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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, AUSTRALIA

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AUSTRALIAN BANKING STATISTICS
SUPPLEMENT TO MONTHLY BULLETIN NO. 257, JANUARY 1967
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 January 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 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. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. - MAJOR TRADING BANKS
CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA (a) AT 11 JANUARY 1967

(\$ million)

Classification	N.S.W. (b)	Vic.	Qld (a)	S.A. (c)	W.A.	Tas.	Aust.
<u>RESIDENT BORROWERS -</u>							
<u>Business Advances classified according to Main Industry of Borrower -</u>							
Agriculture, Grazing and Dairying(d)							
Mainly sheep grazing	175.1	51.6	31.6	20.7	23.4	5.0	307.3
Mainly wheat growing	18.5	17.7	7.9	14.4	16.6	..	75.1
Mainly dairying and pig raising	22.0	29.8	25.1	4.1	4.7	3.5	89.2
Other	44.0	25.8	83.0	13.4	8.8	6.0	181.0
<u>Total Agriculture, etc. (d)</u>	259.5	125.0	147.5	52.5	53.5	14.4	652.6
Manufacturing	273.5	175.0	68.9	34.3	19.2	10.5	581.5
Transport, Storage & Communication	14.6	20.2	7.1	3.1	2.5	1.3	49.0
Finance -							
Building and housing societies	19.2	16.6	2.1	0.8	0.3	0.5	39.6
Pastoral finance companies	17.0	13.6	9.2	3.2	1.7	4.4	49.2
Hire purchase & other finance companies	11.3	6.3	2.7	2.1	0.5	0.6	23.6
Other	13.8	21.8	1.4	2.3	0.7	0.2	40.3
<u>Total Finance</u>	61.4	58.4	15.5	8.4	3.2	5.8	152.7
Commerce -							
Retail trade	101.5	66.1	41.0	17.5	14.3	6.8	247.1
Wholesale trade (e)	139.0	82.6	14.4	19.7	19.5	5.9	281.1
<u>Total Commerce</u>	240.5	148.7	55.3	37.1	33.9	12.7	528.2
Building and Construction	36.2	27.1	11.8	5.3	6.9	1.7	89.1
Other Businesses -							
Mining	10.9	10.6	9.4	0.8	7.5	0.1	39.3
Other	94.7	59.2	36.6	14.7	11.7	4.4	221.2
<u>Total Other Businesses</u>	105.6	69.8	46.0	15.5	19.2	4.4	260.5
Unclassified	8.2	9.5	3.3	3.1	1.3	0.5	25.8
<u>Total Business Advances</u>							
Companies (f)	644.9	418.8	142.3	89.1	62.5	29.1	1,386.8
Other (f)	354.7	215.0	213.3	70.2	77.2	22.3	952.7
<u>Total (d)</u>	999.6	633.8	355.6	159.3	139.7	51.4	2,339.5
<u>Advances to Public Authorities</u>	15.6	34.3	1.1	1.1	1.3	0.2	53.5
<u>Personal Advances -</u>							
Building or purchasing own home	120.4	56.6	30.8	14.3	15.2	3.8	241.2
Other	103.7	66.3	32.3	14.9	15.3	5.5	238.0
<u>Total</u>	224.1	122.9	63.2	29.2	30.5	9.3	479.2
<u>Advances to Non-Profit Organisations</u>	28.9	14.6	8.7	2.8	4.0	0.8	59.8
<u>TOTAL ADVANCES TO RESIDENT BORROWERS (d)</u>	1,268.3	805.7	428.5	192.4	175.4	61.7	2,932.0
<u>NON-RESIDENT BORROWERS</u>	0.4	0.4	..	0.1	0.1	..	1.0
<u>TOTAL ALL ADVANCES (d)</u>	1,268.6	806.1	428.5	192.5	175.5	61.7	2,932.9

(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 1.

