding.

TABLE 17. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) AT 12 JULY 1967

($ million)

Classification	N.S.W. (b)	VIC.	QLD (a)	S.A. (c)	W.A.	TAS.	AUST.
RESIDENT BORROWERS -							
Business advances classified according to main industry of borrower -							
Agriculture, grazing and dairying (d)							
Mainly sheep grazing	190.6	61.5	33.1	22.7	30.4	6.2	344.5
Mainly wheat growing	21.2	18.6	9.0	16.6	25.2	0.1	90.6
Mainly dairying and pig raising	23.3	40.8	25.2	4.5	5.6	4.2	103.5
Other	50.2	29.8	98.6	16.0	10.4	6.9	211.9
Total, Agriculture, etc. (d)	285.3	150.7	165.8	59.8	71.6	17.4	750.5
Manufacturing	283.0	225.7	70.0	30.8	17.0	12.3	638.9
Transport, storage and communication	19.2	19.3	8.7	5.0	2.7	1.3	56.2
Finance -							
Building and housing societies	19.5	15.8	2.3	0.8	0.2	1.0	39.7
Pastoral finance companies	11.7	5.7	6.6	2.3	1.5	3.6	31.4
Hire purchase and other finance companies	12.6	8.0	2.0	1.9	0.4	0.6	25.6
Other	41.4	16.6	1.3	2.4	4.2	0.3	39.0
Total, Finance	61.0	46.3	12.3	7.4	3.3	5.5	135.8
Commerce -							
Retail trade	120.7	77.2	47.9	19.5	17.8	7.3	290.4
Wholesale trade (e)	153.9	87.7	16.2	18.9	17.1	4.4	298.2
Total, Commerce	274.6	164.9	64.1	38.4	34.9	11.6	588.6
Building and construction	40.7	32.2	14.3	6.2	7.8	1.7	102.8

Other businesses -							
Mining	15.4	16.9	11.6	1.1	9.0	..	54.1
Other	112.4	71.3	43.3	16.2	13.6	4.5	261.4
Total, Other businesses	127.8	88.2	54.9	17.3	22.7	4.6	315.4
Unclassified	11.5	12.6	3.6	2.6	1.6	0.5	32.4
Total, Business advances							
Companies (f)	702.5	474.5	149.9	90.3	63.3	29.5	1,510.1
Other (f)	400.4	265.4	243.8	77.3	98.3	25.4	1,110.5
Total (d)	1,102.9	739.9	393.7	167.6	161.7	55.0	2,620.6
Advances to public authorities	11.2	12.0	2.6	1.0	1.1	0.2	28.2
Personal advances -							
Building or purchasing own home	130.4	59.8	34.6	15.4	17.0	4.0	261.3
Other	121.6	80.5	37.0	17.1	18.1	6.1	280.3
Total, Personal	252.1	140.3	71.6	32.5	35.1	10.1	541.6
Advances to non-profit organisations	31.0	14.2	9.3	2.7	4.2	0.7	62.2
TOTAL, ADVANCES TO RESIDENT BORROWERS (d)	1,397.2	906.4	477.2	203.8	202.1	66.0	3,252.6
NON-RESIDENT BORROWERS	0.8	0.5	0.1	..	0.1	..	1.4
TOTAL, ALL ADVANCES (d)	1,398.0	906.9	477.2	203.8	202.2	66.0	3,254.0

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

See notes on page 13.

