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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, AUSTRALIA

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AUSTRALIAN BANKING STATISTICS : MONTHLY BULLETIN NO. 234, FEBRUARY, 1965

This bulletin covers Australian banking, and related statistics other than savings bank business, which is dealt with in the monthly bulletin "Australian Savings Bank Statistics".

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

(a) CHEQUE-PAYING BANKS

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

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

(b) THE COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA

(c) THE RESERVE BANK OF AUSTRALIA

(i) Central Banking Business and Note Issue Department.

(ii) Rural Credits Department.

3. Details for individual cheque-paying banks are published each month in the Commonwealth Gazette.

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

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

6. Several changes have been made in this bulletin as compared with previous issues, the more important being:-

(a) The information previously contained in Table 1, with some changes in the dissections shown, is now distributed over Tables 1 and 2;

(b) Statistics of bank clearings have been omitted, but are available annually in the Banking and Currency Bulletin.

7. A classification of advances and deposits of the major trading banks is made at half-yearly intervals. Details as at the second Wednesday in July, 1964, and comparisons with previous classifications were published in Tables 10-13 of Bulletin No. 228 August, 1964. Table 14 of this issue contains statistics of deposits of the Major Trading Banks classified by industry, and for fixed and current deposits. The statistics cover the period from the inception of the classification of deposits (June, 1957) to July, 1964. The classification of fixed and current deposits separately will be continued in future issues.

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

(£'000)

Particulars	Major Trading Banks				All Cheque-Paying Banks			
	January, 1964	February, 1964	January, 1965	February, 1965	January, 1964	February, 1964	January, 1965	February, 1965
1. Deposits								
Fixed -								
Commonwealth and State Governments	41,417	41,406	49,072	50,088	53,516	53,503	65,668	66,684
Other banks	30,977	31,267	36,885	36,559	30,977	31,267	36,885	36,559
Other	591,300	600,059	754,051	773,001	620,037	629,068	790,404	809,857
<u>Total</u>	663,694	672,732	840,008	859,648	704,590	713,838	892,957	913,100
Current, bearing interest -								
Commonwealth and State Governments	19,534	18,501	13,393	11,477	24,763	24,186	19,737	17,489
Other banks	14,959	16,216	17,381	18,308	15,044	16,312	17,514	18,398
Other	94,982	97,970	106,694	111,503	109,121	112,374	121,713	126,378
<u>Total</u>	129,495	132,787	137,468	141,288	148,928	152,872	158,964	162,265
Current, not bearing interest -								
Commonwealth and State Governments	12,460	12,581	12,058	12,950	13,700	13,692	13,374	14,360
Other banks	13,857	14,019	12,416	15,378	13,905	14,053	12,432	15,397
Other	1,331,509	1,352,355	1,372,914	1,408,195	1,391,381	1,414,460	1,436,200	1,476,318
<u>Total</u>	1,357,836	1,378,955	1,397,398	1,436,523	1,418,986	1,442,205	1,462,006	1,506,075
<u>Total Current</u>	1,487,331	1,511,742	1,534,866	1,577,811	1,567,914	1,595,077	1,620,970	1,668,340
<u>TOTAL DEPOSITS</u>	2,151,025	2,184,474	2,374,874	2,437,459	2,272,504	2,306,915	2,513,927	2,581,440
2. Balances due to other banks (b)	12,212	10,253	10,511	11,143	14,336	12,438	12,830	14,319
3. Bills payable and all other liabilities to the public	41,432	40,143	48,561	50,642	87,568	87,033	100,401	102,151
<u>TOTAL LIABILITIES</u>	2,204,669	2,234,880	2,433,946	2,499,244	2,374,408	2,408,386	2,627,158	2,698,410

(a) Excluding shareholders' funds, inter-branch accounts and contingencies.

(b) Includes short-term loans from the Reserve Bank.

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

('000)