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

(\$ million)

At Second Wednesday of -	January 1965		July 1965		December 1965		July 1966		January 1967	
	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate	Term Loan Component	Aggregate (b)	Term Loan Component	Aggregate (b)	Term Loan Component
RESIDENT BORROWERS -										
<u>Business Advances</u>										
<u>classified according to Main Industry of Borrower</u>										
Agriculture, Grazing and Dairying -										
Mainly sheep grazing	227.1	25.8	260.9	27.4	279.5	29.2	298.2	32.9	307.3	35.6
Mainly wheat growing	52.9	6.9	65.0	8.0	69.2	8.8	76.3	10.6	75.1	11.5
Mainly dairying and pig raising	86.6	7.1	94.4	7.4	91.8	8.0	94.0	8.3	89.2	8.9
Other	146.2	13.7	163.9	17.9	163.4	19.0	181.9	22.3	181.0	24.7
Total Agriculture, etc.	512.8	53.5	584.1	60.7	604.0	65.0	650.4	74.1	652.6	80.7
Manufacturing	448.0	72.4	572.9	83.9	533.7	88.2	620.0	96.6	581.5	99.2
Transport, Storage & Communication	38.5	5.8	42.7	6.4	40.7	6.7	46.5	7.0	49.0	10.5
Finance -										
Building and housing societies	42.3	..	43.2	..	40.6	..	41.1	0.3	39.6	0.2
Pastoral finance coys	48.4	..	36.6	..	36.4	..	31.4	0.1	49.2	0.2
Hire purchase and other finance coys	26.5	0.2	29.1	0.1	29.9	0.1	32.3	0.2	23.6	0.4
Other	29.8	0.1	31.0	0.2	32.5	0.1	32.4	0.2	40.3	0.4
Total Finance	147.0	0.3	139.9	0.3	139.4	0.3	137.1	0.8	152.7	1.3
Commerce -										
Retail trade	205.6	3.9	242.1	4.0	251.2	4.2	272.2	4.1	247.1	4.4
Wholesale trade	142.3	6.6	171.5	6.3	158.9	5.9	167.9	6.5	166.2	9.1
Temporary advances to woolbuyers	98.2	..	104.3	..	126.1	..	118.7	..	114.9	..
Total Commerce	446.2	10.6	517.9	10.3	536.1	10.1	558.7	10.6	528.2	13.5
Building and Construction	72.5	3.3	84.5	3.0	78.5	2.4	88.2	2.4	89.1	5.1
Other Businesses -										
Mining	17.0	4.5	22.8	5.1	20.8	7.5	35.9	9.4	39.3	16.9
Other	173.0	5.8	192.3	5.8	189.8	5.5	218.2	5.7	221.2	6.1
Total Other Businesses	190.0	10.4	215.1	10.9	210.6	13.0	254.1	15.1	260.5	23.0
Unclassified	20.8	1.8	22.8	1.9	26.9	1.9	25.3	1.9	25.8	2.0
Total Business Advances	1091.0	106.5	1291.5	121.4	1286.1	127.5	1408.8	141.6	1386.8	162.6
Companies (c)	784.8	51.6	888.2	56.0	883.8	59.9	971.5	66.9	952.7	72.7
Other (c)	1875.8	158.0	2179.7	177.3	2169.9	187.4	2380.3	208.5	2339.5	235.3
Total	1875.8	158.0	2179.7	177.3	2169.9	187.4	2380.3	208.5	2339.5	235.3
<u>Advances to Public Authorities</u>	31.9	..	19.9	..	32.3	0.6	28.7	2.0	53.5	2.1
<u>Personal Advances -</u>										
Building or purchasing own home	210.4	0.1	219.3	0.1	218.1	..	229.5	..	241.2	0.1
Other	194.4	0.1	206.1	..	202.0	0.1	231.0	..	238.0	..
Total	404.8	0.1	425.4	0.1	420.2	0.1	460.5	..	479.2	0.1
<u>Advances to Non-Profit Organisations</u>	49.3	0.1	49.1	0.1	51.9	0.1	55.2	0.1	59.8	0.3
TOTAL ADVANCES TO RESIDENT BORROWERS	2361.8	158.3	2674.2	177.5	2674.3	188.2	2924.7	210.7	2932.0	237.8
NON-RESIDENT BORROWERS	0.8	..	0.9	..	1.0	..	1.0	..	1.0	..
TOTAL ALL ADVANCES	2362.6	158.3	2675.1	177.5	2675.3	188.2	2925.7	210.7	2932.9	237.8

