

1899.
—
VICTORIA.

SAVINGS BANKS.

Statements and Returns

FOR THE YEAR ENDED 30TH JUNE, 1899.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1138, Sec. 48,
AND 60 VICT. No. 1481, Sec. 12.

By Authority:

ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

No. 57.—[1s. 6d.]—8873.

The Honorable the Treasurer, Melbourne.

Office of the Commissioners of Savings Banks,
Melbourne, 27th September, 1899.

SIR,

I have the honour, by direction of the Commissioners of Savings Banks, and in conformity with the requirements of the Savings Banks Acts, to transmit to you herewith, to be laid before His Excellency the Governor and both Houses of Parliament, the following documents and returns in connexion with the Savings Banks of the colony for the twelve months ended 30th June last, viz. :—

- (1.) Statement of the gross amount of all money (including interest) received, credited, and paid by the Commissioners on account of the Trustees of the several Savings Banks.
- (2 and 3.) Balance-sheets of the Commissioners at 30th June last.
- (4 to 6.) Statements relating to Advances Department.
- (7.) Additional accounts required by section 12 of Act 1481.
- (8 to 26.) Balance-sheets of the Trustees of the several Savings Banks.
- (27.) Statement of business done at Post Office Agencies.
- (28 to 30.) Summary and Progressive Statements and Classification of Depositors' Balances of all the Savings Banks, branches, and agencies.

2. Nearly two years have elapsed since the amalgamation of the Post Office Savings Bank with the Commissioners' Savings Banks, and the results have proved very satisfactory; every depositor residing in or near a large centre of population where the Commissioners have a Central Office may deposit or withdraw money on demand, and every depositor throughout the colony may deposit or withdraw at any of the Post Office Agencies, or central or branch banks, with the proviso that one who desires to withdraw money at any office, except the Central Bank of his district, must allow time for advice to be received through the post from such Central Office. This is a very valuable privilege, as there are no less than 374 Savings Bank Offices in various parts of the colony, including 45 Central Offices, and 329 Post Office Agencies; the term "Agency" signifies that depositors' ledger accounts are not kept at such offices, but all their transactions are passed through the post to the most convenient Central Bank where ledgers are kept, and from which Central Office cash is supplied, as required, to the agencies in the surrounding districts.

3. The Commissioners keep a record of the volume of business transacted at each office, and are thus able to determine with precision where it would pay to establish a Central Office in place of an agency; and they have, during the year, superseded three Post Office Agencies by opening Central Offices with local ledgers at Ratherglen, South Yarra, and Moonee Ponds, and the great increase of business at those places indicates the local appreciation of having money repayable on demand, as residents are more ready to deposit money when they can rely upon immediate payment if the necessity occurs.

4. The number of depositors who transact business regularly through the Post Office Agencies is 41,007, with a total sum of £1,200,965 13s. 1d. at their credit, and the number of accounts operated upon directly at Central Offices is 315,067, with a total sum of £7,316,040 9s. 9d. at their credit. The two classes of Savings Bank accounts are distinguished in the returns as the "Agency" Department and the "Local" Department respectively, but the depositors in each department have the privilege of operating through the other department at any time, and this is frequently done by depositors who are travelling, or temporarily away from the locality of their residence.

5. New agencies were opened, on 1st March, 1899, at Beulah and North Prentice; and, on the same date, the agencies at Queensferry, Doon, and Campbell's Creek were closed, the number of transactions at each of the latter places having been less than 2 per month, and it would require over 8 per month at each agency to make the business self-supporting.

6. From the date of Act No. 1481 (24th December, 1896) the business has been divided into two distinct departments as required by that Act; the "Savings Banks Department" representing Savings Bank depositors' funds, and the "Advances Department" representing funds raised by sale of Mortgage Bonds for the purpose of making advances to farmers.

7. The interest allowed to Savings Bank depositors was computed at the rates of $2\frac{1}{2}$ per cent. on sums up to £100, and 2 per cent. on excess over £100 up to £250, no interest being allowed on excess over £250. The maximum amount (£250) upon which interest is allowed has been the same during the last nineteen years.

8. The expenses of management in the Savings Banks Department for the year were 9s. 8·7d. per cent. upon the average amount of funds, the total amount of expenses being £40,825 8s. The rate for the previous year was 10s. 2·9d. per cent.

The average cost of each transaction (deposit or payment) at the Savings Bank offices throughout the colony was 7d., compared with an average of 8d. in the previous year.

9. The proportion of working expenses payable by the Treasurer in connexion with the balances of £3,117,310 5s. 11d. at credit of Post Office Savings Bank depositors at date of amalgamation, 30th September, 1897, and funded at that date, has been fixed at £10,783 10s. 9d. for the year ended 30th June, 1899, being at the rate of 6s. 11d. per cent.; and the rate of interest payable by the Treasurer upon the same amount was £2 2s. 10·6d. per cent., that being the average rate paid to depositors. It will thus be seen that the Commissioners receive from the Treasurer a gross income of £2 9s. 9·6d. upon the amount of Post Office Savings Bank balances; but as the Commissioners repay to the Treasurer £2,837 3s. 11d. for the services of postmasters as agents during the year, and have also in the same period paid £1,801 1s. 3d. for postages, money orders, and postal notes in connexion with the Post Office Savings Bank business, which was free of such charge before amalgamation, it is evident that these expenses reduce the Commissioners' net income from the transferred Post Office Savings Bank balances by 2s. 11·7d. per cent., leaving the actual net cost to the Government £2 6s. 9·9d. per cent. The corresponding rates in the previous year were £2 12s. 4d. per cent., less repayment of postmasters' services, postages, &c., 3s. 3·5d. per cent., leaving net £2 9s. 0·5d. per cent.

10. The amount of gross profits for the year upon the whole of the funds of the Savings Banks Department was £238,237 2s. 5d., or at the average rate of £2 16s. 9·3d. per cent., as compared with £2 18s. 6·3d. per cent. in the previous year. This average rate of income is considerably affected by the very low rate received from the Government upon the funded deposits of the Post Office Savings Bank, as explained in the foregoing paragraph; and other influences are referred to in paragraph 11.

The margin of profit to cover contingencies was 5s. 0·3d. per cent. this year compared with 5s. 10·5d. in previous year, the result being arrived at as follows, viz. (all percentages being computed on the mean or average amount of funds during the year):—

Gross Profits	...	...	...	...	£2 16 9·3 per cent.
Interest to Depositors*	£2 2 0·3	per cent.			
Expenses of Management	£0 9 8·7	"			
					£2 11 9 per cent.

Margin for Contingencies ... £0 5 0·3 per cent.

11. The accumulated funds of the Savings Banks Department have increased during the year by £413,033 18s. 8d.; and this money has been invested principally in debentures and bonds, the greater portion at 3 per cent., but some at $3\frac{1}{4}$ and $3\frac{1}{2}$. The amount of new mortgage business has not been so great as the total reduction of mortgage securities and freeholds in this department, and consequently the amount of cash lodged on Bank Fixed Deposit (in name of Treasurer and with preferential claim) has increased during the year.

The mortgage business being the most profitable, the movement during the year has tended to diminish the average income from investments, but has at the same time made the funds more easily convertible into cash, and so has strengthened an already strong position.

* NOTE.—The rate on deposits only, omitting other funds, was £2 2s. 10·6d. per cent.

12. The proportionate investment of funds as provided by section 25 of Act 1481 compares with the actual position at 30th June, 1898, and 30th June, 1899, as follows:—

Classification.	Amount at 30th June, 1899	Percentage of Total Funds.		
		At 30th June, 1899.	At 30th June, 1898.	As provided by Section 25 of Act 1481 should be.
	£ s. d.			
Cash and Bank Deposits and accrued interest thereon	1,446,085 18 5	16·8 per cent.	16·2 per cent.	10 per cent.
Mortgage Securities, Bank Premises, and Freeholds	1,701,109 6 4	19·8 "	21·3 "	27 "
Government Stock, Debentures, Treasury Certificate, Bonds, and Deposits, Melbourne and Metropolitan Board of Works Debentures, and Savings Bank Mortgage Bonds	5,451,958 0 8	63·4 "	62·5 "	63 "
Total	8,599,153 5 5	100 per cent.	100 per cent.	100 per cent.

The above statement shows that the Commissioners have not been able to make much progress towards the proportions fixed by section 25 of Act 1481, the difficulties in the way being twofold; firstly, the great increase of funds, £413,033 18s. 8d., and secondly, the scarcity of good mortgage securities; the large amount of new funds to invest enabled the Commissioners to increase the amount of stock, debentures, and bonds by a total sum of £338,587 8s. 1d.; but the total of mortgage securities, bank premises, and freeholds is now £47,268 12s 5d less than it was in the previous year; it was, therefore, unavoidable that the amount of cash and bank deposits (with accrued interest) should be £121,715 2s. 9d. larger than at 30th June, 1898.

The percentage of cash and bank deposits being 16·8 of the total accumulated funds, the Commissioners would take this opportunity of expressing their opinion that it would be desirable to raise the statutory maximum percentage of cash and bank deposits from 10 to 15 per cent., in view of the very large expansion of business which has occurred during the past two years, and appears likely to continue; and especially on account of the increasing proportion of large sums held on deposit, that is to say, sums exceeding £250 each.

The large amount of saleable stock, debentures, and bonds held for the Commissioners would enable them to convert fully 70 per cent. of their assets into cash at a few weeks' notice, and this may be described as an impregnable position, but the sale of debentures, when required, could be much more profitably carried out if a lengthened period were assured for their realization in the best market at the time, and it is only by retaining a very large amount of cash and bank deposits that the Commissioners can be sure of controlling their future operations in this respect.

13. The amount of Mortgage Bonds of the Advances Department held by the Savings Banks Department at 30th June, 1899, was £623,400, being a little over 7 per cent. of the total funds.

14. The amount of cash deposit with the Treasury remained unaltered during the year at £478,107 10s. 8d.; the amount of bank deposit receipts lodged with the Treasurer was increased by £119,540, the total at 30th June, 1899, being £1,299,988 9s. 8d.

The Government debentures and stock and Treasury certificate or bonds amounted to £4,108,236 7s. 6d., showing an increase of £142,469 1s. 7d. during the year. The total of Melbourne and Metropolitan Board of Works debentures was £160,390, being the same as at close of previous year.

15. The Bank Premises Account stands at £120,010 2s. 10d., having been increased by £2,000 expended upon purchase of premises at South Yarra.

The necessary enlargement of premises at Ballaarat, and also various alterations in other places resulting from growth of business, as well as the maintenance of premises in good order, involved a considerable outlay, but all these items of expenditure were written off in full.

16. During the year six mortgage properties foreclosed or in possession have been sold, and another has been partially sold, the total purchase money amounting to £103,414; and there appears to be an increasing demand for real estate; the Commissioners, therefore, hope that the remaining properties foreclosed and in possession will soon be disposed of.

In connexion with the realization of four of the above-mentioned properties, a sum of £10,588 5s. has been written off the Depreciation Fund provided for that purpose; but, on the other hand, profits have been augmented by the recovery of £4,813 9s., which had been written off in previous years, of which £2,198 11s. 10d. was recovered in connexion with the sale of one of the mortgage securities just alluded to, and £2,055 3s. 11d. upon realization of a collateral security for another mortgage property which was sold some years ago; credit also being taken for the full value of the Federal Assets Company's debentures and shares, which amounted to £559 13s. 3d. more than the balance of Federal Bank Account, the latter having been written down some years ago, the amount written off being evidently a little more than the actual depreciation; the difference is therefore taken in this year as a recovery.

17. The Commissioners have transferred the balance of Profit and Loss Account which was brought from the previous year, £19,823 16s. 4d., to the Depreciation Fund, and have also transferred to the same fund the total amount of recoveries referred to in the previous paragraph, £4,813 9s., making the balance of the Depreciation Fund held as a Reserve to cover contingencies £59,104 7s. 1d.; and they have carried forward to next year the ordinary profits of £17,027 4s. 11d. made during the twelve months ended 30th June last.

18. The amount lent to farmers prior to the passing of Act 1481 has been reduced during the year, the balance at 30th June, 1899, being £149,100 5s. 11d., as compared with £156,952 9s. 11d. at 30th June, 1898; this reduction is partly due to ordinary repayments, but also to some farmers transferring their securities to the new department, under Act 1481.

The instalments due up to 30th June last upon farmers' loans remaining under the old Act, No. 1138, have all been paid with the exception of one, the total arrears of interest being £4 7s. 10d.

ADVANCES DEPARTMENT.

19. The business of this department is making advances to farmers, and the funds for this purpose are raised by the sale of Mortgage Bonds, the rate of interest being 3 per cent. upon all issues up to this date; the total amount of such bonds outstanding at 30th June, 1899, was £768,550; these are redeemable by repurchase and, after 30th September, 1904, will also be liable to redemption by half-yearly drawings by ballot (as explained in paragraph 20) for such sums as may become available by repayments on account of farmers' loans.

The total amount of principal repaid by farmers from date of Act 1481 up to 30th June last was £35,315 11s., and with portion of this money bonds have been redeemed for £3,000 on 31st October, 1898, £14,000 on 30th April, 1899, and a further sum of £17,000 will be paid off at 31st October, 1899.

20. The total amount of Mortgage Bonds held by the general public at 30th June, 1899, was £145,150; and the amount held by the Savings Banks Department was £623,400.

The small proportion of bond issues taken up by the general public was referred to in paragraph 20 of the Commissioners' last Annual Report, and three causes were mentioned, viz., (a) uncertain length of currency caused by the ballot; (b) legal difficulty in the way of trustees investing under section 35 of Act 1481; (c) small denomination of bonds (£25).

The Commissioners have given the matter long consideration, and, with the consent of the Government, it has been decided that no further ballot shall take place before 30th September, 1904, thus giving all Mortgage Bonds a certain currency of five years from this date, except such as are voluntarily sold to the Advances Department.

The power to do this is derived from sections 43 and 44 of Act 1481, where it is provided that farmers' repayments of principal may be invested in the repurchase and cancellation of Mortgage Bonds.

No difficulty can arise in exercising this power during the term of five years as agreed, for the Commissioners hold more than sufficient Mortgage Bonds in the Savings Banks Department to satisfy all requirements of the Advances Department in redeeming Mortgage Bonds for the whole of that period.

21. The number of loan applications received from farmers during the year ended 30th June, 1899, was 1,277, as compared with 1,481 in the previous twelve months; the steady inflow of applications during the period of two and a half years since the Act came into force appears to indicate that the operation of the system is giving satisfaction.

22. The total amount actually advanced to farmers under the new Act during the year was £262,290, making with amount previously advanced a total of £790,945; but the repayments on account of principal were £26,462 13s. 11d. during the year, making total of such repayments £31,265 11s., and leaving the net amount of advances at 30th June, 1899, £759,679 9s., including £696 8s. 8d. for a property in possession (since sold to cover debt).

The number of loans at 30th June, 1899, was 1,672, and the average amount of each loan was £454 7s. 1d.

The amounts repaid by farmers as above include some repayments in full, as borrowers have the option of paying off on any half-yearly pay-day without any penalty; but if any borrower desires to pay off a portion of his loan in addition to the stipulated half-yearly instalments, the portions so paid are placed in a separate account, bearing interest at 3½ per cent. per annum, until a sufficient sum is accumulated by any borrower to release his property; under this arrangement sums were received during the year amounting to £2,975, compared with £1,220 received during the previous year.

23. The amount advanced to farmers has been used in accordance with subsection 8 of section 39 of Act 1481 as follows:—

	For year ended 30th June, 1899.	Total from date of Act 1481, 24th December, 1896, to 30th June, 1899.
(a) To pay liabilities	£231,662 9 6	£700,454 14 10
(b) To pay Crown rents	12,806 7 0	42,196 1 5
(c) To improve, develop, and utilize resources of land, and carry on	17,821 3 6	48,294 3 9
Total	£262,290 0 0	£790,945 0 0

24. The amount advanced upon properties which have acquired a special increase of value by reason of being cultivated as vineyards, orchards, &c., represents a total sum of £7,515 since the new Act was passed, a very small proportion of this sum, however, has been advanced actually upon the special increase of value referred to, as the loans are made up firstly of two-thirds of the agricultural or pastoral value, and then not more than one-fourth of the special increase of value. Such loans are repayable at 9½ per cent. per annum, being 4½ per cent. interest and the balance in reduction of principal.

25. Farmers' repayments under Act 1481 have all been met with the exception of eleven instalments, of which seven are partially paid; and the total amount in arrears is as follows:—

Interest in arrear	£48 11 0
Instalments of principal in arrear	35 9 6

26. The profit for the year in the Advances Department was £5,546 15s., and this will be transferred to a Reserve Fund in accordance with section 45 of Act 1481, for the purpose of meeting any loss or deficiency which may occur in this Department.

27. The average rate of expenses in this department for the year was 12s. 1d. per cent. upon the average amount of capital at the beginning and end of the year; this compares with £1 2s. 7·2d. per cent. in the previous year, and it is estimated that the steady growth of the business and consequent enlargement of the capital will result in the percentage of expenses being still further reduced next year.

The above does not include cost of valuations, the fees received having been £445 17s. 4d. less than actual cost for the year, or 1s. 4d. per cent. upon average capital.

28. The loans made in the Advances Department have been classified according to counties; and the way in which applications for loans have been dealt with has also been set out, in statements herewith, immediately following the balance-sheet.

SAVINGS BANKS STATISTICS.

29. The total amount of depositors' balances at 30th June, 1899, was £8,517,006 2s. 10d., being £417,641 17s. 6d. greater than at 30th June, 1898; the increase being made up of excess of deposits over withdrawals, £241,286 2s. 11d., and the amount of interest, £176,355 14s. 7d. added to depositors' accounts during the year.

