

## Australian Banking Statistics

## STATEMENTS PREPARED FROM RETURNS DELIVERED TO THE COMMONWEALTH STATISTICIAN

## 1. LIABILITIES—1973

(BA)

| Savings Bank †    | Date of Balance Sheet | Authorized Capital | Issued Capital | Uncalled Capital | Paid-up Capital | Reserve Funds (used in the Business of the Bank) |
|-------------------|-----------------------|--------------------|----------------|------------------|-----------------|--------------------------------------------------|
| C.S.B. . . . .    | 30.6.73               | ..                 | ..             | ..               | ..              | 50,094,194                                       |
| TRUSTEE BANKS—    |                       |                    |                |                  |                 |                                                  |
| S.B. of Tas.      | 31.8.73               | ..                 | ..             | ..               | ..              | 2,875,000                                        |
| Launceston Bk. S. | 31.8.73               | ..                 | ..             | ..               | ..              | 2,575,000                                        |
| TOTAL, TRUSTEE    |                       | ..                 | ..             | ..               | ..              | 5,450,000                                        |
| PRIVATE BANKS—    |                       |                    |                |                  |                 |                                                  |
| A.N.Z. S.B.       | 30.9.73               | 14,000,000         | 5,000,000      | ..               | 5,000,000       | 18,200,000                                       |
| Adelaide S.B.     | 30.9.73               | 2,000,000          | 1,500,000      | ..               | 1,500,000       | 1,000,000                                        |
| Wales S.B.        | 30.9.73               | 20,000,000         | 14,000,000     | ..               | 14,000,000      | 13,176,985                                       |
| Commercial S.B.   | 30.6.73               | 10,000,000         | 5,000,000      | ..               | 5,000,000       | 2,400,000                                        |
| C.B.C. S.B.       | 30.6.73               | 10,000,000         | 7,000,000      | ..               | 7,000,000       | 5,500,000                                        |
| National Bk. S.B. | 30.9.73               | 20,000,000         | 4,000,000      | ..               | 4,000,000       | 5,500,000                                        |
| TOTAL, PRIVATE    |                       | 76,000,000         | 36,500,000     | ..               | 36,500,000      | 45,976,985                                       |
| TOTAL, ALL BANKS  |                       | 76,000,000         | 36,500,000     | ..               | 36,500,000      | 101,521,179                                      |

† C.S.B.—Commonwealth Savings Bank of Australia; S.B. of Tas.—The Hobart Savings Bank (trading as The Savings Bank of Tasmania); Launceston Bk. S.—Launceston Bank for Savings; A.N.Z. S.B.—Australia and New Zealand Savings Bank Limited; Adelaide S.B.—The Bank of Adelaide Savings Bank Limited; Wales S.B.—Bank of New South Wales Savings Bank Limited; Commercial S.B.—The Commercial Savings Bank of Australia Limited; C.B.C.S.B.—C.B.C. Savings Bank Limited; National Bk. S.B.—The National Bank Savings Bank Limited.

## 2. ASSETS—1973

## ASSETS OF EACH SAVINGS BANK AS AT DATE OF BALANCE SHOWN ABOVE

(BA)

