

BANKING

AUGUST 1975

Reference No. 5.2

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EXPLANATORY NOTES

This bulletin covers banking and related statistics compiled from returns submitted under the *Banking Act* 1959-1974 and from other information provided voluntarily by the banks including State banks.

2. Information from earlier periods in respect of the statistics covered in this bulletin is published in the annual bulletin *Banking and Currency* (Reference No. 5.1).

3. This bulletin contains seasonally adjusted figures for the major trading banks deposits, liquid assets and Australian Government securities, loans, advances and bills discounted (see Table 8) and depositors' balances with savings banks (see Table 11). Details of methods used in seasonally adjusting these series are provided in *Seasonally Adjusted Indicators* 1975 (Reference No. 1.10) and in Appendix A to the March 1975 issue of this bulletin.

Trading Banks

4. Trading banks comprise the major trading banks and several additional trading banks.

The major trading banks are:

Commonwealth Trading Bank of
Australia
Australia and New Zealand Banking
Group Limited
The Bank of Adelaide
Bank of New South Wales
The Commercial Bank of Australia
Limited
The Commercial Banking Company of
Sydney Limited
The National Bank of Australasia
Limited

The additional banks are:

Bank of New Zealand
Bank of Queensland Limited
Banque Nationale de Paris
The Rural Bank of New South Wales
State Bank of South Australia
The Rural and Industries Bank of Western
Australia (Rural Department)

5. Unless otherwise stated, the statistics presented are *averages of weekly returns*. The figures shown for liabilities and assets are the averages of liabilities and assets within Australia of the banks at the close of business on the weekly balance days during the period concerned. The weekly balance day is usually Wednesday. The figures shown for debits to customers' accounts are the average of debits for the weeks ending at the close of business on the weekly balance days during the period concerned. The figures shown for new and increased lending commitments are the averages of weekly commitments for the month ending on the second Wednesday of the month under review. Banks are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year.

6. A classification of advances and deposits, overdraft limits and new and increased lending commitments of the major trading banks is made half-yearly at the second Wednesday in January and July.

Savings Banks

7. The savings banks are:

Commonwealth Savings Bank of
Australia*
Australia and New Zealand Savings
Bank Limited*
The Bank of Adelaide Savings Bank
Limited*
Bank of New South Wales Savings Bank
Limited*
The Commercial Savings Bank of Australia
Limited*
C.B.C. Savings Bank Limited*
The National Bank Savings Bank Limited*
The Bank of New Zealand Savings Bank
Limited*
The Hobart Savings Bank (trading as The
Savings Bank of Tasmania)
Launceston Bank for Savings
The State Savings Bank of Victoria
The Savings Bank of South Australia
The Rural and Industries Bank of Western
Australia (Savings Bank Division)

* These banks conduct banking business in more than one State.

8. Particulars for the Commonwealth Savings Bank, the three State banks and the Hobart Savings Bank relate to the end of the month, those for the Launceston Bank for Savings to the last Monday of the month and those for the private savings banks to the last Wednesday of the month. Particulars for the private savings banks for December 1974 relate to the third Wednesday of the month.

9. The number of operative accounts *excludes* school bank accounts and small inoperative accounts. The other sections of the tables relating to depositors' balances etc., relate to all accounts *including* school accounts and small inoperative accounts.

10. Depositors' balances in Australia *exclude* balances in Papua New Guinea and Other External Territories.

11. Deposits and withdrawals during each month *include* inter-branch transfers for those savings banks which operate in more than one State.

12. Details of liabilities and assets for individual trading banks, savings banks, the Commonwealth Development Bank, the Rural Credits Department of the Reserve Bank of Australia and the Australian Resources Development Bank Limited, are published each month in the "Australian Government Gazette".

13. This bulletin incorporates revisions made to figures published in previous bulletins in this series.

NOTE. 1. Any discrepancies between totals and sums of components in tables are due to rounding.

2. The following symbol and abbreviation are used in this bulletin:

— break in continuity of series (where drawn across a column between two consecutive figures)

n.a. not available

SECTION I : TRADING BANKS

TABLE 1. - ALL TRADING BANKS AND MAJOR TRADING BANKS : LIABILITIES WITHIN AUSTRALIA (a)
(\$ million)