30. The percentage of various classes of deposits to the whole compare with the previous year as follows:—

Deposits.	Percentage of Total Deposits.	
	At 30th June, 1898.	At 30th June, 1899.
Not over £20	8·07 per cent.	8·23 per cent.
Over £20 but not over £50 ...	11·90 "	11·96 "
" £50 " " £100 ...	17·35 "	17·11 "
" £100 " " £150 ...	16·46 "	16·31 "
" £150 " " £200 ...	11·57 "	11·70 "
" £200 " " £250 ...	12·84 "	12·38 "
" £250 " " " ...	21·81 "	22·31 "

With regard to the accounts of depositors whose balances exceed £250, the aggregate amount of actual excess over £250 at 30th June, 1899, was £369,608 8s. 8d., compared with a total of £355,959 5s. 1d. at 30th June, 1898.

31. The total number of depositors' accounts remaining open at 30th June, 1899, was 356,074, being 17,814 more than at 30th June, 1898.

32. The average amount of depositors' balances at 30th June, 1899, was £23 18s. 5d., being 5d. less than at 30th June, 1898.

33. The number and average amount of cash transactions during the year (transfers from one Savings Bank to another being omitted) was as follows:—

731,218 deposits averaging £6 15s. 4d. each.
588,162 payments averaging £8 0s. 1d. each.

34. The figures above quoted may be conveniently compared with those of previous years by reference to the Progressive Statement on pages 36 and 37.

I have the honour to be,
Sir,
Your obedient servant,

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 27th September, 1899.

2.

DEPARTMENT.

IN THE COLONY OF VICTORIA.

30TH JUNE, 1899.

	£	s.	d.	Cr.
By Government Securities—				
Treasurer's Certificate representing Post Office Savings Bank Deposits taken over at 30th September, 1897	3,117,310	5	11	
Debentures, Stock, and Bonds	990,926	1	7	
Deposit with Treasury—				
Cash	178,107	10	8	
Bank Deposit Receipts—				
Fixed for periods not exceeding two years	963,433	7	4	
Fixed for periods exceeding two years	330,555	2	4	
	1,778,096	0	4	
Total Government Securities	5,886,332	7	10	
Accrued Interest on above Treasurer's Certificate re Post Office Savings Bank	50,013	6	11	
Moiety of Expenses re Post Office Savings Bank due by Government	7,744	5	9	
Accrued Interest on other Government Securities above-named	33,984	17	2	
Premium on purchase of Treasury Bonds (written off this year on account of redemption, £500)	1,500	0	0	
				5,979,574 17 8
„ Savings Bank Mortgage Bonds (Advances Department)	623,400	0	0	
Accrued Interest	3,117	0	0	
				626,517 0 0
„ Melbourne and Metropolitan Board of Works Debentures	160,390	0	0	
Accrued Interest	1,566	15	0	
Premium (written off this year on account of redemption, £650)	4,000	0	0	
				165,956 15 0
„ Mortgage Securities—				
Loans to Farmers (old Act)	140,100	5	11	
Other Current Mortgages	1,040,853	14	3	
Total Current Mortgages	1,180,954	0	2	
Accrued Interest on above	8,884	7	4	
				1,189,838 7 6
„ Mortgage Properties in possession not yet foreclosed				48,500 0 0
„ Freehold Properties acquired by foreclosure of Mortgages				342,639 16 0
„ Melbourne Assets Company Limited—Debenture Stock and Shares				1,633 17 0
„ Federal Assets Company Limited—Debenture Stock and Shares				3,913 15 6
„ Bank Premises Account				120,010 2 10
„ Deposit on proposed purchase of Bank site at Geelong				121 0 0
„ Advances Department—Balance of Expenses of Management				1,357 16 7
„ Commercial Bank, Current Account, available at call—				
Bearing Interest at 2 per cent. on daily balance	23,439	11	5	
Not bearing Interest	10,000	0	0	
				33,439 11 5
„ Cash at various Savings Banks and Trustees' Bankers				85,650 5 11
				£8,599,153 5 5

THE YEAR ENDED 30th JUNE, 1899.

	£	s.	d.	Cr.
By Balance from last year				19,323 16 4
„ Treasurer of Victoria for twelve months' interest, at £2 2s. 10 ³ / ₄ d. per cent. per annum upon Treasurer's Certificate for £3,117,310 5s. 11d., being amount of Principal money at credit of Post Office Savings Bank Depositors on 30th September, 1897, and transferred at that date to the Commissioners	66,840	6	6	
„ Treasurer of Victoria to reimburse the Commissioners the extra working expenses in consequence of the amalgamation of Savings Banks	10,783	10	9	
„ Recoveries on two Mortgages of sums previously written off	1,273	15	9	
„ Federal Assets Company Limited—Debenture Stock and Shares in excess of Federal Bank balance, the latter having previously been written down	559	13	3	
	4,813	9	0	
„ Gross Profits on all other Funds after deducting doubtful arrears of Interest accrued on Mortgage Loans, and portion of Premiums on Debentures and Bonds	100,613	5	2	
				243,050 11 5
				£262,874 7 9

Auditors, see next page.]

 EDMD. KEOGH, } Commissioners
 W. B. JACKSON, } of
 GEO. MEARES, } Savings Banks.

We, the undersigned, being the Auditors appointed by the Commissioners of Savings Banks under section 5, Act No. 1138, hereby certify that we have examined and compared the foregoing Balance-sheet of the Books of Account of the Commissioners of Savings Banks in the Colony of Victoria with the said books, and that the several sums stated in the said Balance-sheet correspond with the entries in the said books.

And that we have examined their Bankers' Pass-Book, and find that the Balance therein shown to be at the credit of the said Commissioners at the Bank mentioned was, on 30th June last, as stated in the said Balance-sheet.

And that the amount of Cash at the various Savings Banks and Trustees' Bankers on 30th June last, as stated in the said Balance-sheet, agrees with the aggregate amount of such Cash as stated in the respective Balance-sheets certified by their respective Auditors.

Also that the securities as detailed in the above Balance-sheet, consisting of Government Securities, Audit Commissioners' Receipts for Mortgage Bonds, Melbourne and Metropolitan Board of Works Debentures, Mortgage Securities, Debenture Stock and Shares of the Melbourne and Federal Assets Companies, the title deeds of Bank Premises, and of Freehold Properties acquired by foreclosure of Mortgages, are in the possession of the said Commissioners, with the Fire Insurance Policies connected with the said securities.

C. H. DAVIS, F.I.A.V.,
R. W. B. MACKENZIE, F.S.A.A., Engd., } Auditors.

Melbourne, 19th September, 1899.

We, the undersigned, being the Auditors appointed by the Governor in Council under section 11 (2), Act 1481, hereby certify that we have examined the above Balance-sheet, 30th June, 1899, compared it with the books of the Commissioners of Savings Banks in the Colony of Victoria, and found it to agree therewith. We have verified the existence of all the assets shown in the Balance-sheet.

ARTHUR W. CLEVELAND, F.I.A.V.,
THOS. BRETNALL, F.I.A.V., } Auditors.

Melbourne, 23rd September, 1899.

No. 3.

ADVANCES DEPARTMENT.

COMMISSIONERS OF SAVINGS BANKS IN THE COLONY OF VICTORIA.

BALANCE-SHEET, 30th JUNE, 1899.

<i>Dr.</i>						<i>Cr.</i>							
To Mortgage Bonds ...	£768,550	0	0	£	s.	d.	By Mortgage Securities—				£	s.	d.
Accrued Interest ...	3,842	15	0				Advances to						
Interest due, but not paid ...	70	17	6				Farmers ...	£758,983	0	4			
				772,463	12	6	Property in Possession (since sold) ...		696	8	8		
Borrowers' repayments in advance on account of principal, with interest added at 2½ per cent. under sub-section 7 of section 41, Act 1481 ...	4,151	8	9				Interest accrued	8,347	9	9			768,026
Other repayments in advance not bearing interest ...	83	0	5				Victorian Government Stock ...	£632	18	5			18
				1,234	9	2	Accrued Interest	4	14	11			637
Valuation Fees on securities not yet inspected ...				61	3	0	Bank of Victoria—						0
Savings Banks Department—Balance of Expenses of Management ...				1,357	16	7	Mortgage Bonds Trust Account for Bonds balloted for Redemption at 30th April, 1899, but not yet presented for payment ...						150
Amount held for Borrowers on account of Compensation received from Fire Insurance Companies ...				50	0	0	Commercial Bank Current Account—Bearing interest at 2 per cent. on daily balance ...						15,361
Remittances from Applicants and Borrowers—held in trust ...				162	8	0							18
Mortgage Bonds balloted for Redemption at 30th April, 1899, under section 35, Act 1481 ...				150	0	0							2
Reserve Fund ...				150	6	0							
Profit and Loss Account—being Net Profit for the year ...				5,546	15	0							
				784,176	10	3							784,176

For Profit and Loss Statement and Auditors' Certificates, see next page.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30TH JUNE, 1899.

<i>Dr.</i>	<i>£</i>	<i>s.</i>	<i>d.</i>		<i>£</i>	<i>s.</i>	<i>d.</i>	<i>Cr.</i>
To Amount transferred to Reserve Fund ...	£145	18	5		By Balance brought from last year	145	18	5
Interest at 3 per cent. per annum ...	4	7	7		„ Gross Profits, after deducting doubtful Arrears of Interest accrued on Mortgage Loans and not paid at date of audit	30,054	11	7
				150	0			
„ Interest on Mortgage Bonds (net) ...	19,946	11	4					
„ Expenses of Management ...	4,019	16	1					
„ Valuators' Salaries and Expenses ...	£3,635	13	4					
Less Fees received on valued Applications ...	3,189	16	0					
				445	17	4		
„ Interest on Repayments made in advance by Mortgagors under subsection 7 of section 41, Act 1181	91	7	3					
„ Balance of Profit and Loss Account—Being Net Profit for this year ...	6,546	15	0					
				30,200	13	0		30,200
								13
								0

Melbourne, 25th September, 1899.

GEO. E. EMERY,
Inspector-General of Savings Banks.EDMD. KEOGH, }
W. B. JACKSON, } Commissioners of
GEO. MEARES, } Savings Banks.

We, the undersigned, being the Auditors appointed by the Commissioners of Savings Banks under section 5, Act No. 1188, hereby certify that we have examined and compared the foregoing Balance-sheet of the Books of Account of the Advances Department of the Commissioners of Savings Banks in the colony of Victoria with the said books, and that the several sums stated in the said Balance-sheet correspond with the entries in the said books.

And that we have examined the Bankers' Pass-books of the Advances Department, and find that the balances therein shown to be at the credit of the said Commissioners at the banks mentioned were, on 30th June last, as stated in the said Balance-sheet.

Also that the Certificate for Government Stock and the Mortgage Securities in the possession of the said Commissioners, as shown in the above Balance-sheet, have been produced to us, together with the Fire Insurance Policies relating thereto.

C. H. DAVIS, F.I.A.V., }
R. W. B. MACKENZIE, F.S.A.A., Eng., } Auditors.

Melbourne, 19th September, 1899.

We, the undersigned, being the Auditors appointed by the Governor in Council under section 11 (2), Act No. 1481, hereby certify that we have examined the above Balance-sheet, 30th June, 1899, compared it with the books of the Advances Department of the Commissioners of Savings Banks in the colony of Victoria, and found it to agree therewith.

The Certificate of one of the Commissioners of Audit as to the amount of Mortgage Bonds issued and redeemed to that date has been produced to us and agrees with the corresponding item in the Balance-sheet. We have verified the existence of all the assets shown in the Balance-sheet, and in accordance with section 45 (2) of the above Act, we certify that the net Profits are as stated.

ARTHUR W. CLEVELAND, F.I.A.V., }
THOS. BRETNALL, F.I.A.V., } Auditors.

Melbourne, 23rd September, 1899.

No. 4.

STATEMENT OF APPLICATIONS RECEIVED FOR LOANS UNDER ACT OF PARLIAMENT NO 1481 FROM THE DATE OF THE ACT, 24th DECEMBER, 1896 UNTIL 30th JUNE, 1899.
APPLICATIONS RECEIVED.

	At 30th June, 1898.			During year ended 30th June, 1899.			Total at 30th June, 1899.		
	Number.	Amount applied for.	Average Amount of each Application.	Number.	Amount applied for.	Average Amount of each Application.	Number.	Amount applied for.	Average Amount of each Application.
Valued ...	1,955	£ 990,104 0 0	£ 506 8 11	1,064	£ 533,165 0 0	£ 501 1 10	3,019	£ 1,523,269 0 0	£ 504 11 2
Not valued ...	559	£ 270,981 0 0	£ 484 15 2	213	£ 92,923 0 0	£ 436 5 2	772*	£ 363,904 0 0	£ 471 7 6
Total ...	2,514	£ 1,261,085 0 0	£ 501 12 6	1,277	£ 626,088 0 0	£ 490 5 7	3,791	£ 1,887,173 0 0	£ 497 16 0

* Some of these will be valued shortly, but the greater part of them are not suitable, or for other causes are not being valued.

SUBDIVISION OF APPLICATIONS VALUED, AS PER ABOVE STATEMENT.

	Applications granted, including Reduced Amounts accepted.						Reduced Amounts offered but not accepted.						Declined.					
	Number.	Percentage of Total Number of Valued Applications.	Applied for.		Granted.		Percentage of Total Number of Valued Applications.	Number.	Percentage of Total Number of Valued Applications.	Applied for.		Offered.		Number.	Percentage of Total Number of Valued Applications.	Amount.	Average.	
			Amount.	Average.	Amount.	Average.				Percentage of Total Amount of Valued Applications.	Amount.	Average.	Amount.					Average.	Percentage of Total Amount of Valued Applications.
At 30th June, 1898 ...	1,392	71.20	£ 669,429	£ 480 18 3	£ 646,570	£ 464 9 9	65.30	161	8.24	£ 120,015	£ 745 8 8	£ 99,750	£ 619 11 3	10.07	402	20.56	£ 200,660	£ 499 3 1
During year ended 30th June, 1899 ...	643	60.43	£ 300,788	£ 467 15 8	£ 267,695	£ 416 6 5	50.20	224	21.05	£ 155,151	£ 692 12 9	£ 107,795	£ 481 4 6	20.21	197	18.52	£ 77,226	£ 392 0 2
Total at 30th June, 1899 ...	2,035	67.40	£ 970,217	£ 476 15 3	£ 914,265*	£ 449 5 5	60.02	385	12.75	£ 275,166	£ 711 14 4	£ 207,545	£ 539 1 6	13.02	599	19.85	£ 277,886	£ 463 18 3

* Of this amount, applications for £11,630 were withdrawn by 105 applicants after being granted. The amount actually paid over at 30th June, 1899, was £790,945, the balance being in course of settlement.

Office of the Commissioners of Savings Banks,
Malbourne, 25th September, 1899.

GEO. E. EMERY,
Inspector-General.

No. 5.

LOANS TO FARMERS.

COUNTY CLASSIFICATION SHOWING NUMBER AND AMOUNT OF LOANS IN EACH COUNTY AT 30TH JUNE, 1899.

LOANS granted under old Act, No. 1138, prior to 24th December, 1896 (Savings Banks Department), and loans granted since that date under new Act, No. 1431 (Advances Department), are shown in separate columns.

County.	Under Act 1138 (Savings Banks Department).			Under Act 1431 (Advances Department).			Totals.					
	No. of Mortgages.	Amount.			No. of Mortgages.	Amount.			No. of Mortgages.	Amount.		
		£	s.	d.		£	s.	d.		£	s.	d.
Anglesey	11	4,291	11	4	36	18,819	7	9	47	23,110	19	1
Benambra	6	5,203	19	1	24	12,683	10	2	30	17,887	9	3
Bendigo	4	1,302	2	0	31	17,885	0	4	35	19,277	2	4
Bogong	3	773	5	0	40	15,142	8	5	43	15,915	13	5
Boring	14½	5,931	1	6	133	74,682	10	3	147½	80,613	11	9
Bourke	8½	2,592	6	11	42½	15,744	9	6	51½	18,336	16	5
Bulu Bulu	44	16,236	11	7	179½	63,589	18	5	223½	79,826	10	0
Croajingolong ... ..	...	...	...	...	3	2,000	0	0	3	2,000	0	0
Dalbeattie	4	1,125	18	11	49½	23,570	9	1	53½	24,696	8	0
Dargo	3	1,293	12	10	20½	6,519	5	9	23½	7,812	18	7
Delatite	38	14,770	15	2	103½	37,485	19	5	141½	52,256	14	8
Dundas	5	2,069	11	2	10½	7,373	7	5	15½	9,442	18	7
Evelyn	6	1,025	7	8	35½	9,310	4	0	41½	10,335	11	8
Fellett	4	796	17	7	10	5,839	6	4	14	6,636	3	11
Gladstone	3½	2,007	18	11	61	28,045	4	8	64½	30,053	3	7
Grant	10	3,756	9	1	38½	14,627	5	8	48½	18,383	14	9
Grenville	6½	1,408	5	6	8	1,915	10	2	14½	3,323	15	8
Gunbower	9	3,727	4	3	29	15,961	17	10	38	19,689	2	1
Hampden	1	536	11	1	7	5,084	6	7	8	5,620	17	8
Heytesbury	18½	5,093	9	1	75	25,762	15	10	93½	30,856	4	11
Kara Kara	16	7,062	7	3	97	53,259	7	8	113	60,321	14	11
Kaerarook ... ..	...	...	...	...	3	1,825	11	8	3	1,825	11	8
Lowan	12½	5,737	13	11	111½	52,901	5	11	124	58,638	19	10
Millewa ... ..	...	...	...	...	...	...	...	...	...	...	...	...
Moira	58	26,374	4	4	136½	82,547	17	1	194½	108,922	1	5
Mornington	12	3,951	19	9	95½	33,796	6	3	107½	37,748	6	0
Normanby	13	5,968	18	0	59	23,075	1	2	72	29,043	19	2
Polwarth	7½	1,961	7	9	23	8,152	13	8	30½	10,114	1	5
Ripon	1	295	0	4	11	4,322	9	5	12	4,617	9	9
Rodney	11½	4,239	9	3	30	18,056	14	5	41½	22,296	3	8
Talbot	2½	889	5	5	43	18,393	8	1	45½	19,282	13	6
Tambo	1	142	3	2	11½	4,735	19	8	12½	4,878	2	10
Tanjil	16	5,754	14	1	38	17,601	7	1	54	23,356	1	2
Tatchera	7½	3,036	7	6	51	30,796	4	5	58½	33,832	11	11
Villiers	2	593	16	5	15½	5,880	14	5	17½	6,474	10	10
Weeah ... ..	...	...	...	...	...	...	...	...	...	...	...	...
Wonnangatta ... ..	...	...	...	...	9	2,291	10	6	9	2,291	10	6
Totals	360	140,100	5	11	1,672	759,679	9	0	2,032	899,779	14	11

NOTE.—The fractional numbers of loans in some counties refer to loans upon farms which are not entirely in one county, and are, therefore, divided in the classification.

