

Savings Banks

STATEMENTS PREPARED FROM RETURNS DELIVERED TO THE STATISTICIAN UNDER SECTION 53 OF THE BANKING ACT 1959

I. LIABILITIES—1976

(\$'000)

Savings Bank†	Date of balance sheet	Authorised capital	Issued capital	Uncalled capital	Paid-up capital	Reserve funds (used in the business of the bank)	Final dividend proposed	Balance of profit and loss shareholders' account	Total shareholders' funds	Depositors' balances	Balances due to other banks	Bills payable and all other liabilities including provisions for contingencies	Total liabilities
C.S.B.	30.6.76	...	...	...	...	64 198	...	...	(a)64 198	5 430 976	11 347	231 583	5 738 104
TRUSTEE BANKS—													
S.B. of Tas.	31.8.76	...	...	...	...	4 500	...	152	4 652	112 757	61	1 541	119 011
Launceston Bk S.	31.8.76	...	...	...	...	3 300	...	156	3 456	115 643	...	2 629	121 728
TOTAL, TRUSTEE		...	...	...	...	7 800	...	308	8 108	228 400	61	4 170	240 739
PRIVATE BANKS—													
A.N.Z. S.B.	30.9.76	14 000	7 500	...	7 500	30 700	750	1 703	40 653	1 494 156	...	65 886	1 600 895
Adelaide S.B.	30.9.76	2 000	1 500	...	1 500	2 250	...	273	4 023	129 335	...	4 176	137 534
Wales S.B.	30.9.76	20 000	14 000	...	14 000	26 852	...	5 494	46 346	2 144 859	...	88 166	2 279 371
Commercial S.B.	30.6.76	10 000	7 000	...	7 000	3 000	...	1 918	11 918	563 300	...	19 058	594 276
C.B.C. S.B.	30.6.76	10 000	7 000	...	7 000	8 500	...	2 145	17 645	853 577	...	21 946	893 168
National Bk S.B.	30.9.76	20 000	12 000	...	12 000	8 000	...	1 106	21 106	924 181	...	46 141	993 426
TOTAL, PRIVATE		76 000	49 000	...	49 000	79 302	750	12 639	141 691	5 909 408	...	247 373	6 298 472
TOTAL, ALL BANKS		76 000	49 000	...	49 000	151 300	750	12 947	213 997	11 568 784	11 408	483 126	12 277 315

† 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.

(a) Total Reserve Funds.

2. ASSETS—1976

ASSETS OF EACH SAVINGS BANK AS AT DATE OF BALANCE SHOWN ON PREVIOUS PAGE

(\$'000)

Savings Bank†	Coin, bullion and notes	Deposits with Reserve Bank	Deposits in Australia with trading banks	Money at short call overseas	Australian Public Securities			Australian and State Governments		Local and semi-governmental authorities	Other securities	Other public securities	Other securities	Loans to authorized dealers in the short-term money market	Loans to authorized banks and balances due from other banks	Cheques and bills of other money market advances and bills discounted (after deducting provisions for doubtful)	Bank premises, furniture and sites	Bills receivable and remittances in transit	All other assets	Total assets
					Treasury bills and Treasury notes	Other securities	Other public securities	Other securities	Other public securities											
C.S.B.	6 561	405 210	40 036	..	(a)7 289	(a)1 422	751	(b)1 269	142	(c)4 794	5 004	..	..	164 299	2 239 169	(c)107 133	..	66 716	5 738 104	
TRUSTEE BANKS—																				
S.B. of Tas. . . .	776	1 157	6 634	..	..	(d)6 031	(d)28 073	..	..	..	..	..	6 600	10 794	52 481	(c)1 845	157	2 463	119 011	
Launceston Bk. S. .	413	1 100	6 431	..	..	(d)15 875	(d)29 024	(d)2 000	..	..	..	..	4 950	16 313	40 033	(c)2 466	..	3 123	131 728	
TOTAL, TRUSTEE	1 189	2 257	13 065	..	..	23 906	57 097	2 000	..	..	..	..	11 550	27 107	92 514	4 311	157	5 586	240 739	
PRIVATE BANKS—																				
A.N.Z. S.B.	150	122 000	19 298	..	..	(e)257 467	(e)456 798	(e)4 980	(e)20 636	20 000	5 507	676 810	..	..	..	..	..	17 050	1 600 695	
Adelaide S.B. . . .	..	9 700	1 644	..	..	21 663	28 144	50	..	2 750	4 505	66 872	..	..	..	..	..	1 700	137 554	
Wales S.B.	..	146 300	22 133	..	(f)29 853	(f)390 954	(f)360 581	(f)3 435	(f)14 732	15 750	992 927	27 203	..	..	..	..	..	26 723	2 279 171	
Commercial S.B. . .	..	41 700	2 924	..	(d)6 300	(d)61 981	(d)191 422	..	(f)260	500	500	281 328	(d)475	..	..	..	..	6 687	594 276	
C.B.C. S.B.	..	50 000	4 456	..	..	(e)96 225	(e)174 534	..	(d)10 650	13 000	11 750	32 332	1 276	..	..	..	..	8 745	493 146	
National Bk. S.B. . .	..	69 300	10 923	..	(a)4 929	(a)141 546	(a)274 799	..	(a)3 519	..	..	..	..	..	..	..	..	8 825	993 428	
TOTAL, PRIVATE	150	459 000	61 378	..	41 282	969 836	1 729 278	8 415	33 587	36 250	45 452	2 812 656	29 460	..	..	..	..	60 730	6 294 472	
TOTAL, ALL BANKS	7 900	866 467	114 479	..	48 571	2 416 493	3 055 517	15 209	40 591	47 800	236 858	5 144 339	140 904	157	142 052	12 277 515				

† For legend on abbreviations of Bank names see page 67.