Average of weekly figures for month of	Deposits													
	Fixed (b)				Current						Total			
					Bearing interest			Not bearing interest						
	Aust- ralian and State Govern- ments	Other banks	Other	Total fixed	Aust- ralian and State Govern- ments	Other banks	Other	Total bearing interest	Aust- ralian and State Govern- ments	Other banks	Other	Total not bearing interest	Total current	Total deposits
Bills payable and all other liabilities														
BALANCES DUE TO OTHER BANKS (c)														
ALL TRADING BANKS														
1974														
July	375.3	73.5	6,417.0	6,865.7	87.8	40.9	519.3	647.9	56.4	62.9	4,731.4	4,850.7	5,498.6	12,364.4
August	373.5	72.7	6,404.1	6,850.3	49.8	43.5	520.2	613.5	52.1	79.2	4,563.8	4,695.0	5,308.6	12,158.9
September	368.2	70.8	6,455.5	6,894.5	71.9	52.3	521.1	645.3	54.6	77.1	4,613.0	4,744.7	5,390.0	12,284.5
October	369.3	71.9	6,874.9	7,316.1	52.5	75.4	519.0	646.9	62.5	124.3	4,743.8	4,930.7	5,577.5	12,893.7
November	397.4	72.9	7,241.7	7,712.0	50.8	42.2	527.0	620.0	58.8	87.7	4,775.0	4,921.5	5,541.6	13,253.6
December (d)	472.4	72.0	7,272.9	7,817.3	57.7	42.3	536.6	636.5	74.2	84.7	5,083.3	5,242.3	5,878.8	13,696.1
1975														
January	568.7	85.8	7,700.0	8,354.5	58.5	55.0	562.1	675.6	68.6	97.2	5,194.9	5,360.8	6,036.4	14,390.9
February	610.9	93.2	8,091.4	8,795.4	57.2	39.6	593.9	690.7	69.5	89.9	5,214.6	5,374.0	6,064.7	14,860.2
March	698.6	99.1	8,252.7	9,050.4	56.2	15.1	605.7	677.0	77.4	85.9	5,365.9	5,529.2	6,206.2	15,256.6
April	711.7	112.3	8,163.6	8,987.5	68.6	22.0	647.8	738.4	88.3	73.5	5,564.7	5,726.5	6,464.9	15,452.5
May	731.0	107.7	8,017.5	8,856.1	71.7	18.8	651.5	742.0	83.6	74.6	5,220.3	5,378.4	6,120.5	14,976.6
June	642.2	112.9	7,879.9	8,635.0	132.4	23.4	686.8	842.6	94.4	91.7	5,271.9	5,458.1	6,300.7	14,935.7
July	617.9	131.6	8,091.5	8,841.1	86.7	30.7	719.8	837.3	99.0	91.2	5,365.4	5,555.7	6,392.9	15,234.0
August	606.8	143.3	8,388.1	9,138.1	62.0	35.1	736.4	833.5	86.9	91.2	5,370.9	5,549.0	6,382.6	15,520.7
MAJOR TRADING BANKS														
1974														
July	328.6	73.5	5,076.9	6,279.0	40.6	40.8	429.7	511.1	46.3	62.1	4,481.8	4,590.3	5,101.4	11,380.4
August	323.7	72.7	5,835.7	6,232.0	22.0	43.5	423.7	489.2	43.3	78.1	4,319.8	4,441.2	4,930.4	11,162.5
September	319.3	70.8	5,852.0	6,242.1	44.0	52.3	423.8	520.1	43.1	76.3	4,367.8	4,487.2	5,007.4	11,249.5
October	316.2	71.9	6,229.3	6,617.5	30.2	75.3	418.1	523.7	48.1	123.3	4,487.8	4,659.2	5,182.9	11,800.4
November	332.3	72.9	6,566.8	6,972.1	27.1	42.2	423.2	492.5	48.1	86.8	4,519.9	4,654.8	5,147.3	12,119.4
December (d)	403.7	72.0	6,567.3	7,043.0	32.5	42.2	435.9	510.6	60.5	83.6	4,809.8	4,953.9	5,464.5	12,507.5
1975														
January	492.2	85.8	6,993.0	7,571.0	38.3	54.8	453.6	546.7	56.8	95.9	4,908.8	5,063.5	5,608.2	13,179.2
February	533.9	91.8	7,373.5	7,999.2	37.1	39.5	483.2	559.7	56.0	89.2	4,924.2	5,069.4	5,629.1	13,628.3
March	612.7	96.5	7,509.2	8,218.4	30.5	15.1	498.6	544.2	64.2	84.8	5,071.1	5,220.1	5,764.3	13,982.7
April	622.0	109.1	7,422.9	8,154.0	38.8	22.0	535.7	596.5	72.1	72.5	5,264.3	5,409.7	6,005.4	14,159.4
May	641.5	103.7	7,272.8	8,018.0	43.1	18.8	540.5	602.4	68.8	73.4	4,937.5	5,079.7	5,682.1	13,700.0
June	587.2	109.8	7,127.3	7,824.2	86.5	23.3	571.0	680.7	81.2	90.5	4,988.7	5,160.4	5,841.1	13,665.3
July	531.3	126.1	7,298.7	7,956.0	57.5	30.6	602.0	690.1	84.5	90.3	5,088.8	5,263.6	5,953.7	13,909.7
August	510.8	137.1	7,576.1	8,224.0	38.4	34.9	617.1	690.4	75.5	90.2	5,099.6	5,265.3	5,955.6	14,179.6

(a) Excludes shareholders funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. See Table 7, page 10. (c) Includes short-term loans from the Reserve Bank and amounts owing in respect of loans refinanced by Australian Resources Development Bank. (d) Excludes one Wednesday.

TABLE 2. — ALL TRADING BANKS AND MAJOR TRADING BANKS : ASSETS WITHIN AUSTRALIA (a)
(£ million)

Average of weekly figures for month of —	Australian public securities					Loans to authorized dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted (b)							Bills receivable and all other assets	Total assets
	Coin, bullion and notes	Cash with Reserve Bank	Australian and State Governments		Local and semi-government authorities				Other securities	Temporary advances to wool-buyers (c)	Term loans (d)	Farm development loans (d)	Other loans	Total loans, advances and bills discounted	Bank premises, furniture and sites		
			Treasury bills and Treasury notes	Other													
ALL TRADING BANKS																	
1974 —																	
July	259.3	5.5	102.9	2,082.2	29.2	407.0	115.9	749.0	300.6	159.0	906.2	270.6	8,721.5	10,057.3	225.5	854.5	15,188.9
August	260.3	4.9	98.0	2,038.8	28.8	398.4	102.3	637.7	312.1	120.5	911.6	274.5	8,629.9	9,936.6	227.8	951.0	14,996.8
September	258.2	16.8	163.7	2,032.2	26.7	396.0	143.3	539.8	366.4	112.1	917.6	275.0	8,560.5	9,865.3	233.6	966.1	15,008.1
October	271.4	8.4	363.4	2,124.7	26.0	408.2	151.7	387.4	379.2	123.9	921.7	274.6	8,920.1	10,240.3	237.1	1,038.8	15,636.6
November	274.8	5.5	528.5	2,175.6	27.8	414.9	195.1	355.3	360.8	132.8	927.9	276.3	9,021.0	10,358.0	239.8	1,046.7	15,982.9
December (e)	344.6	6.2	502.0	2,176.5	32.6	434.7	240.5	366.3	468.4	159.0	931.0	277.2	9,118.9	10,486.2	242.7	1,147.5	16,448.2
1975 —																	
January	302.1	9.7	960.3	2,274.7	34.3	435.8	212.6	379.3	504.2	147.3	944.7	277.5	9,373.9	10,743.4	247.5	1,359.8	17,463.7
February	285.6	5.5	1,195.2	2,419.7	41.0	443.6	276.4	396.6	542.8	129.9	955.2	275.3	9,376.5	10,736.8	251.9	1,260.4	17,855.6
March	283.2	5.8	1,485.3	2,539.2	38.2	438.2	249.5	411.8	570.8	113.7	968.7	275.4	9,341.8	10,699.6	255.5	1,219.3	18,196.9
April	300.3	6.6	1,576.6	2,582.8	33.1	439.9	221.7	424.3	563.0	109.4	971.5	276.0	9,523.3	10,880.4	259.3	1,248.5	18,536.1
May	290.5	6.7	1,186.5	2,390.1	32.0	430.5	193.4	430.4	436.0	137.0	982.9	278.5	9,785.6	11,184.0	262.0	1,274.2	18,116.4
June	294.1	4.9	1,167.8	2,358.9	31.2	435.1	167.4	421.4	365.1	147.7	997.0	280.6	9,779.7	11,205.0	265.1	1,257.1	17,973.1
July	295.0	5.8	1,254.4	2,383.0	32.4	440.6	179.9	477.0	430.8	123.9	1,019.8	287.8	9,942.5	11,374.0	268.1	1,250.4	18,391.5
August	299.1	5.1	1,109.7	2,616.4	32.2	449.3	92.6	646.5	469.1	92.2	1,032.1	292.0	9,950.4	11,366.7	277.0	1,229.9	18,593.6
MAJOR TRADING BANKS																	
1974 —																	
July	245.3	4.2	90.3	1,938.6	12.3	364.7	79.8	743.3	254.4	159.0	906.2	270.6	7,659.8	8,995.6	184.0	827.5	13,740.1
August	246.2	3.7	82.3	1,897.3	12.2	360.4	63.8	631.1	271.4	120.5	911.6	274.5	7,564.2	8,870.9	185.7	919.6	13,544.6
September	244.1	15.6	140.0	1,890.1	12.1	359.8	106.6	532.9	320.7	112.1	917.6	275.0	7,470.5	8,775.3	190.2	935.3	13,522.8
October	256.4	5.7	341.2	1,982.1	11.9	375.2	106.4	381.8	330.6	123.9	921.7	274.6	7,783.1	9,103.3	193.2	1,004.7	14,092.7
November	260.2	4.3	508.0	2,034.2	11.9	378.0	155.1	349.9	297.5	132.8	927.9	276.3	7,841.8	9,178.9	195.6	1,009.1	14,382.5
December (e)	328.5	4.6	480.4	2,034.7	11.8	396.2	203.9	360.4	387.8	159.0	931.0	277.2	7,904.4	9,271.7	198.1	1,105.0	14,783.1
1975 —																	
January	285.8	8.3	937.4	2,126.0	16.3	395.0	172.9	372.9	413.3	147.3	944.7	277.5	8,134.7	9,504.2	202.3	1,320.7	15,755.1
February	270.3	4.4	1,173.5	2,258.7	21.4	392.8	239.9	390.3	431.1	129.9	955.2	275.3	8,165.7	9,526.0	206.2	1,222.6	16,137.3
March	268.4	4.1	1,454.5	2,378.1	18.5	383.6	196.3	405.5	453.4	113.7	968.7	275.4	8,127.0	9,484.8	209.6	1,179.9	16,436.6
April	284.6	4.9	1,538.3	2,423.3	16.7	390.0	162.3	417.4	453.3	109.4	971.5	276.0	8,285.6	9,642.8	213.7	1,209.5	16,756.7
May	275.4	4.0	1,142.9	2,233.2	16.5	387.3	147.0	423.5	336.9	137.0	982.9	278.5	8,514.6	9,913.0	216.2	1,236.7	16,332.6
June	278.6	3.6	1,100.7	2,204.2	16.4	393.0	118.2	414.4	291.5	147.7	997.0	280.6	8,506.9	9,932.3	218.7	1,219.9	16,191.5
July	279.1	3.7	1,181.9	2,225.9	16.7	393.6	140.5	470.3	344.8	123.9	1,019.8	287.8	8,614.4	10,045.9	221.3	1,212.2	16,536.1
August	283.7	3.4	1,055.1	2,453.4	16.3	399.6	59.1	637.0	368.5	92.2	1,032.1	292.0	8,597.6	10,013.9	229.7	1,189.2	16,708.7