No. 6.

LOANS TO FARMERS.

SUMMARY OF COUNTY CLASSIFICATION, IN FOUR DIVISIONS OF THE COLONY, VIZ., NORTH-EAST, SOUTH-EAST, NORTH-WEST, AND SOUTH-WEST, SHOWING NUMBER AND AMOUNT OF LOANS TO FARMERS IN EACH DIVISION AT 30TH JUNE, 1899.

The colony being divided from north to south by the Campaspe, Coliban, and Wooribee Rivers; and from east to west by the Great Dividing Range.

LOANS granted under old Act, No. 1138, prior to 24th December, 1896 (Savings Banks Department), and loans granted since that date under new Act, No. 1481 (Advances Department), are shown in separate columns.

Division of Counties.	No. of Loans.		Amount of Loans.		Average amount of each Loan.		Totals of both Departments.		
	Savings Banks Department, Act 1138.	Advances Department, Act 1481.	Savings Banks Department, Act 1138.	Advances Department, Act 1481.	Savings Banks Department, Act 1138.	Advances Department, Act 1481.	No. of Loans.	Amount.	Average amount of each Loan.
			£ s. d.	£ s. d.	£	£		£ s. d.	£
North-eastern Counties	131½	428½	56,779 3 2	210,597 16 10	432	492	559½	267,377 0 0	478
South-eastern Counties	90½	426¾	30,996 16 0	153,297 10 8	343	359	517½	184,294 6 8	356
North-western Counties	69½	559½	29,784 0 9	293,750 10 10	429	525	629	323,534 11 7	514
South-western Counties	68½	257½	22,540 6 0	102,033 10 8	329	396	326	124,573 16 8	382
Grand Totals	360	1,672	140,100 5 11	759,679 9 0	389	454	2,032	899,779 14 11	443

NOTE.—The fractional numbers of loans in some counties refer to loans upon farms which are not entirely in one county, and are therefore divided in the classification.

No. 7.

COMMISSIONERS' SAVINGS BANKS.

ADDITIONAL ACCOUNTS MADE UP TO 30TH JUNE, 1899, IN ACCORDANCE WITH SECTION 12 OF ACT No. 1481.

Sub-section 1 (a)—Gross amount of funds—

Savings Banks Department	£8,599,153 5 5
Advances Department	784,176 10 3
Total	£9,383,329 15 8

INVESTMENTS UNDER THE PRINCIPAL ACT.

Sub-section 1 (b)—Amount invested in current mortgages—

Upon metropolitan, city, and town properties	£586,559 12 2
Rate of interest charged thereon (average) £3 16s. 2d. per cent.	
Amount of interest received thereon	£22,760 8 4
Amount of interest received on loans paid off in full during the year	137 18 9
Upon pastoral and agricultural lands (not including loans to farmers)	454,294 2 1
Rate of interest charged thereon (average) £4 3s. 10d. per cent.	
Amount of interest received thereon	£17,059 4 8
Amount of interest received on loans paid off in full during the year	433 15 4
	£1,040,853 14 3
Loans to farmers (under old Act)	£140,100 5 11
Rate of interest charged	£4 10s. per cent.
Amount of interest received thereon, including interest on loans paid off during the year	£7,110 2 10
Amount invested in properties in possession, but not fore-closed—	
Upon metropolitan, city, and town properties	£40,000 0 0
Rate of interest nominally charged thereon (average) £5 4s. 9d. per cent.	
NOTE.—Only the amount actually received has been included in the Balance-sheet.	
Amount of net income received thereon	£129 1 7*
Upon pastoral and agricultural lands	8,500 0 0
Rate of interest nominally charged thereon	£4 0s. 0d. per cent.
NOTE.—Only the amount actually received has been included in the Balance-sheet.	
Amount of net income received thereon	£71 16 3
	£48,500 0 0
Amount invested in freeholds acquired by foreclosure—	
Upon metropolitan, city, and town properties	£325,908 16 0
Amount of net income received	£6,715 6 6*
Upon pastoral and agricultural lands	16,731 0 0
Amount of net income received thereon	£702 0 7
	£342,639 16 0

NOTE.—Special improvements and sewerage connexions were all charged against income.

No. 7—continued.

Sub-section 1 (b)—continued.

THE NUMBER OF MORTGAGES, including properties in possession, but not foreclosed, and their respective amounts after writing down, showing the total amount of those under £2,000, and those at and over that sum up to £4,000, thence to £6,000, and thus increasing by £2,000 to the highest amount advanced:—

No. of Mortgages.	Classification.	Total Amount.			Amount invested during the Year.			Amount paid off during the Year.		
		£	s.	d.	£	s.	d.	£	s.	d.
377	Under £2,000	163,085	16	3	12,345	15	0	12,768	2	8
38	£2,000 and under £4,000	105,887	1	1	20,100	0	0	3,000	0	0
18	4,000 " 6,000	82,210	4	9	5,000	0	0	...	...	...
4	6,000 " 8,000	25,750	0	0	6,750	0	0	...	...	...
10	8,000 " 10,000	87,463	13	7	34,700	0	0	...	...	...
4	10,000 " 12,000	43,654	16	2	...	...	...	...	...	...
5	12,000 " 14,000	61,790	0	0	...	...	...	...	...	...
4	14,000 " 16,000	60,016	18	7	...	...	...	...	...	...
4	16,000 " 18,000	65,750	0	0	...	...	...	...	...	...
5	20,000 " 22,000	103,810	16	6	*20,530	0	0	...	...	...
4	24,000 " 26,000	98,214	19	2	*24,214	19	2	...	...	...
1	36,000 " 38,000	37,600	0	0	...	...	...	...	...	...
1	44,000 " 46,000	44,219	14	1	...	...	...	...	...	...
1	58,000 " 60,000	58,000	0	0	...	...	...	...	...	...
2	60,000 " 62,000	120,000	0	0	...	...	...	...	...	...
1	68,000 " 70,000	69,000	0	0	...	...	...	...	...	...
					123,640	14	2	15,768	2	8
	Various amounts increasing existing mortgages ... ..	...	...	...	750	0	0	...	...	...
	Various amounts in reduction of existing mortgages ... ..	...	...	...	...	...	...	38,621	3	4
479	Total	1,229,454	0	2	124,390	14	2	54,389	6	0
	Fifteen freeholds acquired by foreclosure of mortgages	342,639	16	0	...	...	...	...	...	...
	Forty-three properties for Savings Bank premises	120,010	2	10	...	...	...	...	...	...

* NOTE.—These amounts do not represent new money advanced, but portions of the purchase money on sales of foreclosed properties allowed to remain on mortgage.

THE NUMBER OF BORROWERS in arrears with payment of interest during the year, and amount of such arrears:—

Number of Borrowers.	Amount of Arrears.		
	£	s.	d.
16	5,067	9	0

NOTE.—With the exception of the sum of £30 5s. 1d. of these arrears the whole sum has been written off, and does not appear in the balance-sheet as an asset. These arrears chiefly represent interest formally charged against properties in possession.

Sub-section 1 (c to f)—

AMOUNT INVESTED IN STOCK, DEBENTURES, AND BONDS, ETC.

—	Gross Amount.		Nominal Value.		Rate of Interest.	Year when Repayable.	Market Value per cent.		Amount invested during the Year.
	£	s. d.	£	s. d.			£	s. d.	
Victorian Government Stock	192,916	1 7	192,916	1 7	3	1917 or after	99 10 0	64,610	
Victorian Government Debentures	120,010	0 0	120,010	0 0	4	1913 to 1923	110 10 0	Nil	
Treasury Bonds ...	251,500	0 0*	250,000	0 0	4	1903	Not quoted	Nil	
	275,000	0 0	275,000	0 0	3½	1900 to 1910	Not quoted	50,000	
	90,000	0 0	90,000	0 0	3½	1900 or after	Not quoted	90,000	
Treasurer's Certificate representing Post Office Savings Bank Deposits	3,117,310	5 11	3,117,310	5 11	Same as paid to Savings Bank depositors	Not fixed	Not quoted	...	
Mortgage Bonds (Savings Bank)	623,400	0 0	623,400	0 0	3	*Redeemable by ballot or re-purchase	Not quoted	222,900	
Municipal Debentures ...	Nil		Nil		...	...	...	Nil
Melbourne and Metropolitan Board of Works Debentures	164,390	0 0†	40,300	0 0	3½	1917	99 15 0	Nil	
			50,000	0 0	3½	1927	100 0 0	Nil	
			28,200	0 0	4	1913	104 10 0	Nil	
			23,200	0 0	4½	1906	105 15 0	Nil	
			18,690	0 0	5	1903	106 0 0	Nil	
Government Debentures, Act 1440	63,000	0 0	63,000	0 0	3	1912 to 1922	Not quoted	13,000	

* Including premium, £1,500.

† Including premium, £4,000.

No. 7—continued.

Sub-section 1 (g)—

AMOUNT DEPOSITED IN THE TREASURY.

Gross Amount Cash.	Rate of Interest Payable.	Amount Deposited during the Year.	Amount Withdrawn during the Year.
£ 478,107 10 8	3 per cent.	Nil	Nil

Sub-section 1 (h)—

THE GROSS AMOUNT ON FIXED DEPOSIT WITH THE BANKS IN THE NAME OF THE TREASURER AND HELD BY HIM ON BEHALF OF THE COMMISSIONERS.

Name of Bank.	Deposits fixed for Periods not exceeding two years.			Rate per Cent.	Deposits fixed for Periods exceeding two years.			Rate per Cent.
	£	s.	d.		£	s.	d.	
English, Scottish, and Australian	123,000	0	0	3 and 3½	115,280	0	0	3 to 4
Colonial	119,750	0	0	3 and 3½	...	...	...	...
Victoria	247,375	0	0	3 and 3½	...	...	...	...
Commercial	163,382	3	0	3 and 3½	150,700	2	4	3
London	132,625	0	0	3 and 3½	64,575	0	0	3 to 4½
National	183,301	4	4	3 and 3½	...	...	...	...
Total	969,433	7	4	—	330,555	2	4	—

* This amount has been divided in accordance with the scheme of re-arrangement of English, Scottish, and Australian Bank into—

Debenture Stock	£32,050
Terminable Deposit Receipts	19,125
Inscribed Deposit Stock—Preferred	32,053
„ „ Deferred	32,052
	<u>£115,280</u>

MODE AND AMOUNTS IN WHICH THE BALANCE OF FUNDS IS INVESTED OR HELD.

Sub-section 1 (i)—

SAVINGS BANKS DEPARTMENT.

Federal Assets Company Limited—Debenture Stock and Shares	£3,902	2	6
Melbourne Assets Company Limited—Debenture Stock and Shares	1,633	9	9
Amount due by Advances Department, being Balance of Expenses of Management	1,357	16	7
Deposit on Proposed Purchase of Bank Site at Geelong	121	0	0
Cash available at Call—			
At Commissioners' Bankers—			
Bearing interest at 2 per cent.	£23,439	11	5
Not bearing interest	10,000	0	0
At various Savings Banks and Trustees' Bankers	85,650	5	11
			119,089 17 4
Accrued interest at 30th June, 1899, included in Balance-sheet as good assets—			
On Treasurer's Certificate re Post Office Savings Bank	£50,013	6	11
„ Other Government Securities	33,984	17	2
„ Mortgage Bonds	3,117	0	0
„ Melbourne and Metropolitan Board of Works			
Debentures	1,566	15	0
„ Mortgage Securities	8,884	7	4
„ Assets Companies	12	0	3
			97,578 6 8
Amount due by Treasurer of Victoria for Expenses re Post Office Savings Bank	7,744	5	9
Total	<u>£231,426</u>	<u>18</u>	<u>7</u>

Sub-section 1 (j)—

ADVANCES DEPARTMENT.

GROSS ASSETS AND LIABILITIES of the Commissioners under Division 3 of Part I. of Amendment Act No. 1481, and their Receipts and Payments under such Division during the year.

Gross Assets.	Gross Liabilities.	Gross Receipts.	Gross Payments.
£784,176 10 3	£784,176 10 3*	£320,204 2 11	£317,203 17 3

* Including £5,546 15s., balance of Profit and Loss, and £150 5s., Reserve Fund.

Sub-section 1 (k)—

MORTGAGE BONDS.

	Issued.		Amount received from Sale of Bonds.	Amount of Bonds Outstanding.
	Gross Number of Bonds.	Gross Amount of Bonds.		
For year ended 30th June, 1899	9,773	£244,325	£244,325 0 0	...
Total	31,422	£785,550	£785,578 19 0*	£768,550

* Including £28 19s. premium on Bonds.

No. 7—continued.

MORTGAGE BONDS PURCHASED.

Sub-section 1 (l)—

	By Savings Banks Department, under Section 25 of Act 1481.	By Advances Department, under Section 43 of Act 1481.	Total.	Amount held by Savings Banks Department.
For year ended 30th June, 1899 ...	£222,900	Nil	£222,900	
Total ...	£648,475	Nil	£648,475	£623,400

	Amount of Bonds received from borrowers under Section 41 of Act in payment of Mortgage Principal.	Amount of Bonds redeemed by Ballot.
For year ended 30th June, 1899 ...	Nil	£17,000
Total ...	Nil	£17,000

Sub-section 1 (m)—

GROSS AMOUNT ADVANCED TO BORROWERS.

	Freehold Securities.	Leasehold Securities.	Mixed Securities, Freehold and Leaseholds.	Total.	Installments in Arrear.				
					No. of Borrowers.	Interest.	Principal.		
	£		£	£	s.	d.	£	s.	d.
For year ended 30th June, 1899 ...	176,140	49,295	36,855	262,290	24*	207 11 2	93 3 2		
Total ...	496,845	188,975	105,125	790,945	24*	207 11 2	93 3 2		

* Arrears at 27th September, 1899, have been reduced to £34 0s. 6d., being interest £43 11s., principal £35 9s. 6d.

Sub-section 1 (n)—

	£	s.	d.
Treasury Bonds sold and Treasury Bonds outstanding ...			Nil
The nominal value of mortgage bonds sold under section 30 of Act ...	785,550	0	0
The price obtained therefor (premium, £28 10s.) ...	785,578	19	0
The nominal value of bonds outstanding ...	768,550	0	0
Total amount of principal money advanced to borrowers and unpaid under section 38 of Act ...	759,679	9	0
Amount received in advance from mortgagors on account of principal under section 41, sub-section 7, of Act 1481 ...	4,050	0	0

Sub-section 1 (o)—

The amount paid to the Commissioners by the Treasurer (under Division 3 of Part I. of Act) ...	Nil
--	-----

Sub-section 1 (p)—

The amount payable by the Government of Victoria to the Commissioners (under Division 3 of Part I. of Act) ...	Nil
--	-----

Sub-section 1 (q)—

The amount of Profits during the year ...	5,546	15	0
The total amount of such Profits (under Division 3 of Part I. of Act) ...	7,155	1	2
How such profits have been disposed of—			
Written off against balance of preliminary expenses ...	£1,402	7	0
Carried to Reserve Fund ...	145	18	5
Carried forward to next year ...	5,546	15	0
	7,155	1	2

Sub-section 1 (r)—

The amount to the credit of Reserve Fund invested in Victorian Government Stock ...	£145	18	5
Interest at 3 per cent. ...	4	7	7
	150	6	0
Particulars of Payments made thereout, and the purpose for which such Payments were made ...			Nil.
The amount placed to the credit of such fund during year (under Division 3 of Part I. of Act) ...	150	6	0

Melbourne, 27th September, 1899.

GEO. E. EMERY,
Inspector-General of Savings Banks.

No. 8.

THE SAVINGS BANK, MELBOURNE.

(Including Market-street and Collins-street Offices, and Branches at Fitzroy, Prahran, Richmond, South Melbourne, Carlton, North Melbourne, St. Kilda, East Collingwood, Brunswick, Port Melbourne, Williamsstown, Footscray, Hawthorn, Victoria Market, Clifton Hill, North Fitzroy, Newmarket, Brighton, Moonee Ponds, and South Yarra, and 124* Agencies.)

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.		
		£	s.	d.		
To Balance due to Depositors at 1st July, 1898 ...	...	5,302,852	4	7	By Cash Repayments to Depositors ...	3,233,604 15 6
„ Cash Deposits received during the 12 months £3,288,664 6 1	...				„ Amounts transferred to Credit of Depositors in other Offices of the Savings Bank ...	436,471 15 8
„ Deposits transferred from other Offices of the Savings Bank ...	383,938 15 2	3,672,603	1	3		3,670,076 11 2
„ Interest credited Depositors for 12 months ...	...	111,784	3	6	„ Balance due to Depositors at 30th June, 1899, viz. :—	
					Amount invested with Commissioners as per Certificate at foot ...	5,368,261 1 4
					Cash on hand, at Bankers, and in transitu ...	48,901 16 10
		9,087,239	9	4		5,417,162 18 2
						9,087,239 9 4

* Including Agencies at Queensferry, closed 1st March, 1899; Moonee Ponds, closed 18th March, 1899; and South Yarra, closed 14th April, 1899.

