

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, AUSTRALIA

To be treated as strictly CONFIDENTIAL and NOT to be published, broadcast or cabled before NOON on THURSDAY, 24TH MARCH, 1966.

AUSTRALIAN BANKING STATISTICS

SUPPLEMENT TO MONTHLY BULLETIN NO.244, DECEMBER, 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 December, 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 is shown in Table 4.

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.- In this issue all amounts have been converted to the equivalent amounts in decimal currency (1 pound = 2 dollars). Any discrepancies between totals and sums of components are due to rounding.

TABLE 1. - MAJOR TRADING BANKS
 CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) AT 8TH DECEMBER, 1965
 (\$ million)

Classification	N.S.W. (b)	Vic.	Q'ld. (a)	S.A. (c)	W.A.	Tas.	Aust.
RESIDENT BORROWERS -							
<u>Business Advances classified according to Main Industry of Borrower -</u>							
Agriculture, Grazing and Dairying -							
Mainly sheep grazing	151.7	48.5	30.0	20.8	23.5	4.9	279.5
Mainly wheat growing	14.0	14.0	8.3	11.3	21.7	..	69.2
Mainly dairying and pig raising	22.7	28.9	27.7	4.0	5.1	3.3	91.8
Other	35.5	22.5	80.1	12.3	8.0	5.1	163.4
<u>Total Agriculture, etc.</u>	223.9	113.9	146.2	48.4	58.3	13.3	604.0
Manufacturing	226.9	177.4	72.0	33.4	16.4	7.7	533.7
Transport, Storage & Communication	14.0	13.9	6.6	2.5	2.6	1.1	40.7
Finance -							
Building and housing societies	19.5	17.3	2.1	0.7	0.4	0.6	40.6
Pastoral finance companies	14.3	11.9	7.9	1.0	0.6	0.6	36.4
Hire purchase & other finance companies	14.3	10.8	1.7	1.9	0.7	0.6	29.9
Other	12.2	16.3	1.4	1.3	0.9	0.3	32.5
<u>Total Finance</u>	60.3	56.3	13.1	4.9	2.6	2.1	139.4
Commerce -							
Retail trade	99.6	70.0	38.3	18.6	16.1	8.6	251.2
Wholesale trade (d)	149.2	74.4	14.4	19.5	22.6	4.9	285.0
<u>Total Commerce</u>	248.8	144.5	52.7	38.1	38.6	13.5	536.1
Building and Construction	31.6	22.6	9.8	4.4	8.2	2.0	78.5
Other Business -							
Mining	8.2	3.4	7.0	0.7	1.5	0.2	20.8
Other	84.2	46.2	35.5	10.8	10.9	4.3	189.8
<u>Total Other Business</u>	92.4	49.5	40.5	11.4	12.4	4.4	210.6
Unclassified	8.8	8.6	3.0	4.6	1.4	0.5	26.9
<u>Total Business Advances</u>							
Companies (e)	592.1	392.4	135.6	85.2	57.9	22.8	1,286.1
Other (e)	314.7	194.3	207.6	62.6	82.5	21.9	883.8
<u>Total</u>	906.8	586.7	343.7	147.7	140.4	44.6	2,169.9
<u>Advances to Public Authorities</u>	10.1	20.0	0.5	0.9	0.6	0.2	32.3
<u>Personal Advances -</u>							
Building or purchasing own home	107.1	50.9	28.3	12.9	15.1	3.8	218.1
Other	89.3	55.0	27.3	12.2	13.0	5.2	202.0
<u>Total</u>	196.3	106.0	55.7	25.1	28.1	9.0	420.2
<u>Advances to Non-Profit Organizations</u>	25.8	11.4	7.8	2.2	3.8	0.9	51.9
<u>TOTAL ADVANCES TO RESIDENT BORROWERS</u>	1,139.0	724.1	407.6	176.0	172.9	54.7	2,674.3
<u>NON-RESIDENT BORROWERS</u>	0.4	0.3	0.1	0.1	0.1	..	1.0
<u>TOTAL ALL ADVANCES</u>	1,139.4	724.4	407.7	176.0	173.1	54.7	2,675.3

- (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.