(a) Includes Papua and New Guinea. (b) Includes farm development loan component July 1966 - \$1.3 million; January 1967 - \$9.3 million. (c) 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 1965	July 1965	December 1965	July (b) 1966	January (b) 1967
<u>RESIDENT BORROWERS -</u>					
<u>Business Advances classified according to</u>					
<u>Main Industry of Borrower -</u>					
Agriculture, Grazing and Dairying -					
Mainly sheep grazing	9.6	9.8	10.5	10.2	10.5
Mainly wheat growing	2.2	2.4	2.6	2.6	2.6
Mainly dairying and pig raising	3.7	3.5	3.4	3.2	3.0
Other	6.2	6.1	6.1	6.2	6.2
<u>Total Agriculture, etc.</u>	21.7	21.8	22.6	22.2	22.3
Manufacturing	19.0	21.4	20.0	21.2	19.8
Transport, Storage and Communication	1.6	1.6	1.5	1.6	1.7
Finance -					
Building and housing societies	1.8	1.6	1.5	1.4	1.3
Pastoral finance companies	2.0	1.4	1.4	1.1	1.7
Hire purchase and other finance companies	1.1	1.1	1.1	1.1	0.8
Other	1.3	1.1	1.2	1.1	1.4
<u>Total Finance</u>	6.2	5.2	5.2	4.7	5.2
Commerce -					
Retail trade	8.7	9.1	9.4	9.3	8.4
Wholesale trade	6.0	6.4	5.9	5.7	5.7
Temporary advances to woolbuyers	4.2	3.9	4.7	4.1	3.9
<u>Total Commerce</u>	18.9	19.4	20.0	19.1	18.0
Building and Construction	3.1	3.2	2.9	3.0	3.0
Other Businesses -					
Mining	0.7	0.8	0.8	1.2	1.3
Other	7.3	7.2	7.1	7.5	7.6
<u>Total Other Businesses</u>	8.0	8.0	7.9	8.7	8.9
Unclassified	0.9	0.9	1.0	0.9	0.9
<u>Total Business Advances</u>					
Companies (c)	46.2	48.3	48.0	48.2	47.3
Other (c)	33.2	33.2	33.1	33.2	32.5
<u>Total</u>	79.4	81.5	81.1	81.4	79.8
<u>Advances to Public Authorities</u>	1.4	0.8	1.2	1.0	1.8
<u>Personal Advances -</u>					
Building or purchasing own home	8.9	8.2	8.2	7.8	8.2
Other	8.2	7.7	7.6	7.9	8.1
<u>Total</u>	17.1	15.9	15.7	15.7	16.3
<u>Advances to Non-Profit Organisations</u>	2.1	1.8	1.9	1.9	2.1
<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 14 July 1965				At 8 December 1965				At 13 July 1966				At 11 January 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	A.C.T.	N.T.	Papua	New Guinea
<u>RESIDENT BORROWERS -</u>																
<u>Business Advances classified according to Main Industry of Borrower -</u>																
Agriculture, Grazing and Dairying	1,370	740	188	1,884	1,574	682	184	1,526	1,665	754	258	1,999	1,808	767	341	2,040
Manufacturing	13,086	80	264	290	2,854	82	202	470	316	130	140	850	261	106	191	540
Transport, Storage and Communication	88	154	224	248	74	148	214	264	92	208	240	594	224	211	291	812
Finance and Commerce	1,848	944	1,766	2,122	1,738	1,036	1,350	1,672	1,943	1,192	2,503	2,359	2,090	955	3,505	2,580
Building and Construction	960	394	614	208	912	392	376	190	833	679	1,076	301	991	547	1,219	301
Other Businesses	888	1,010	346	320	948	708	344	310	1,287	942	528	483	1,526	1,117	415	748
Unclassified	214	8	34	40	324	16	58	38	94	23	18	33	200	34	14	155
<u>Total Business Advances</u>	18,454	3,330	3,436	5,112	8,424	3,064	2,728	4,470	6,230	3,928	4,763	6,619	7,100	3,737	5,976	7,176
<u>Personal Advances -</u>																
Building or purchasing own home	2,940	272	72	70	3,028	284	56	48	3,358	431	128	91	3,796	522	164	118
Other	1,872	464	228	394	1,836	400	236	262	2,422	422	357	431	2,228	444	418	483
<u>Total Personal Advances</u>	4,812	736	300	464	4,864	684	292	310	5,780	853	485	522	6,024	966	582	601
<u>Advances to Public Authorities and Non-Profit Organisations</u>	1,352	90	106	230	1,426	82	90	212	1,236	139	159	258	1,176	156	220	208
<u>TOTAL ADVANCES TO RESIDENT BORROWERS</u>	24,618	4,156	3,842	5,806	14,714	3,830	3,110	4,992	13,246	4,920	5,407	7,399	14,301	4,859	6,778	7,985
<u>NON-RESIDENT BORROWERS</u>	26	..	..	..	24	..	..	..	52	1	..	..	28	..	..	..
<u>TOTAL ALL ADVANCES</u>	24,644	4,156	3,842	5,806	14,738	3,830	3,110	4,992	13,298	4,921	5,407	7,399	14,329	4,859	6,778	7,985