Particulars	Major Trading Banks				All Cheque-Paying Banks			
	January, 1964	February, 1964	January, 1965	February, 1965	January, 1964	February, 1964	January, 1965	February, 1965
1. Coin, bullion and notes	70,582	62,957	70,771	68,419	73,239	65,453	73,543	71,235
2. Cash with Reserve Bank	8,522	3,758	3,713	3,494	9,356	4,234	4,183	4,005
3. Commonwealth Government Securities -								
Treasury Bills	650	..	375	..	650	..	375	..
Treasury Notes	96,559	101,611	81,498	129,524	101,335	106,734	85,413	136,516
Other Securities	473,254	498,781	424,804	505,613	501,909	529,459	537,927	552,717
4. Local and Semi-Governmental Securities	4,988	4,804	4,503	4,513	5,450	5,266	5,360	5,348
5. Other Securities	30,267	30,321	34,057	34,127	34,347	35,563	36,523	37,727
6. Loans to Authorized Dealers in the Short-term Money Market	42,434	28,716	50,400	39,862	45,779	32,046	55,634	44,020
7. Statutory Reserve Deposit Account with Reserve Bank	247,308	299,794	375,478	375,803	247,838	300,313	376,026	376,351
8. Cheques and Bills of other Banks and Balances with and due from other Banks	67,895	61,935	52,553	55,329	70,930	64,915	55,728	56,685
9. Loans (other than loans included in item 6) Advances and Bills Discounted -								
Temporary advances to woolbuyers (b)	55,872	63,059	51,644	57,817	55,872	63,059	51,644	57,817
Term Loans (c)	42,653	47,285	79,049	80,397	42,653	47,285	79,049	80,397
Other	972,793	958,339	1,049,894	1,032,763	1,111,412	1,098,888	1,199,349	1,183,118
<b>Total</b>	<b>1,071,318</b>	<b>1,068,683</b>	<b>1,180,587</b>	<b>1,170,977</b>	<b>1,209,937</b>	<b>1,208,232</b>	<b>1,330,042</b>	<b>1,321,332</b>
10. Bank premises, furniture and sites	53,953	54,047	57,290	57,491	62,492	62,690	66,245	66,451
11. Bills receivable and all other assets	28,103	28,308	31,257	32,026	30,078	30,043	33,601	34,435
<b>TOTAL ASSETS</b>	<b>2,195,893</b>	<b>2,243,725</b>	<b>2,437,095</b>	<b>2,478,178</b>	<b>2,393,337</b>	<b>2,445,948</b>	<b>2,660,920</b>	<b>2,708,852</b>

(a) Excluding inter-branch accounts.

(b) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals.

(c) Loans made from Term Loan Fund Account.

TABLE 3. - ALL CHEQUE-PAYING BANKS : WEEKLY AVERAGES OF DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY

(£'000)

State or Territory	Deposits				Advances (a)			
	January, 1964	February, 1964	January, 1965	February, 1965	January, 1964	February, 1964	January, 1965	February, 1965
New South Wales	931,375	942,283	1,032,250	1,065,162	531,910	534,213	581,898	580,937
Victoria	666,058	682,776	723,878	743,868	301,030	300,525	326,517	321,347
Queensland	311,139	313,528	352,815	355,905	163,633	162,862	182,313	182,971
South Australia	160,016	166,285	175,869	183,824	96,026	94,141	108,917	107,221
Western Australia	130,178	131,559	146,385	148,341	80,329	79,857	90,647	87,471
Tasmania	43,639	42,946	47,474	48,183	27,344	27,909	26,424	27,208
Northern Territory	4,983	4,847	5,563	5,543	1,464	1,531	1,798	1,850
Australian Capital Territory	15,687	15,183	17,839	18,268	4,701	4,773	7,395	7,970
Papua	3,400	3,384	4,444	5,052	1,374	1,397	1,748	1,859
New Guinea	6,029	6,124	7,410	7,294	2,126	2,024	2,385	2,498
<b>TOTAL</b>	<b>2,272,504</b>	<b>2,308,915</b>	<b>2,513,927</b>	<b>2,581,440</b>	<b>1,209,937</b>	<b>1,209,232</b>	<b>1,330,042</b>	<b>1,321,332</b>

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

TABLE 4. - ALL CHEQUE-PAYING BANKS : WEEKLY AVERAGES OF SELECTED ASSETS AND LIABILITIES AND RATIOS TO TOTAL DEPOSITS

(£'000)

	Cash and Cash at Reserve Bank	Commonwealth Government Securities		Statutory Reserve Deposit Account with Reserve Bank	Loans, Advances and Bills Discounted (a)	Deposits not Bearing Interest
		Treasury Bills and Treasury Notes	Other			
1964 - January	82,592	101,985	501,909	247,838	1,209,937	1,418,986
February	69,687	106,734	529,459	300,313	1,209,232	1,442,205
1965 - January	77,726	85,788	537,927	376,026	1,330,042	1,462,006
February	75,240	136,516	552,717	376,351	1,321,332	1,506,075

RATIOS TO TOTAL DEPOSITS (PER CENT.)

1964 - January	3.6	4.5	22.1	10.9	53.3	62.4
February	3.0	4.6	23.0	13.0	52.4	62.5
1965 - January	3.1	3.4	21.4	15.0	52.9	58.2
February	2.9	5.3	21.4	14.6	51.2	58.3

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

TABLE 5. - ALL CHEQUE-PAYING BANKS : DEBITS TO CUSTOMERS' ACCOUNTS (a)

(£'000)