TABLE 18. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a)

($ million)

At second Wednesday of -	July 1965		December 1965		July 1966		January 1967		July 1967	
	Aggregate	Term loan component	Aggregate	Term loan component	Aggregate (b)	Term loan component	Aggregate (b)	Term loan component	Aggregate (b)	Term loan component
RESIDENT BORROWERS -										
Business advances classified according to main industry of borrower										
Agriculture, grazing and dairying -										
Mainly sheep grazing	260.9	27.4	279.5	29.2	298.2	32.9	307.3	35.6	344.5	42.8
Mainly wheat growing	65.0	8.0	69.2	8.8	76.3	10.6	75.1	11.5	90.6	13.8
Mainly dairying and pig raising	94.4	7.4	91.8	8.0	94.0	8.3	89.2	8.9	103.5	9.6
Other	163.9	17.9	163.4	19.0	181.9	22.3	181.0	24.7	211.9	28.2
Total, Agriculture, etc.	584.1	60.7	604.0	65.0	650.4	74.1	652.6	80.7	750.5	94.3
Manufacturing	572.9	83.9	533.7	88.2	620.0	96.6	581.5	99.2	638.9	105.9
Transport storage and communication	42.7	6.4	40.7	6.7	46.5	7.0	49.0	10.5	56.2	7.9
Finance -										
Building and housing societies	43.2	..	40.6	..	41.1	0.3	39.6	0.2	39.7	0.2
Pastoral finance cos	36.6	..	36.4	..	31.4	0.1	49.2	0.2	31.4	0.2
Hire purchase and other finance cos	29.1	0.1	29.9	0.1	32.3	0.2	23.6	0.4	25.6	0.5
Other	31.0	0.2	32.5	0.1	32.4	0.2	40.3	0.4	39.0	0.4
Total, Finance	139.9	0.3	139.4	0.3	137.1	0.8	152.7	1.3	135.8	1.3
Commerce -										
Retail trade	242.1	4.0	251.2	4.2	272.2	4.1	247.1	4.4	290.4	4.0
Wholesale trade	171.5	6.3	158.9	5.9	167.9	6.5	166.2	9.1	187.4	11.0
Temporary advances to woolbuyers	104.3	..	126.1	..	118.7	..	114.9	..	110.8	..
Total Commerce	517.9	10.3	536.1	10.1	558.7	10.6	528.2	13.5	588.6	15.0

Building and construction	84.5	3.0	78.5	2.4	88.2	2.4	89.1	5.1	102.8	5.5
Other businesses -										
Mining	22.8	5.1	20.8	7.5	35.9	9.4	39.3	16.9	54.1	18.6
Other	192.3	5.8	189.8	5.5	218.2	5.7	221.2	6.1	261.4	6.7
Total, Other businesses	215.1	10.9	210.6	13.0	254.1	15.1	260.5	23.0	315.4	25.3
Unclassified	22.8	1.9	26.9	1.9	25.3	1.9	25.8	2.0	32.4	2.9
Total, Business advances										
Companies (c)	1,291.5	121.4	1,286.1	127.5	1,408.8	141.6	1,386.8	162.6	1,510.1	169.2
Other (c)	888.2	56.0	883.8	59.9	971.5	66.9	952.7	72.7	1,110.5	88.9
Total	2,179.7	177.3	2,169.9	187.4	2,380.3	208.5	2,339.5	235.3	2,620.6	258.1
Advances to public authorities	19.9	..	32.3	0.6	28.7	2.0	53.5	2.1	28.2	1.6
Personal advances -										
Building or purchasing own home	219.3	0.1	218.1	..	229.5	..	241.2	0.1	261.3	..
Other	206.1	..	202.0	0.1	231.0	..	238.0	..	280.3	..
Total, Personal	425.4	0.1	420.2	0.1	460.5	..	479.2	0.1	541.6	0.1
Advances to non-profit organisations	49.1	0.1	51.9	0.1	55.2	0.1	59.8	0.3	62.2	0.2
TOTAL, ADVANCES TO RESIDENT BORROWERS	2,674.2	177.5	2,674.3	188.2	2,924.7	210.7	2,932.0	237.8	3,252.6	260.0
NON-RESIDENT BORROWERS	0.9	..	1.0	..	1.0	..	1.0	..	1.4	..
TOTAL, ALL ADVANCES	2,675.1	177.5	2,675.3	188.2	2,925.7	210.7	2,932.9	237.8	3,254.0	260.0

(a) Includes Papua and New Guinea. (b) Includes farm development loan component July 1966 - $1.3 million; January 1967 - $9.3 million; July 1967 - $21.3 million. (c) The combined advances to these two groups are distributed over the industries above.