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

See notes on page 1.

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

At Second Wednesday of -	January 1965	July 1965	December 1965	July 1966	January 1967	January 1965	July 1965	December 1965	July 1966	January 1967
	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	347.1	351.4	358.4	359.0	366.2	21.9	20.6	19.8	19.1	18.5
Manufacturing	72.4	72.8	79.1	74.5	84.9	4.6	4.3	4.4	4.0	4.3
Transport, Storage and Communication	17.5	17.5	18.2	19.0	19.1	1.1	1.0	1.0	1.0	1.0
Finance	125.7	117.0	108.8	124.6	139.5	7.9	6.9	6.0	6.6	7.1
Commerce	82.7	85.1	90.1	90.1	94.2	5.2	5.0	5.0	4.8	4.8
Building and Construction	40.3	35.5	38.9	37.5	46.0	2.6	2.1	2.2	2.0	2.3
Other Businesses	78.3	85.3	100.9	99.7	103.6	5.0	5.0	5.6	5.3	5.2
Unclassified	8.5	12.5	11.9	14.6	13.1	0.5	0.7	0.7	0.8	0.7
<u>Total Business Deposits -</u>										
Companies (c)	277.4	255.7	281.1	284.4	319.1	17.5	15.0	15.6	15.1	16.2
Other (c)	495.1	521.2	525.3	534.6	547.4	31.3	30.6	29.1	28.4	27.7
<u>Total</u>	772.5	777.0	806.4	819.0	866.6	48.8	45.6	44.6	43.5	43.9
<u>Deposits of Public Authorities</u>	129.1	134.0	142.1	119.2	114.4	8.1	7.9	7.9	6.3	5.8
<u>Personal Deposits</u>	624.4	719.3	785.3	864.2	911.0	39.5	42.3	43.5	45.9	46.1
<u>Deposits of Non-Profit Organisations</u>	43.8	54.2	57.8	62.1	62.9	2.8	3.2	3.2	3.3	3.2
<u>TOTAL RESIDENT DEPOSITORS</u>	1,569.8	1,684.4	1,791.6	1,864.6	1,954.8	99.2	99.0	99.2	99.1	99.0
<u>NON-RESIDENT DEPOSITORS</u>	12.8	17.7	15.1	17.2	19.7	0.8	1.0	0.8	0.9	1.0
<u>TOTAL ALL DEPOSITORS</u>	1,582.6	1,702.2	1,806.8	1,881.8	1,974.6	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.