TABLE 2. - MAJOR TRADING BANKS
 CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a)
 (\$ million)

At Second Wednesday of -	January, 1964		July, 1964		January, 1965		July, 1965		December, 1965	
	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component
RESIDENT BORROWERS -										
<u>Business Advances classified according to Main Industry of Borrower</u>										
Agriculture, Grazing and Dairying -										
Mainly sheep grazing	209.4	13.7	227.1	20.9	227.1	25.8	260.9	27.4	279.5	29.2
Mainly wheat growing	44.0	4.2	51.1	6.0	52.9	6.9	65.0	8.0	69.2	8.8
Mainly dairying and pig raising	89.7	4.8	95.0	6.3	86.6	7.1	94.4	7.4	91.8	8.0
Other	131.4	7.8	141.1	10.1	146.2	13.7	163.9	17.9	163.4	19.0
Total Agriculture, etc.	474.5	30.4	514.3	43.2	512.8	53.5	584.1	60.7	604.0	65.0
Manufacturing	364.0	35.3	433.0	52.0	448.0	72.4	572.9	83.9	533.7	88.2
Transport, Storage & Communication	33.5	2.4	40.9	5.3	38.5	5.8	42.7	6.4	40.7	6.7
Finance -										
Building and housing societies	42.7	..	44.0	..	42.3	..	43.2	..	40.6	..
Pastoral finance coys.	23.3	..	25.7	..	48.4	..	36.6	..	36.4	..
Hire purchase and other finance coys.	27.9	0.1	38.0	0.1	26.5	0.2	29.1	0.1	29.9	0.1
Other	25.9	..	29.8	0.1	29.8	0.1	31.0	0.2	32.5	0.1
Total Finance	119.8	0.1	137.4	0.2	147.0	0.3	139.9	0.3	139.4	0.3
Commerce -										
Retail trade	202.7	2.5	232.6	3.2	205.6	3.9	242.1	4.0	251.2	4.2
Wholesale trade	126.6	6.4	143.7	7.0	142.3	6.6	171.5	6.3	158.9	5.9
Temporary advances to woolbuyers	114.6	..	104.9	..	98.2	..	104.3	..	126.1	..
Total Commerce	443.9	8.9	481.2	10.2	446.2	10.6	517.9	10.3	536.1	10.1
Building and Construction										
Other Business -	63.2	0.8	72.8	2.2	72.5	3.3	84.5	3.0	78.5	2.4
Mining	14.1	3.4	13.8	3.6	17.0	4.5	22.8	5.1	20.8	7.5
Other	169.9	2.6	184.1	5.2	173.0	5.8	192.3	5.8	189.8	5.5
Total Other Business	184.0	6.1	197.9	8.8	190.0	10.4	215.1	10.9	210.6	13.0
Unclassified	19.4	0.2	19.4	0.5	20.8	1.8	22.8	1.9	26.9	1.9
Total Business Advances	950.0	55.9	1087.3	81.4	1091.0	106.5	1291.5	121.4	1286.1	127.5
Companies (b)	752.4	28.1	809.5	40.9	784.8	51.6	888.2	56.0	883.8	59.9
Other (b)	197.6	27.8	277.8	40.5	306.2	54.9	403.3	65.4	402.3	67.6
Total	1702.4	84.1	1896.9	122.3	1875.8	158.0	2179.7	177.3	2169.9	187.4
<u>Advances to Public Authorities</u>										
Personal Advances -	29.2	..	18.4	..	31.9	..	19.9	..	32.3	0.6
Building and purchasing own home	205.9	..	210.8	0.1	210.4	0.1	219.3	0.1	218.1	..
Other	180.1	0.1	200.2	0.1	194.4	0.1	206.1	..	202.0	0.1
Total	385.9	0.1	411.0	0.2	404.8	0.1	425.4	0.1	420.2	0.1
<u>Advances to Non-Profit Organizations</u>										
TOTAL ADVANCES TO RESIDENT BORROWERS	2168.0	84.3	2375.8	122.6	2361.8	158.3	2674.2	177.5	2674.3	188.2
NON-RESIDENT BORROWERS										
TOTAL ALL ADVANCES	2168.7	84.3	2376.8	122.6	2362.6	158.3	2675.1	177.5	2675.3	188.2