THE TRUSTEE-MANAGER IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.

Dr.		£		s.		d.		Cr.	
		£	s.	d.			£	s.	d.
By Balance invested with Commissioners at 1st July, 1898 ...	...	5,265,288	2	1	By Balance invested with Commissioners at 1st July, 1898 ...	5,265,288	2	1	
„ Remittances to Commissioners ...	...	117,489	16	2	„ Remittances to Commissioners ...	117,489	16	2	
„ Transfers from other Savings Bank Districts ...	...	112,859	11	0	„ Transfers from other Savings Bank Districts ...	112,859	11	0	
„ Expenses of Management ...	...	19,470	7	1	„ Expenses of Management ...	19,470	7	1	
„ Interest credited Depositors ...	...	111,784	3	6	„ Interest credited Depositors ...	111,784	3	6	
		5,626,891	19	10		5,626,891	19	10	

GEO. J. COOK, Accountant,
31 Market-street, Melbourne, 1st September, 1899.

JOHN ALSOP, Trustee-Manager and Actuary.

We hereby certify that the above Balance-sheet is correct, and that the balance appearing in 8,274 Depositors' Pass-books produced to us agreed with the balances in the Ledgers.

C. H. DAVIS, F.I.A.V.
R. W. B. MACKENZIE, F.S.A.A., Eng.
Auditors.

31 Market-street,
Melbourne, 19th September, 1899.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

29 Market-street,
Melbourne, 19th September, 1899.

No. 9.

THE SAVINGS BANK, GEELONG (including 15 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.			
		£	s.	d.	£	s.	d.
To Balance due to Depositors at 1st July, 1898	406,780	8	5	By Cash Repayments to Depositors	£193,251	2	3
„ Cash Deposits received during the 12 months	£202,655	12	10	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	19,108	11	7
„ Deposits transferred from other Savings Bank Districts	26,772	16	6	„ Balance due to Depositors at 30th June, 1899, viz.:			
	229,428	9	4	Amount invested with Commissioners as per Certificate at foot	430,816	8	1
„ Interest credited Depositors for 12 months	9,239	0	6	Cash on hand, at Bankers, and <i>in transit</i>	2,268	16	4
	645,447	18	3		433,085	4	5
					645,447	18	3

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.			
		£	s.	d.	£	s.	d.
To Drafts, &c., on Commissioners	£16,756	13	7	By Balance invested with Commissioners at 1st July, 1898	404,100	1	11
„ Transfers to other Savings Bank Districts	19,108	11	7	„ Remittances to Commissioners	14,820	17	8
„ Balance as per Certificate at foot	430,816	8	1	„ Transfers from other Savings Bank Districts	26,772	16	6
	456,681	13	3	„ Expenses of Management	1,448	16	8
				„ Interest credited Depositors	9,239	0	6
					456,681	13	3

B. C. THACKER, District Manager.

Geelong, 5th July, 1899.

We hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 1,728 Depositors' Pass-books produced to us agreed with the balances in the Ledgers.

M. C. BRIDGER, } Auditors.
JOHN R. MAXWELL, }

Geelong, 5th August, 1899.

GEO. M. HITCHCOCK, } Trustees of the
F. M. DOUGLASS, } Savings Bank,
CHAS. AL. POYNTER, } Geelong.
CHARLES SHANNON, }

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 11th July, 1899.

No. 10.

THE SAVINGS BANK, PORTLAND.

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.			
		£	s.	d.	£	s.	d.
To balance due to Depositors at 1st July, 1898	37,398	12	8	By Cash Repayments to Depositors	£18,835	9	8
„ Cash Deposits received during the 12 months	£16,646	0	0	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	1,332	12	10
„ Deposits transferred from other Savings Bank Districts	1,886	18	3	„ Balance due to Depositors at 30th June, 1899, viz.:			
	18,532	18	3	Amount invested with Commissioners as per Certificate at foot	35,505	15	3
„ Interest credited Depositors for 12 months	791	13	7	Cash on hand, at Bankers, and <i>in transit</i>	1,019	6	9
	56,723	4	6		36,555	2	0
					56,723	4	6

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.			
		£	s.	d.	£	s.	d.
To Drafts, &c., on Commissioners	4,932	6	0	By Balance invested with Commissioners at 1st July, 1898	36,431	17	4
„ Transfers to other Savings Bank Districts	1,332	12	10	„ Remittances to Commissioners	2,366	14	5
„ Balance as per Certificate at foot	35,505	15	3	„ Transfers from other Savings Bank Districts	1,886	18	3
	41,770	14	1	„ Expenses of Management	293	10	6
				„ Interest credited Depositors	791	13	7
					41,770	14	1

W. DE T. TRACY, District Manager.

Portland, 5th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 243 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

JOHN R. MAXWELL, Auditor.

Portland, 10th July, 1899.

W. P. ANDERSON, } Trustees of the
JNO. H. ROW, } Savings Bank,
GEO. H. TULLOH, } Portland.
W. H. HANLON, }

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 11th July, 1899.

No. 11.

THE SAVINGS BANK, PORT FAIRY.

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.	
		£	s. d.		
To Balance due to Depositors at 1st July, 1898	26,881	19	6	By Cash Repayments to Depositors	£14,154 10 4
„ Cash Deposits received during the 12 months	£16,319	8	5	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	779 18 3
„ Deposits transferred from other Savings Bank Districts	942	5	8	„ Balance due to Depositors at 30th June, 1899, viz:	
„ Interest credited Depositors for 12 months	591	7	7	Amount invested with Commissioners as per Certificate at foot	29,335 8 7
				Cash on hand, at Bankers, and <i>in transitu</i>	465 4 0
					29,800 12 7
					44,735 1 2
					44,735 1 2

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.	
		£	s. d.		
To Drafts, &c., on Commissioners	2,367	8	0	By Balance invested with Commissioners at 1st July, 1898	26,505 2 9
„ Transfers to other Savings Bank Districts	779	18	3	„ Remittances to Commissioners	4,200 0 0
„ Balance as per Certificate at foot	29,335	8	7	„ Transfers from other Savings Bank Districts	942 5 8
				„ Expenses of Management	243 18 10
				„ Interest credited Depositors	591 7 7
					32,482 14 10
					32,482 14 10

E. H. ALSTON, District Manager,
Port Fairy, 1st July, 1899.

WM. EARLE,
CHAS. BOURNE, } Trustees of the
Savings Bank,
Port Fairy.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 132 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

M. C. BRIDGER,
Auditor.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Port Fairy, 15th July, 1899.

Melbourne, 5th July, 1899.

No. 12.

THE SAVINGS BANK, CASTLEMAINE (including 7* Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.	
		£	s. d.		
To Balance due to Depositors at 1st July, 1898	160,652	17	3	By Cash Repayments to Depositors	£72,277 14 10
„ Cash Deposits received during the 12 months	£77,773	2	0	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	5,865 10 4
„ Deposits transferred from other Savings Bank Districts	9,616	16	1	„ Balance due to Depositors at 30th June, 1899, viz:	
„ Interest credited Depositors for 12 months	3,687	4	1	Amount invested with Commissioners as per Certificate at foot	171,461 18 0
				Cash on hand, at Bankers, and <i>in transitu</i>	2,124 16 3
					173,586 14 3
					251,729 19 5
					251,729 19 5

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.	
		£	s. d.		
To Drafts, &c., on Commissioners	2,706	18	8	By Balance invested with Commissioners at 1st July, 1898	159,059 10 11
„ Transfers to other Savings Bank Districts	5,865	10	4	„ Remittances to Commissioners	7,937 2 10
„ Balance as per Certificate at foot	171,461	18	0	„ Transfers from other Savings Bank Districts	9,616 16 1
				„ Expenses of Management	633 13 1
				„ Interest credited Depositors	3,687 4 1
					180,034 7 0
					180,034 7 0

* Including agency at Campbell's Creek, closed 1st March, 1899.

JNO. AITKEN, District Manager,
Castlemaine, 5th July, 1899.

A. R. BOYD McCAY,
JAMES NEWMAN,
JAMES S. THOMPSON, } Trustees of the
Savings Bank,
Castlemaine.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 182 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEORGE R. LEEVES,
Auditor.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Castlemaine, 19th August, 1899.

Melbourne, 6th July, 1899.

No. 13.

THE SAVINGS BANK, BENDIGO (including Branch at Eaglehawk, and 21 Post Office Agencies).

Dr. BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899. Cr.

		£	s.	d.			£	s.	d.
To Balance due to Depositors at 1st July, 1898		506,430	1	11	By Cash Repayments to Depositors	...	£282,823	19	3
„ Cash Deposits received during the 12 months	...	£311,278	18	9	„ Amounts transferred to credit of Depositors in other offices of the Savings Bank	...	29,333	3	3
„ Deposits transferred from other offices of the Savings Bank	...	33,758	17	9					
		345,037	16	6	„ Balance due to Depositors at 30th June, 1899, viz.:				
„ Interest credited Depositors for 12 months		11,536	5	11	Amount invested with Commissioners as per Certificate at foot	...	545,790	19	8
					Cash on hand, at Bankers, and <i>in transitu</i>	...	4,996	2	2
							550,787	1	10
		863,004	4	4			863,004	4	4

Dr. THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS. Cr.

		£	s.	d.			£	s.	d.
To Drafts, &c., on Commissioners	...	6,731	8	2	By Balance invested with Commissioners at 1st July, 1898	...	501,462	17	1
„ Transfers to other Savings Bank Districts	...	25,927	0	6	„ Remittances to Commissioners	...	33,055	17	0
„ Balance as per Certificate at foot	...	545,790	19	8	„ Transfers from other Savings Bank Districts	...	30,292	15	0
					„ Expenses of Management	...	2,101	13	4
					„ Interest credited Depositors	...	11,536	5	11
		578,449	8	4			578,449	8	4

R. F. HOWARD, District Manager.

Bendigo, 6th July, 1899.

We hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 1,529 Depositors' Pass-books produced to us agreed with the balances in the Ledgers.

(GEORGE R. REEVES,)
JOHN R. MAXWELL,) Auditors.

Bendigo, 2nd September, 1899.

T. PUTNAM,
J. H. ABBOTT,
GEO. LANSSELL,
ERNEST MUELLER, } Trustees of the Savings Bank, Bendigo.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.
Melbourne, 14th July, 1899.

No. 14.

THE SAVINGS BANK, BALLAARAT (including Branch at Creswick, and 23 Post Office Agencies).

Dr. BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899. Cr.

		£	s.	d.			£	s.	d.
To Balance due to Depositors at 1st July, 1898		611,366	2	10	By Cash Repayments to Depositors	...	£330,387	4	1
„ Cash Deposits received during the 12 months	...	£346,112	10	5	„ Amounts transferred to credit of Depositors in other offices of the Savings Bank	...	20,022	7	2
„ Deposits transferred from other offices of the Savings Bank	...	35,036	7	10					
		381,498	18	3	„ Balance due to Depositors at 30th June, 1899, viz.:				
„ Interest credited Depositors for 12 months		13,842	17	2	Amount invested with Commissioners as per Certificate at foot	...	650,951	3	3
					Cash on hand, at Bankers, and <i>in transitu</i>	...	5,497	3	9
		1,006,857	18	3			656,448	7	0
							1,006,857	18	3

Dr. THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS. Cr.

		£	s.	d.			£	s.	d.
To Drafts, &c., on Commissioners	...	14,428	2	7	By Balance invested with Commissioners at 1st July, 1898	...	607,220	18	10
„ Transfers to other Savings Bank Districts	...	17,610	14	11	„ Remittances to Commissioners	...	27,012	16	2
„ Balance as per Certificate at foot	...	650,951	3	3	„ Transfers from other Savings Bank Districts	...	32,624	15	7
					„ Expenses of Management	...	2,288	13	0
					„ Interest credited Depositors	...	13,842	17	2
		682,990	0	9			682,990	0	9

JNO. P. COOKE, District Manager.

Ballarat, 14th July, 1899.

We hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 2,208 Depositors' Pass-books produced to us agreed with the balances in the Ledgers.

ALEXR. COOCH,
JOHN R. MAXWELL,) Auditors.

Ballarat, 18th August, 1899.

ANDREW ANDERSON,
J. NOBLE WILSON,
A. M. GREENFIELD, } Trustees of the Savings Bank, Ballarat.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.
Melbourne, 19th July, 1899.

No. 15.

THE SAVINGS BANK, MARYBOROUGH (including 9 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.		
		£	s.	d.		
To Balance due to Depositors at 1st July, 1898		124,886	6	10	By Cash Repayments to Depositors	£58,543 15 0
„ Cash Deposits received during the 12 months	£70,836 1 11				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	5,865 18 6
„ Deposits transferred from other Savings Bank Districts	12,020 3 5				„ Balance due to Depositors at 30th June, 1899, viz.: Amount invested with Commissioners as per Certificate at foot	145,034 3 7
		82,856	5	4	Cash on hand, at Bankers, and <i>in transitu</i>	1,326 0 4
„ Interest credited Depositors for 12 months		3,027	5	3		146,360 3 11
		210,760	17	5		210,769 17 5

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.		
		£	s.	d.		
To Drafts, &c., on Commissioners		2,020	4	6	By Balance invested with Commissioners at 1st July, 1898	£123,017 1 1
„ Transfers to other Savings Bank Districts		5,865	18	6	„ Remittances to Commissioners	14,368 12 3
„ Balance as per Certificate at foot		145,034	3	7	„ Transfers from other Savings Bank Districts	12,020 3 5
					„ Expenses of Management	487 4 7
					„ Interest credited Depositors	3,027 5 3
		152,920	6	7		152,920 6 7

GEO. F. FRANCIS, District Manager.

Maryborough, 5th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the balances appearing in 339 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

GEORGE R. REEVES, Auditor.

Maryborough, 29th July, 1899.

DAVID A. GUTHRIE, } Trustees of the
W. LONG, } Savings Bank,
JOSEPH JARVIS, } Maryborough.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY, Inspector-General of Savings Banks.

Melbourne, 8th July, 1899.

No. 16.

THE SAVINGS BANK WARRNAMBOOL (including 13 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.		
		£	s.	d.		
To Balance due to Depositors at 1st July, 1898		126,734	2	11	By Cash Repayments to Depositors	£78,279 19 6
„ Cash Deposits received during the 12 months	£88,151 4 6				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	7,638 10 11
„ Deposits transferred from other Savings Bank Districts	11,845 16 11				„ Balance due to Depositors at 30th June, 1899, viz.: Amount invested with Commissioners as per Certificate at foot	141,858 7 4
		99,997	1	5	Cash on hand, at Bankers, and <i>in transitu</i>	1,876 18 6
„ Interest credited Depositors for 12 months		2,922	11	11		143,735 5 10
		229,653	16	3		229,653 16 3

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.		
		£	s.	d.		
To Drafts, &c., on Commissioners		5,122	14	10	By Balance invested with Commissioners at 1st July, 1898	£125,315 4 3
„ Transfers to other Savings Bank Districts		7,638	10	11	„ Remittances to Commissioners	13,876 19 0
„ Balance as per Certificate at foot		141,858	7	4	„ Transfers from other Savings Bank Districts	11,845 16 11
					„ Expenses of Management	659 1 0
					„ Interest credited Depositors	2,922 11 11
		154,619	13	1		154,619 13 1

A. C. DEURVY, District Manager.

Warrnambool, 10th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 591 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

GEORGE R. REEVES, Auditor.

Warrnambool, 11th August, 1899.

WILLIAM ARDLIE, } Trustees of the
ADAM BELL, } Savings Bank,
R. F. KENNEDY, } Warrnambool.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY, Inspector-General of Savings Banks.

Melbourne, 15th July, 1899.

No. 17.

THE SAVINGS BANK, KYNETON (including 6 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.		
		£	s.	d.		
To Balance due to Depositors at 1st July, 1898		91,452	0	0	By Cash Repayments to Depositors	£41,306 7 11
„ Cash Deposits received during the 12 months ...	£40,616 8 10				„ Amount transferred to credit of Depositors in other Savings Bank Districts	4,693 7 2
„ Deposits transferred from other Savings Bank Districts ...	9,087 16 11					45,999 15 1
		49,704	5	9	„ Balance due to Depositors at 30th June, 1899, viz.:	
„ Interest credited Depositors for 12 months		2,048	11	5	Amount invested with Commissioners as per Certificate at foot	95,847 5 4
					Cash on hand, at Bankers, and <i>in transitu</i> ...	1,357 16 9
						97,205 2 1
		143,204	17	2		143,204 17 2

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.		
		£	s.	d.		
To Drafts, &c., on Commissioners ...	3,525 0 9	By Balance invested with Commissioners at 1st July, 1898	96,067	14	2	
„ Transfers to other Savings Bank Districts	4,693 7 2	„ Remittances to Commissioners	2,411	5	11	
„ Balance as per certificate at foot	95,847 5 4	„ Transfers from other Savings Bank Districts	9,087	16	14	
		„ Expenses of Management	450	4	10	
		„ Interest credited Depositors	2,048	11	5	
		104,065	13	3		104,065 13 3

T. N. WADE, District Manager,
Kyneton, 13th July, 1899.

E. ANDERSON,
JOHN BROCKET,
A. DOBINSON, } Trustees of the
Savings Bank,
Kyneton.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 425 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

ALEXR. COOCH, Auditor,
Kyneton, 5th August, 1899.

GEO. E. EMERY,
Inspector-General of Savings Banks,
Melbourne, 14th July, 1899.

No. 18.