(a) Excludes inter-branch accounts. (b) Includes term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank. (c) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (d) Loans made from accounts with the Reserve Bank. (e) Excludes one Wednesday.

TABLE 3. - ALL TRADING BANKS AND MAJOR TRADING BANKS
SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA AND RATIOS TO TOTAL DEPOSITS

SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA AND RATIOS TO TOTAL DEPOSITS														
Average of weekly figures for month of -	Liquid assets and Australian Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest	Liquid assets and Australian Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest
	Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Australian and State Government securities	Total				Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Australian and State Government securities	Total			
AMOUNT (\$ million)							RATIO TO TOTAL DEPOSITS (per cent)							
ALL TRADING BANKS														
1974 -														
July	264.8	102.9	2,082.2	2,450.0	749.0	10,057.3	4,850.7	2.1	0.8	16.8	19.8	6.1	81.3	39.2
August	265.3	98.0	2,038.8	2,402.0	637.7	9,936.6	4,695.0	2.2	0.8	16.8	19.8	5.2	81.7	38.6
September	275.0	163.7	2,032.2	2,471.0	539.8	9,865.3	4,744.7	2.2	1.3	16.5	20.1	4.4	80.3	38.6
October	279.8	363.4	2,124.7	2,767.9	387.4	10,240.3	4,930.7	2.2	2.8	16.5	21.5	3.0	79.4	38.2
November	280.3	528.5	2,175.6	2,984.4	355.3	10,358.0	4,921.5	2.1	4.0	16.4	22.5	2.7	78.2	37.1
December (b)	350.9	502.0	2,176.5	3,029.3	366.3	10,486.2	5,242.3	2.6	3.7	15.9	22.1	2.7	76.6	38.3
1975 -														
January	311.8	960.3	2,274.7	3,546.8	379.3	10,743.4	5,360.8	2.2	6.7	15.8	24.7	2.6	74.7	37.3
February	291.2	1,195.2	2,419.7	3,906.1	396.6	10,736.8	5,374.0	2.0	8.0	16.3	26.3	2.7	72.3	36.2
March	289.0	1,485.3	2,539.2	4,313.5	411.8	10,699.6	5,529.2	1.9	9.7	16.6	28.3	2.7	70.1	36.2
April	307.0	1,576.6	2,582.8	4,466.4	424.3	10,880.4	5,726.5	2.0	10.2	16.7	28.9	2.7	70.4	37.1
May	297.2	1,186.5	2,390.1	3,873.8	430.4	11,184.0	5,378.4	2.0	7.9	16.0	25.9	2.9	74.7	35.9
June	299.0	1,167.8	2,358.9	3,825.7	421.4	11,205.0	5,458.1	2.0	7.8	15.8	25.6	2.8	75.0	36.5
July	300.8	1,254.4	2,383.0	3,938.3	477.0	11,374.0	5,555.7	2.0	8.2	15.6	25.9	3.1	74.7	36.5
August	304.2	1,109.7	2,616.4	4,030.3	646.5	11,366.7	5,549.0	2.0	7.2	16.9	26.0	4.2	73.2	35.8
MAJOR TRADING BANKS														
1974 -														
July	249.5	90.3	1,938.6	2,278.4	743.3	8,995.6	4,590.3	2.2	0.8	17.0	20.0	6.5	79.0	40.3
August	250.0	82.3	1,897.3	2,229.6	631.1	8,870.9	4,441.2	2.2	0.7	17.0	20.0	5.7	79.5	39.8
September	259.7	140.0	1,890.1	2,289.9	532.9	8,775.3	4,487.2	2.3	1.2	16.8	20.4	4.7	78.0	39.9
October	262.1	341.2	1,982.1	2,585.4	381.8	9,103.3	4,659.2	2.2	2.9	16.8	21.9	3.2	77.1	39.5
November	264.4	508.0	2,034.2	2,806.6	349.9	9,178.9	4,654.8	2.2	4.2	16.8	23.2	2.9	75.7	38.4
December (b)	333.1	480.4	2,034.7	2,848.3	360.4	9,271.7	4,953.9	2.7	3.8	16.3	22.8	2.9	74.1	39.6
1975 -														
January	294.1	937.4	2,126.0	3,357.5	372.9	9,504.2	5,061.5	2.2	7.1	16.1	25.5	2.8	72.1	38.4
February	274.7	1,173.5	2,258.7	3,707.0	390.3	9,526.0	5,069.4	2.0	8.6	16.6	27.2	2.9	69.9	37.2
March	272.5	1,454.5	2,378.1	4,105.1	405.5	9,484.8	5,220.1	1.9	10.4	17.0	29.4	2.9	67.8	37.3
April	289.4	1,538.3	2,423.3	4,251.1	417.4	9,642.8	5,409.0	2.0	10.9	17.1	30.0	3.0	68.1	38.2
May	279.4	1,142.9	2,232.2	3,655.5	423.5	9,913.0	5,079.7	2.0	8.3	16.3	26.7	3.1	72.4	37.1
June	282.2	1,100.7	2,204.2	3,587.1	414.4	9,932.3	5,160.4	2.1	8.1	16.1	26.3	3.0	72.7	37.8
July	282.8	1,181.9	2,225.9	3,690.7	470.3	10,045.8	5,263.6	2.0	8.5	16.0	26.5	3.4	72.2	37.8
August	287.0	1,055.1	2,453.4	3,795.5	637.0	10,013.9	5,265.3	2.0	7.4	17.3	26.8	4.5	70.6	37.1