(a) Includes Papua and New Guinea. (b) The combined advances to these two groups are distributed over 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 -	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965
<u>RESIDENT BORROWERS -</u>					
<u>Business Advances classified according to</u>					
<u>Main Industry of Borrower -</u>					
<u>Industry of Borrower -</u>					
Agriculture, Grazing and Dairying					
Mainly sheep grazing	9.7	9.6	9.6	9.8	10.5
Mainly wheat growing	2.0	2.1	2.2	2.4	2.6
Mainly dairying and pig raising	4.1	4.0	3.7	3.5	3.4
Other	6.1	5.9	6.2	6.1	6.1
<u>Total Agriculture, etc.</u>	21.9	21.6	21.7	21.8	22.6
Manufacturing	16.8	18.2	19.0	21.4	20.0
Transport, Storage and Communication	1.5	1.7	1.6	1.6	1.5
Finance -					
Building and housing societies	1.9	1.9	1.8	1.6	1.5
Pastoral finance companies	1.1	1.1	2.0	1.4	1.4
Hire purchase and other finance companies	1.3	1.6	1.1	1.1	1.1
Other	1.2	1.2	1.3	1.1	1.2
<u>Total Finance</u>	5.5	5.8	6.2	5.2	5.2
Commerce -					
Retail trade	9.4	9.8	8.7	9.1	9.4
Wholesale trade	5.8	6.1	6.0	6.4	5.9
Temporary advances to woolbuyers	5.3	4.4	4.2	3.9	4.7
<u>Total Commerce</u>	20.5	20.3	18.9	19.4	20.0
Building and Construction	2.9	3.1	3.1	3.2	2.9
Other Business -					
Mining	0.7	0.6	0.7	0.8	0.8
Other	7.8	7.7	7.3	7.2	7.1
<u>Total Other Business</u>	8.5	8.3	8.0	8.0	7.9
Unclassified	0.9	0.8	0.9	0.9	1.0
<u>Total Business Advances</u>					
Companies (b)	43.8	45.7	46.2	48.3	48.0
Other (b)	34.7	34.1	33.2	33.2	33.1
<u>Total</u>	78.5	79.8	79.4	81.5	81.1
<u>Advances to Public Authorities</u>	1.4	0.8	1.4	0.8	1.2
<u>Personal Advances -</u>					
Building or purchasing own home	9.5	8.9	8.9	8.2	8.2
Other	8.3	8.4	8.2	7.7	7.6
<u>Total</u>	17.8	17.3	17.1	15.9	15.7
<u>Advances to Non-Profit Organizations</u>	2.3	2.1	2.1	1.8	1.9
<u>TOTAL ADVANCES TO RESIDENT BORROWERS</u>	100.0	100.0	100.0	100.0	100.0
<u>NON-RESIDENT BORROWERS</u>	..	..	..	..	..
<u>TOTAL ALL ADVANCES</u>	100.0	100.0	100.0	100.0	100.0

For footnotes see page 3.

TABLE 4. - MAJOR TRADING BANKS
CLASSIFICATION OF ADVANCES IN TERRITORIES (a)
(\$'000)

Classification	At 13th January, 1965				At 14th July, 1965				At 8th December, 1965			
	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 -												
<u>Business Advances classified according to Main Industry of Borrowers -</u>												
Agriculture, Grazing and Dairying	1,182	626	214	1,714	1,370	740	188	1,884	1,574	682	184	1,526
Manufacturing	3,922	112	188	186	13,086	80	264	290	2,854	82	202	470
Transport, Storage and Communication	86	170	164	256	88	154	224	248	74	148	214	264
Finance and Commerce	1,646	766	1,988	1,412	1,848	944	1,766	2,122	1,738	1,036	1,350	1,672
Building and Construction	980	348	370	238	960	394	614	208	912	392	376	190
Other Business	1,022	902	296	254	888	1,010	346	320	948	708	344	310
Unclassified	168	18	24	..	214	8	34	40	324	16	58	38
<u>Total Business Advances</u>	9,006	2,942	3,244	4,060	18,454	3,330	3,436	5,112	8,424	3,064	2,728	4,470
<u>Personal Advances -</u>												
Building or Purchasing Own Home	2,750	222	50	54	2,940	272	72	70	3,028	284	56	48
Other	1,582	362	184	186	1,872	464	228	394	1,836	400	236	262
<u>Total Personal Advances</u>	4,332	584	234	440	4,812	736	300	464	4,864	684	292	310
<u>Advances to Public Authorities and Non-Profit Organizations</u>	1,224	118	80	232	1,352	90	106	230	1,426	82	90	212
<u>TOTAL ADVANCES TO RESIDENT BORROWERS</u>	14,562	3,644	3,558	4,732	24,618	4,156	3,842	5,806	14,714	3,830	3,110	4,992
<u>NON-RESIDENT BORROWERS</u>	32	..	..	..	26	..	..	..	24	..	..	..
<u>TOTAL ALL ADVANCES</u>	14,594	3,644	3,558	4,732	24,644	4,156	3,842	5,806	14,738	3,830	3,110	4,992