THE SAVINGS BANK HAMILTON (including 19 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.		
		£	s.	d.		
To Balance due to Depositors at 1st July, 1898	77,475 18 10	By Cash Repayments to Depositors	£38,993	11	7	
„ Cash Deposits received during the 12 months ...	£46,177 11 5	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	5,313	13	10	
„ Deposits transferred from other Savings Bank Districts ...	7,473 19 2					44,307 5 5
		53,651	10	7	„ Balance due to Depositors at 30th June, 1899, viz.:	
„ Interest credited Depositors for 12 months	1,800 6 10				Amount invested with Commissioners as per Certificate at foot	86,993 4 4
					Cash on hand, at Bankers, and <i>in transitu</i> ...	1,717 6 6
						88,620 10 10
		132,927	16	3		132,927 16 3

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.		
		£	s.	d.		
To Drafts, &c., on Commissioners ...	4,928 16 0	By Balance invested with Commissioners at 1st July, 1898	76,349	9	2	
„ Transfers to other Savings Bank Districts	5,315 13 10	„ Remittances to Commissioners	11,094	6	0	
„ Balance as per certificate at foot	86,993 4 4	„ Transfers from other Savings Bank Districts	7,473	19	2	
		„ Expenses of Management	517	13	0	
		„ Interest credited Depositors	1,800	6	10	
		97,145	14	2		97,145 14 2

STEPHEN SANDYS, District Manager,
Hamilton, 12th July, 1899.

D. LAIDLAW,
JOHN KENNEDY MACMILLAN,
W. H. MELVILLE,
J. E. KENNAN, } Trustees of the
Savings Bank,
Hamilton.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 316 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEORGE R. REEVES, Auditor,
Hamilton, 5th August, 1899.

GEO. E. EMERY,
Inspector-General of Savings Banks,
Melbourne, 21st July, 1899.

No. 19.

THE SAVINGS BANK, STAWELL (including 12* Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.				
		£	s.	d.	£	s.	d.	
To Balance due to Depositors at 1st July, 1898		90,982	3	6	By Cash Repayments to Depositors	443,320	15	1
„ Cash Deposits received during the 12 months ...	£54,651 18 8				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	7,638	15	3
„ Deposits transferred from other Savings Bank Districts ...	9,211 13 3	63,863	11	11	„ Balance due to Depositors at 30th June, 1899, viz.:			
„ Interest credited Depositors for 12 months		2,137	0	9	Amount invested with Commissioners as per Certificate at foot	104,038	7	4
					Cash on hand, at Bankers, and <i>in transitu</i>	1,984	18	6
		156,982	16	2		106,023	5	10
						156,982	16	2

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.				
		£	s.	d.	£	s.	d.	
To Drafts, &c., on Commissioners		2,484	15	0	By Balance invested with Commissioners at 1st July, 1898	90,293	1	5
„ Transfers to other Savings Bank Districts		7,638	15	3	„ Remittances to Commissioners	11,960	16	10
„ Balance as per Certificate at foot		104,038	7	4	„ Transfers from other Savings Bank Districts	9,211	13	3
					„ Expenses of Management	559	5	4
					„ Interest credited Depositors	2,137	0	9
		114,161	17	7		114,161	17	7

* Including Agency at Benlah, opened 1st March, 1899.

GEO. J. BARTLEMAN, District Manager.
Stawell, 3rd July, 1899.

B. S. DAWSON,
ALFRED B. CLEMES,
THOS. KINSELLA, } Trustees of the
Savings Bank,
Stawell.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 273 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

M. C. BRIDGER, Auditor.
Stawell, 1st September, 1899.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.
Melbourne, 10th July, 1899.

No. 20.

THE SAVINGS BANK, SALE (including 10 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.				
		£	s.	d.	£	s.	d.	
To balance due to Depositors at 1st July, 1898		67,342	10	4	By Cash Repayments to Depositors	£38,815	14	3
„ Cash Deposits received during the 12 months ...	£50,357 3 8				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	5,715	16	11
„ Deposits transferred from other Savings Bank Districts ...	5,223 17 1	55,581	0	9	„ Balance due to Depositors at 30th June, 1899, viz.:			
„ Interest credited Depositors for 12 months		1,614	4	0	Amount invested with Commissioners as per Certificate at foot	79,496	0	4
					Cash on hand, at Bankers, and <i>in transitu</i>	710	3	7
		124,737	15	1		80,206	3	11
						124,737	15	1

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.				
		£	s.	d.	£	s.	d.	
To Drafts, &c., on Commissioners		2,278	2	11	By Balance invested with Commissioners at 1st July, 1898	66,094	3	2
„ Transfers to other Savings Bank Districts		5,715	16	11	„ Remittances to Commissioners	14,087	11	11
„ Balance as per Certificate at foot		79,496	0	4	„ Transfers from other Savings Bank Districts	5,223	17	1
					„ Expenses of Management	470	4	0
					„ Interest credited Depositors	1,614	4	0
		87,490	0	2		87,490	0	2

JOHN DOWNING, District Manager.
Sale, 5th July, 1899.

JOHN HARKNESS,
J. J. DREW,
J. CULLENAN, } Trustees of the
Savings Bank,
Sale.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 312 Depositors' Pass-books produced to me agreed with the Balances in the Ledgers.

ALEXR. COOCH, Auditor.
Sale, 29th August, 1899.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.
Melbourne, 8th July, 1899.

No. 21.

THE SAVINGS BANK, DAYLESFORD (including 3 Post Office Agencies).

Dr.		BALANCE SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.				
		£	s.	d.	£	s.	d.	
To Balance due to Depositors at 1st July, 1898		59,241	0	4	By Cash Repayments to Depositors	£24,718	10	5
„ Cash Deposits received during the 12 months	£27,967 6 2				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	3,711	7	10
„ Deposits transferred from other Savings Bank Districts	4,100 3 3				„ Balance due to Depositors at 30th June, 1899, viz.:			
		32,067	9	5	Amount invested with Commissioners as per Certificate at foot	63,470	14	1
„ Interest credited Depositors for 12 months	1,384 5 0				Cash on hand, at Bankers, and <i>in transitu</i>	792	2	5
		92,692	14	9				
						64,262	18	3
						92,692	14	9

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.				
		£	s.	d.	£	s.	d.	
To Drafts, &c., on Commissioners	1,981 3 1	By Balance invested with Commissioners at 1st July, 1898	57,925	13	8			
„ Transfers to other Savings Bank Districts	3,711 7 10	„ Remittances to Commissioners	5,403	13	9			
„ Balance as per Certificate at foot	63,470 14 1	„ Transfers from other Savings Bank Districts	4,100	3	3			
		„ Expenses of Management	349	9	4			
		„ Interest credited Depositors	1,384	5	0			
		69,163	5	0		69,163	5	0

R. A. P. GRIEVE, District Manager.

Daylesford, 3rd July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 396 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

M. C. BRIDGER,
Auditor.

Daylesford, 25th July, 1899.

WILLIAM MERCER, } Trustees of the
JNO. W. KING, } Savings Bank,
WM. BARKAS, } Daylesford.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 5th July, 1899.

No. 22.

THE SAVINGS BANK, BAIRNSDALE (including 11 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.				
		£	s.	d.	£	s.	d.	
To Balance due to Depositors at 1st July, 1898	59,887 17 7	By Cash Repayments to Depositors	£43,919	10	2			
„ Cash Deposits received during the 12 months	£51,379 10 0	„ Amounts transferred to credit of Depositors in other Savings Bank Districts	7,845	3	9			
„ Deposits transferred from other Savings Bank Districts	4,284 16 6	„ Balance due to Depositors at 30th June, 1899, viz.:						
		Amount invested with Commissioners as per Certificate at foot	64,009	4	6			
„ Interest credited Depositors for 12 months	1,323 8 3	Cash on hand, at Bankers, and <i>in transitu</i>	1,101	13	11			
		55,664	6	6		65,110	18	5
		1,323	8	3				
		116,875	12	4		116,875	12	4

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.				
		£	s.	d.	£	s.	d.	
To Drafts, &c., on Commissioners	4,095 13 0	By Balance invested with Commissioners at 1st July, 1898	58,658	4	5			
„ Transfers to other Savings Bank Districts	7,845 3 9	„ Remittances to Commissioners	11,201	0	0			
„ Balance as per Certificate at foot	64,009 4 6	„ Transfers from other Savings Bank Districts	4,284	16	6			
		„ Expenses of Management	482	12	1			
		„ Interest credited Depositors	1,323	8	3			
		75,950	1	3		75,950	1	3

W. J. CORBET, District Manager.

Bairnsdale, 5th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 203 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

ALEXN. COOCH,
Auditor.

Bairnsdale, 26th August, 1899.

F. W. DREVERMANN, } Trustees of the
JOSEPH BULL, } Savings Bank,
BEN. JOHNSON, } Bairnsdale.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 8th July, 1899.

No. 23.

THE SAVINGS BANK, ST. ARNAUD (including 3 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.				
		£	s.	d.	£	s.	d.	
To Balance due to Depositors at 1st July, 1898		28,707	12	2	By Cash Repayments to Depositors	£19,678	16	3
„ Cash Deposits received during the 12 months	£28,425 17 3				„ Amounts transferred to credit of Depositors in other Savings Bank Districts	4,213	17	0
„ Deposits transferred from other Savings Bank Districts	2,789 18 9	31,215	16	0	„ Balance due to Depositors at 30th June, 1899, viz.:			
„ Interest credited Depositors for 12 months	699 15 11				Amount invested with Commissioners as per Certificate at foot	35,816	3	2
					Cash on hand, at Bankers, and <i>in transitu</i>	914	7	8
		60,623	4	1				
						23,892	13	3
						36,730	10	10
						60,623	4	1

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.			
		£	s.	d.	£	s.	d.
To Drafts, &c., on Commissioners	1,219 11 10	By Balance invested with Commissioners at 1st July, 1898	28,321	16	11		
„ Transfers to other Savings Bank Districts	4,213 17 0	„ Remittances to Commissioners	9,100	0	0		
„ Balance as per Certificate at foot	35,816 3 2	„ Transfers from other Savings Bank Districts	2,789	18	9		
		„ Expenses of Management	338	0	5		
		„ Interest credited Depositors	699	15	11		
			41,249	12	0		
					41,249	12	0

RICHD. ROUTLEDGE, District Manager.

St. Arnaud, 1st July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the balances appearing in 188 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

GEORGE R. REEVES, Auditor.

St. Arnaud, 22nd July, 1899.

A. LORIMER,
GEO. SAWYER,
JAMES ROWE,
H. W. DUNKLEY,

Trustees of the Savings Bank, St. Arnaud.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 5th July, 1899.

No. 24.

THE SAVINGS BANK, ECHUCA (including Branch at Shepparton and 17 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30TH JUNE, 1899.		Cr.			
		£	s.	d.	£	s.	d.
To Balance due to Depositors at 1st July, 1898	93,711 17 11	By Cash Repayments to Depositors	£57,723	17	9		
„ Cash Deposits received during the 12 months	£75,257 18 1	„ Amounts transferred to credit of Depositors in other offices of the Savings Bank	11,910	1	3		
„ Deposits transferred from other offices of the Savings Bank	13,714 19 10	„ Balance due to Depositors at 30th June, 1899, viz.:					
„ Interest credited Depositors for 12 months	2,317 12 3	Amount invested with Commissioners as per Certificate at foot	113,056	6	4		
		Cash on hand, at Bankers, and <i>in transitu</i>	2,312	2	9		
			185,002	8	1		
					69,633	19	0
					115,368	9	1
					185,002	8	1

Dr. THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS. Cr.

Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.			
		£	s.	d.	£	s.	d.
To Drafts, &c., on Commissioners	2,596 8 5	By Balance invested with Commissioners at 1st July, 1898	91,317	14	8		
„ Transfers to other Savings Bank Districts	11,515 2 4	„ Remittances to Commissioners	19,324	14	9		
„ Balance as per Certificate at foot	113,056 6 4	„ Transfers from other Savings Bank Districts	13,320	0	11		
		„ Expenses of Management	887	14	6		
		„ Interest credited Depositors	2,317	12	3		
			127,167	17	1		
					127,167	17	1

H. L. LOMAX, District Manager.

Echuca, 6th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the balances appearing in 697 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

M. C. BRIDGER, Auditor.

Echuca, 18th August, 1899.

J. S. KELLY,
W. W. MOORE,
H. MCKENZIE,

Trustees of the Savings Bank, Echuca.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,
Inspector-General of Savings Banks.

Melbourne, 11th July, 1899.

No. 25.

THE SAVINGS BANK, HORSHAM (including 12* Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.	
		£	s. d.		
To Balance due to Depositors at 1st July, 1898		45,432	14 10	By Cash Repayments to Depositors	£26,390 4 5
„ Cash Deposits received during the 12 months	£32,276 15 1			„ Amounts transferred to credit of Depositors in other Savings Bank Districts	6,102 8 11
„ Deposits transferred from other Savings Bank Districts	5,056 2 10				
		37,332	17 11	„ Balance due to Depositors at 30th June, 1899, viz.:	
„ Interest credited Depositors for 12 months	1,041 18 5			Amount invested with Commissioners as per Certificate at foot	50,157 4 10
				Cash on hand, at Bankers, and <i>in transitu</i>	1,157 13 0
		83,807	11 2		51,314 17 10
					83,807 11 2
Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.	
		£	s. d.		
To Drafts, &c., on Commissioners		3,912	3 11	By Balance invested with Commissioners at 1st July, 1898	44,589 16 4
„ Transfers to other Savings Bank Districts		6,102	8 11	„ Remittances to Commissioners	9,090 13 8
„ Balance as per Certificate at foot		50,157	4 10	„ Transfers from other Savings Bank Districts	5,056 2 10
				„ Expenses of Management	393 6 5
				„ Interest credited Depositors	1,041 18 5
		60,171	17 8		60,171 17 8

* Including agency at Doon, closed 1st March, 1899.

E. R. KNIGHT, District Manager.

Horsham, 4th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 144 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

M. C. BRIDGER, Auditor.

Horsham, 25th August, 1899.

THOMAS YOUNG, } Trustees of the
JAMES H. BRANK, } Savings Bank,
J. LANGLANDS, } Horsham.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,

Inspector-General of Savings Banks.

Melbourne, 6th July, 1899.

No. 26.

THE SAVINGS BANK, BENALLA (including Branches at Beechworth and Rutherglen and 29 Post Office Agencies).

Dr.		BALANCE-SHEET FOR YEAR ENDED 30th JUNE, 1899.		Cr.	
		£	s. d.		
To Balance due to Depositors at 1st July, 1898		180,447	12 11	By Cash Repayments to Depositors	£89,724 15 7
„ Cash Deposits received during the 12 months	£122,492 2 8			„ Amounts transferred to credit of Depositors in other offices of the Savings Bank	38,806 17 1
„ Deposits transferred from other offices of the Savings Bank	45,667 12 4				
		168,159	15 0	„ Balance due to Depositors at 30th June, 1899, viz.:	
„ Interest credited Depositors for 12 months	4,566 2 3			Amount invested with Commissioners as per Certificate at foot	219,546 1 7
				Cash on hand, at Bankers, and <i>in transitu</i>	5,095 15 11
		353,173	10 2		224,641 17 6
					353,173 10 2
Dr.		THE TRUSTEES IN ACCOUNT WITH THE COMMISSIONERS OF SAVINGS BANKS.		Cr.	
		£	s. d.		
To Drafts, &c., on Commissioners		2,710	8 8	By Balance invested with Commissioners at 1st July, 1898	177,525 1 7
„ Transfers to other Savings Bank Districts		19,301	2 7	„ Remittances to Commissioners	31,776 12 8
„ Balance as per Certificate at foot		219,546	1 7	„ Transfers from other Savings Bank Districts	26,161 17 10
				„ Expenses of Management	1,527 18 6
				„ Interest credited Depositors	4,566 2 3
		241,557	12 10		241,557 12 10

R. A. HOWARD, District Manager.

Benalla, 12th July, 1899.

I hereby certify that the above Balance-sheet is correct, and that the Balances appearing in 1,012 Depositors' Pass-books produced to me agreed with the balances in the Ledgers.

ALEX. COOCH, Auditor.

Benalla, 28th July, 1899.

JAS. KNOX, } Trustees of the
JNO. NICHOLSON, } Savings Bank,
JNO. RILEY, } Benalla.

I hereby certify that the amount invested with the Commissioners of Savings Banks, as stated above, is correct.

GEO. E. EMERY,

Inspector-General of Savings Banks.

Melbourne, 14th July, 1899.

No. 27.

STATEMENT OF THE BUSINESS TRANSACTED AT THE SEVERAL AGENCIES of the Savings Bank in Victoria for twelve months ended 30th June, 1899.