(a) Excludes loans to authorised dealers in the short-term money market. (b) Excludes one Wednesday.

TABLE 4. - ALL TRADING BANKS : DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY
(\$ million)

<i>Average of weekly figures for month of -</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Total</i>
DEPOSITS									
1974 -									
July	5,458.6	3,094.4	1,778.3	803.6	784.5	203.8	46.1	189.4	12,358.6
August	5,380.5	3,001.8	1,764.0	787.7	779.8	206.5	46.3	186.6	12,153.1
September	5,400.6	3,043.3	1,815.1	793.0	785.3	211.8	48.1	181.3	12,278.5
October	5,704.9	3,189.3	1,889.4	831.9	838.9	214.9	50.2	168.4	12,887.8
November	5,839.1	3,305.5	1,942.9	861.6	856.9	227.5	50.8	163.5	13,247.7
December (a)	6,011.8	3,414.6	2,022.5	890.2	899.9	230.6	52.2	168.3	13,690.2
1975 -									
January	6,270.7	3,624.9	2,102.9	929.3	970.2	234.7	54.5	197.6	14,384.7
February	6,441.2	3,775.8	2,149.4	979.8	1,008.9	241.2	61.2	196.3	14,853.8
March	6,579.9	3,937.3	2,197.8	998.3	1,021.0	247.7	68.0	200.5	15,250.4
April	6,661.3	4,003.8	2,218.5	1,009.6	1,018.1	253.3	74.2	207.3	15,446.2
May	6,481.7	3,870.6	2,147.1	969.1	967.2	247.3	77.1	210.4	14,970.4
June	6,445.7	3,888.9	2,148.9	973.5	950.5	242.3	78.4	201.2	14,929.3
July	6,589.9	3,953.3	2,186.5	1,024.9	915.6	247.2	80.3	230.2	15,227.7
August	6,687.0	4,066.9	2,218.1	1,052.7	927.2	254.2	81.9	226.1	15,514.1
LOANS, ADVANCES AND BILLS DISCOUNTED									
1974 -									
July	4,861.2	2,394.2	1,190.8	671.6	652.4	142.1	32.5	110.4	10,055.4
August	4,816.8	2,365.1	1,164.2	664.8	644.9	138.4	31.5	109.0	9,934.6
September	4,799.2	2,357.8	1,136.6	659.7	641.2	131.8	30.3	106.8	9,863.3
October	4,984.0	2,488.6	1,153.5	683.6	655.5	136.6	29.7	106.7	10,238.3
November	5,060.1	2,516.6	1,149.0	687.5	668.0	136.4	29.6	108.8	10,356.0
December (a)	5,134.6	2,555.1	1,159.5	684.4	679.0	136.9	29.7	104.7	10,484.0
1975 -									
January	5,260.8	2,686.7	1,161.6	687.2	679.9	134.1	29.7	101.6	10,741.6
February	5,262.3	2,698.6	1,158.6	683.4	669.7	137.8	29.2	95.3	10,734.8
March	5,237.1	2,659.1	1,174.2	693.1	674.2	135.9	27.3	96.8	10,697.6
April	5,320.6	2,685.7	1,212.1	709.2	685.2	134.2	26.5	104.9	10,878.4
May	5,430.4	2,784.1	1,240.6	740.2	713.9	139.1	25.9	107.9	11,182.1
June	5,414.2	2,788.5	1,247.6	748.6	725.1	143.2	26.0	109.9	11,203.1
July	5,497.1	2,824.2	1,267.4	762.4	734.0	146.0	26.5	114.5	11,372.1
August	5,496.3	2,794.2	1,275.8	765.8	741.3	147.9	26.7	116.7	11,364.6

(a) Excludes one Wednesday.

TABLE 5. — ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS (a)
(\$ million)