(a) Figures in this table are included with State figures in Table 1 of this supplement.

TABLE 5. - MAJOR TRADING BANKS
CLASSIFICATION OF FIXED DEPOSITS (a) WITHIN AUSTRALIA (b)

At Second Wednesday of -	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965
	Amount (\$ million)					Proportion of each class to total (Per Cent.)				
<u>RESIDENT DEPOSITORS -</u>										
<u>Business Deposits classified according to Main Industry of Depositor -</u>										
Agriculture, Grazing and Dairying ..	290.2	318.2	347.1	351.4	358.4	23.4	22.6	21.9	20.6	19.8
Manufacturing ..	55.8	79.7	72.4	72.8	79.1	4.5	5.7	4.6	4.3	4.4
Transport, Storage and Communication ..	11.3	14.0	17.5	17.5	18.2	0.9	1.0	1.1	1.0	1.0
Finance ..	101.0	108.0	125.7	117.0	108.8	8.1	7.7	7.9	6.9	6.0
Commerce ..	61.0	73.9	82.7	85.1	90.1	4.9	5.2	5.2	5.0	5.0
Building and Construction ..	24.2	29.4	40.3	35.5	38.9	2.0	2.1	2.6	2.1	2.2
Other Business ..	63.3	74.4	78.3	85.3	100.9	5.1	5.3	5.0	5.0	5.6
Unclassified ..	7.4	9.3	8.5	12.5	11.9	0.6	0.6	0.5	0.7	0.7
<u>Total Business Deposits -</u>										
Companies (c) ..	209.6	261.1	277.4	255.7	281.1	16.9	18.5	17.5	15.0	15.6
Other (c) ..	404.5	445.7	495.1	521.2	525.3	32.6	31.7	31.3	30.6	29.1
<u>Total</u>	614.1	706.8	772.5	777.0	806.4	49.5	50.2	48.8	45.6	44.6
<u>Deposits of Public Authorities</u> ..	94.0	108.9	129.1	134.0	142.1	7.6	7.7	8.1	7.9	7.9
<u>Personal Deposits</u> ..	484.3	538.1	624.4	719.3	785.3	39.0	38.2	39.5	42.3	43.5
<u>Deposits of Non-Profit Organizations</u> ..	35.7	41.9	43.8	54.2	57.8	2.9	3.0	2.8	3.2	3.2
<u>TOTAL RESIDENT DEPOSITORS</u>	1,228.0	1,395.7	1,569.8	1,684.4	1,791.6	99.0	99.1	99.2	99.0	99.2
<u>NON-RESIDENT DEPOSITORS</u> ..	12.1	12.0	12.8	17.7	15.1	1.0	0.9	0.8	1.0	0.8
<u>TOTAL ALL DEPOSITORS</u>	1,240.2	1,407.6	1,582.6	1,702.2	1,806.8	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 CURRENT DEPOSITS (a) WITHIN AUSTRALIA (b)