| Savings Bank †    | Cdn. Balance and Notes | Deposits with Reserve Bank | Deposits in Australia with Trading Bank | Money at Short Call Overseas | Australian Public Securities     |                                   | Local and Foreign Governmental Authorities |
|-------------------|------------------------|----------------------------|-----------------------------------------|------------------------------|----------------------------------|-----------------------------------|--------------------------------------------|
|                   |                        |                            |                                         |                              | Australian and State Governments | Treasury Bills and Treasury Notes |                                            |
| C.S.B. . . . .    | 5,112,901              | 690,560,000                | 95,446,785                              | ..                           | (a)40,433,925                    | (a)1,356,025,555                  | (a)625,394,130                             |
| TRUSTEE BANKS—    |                        |                            |                                         |                              |                                  |                                   |                                            |
| S.B. of Tas.      | 312,514                | 2,224,751                  | 5,597,832                               | ..                           | (b)97,840                        | (c)38,417,900                     | (c)25,100,587                              |
| Launceston Bk. S. | 126,908                | 1,100,000                  | 3,721,361                               | ..                           | ..                               | (c)15,309,300                     | (c)21,044,624                              |
| TOTAL, TRUSTEE    | 5,942                  | 3,324,756                  | 11,319,193                              | ..                           | 97,840                           | 23,927,200                        | 46,145,211                                 |
| PRIVATE BANKS—    |                        |                            |                                         |                              |                                  |                                   |                                            |
| A.N.Z. S.B.       | 11,541                 | 136,000,000                | 6,179,581                               | ..                           | (c)15,000,000                    | (d)231,501,666                    | (d)337,684,476                             |
| Adelaide S.B.     | ..                     | 7,200,000                  | 930,060                                 | ..                           | (c)250,000                       | (e)11,090,969                     | (e)18,437,660                              |
| Wales S.B.        | ..                     | 150,750,000                | 10,001,799                              | ..                           | ..                               | (f)141,813,038                    | (f)140,110,825                             |
| Commercial S.B.   | ..                     | 26,150,000                 | 2,037,028                               | ..                           | (c)29,300,000                    | (g)63,535,316                     | (g)115,333,589                             |
| C.B.C. S.B.       | ..                     | 57,300,000                 | 3,655,029                               | ..                           | (c)39,063,000                    | (h)113,452,286                    | (h)122,521,660                             |
| National Bk. S.B. | ..                     | 57,500,000                 | 183,470                                 | ..                           | (c)113,250,000                   | (i)124,586,551                    | (i)189,313,145                             |
| TOTAL, PRIVATE    | 110,541                | 434,900,000                | 22,986,967                              | ..                           | 56,863,000                       | 886,161,846                       | 1,253,821,555                              |
| TOTAL, ALL BANKS  | 5,812,964              | 1,128,784,756              | 128,752,945                             | ..                           | 97,394,765                       | 2,266,114,603                     | 1,928,367,096                              |

† For legend on abbreviations of Bank names see above table.

(a) At cost less amounts written off. (b) At cost. (c) At face value.

(d) At cost less depreciation and amounts written off. (e) At or below cost or redemption value. (f) At the lower of cost or redemption value. (g) At cost less depreciation and amounts written off.

(h) At cost or amortized value. (i) At or below cost.

UNDER SECTION 53 OF THE BANKING ACT 1959-1973

| Final<br>Dividend<br>Proposed | Balance<br>of Profit<br>and Loss<br>Account | Total<br>Shareholders'<br>Funds | Depositors'<br>Balances | Balances<br>due to<br>Other<br>Banks | Bills Payable<br>and all Other<br>Liabilities<br>including<br>Provisions for<br>Contingencies | Total<br>Liabilities |
|-------------------------------|---------------------------------------------|---------------------------------|-------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------|----------------------|
| ..                            | ..                                          | (a)50,094,194                   | 4,034,144,189           | 5,072,263                            | 133,243,366                                                                                   | 4,222,554,034        |
| ..                            | 146,152                                     | 3,021,152                       | 78,006,402              | 28,581                               | 703,917                                                                                       | 81,760,023           |
| ..                            | 125,394                                     | 2,700,394                       | 77,049,032              | 16,443                               | 1,120,504                                                                                     | 80,886,373           |
| ..                            | 271,546                                     | 5,721,546                       | 153,055,434             | 45,024                               | 1,824,421                                                                                     | 162,646,425          |
| ..                            | 1,207,369                                   | 24,407,369                      | 1,096,614,707           | ..                                   | 41,576,634                                                                                    | 1,162,598,710        |
| ..                            | 161,823                                     | 2,663,823                       | 70,617,295              | ..                                   | 1,562,984                                                                                     | 74,864,104           |
| ..                            | 4,189,629                                   | 31,566,614                      | 1,490,021,009           | ..                                   | 97,228,279                                                                                    | 1,578,145,942        |
| ..                            | 625,560                                     | 6,025,560                       | 352,675,222             | ..                                   | 9,150,273                                                                                     | 360,851,055          |
| ..                            | 660,610                                     | 11,160,610                      | 451,491,145             | ..                                   | 7,842,207                                                                                     | 472,496,362          |
| ..                            | 781,364                                     | 10,381,364                      | 594,382,965             | ..                                   | 18,380,782                                                                                    | 623,045,111          |
| ..                            | 7,628,357                                   | 90,105,342                      | 4,055,854,823           | ..                                   | 135,741,119                                                                                   | 4,281,701,284        |
| ..                            | 7,899,903                                   | 145,921,082                     | 8,245,034,446           | 5,117,309                            | 270,808,506                                                                                   | 8,666,901,743        |