<i>Average of weekly figures for month of —</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>ACT.</i>	<i>Total</i>
AUSTRALIAN AND STATE GOVERNMENTS (b)									
1974 —									
July	329.1	102.8	0.6	0.3	0.4	0.1	..	..	433.3
August	234.5	83.5	1.5	0.3	0.4	..	..	..	320.3
September	235.4	81.4	0.5	0.2	0.6	..	..	..	318.2
October	343.5	80.7	0.6	0.2	0.3	..	..	..	425.4
November	280.2	87.0	0.6	0.2	0.3	0.1	..	..	368.5
December	377.2	106.0	0.6	0.3	0.3	0.1	..	..	484.5
1975 —									
January	247.3	85.8	0.5	0.2	0.3	..	..	..	334.2
February	291.2	113.4	0.6	0.3	0.3	..	..	..	405.8
March	320.8	121.2	0.6	0.3	0.4	..	..	..	443.4
April	321.0	113.1	0.6	0.3	0.3	..	..	..	435.4
May	363.3	143.1	0.6	0.3	0.4	0.1	..	..	507.8
June	399.1	113.1	0.6	0.3	0.5	0.1	..	..	513.7
July	469.1	128.7	0.2	0.3	0.4	0.6	..	..	599.3
August	321.0	117.8	0.2	0.3	0.3	0.9	..	..	440.4
OTHER									
1974 —									
July	3,983.2	2,956.7	842.9	461.5	503.5	124.8	23.1	77.0	8,972.7
August	3,487.4	2,651.6	745.2	389.6	463.1	108.1	18.0	63.6	7,926.6
September	3,539.9	2,664.6	791.4	418.0	443.0	109.6	22.6	94.8	8,084.1
October	3,855.2	2,758.8	845.5	441.6	508.1	114.6	21.2	67.6	8,612.6
November	3,924.8	2,831.1	864.3	441.0	494.7	120.7	22.9	70.9	8,770.5
December	4,064.0	3,347.1	880.7	492.4	547.1	139.9	22.1	77.5	9,570.7
1975 —									
January	3,274.2	2,337.1	742.7	412.9	475.8	98.2	20.7	57.7	7,419.2
February	3,815.0	2,774.1	785.4	465.3	518.3	118.2	24.6	75.6	8,576.5
March	3,964.8	2,986.8	847.8	485.7	540.0	127.0	26.3	101.7	9,080.1
April	3,731.2	2,915.5	818.1	472.7	551.1	114.5	24.1	82.4	8,709.7
May	4,073.0	3,383.6	785.9	514.0	573.0	132.3	22.7	86.1	9,570.5
June	4,052.6	3,334.9	870.1	494.1	579.3	131.2	23.9	95.4	9,581.5
July	4,217.5	3,402.9	986.2	547.6	642.3	137.0	26.2	123.4	10,063.0
August	4,090.3	3,504.0	903.9	538.5	601.9	135.7	24.7	109.1	9,908.0
TOTAL									
1974 —									
July	4,312.4	3,059.5	843.5	461.8	503.9	124.8	23.1	77.0	9,406.0
August	3,721.9	2,735.1	746.8	389.9	463.5	108.1	18.0	63.6	8,246.9
September	3,775.3	2,746.1	792.0	418.2	443.6	109.6	22.6	94.8	8,402.2
October	4,198.7	2,839.4	846.2	441.9	508.4	114.6	21.2	67.6	9,038.0
November	4,205.0	2,918.1	864.9	441.2	495.0	120.8	22.9	70.9	9,139.0
December	4,441.2	3,453.1	881.3	492.7	547.4	139.9	22.1	77.5	10,055.1
1975 —									
January	3,521.5	2,422.9	742.2	413.0	476.0	98.3	20.7	57.7	7,753.4
February	4,106.2	2,887.5	786.0	465.6	518.6	118.2	24.6	75.6	8,982.3
March	4,285.6	3,108.0	818.4	486.0	540.4	127.0	26.3	101.8	9,523.4
April	4,052.2	3,028.6	818.7	473.0	551.4	114.6	24.1	82.4	9,145.1
May	4,436.3	3,526.7	786.5	514.2	573.4	132.4	22.7	86.1	10,078.3
June	4,451.6	3,448.0	870.8	494.4	579.8	131.3	23.9	95.4	10,095.3
July	4,686.6	3,531.7	986.5	547.9	642.7	137.6	26.2	123.4	10,682.3
August	4,411.3	3,621.7	904.1	538.7	602.2	136.6	24.7	109.1	10,248.4
Australian and State Governments (b)									
<i>Week ended —</i>				<i>Other</i>			<i>Total</i>		
6 August	505.4			10,759.9			11,265.4		
13 August	377.5			9,044.5			9,422.0		
20 August	471.4			10,449.4			10,920.8		
27 August	407.2			9,378.2			9,785.4		

(a) Covers all trading banks and, in addition, the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank.
(b) At city branches in State capitals.

TABLE 6. — ALL TRADING BANKS: CERTIFICATES OF DEPOSIT ISSUED (a)
Source: Reserve Bank of Australia

	Average weekly issues during period (\$ million) (b)				Weighted average issue yield (per cent per annum)			
	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 24 months	24 months and over	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 24 months	24 months and over
1974 —								
July	98.5	14.6	0.8	6.4	12.67	13.52	11.93	12.97
August	91.6	8.9	2.9	0.1	11.97	12.09	13.28	11.25
September	114.9	10.3	4.5	0.1	11.95	12.05	13.14	11.12
October	119.1	21.2	3.7	—	11.37	11.62	11.85	—
November	51.5	20.4	4.1	0.1	10.20	10.33	10.39	10.00
December	89.7	37.8	9.1	—	9.99	10.10	10.45	10.00
1975 —								
January	35.8	32.3	2.1	—	9.27	9.56	9.69	9.50
February	19.3	25.1	3.5	—	9.15	9.48	9.80	—
March	13.2	23.9	5.6	0.5	9.11	9.38	9.48	9.50
April	8.0	3.8	0.8	0.1	9.35	9.41	9.47	9.50
May	16.6	13.7	1.3	—	9.33	9.48	9.75	—
June	8.0	9.3	0.2	0.8	9.07	9.37	10.13	9.93
July	16.5	10.4	4.6	0.6	8.85	9.22	9.55	10.11
August	9.0	20.6	3.8	1.7	8.42	8.90	9.23	10.06

(a) Issued for amounts of \$50,000 and over. (b) Most banks are reporting on basis of actual amount of cash deposited.

TABLE 7. — ALL TRADING BANKS: CERTIFICATES OF DEPOSIT OUTSTANDING (a)
(\$ million)

Average of weekly figures for month (c) —	N.S.W. (b)	Vic.	Qld	S.A. (c)	W.A.	Tas.	Total
1974 —							
July	1,434.3	637.4	317.1	193.6	138.8	42.6	2,763.6
August	1,379.6	608.3	291.5	201.2	124.6	45.8	2,651.0
September	1,282.9	577.8	284.4	198.4	109.2	49.3	2,501.0
October	1,337.6	604.5	267.1	209.9	117.0	44.5	2,580.6
November	1,277.7	586.9	222.4	208.8	105.2	40.8	2,441.7
December (d)	1,139.0	587.9	176.0	194.0	91.7	32.3	2,220.9
1975 —							
January	1,012.8	566.1	115.5	163.7	81.9	19.3	1,959.3
February	925.1	557.3	97.5	134.6	76.3	14.7	1,805.4
March	852.6	539.6	81.5	111.8	72.4	12.4	1,670.2
April	759.6	447.9	71.9	95.6	53.5	10.7	1,439.1
May	673.9	410.7	63.5	84.4	40.7	8.9	1,282.2
June	599.7	354.0	59.4	80.1	42.2	9.0	1,144.1
July	582.1	370.8	55.7	71.6	38.5	4.3	1,122.9
August	567.0	378.5	54.0	70.3	40.6	4.2	1,114.5

(a) Most banks are reporting on basis of actual amount of cash deposited. (b) Includes Australian Capital Territory. (c) Includes Northern Territory. (d) Excludes one Wednesday.