At Second Wednesday of -	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965
	Amount (\$ million)					Proportion of each class to total (Per Cent.)				
<u>RESIDENT DEPOSITORS -</u>										
<u>Business Deposits classified according to Main Industry of Depositor -</u>										
Agriculture, Grazing and Dairying ..	538.7	496.9	545.2	439.7	456.0	18.8	17.8	18.2	16.0	15.6
Manufacturing ..	257.9	230.2	247.4	211.0	246.5	9.0	8.2	8.3	7.7	8.4
Transport, Storage and Communication ..	54.4	56.6	58.7	55.3	62.8	1.9	2.0	2.0	2.0	2.2
Finance ..	215.7	200.0	209.7	195.0	209.2	7.5	7.1	7.0	7.1	7.1
Commerce ..	320.8	286.6	339.9	285.2	313.8	11.2	10.3	11.3	10.3	10.7
Building and Construction ..	93.1	94.6	108.6	102.0	113.8	3.2	3.4	3.6	3.7	3.9
Other Business ..	403.5	421.5	443.3	433.5	464.5	14.1	15.1	14.8	15.7	15.9
Unclassified ..	36.1	32.7	36.4	33.1	35.6	1.2	1.2	1.2	1.2	1.2
<u>Total Business Deposits -</u>										
Companies (c) ..	772.1	737.3	785.6	726.4	834.2	26.9	26.4	26.2	26.4	28.5
Other (c) ..	1,148.1	1,081.6	1,203.6	1,028.2	1,067.8	40.0	38.7	40.2	37.3	36.5
<u>Total</u>	1,920.1	1,818.9	1,989.1	1,754.7	1,902.0	66.9	65.1	66.4	63.7	65.0
<u>Deposits of Public Authorities</u> ..	91.4	130.0	94.5	133.0	103.3	3.2	4.7	3.2	4.8	3.5
<u>Personal Deposits</u> ..	722.2	693.4	760.5	706.5	756.7	25.2	24.8	25.4	25.7	25.9
<u>Deposits of Non-Profit Organizations</u> ..	111.0	127.5	124.9	133.7	135.7	3.9	4.6	4.2	4.9	4.6
<u>TOTAL RESIDENT DEPOSITORS</u>	2,844.6	2,769.9	2,969.1	2,727.8	2,897.7	99.2	99.2	99.2	99.1	99.0
<u>NON-RESIDENT DEPOSITORS</u> ..	23.7	22.9	24.6	26.0	29.7	0.8	0.8	0.8	0.9	1.0
<u>TOTAL ALL DEPOSITORS</u>	2,868.3	2,792.8	2,993.6	2,753.9	2,927.3	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
CLASSIFICATION OF TOTAL DEPOSITS (a) WITHIN AUSTRALIA (b)

At Second Wednesday of	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965	January, 1964	July, 1964	January, 1965	July, 1965	December, 1965
	Amount (\$ million)					Proportion of each class to total (Per Cent.)				
<u>RESIDENT DEPOSITORS -</u>										
<u>Business Deposits classified according to Main Industry of Depositor -</u>										
Agriculture, Grazing and Dairying ..	828.9	815.0	892.3	791.1	814.4	20.2	19.4	19.5	17.8	17.2
Manufacturing ..	313.7	309.9	319.8	283.8	325.6	7.6	7.4	7.0	6.4	6.9
Transport, Storage and Communication ..	65.7	70.5	76.2	72.8	81.0	1.6	1.7	1.7	1.6	1.7
Finance ..	316.7	308.0	335.4	311.9	317.9	7.7	7.3	7.3	7.0	6.7
Commerce ..	381.8	360.5	422.6	370.3	403.9	9.3	8.6	9.2	8.3	8.5
Building and Construction ..	117.3	124.0	148.8	137.4	152.7	2.8	2.9	3.2	3.1	3.2
Other Business ..	466.7	495.9	521.6	518.7	565.4	11.4	11.8	11.4	11.6	11.9
Unclassified ..	43.4	41.9	44.9	45.6	47.5	1.1	1.0	1.0	1.0	1.0
<u>Total Business Deposits -</u>										
Companies (c) ..	981.6	998.4	1,063.0	982.2	1,115.2	23.9	23.8	23.2	22.0	23.6
Other (c) ..	1,552.6	1,527.3	1,698.7	1,549.5	1,593.2	37.8	36.3	37.1	34.8	33.7
<u>Total</u>	2,534.2	2,525.7	2,761.6	2,531.6	2,708.4	61.7	60.1	60.3	56.8	57.2
<u>Deposits of Public Authorities</u> ..	185.3	238.9	223.6	267.0	245.4	4.5	5.7	4.9	6.0	5.2
<u>Personal Deposits</u> ..	1,206.4	1,231.5	1,384.9	1,425.8	1,542.0	29.3	29.3	30.3	32.0	32.6
<u>Deposits of Non-Profit Organizations</u> ..	146.7	169.5	168.7	187.9	193.5	3.6	4.1	3.7	4.2	4.1
<u>TOTAL RESIDENT DEPOSITORS</u>	4,072.7	4,165.5	4,538.9	4,412.3	4,689.3	99.1	99.2	99.2	99.0	99.1
<u>NON-RESIDENT DEPOSITORS</u> ..	35.8	34.9	37.4	43.8	44.8	0.9	0.8	0.8	1.0	1.0
<u>TOTAL ALL DEPOSITORS</u>	4,108.5	4,200.4	4,576.3	4,456.0	4,734.1	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments.
 these two groups are distributed over the above industries.