(a) Total Reserve Funds.

| Other<br>Public<br>Securities | Other<br>Securities | Loans to<br>Authorised<br>Dealers in the<br>Short-term<br>Money<br>Market | Cheques and<br>Bills of other<br>Banks and<br>Balances<br>due from<br>other Banks | Loans (other<br>than loans<br>to Authorised<br>Dealers in the<br>Short-term<br>Money Market)<br>Advances<br>and Bills<br>discounted<br>(after<br>deducting<br>Provisions<br>for Debts<br>Considered<br>Bad or<br>Doubtful) |               |     | Bank<br>Premises<br>Furniture<br>and Sites | Bills<br>Receivable<br>and<br>Remittances<br>in Transit | All<br>Other<br>Assets | Total<br>Assets |
|-------------------------------|---------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----|--------------------------------------------|---------------------------------------------------------|------------------------|-----------------|
|                               |                     |                                                                           |                                                                                   |                                                                                                                                                                                                                            |               |     |                                            |                                                         |                        |                 |
| (a)1,112,939                  | ..                  | 6,535,000                                                                 | 164,206,638                                                                       | 1,130,124,297                                                                                                                                                                                                              | (a)62,171,208 | 804 | 45,339,632                                 | 4,222,554,034                                           | ..                     | ..              |
| ..                            | ..                  | 5,400,000                                                                 | 5,277,422                                                                         | 23,352,589                                                                                                                                                                                                                 | (a)1,500,837  | ..  | 1,471,730                                  | 81,760,023                                              | ..                     | ..              |
| ..                            | ..                  | 2,150,000                                                                 | 6,313,319                                                                         | 25,662,960                                                                                                                                                                                                                 | (a)1,447,526  | ..  | 1,690,170                                  | 80,886,373                                              | ..                     | ..              |
| ..                            | ..                  | 7,550,000                                                                 | 11,590,771                                                                        | 49,035,549                                                                                                                                                                                                                 | 2,948,383     | ..  | 3,162,100                                  | 162,646,425                                             | ..                     | ..              |
| (a)2,466,342                  | (a)128,898,325      | 27,175,000                                                                | 3,791,109                                                                         | 773,304,255                                                                                                                                                                                                                | ..            | ..  | 10,935,385                                 | 1,162,598,710                                           | ..                     | ..              |
| ..                            | (b)350,000          | 3,900,000                                                                 | 3,237,728                                                                         | 28,739,317                                                                                                                                                                                                                 | (b)508,000    | ..  | 822,370                                    | 74,864,104                                              | ..                     | ..              |
| (c)3,659,743                  | (c)396,920          | ..                                                                        | 13,740,992                                                                        | 553,917,511                                                                                                                                                                                                                | (g)16,673,901 | ..  | 17,741,213                                 | 1,578,145,942                                           | ..                     | ..              |
| ..                            | (f)1366,000         | 12,850,000                                                                | 500,000                                                                           | 118,084,887                                                                                                                                                                                                                | (d)459,500    | ..  | 3,720,915                                  | 360,851,055                                             | ..                     | ..              |
| ..                            | ..                  | 27,500,000                                                                | 6,750,000                                                                         | 128,139,639                                                                                                                                                                                                                | (a)1,340,760  | ..  | 2,375,788                                  | 472,496,362                                             | ..                     | ..              |
| ..                            | (h)3,250,000        | 8,000,000                                                                 | 3,400,000                                                                         | 221,211,990                                                                                                                                                                                                                | ..            | ..  | 5,549,953                                  | 623,045,111                                             | ..                     | ..              |
| 6,126,085                     | 32,955,245          | 75,325,000                                                                | 31,419,829                                                                        | 1,421,397,609                                                                                                                                                                                                              | 19,000,161    | ..  | 40,633,444                                 | 4,281,701,284                                           | ..                     | ..              |
| 7,239,044                     | 32,955,245          | 89,430,000                                                                | 207,217,238                                                                       | 2,600,557,455                                                                                                                                                                                                              | 84,119,752    | 804 | 89,135,176                                 | 8,666,901,743                                           | ..                     | ..              |