—	Name of Agency.	Remarks.	Deposits.		Payments.		Number of Transactions.		New Accounts opened.	Accounts closed.		
			£	s.	d.	£	s.	d.			Deposits.	Payments.
1	Alberton ...	...	518	17	6	206	4	1	121	32	16	5
2	Allendale ...	...	4,154	14	8	2,510	8	4	561	212	75	27
3	Allansford ...	...	24	12	1	66	7	2	109	4	8	1
4	Alexandra ...	...	2,582	2	0	1,424	15	9	442	158	48	31
5	Apollo Bay ...	...	373	5	1	198	17	10	53	21	7	2
6	Apsley ...	...	421	2	6	478	10	10	57	17	8	3
7	Ararat ...	...	7,949	15	0	5,401	3	4	1,161	417	149	71
8	Armadale ...	...	5,143	1	7	3,905	8	0	1,022	317	140	29
9	Ascot Vale West ...	...	6,999	15	2	2,321	3	4	2,692	427	150	30
10	Avondale ...	...	2,059	11	6	1,376	19	10	375	91	69	14
11	Avoca ...	...	4,554	1	1	3,051	8	6	600	251	74	29
12	Bacchus Marsh ...	...	2,844	18	8	2,613	12	8	444	205	41	31
13	Ballan ...	...	1,947	19	4	1,809	3	11	193	110	32	14
14	Ballarat East ...	...	1,006	7	0	78	19	4	190	25	24	...
15	Balmoral ...	...	272	11	4	136	1	0	46	17	5	2
16	Bannockburn ...	...	316	15	3	530	1	11	75	29	7	7
17	Bass ...	...	581	4	4	752	12	3	60	53	7	5
18	Beaufort ...	...	4,994	6	5	3,012	16	5	469	178	58	25
19	Beeac ...	...	1,535	12	1	741	7	1	183	77	19	11
20	Berwick ...	...	1,274	14	0	516	18	8	181	76	34	12
21	Bethanga ...	...	2,293	11	3	1,040	18	11	359	110	70	21
22	Beulah ...	Opened 1.3.99	135	13	6	50	13	5	40	4	13	1
23	Birchip ...	...	1,279	17	9	1,066	11	3	231	96	47	12
24	Birregurra ...	...	1,553	1	7	805	6	10	165	73	23	11
25	Boort ...	...	4,075	17	6	3,262	16	3	300	111	62	8
26	Bourke-street East ...	...	9,995	8	0	1,533	7	0	3,094	152	206	20
27	Bowenvale ...	...	225	2	0	233	16	8	67	17	11	1
28	Box Hill ...	...	3,679	0	10	2,785	12	2	809	229	72	24
29	Branxholme ...	...	183	10	3	220	9	5	35	20	2	3
30	Briargolong ...	...	707	18	1	632	10	6	148	52	17	6
31	Bridgewater ...	...	1,230	1	8	2,136	8	1	135	75	17	17
32	Bright ...	...	2,741	6	7	2,753	2	4	311	214	51	22
33	Brighton East ...	...	1,517	0	6	687	8	5	298	68	30	2
34	Brighton North ...	...	979	13	0	740	2	9	404	92	46	6
35	Broadford ...	...	1,599	19	10	1,285	10	6	274	93	33	24
36	Brounmeadows ...	...	224	0	11	46	13	9	53	8	5	1
37	Bruthen ...	...	651	16	1	504	5	11	136	57	19	8
38	Buangor ...	...	519	3	1	326	9	3	69	23	13	3
39	Buchan ...	...	73	2	0	24	13	3	10	9	2	4
40	Bulu Bulu ...	...	231	13	2	185	5	1	32	25	5	4
41	Bulumwaal ...	...	1,049	2	8	641	18	10	237	131	55	15
42	Bungaree ...	...	24	3	1	38	14	2	27	5	7	1
43	Buninyong ...	...	1,720	6	6	1,322	7	9	327	116	29	12
44	Burnley ...	...	1,198	15	2	332	7	6	632	76	56	12
45	Burwood ...	...	383	13	6	113	7	11	117	12	12	1
46	Byaduk ...	...	208	6	0	244	7	9	21	13	7	...
47	Canberwell ...	...	5,785	18	2	2,438	19	8	1,381	259	143	27
48	Campbell's Creek ...	Closed 1.3.99	25	6	10	1	10	10	13	1	...	...
49	Camperdown ...	...	6,492	19	7	6,198	17	11	1,059	300	138	37
50	Canterbury ...	...	2,089	15	7	671	1	0	344	101	35	11
51	Caramut ...	...	236	17	9	119	1	0	59	16	12	5
52	Carisbrook ...	...	1,158	13	7	296	8	3	260	53	28	4
53	Carlton North ...	...	3,910	0	7	1,601	4	7	1,212	276	77	33
54	Cashel ...	...	5	19	3	3	0	0	5	2	...	...
55	Casterton ...	...	4,108	4	8	2,893	11	9	489	151	80	28
56	Caulfield ...	...	719	18	4	249	0	7	131	31	10	5
57	Caulfield East ...	...	2,278	6	8	992	8	6	811	191	84	12
58	Cavendish ...	...	134	1	8	40	16	8	22	10	4	3
59	Charlton ...	...	1,983	11	0	1,959	18	8	343	132	66	30
60	Cheltenham ...	...	4,239	9	6	2,707	16	5	505	233	42	20
61	Chewton ...	...	361	10	3	137	10	0	77	17	9	...
62	Chiltern ...	...	6,475	3	0	4,975	10	11	1,038	396	128	71
63	City-road ...	...	643	9	8	75	15	5	205	17	18	2
64	Clunes ...	...	8,013	0	8	6,342	1	5	902	451	101	67
65	Coalville ...	...	342	0	5	803	1	0	30	32	3	5
66	Cobden ...	...	847	4	4	898	9	9	255	64	43	12
67	Cobran ...	...	1,836	7	2	1,027	2	11	303	103	37	14
68	Coburg ...	...	3,497	2	11	2,493	17	7	805	207	78	29
69	Colac ...	...	9,974	7	3	9,364	6	5	1,256	547	157	56
70	Coleraine ...	...	2,079	1	6	1,305	18	9	287	74	35	6
71	Coongulmerang ...	...	164	18	5	118	4	5	74	35	11	5
72	Corop ...	...	143	5	10	76	10	5	33	9	4	2
73	Cowes ...	...	393	11	0	191	0	8	56	29	7	3
74	Cowwarr ...	...	269	2	5	151	17	0	64	29	10	3
75	Cranbourne ...	...	1,747	12	0	1,186	1	7	141	76	22	10
76	Cudgee ...	...	119	0	10	59	18	6	25	10	4	2
77	Cudgewa ...	...	311	9	5	50	6	2	60	6	18	2
78	Cunninghame ...	...	471	8	11	200	15	6	99	39	8	3
79	Dandenong ...	...	5,484	1	0	5,027	11	10	830	340	85	26
80	Dargo ...	...	838	8	7	491	11	8	48	37	10	6
81	Darwin Railway Station ...	...	185	5	7	384	0	6	59	24	10	4
82	Davenish Railway Station ...	...	481	0	0	133	15	9	34	15	7	...
83	Diamond Creek ...	...	331	11	8	363	7	0	99	42	13	11
84	Digby ...	...	427	11	11	433	14	5	72	12	11	2
	Forward ...	...	166,880	14	0	109,945	11	4	31,352	8,965	3,521	1,163

No. 27—continued.

—	Name of Agency.	Remarks.	Deposits.			Payments.			Number of Transactions.		New Accounts opened.	Accounts closed.
			£	s.	d.	£	s.	d.	Deposits.	Payments.		
	Brought forward ...		166,830	14	0	109,945	11	4	31,352	8,965	3,521	1,163
85	Dimboola ...		3,147	10	3	2,563	2	2	575	213	75	24
86	Donald ...		3,579	2	2	2,455	14	9	545	148	72	22
87	Doncaster ...		1,377	17	6	517	8	2	145	26	13	2
88	Dooen ...	Closed 1.3.99				2	10	4		2		1
89	Dookie Railway Station ...		1,765	14	0	2,167	19	3	198	87	35	15
90	Dromana ...		980	10	2	671	4	8	121	60	13	4
91	Drouin ...		2,074	3	6	1,751	2	8	339	160	66	25
92	Drysdale ...		1,428	19	8	794	18	11	176	102	18	5
93	Dunkeld ...		367	9	4	277	5	8	49	17	7	4
94	Dunolly ...		6,835	4	7	5,110	3	8	729	287	119	31
95	East Melbourne ...		1,757	17	9	587	4	3	507	65	46	5
96	Edenhope ...		427	16	5	311	11	9	63	13	17	1
97	Elaine ...		319	19	0	268	1	8	98	34	7	3
98	Elkorado ...		774	9	6	621	2	8	98	46	9	6
99	Elmore ...		2,133	6	11	1,575	18	3	301	102	51	10
100	Elsternwick ...		5,445	0	10	3,197	4	7	1,634	323	140	37
101	Elsternwick Receiving House ...		426	4	5	286	14	9	112	41	19	7
102	Epsom ...		209	10	8	15	1	6	49	11	2	5
103	Essendon ...		3,791	7	10	1,807	4	10	1,166	165	79	18
104	Euroa ...		7,932	1	5	7,452	7	6	870	386	127	46
105	Ferntree Gully ...		421	18	0	245	11	10	84	58	11	15
106	Flinders ...		548	3	1	1,406	19	0	111	34	16	1
107	Foster ...		1,256	8	2	1,160	1	7	210	119	46	15
108	Frankston ...		1,584	9	4	798	7	8	259	132	30	7
109	Fryerstown ...		390	16	4	333	5	2	60	28	11	2
110	Gadney's Creek ...		632	2	0	464	2	1	66	45	15	2
111	Garvoc ...		1,298	4	0	676	9	0	94	51	15	2
112	Geelong West ...		573	1	2	171	15	0	164	21	16	...
113	Gibborne ...		1,177	7	2	1,346	4	5	283	74	21	14
114	Glenorchy ...		93	9	0	34	0	0	25	5	1	...
115	Glenowen Railway Station ...		148	0	6	63	0	9	43	11	10	...
116	Glenhompson ...		207	0	6	120	12	0	36	8	8	4
117	Glen Wills ...		965	17	5	457	9	6	90	43	11	...
118	Gobur ...		298	13	3	457	1	1	59	34	17	14
119	Golden Square ...		937	16	8	452	2	0	363	106	33	11
120	Goorambat Railway Station ...		122	18	0	72	9	0	16	6	1	...
121	Gordons ...		1,578	11	11	1,293	17	2	217	93	28	11
122	Goroke ...		343	19	6	165	4	3	56	21	12	2
123	Grantville ...		693	4	6	308	18	9	104	25	15	5
124	Granya ...		54	7	2	92	1	9	36	22	8	5
125	Graytown ...		301	0	0	73	0	7	40	10	8	1
126	Great Northern ...		240	4	4	71	3	5	35	21	2	1
127	Great Western ...		411	16	0	161	18	9	93	22	13	4
128	Guildford ...		669	18	11	143	5	11	59	16	8	1
129	Harrietville ...		1,693	5	11	1,201	7	3	254	127	30	18
130	Harrow ...		577	9	10	785	12	3	96	42	15	5
131	Hastings ...		857	5	2	887	0	3	202	96	29	21
132	Hawthorn Lower ...		1,418	6	8	659	0	11	889	133	47	12
133	Healesville ...		2,627	11	8	1,499	11	4	346	153	44	17
134	Heathcote ...		4,751	0	8	3,494	19	1	622	268	76	30
135	Heidelberg ...		1,015	13	10	1,291	3	5	410	131	28	14
136	Hexham ...		116	10	6	580	19	7	32	35	1	3
137	Heyfield ...		365	11	4	239	15	11	123	18	18	2
138	Heywood ...		963	12	1	337	12	6	165	38	26	8
139	Homebush Lower ...		159	5	2	177	11	3	75	19	11	3
140	Hopetoun ...		515	10	10	280	14	8	119	30	29	6
141	Hothead Hill ...		1,256	10	8	182	16	10	562	61	43	3
142	Inglewood ...		4,904	15	4	3,552	10	0	586	282	61	24
143	Inverleigh ...		719	5	3	649	14	2	76	38	7	3
144	Jamieson ...		1,304	13	8	1,213	10	1	133	52	16	4
145	Jumbunna ...		612	5	11	304	4	1	208	56	24	9
146	Jung Jung ...		94	18	1	15	0	0	27	2	4	...
147	Kangaroo Ground ...		51	3	0	46	4	0	29	8	3	1
148	Kaniva ...		1,585	2	5	624	4	8	170	53	22	4
149	Kerang ...		4,664	12	11	3,188	3	3	709	206	99	25
150	Kew ...		11,817	0	10	8,436	11	8	2,479	433	187	38
151	Kilmore ...		4,470	17	6	2,985	7	10	351	153	67	22
152	Kilmore East Rly. Sta. ...		477	17	10	352	8	3	25	11	5	1
153	Kingsdon ...		466	14	0	386	10	10	117	46	12	7
154	Koondrook ...		251	14	7	143	18	5	48	26	11	1
155	Koo-wee-rup ...		1,177	2	10	272	16	3	80	33	8	5
156	Koroit ...		1,622	5	8	1,918	5	10	269	112	31	14
157	Korong Vale ...		1,259	11	5	1,249	8	10	246	71	31	13
158	Korumburra ...		6,120	6	2	3,445	18	11	1,184	463	150	47
159	Kyabram ...		2,106	11	2	1,419	5	1	358	115	54	14
160	Lake Bolac ...		195	14	5	91	15	2	53	9	3	3
161	Lake Rowan ...		292	12	6	69	4	5	72	13	9	2
162	Lal Lal ...		60	8	4	9	12	3	22	3	3	...
163	Lancefield ...		2,116	13	3	1,147	15	2	285	92	26	15
164	Landsborough ...		511	2	4	277	11	6	79	31	12	7
165	Lang Lang ...		217	6	9	181	16	1	57	19	10	3
166	Learnmonth ...		402	3	8	190	3	6	74	27	15	5
167	Leongatha ...		1,155	5	9	1,307	13	7	264	109	68	26
168	Lilhamur ...		585	18	4	362	16	3	102	32	15	5
169	Lilydale ...		4,313	18	0	2,626	8	5	655	269	81	19
170	Linton ...		2,265	14	11	1,624	18	3	290	93	30	15
	Forward ...		298,225	15	6	202,041	16	0	54,664	16,200	6,273	2,025

No. 27—continued.

No.	Name of Agency.	Remarks.	Deposits.		Payments.		Number of Transactions.		New Accounts opened.	Accounts closed.
			£	s. d.	£	s. d.	Deposits.	Payments.		
	Brought forward		298,235	15 6	202,041	16 0	54,664	16,200	6,273	2,025
171	Lisnuore		345	19 7	45	18 8	36	8	8	1
172	Loch		371	18 11	235	13 9	135	34	24	9
173	Longwarry		552	14 2	550	6 0	71	66	6	6
174	Longwood Railway Station		663	3 6	520	6 4	115	51	12	2
175	Lorne		678	0 8	432	5 2	116	58	13	4
176	Lubeck		147	8 6	25	16 3	32	5	2	3
177	Macarthur		649	15 7	617	11 1	121	49	16	4
178	Maccleson		809	19 5	690	0 1	208	68	23	8
179	Maccoua		417	14 3	812	1 1	104	46	12	5
180	Maffra		4,650	15 4	3,383	10 2	798	280	100	41
181	Majorea		179	2 0	89	3 0	67	33	8	7
182	Maldon		9,640	1 10	8,102	3 10	1,421	556	172	71
183	Malmshbury		712	8 0	276	17 7	161	40	19	3
184	Malvern		5,778	13 3	2,214	7 11	1,827	293	131	33
185	Malvern North		379	4 5	162	14 9	214	38	21	3
186	Mansfield		3,150	17 7	2,077	8 1	491	158	65	28
187	Melton		330	12 6	333	16 9	42	44	9	6
188	Mentone		312	9 4	182	12 1	185	57	23	7
189	Meredith		1,258	0 3	1,100	5 5	143	75	26	4
190	Merino		997	18 0	469	14 7	163	21	12	5
191	Milawa		500	15 3	331	7 2	110	27	8	5
192	Mildura		7,084	19 7	4,597	5 9	991	375	129	42
193	Minyip		1,078	9 9	611	11 6	222	61	28	6
194	Mirboo North		710	12 4	778	18 1	106	68	21	21
195	Mitiamo		144	18 0	71	5 4	47	15	9	2
196	Mitta Mitta		432	15 10	160	0 2	75	17	12	2
197	Moe		1,650	1 9	675	8 11	143	54	24	9
198	Moonee Ponds	Opened as a Branch 20.3.99	8,959	18 5	3,776	13 5	2,005	462	187	52
199	Mooroopna		1,102	12 11	436	19 11	251	51	29	4
200	Mordialloc		2,132	11 7	1,067	5 6	297	133	38	11
201	Mornington		2,029	9 5	1,491	16 2	435	148	42	13
202	Mortlake		2,481	4 3	1,266	8 11	266	74	37	5
203	Morwell		2,913	11 3	2,531	13 11	391	128	68	23
204	Mount Blackwood		1,440	16 5	1,055	5 3	157	71	16	5
205	Mount Egerton		2,539	11 6	2,306	5 11	388	164	42	25
206	Moynton		302	16 5	696	6 4	118	35	11	9
207	Murchison		3,311	13 10	2,315	14 7	431	141	51	16
208	Murrumbidgee		629	6 2	290	9 9	150	38	14	2
209	Murtoa		4,784	13 6	2,988	9 8	505	127	46	22
210	Myrionong		273	13 7	446	2 9	62	32	4	6
211	Myrtleford		1,837	5 7	724	1 7	136	84	23	3
212	Mysia Railway Station		431	1 9	234	18 5	71	12	16	2
213	Nagambie		3,661	2 5	2,129	11 8	365	128	57	20
214	Naracan		166	10 2	105	10 4	10	6	8	1
215	Narre Warren Rly. Stn.		369	5 0	505	11 0	70	31	8	2
216	Nathalia		2,827	17 10	1,248	10 7	551	137	92	35
217	Natimuk		745	8 8	459	6 6	174	54	25	12
218	New Gisborne		619	5 5	819	11 5	119	52	7	5
219	Newlyn Railway Station		525	9 5	282	13 3	69	26	7	1
220	Newport		2,443	5 0	1,647	4 10	370	133	45	22
221	Newry		597	18 9	343	13 0	162	44	20	4
222	Newshead		1,601	0 6	736	17 9	194	58	21	6
223	Nhill		3,912	1 10	3,549	17 2	548	190	88	41
224	Norajulia		563	2 6	21	1 6	44	4	2	1
225	Northcote		7,112	16 2	2,881	7 1	1,835	347	125	36
226	North Prentice	Opened 1.3.99	20	17 6			10		3	
227	Nunatukah		4,775	2 8	3,048	7 5	939	340	100	51
228	Oakleigh		1,802	9 11	1,188	17 9	456	145	43	12
229	Onco		6,439	19 9	4,559	1 8	519	206	62	23
230	Orbost		1,663	13 11	701	5 8	244	54	46	6
231	Outtrim		2,506	7 11	2,283	0 8	965	325	141	53
232	Pakenham		891	3 8	597	19 1	131	27	7	1
233	Pannure		165	17 0	52	0 0	36	5	2	
234	Parkville		1,551	10 9	373	10 9	518	77	50	12
235	Paynesville		335	10 4	161	8 2	106	42	12	
236	Penshurst		1,617	0 4	1,288	9 9	177	72	26	18
237	Piggoreet		339	17 0	514	11 6	65	21	6	6
238	Poowong		631	10 11	596	13 9	88	61	5	7
239	Port Albert		410	6 0	127	5 4	123	33	11	7
240	Portarlington		2,674	18 11	1,512	1 7	253	124	29	15
241	Port Campbell		279	7 5	63	9 6	55	13	11	2
242	Portsea		260	19 9	129	13 9	77	18	5	1
243	Preston		776	8 11	967	19 11	476	132	40	8
244	Preston South		1,495	3 10	978	8 4	400	74	38	14
245	Public Offices		2,453	10 10	336	10 0	471	11	10	
246	Pyramid Hill		1,937	3 1	781	1 4	286	78	31	12
247	Queenscliff		4,169	9 7	3,046	18 9	780	339	65	23
248	Queensferry	Closed 1.3.99	55	7 9	29	3 0	16	6	4	1
249	Raywood		1,050	16 1	425	2 1	64	20	9	1
250	Reedy Creek		65	18 6	106	16 9	31	15	7	3
251	Rheola		321	13 0	452	5 1	65	50	5	4
252	Richmond South		9,525	13 3	2,173	16 11	3,858	319	309	49
253	Riddell's Creek		597	3 7	635	4 10	120	61	7	4
254	Ringwood		589	3 8	511	6 8	136	69	19	10
255	Rochester		2,569	18 9	1,381	10 8	430	168	58	27
256	Rokewood		3,366	11 9	2,082	15 10	475	157	62	18
	Forward		457,056	14 6	299,174	8 11	85,280	24,842	9,532	3,144

No. 27—continued.

