

1914.

VICTORIA.

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# BANK LIABILITIES AND ASSETS.

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SUMMARY OF SWORN RETURNS FOR THE QUARTER  
ENDED 31<sup>ST</sup> DECEMBER, 1913.

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PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO THE ACT 54 VICTORIA  
No. 1164, SECTION 5.

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**SUMMARY of Sworn Returns, rendered pursuant to Part I. of the *Banks and Currency Act 1890* (54 Vict. No. 1164), showing the Average Amount of the Debts, Engagements, and Liabilities, and of the Assets, Property, Credits, and Securities, within Victoria, of all the Banks trading in Victoria in the ordinary business of banking by receiving deposits and issuing in Victoria or elsewhere bills or notes payable to the bearer at sight or on demand, taken from the several Weekly Statements, for the quarter ended 31st December, 1913.**

**LIABILITIES.**

No.	Banks.	Notes in Circulation.						Bills in Circulation.						Balances due to other banks.						Deposits by the Crown.						Deposits by other Persons.						Total Amount of Liabilities.
		Not Bearing Interest.			Bearing Interest.			Not Bearing Interest.			Bearing Interest.			Not Bearing Interest.			Bearing Interest.			Not Bearing Interest.			Bearing Interest.									
		£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.				
1	Australasia	14,541	18	5	...	...	23,339	8	0	...	...	27,298	1	2	24,358	2	5	2,243,403	10	8	4,006,805	9	3	6,339,751	9	11	6,339,751	9	11			
2	Union, of Australia Limited	6,465	3	1	...	...	12,481	7	9	...	...	12,769	18	7	417,804	1	6	1,970,356	19	1	4,108,091	13	4	6,586,649	3	4	6,586,649	3	4			
3	New South Wales	30,912	1	7	...	...	13,115	7	1	...	...	...	...	...	183,300	0	0	1,601,217	4	8	3,117,017	6	3	5,005,297	11	6	5,005,297	11	6			
4	Victoria Limited	9,714	3	10	...	...	19,813	12	0	...	...	...	...	...	456,291	17	11	2,173,755	10	9	3,634,388	11	6	6,352,350	14	0	6,352,350	14	0			
5	London, of Australia Limited	5,331	12	4	...	...	4,562	8	8	...	...	28,788	3	9	410,426	0	4	1,003,763	2	7	1,340,775	13	8	3,007,915	0	1*	3,007,915	0	1*			
6	English, Scottish, and Australian Limited	395	0	0	...	...	3,790	4	6	...	...	12,415	18	2	351,149	14	11	1,075,228	1	10	1,308,306	11	0	3,863,740	15	6†	3,863,740	15	6†			
7	Colonial, of Australasia Limited	20,620	13	10	...	...	7,511	6	6	...	...	38,740	16	2	353,773	11	5	1,328,658	4	7	1,913,188	19	1	6,663,891	10	5	6,663,891	10	5			
8	National, of Australasia Limited	20,833	6	2	...	...	13,404	3	1	...	...	46,724	3	9	417,477	5	10	2,401,379	0	10	3,462,848	2	6	6,449,434	6	4	6,449,434	6	4			
9	Commercial, of Australia Limited	8,582	14	7	...	...	5,028	19	3	...	...	25,060	7	2	319,610	2	4	2,029,344	13	4	1,675,991	6	8	4,091,465	11	4	4,091,465	11	4			
10	Royal, of Australia Limited	1,124	1	6	...	...	57,502	1	0	...	...	21,087	7	11	355,928	17	11	602,839	9	9	721,383	16	9	1,762,824	1	8	1,762,824	1	8			
11	New Zealand	...	...	...	...	...	4,042	17	4	...	...	...	...	...	...	...	...	62,804	1	1	26,008	7	7	33,868	0	9	33,868	0	9			
12	Queensland National	...	...	...	...	...	216	13	11	...	...	...	...	...	...	...	...	41,515	18	0	153,567	13	8	195,300	5	7	195,300	5	7			
13	North Queensland	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,264	7	7	...	...	...	5,264	7	7	5,264	7	7			
	Totals	117,820	15	4	...	...	164,808	9	1	...	...	239,875	9	11	3,289,819	14	7	16,548,770	15	9	25,468,373	11	3	47,367,252	18	0	47,367,252	18	0			