TABLE 8. - MAJOR TRADING BANKS: SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA
ORIGINAL AND SEASONALLY ADJUSTED (\$ million)

Average of weekly figures for month of -	Deposits		Liquid assets and Australian Government securities		Loans, advances and bills discounted (a) -			
					Total		Other (b)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1974 -								
July	11,380.4	11,937.2	2,278.4	2,663.5	8,995.6	8,806.0	7,659.8	7,435.1
August	11,162.5	11,616.0	2,229.6	2,573.7	8,870.9	8,840.6	7,564.2	7,449.3
September	11,249.5	11,551.3	2,289.9	2,497.9	8,775.3	8,857.1	7,470.5	7,446.4
October	11,800.4	11,864.3	2,585.4	2,649.6	9,103.3	9,073.9	7,783.1	7,738.5
November	12,119.4	12,124.1	2,806.6	2,733.7	9,178.9	9,218.7	7,841.8	7,916.9
December (c)	12,507.5	12,222.5	2,848.3	2,683.8	9,271.7	9,387.0	7,904.4	8,073.5
1975 -								
January	13,179.2	12,619.3	3,357.5	2,863.3	9,504.2	9,646.3	8,134.7	8,328.5
February	13,628.3	12,944.4	3,707.0	3,107.4	9,526.0	9,763.4	8,165.7	8,427.8
March	13,982.7	13,471.9	4,105.1	3,639.1	9,484.8	9,658.9	8,127.0	8,345.5
April	14,159.4	13,904.5	4,251.1	4,095.9	9,642.8	9,515.2	8,285.6	8,179.5
May	13,700.0	13,933.3	3,655.5	4,011.1	9,913.0	9,716.6	8,514.6	8,323.9
June	13,665.3	14,264.1	3,587.1	4,201.9	9,932.3	9,726.3	8,506.9	8,336.7
July	13,909.7	14,597.8	3,690.7	4,314.5	10,045.9	9,832.8	8,614.4	8,359.2
August	14,179.4	14,748.1	3,795.5	4,382.8	10,013.9	9,978.9	8,597.6	8,467.4
VARIATION OVER PREVIOUS MONTH								
1974 -								
July	-374.4	-322.3	+ 20.2	+ 24.7	-103.6	-105.5	- 97.4	-166.6
August	-217.9	-321.2	- 48.8	- 89.8	-124.7	+ 34.6	- 95.6	+ 14.2
September	+ 87.0	- 64.7	+ 60.3	- 75.8	- 95.6	+ 16.5	- 93.7	- 2.9
October	+550.9	+313.0	+295.5	+151.7	+328.0	+216.8	+312.6	+292.1
November	+319.0	+259.8	+221.2	+ 84.1	+ 75.6	+144.8	+ 58.7	+178.4
December (c)	+388.1	+ 98.4	+ 41.7	- 49.9	+ 92.8	+168.3	+ 62.6	+156.6
1975 -								
January	+671.7	+396.8	+509.2	+179.5	+232.5	+259.3	+230.3	+255.0
February	+449.1	+325.1	+349.5	+244.1	+ 21.8	+117.1	+ 31.0	+ 99.3
March	+354.4	+527.5	+398.1	+531.7	- 41.2	-104.5	- 38.7	- 82.3
April	+176.7	+432.6	+146.0	+456.8	+158.0	-143.7	+158.6	-166.0
May	-459.4	+ 28.8	-595.6	- 84.8	+270.2	+201.4	+229.0	+144.4
June	- 34.7	+330.8	- 68.4	+190.8	+ 19.3	+ 9.7	- 7.7	+ 12.8
July	+244.4	+333.7	+103.6	+112.6	+113.6	+106.5	+107.5	+ 22.5
August	+269.7	+150.3	+104.8	+ 68.3	- 32.0	+146.1	- 16.8	+108.2

(a) Excludes loans to authorised dealers in the short-term money market. (b) Excludes temporary advances to woolbuyers, term loans and farm development loans. (c) Excludes one Wednesday.

NOTE: The difference between the seasonally adjusted figures for "Loans, advances and bills discounted - total" and "Loans, advances and bills discounted - other" should not be regarded as being satisfactorily seasonally adjusted.

TABLE 9. - MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a) (b)
Source: Reserve Bank of Australia
(\$ million)

Weekly average for period ending second Wednesday of -	New and increased lending commitments						
	Farm development loan approvals		Overdraft (c)			Aggregate approvals	Overdraft limits outstanding (c) (end of period)
	Term loan approvals		Gross approvals	Cancellations and reductions (d)	Net movement in limits		
1974 -							
July	1.2	0.6	45.5	67.5	-22.0	47.3	10,439.4
August	6.6	0.8	34.8	53.7	-18.9	42.2	10,345.0
September	2.7	0.7	34.3	48.3	-14.0	37.7	10,289.1
October	3.2	0.6	34.7	38.0	- 3.3	38.5	10,276.0
November	8.1	0.8	66.1	54.3	+11.8	75.0	10,335.1
December	8.3	0.9	88.6	47.7	+40.8	97.8	10,498.4
1975 -							
January	7.5	0.8	80.9	49.8	+31.2	89.2	10,623.1
February	6.5	1.2	100.2	53.5	+46.7	108.0	10,856.4
March	10.9	1.8	119.6	71.6	+48.0	132.4	11,048.6
April	7.5	1.7	117.5	50.3	+67.2	126.7	11,317.3
May	6.0	1.9	121.1	58.9	+62.2	129.0	11,628.4
June	7.1	2.2	106.0	53.5	+52.4	115.3	11,838.0
July	4.4	2.2	93.8	61.6	+32.2	100.4	11,966.9
August	5.5	2.1	83.2	67.9	+15.3	90.8	12,043.6

(a) Includes External Territories. (b) Excludes commitments in respect of temporary advances to woolbuyers and informal arrangements entered into, mainly with other financial institutions for meeting temporary needs. Includes commitments not subject to maximum overdraft rate (c) Excludes commitments in respect of term loans and farm development loans. (d) Derived by subtracting weekly average of change in overdraft limits outstanding from gross approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series.

SECTION 2. - SAVINGS BANKS

TABLE 10. - SAVINGS BANKS : ASSETS AND LIABILITIES WITHIN AUSTRALIA (a)