## 3. PROFIT AND LOSS—1973

## STATEMENT OF PROFIT AND LOSS AND DIVIDENDS OF EACH SAVINGS BANK FOR THE YEAR ENDED ON DATES SHOWN BELOW

(1A)

| Savings Bank†              | Year ended | Discount Interest and other Earnings less Interest paid, amounts written off assets, etc. (a) | Expenses (including Directors' fees) | Directors' Fees (included in previous column) | Income, Land and other taxes and payments in lieu of taxes | Balance being net profit for year carried down | Total       | Net balance brought forward | Net profit for the year | Total      |
|----------------------------|------------|-----------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------|------------------------------------------------------------|------------------------------------------------|-------------|-----------------------------|-------------------------|------------|
| C.S.B. . . . .             | 30 6 73    | 93,352,854                                                                                    | 77,996,276                           | 11,263                                        | 1,549,596                                                  | 13,806,982                                     | 93,352,854  | ..                          | 13,806,982              | 13,806,982 |
| TRUSTEE BANKS—             |            |                                                                                               |                                      |                                               |                                                            |                                                |             |                             |                         |            |
| S.B. of Tas. . . . .       | 31 8 73    | 1,602,648                                                                                     | 1,319,202                            | 6,750                                         | 73,133                                                     | 210,313                                        | 1,602,648   | 150,879                     | 210,313                 | 361,157    |
| Leamington Bk. S. . . . .  | 31 8 73    | 1,414,310                                                                                     | 1,168,230                            | 11,250                                        | 44,317                                                     | 201,763                                        | 1,414,310   | 135,327                     | 201,763                 | 337,090    |
| TOTAL TRUSTEE . . . . .    |            | 3,016,958                                                                                     | 2,487,432                            | 18,000                                        | 117,450                                                    | 412,076                                        | 3,016,958   | 286,166                     | 412,076                 | 698,242    |
| PRIVATE BANKS—             |            |                                                                                               |                                      |                                               |                                                            |                                                |             |                             |                         |            |
| A.M.Z. S.B. . . . .        | 30 9 73    | 25,669,834                                                                                    | 18,118,663                           | ..                                            | 1,591,282                                                  | 3,959,889                                      | 25,669,834  | 997,480                     | 3,959,889               | 4,957,369  |
| Adelaide S.B. . . . .      | 30 9 73    | 1,731,166                                                                                     | 1,087,939                            | ..                                            | 254,843                                                    | 470,554                                        | 1,731,166   | 168,321                     | 470,554                 | 638,825    |
| Wahai S.B. . . . .         | 30 9 73    | 38,491,690                                                                                    | 25,043,566                           | ..                                            | 8,434,000                                                  | 7,014,124                                      | 38,491,690  | 3,925,505                   | 7,014,124               | 10,939,629 |
| Commercial S.B. . . . .    | 30 6 73    | 6,927,137                                                                                     | 5,812,857                            | ..                                            | 1,721,700                                                  | 1,370,380                                      | 6,927,137   | 559,480                     | 1,370,380               | 1,930,060  |
| C.B.C. S.B. . . . .        | 30 6 73    | 10,382,618                                                                                    | 6,790,345                            | ..                                            | 1,419,648                                                  | 2,302,083                                      | 10,382,618  | 458,563                     | 1,262,045               | 2,660,610  |
| National Bk. S.B. . . . .  | 30 9 73    | 13,056,577                                                                                    | 7,621,500                            | 2,500                                         | 2,806,000                                                  | 2,627,097                                      | 13,056,597  | 654,267                     | 2,627,097               | 3,481,364  |
| TOTAL PRIVATE . . . . .    |            | 96,258,432                                                                                    | 62,384,770                           | 2,500                                         | 16,229,473                                                 | 17,644,239                                     | 96,258,482  | 6,963,618                   | 17,644,239              | 24,607,857 |
| TOTAL, ALL BANKS . . . . . |            | 192,628,294                                                                                   | 142,868,478                          | 31,763                                        | 17,896,519                                                 | 31,863,297                                     | 192,628,294 | 7,349,784                   | 31,863,297              | 39,113,041 |

† For legend on abbreviations of Bank names see page 14.

(a) Discount 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 transfers to the credit of contingencies accounts (out of which accounts provisions for all bad and doubtful debts have been made).