—	Name of Agency.	Remarks.	Deposits.		Payments.		Number of Transactions.		New Accounts opened.	Accounts closed.
			£	s. d.	£	s. d.	Deposits.	Payments.		
	Brought Forward	...	457,056	14 6	299,174	8 11	85,280	24,842	9,552	3,144
257	Remsey	...	1,561	6 3	894	4 1	279	85	47	12
258	Rosedale	...	873	6 8	919	0 7	193	61	19	6
259	Rupanyup	...	468	3 10	200	5 6	180	27	19	4
260	Rushworth	...	3,769	6 2	2,972	0 4	449	238	67	23
261	Rutherford	Opened as a Branch 1.10.98	2,705	16 9	1,868	15 7	475	181	55	35
262	Sandford	...	454	4 11	423	7 9	48	28	7	6
263	San Remo	...	445	5 10	334	8 10	86	31	8	1
264	Sarsfield	...	1,293	0 7	562	1 9	176	58	24	13
265	Sebastopol	...	191	13 2	278	10 9	59	28	3	2
266	Serviceton	...	282	4 3	264	3 2	85	10	8	4
267	Seymour	...	8,006	6 0	5,323	5 11	994	319	97	29
268	Skipton	...	301	15 1	172	0 7	76	31	11	3
269	Smeaton	...	808	9 7	449	19 9	215	59	10	7
270	Smymthesdale	...	1,276	15 3	929	17 2	125	55	13	3
271	Snake Valley	...	138	10 11	107	9 2	23	11	5	1
272	Somerville	...	999	15 0	266	18 9	80	31	6	2
273	Sorrento	...	1,525	11 5	998	16 11	171	110	21	7
274	South Yarra	Opened as a Branch 17.4.99	5,731	11 0	2,992	17 3	1,915	294	148	49
275	Spottiswoode	...	1,261	18 5	985	3 1	277	59	14	4
276	Stanley	...	757	14 10	665	15 9	112	66	14	10
277	Steghitz	...	1,077	2 4	695	12 10	241	101	15	16
278	St. James	...	989	11 10	388	5 8	109	24	9	7
279	St. Kilda Railway Station	...	1,693	13 3	625	3 11	343	93	43	10
280	Stratford	...	1,014	3 4	849	3 2	154	64	12	8
281	Strathmerton	...	385	11 4	158	12 6	69	39	18	10
282	Streatham	...	83	15 0	83	18 0	7	4	1	2
283	Stuart Mill	...	317	5 6	165	19 8	113	19	11	2
284	Sunnyside	...	1,482	2 4	535	18 0	252	64	36	10
285	Sunbury	...	1,035	17 1	892	12 1	371	112	30	16
286	Suney Hills	...	1,930	12 1	816	3 0	591	120	68	13
287	Swan Hill	...	2,674	19 1	2,194	14 10	467	204	83	16
288	Swan's Creek Junction	...	412	19 10	337	7 9	49	31	13	6
289	Talbot	...	2,885	12 0	1,330	14 3	512	140	44	0
290	Tallangatta	...	1,255	12 10	376	7 7	182	44	45	8
291	Talkeoak	...	1,116	10 10	199	8 4	60	39	11	5
292	Tallygaroopna	...	589	13 10	293	16 6	163	25	6	2
293	Tamdale	...	911	12 8	948	4 3	297	101	19	12
294	Tarnagulla	...	2,463	1 0	1,816	4 11	423	123	38	21
295	Terangville	...	172	1 9	107	11 9	17	13	2	3
296	Tatura	...	3,919	18 4	1,778	14 7	467	117	69	12
297	Terang	...	4,978	16 10	4,492	1 0	604	199	99	30
298	Therpsdale	...	193	5 6	135	3 0	36	16	10	2
299	Thongabbee	...	362	3 10	110	16 8	87	25	9	6
300	Toona	...	520	13 2	466	11 2	96	56	15	5
301	Tooradin	...	53	5 6	65	5 0	70	10	2	...
302	Toorak	...	1,646	5 3	1,434	12 3	502	68	34	4
303	Traralgon	...	871	6 8	246	16 10	114	31	16	8
304	Traralgon	...	3,627	11 1	2,495	7 6	554	223	77	36
305	Trentham	...	1,245	3 5	921	1 0	159	70	24	8
306	Tungamah	...	1,230	12 6	1,411	16 9	183	65	27	10
307	Viobet Town	...	1,728	18 11	1,599	7 0	322	117	42	6
308	Wahgunyah	...	2,361	16 4	1,090	6 4	314	95	43	17
309	Wail	...	1	10 0	20	17 6	2	5	...	...
310	Walhalla	...	7,610	4 9	5,192	19 10	1,226	377	142	63
311	Wandiligong	...	2,818	15 7	1,793	13 7	184	155	23	10
312	Wangaratta	...	11,099	14 2	7,482	12 11	1,276	473	205	73
313	Warracknabeal	...	4,921	2 0	3,836	9 7	605	247	113	32
314	Warragul	...	5,310	8 0	4,016	2 4	777	328	114	45
315	Warratloo	...	876	16 2	381	10 1	99	35	13	8
316	Wedderburn	...	2,910	11 8	1,151	9 7	385	159	55	22
317	Whiteleysea	...	537	15 4	468	2 5	95	68	13	1
318	Winton	...	491	17 6	456	10 4	53	26	7	4
319	Wickliffe	...	686	12 4	469	14 3	45	23	3	1
320	Wickliffe-road Railway Stn.	...	142	3 11	299	7 5	35	4	2	1
321	Winchelsea	...	1,004	5 4	982	16 2	175	73	22	5
322	Wudonga	...	3,927	19 5	2,965	10 11	476	294	78	37
323	Woodend	...	3,917	10 10	2,548	7 8	627	137	61	24
324	Wood's Point	...	4,491	7 0	2,263	0 9	440	130	68	15
325	Wunghnu	...	221	3 1	358	7 1	124	14	12	2
326	Wycheproof	...	1,525	12 4	1,075	4 3	322	91	55	9
327	Yaekandandah	...	3,834	19 5	2,327	15 10	463	152	75	27
328	Yan Yean South	...	348	2 1	807	1 3	54	23	6	5
329	Yarra Glen	...	751	11 11	400	8 2	107	41	16	4
330	Yarragon	...	289	13 9	169	3 1	51	43	4	7
331	Yarram Yarram	...	1,801	2 8	879	0 0	424	105	55	19
332	Yarraville	...	4,797	7 5	1,816	7 0	1,761	343	142	57
333	Yarrowonga	...	3,566	19 9	2,287	12 0	660	261	108	46
334	Yarroweyah	...	46	10 0	59	6 4	6	9	3	1
335	Yea	...	3,496	10 11	3,098	8 8	320	141	64	15
	Total agencies for twelve months	...	698,146	10 6	396,792	0 8	110,088	32,766	12,578	4,218
	Total central and branch banks for twelve months	...	1,962,323	3 9*	1,932,481	10 8*	654,230†	588,496†	57,691	48,692
	Grand Total	...	3,870,199	14 3	3,929,183	11 4	764,318	621,262	70,269	52,910

* Including Inter-office Transfers, £628,429 17s. 6d.

† Including Inter-office Transfers, 38,100.

SUMMARY STATEMENT of Savings Banks and Branches in Victoria for 12 Months ended 30th June, 1899. (Shillings and pence omitted.)

Bank.	Number of Post-office Agencies.	Date of Opening.	Deposits.							Total Amount of Depositors' Balances at 30th June, 1899 (with Interest added).			
			Cash Deposits.	Transferred from other Savings Banks.	Interest credited Depositors' Accounts.	Cash Repayments.	Transferred to other Savings Banks.	Increase.	Decrease.	Local Department.	Agency Department.	Total.	
1. Melbourne--Market-st.	...	1.1.42	581,161	31,098	22,230	631,235	37,004	...	33,750	1,058,965	...	1,058,965	1
2. " Collins-st.	121	6.9.97	1,085,316	111,342	40,345	1,051,843	280,207	...	95,046	1,431,409	468,399	1,919,809	2
3. Fitzroy ...	...	1.3.79	190,090	21,298	5,914	180,349	13,053	29,899	...	291,727	...	291,727	3
4. Prahran ...	...	25.9.79	205,691	23,905	6,318	198,674	19,693	17,547	...	301,242	...	301,242	4
5. Richmond ...	...	1.4.80	109,603	11,555	3,752	105,860	7,504	11,345	...	177,556	...	177,556	5
6. South Melbourne ...	...	8.9.80	148,329	15,971	4,638	146,713	9,650	12,574	...	225,831	...	225,831	6
7. Carlton ...	...	1.3.82	96,745	13,580	3,358	93,104	8,856	9,721	...	165,853	...	165,853	7
8. North Melbourne ...	...	1.9.82	98,674	11,724	3,391	93,520	7,044	13,227	...	168,872	...	168,872	8
9. St. Kilda ...	...	1.9.84	85,084	12,774	2,258	88,105	6,489	5,522	...	106,761	...	106,761	9
10. East Collingwood ...	...	16.2.85	66,307	6,015	2,105	60,743	3,944	9,740	...	104,137	...	104,137	10
11. Brunswick ...	...	4.1.86	77,972	11,761	2,095	77,266	6,169	8,393	...	100,223	...	100,223	11
12. Port Melbourne ...	...	1.3.86	48,808	4,240	1,498	47,587	2,563	4,306	...	69,079	...	69,079	12
13. Williamstown ...	...	14.2.87	50,400	6,466	2,483	43,947	3,123	12,278	...	121,056	...	121,056	13
14. Footscray ...	...	2.7.87	59,692	6,694	1,821	57,108	3,168	7,930	...	87,519	...	87,519	14
15. Hawthorn ...	...	2.8.88	108,239	15,914	3,077	100,651	7,661	13,979	...	154,175	...	154,175	15
16. Victoria Market ...	...	19.1.89	38,167	3,697	901	36,266	2,751	3,748	...	44,420	...	44,420	16
17. Clifton Hill ...	...	1.4.89	66,764	11,503	1,746	62,610	4,463	12,941	...	87,848	...	87,848	17
18. North Fitzroy ...	...	1.3.90	55,331	8,637	1,382	52,531	6,008	6,811	...	67,003	...	67,003	18
19. Newmarket ...	...	1.8.90	48,715	7,723	1,208	51,168	3,669	2,809	...	57,585	...	57,585	19
20. Brighton ...	...	29.11.90	44,674	7,605	1,164	43,893	2,007	6,642	...	59,007	...	59,007	20
21. Moonee Ponds ...	...	20.3.99	7,911	16,962	89	4,143	315	26,503	...	20,503	...	20,503	21
22. South Yarra ...	...	17.4.99	8,983	23,465	90	4,277	280	27,981	...	27,981	...	27,981	22
23. Geelong ...	15	1.7.48	292,655	26,772	9,239	193,254	19,108	26,304	...	377,306	55,779	433,085	23
24. Portland ...	...	1.1.48	16,646	1,886	791	18,835	1,332	...	843	36,555	...	36,555	24
25. Port Fairy ...	...	1.1.50	16,319	942	591	14,154	779	2,918	...	29,800	...	29,800	25
26. Castlemaine ...	6	1.12.55	77,773	9,616	3,687	72,277	5,865	12,933	...	139,592	33,994	173,586	26
27. Bendigo ...	21	17.3.56	271,370	29,996	10,127	243,913	27,040	40,539	...	402,008	81,568	483,576	27
28. Eaglehawk ...	...	3.7.82	39,908	3,762	1,408	38,910	2,352	3,817	...	67,210	...	67,210	28
29. Ballarat ...	19	15.11.56	320,053	28,638	12,747	308,130	17,222	36,087	...	542,333	61,730	603,963	29
30. Creswick ...	4	6.9.97	26,059	6,397	1,095	22,256	2,800	8,495	...	17,840	34,644	52,484	30
31. Maryborough ...	9	13.7.59	70,836	12,020	3,027	58,543	5,865	21,473	...	90,476	55,883	146,360	31
32. Warrnambool ...	13	25.11.59	88,151	11,845	2,922	78,279	7,638	17,001	...	103,549	40,185	143,735	32
33. Kyneton ...	6	6.3.61	40,616	9,067	2,048	41,306	4,603	3,753	...	74,173	23,031	97,205	33
34. Hamilton ...	19	3.11.62	46,177	7,473	1,800	38,993	5,313	11,144	...	52,294	36,325	88,620	34
35. Stawell ...	12	22.4.80	54,651	9,211	2,137	43,320	7,638	15,041	...	64,283	41,740	106,023	35
36. Sale ...	10	10.11.86	50,357	5,223	1,614	38,815	5,715	12,663	...	56,907	23,298	80,206	36
37. Daylesford ...	3	16.3.85	27,967	4,100	1,384	24,718	3,711	5,021	...	55,672	8,590	64,262	37
38. Bairnsdale ...	11	15.2.89	51,379	4,284	1,323	43,919	7,845	3,223	...	44,616	20,494	65,110	38
39. St. Armand ...	3	1.2.87	28,425	2,789	669	19,678	4,213	8,022	...	29,118	7,612	36,730	39
40. Echuca ...	4	7.12.89	33,338	4,632	1,072	27,049	3,658	8,335	...	37,926	14,274	52,201	40
41. Shepparton ...	13	6.9.97	41,919	9,082	1,245	30,674	8,251	13,320	...	22,244	40,922	63,167	41
42. Horsham ...	11	9.5.91	32,276	5,056	1,041	26,390	6,102	5,882	...	28,317	22,907	51,314	42
43. Benalla ...	19	6.9.97	68,548	14,823	2,480	50,714	32,373	2,764	...	25,496	86,667	112,163	43
44. Beccarworth ...	7	6.9.97	38,460	8,643	1,893	27,887	4,761	16,257	...	46,888	40,447	87,335	44
45. Rutherglen ...	3	1.10.98	15,483	22,201	282	11,122	1,672	25,172	...	22,764	2,408	25,172	45
Total ...	329	...	4,948,039	622,429	176,355	4,706,753	622,429	417,641*	...	7,316,040	1,200,965	8,517,006	

No. 28—continued.