State or Period	Commonwealth and State Governments (b)	Other	Total
Average of Four Weeks ended 24th February, 1965			
New South Wales	32,593	465,408	498,001
Victoria	15,110	401,619	416,729
Queensland	176	111,791	111,967
South Australia	49	88,173	88,222
Western Australia	12	55,356	55,368
Tasmania	3	20,421	20,424
Northern Territory	..	1,595	1,595
Australian Capital Territory	..	6,275	6,275
Papua	..	1,841	1,841
New Guinea	..	2,212	2,212
<b>TOTAL</b>	<b>47,943</b>	<b>1,154,691</b>	<b>1,202,634</b>
Australia			
Week ended : 3rd February, 1965	41,998	1,102,827	1,144,825
10th February, 1965	51,139	1,207,566	1,258,705
17th February, 1965	56,023	1,163,464	1,219,487
24th February, 1965	42,610	1,144,909	1,187,519

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

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

(£'000)

Month	N.S.W.	Vic.	Q'ld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
1961 : February	306,384	271,964	76,605	58,872	36,394	14,842	877	2,852	768,790
1962 : February	337,720	309,937	82,922	62,094	43,349	15,198	1,061	3,682	855,963
1963 : February	363,702	345,371	96,282	73,104	48,088	17,005	1,206	4,269	949,027
1964 : January	379,715	310,231	92,392	76,668	48,824	15,566	1,325	4,847	929,568
February	439,501	377,216	107,724	82,569	50,739	18,001	1,305	6,281	1,083,332
March	424,717	379,528	107,513	85,612	50,495	20,429	1,334	5,570	1,075,198
April	412,868	383,943	107,156	80,992	50,993	19,782	1,388	6,086	1,063,208
May	420,079	391,209	104,988	79,868	48,127	19,775	1,474	6,660	1,072,180
June	436,321	396,685	116,245	77,432	47,924	20,092	1,452	6,854	1,103,005
July	467,093	408,329	121,622	83,704	47,977	21,124	1,658	6,435	1,157,942
August	425,423	387,315	112,675	78,836	43,956	18,518	1,609	5,854	1,074,186
September	454,420	396,253	119,589	80,734	47,425	19,148	1,652	6,343	1,125,564
October	454,729	397,777	118,957	78,379	53,295	19,357	1,867	7,185	1,131,546
November	474,295	404,816	117,036	84,603	50,037	19,864	1,627	6,628	1,158,906
December	500,884	473,429	125,245	91,220	58,414	23,135	1,899	6,802	1,281,028
1965 : January	440,078	365,481	105,952	76,914	53,425	17,003	1,513	5,448	1,065,814
February	465,408	401,619	111,791	88,173	55,356	20,421	1,595	6,275	1,150,638

(a) Excluding Debits to Commonwealth and State Government Accounts at City Branches.

TABLE 7. - MAJOR TRADING BANKS  
WEEKLY AVERAGE OF SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA  
AND RATIOS TO TOTAL DEPOSITS  
 (£'000)

Period	Cash and Cash at Reserve Bank	Commonwealth Govt. Securities		Statutory Reserve Deposit Account with Reserve Bank	Loans, Advances and Bills Discounted (a)	Deposits not bearing Interest
		Treasury Bills and Treasury Notes	Other			
1961 : February	78,400	43,957	223,524	302,592	1,030,356	1,229,465
1962 : February	70,672	67,308	440,266	231,074	965,211	1,236,422
1963 : February	66,863	68,612	415,524	223,361	1,040,727	1,245,566
1964 : January	79,104	97,209	473,254	247,308	1,071,318	1,357,836
February	66,725	101,611	498,781	259,794	1,068,683	1,378,955
March	65,344	77,424	487,618	337,293	1,088,859	1,402,015
April	69,394	41,146	459,798	342,257	1,128,031	1,380,707
May	68,851	32,088	440,701	342,638	1,152,829	1,310,609
June	68,055	25,220	432,633	338,841	1,166,582	1,309,448
July	69,323	26,615	423,207	329,778	1,183,725	1,303,555
August	68,664	31,560	435,671	324,550	1,179,453	1,283,535
September	66,906	41,788	455,733	326,101	1,180,270	1,309,491
October	67,420	46,906	457,062	347,501	1,206,089	1,326,950
November	69,457	60,897	468,736	358,291	1,208,684	1,359,576
December (b)	81,483	52,630	486,467	366,873	1,192,969	1,403,301
1965 : January	74,384	81,873	494,604	375,478	1,180,587	1,397,398
February	71,913	129,524	506,613	375,803	1,170,977	1,436,523

RATIOS TO TOTAL DEPOSITS (PER CENT.)