(b) Includes Papua and New Guinea.

(c) The combined deposits of

See notes on page 1.

TABLE 8. - MAJOR TRADING BANKS

OVERDRAFT LIMITS OUTSTANDING - CLASSIFIED BY INDUSTRY (a)

(\$ million)

At Second Wednesday of	July, 1962	Jan., 1963	July, 1963	Jan., 1964	July, 1964	Jan., 1965	July, 1965	Dec., 1965
<u>RESIDENT BORROWERS -</u>								
<u>Business Overdraft Limits</u> <u>classified according to Main</u> <u>Industry of Borrower</u>								
Agriculture, Grazing and Dairying -								
Mainly sheep grazing	289.6	289.9	290.4	290.1	283.8	289.5	299.5	317.1
Mainly wheat growing	53.8	57.6	56.3	62.0	62.8	69.5	71.6	78.9
Mainly dairying and pig raising	103.2	103.0	105.3	105.5	106.5	103.8	102.8	104.2
Other	152.8	157.1	161.8	166.3	173.9	177.1	186.3	189.1
<u>Total Agriculture, etc.</u>	<u>599.5</u>	<u>607.6</u>	<u>613.9</u>	<u>623.9</u>	<u>626.9</u>	<u>639.9</u>	<u>660.2</u>	<u>689.2</u>
Manufacturing	890.2	895.7	891.9	914.6	924.4	933.5	995.3	997.1
Transport, Storage and Communication	55.8	58.0	65.6	62.4	63.8	68.7	62.8	63.6
Finance -								
Building and housing societies	64.8	64.3	62.2	60.5	61.0	60.5	58.1	56.0
Pastoral finance companies	85.7	80.4	89.7	87.7	89.0	92.6	87.2	88.7
Hire purchase and other finance companies	70.5	82.8	88.6	85.8	85.6	86.2	84.3	81.8
Other	74.2	80.1	79.6	82.7	79.6	82.5	72.1	74.0
<u>Total Finance</u>	<u>295.3</u>	<u>307.7</u>	<u>320.1</u>	<u>316.8</u>	<u>315.2</u>	<u>321.8</u>	<u>301.7</u>	<u>300.6</u>
Commerce -								
Retail trade	344.5	348.3	362.6	363.3	366.9	362.1	375.1	384.6
Wholesale trade	271.3	267.2	278.7	284.8	285.9	277.2	289.5	283.6
<u>Total Commerce</u>	<u>615.8</u>	<u>615.4</u>	<u>641.4</u>	<u>648.1</u>	<u>652.7</u>	<u>639.3</u>	<u>664.6</u>	<u>668.2</u>
Building and Construction	95.1	98.2	107.3	110.7	117.6	117.3	123.3	124.2
Other Business -								
Mining	30.2	30.4	34.4	34.6	35.3	40.4	45.1	47.1
Other	221.2	227.1	246.9	256.0	281.3	291.2	283.5	292.7
<u>Total Other Business</u>	<u>251.4</u>	<u>257.5</u>	<u>281.3</u>	<u>290.6</u>	<u>316.6</u>	<u>331.5</u>	<u>328.5</u>	<u>339.8</u>
Unclassified	19.2	19.6	20.7	22.2	22.1	25.5	24.3	24.7
<u>Total Business Overdraft</u> <u>Limits</u>	<u>282.4</u>	<u>2859.9</u>	<u>2942.0</u>	<u>2989.3</u>	<u>3039.4</u>	<u>3077.6</u>	<u>3160.6</u>	<u>3207.5</u>
<u>Overdraft Limits of Public</u> <u>Authorities</u>	118.1	120.9	116.0	126.4	126.1	137.2	122.4	134.8
<u>Personal Overdraft Limits -</u> <u>Building and purchasing</u> <u>own home</u>	239.0	245.5	257.0	263.9	268.3	269.9	272.9	273.8
Other	200.3	208.7	231.8	247.0	266.4	267.3	274.0	275.1
<u>Total</u>	<u>439.3</u>	<u>454.2</u>	<u>488.9</u>	<u>510.9</u>	<u>534.7</u>	<u>537.1</u>	<u>546.9</u>	<u>548.9</u>
<u>Overdraft Limits of Non-Profit</u> <u>Organizations</u>	84.1	88.6	95.1	98.7	98.5	99.9	100.2	102.7
<u>TOTAL OVERDRAFT LIMITS OF</u> <u>RESIDENT BORROWERS</u>	<u>3643.9</u>	<u>3523.7</u>	<u>3642.0</u>	<u>3725.3</u>	<u>3798.7</u>	<u>3851.8</u>	<u>3930.2</u>	<u>3993.8</u>
<u>NON-RESIDENT BORROWERS</u>	1.6	1.7	0.7	1.7	2.2	1.5	2.0	1.5
<u>TOTAL ALL OVERDRAFT LIMITS</u>	<u>3465.5</u>	<u>3525.4</u>	<u>3642.7</u>	<u>3727.0</u>	<u>3801.0</u>	<u>3853.3</u>	<u>3932.2</u>	<u>3995.3</u>