See notes on page 13.

TABLE 19. - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a)

PROPORTION OF EACH CLASS TO TOTAL

(Per cent)

At second Wednesday of -	July 1965	December 1965	July (b) 1966	January (b) 1967	July (b) 1967
RESIDENT BORROWERS -					
Business advances classified according to main industry of borrower -					
Agriculture, grazing and dairying -					
Mainly sheep grazing	9.8	10.5	10.2	10.5	10.6
Mainly wheat growing	2.4	2.6	2.6	2.6	2.8
Mainly dairying and pig raising	3.5	3.4	3.2	3.0	3.2
Other	6.1	6.1	6.2	6.2	6.5
Total, Agriculture, etc.	21.8	22.6	22.2	22.3	23.1
Manufacturing	21.4	20.0	21.2	19.8	19.6
Transport, storage and Communication	1.6	1.5	1.6	1.7	1.7
Finance -					
Building and housing societies	1.6	1.5	1.4	1.3	1.2
Pastoral finance companies	1.4	1.4	1.1	1.7	1.0
Hire purchase and other finance companies	1.1	1.1	1.1	0.8	0.8
Other	1.1	1.2	1.1	1.4	1.2
Total, Finance	5.2	5.2	4.7	5.2	4.2
Commerce -					
Retail trade	9.1	9.4	9.3	8.4	8.9
Wholesale trade	6.4	5.9	5.7	5.7	5.8
Temporary advances to woolbuyers	3.9	4.7	4.1	3.9	3.4
Total, Commerce	19.4	20.0	19.1	18.0	18.1

Building and construction	3.2	2.9	3.0	3.0	3.2
Other businesses -					
Mining	0.8	0.8	1.2	1.3	1.7
Other	7.2	7.1	7.5	7.6	8.0
Total, Other businesses	8.0	7.9	8.7	8.9	9.7
Unclassified	0.9	1.0	0.9	0.9	1.0
Total, Business advances					
Companies (c)	48.3	48.0	48.2	47.3	46.5
Other (c)	33.2	33.1	33.2	32.5	34.0
Total	81.5	81.1	81.4	79.8	80.5
Advances to public authorities	0.8	1.2	1.0	1.8	0.9
Personal advances -					
Building or purchasing own home	8.2	8.2	7.8	8.2	8.0
Other	7.7	7.6	7.9	8.1	8.6
Total, Personal	15.9	15.7	15.7	16.3	16.6
Advances to non-profit organisations	1.8	1.9	1.9	2.1	1.9
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 17.

TABLE 20 - MAJOR TRADING BANKS

CLASSIFICATION OF ADVANCES IN TERRITORIES (a)

($'000)