1961 : February	4.5	2.5	12.7	17.2	58.5	69.8
1962 : February	3.7	3.6	23.3	12.3	51.2	65.5
1963 : February	3.4	3.5	21.0	11.3	52.7	63.0
1964 : January	3.7	4.5	22.0	11.5	49.8	63.1
February	3.1	4.6	22.8	13.7	48.9	63.1
March	3.0	3.5	22.0	15.2	49.2	63.3
April	3.1	1.9	20.8	15.5	51.1	62.5
May	3.2	1.5	20.2	15.7	52.9	60.2
June	3.1	1.2	19.8	15.5	53.3	59.8
July	3.2	1.2	19.3	15.0	53.9	59.4
August	3.1	1.4	19.8	14.7	53.5	58.2
September	3.0	1.9	20.3	14.5	52.6	58.4
October	3.0	2.1	20.1	15.3	53.0	58.3
November	3.0	2.6	20.1	15.3	51.7	58.2
December (b)	3.4	2.2	20.4	15.4	49.9	58.7
1965 : January	3.1	3.4	20.8	15.8	49.7	58.8
February	3.0	5.3	20.8	15.4	48.0	58.9

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

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

TABLE 8. - MAJOR TRADING BANKS : NEW AND INCREASED LENDING COMMITMENTS (a)

(\$ million)

For Period Ended Second Wednesday of -	Weekly Average	
	Aggregate	Term Loan Component
1964 : January	9.4	0.6
February	10.4	0.9
March	12.9	1.0
April	10.8	0.6
May	12.4	1.2
June	12.4	0.7
July	11.1	1.3
August	11.7	0.8
September	11.6	0.8
October	10.7	0.8
November	10.0	0.6
December	11.4	0.8
1965 : January	8.8	0.4
February	11.6	0.7

Source : Reserve Bank of Australia.

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

TABLE 9. - MAJOR TRADING BANKS : OVERDRAFT LIMITS

(\$ million)

At Second Wednesday of -	Total Outstanding (a)
1964 : January	1,863.5
February	1,868.5
March	1,878.3
April	1,882.3
May	1,896.7
June	1,907.4
July	1,899.7
August	1,911.6
September	1,922.3
October	1,935.6
November	1,936.0
December	1,942.4
1965 : January	1,929.1
February	1,937.3

Source : Reserve Bank of Australia.

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

TABLE 10. - COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA  
WEEKLY AVERAGE OF LOANS, ADVANCES AND BILLS DISCOUNTED  
 (£'000)

Month	Hire Purchase	Other	Total
1961 : February	18,961	17,878	36,839
1962 : February	20,230	25,310	45,540
1963 : February	20,839	31,273	52,112
1964 : January	22,987	35,415	58,402
February	22,261	36,109	58,370
March	21,761	36,850	58,611
April	22,009	37,642	59,651
May	22,560	38,555	61,115
June	22,753	38,731	61,484
July	22,947	39,088	62,035
August	23,332	39,731	63,063
September	23,780	40,687	64,467
October	24,242	41,723	65,965
November	25,052	42,629	67,681
December (a)	26,015	43,183	69,198
1965 : January	25,996	43,558	69,554
February - New South Wales (b)	9,249	13,224	22,473
Victoria	5,852	7,250	13,102
Queensland	4,748	7,947	12,695
South Australia	1,797	6,995	8,792
Western Australia	2,444	7,271	9,715
Tasmania	1,035	1,499	2,534
<u>TOTAL</u>	25,125	44,186	69,311

- (a) Banks were exempted from furnishing a return for the fourth Wednesday of the month.  
 (b) Includes advances in the Australian Capital Territory and the Northern Territory £840,000, and in Papua and New Guinea £532,000, for which dissections are not available.

TABLE 11. - RESERVE BANK OF AUSTRALIA : RURAL CREDITS DEPARTMENT  
WEEKLY AVERAGE OF LOANS, ADVANCES AND BILLS DISCOUNTED  
 (£'000)

Month	Total
1961 : February	88,396
1962 : February	110,251
1963 : February	117,456
1964 : January	58,609
February	102,393
March	119,641
April	113,082
May	82,918
June	64,275
July	56,997
August	37,874
September	25,931
October	10,607
November	14,192
December (a)	21,901
1965 : January	63,976
February - New South Wales	1,413
Victoria	122,429
Queensland	1,807
South Australia	3,637
Western Australia	1,145
Tasmania	20
Papua and New Guinea	1
<u>TOTAL</u>	130,452

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

TABLE 12. - RESERVE BANK OF AUSTRALIA : CENTRAL BANKING BUSINESS

(INCLUDING NOTE ISSUE DEPARTMENT)

## LIABILITIES AND ASSETS IN AUSTRALIA AND ELSEWHERE

(£'000)