TABLE 6. - MAJOR TRADING BANKS

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

At Second Wednesday of -	January 1965	July 1965	December 1965	July 1966	January 1967	January 1965	July 1965	December 1965	July 1966	January 1967
	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	545.2	439.7	456.0	442.2	522.4	18.2	16.0	15.6	15.4	16.4
Manufacturing	247.4	211.0	246.5	209.6	272.0	8.3	7.7	8.4	7.3	8.5
Transport, Storage and Communication	58.7	55.3	62.8	58.5	62.7	2.0	2.0	2.2	2.0	2.0
Finance	209.7	195.0	209.2	215.3	230.3	7.0	7.1	7.1	7.5	7.2
Commerce	339.9	285.2	313.8	292.0	350.0	11.3	10.3	10.7	10.2	11.0
Building and Construction	108.6	102.0	113.8	111.3	126.3	3.6	3.7	3.9	3.9	4.0
Other Businesses	443.3	433.5	464.5	449.2	473.5	14.8	15.7	15.9	15.7	14.8
Unclassified	36.4	33.1	35.6	47.9	36.9	1.2	1.2	1.2	1.7	1.1
<u>Total Business Deposits -</u>										
Companies (c)	785.6	726.4	834.2	789.9	903.8	26.2	26.4	28.5	27.6	28.3
Other (c)	1,203.6	1,028.2	1,067.8	1,036.1	1,170.3	40.2	37.3	36.5	36.2	36.7
<u>Total</u>	1,989.1	1,754.7	1,902.0	1,826.0	2,074.1	66.4	63.7	65.0	63.7	65.0
<u>Deposits of Public Authorities</u>	94.5	133.0	103.3	122.8	105.6	3.2	4.8	3.5	4.3	3.3
<u>Personal Deposits</u>	760.5	706.5	756.7	746.7	829.3	25.4	25.7	25.9	26.1	26.0
<u>Deposits of Non-Profit Organisations</u>	124.9	133.7	135.7	139.3	146.1	4.2	4.9	4.6	4.9	4.6
<u>TOTAL RESIDENT DEPOSITORS</u>	2,969.1	2,727.8	2,897.7	2,834.9	3,155.2	99.2	99.1	99.0	98.9	98.9
<u>NON-RESIDENT DEPOSITORS</u>	24.6	26.0	29.7	30.8	34.5	0.8	0.9	1.0	1.1	1.1
<u>TOTAL ALL DEPOSITORS</u>	2,993.6	2,753.9	2,927.3	2,865.6	3,189.7	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 1965	July 1965	December 1965	July 1966	January 1967	January 1965	July 1965	December 1965	July 1966	January 1967
	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	892.3	791.1	814.4	801.2	888.5	19.5	17.8	17.2	16.9	17.2
Manufacturing	319.8	283.8	325.6	284.1	356.9	7.0	6.4	6.9	6.0	6.9
Transport, Storage and Communication	76.2	72.8	81.0	77.5	81.8	1.7	1.6	1.7	1.6	1.6
Finance	335.4	311.9	317.9	339.9	369.8	7.3	7.0	6.7	7.2	7.1
Commerce	422.6	370.3	403.9	382.1	444.2	9.2	8.3	8.5	8.1	8.6
Building and Construction	148.8	137.4	152.7	148.8	172.3	3.2	3.1	3.2	3.1	3.3
Other Businesses	521.6	518.7	565.4	548.8	577.0	11.4	11.6	11.9	11.6	11.2
Unclassified	44.9	45.6	47.5	62.5	50.1	1.0	1.0	1.0	1.3	1.0
<u>Total Business Deposits -</u>										
Companies (c)	1,063.0	982.2	1,115.2	1,074.4	1,222.9	23.2	22.0	23.6	22.6	23.7
Other (c)	1,698.7	1,549.5	1,593.2	1,570.6	1,717.7	37.1	34.8	33.7	33.1	33.2
<u>Total</u>	2,761.6	2,531.6	2,708.4	2,645.0	2,940.6	60.3	56.8	57.2	55.7	56.9
<u>Deposits of Public Authorities</u>	223.6	267.0	245.4	242.0	220.0	4.9	6.0	5.2	5.1	4.3
<u>Personal Deposits</u>	1,384.9	1,425.8	1,542.0	1,611.0	1,740.3	30.3	32.0	32.6	33.9	33.7
<u>Deposits of Non-Profit Organisations</u>	168.7	187.9	193.5	201.4	209.0	3.7	4.2	4.1	4.2	4.1
<u>TOTAL RESIDENT DEPOSITORS</u>	4,538.9	4,412.3	4,689.3	4,699.4	5,110.0	99.2	99.0	99.1	99.0	99.0
<u>NON-RESIDENT DEPOSITORS</u>	37.4	43.8	44.8	47.9	54.2	0.8	1.0	1.0	1.0	1.0
<u>TOTAL ALL DEPOSITORS</u>	4,576.3	4,456.0	4,734.1	4,747.4	5,164.2	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.