Classification	At 13 July 1966				At 11 January 1967				At 12 July 1967			
	A.C.T.	N.T.	Papua	New Guinea	A.C.T.	N.T.	Papua	New Guinea	A.C.T.	N.T.	Papua	New Guinea
RESIDENT BORROWERS -												
Business advances classified according to main industry of borrower -												
Agriculture, grazing and dairying	1,665	754	258	1,999	1,808	767	341	2,040	1,932	885	458	3,077
Manufacturing	316	130	140	850	261	106	191	540	295	79	117	612
Transport, storage and communication	92	208	240	594	224	211	291	812	176	225	322	776
Finance and commerce	1,943	1,192	2,503	2,359	2,090	955	3,505	2,580	2,713	908	3,903	3,004
Building and construction	833	679	1,076	301	991	547	1,219	301	2,067	639	1,282	398
Other businesses	1,287	942	528	483	1,526	1,117	415	748	1,747	1,070	1,151	982
Unclassified	94	23	18	33	200	34	14	155	180	74	20	48
Total Business advances	6,230	3,928	4,763	6,619	7,100	3,737	5,976	7,176	9,110	3,880	7,253	8,897
Personal advances -												
Building or purchasing own home	3,358	431	128	91	3,796	522	164	118	4,050	473	309	147
Other	2,422	422	357	431	2,228	444	418	483	2,697	681	431	703
Total, Personal advances	5,780	853	485	522	6,024	966	582	601	6,747	1,154	740	850
Advances to public authorities and non-profit organisations	1,236	139	159	258	1,176	156	220	208	1,615	151	428	413
TOTAL, ADVANCES TO RESIDENT BORROWERS	13,246	4,920	5,407	7,399	14,301	4,859	6,778	7,985	17,472	5,185	8,421	10,160
NON-RESIDENT BORROWERS	52	1	..	..	28	..	..	..	27	4	..	..
TOTAL, ALL ADVANCES	13,298	4,921	5,407	7,399	14,329	4,859	6,778	7,985	17,499	5,189	8,421	10,160

(a) Figures in this table are included with State figures in Table 17.

See notes on page 13

TABLE 21. - MAJOR TRADING BANKS

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

At second Wednesday of -	December 1965	July 1966	January 1967	July 1967	December 1965	July 1966	January 1967	July 1967
	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	358.4	359.0	366.2	361.7	19.8	19.1	18.5	18.0
Manufacturing	79.1	74.5	84.9	86.9	4.4	4.0	4.3	4.3
Transport, storage and communication	18.2	19.0	19.1	20.7	1.0	1.0	1.0	1.0
Finance	108.8	124.6	139.5	130.6	6.0	6.6	7.1	6.5
Commerce	90.1	90.1	94.2	98.2	5.0	4.8	4.8	4.9
Building and construction	38.9	37.5	46.0	42.9	2.2	2.0	2.3	2.2
Other businesses	100.9	99.7	103.6	104.5	5.6	5.3	5.2	5.2
Unclassified	11.9	14.6	13.1	16.2	0.7	0.8	0.7	0.8
Total, Business deposits -								
Companies (c)	281.1	284.4	319.1	304.5	15.6	15.1	16.2	15.2
Other (c)	525.3	534.6	547.4	557.2	29.1	28.4	27.7	27.7
Total	806.4	819.0	866.6	861.7	44.6	43.5	43.9	42.9
Deposits of public authorities	142.1	119.2	114.4	126.7	7.9	6.3	5.8	6.3
Personal deposits	785.3	864.2	911.0	928.7	43.5	45.9	46.1	46.2
Deposits of non-profit organisations	57.8	62.1	62.9	69.7	3.2	3.3	3.2	3.5
TOTAL, RESIDENT DEPOSITORS	1,791.6	1,864.6	1,954.8	1,986.9	99.2	99.1	99.0	98.9
NON-RESIDENT DEPOSITORS	15.1	17.2	19.7	22.9	0.8	0.9	1.0	1.1
TOTAL, ALL DEPOSITORS	1,806.8	1,881.8	1,974.6	2,009.8	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 13.