Particulars	February, 1962	January, 1964	February, 1964	January, 1965	February, 1965
<b>LIABILITIES</b>					
Capital and Reserve Funds	26,670	30,532	30,532	33,023	33,023
Notes on Issue	425,283	443,855	435,405	450,793	443,543
Statutory Reserve Deposit Accounts of Trading Banks	231,541	247,838	300,312	376,026	376,352
Term Loan Fund Accounts of Trading Banks	(a)	35,248	31,640	20,248	18,427
Other Deposits of Trading Banks	19,895	9,822	4,743	4,554	4,824
Deposits of Savings Banks	153,024	218,717	214,403	214,019	215,752
Other Liabilities	201,775	135,926	145,268	138,711	149,909
<b>TOTAL</b>	<b>1,058,188</b>	<b>1,127,938</b>	<b>1,162,303</b>	<b>1,237,374</b>	<b>1,241,830</b>
<b>ASSETS</b>					
Gold and Foreign Exchange	548,705	719,952	768,078	753,144	745,268
Australian Notes and Coin	9,996	8,519	11,373	7,597	9,108
Cheques and Bills of other Banks	1,577	2,738	1,683	1,877	2,429
Australian Government Securities Redeemable in Australia -					
Treasury Bills and Treasury Notes	187,290	139,563	99,762	161,483	93,670
Other	194,232	187,623	165,827	236,489	244,926
Other	3,916	1,294	1,294	..	..
Bills Receivable and Remittances in transit	6,223	12,168	12,194	7,688	8,329
Loans, Advances and all other Assets	106,249	56,081	102,092	69,096	138,100
<b>TOTAL</b>	<b>1,058,188</b>	<b>1,127,938</b>	<b>1,162,303</b>	<b>1,237,374</b>	<b>1,241,830</b>

(a) Term Loan Fund Accounts were established in mid-April, 1962.

TABLE 13. - AUSTRALIAN NOTE ISSUE

VALUE OF NOTES OUTSTANDING ON LAST WEDNESDAY

(£'000)

Denomination	February, 1962	February, 1963	January, 1964	February, 1964	January, 1965	February, 1965
10/-	12,326	12,922	13,463	13,390	13,865	13,915
£1	67,542	68,906	70,193	69,263	70,165	70,628
£5	186,857	193,996	195,299	192,537	195,434	197,880
£10	150,758	155,955	157,161	153,017	155,572	152,534
£20, £50, £100, £1,000(a)	6,800	2,943	549	5,948	5,507	6,586
Held by Banks	62,048	62,606	66,809	67,692	72,018	74,178
Held by Public	362,235	372,116	369,846	366,463	368,525	367,365
<b>TOTAL</b>	<b>424,283</b>	<b>434,722</b>	<b>436,665</b>	<b>434,155</b>	<b>440,543</b>	<b>441,543</b>

(a) Mainly £1,000 notes.

VALUE OF NOTES OUTSTANDING ON WEDNESDAY OF EACH WEEK

(£'000)

Date	Held by Banks	Held by Public	Total
3rd February, 1965	72,692	374,851	447,543
10th February, 1965	75,544	367,999	443,543
17th February, 1965	71,369	370,174	441,543
24th February, 1965	74,178	367,365	441,543
Average of four weeks	73,446	370,097	443,543

TABLE 14. - MAJOR TRADING BANKS  
CLASSIFICATION OF DEPOSITS (a) WITHIN AUSTRALIA (b)  
(£ million)

Classification	June, 1957			December, 1957			June, 1958			December, 1958		
	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total
<b>RESIDENT DEPOSITORS -</b>												
<u>Business classified according to Main Industry of Depositor -</u>												
Agriculture, Grazing and Dairying	86.2	289.0	375.2	91.4	303.8	395.2	91.4	243.7	335.0	92.8	242.5	335.3
Manufacturing ..	14.0	106.8	120.8	15.2	119.8	134.9	17.1	113.4	130.5	20.3	119.8	140.1
Transport, Storage and Communication	5.0	25.8	30.8	5.3	27.2	32.4	5.4	26.0	31.4	5.3	28.0	33.3
Finance ..	43.1	88.8	131.9	46.4	82.5	128.9	45.8	79.6	125.5	50.6	88.3	138.9
Commerce ..	15.0	144.2	159.1	13.6	161.3	174.9	14.3	132.4	146.6	14.1	159.2	173.3
Building and Construction ..	4.1	37.5	41.6	4.7	41.8	46.5	4.5	36.2	40.7	5.0	38.7	43.7
Other Businesses ..	11.8	147.2	159.0	11.2	157.5	168.7	11.1	152.8	163.9	11.1	158.2	169.3
Unclassified ..	1.6	10.8	12.4	1.8	9.7	11.5	1.3	8.7	10.0	1.2	9.3	10.5
<u>Total Business -</u>												
Companies (c) ..	56.1	272.7	328.8	54.2	293.3	347.4	55.1	265.8	320.9	61.1	298.5	359.6
Other (c) ..	124.8	577.3	702.1	135.4	610.2	745.5	135.8	526.9	662.7	139.4	545.4	684.8
<u>Total</u>	180.9	850.0	1030.9	189.5	903.4	1093.0	190.9	792.7	983.6	200.5	844.0	1044.4
<u>Public Authorities</u>	9.8	43.4	53.1	12.2	40.3	53.2	12.9	52.4	65.3	11.7	46.4	58.1
<u>Persons</u>	94.4	291.2	385.5	103.2	312.3	415.5	111.4	301.5	412.9	114.4	313.7	428.1
<u>Non-Profit Organizations</u>	5.1	29.8	34.9	5.5	30.3	35.7	6.1	33.3	39.4	6.5	34.5	40.9
<u>TOTAL - RESIDENT DEPOSITORS</u>	290.1	1214.4	1504.5	311.0	1286.3	1597.3	321.3	1179.9	1501.2	333.1	1238.5	1571.5
<u>NON-RESIDENT DEPOSITORS</u> ..	3.8	7.5	11.3	4.0	7.5	11.5	3.9	6.0	9.9	3.8	7.4	11.2
<u>TOTAL - ALL DEPOSITORS</u>	293.9	1221.9	1515.8	315.1	1293.7	1608.8	325.2	1185.9	1511.1	336.9	1245.9	1582.8

(a) Excludes the deposits of Commonwealth and State Governments. For June, 1957, to December, 1960 the figures relate to the end of the month; from July, 1961 to the second Wednesday of the month.