TABLE 8. - MAJOR TRADING BANKS
OVERDRAFT LIMITS OUTSTANDING - CLASSIFIED BY INDUSTRY (a)
(\$ million)

At Second Wednesday of -	July 1963	Jan. 1964	July 1964	Jan. 1965	July 1965	Dec. 1965	July 1966	Jan. 1967
<u>RESIDENT BORROWERS -</u>								
<u>Business Overdraft Limits</u> <u>classified according to Main</u> <u>Industry of Borrower</u>								
<u>Agriculture, Grazing and</u> <u>Dairying -</u>								
Mainly sheep grazing	290.4	290.1	283.8	289.5	299.5	317.1	334.4	352.6
Mainly wheat growing	56.3	62.0	62.8	69.5	71.6	78.9	81.1	88.7
Mainly dairying and pig raising	105.3	105.5	106.5	103.8	102.8	104.2	104.2	103.9
Other	161.8	166.3	173.9	177.1	186.3	189.1	201.2	208.9
<u>Total Agriculture, etc.</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>	<u>720.8</u>	<u>754.1</u>
<u>Manufacturing</u>	<u>891.9</u>	<u>914.6</u>	<u>924.4</u>	<u>933.5</u>	<u>995.3</u>	<u>997.1</u>	<u>1012.7</u>	<u>1,017.8</u>
<u>Transport, Storage and</u> <u>Communication</u>	<u>65.6</u>	<u>62.4</u>	<u>63.8</u>	<u>68.7</u>	<u>62.8</u>	<u>63.6</u>	<u>66.0</u>	<u>67.6</u>
<u>Finance -</u>								
Building and housing societies	62.2	60.5	61.0	60.5	58.1	56.0	56.1	55.2
Pastoral finance companies	89.7	87.7	89.0	92.6	87.2	88.7	80.0	81.1
Hire purchase and other finance companies	88.6	85.8	85.6	86.2	84.3	81.8	76.4	80.5
Other	79.6	82.7	79.6	82.5	72.1	74.0	69.6	71.1
<u>Total Finance</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>	<u>282.1</u>	<u>288.0</u>
<u>Commerce -</u>								
Retail trade	362.6	363.3	366.9	362.1	375.1	384.6	384.6	405.2
Wholesale trade	278.7	284.8	285.9	277.2	289.5	283.6	290.7	292.7
<u>Total Commerce</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>	<u>675.3</u>	<u>697.9</u>
<u>Building and Construction</u>	<u>107.3</u>	<u>110.7</u>	<u>117.6</u>	<u>117.3</u>	<u>123.3</u>	<u>124.2</u>	<u>127.4</u>	<u>135.9</u>
<u>Other Businesses -</u>								
Mining	34.4	34.6	35.3	40.4	45.1	47.1	52.4	62.1
Other	246.9	256.0	281.3	291.2	283.5	292.7	305.5	321.1
<u>Total Other Businesses</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>	<u>357.9</u>	<u>383.2</u>
<u>Unclassified</u>	<u>20.7</u>	<u>22.2</u>	<u>22.1</u>	<u>25.5</u>	<u>24.3</u>	<u>24.7</u>	<u>26.2</u>	<u>24.7</u>
<u>Total Business Overdraft</u> <u>Limits</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>3268.4</u>	<u>3,369.1</u>
<u>Overdraft Limits of Public</u> <u>Authorities</u>	<u>116.0</u>	<u>126.4</u>	<u>126.1</u>	<u>137.2</u>	<u>122.4</u>	<u>134.8</u>	<u>137.3</u>	<u>152.8</u>
<u>Personal Overdraft Limits -</u>								
Building or purchasing own home	257.0	263.9	268.3	269.9	272.9	273.8	280.7	297.1
Other	231.8	247.0	266.4	267.3	274.0	275.1	297.4	320.7
<u>Total</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>578.1</u>	<u>617.7</u>
<u>Overdraft Limits of Non-Profit</u> <u>Organisations</u>	<u>95.1</u>	<u>98.7</u>	<u>98.5</u>	<u>99.9</u>	<u>100.2</u>	<u>102.7</u>	<u>104.3</u>	<u>103.1</u>
<u>TOTAL OVERDRAFT LIMITS OF</u> <u>RESIDENT BORROWERS</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>4088.2</u>	<u>4,243.7</u>
<u>NON-RESIDENT BORROWERS</u>	<u>0.7</u>	<u>1.7</u>	<u>2.2</u>	<u>1.5</u>	<u>2.0</u>	<u>1.5</u>	<u>1.5</u>	<u>1.5</u>
<u>TOTAL ALL OVERDRAFT LIMITS</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>	<u>4089.6</u>	<u>4,250.3</u>