	Assets											Liabilities					
	Coin, bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Australian and State Government securities		Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted		Bank premises furniture and sites	Bills receivable and all other assets	Total assets within Australia	Depositors' balances	Balances due to other banks, bills payable and all other liabilities (b)	Total liabilities within Australia
				Treasury bills and Treasury notes	other					Housing	Other						
AMOUNT (\$ million)																	
1974 -																	
July	29.2	1,045.9	192.4	37.3	2,885.9	2,854.7	15.2	18.2	210.4	3,713.5	495.1	135.8	16.9	11,650.6	11,091.4	294.3	11,385.8
August	25.0	1,029.1	212.5	42.9	2,881.0	2,900.2	18.7	30.0	210.9	3,754.4	519.1	138.9	14.7	11,777.4	11,197.6	314.8	11,512.4
September	29.3	1,022.1	259.4	26.2	2,873.4	2,913.8	33.9	26.7	212.3	3,791.5	550.6	141.5	18.9	11,899.5	11,312.3	319.2	11,631.4
October	23.9	1,138.8	284.6	148.5	2,810.1	2,977.5	50.2	57.6	216.4	3,839.3	594.6	144.4	14.7	12,300.4	11,649.5	377.3	12,026.9
November	30.1	1,084.9	304.3	253.7	2,803.7	3,016.3	48.0	43.1	223.5	3,885.9	605.5	147.6	15.1	12,461.6	11,743.8	444.1	12,187.9
December	37.2	992.7	361.7	242.6	2,802.7	3,085.8	17.5	34.5	227.6	3,962.5	611.4	150.1	29.2	12,555.5	11,820.0	458.1	12,278.1
1975 -																	
January	32.8	1,063.1	421.4	188.2	2,802.6	3,142.8	43.8	42.9	235.8	4,037.7	600.8	152.7	29.4	12,793.8	12,016.3	497.6	12,513.9
February	30.8	1,075.8	416.7	176.8	2,833.5	3,189.8	40.7	41.0	237.4	4,157.8	594.8	155.4	18.4	12,968.8	12,187.7	501.1	12,688.9
March	25.2	1,107.9	388.4	100.5	2,817.8	3,230.8	47.6	25.4	245.2	4,315.2	598.9	158.3	17.6	13,078.8	12,222.4	576.6	12,799.0
April	32.8	1,159.1	359.1	62.6	2,766.6	3,250.1	41.1	22.6	244.6	4,460.2	608.3	162.0	17.8	13,186.8	12,262.9	644.0	12,906.9
May	29.5	907.2	375.0	101.9	2,907.9	3,268.3	45.9	37.1	248.6	4,583.2	655.3	166.5	19.8	13,346.3	12,411.2	655.3	13,066.5
June	32.6	907.6	391.0	92.8	2,869.3	3,396.7	50.1	80.2	294.1	4,717.4	602.7	173.6	65.8	13,574.1	12,795.1	523.2	13,318.3
July	29.2	944.1	412.6	95.2	2,930.0	3,306.5	53.0	36.6	246.3	4,826.5	592.8	174.6	24.1	13,671.5	12,951.0	385.0	13,336.0
August	26.3	854.3	416.8	229.2	3,005.8	3,360.5	50.7	44.6	248.8	4,909.1	622.9	177.2	23.7	13,969.9	13,203.0	454.2	13,657.2
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1974 -																	
July	0.3	9.4	1.7	0.3	26.0	25.7	0.1	0.2	1.9	33.5	4.5	1.2	0.2	105.0			
August	0.2	9.2	1.9	0.4	25.7	25.9	0.2	0.3	1.9	33.5	4.6	1.2	0.1	105.2			
September	0.3	9.0	2.3	0.2	25.4	25.8	0.3	0.2	1.9	33.5	4.9	1.3	0.2	105.2			
October	0.2	9.8	2.4	1.3	24.1	25.6	0.4	0.5	1.9	33.0	5.1	1.2	0.1	105.6			
November	0.3	9.2	2.6	2.2	23.9	25.7	0.4	0.4	1.9	33.1	5.1	1.3	0.1	106.1			
December	0.3	8.4	3.1	2.1	23.7	26.1	0.1	0.3	1.9	33.5	5.2	1.3	0.2	106.2			
1975 -																	
January	0.3	8.8	3.5	1.7	23.3	26.2	0.4	0.4	2.0	33.6	5.0	1.3	0.2	106.5			
February	0.3	8.8	3.4	1.5	23.3	26.2	0.3	0.3	2.0	34.1	4.9	1.3	0.2	106.4			
March	0.2	9.1	3.2	0.8	23.1	26.4	0.4	0.2	2.0	35.3	4.9	1.3	0.1	107.0			
April	0.3	9.5	2.9	0.5	22.6	26.5	0.3	0.2	2.0	36.4	4.9	1.3	0.1	107.5			
May	0.2	7.3	3.0	0.8	23.4	26.3	0.4	0.3	2.0	36.9	5.3	1.3	0.2	107.5			
June	0.2	7.1	3.1	0.7	22.5	25.8	0.4	0.6	2.3	36.7	4.7	1.4	0.5	106.1			
July	0.2	7.3	3.2	0.7	22.6	25.5	0.4	0.3	1.9	37.3	4.6	1.3	0.2	105.6			
August	0.2	6.5	3.1	1.7	22.8	25.5	0.4	0.3	1.9	37.2	4.7	1.3	0.2	105.8			

(a) Includes External Territories. (b) Includes provisions for contingencies but does not include capital or reserve funds.

TABLE 11. - SAVINGS BANKS ACCOUNTS, DEPOSITS, WITHDRAWALS, INTEREST ADDED TO ACCOUNTS
DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED) AND DEPOSITORS' BALANCES PER HEAD OF POPULATION (a)