(b) Includes Papua and New Guinea.

(c) The combined deposits of these two groups are distributed over the above industries.

NOTE:- Any discrepancies between totals and sums of components in this table are due to rounding.

TABLE 14. - MAJOR TRADING BANKS  
 CLASSIFICATION OF DEPOSITS (a) WITHIN AUSTRALIA (b) - continued  
 (£ million)

Classification	June, 1959			December, 1959			June, 1960			December, 1960		
	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total
<u>RESIDENT DEPOSITORS -</u>												
<u>Business classified according to Main Industry of Depositor -</u>												
Agriculture, Grazing and Dairying	91.5	243.7	335.2	94.6	271.7	366.3	93.3	251.0	344.3	99.1	247.0	346.1
Manufacturing ..	26.6	115.8	142.4	21.0	134.4	155.3	30.8	116.9	147.7	22.6	111.2	133.8
Transport, Storage and Communication	5.1	26.7	31.8	5.5	28.0	33.5	5.0	27.2	32.2	4.7	27.8	32.5
Finance ..	48.0	86.3	134.3	47.9	89.1	137.0	39.9	90.5	130.3	39.6	78.9	118.5
Commerce ..	15.4	146.1	161.5	14.6	170.1	184.7	13.3	147.3	160.7	16.7	152.8	169.5
Building and Construction ..	5.1	37.4	42.5	5.6	42.9	48.5	5.1	40.4	45.5	6.1	43.5	49.6
Other Businesses ..	11.9	162.5	177.1	12.1	175.1	187.2	12.8	185.0	197.8	16.4	185.0	201.4
Unclassified ..	1.2	9.8	11.0	1.3	11.3	12.6	1.0	12.7	13.7	1.0	11.7	12.7
<u>Total Business</u>												
Companies (c) ..	68.0	299.3	367.4	62.4	333.8	396.2	64.5	319.2	383.7	63.2	302.8	366.0
Other (c) ..	136.7	531.6	668.4	140.1	588.8	728.9	136.8	551.7	688.5	143.1	555.0	698.1
<u>Total</u>	204.7	831.0	1,035.7	202.5	922.6	1,125.1	201.3	870.9	1,072.2	206.3	857.8	1,064.1
<u>Public Authorities</u>	14.8	58.6	73.4	13.8	42.9	56.8	16.9	57.6	74.6	17.8	40.5	58.3
<u>Persons</u>	112.6	307.0	419.6	112.6	335.6	448.3	114.3	336.6	450.9	132.6	350.6	483.2
<u>Non-Profit Organizations</u>	6.5	36.8	43.3	7.1	39.6	46.7	7.1	41.5	48.6	8.9	43.7	52.6
<u>TOTAL - RESIDENT DEPOSITORS</u>	338.7	1,233.4	1,572.1	336.1	1,340.7	1,676.8	339.6	1,306.7	1,546.4	365.6	1,292.5	1,658.1
<u>NON-RESIDENT DEPOSITORS</u> ..	3.5	6.5	10.0	3.3	7.3	10.7	3.4	7.4	10.9	3.7	8.7	12.4
<u>TOTAL - ALL DEPOSITORS</u>	342.1	1,239.9	1,582.0	339.4	1,348.1	1,687.5	343.0	1,314.2	1,557.2	369.3	1,301.3	1,670.5

(a) Excludes the deposits of Commonwealth and State Governments. For June, 1957 to December, 1960 the figures relate to the end of the month; from July, 1961 to the second Wednesday of the month. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries.

NOTE: - Any discrepancies between totals and sums of components in this table are due to rounding.