### 3. PROFIT AND LOSS—1973—continued

#### STATEMENT OF PROFIT AND LOSS AND DIVIDENDS OF EACH SAVINGS BANK FOR THE YEAR ENDED ON DATE SHOWN ON PREVIOUS PAGE

| Savings Bank †             | Transfers<br>to reserve<br>funds | Amounts<br>written-off<br>bank<br>premises | Dividends               |                 |                              |           | Balance<br>carried<br>forward | Dividends                       |                                 |           | Net amount<br>of dividends<br>payable to<br>shareholders<br>(a) |
|----------------------------|----------------------------------|--------------------------------------------|-------------------------|-----------------|------------------------------|-----------|-------------------------------|---------------------------------|---------------------------------|-----------|-----------------------------------------------------------------|
|                            |                                  |                                            | Other<br>appropriations | Interim<br>paid | Final<br>proposed<br>payable | Total     |                               | A                               | B                               | C         |                                                                 |
|                            |                                  |                                            |                         |                 |                              |           |                               | Rate of<br>dividend<br>for year | Gross<br>amount of<br>dividends | %         |                                                                 |
|                            | \$4                              | \$4                                        | \$4                     | \$4             | \$4                          | \$4       | \$4                           | %                               | \$4                             | \$4       | \$4                                                             |
| C.S.B. . . . .             | 4,139,837                        | 1,893,438                                  | (8)7,773,707            | ..              | ..                           | ..        | 13,806,982                    | ..                              | ..                              | ..        | ..                                                              |
| TRUSTEE BANKS—             |                                  |                                            |                         |                 |                              |           |                               |                                 |                                 |           |                                                                 |
| S.B. of Tas. . . . .       | 190,000                          | ..                                         | (c)25,000               | ..              | ..                           | 146,152   | 361,152                       | ..                              | ..                              | ..        | ..                                                              |
| Launceston Bk. S. . . . .  | 150,000                          | 36,696                                     | (d)25,000               | ..              | ..                           | 125,394   | 337,890                       | ..                              | ..                              | ..        | ..                                                              |
| TOTAL, TRUSTEE . . . . .   | 340,000                          | 36,696                                     | 50,000                  | ..              | ..                           | 271,546   | 698,342                       | ..                              | ..                              | ..        | ..                                                              |
| PRIVATE BANKS—             |                                  |                                            |                         |                 |                              |           |                               |                                 |                                 |           |                                                                 |
| A.N.Z. S.B. . . . .        | 3,000,000                        | ..                                         | ..                      | 750,000         | ..                           | 1,207,369 | 4,957,369                     | 15.00                           | 750,000                         | 750,000   | 750,000                                                         |
| Adelaide S.B. . . . .      | 250,000                          | ..                                         | ..                      | 225,000         | ..                           | 163,825   | 638,825                       | 15.00                           | 225,000                         | 225,000   | 225,000                                                         |
| Wales S.B. . . . .         | 4,000,000                        | ..                                         | ..                      | 2,750,000       | ..                           | 4,189,629 | 16,979,629                    | 19.64                           | 2,750,000                       | 2,750,000 | 2,750,000                                                       |
| Commercial S.B. . . . .    | 700,000                          | 4,500                                      | ..                      | 600,000         | ..                           | 625,560   | 1,970,060                     | 12.50                           | 600,000                         | 600,000   | 600,000                                                         |
| C.B.C. S.B. . . . .        | 1,300,000                        | ..                                         | ..                      | 700,000         | ..                           | 660,610   | 2,660,610                     | 10.00                           | 700,000                         | 700,000   | 700,000                                                         |
| National Bk. S.B. . . . .  | 1,500,000                        | ..                                         | ..                      | 1,300,000       | ..                           | 781,364   | 3,481,364                     | 30.00                           | 1,300,000                       | 1,300,000 | 1,300,000                                                       |
| TOTAL, PRIVATE . . . . .   | 10,750,000                       | 4,500                                      | ..                      | 6,225,000       | ..                           | 7,628,357 | 24,607,857                    | ..                              | 6,225,000                       | 6,225,000 | 6,225,000                                                       |
| TOTAL, ALL BANKS . . . . . | 15,229,837                       | 1,934,634                                  | 7,823,707               | 6,225,000       | ..                           | 7,899,903 | 39,113,081                    | ..                              | 6,225,000                       | 6,225,000 | 6,225,000                                                       |

† For limited companies only.

† For legend on abbreviations of Bank names see page 14.

(a) As shown in profit and loss account. (b) Provisions for Settlements under Savings Bank Amalgamation Agreements \$1,633,870 and Commonwealth of Australia, \$4,139,837. (c) Transfer to provision for long service leave and retiring allowance \$25,000. (d) Transfer to provision for long service leave \$25,000.