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 10) the approximate rate of cancellations and reductions of limits by main categories.

TABLE 9. - MAJOR TRADING BANKS
NEW AND INCREASED LENDING COMMITMENTS TO SELECTED INDUSTRIAL GROUPS (a)
(\$ million)

Six months ended second Wednesday of	January, 1963		July, 1963		January, 1964		July, 1964		January, 1965		July, 1965		January, 1966	
	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component	Aggre- gate	Term Loan Component
<u>BUSINESS</u>														
Agriculture, Grazing & Dairying	88.3	13.8	107.7	13.5	103.4	14.6	120.2	18.1	108.8	15.1	113.0	11.9	105.1	11.8
Manufacturing	102.9	15.8	125.6	33.2	96.3	14.4	110.6	21.4	104.4	17.7	120.5	16.2	117.8	17.9
Finance	35.3	..	33.8	..	26.0	0.2	22.6	0.1	28.4	..	18.0	0.3	12.9	..
Commerce (a)	96.8	7.1	102.3	6.0	94.6	2.7	90.1	2.6	87.4	2.3	84.2	1.1	82.8	1.7
Building and Construction	23.5	0.5	25.3	0.5	29.0	1.0	30.2	1.1	28.3	0.6	24.8	0.2	23.2	1.0
<u>PERSONS</u>														
Advances for building or purchase of own home (to individuals)	60.8	..	71.6	..	68.3	..	70.6	..	70.0	..	67.9	..	64.1	..
All other (including personal loans)	48.3	..	60.9	..	61.3	..	73.6	..	63.0	..	63.4	..	57.9	..
<u>ALL OTHER</u>	81.5	5.3	82.5	3.0	82.1	3.8	88.3	5.9	85.6	2.2	81.5	7.8	74.8	1.6
<u>TOTAL</u>	537.5	42.5	609.7	56.3	561.1	36.6	606.3	49.1	575.9	37.9	573.4	37.5	538.7	34.0

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 9), the approximate rates of cancellations and reductions of limits by main categories.

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, A.C.T.

24TH MARCH, 1966.

K. M. ARCHER
COMMONWEALTH STATISTICIAN

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.