TABLE 14. - MAJOR TRADING BANKS  
CLASSIFICATION OF DEPOSITS (a) WITHIN AUSTRALIA (b) - continued  
(£ million)

Classification	July, 1961			January, 1962			July, 1962			January, 1963		
	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total
<b>RESIDENT DEPOSITORS -</b>												
<u>Business classified according to Main Industry of Depositor -</u>												
Agriculture, Grazing and Dairying	111.6	216.0	327.6	120.7	244.5	365.3	123.5	209.2	332.6	129.4	231.9	361.3
Manufacturing ..	29.7	91.1	120.8	22.1	118.9	141.0	21.8	108.2	130.0	24.1	117.6	141.7
Transport, Storage and Communication	4.4	25.4	29.7	4.6	25.3	29.9	4.8	25.3	30.1	5.1	25.7	30.8
Finance ..	41.9	81.9	123.8	46.6	86.7	133.3	46.6	93.8	r140.4	51.6	94.5	r146.1
Commerce ..	20.7	121.2	142.0	24.8	151.9	176.8	26.8	131.8	158.5	28.3	150.9	179.1
Building and Construction ..	6.6	41.7	48.3	8.4	43.7	52.1	9.7	42.5	52.2	11.9	44.0	55.9
Other Businesses ..	18.6	166.4	185.0	23.5	172.1	195.6	25.1	178.4	203.5	29.3	179.1	208.4
Unclassified ..	2.1	11.4	13.5	2.5	11.0	13.5	2.5	12.5	15.0	2.9	13.4	16.3
<u>Total Business Deposits -</u>												
Companies (c) ..	69.1	268.1	337.2	83.2	321.7	404.9	85.2	321.6	r406.8	98.7	337.2	r435.8
Other (c) ..	166.6	486.9	653.5	170.0	532.4	702.4	175.5	480.0	655.5	183.9	515.9	703.8
<u>Total</u>	235.7	755.0	990.7	253.2	854.2	1,107.4	260.8	801.6	r1,062.3	282.6	857.0	r1,139.6
<u>Public Authorities</u>												
Persons	27.6	54.2	81.8	40.0	40.3	80.3	43.1	53.0	r96.0	46.6	44.5	r91.1
Non-Profit Organizations	173.8	307.6	481.4	195.8	327.4	523.2	206.4	312.4	518.8	222.9	334.3	557.2
	12.1	47.0	59.0	13.0	46.5	59.5	15.9	51.2	67.3	15.3	53.9	69.2
<u>TOTAL - RESIDENT DEPOSITORS</u>	449.1	1,163.9	1,612.9	502.0	1,268.4	1,770.4	526.2	1,218.2	1,741.4	567.4	1,289.7	1,857.1
<u>NON-RESIDENT DEPOSITORS ..</u>												
	4.0	8.8	12.8	4.2	9.5	13.6	4.9	9.8	14.7	4.9	11.8	16.7
<u>TOTAL - ALL DEPOSITORS</u>	453.1	1,172.7	1,625.7	506.2	1,277.9	1,784.1	531.1	1,228.0	1,756.2	572.3	1,301.5	1,873.8

(a) Excludes the deposits of Commonwealth and State Governments. For June, 1957 to December, 1960, the figures relate to the end of the month; from July, 1961, to the second Wednesday of the month. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries. r - Revised.

NOTE: - Any discrepancies between totals and sums of components in this table are due to rounding.

TABLE 14. - MAJOR TRADING BANKS  
CLASSIFICATION OF DEPOSITS (a) WITHIN AUSTRALIA (b) - continued  
(£ million)

Classification	July, 1963			January, 1964			July, 1964		
	Fixed	Current	Total	Fixed	Current	Total	Fixed	Current	Total
<u>RESIDENT DEPOSITORS -</u>									
<u>Business classified according to Main Industry of Depositor -</u>									
Agriculture, Grazing and Dairying	134.7	221.9	356.5	145.1	269.4	414.5	159.1	248.4	407.5
Manufacturing ..	24.3	103.0	127.3	27.9	128.9	156.8	39.8	115.1	154.9
Transport, Storage and Communication	5.3	25.0	30.3	5.6	27.2	32.8	7.0	28.3	35.3
Finance ..	50.4	91.3	r141.7	50.5	107.9	158.4	54.0	100.0	154.0
Commerce ..	26.9	136.1	163.1	30.5	160.4	190.9	36.9	143.3	180.2
Building and Construction	11.3	40.3	51.7	12.1	46.5	58.7	14.7	47.3	62.0
Other Businesses ..	29.7	185.2	214.9	31.6	201.7	233.4	37.2	210.7	247.9
Unclassified	3.0	15.8	18.8	3.7	18.0	21.7	4.6	16.3	20.0
<u>Total Business Deposits -</u>									
Companies (c) ..	94.0	312.9	r406.9	104.8	386.0	490.8	130.5	368.7	499.2
Other (c) ..	191.6	505.7	697.3	202.2	574.1	776.3	222.9	540.8	763.7
<u>Total</u>	285.5	818.7	r1,104.2	307.0	960.1	1,267.1	353.4	909.5	1,262.9
Public Authorities	46.2	62.2	108.4	47.0	45.7	92.7	54.4	65.0	119.4
Persons	227.8	323.1	550.9	242.1	361.1	603.2	269.0	346.7	615.8
Non-Profit Organizations	17.1	55.1	72.3	17.9	55.5	73.4	21.0	63.8	84.7
<u>TOTAL - RESIDENT DEPOSITORS</u>	576.7	1,259.1	1,835.9	614.0	1,422.3	2,036.3	697.8	1,384.9	2,082.8
<u>NON-RESIDENT DEPOSITORS</u> ..	5.7	10.1	15.8	6.1	11.8	17.9	6.0	11.4	17.4
<u>TOTAL - ALL DEPOSITORS</u>	582.5	1,269.2	1,851.7	620.1	1,434.2	2,054.2	703.8	1,396.4	2,100.2