TABLE 22. - MAJOR TRADING BANKS

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

At second Wednesday of -	December 1965	July 1966	January 1967	July 1967	December 1965	July 1966	January 1967	July 1967
	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	456.0	442.2	522.4	471.7	15.6	15.4	16.4	15.5
Manufacturing	246.5	209.6	272.0	224.2	8.4	7.3	8.5	7.4
Transport, storage and communication	62.8	58.5	62.7	57.9	2.2	2.0	2.0	1.9
Finance	209.2	215.3	230.3	222.7	7.1	7.5	7.2	7.3
Commerce	313.8	292.0	350.0	299.1	10.7	10.2	11.0	9.9
Building and construction	113.8	111.3	126.3	115.3	3.9	3.9	4.0	3.8
Other businesses	464.5	449.2	473.5	472.1	15.9	15.7	14.8	15.6
Unclassified	35.6	47.9	36.9	38.3	1.2	1.7	1.1	1.3
Total, Business deposits -								
Companies (c)	834.2	789.9	903.8	823.2	28.5	27.6	28.3	27.1
Other (c)	1,067.8	1,036.1	1,170.3	1,078.1	36.5	36.2	36.7	35.6
Total	1,902.0	1,826.0	2,074.1	1,901.4	65.0	63.7	65.0	62.7
Deposits of public authorities	103.3	122.8	105.6	138.1	3.5	4.3	3.3	4.6
Personal deposits	756.7	746.7	829.3	800.9	25.9	26.1	26.0	26.4
Deposits of non-profit organisations	135.7	139.3	146.1	159.4	4.6	4.9	4.6	5.2
TOTAL, RESIDENT DEPOSITORS	2,897.7	2,834.9	3,155.2	2,999.8	99.0	98.9	98.9	98.9
NON-RESIDENT DEPOSITORS	29.7	30.8	34.5	34.8	1.0	1.1	1.1	1.1
TOTAL, ALL DEPOSITORS	2,927.3	2,865.6	3,189.7	3,034.7	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 13.

TABLE 23. - MAJOR TRADING BANKS

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

At second Wednesday of -	December 1965	July 1966	January 1967	July 1967	December 1965	July 1966	January 1967	July 1967
	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	814.4	801.2	888.5	833.4	17.2	16.9	17.2	16.5
Manufacturing	325.6	284.1	356.9	311.1	6.9	6.0	6.9	6.2
Transport, storage and communication	81.0	77.5	81.8	78.6	1.7	1.6	1.6	1.6
Finance	317.9	339.9	369.8	353.4	6.7	7.2	7.1	7.0
Commerce	403.9	382.1	444.2	397.2	8.5	8.1	8.6	7.9
Building and construction	152.7	148.8	172.3	158.3	3.2	3.1	3.3	3.1
Other businesses	565.4	548.8	577.0	576.6	11.9	11.6	11.2	11.4
Unclassified	47.5	62.5	50.1	54.5	1.0	1.3	1.0	1.1
Total, Business deposits -								
Companies (c)	1,115.2	1,074.4	1,222.9	1,127.8	23.6	22.6	23.7	22.4
Other (c)	1,593.2	1,570.6	1,717.7	1,635.3	33.7	33.1	33.2	32.4
Total	2,708.4	2,645.0	2,940.6	2,763.1	57.2	55.7	56.9	54.8
Deposits of public authorities	245.4	242.0	220.0	264.9	5.2	5.1	4.3	5.3
Personal deposits	1,542.0	1,611.0	1,740.3	1,729.7	32.6	33.9	33.7	34.3
Deposits of non-profit organisations	193.5	201.4	209.0	229.1	4.1	4.2	4.1	4.5
TOTAL, RESIDENT DEPOSITORS	4,689.3	4,699.4	5,110.0	4,986.7	99.1	99.0	99.0	98.9
NON-RESIDENT DEPOSITORS	44.8	47.9	54.2	57.7	1.0	1.0	1.0	1.1
TOTAL, ALL DEPOSITORS	4,734.1	4,747.4	5,164.2	5,044.4	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 13.