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 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 1964		July 1964		January 1965		July 1965		January 1966		July 1966		January 1967	
	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent	Aggre- gate	Term Loan Comp- onent
BUSINESS														
Agriculture, Grazing and Dairying	103.4	14.6	120.2	18.1	108.8	15.1	113.0	11.9	105.1	11.8	(b)142.9	18.1	(b)144.2	16.6
Manufacturing	96.3	14.4	110.6	21.4	104.4	17.7	120.5	16.2	117.8	17.9	104.8	8.4	114.3	14.6
Finance	26.0	0.2	22.6	0.1	28.4	..	18.0	0.3	12.9	..	19.5	..	25.6	0.2
Commerce (a)	94.6	2.7	90.1	2.6	87.4	2.3	84.2	1.1	82.8	1.7	97.3	1.7	101.9	3.8
Building and Construction	29.0	1.0	30.2	1.1	28.3	0.6	24.8	0.2	23.2	1.0	27.5	0.5	36.6	3.2
PERSONS														
Advances for building or purchase of own home (to individuals)	68.3	..	70.6	..	70.0	..	67.9	..	64.1	..	75.1	..	86.2	..
All other (including personal loans)	61.3	..	73.6	..	63.0	..	63.4	..	57.9	..	76.1	..	82.0	..
ALL OTHER	82.1	3.8	88.3	5.9	85.6	2.2	81.5	7.8	74.8	1.6	105.6	5.8	126.3	8.8
TOTAL	561.1	36.6	606.3	49.1	575.9	37.9	573.4	37.5	538.7	34.0	(b)648.7	34.5	(b)717.0	47.3

Source : Reserve Bank of Australia.

(a) Excludes commitments in respect of temporary advances to woolbuyers. (b) Includes \$4.6 million (July 1966) and \$11.2 million (January 1967) Farm Development Loan approvals.

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.

7 APRIL 1967

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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.