**ASSETS.**

No.	Banks.	Coined Gold and Silver, and other Coined Metals.			Gold and Silver in Bars and Bullion.			Australian Notes.			Landed and other Property.			Notes and Bills of other Banks.			Balances due from other Banks.			All Debts due to the Bank.			Total Amount of Assets.			Percentage the Reserves of Coin, Bullion, and Australian Notes bear to the Bank's Liabilities.
		£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
		1	Australasia	1,552,991	8	6	17,004	13	2	92,806	10	0	459	12	1	91,370	6	1	4,672,827	5	6	6,427,459	15	4	26,23	
2	Union, of Australia Limited	1,387,701	5	4	43,185	0	2	61,577	2	0	108,690	0	0	114,274	2	1	3,297,080	1	11	5,913,632	5	1	22,83			
3	New South Wales	2,072,906	18	3	12,927	8	9	142,882	13	10	78,715	10	6	257	10	9	3,383,050	12	2	5,690,740	14	3	44,52			
4	Victoria Limited	713,746	7	5	59,532	11	1	143,087	0	0	318,870	5	10	50,255	17	11	6,277,989	19	11	7,618,587	13	5	14,425			
5	London, of Australia Limited	272,288	3	10	16,585	6	7	89,245	0	0	174,389	0	0	22,23	12	4	2,063,324	2	5	2,670,430	16	9	12,57			
6	English, Scottish, and Australian Limited	306,885	0	3	10,137	8	1	29,374	19	2	136,580	0	0	14,359	6	1	2,974,334	18	6	3,501,041	4	5	8,205			
7	Colonial, of Australasia Limited	512,063	12	8	14,026	10	10	100,576	5	5	202,807	5	2	18,559	4	5	3,092,474	1	2	3,851,393	15	4	17,103			
8	National, of Australia Limited	822,368	3	1	27,393	16	4	151,652	0	0	217,550	15	0	77,135	7	9	5,234,025	12	1	6,579,209	6	1	15,52			
9	Commercial, of Australia Limited	808,028	4	4	20,191	4	7	96,914	10	0	241,333	16	11	11,095	16	4	2,981,316	12	3	4,209,918	7	3	22,61			
10	Royal, of Australia Limited	267,276	13	3	18,466	1	4	34,968	12	4	60,000	0	0	180,846	4	4	1,853,794	1	2	2,452,063	7	0	18,17			
11	New Zealand	1,736	0	9	...	...	1,328	17	8	36,584	15	11	168	1	8	36,266	14	4	221,299	3	5	3,28				
12	Queensland National	3,081	3	11	...	...	10,471	17	2	...	...	53,357	2	10	363,783	0	5	434,183	7	11	484,183	7	11	6,94		
13	North Queensland	202	18	4	...	...	348	1	8	...	...	11,217	13	1	30,735	0	2	42,503	13	3	42,503	13	3	10,47		
	Totals	8,721,273	19	11	239,430	0	11	955,132	19	3	1,575,761	1	5	486,195	16	4	36,178,202	2	0	48,712,463	9	6	20,93			

\* Including Transferable Deposits, † 2,426,718s. 9d. — ‡ Including Perpetual Inscribed Stocks, £1,044,627 16s. 10d. — § Including notes, bills of exchange, and all stock and funded debts of every description, excepting notes, bills, and balance due to the bank from other banks. — || Or 11,246 excluding Perpetual Inscribed Stocks.

SUMMARY OF SWORN RETURNS—continued.

No.	Banks.	CAPITAL AND PROFITS.				
		Amount of Capital Stock paid up.	Rate of last Dividend declared to Shareholders.	Amount of last Dividend so declared.	Amount of Reserved Profits exclusive of such Dividend at the time of declaring such Dividend.	
		£ s. d.		£ s. d.	£ s. d.	
1	Australasia	2,000,000 0 0	14 p cent., and bonus of 12s. per share	136,000 0 0	2,689,192 0 0	
2	Union, of Australia Limited	1,500,000 0 0	14 p cent.	105,000 0 0	1,544,002 12 6	
3	New South Wales	3,500,000 0 0	10 p cent.	168,946 10 0	2,418,658 5 1	
4	Victoria Limited	1,478,010 0 0*	6 p cent. per annum (preference)	44,340 6 0	345,482 18 7	
5	London, of Australia Limited	548,392 10 0**	7 p cent. per annum (preference)	12,035 2 0	195,092 11 8	
6	English, Scottish, and Australian Limited	589,437 10 0	5 p cent. per annum (preference)	18,413 12 6	332,568 3 10	
7	Colonial, of Australasia Limited	483,280 10 0	8 p cent. per annum (ordinary)	43,155 0 0	216,629 13 11	
8	National, of Australasia Limited	1,498,220 0 0	7 p cent. (ordinary)	4,753 5 6	481,053 13 9	
9	Commercial, of Australia Limited	2,212,994 0 0†	7 p cent. (preference)	52,437 14 0	7,675 9 6	
10	Royal, of Australia Limited	300,000 0 0	3 p cent. (preference)	31,760 5 0	206,096 4 3	
11	New Zealand	2,000,000 0 0‡	8 p cent.	12,000 0 0	1,418,117 15 2	
12	Queensland National	413,418 0 0	4 p cent. (preference)	60,000 0 0	36,833 17 8	
13	North Queensland	162,500 0 0	6 p cent. (ordinary)	12,000 0 0	32,544 16 9	
	Totals	16,592,252 10 0		716,908 19 8	9,924,068 2 8	

  

* Preference shares	£416,760 0 0
Ordinary shares	1,001,250 0 0
	£1,478,010 0 0
** Preference	£171,980 0 0
Ordinary	376,462 10 0
	£548,392 10 0
Preference	£2,117,350 0 0
Ordinary	95,644 0 0
	£2,212,994 0 0
† 4 per cent. Stock guaranteed by Government of New Zealand	£1,000,000 0 0
Preference shares issued to His Majesty in terms of Bank Act 1903	500,000 0 0
Ordinary capital called up under Bank of New Zealand Banking Act 1895	500,000 0 0
	£2,000,000 0 0