TABLE 24. - MAJOR TRADING BANKS

OVERDRAFT LIMITS OUTSTANDING - CLASSIFIED BY INDUSTRY (a)

($ million)

At second Wednesday of -	July 1964	January 1965	July 1965	December 1965	July 1966	January 1967	July 1967
RESIDENT BORROWERS -							
Business overdraft limits classified according to main industry of borrower							
Agriculture, grazing and dairying -							
Mainly sheep grazing	283.8	289.5	299.5	317.1	334.4	352.6	368.0
Mainly wheat growing	62.8	69.5	71.6	78.9	81.1	88.7	93.8
Mainly dairying and pig raising	106.5	103.8	102.8	104.2	104.2	103.9	109.0
Other	173.9	177.1	186.3	189.1	201.2	208.9	225.3
Total, Agriculture, etc.	626.9	639.9	660.2	689.2	720.8	754.1	796.1
Manufacturing	924.4	933.5	995.3	997.1	1,012.7	1,017.8	1,086.4
Transport, storage and communication	63.8	68.7	62.8	63.6	66.0	67.6	71.9
Finance -							
Building and housing societies	61.0	60.5	58.1	56.0	56.1	55.2	53.0
Pastoral finance companies	89.0	92.6	87.2	88.7	80.0	81.1	75.9
Hire purchase and other finance companies	85.6	86.2	84.3	81.8	76.4	80.5	81.9
Other	79.6	82.5	72.1	74.0	69.6	71.1	76.8
Total, Finance	315.2	321.8	301.7	300.6	282.1	288.0	287.7
Commerce -							
Retail trade	366.9	362.1	375.1	384.6	384.6	405.2	425.3
Wholesale trade	285.9	277.2	289.5	283.6	290.7	292.7	292.7
Total, Commerce	652.7	639.3	664.6	668.2	675.3	697.9	718.0

Building and construction	117.6	117.3	123.3	124.2	127.4	135.9	145.1
Other businesses -							
Mining	35.3	40.4	45.1	47.1	52.4	62.1	66.6
Other	281.3	291.2	283.5	292.7	305.5	321.1	365.1
Total, Other businesses	316.6	331.5	328.5	339.8	357.9	383.2	431.7
Unclassified	22.1	25.5	24.3	24.7	26.2	24.7	26.9
Total, Business overdraft limits	3,039.4	3,077.6	3,160.6	3,207.5	3,268.4	3,369.1	3,563.9
Overdraft limits of public authorities	126.1	137.2	122.4	134.8	137.3	152.8	153.6
Personal overdraft limits -							
Building or purchasing own home	268.3	269.9	272.9	273.8	280.7	297.1	320.3
Other	266.4	267.3	274.0	275.1	297.4	320.7	354.6
Total, Personal	534.7	537.1	546.9	548.9	578.1	617.7	674.8
Overdraft limits of non-profit organisations	98.5	99.9	100.2	102.7	104.3	109.1	112.5
TOTAL, OVERDRAFT LIMITS OF RESIDENT BORROWERS	3,798.7	3,851.8	3,930.2	3,993.8	4,088.2	4,248.7	4,504.8
NON-RESIDENT BORROWERS	2.2	1.5	2.0	1.5	1.5	1.5	1.9
TOTAL, ALL OVERDRAFT LIMITS	3,801.0	3,853.3	3,932.2	3,995.3	4,089.6	4,250.3	4,507.0

Source : Reserve Bank of Australia

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

NOTE. See notes on page 13. This table shows the trend of net new lending to categories; in conjunction with the industrial classification of advances (page 17) the range of limits usage by categories; and in conjunction with the table of new and increased lending commitments to selected industrial groups (page 27) the approximate rate of cancellations and reductions of limits by main categories.

TABLE 25. - MAJOR TRADING BANKS
ADVANCES CLASSIFIED BY INTEREST RATES (a)
PROPORTION OF TOTAL ADVANCES
(Per cent)