Bank.	Number of Post-office Agencies.	Date of Opening.	Depositors.					Transactions.					—		
			Accounts Opened.	Accounts Closed.	Increase.	Decrease.	Number of Open Accounts at 30th June, 1899.			Males.	Females.	Number of Deposits.		Number of Repayments.	Total Number of Transactions.
							Local Department.	Agency Department.	Total.						
1. Melbourne—Market-st.	...	1.1.42	3,344	3,724	...	380	33,585	...	33,585	21,543	12,042	55,893	62,617	118,510	1
2. " Collins-st. ...	124	6.9.97	14,020	16,855	...	2,835	56,577	18,340	74,917	39,683	35,234	141,690	134,002	275,752	2
3. Fitzroy ...	...	1.3.79	3,299	2,210	1,089	...	17,409	...	17,409	8,008	8,801	42,732	31,196	73,928	3
4. Prahran ...	...	25.9.79	3,265	2,491	774	...	16,883	...	16,883	6,376	10,507	40,238	34,323	74,561	4
5. Richmond ...	...	1.4.80	1,847	1,254	593	...	11,020	...	11,020	5,663	5,357	24,438	19,111	43,549	5
6. South Melbourne ...	...	8.9.80	2,370	1,712	658	...	13,875	...	13,875	6,187	7,688	32,125	24,349	56,474	6
7. Carlton ...	...	1.3.82	1,517	1,199	318	...	8,948	...	8,948	3,937	5,011	20,216	16,078	36,294	7
8. North Melbourne ...	...	1.9.82	1,612	1,148	464	...	9,115	...	9,115	4,863	4,252	21,377	15,516	36,893	8
9. St Kilda ...	...	1.9.84	989	753	236	...	5,201	...	5,201	2,316	2,885	12,505	11,241	23,836	9
10. East Collingwood ...	...	16.2.85	1,128	733	395	...	6,203	...	6,203	3,139	3,064	15,601	11,898	27,499	10
11. Brunswick ...	...	4.1.86	1,552	919	633	...	6,490	...	6,490	3,145	3,345	17,791	13,713	31,504	11
12. Port Melbourne ...	...	1.3.86	849	576	273	...	4,995	...	4,995	2,475	2,520	13,112	8,925	22,037	12
13. Williamstown ...	...	14.2.87	819	556	263	...	4,531	...	4,531	2,163	2,368	11,022	6,961	17,983	13
14. Footscray ...	...	2.7.87	1,125	723	402	...	5,108	...	5,108	2,602	2,506	15,702	11,133	26,835	14
15. Hawthorn ...	...	2.8.88	1,450	881	569	...	6,564	...	6,564	2,273	4,291	17,885	14,536	32,421	15
16. Victoria Market ...	...	19.1.89	828	521	307	...	2,705	...	2,705	1,791	914	9,184	7,413	16,597	16
17. Clifton Hill ...	...	1.4.89	825	562	263	...	3,688	...	3,688	1,719	1,969	12,233	9,372	21,605	17
18. North Fitzroy ...	...	1.3.90	1,111	535	576	...	3,745	...	3,745	1,955	1,790	11,804	10,549	22,353	18
19. Newmarket ...	...	1.8.90	699	414	285	...	2,875	...	2,875	1,357	1,518	10,201	7,813	18,014	19
20. Brighton ...	...	20.11.90	313	264	279	...	2,172	...	2,172	952	1,220	6,897	6,089	12,986	20
21. Moonee Ponds ...	...	20.3.99	872	9	863	...	863	...	863	313	550	2,361	794	3,155	21
22. South Yarra ...	...	17.4.99	843	10	833	...	833	...	833	271	562	2,280	683	2,973	22
23. Geelong ...	15	1.7.48	2,335	1,406	929	...	14,475	1,871	16,346	8,741	7,605	28,160	21,924	50,084	23
24. Portland ...	...	1.1.48	200	151	48	...	1,346	...	1,346	736	610	1,880	1,756	3,636	24
25. Port Fairy ...	...	1.1.60	186	113	73	...	1,267	...	1,267	744	523	2,685	1,705	3,790	25
26. Castlemaine ...	6	1.12.55	905	540	365	...	4,657	911	5,568	3,012	2,556	9,511	6,819	16,330	26
27. Bendigo ...	21	17.3.56	3,645	2,146	1,499	...	16,553	2,909	19,462	10,750	8,712	33,976	27,358	61,334	27
28. Eaglehawk ...	...	3.7.82	409	286	123	...	2,847	...	2,847	1,724	1,123	5,325	4,144	9,469	28
29. Ballarat ...	19	15.11.56	4,128	2,852	1,276	...	17,360	1,641	19,001	9,768	9,233	41,826	34,810	76,636	29
30. Creswick ...	4	6.9.97	532	245	287	...	555	844	1,399	690	709	3,956	2,185	6,141	30
31. Maryborough ...	9	13.7.59	1,124	517	607	...	3,275	1,437	4,712	2,636	2,076	9,416	6,280	15,696	31
32. Warrnambool ...	13	25.11.59	1,312	648	664	...	4,294	1,368	5,662	3,230	2,432	10,428	6,689	17,117	32
33. Kyneron ...	6	6.3.61	396	406	190	...	3,268	622	3,890	2,059	1,771	5,311	3,779	9,090	33
34. Hamilton ...	10	3.11.62	782	540	442	...	2,502	1,141	3,643	2,030	1,593	6,000	3,867	9,867	34
35. Stawell ...	12	22.4.80	1,066	608	458	...	2,688	1,374	4,062	2,196	1,866	8,392	4,868	13,260	35
36. Sale ...	10	10.11.80	799	497	302	...	2,689	846	3,535	2,131	1,404	6,583	4,758	11,341	36
37. Daylesford ...	3	16.3.85	404	328	76	...	2,547	224	2,771	1,456	1,115	3,754	3,022	6,776	37
38. Bairnsdale ...	11	15.2.86	890	517	373	...	2,781	700	3,481	2,187	1,294	6,341	5,288	11,629	38
39. St. Arnaud ...	3	1.2.87	517	306	211	...	1,780	310	2,090	1,187	903	4,501	2,604	7,105	39
40. Echuca ...	4	7.12.89	697	365	332	...	1,968	491	2,459	1,374	1,085	5,620	3,674	9,294	40
41. Shepparton ...	13	6.9.97	1,137	526	611	...	924	1,421	2,345	1,333	1,012	7,637	4,097	11,734	41
42. Horsham ...	11	9.5.91	670	363	307	...	1,279	834	2,113	1,190	923	4,771	3,037	7,808	42
43. Benalla ...	19	6.9.97	1,679	1,256	423	...	916	2,720	3,636	2,098	1,538	10,411	5,853	16,264	43
44. Beechworth ...	7	6.9.97	766	287	479	...	1,173	930	2,103	1,121	982	4,668	2,802	7,470	44
45. Rutherglen ...	3	1.10.98	1,029	158	871	...	798	73	871	529	342	3,379	1,571	4,950	45
Total ...	329	...	70,724	52,910	17,814	Net.	315,967	41,007	356,974	186,273	169,801	764,318	621,262	1,385,580	

Melbourne, 25th September, 1899.

GEO. E. EMERY, Inspector-General of Savings Banks.

No. 29.

PROGRESSIVE STATEMENT of the Savings Banks and Branches in Victoria from 30th June, 1879, to 30th June, 1899.

Year ended 30th June.	Number of Offices.		Deposits.										Year ended 30th June.
	Banks and Branches.	Agencies at Post Offices.	Received from Depositors.	Interest credited to Depositors.		Paid to Depositors.	Increase.	Decrease.	Total Amount of Depositors' Balances at 30th June (with interest added).	Average Amount of Depositors' Balances.			
				Rate.	Amount.						£	s.	
1879	12	...	526,171 15 7	4	30,730 17 9	573,929 12 11	...	17,026 19 7	870,194 13 2	25 16 4	1879		
1880	15	...	591,321 19 0	4	30,855 6 5	587,009 16 5	35,167 9 0	...	905,302 2 2	23 13 0	1880		
1881	17	...	1,223,951 2 7	4	41,637 6 4	692,334 14 0	573,273 14 11	...	1,478,635 17 1	30 16 2	1881		
1882	18	...	1,198,017 7 2	4	64,948 6 10	1,070,776 18 3	492,218 15 9	...	1,970,851 12 10	33 5 4	1882		
1883	20	...	1,357,678 0 3	4	68,033 13 4	1,610,576 7 10	...	184,864 14 3	1,785,989 18 7	25 7 9	1883		
1884	20	...	1,433,700 15 6	4	64,052 17 2	1,451,554 9 9	45,599 2 11	...	1,831,589 1 6	22 8 10	1884		
1885	23	...	1,698,718 7 10	4	70,242 18 11	1,525,260 3 7	243,701 3 2	...	2,075,290 4 8	21 16 1	1885		
1886	26	...	1,918,758 15 11	4	70,229 14 0	1,750,319 18 8	247,698 11 3	...	2,322,958 15 11	20 18 5	1886		
1887	28	...	1,787,091 8 9	4	80,867 3 8	1,909,696 18 3	...	32,738 5 10	2,290,220 10 1	18 10 3	1887		
1888	29	...	2,619,253 15 3	4	91,718 8 4	2,094,914 3 2	616,058 0 5	...	2,906,278 19 6	26 2 11	1888		
1889	32	...	2,911,486 0 0	4	112,337 7 6	2,699,335 8 11	324,488 7 7	...	3,230,766 18 1	19 16 7	1889		
1890	34	...	2,720,563 15 11	4	116,510 13 5	2,801,829 16 5	35,244 12 11	...	3,266,011 11 0	18 8 8	1890		
1891	37	...	2,938,858 14 6	4	121,659 4 2	2,697,045 7 11	366,472 10 9	...	3,632,184 1 9	18 16 2	1891		
1892	37	...	2,795,776 16 11	4	132,115 8 8	2,846,131 19 9	81,760 5 10	...	3,714,244 7 7	18 8 7	1892		
1893	37	...	3,236,979 14 9	4	134,687 7 3	3,337,815 0 3	33,852 1 9	...	3,748,096 9 4	18 13 0	1893		
1894	37	...	2,965,064 16 6	4, 3½, & 3	118,703 19 6	2,940,515 9 1	143,253 6 11	...	3,891,349 16 3	18 19 9	1894		
1895	37	...	2,888,383 6 3	3, 2½, & 2	101,590 13 10	2,743,964 17 2	246,9 2 11	...	4,137,358 19 2	19 12 10	1895		
1896	37	...	3,036,959 19 8	2½, & 2	90,291 13 4	2,935,834 19 10	191,416 13 2	...	4,328,775 12 4	20 1 5	1896		
1897	37	...	3,156,475 5 0	2½, & 2	95,281 13 9	2,965,833 12 5	285,923 6 4	...	4,611,698 18 8	20 15 4	1897		
1898	42	337	5,848,630 13 4†	2½, & 2	262,331 9 3‡	5,683,607 1 10†	367,355 9 9	...	8,099,364 5 4	23 18 10	1898		
1899	45	329	5,570,469 14 3†	2½, & 2	176,355 14 7	5,329,183 11 4†	417,641 17 6	...	8,517,006 2 10	23 18 5	1899		

* On 1st October, 1897, the Post Office Savings Bank was amalgamated with the Commissioners' Savings Banks as one institution under Act 1481; the figures for 1898, therefore, include the business of the combined institution from that date.

† Including inter-office transfer of depositors' accounts, 1898, £1,481,603 Os. 10d.; 1899, £222,429 17s. 6d.

‡ Including interest on Post Office Savings Bank balances from 1st January, 1897.

On 1st September, 1893, interest allowed to depositors was reduced from 4 per cent. to 3½ per cent., and on 1st April, 1894, to 3 per cent., and on 1st March, 1895, to the present rates, 2½ and 2 per cent.

No. 29—continued.

Year ended 30th June.	NUMBER OF OFFICES.		DEPOSITORS.						TRANSACTIONS.					Year ended 20th June.
	Banks and Branches.	Agencies at Post Offices.	New Accounts Opened.	Accounts Closed.	Increase.	Total Number of Accounts Open at 30th June.	Males.	Females.	Deposits.		Payments.		Total Number of Transactions.	
									Number.	Average Amount.	Number.	Average Amount.		
1879	12	...	8,702	5,423	3,279	33,708	20,270	13,438	75,321	£ 6 19 9	54,090	£ 10 12 3	129,411	1879
1880	15	...	10,092	6,419	4,573	38,281	22,154	16,127	92,013	6 8 6	63,809	9 4 0	155,822	1880
1881	17	...	16,914	7,199	9,715	47,996	27,832	20,164	137,378	8 18 2	76,531	9 0 11	213,909	1881
1882	18	...	20,104	8,855	11,249	59,245	34,082	25,163	179,824	8 6 7	98,601	10 17 2	278,425	1882
1883	20	...	22,743	11,634	11,109	70,354	39,404	30,950	216,922	6 5 2	128,719	12 10 3	345,641	1883
1884	20	...	23,958	12,690	11,268	81,622	45,685	35,937	257,344	5 11 5	147,496	9 16 10	404,840	1884
1885	23	...	27,591	14,043	13,548	95,170	52,861	42,309	291,987	5 16 4	169,272	9 0 3	461,259	1885
1886	26	...	31,966	16,105	15,861	111,031	61,550	49,481	336,084	5 14 2	199,420	8 15 6	535,504	1886
1887	28	...	31,197	18,508	12,689	123,720	69,092	54,628	333,873	5 7 1	231,519	8 4 2	565,392	1887
1888	29	...	40,922	20,377	20,545	144,265	82,166	62,099	429,959	6 1 10	246,343	8 10 1	676,302	1888
1889	32	...	45,303	26,635	18,668	162,933	90,018	72,915	477,680	6 1 11	307,989	8 15 3	785,669	1889
1890	34	...	43,329	29,073	14,256	177,189	98,807	78,382	483,696	5 12 6	338,573	8 5 6	822,269	1890
1891	37	...	43,496	27,575	15,921	193,110	106,637	86,473	501,097	5 17 3	352,123	7 13 2	853,220	1891
1892	37	...	37,573	29,133	8,440	201,530	111,225	90,325	471,383	5 18 7	388,749	7 6 5	860,132	1892
1893	37	...	34,382	34,973	591†	200,959	112,405	88,554	422,649	7 13 2	418,913	7 19 4	841,562	1893
1894	37	...	30,558	26,594	3,964	204,923	117,666	87,257	391,037	7 11 7	383,958	7 13 2	774,995	1894
1895	37	...	30,773	25,048	5,725	210,648	115,566	95,082	399,812	7 4 6	375,376	7 6 2	775,188	1895
1896	37	...	32,498	27,461	5,037	215,685	117,398	98,287	411,604	7 7 6	396,972	7 7 11	808,666	1896
1897	37	...	35,025	28,521	6,504	222,189	117,221	104,968	436,552	7 4 6	393,798	7 10 7	839,650	1897
1898*	42	337	82,062	70,317	11,745	338,260	174,341	163,919	607,405‡	7 3 9	531,875‡	7 18 0	1,226,010	1898
1899	45	329	70,724	52,910	17,814	356,074	186,273	169,891	731,218‡	6 15 4	588,162‡	8 0 1	1,385,580	1899

* On 1st October, 1897, the Post Office Savings Bank was amalgamated with the Commissioners' Savings Banks as one Institution under Act 1891; the figures for 1898, therefore, include the business of the combined institutions from that date.
† Decrease.
‡ Not including inter-office transfers—1898, 43,366 1899, 33,100.

No. 30.

CLASSIFICATION OF DEPOSITORS' BALANCES.

(Shillings and Pence omitted.)

At 30th June.	Not exceeding £20.		Exceeding £20, not exceeding £50.		Exceeding £50, not exceeding £100.		Exceeding £100, not exceeding £200.		Exceeding £200, not exceeding £500.		Exceeding £500, not exceeding £2500.		Exceeding £2500.		At 30th June.		
	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.	Number of Accounts.	Total Amount.		Number of Accounts.	Total Amount.
		£		£		£		£		£		£		£		£	
1879	22,564	94,110	5,257	166,126	3,214	224,573	1,615	193,720	849	138,470	209	53,192	...	...	...	...	1879
1880	26,654	106,251	5,583	177,956	3,378	234,829	1,615	195,186	816	137,522	205	53,615	...	...	...	...	1880
1881	32,235	124,208	6,609	209,952	4,148	289,742	2,239	269,643	1,254	212,248	1,511	372,839	...	...	...	...	1881
1882	39,755	149,347	7,680	244,799	4,996	347,587	2,693	321,312	1,546	257,670	2,575	650,136	...	...	...	...	1882
1883	50,371	184,370	9,111	289,613	5,453	380,988	2,507	303,598	1,294	219,486	1,618	407,932	...	...	...	...	1883
1884	60,136	208,530	10,361	327,956	5,879	409,218	2,619	314,758	1,113	189,964	1,614	381,130	...	...	...	...	1884
1885	71,382	232,483	11,262	356,487	6,411	446,375	2,962	355,297	1,342	228,481	1,811	456,164	...	...	...	...	1885
1886	84,981	265,368	12,026	379,981	7,145	494,268	3,281	393,918	1,532	262,702	2,066	526,719	...	...	...	...	1886
1887	97,234	281,759	12,754	400,171	7,168	496,139	3,159	379,127	1,469	219,763	1,936	483,258	...	...	...	...	1887
1888	112,514	345,863	14,918	468,576	8,245	572,412	3,808	460,510	1,913	330,040	2,867	728,876	...	...	...	...	1888
1889	127,222	368,549	16,825	532,760	9,325	645,538	4,316	519,918	2,068	354,121	3,177	809,877	...	...	...	...	1889
1890	138,113	388,970	19,750	543,521	9,922	690,534	4,380	526,803	1,980	339,598	3,044	776,783	...	...	...	...	1890
1891	153,383	413,256	18,327	582,746	10,608	740,617	4,927	593,969	2,329	399,696	3,536	902,197	...	...	...	...	1891
1892	161,570	408,479	18,029	575,607	10,689	750,524	5,066	607,581	2,519	435,653	3,677	936,397	...	...	...	...	1892
1893	163,358	370,659	15,937	510,239	9,813	687,730	4,913	591,697	2,561	445,977	...	...	2,165	475,965	2,209	665,825	1893
1894	166,181	373,174	16,125	516,104	10,049	703,660	5,150	619,869	2,717	464,875	...	...	2,183	484,670	2,518	728,995	1894
1895	170,218	378,956	16,410	524,071	10,519	740,662	5,531	661,256	2,804	480,577	...	...	2,363	525,348	2,812	826,485	1895
1896	173,893	383,404	16,683	532,001	10,789	760,662	6,075	723,833	2,842	489,528	...	...	2,478	547,860	2,625	891,483	1896
1897	177,746	392,711	17,655	563,906	11,477	811,560	6,414	761,710	3,060	525,360	...	...	2,649	586,563	3,188	972,885	1897
1898*	261,113	653,535	30,236	963,957	19,890	1,405,163	11,224	1,332,967	5,441	937,390	...	...	4,704	1,039,641	5,643	1,766,709	1898
1899	275,059	700,883	31,977	1,018,910	20,719	1,457,915	11,640	1,389,009	5,788	996,271	...	...	4,770	1,055,057	6,121	1,899,858	1899

* On 1st October, 1897, the Post Office Savings Bank was amalgamated with the Commissioners' Savings Banks as one institution under Act 1181; the figures for 1898 therefore include the business of the combined institution from that date.

By Authority: ROYAL S. BRAIN, Government Printer, Melbourne.