(a) Excludes the deposits of Commonwealth and State Governments. For June, 1957 to December, 1960 the figures relate to the end of the month; from July, 1961 to the second Wednesday of the month. (b) Includes Papua and New Guinea. (c) The combined deposits of these two groups are distributed over the above industries. r - Revised

NOTE: - Any discrepancies between totals and sums of components in this table are due to rounding.

TABLE 15. - INTEREST RATES, AT 1ST APRIL, 1965

Particulars	Rate per Annum	Date from which Operative	Previous Rate per Annum
	%		%
<b>LENDING RATES</b>			
Reserve Bank of Australia -			
Rural Credits Department - Government Guaranteed Loans	4	1.4.56	3 $\frac{3}{4}$
- Other	4 $\frac{1}{2}$	1.4.56	4
Commonwealth Development Bank of Australia	(a) 7 $\frac{1}{2}$	10.3.65	(a) 7
Trading Banks - Overdraft (General)	(a) 7 $\frac{1}{2}$	10.3.65	(a) 7
Savings Banks -			
Loans to Local Government Authorities	(a) 5 $\frac{1}{2}$	Aug. '64	(a) 5 $\frac{1}{2}$
Credit Foncier Housing and Mortgage Loans	(b) 5-5 $\frac{1}{2}$	1.4.65	(b) 4 $\frac{3}{4}$ -5 $\frac{1}{2}$
Loans to Co-operative Building and Housing Societies	(b) 5-5 $\frac{1}{2}$	1.4.65	(b) 4 $\frac{3}{4}$ -5 $\frac{1}{2}$
Life Insurance Companies - Loans on own policies	(b) 6-7	May '63	(b) 6 $\frac{1}{2}$ -7
<b>DEPOSIT RATES</b>			
Trading Banks - Fixed Deposits -			
30 days but less than 3 months (a)	(c) 4 $\frac{1}{2}$	10.3.65	3 $\frac{3}{4}$
3 months but less than 12 months	4 $\frac{1}{2}$	10.3.65	3 $\frac{3}{4}$
12 months to 18 months (d)	4 $\frac{1}{2}$	10.3.65	4
Over 18 months to 24 months	4 $\frac{1}{2}$	10.3.65	4 $\frac{1}{2}$
Savings Banks - Deposits other than Fixed Deposits -			
Ordinary Accounts (e) -			
Commonwealth Savings Bank; State Savings Bank of Victoria; Australia and New Zealand Savings Bank Ltd.; The Bank of Adelaide Savings Bank Ltd.; Bank of New South Wales Savings Bank Ltd.; Commercial Savings Bank of Australia Ltd.; C.B.C. Savings Bank Ltd.; E.S. and A. Savings Bank Ltd.; and the National Bank Savings Bank Ltd. -			
£1 - £3,000	3 $\frac{1}{2}$	1.4.65	3 $\frac{1}{2}$
Rural and Industries of Western Australia; The Hobart Savings Bank, Launceston Bank for Savings and Savings Bank of South Australia -			
£1 - £3,000	3 $\frac{3}{4}$	1.4.65	3 $\frac{3}{4}$
<b>COMMONWEALTH SECURITIES</b>			
Long Term	(f) 5	13.8.64	4 $\frac{1}{2}$
Medium Term	(g) 4 $\frac{1}{2}$	4.2.65	4 $\frac{1}{2}$
Short Term	(h) 4 $\frac{1}{2}$	14.5.64	3 $\frac{3}{4}$
Treasury Notes (Interest Yield)	3.95	28.1.65	3.85

(a) Maximum Rate.

(b) Predominant Rates.

(c) On deposits of £50,000 and more only.

(d) Prior to 29.9.1964, 12 months to 15 months.

(e) No interest is payable in excess of the maximum amount shown. On Friendly and Other Society Account interest is payable at the same rate as on ordinary accounts up to the maximum amount shown. On amounts in excess of the maximum shown, interest is 1 $\frac{1}{2}$  per cent. per annum (previous rate : 1 $\frac{1}{2}$  per cent.)

(f) Issued at par; previously at £99/-/- per cent.

(g) Issued at £99/5/- per cent.; previously at par.

(h) Issued at £99/12/6 per cent. as from 4.2.1965, at £99/10/- per cent. as from 13.8.1964, at par. from 14.5.1964; previously at £99/15/- per cent.

K.M. ARCHER

COMMONWEALTH STATISTICIAN

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, A.C.T.

2ND APRIL, 1965

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.