Interest Rate per Annum	At end of				
	June 1965 (b)	Nov. 1965	June 1966	Dec. 1966	June 1967
5% and less	4.0	4.0	3.6	4.5	3.6
More than 5%, but less than $5\frac{1}{2}$%	2.3	1.9	1.3	1.0	1.0
$5\frac{1}{2}$%	5.0	5.7	6.1	2.0	0.8
More than $5\frac{1}{2}$%, but less than 6%	7.9	8.1	7.0	7.2	4.5
6%	6.7	5.7	4.9	9.3	9.9
More than 6%, but less than $6\frac{1}{2}$%	9.1	9.8	9.3	9.3	9.8
$6\frac{1}{2}$%	10.0	10.1	10.2	9.4	9.8
More than $6\frac{1}{2}$%, but less than 7%	17.1	16.7	17.5	16.4	16.8
7%	10.7	11.1	11.5	11.1	11.1
More than 7% and up to $7\frac{1}{4}$%	27.1	26.9	28.5	29.8	32.6
	100.0	100.0	100.0	100.0	100.0

Source : Reserve Bank of Australia

(a) The series excludes term loans and farm development loans. (b) The maximum rate chargeable on overdraft advances was raised to $7\frac{1}{4}$ per cent. p.a. on 10 March 1965.

TABLE 26. - MAJOR TRADING BANKS
FIXED DEPOSITS CLASSIFIED BY INTEREST RATES (a)
PROPORTION OF TOTAL FIXED DEPOSITS
(Per cent)

Interest Rate per Annum	At end of				
	June 1965	November 1965	June 1966	December 1966	June 1967
3%	..	..	..	..	..
$3\frac{1}{4}$%	..	..	..	..	0.1
$3\frac{1}{2}$%	0.2	..	..	..	(b)
$3\frac{3}{4}$%	2.3	0.3	0.1	..	..
4%	32.6	8.0	0.5	25.4	26.6
$4\frac{1}{4}$%	37.0	39.4	35.4	17.2	27.1
$4\frac{1}{2}$%	27.9	52.3	64.0	57.3	46.1
	100.0	100.0	100.0	100.0	100.0

Source : Reserve Bank of Australia

(a) Excludes Government fixed deposits.

(b) Less than 0.1%

3315.

TABLE 27. - MAJOR TRADING BANKS

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

($ million)

Six months ended second Wednesday of -	January 1965		July 1965		January 1966		July 1966		January 1967		July 1967	
	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 and dairying	108.8	15.1	113.0	11.9	105.1	11.8	(b)142.9	18.1	(b)144.2	16.6	(b)189.7	25.9
Manufacturing	104.4	17.7	120.5	16.2	117.8	17.9	104.8	8.4	114.3	14.6	145.0	18.2
Finance	28.4	..	18.0	0.3	12.9	..	19.5	..	25.6	0.2	37.2	0.1
Commerce (a)	87.4	2.3	84.2	1.1	82.8	1.7	97.3	1.7	101.9	3.8	112.9	2.5
Building and construction	28.3	0.6	24.8	0.2	23.2	1.0	27.5	0.5	36.6	3.2	36.8	1.7
PERSONS												
Advances for building or purchase of own home (to individuals)	70.0	..	67.9	..	64.1	..	75.1	..	86.2	..	99.7	..
All other (including personal loans)	63.0	..	63.4	..	57.9	..	76.1	..	82.0	..	102.6	..
ALL OTHER	85.6	2.2	81.5	7.8	74.8	1.6	105.6	5.8	126.3	8.8	167.0	17.1
TOTAL	575.9	37.9	573.4	37.5	538.7	34.0	(b)648.7	34.5	(b)717.0	47.3	(b)890.8	65.6

Source : Reserve Bank of Australia.

(a) Excludes commitments in respect of temporary advances to woolbuyers. (b) Includes farm development loan approvals July 1966 - $4.6 million; January 1967 - $11.2 million and July 1967 - $15.9 million.

NOTE. See notes on page 13. This table indicates the sources of demand for new lending and, if taken in conjunction with the industrial classification of overdraft limits outstanding (page 24), the approximate rates of cancellations and reductions of limits by main categories.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 63 9111 Extension 2195 or, in each State Capital, by telephoning the office of the Bureau of Census and Statistics.