(e) At face value less unearned discount. (f) At cost, face value or amortized value. (g) At cost less amounts written off. (d) At face value. (e) At amortized value. (f) At the lower of cost or redemption value. (g) At cost.

3. PROFIT AND LOSS—1976—continued

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

STATEMENT OF PROFIT AND LOSS AND DIVIDENDS OF EACH SAVINGS BANK

Dividends.

	Transfers to reserve funds	Amounts written-off bank premises	Other appropriations	Dividends			Total	Rate of dividend for year	Net amount of dividends payable to shareholders (a)	
				Interim paid	Final proposed payable	Balance carried forward			%	\$'000
Savings Bank†	\$'000 8 137	\$'000 ..	(b) 12 918	\$'000 ..	\$'000 ..	\$'000 ..	\$'000 24 055	..	..	..
C.S.B.	925	..	(c) 165	..	..	152	1 077	..	..	..
TRUSTEE BANKS—	450	..	..	..	..	156	771	..	..	..
S.B. of Tas.	1 375	..	165	..	..	308	1 848	..	..	..
Launceston Bk. S.	6 000	..	..	300	750	1 703	8 453	10.00	750	750
TOTAL, TRUSTEE	500	..	..	4 000	..	273	1 073	20.00	300	300
PRIVATE BANKS—	6 132	..	..	1 000	..	5 494	15 626	28.27	4 000	4 000
A.N.Z. S.B.	1 200	..	..	1 050	..	1 918	4 118	14.29	1 000	1 000
Adelaide S.B.	1 000	..	..	1 800	..	2 165	4 195	15.00	1 050	1 050
Wales S.B.	3 000	..	..	..	..	1 106	5 906	15.00	1 800	1 800
Commercial S.B.	17 832	..	..	8 150	750	12 639	39 371	..	8 900	8 900
C.B.C. S.B.	27 344	..	16 083	8 150	750	12 947	65 274	..	8 900	8 900
National Bk. S.B.	..	..	..	..	..	..	..	..	..	..
TOTAL, PRIVATE	..	..	..	..	..	..	..	..	..	..
TOTAL, ALL BANKS	..	..	..	..	..	..	..	..	..	..

(a) As shown in profit and loss account.

(b) Provisions for Settlements under Savings Bank Act, 1917.

(c) Transfers to reserve.

As shown in profit and loss account.

Provisions for Settlements under Savings Bank Act, 1917.

Transfers to reserve.

† For legend on abbreviations of Bank names see page 67.

(a) As shown in profit and loss account. (b) Provisions for Settlements under Savings Bank Amalgamation Agreements \$7 781 000 and Commonwealth of Australia, \$8 137 000. (c) Transfer to provision for long service leave \$60 000 and plant fittings replacement reserve \$105 000.

3. PROFIT AND LOSS—1976

STATEMENT OF PROFIT AND LOSS AND DIVIDENDS OF EACH BANK FOR THE YEAR ENDED ON DATES SHOWN BELOW
(\$'000)

	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	Adjustment prior years taxes	Net profit for the year	Total
Savings Bank†											
C.S.B.	30. 6. 76	184 679	156 224	17	4 400	24 055	184 679	..	..	24 055	24 055
TRUSTEE BANKS—											
S.B. of Tas.	31. 8. 76	3 855	2 813	11	115	927	3 855	150	..	927	1 077
Launceston Bk. S.	31. 8. 76	3 199	2 453	15	121	625	3 199	146	..	625	771
TOTAL, TRUSTEE		7 054	5 266	26	236	1 552	7 054	296	..	1 552	1 848
PRIVATE BANKS—											
A.N.Z.S.B.	30. 9. 76	45 161	31 110	..	6 837	7 214	45 161	1 239	..	7 214	8 453
Adelaide S.B.	30. 9. 76	3 587	2 055	..	643	889	3 587	184	..	889	1 073
Wales S.B.	30. 9. 76	66 790	49 424	..	6 893	10 473	66 790	5 153	..	10 473	15 626
Commercial S.B.	30. 6. 76	14 677	9 039	..	2 947	2 690	14 677	1 428	..	2 690	4 118
C.B.C.S.B.	30. 6. 76	20 770	15 964	..	1 944	2 832	20 770	1 364	..	2 832	4 195
National Bk. S.B.	30. 9. 76	25 146	15 427	..	4 850	4 869	25 146	1 037	..	4 869	5 906
TOTAL, PRIVATE		176 131	123 049	..	24 114	28 967	176 131	10 405	..	28 967	39 371
TOTAL, ALL BANKS		367 864	284 519	41	28 750	54 574	367 864	10 701	..	54 574	63 274

† For legend on abbreviations of Bank names see page 67.

(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).