	No. of operating accounts ('000)			Depositors' balances at end of month (\$ million)								Variation in depositors' balances over previous month (\$ million)		Depositors' balances per head of population (\$)
	Investment accounts/ deposit stock	Other	Total	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts/ deposit stock	Other	Total Original	Seasonally adjusted (b)	Original	Seasonally adjusted (b)		
AUSTRALIA														
1974 -														
July	617	17,889	18,507	2,666.1	2,775.9	1.6	2,283.9	8,803.5	11,087.4	11,078.9	-108.2	-148.4	826	
August	726	17,801	18,527	2,415.4	2,313.0	4.0	2,593.2	8,600.6	11,193.7	11,099.4	+106.3	+20.5	834	
September	807	17,830	18,637	2,255.4	2,151.9	11.1	2,826.2	8,482.1	11,308.3	11,184.6	+114.6	+85.2	843	
October	902	17,893	18,795	2,831.3	2,496.5	2.3	3,127.1	8,518.4	11,645.5	11,501.4	+337.2	+316.8	864	
November	940	17,924	18,864	2,468.5	2,378.0	3.7	3,286.1	8,453.6	11,739.7	11,624.5	+94.2	+123.1	871	
December	968	17,922	18,890	2,492.5	2,425.7	9.4	3,398.4	8,417.5	11,815.9	11,818.7	+76.2	+194.2	876	
1975 -														
January	1,006	18,026	19,033	2,613.6	2,422.6	5.4	3,578.2	8,434.1	12,012.2	12,024.9	+196.3	+206.2	887	
February	1,038	18,117	19,155	2,320.8	2,155.5	6.1	3,709.4	8,474.2	12,183.6	12,214.1	+171.4	+180.2	900	
March	1,050	18,193	19,243	2,413.5	2,385.6	6.6	3,744.6	8,473.6	12,218.1	12,308.9	+94.8	+94.8	902	
April	1,060	18,253	19,315	2,755.5	2,753.1	38.1	3,754.7	8,503.9	12,586.6	12,436.6	+40.5	+127.7	905	
May	1,075	18,280	19,355	2,554.2	2,518.7	112.7	3,844.1	8,562.7	12,406.8	12,589.7	+148.2	+153.1	916	
June	1,092	18,298	19,390	2,668.9	2,598.3	313.0	4,000.7	8,789.7	12,790.4	12,828.0	+383.6	+238.3	943	
July	1,124	18,350	19,474	3,114.0	2,959.9	1.7	4,154.9	8,791.4	12,946.3	12,920.2	+155.9	+92.2	956	
August	1,150	18,258	19,408	2,735.0	2,487.0	3.8	4,286.4	8,911.7	13,198.1	13,102.7	+251.8	+182.5	975	
STATES - JUNE 1975														
New South Wales	233	6,168	6,401	635.3	622.8	98.3	914.2	2,921.7	3,835.9	..	+110.8	..	798	
Victoria	482	5,594	6,076	1,199.7	1,168.6	103.6	1,703.5	2,886.9	4,590.4	..	+134.7	..	1,239	
Queensland	129	2,478	2,607	302.6	294.2	42.0	496.3	1,121.9	1,618.2	..	+50.4	..	808	
South Australia	150	1,841	1,991	269.5	261.8	43.2	520.7	873.9	1,394.6	..	+50.9	..	1,125	
Western Australia	57	1,344	1,401	135.0	129.3	16.2	216.5	562.9	779.4	..	+21.9	..	694	
Tasmania	30	561	591	62.7	59.1	5.6	98.1	284.2	382.3	..	+9.1	..	940	
Northern Territory	3	102	105	22.2	18.8	1.2	16.6	54.8	71.4	..	+4.6	..	825	
Aust. Cap. Terr.	9	208	217	41.9	43.7	2.9	34.8	83.4	118.2	..	+1.1	..	620	
STATES - JULY 1975														
New South Wales	244	6,183	6,427	768.0	708.5	0.5	962.6	2,933.3	3,895.9	..	+60.0	..	810	
Victoria	492	5,607	6,099	1,327.0	1,306.8	0.5	1,758.1	2,852.9	4,611.0	..	+20.6	..	1,251	
Queensland	132	2,482	2,614	379.8	353.3	0.4	514.9	1,130.1	1,645.0	..	+26.8	..	822	
South Australia	154	1,853	2,007	327.3	306.2	0.2	539.3	876.6	1,415.9	..	+21.3	..	1,142	
Western Australia	59	1,351	1,410	172.4	157.8	0.1	225.1	569.0	794.1	..	+14.7	..	707	
Tasmania	31	563	594	70.2	62.8	0.2	101.1	288.8	389.9	..	+7.6	..	959	
Northern Territory	3	103	106	25.0	22.3	..	17.6	56.6	74.2	..	+2.8	..	857	
Aust. Cap. Terr.	9	209	218	44.3	42.0	..	36.2	84.2	120.4	..	+2.2	..	632	
STATES - AUGUST 1975														
New South Wales	250	6,143	6,393	652.8	597.8	0.5	994.9	2,956.5	3,951.4	..	+55.5	..	822	
Victoria	502	5,597	6,099	1,212.8	1,087.1	0.5	1,815.7	2,921.4	4,737.1	..	+126.1	..	1,285	
Queensland	134	2,460	2,594	312.4	289.4	0.2	528.0	1,140.2	1,668.2	..	+23.2	..	833	
South Australia	160	1,844	2,004	286.0	263.2	0.3	553.3	885.6	1,438.9	..	+23.0	..	1,161	
Western Australia	60	1,342	1,402	148.5	133.5	0.1	233.4	575.8	809.2	..	+15.1	..	721	
Tasmania	32	560	592	64.2	57.9	2.2	104.8	293.6	398.4	..	+8.5	..	980	
Northern Territory	3	103	106	20.9	22.0	..	18.6	54.5	73.1	..	+1.1	..	845	
Aust. Cap. Terr.	10	207	217	37.4	36.1	..	37.6	84.2	121.8	..	+1.4	..	639	

(a) Excludes External Territories. (b) State seasonally adjusted data are not available.

TABLE 12. - SAVINGS BANKS : HOUSING FINANCE TRANSACTIONS WITHIN AUSTRALIA

Loans approved to individuals															
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Loans approved to building societies during quarter	Cancellation of loans previously approved to individuals (a)	Undrawn commitments at end of quarter to -		Interest debited to loans accounts of -		Balances outstanding at end of month on housing loans to -		
	Number (b)	\$'000 (c)	Number (b)	\$'000 (c)					Individuals	Building societies	Individuals	Building societies during quarter	Individuals	Building societies	
Number (b)	\$'000 (c)	Number (b)	\$'000 (c)	\$'000	\$'000	\$'000	Number (b)	\$'000 (c)	\$'000	\$'000	\$'000	\$'000	\$'000 (d)	\$'000	
1974 -															
July	2,130	28,317	3,454	44,922	2,003	75,241	..	466	5,792	..	..	17,451	..	3,502,724	210,774
August	1,749	24,800	2,896	38,948	1,494	65,242	..	491	6,133	..	..	18,515	..	3,541,230	213,170
September	1,552	22,253	3,192	43,995	1,325	67,573	1,774	402	5,251	258,075	18,234	43,022	1,857	3,578,670	212,842
October	2,227	32,427	5,029	71,670	2,459	106,556	..	428	5,341	..	..	40,838	..	3,624,363	214,954
November	2,549	37,787	6,548	93,022	2,917	133,726	..	590	7,530	..	..	20,092	..	3,674,637	211,222
December	3,067	50,507	7,484	120,559	3,209	174,275	6,255	635	8,797	368,433	15,095	15,551	5,318	3,747,463	215,079
1975 -															
January	3,269	57,132	8,485	139,048	4,715	200,895	..	854	12,347	..	..	25,760	..	3,821,794	215,873
February	3,092	52,091	9,023	147,990	4,173	204,254	..	1,016	14,750	..	..	22,196	..	3,943,674	214,149
March	2,994	50,261	8,808	139,922	5,689	195,872	8,900	881	12,676	505,301	18,517	58,529	3,377	4,101,590	213,593
April	3,112	53,654	8,441	135,485	6,033	195,172	..	1,093	16,611	..	..	47,926	..	4,246,937	213,292
May	3,153	53,516	7,768	123,738	5,432	182,686	..	967	16,223	..	..	23,583	..	4,371,988	211,257
June	3,038	50,195	7,171	111,183	5,190	166,568	7,478	1,007	15,292	467,575	19,859	19,231	11,044	4,502,291	215,103
July	2,992	49,138	7,052	109,653	5,110	163,943	..	811	12,022	..	..	24,433	..	4,611,358	215,144
August	2,575	42,831	6,497	102,510	5,616	150,957	..	646	9,555	..	..	24,439	..	4,696,516	212,610
AUGUST 1975															
N.S.W.	590	10,248	2,184	35,834	2,138	48,220	..	322	5,138	..	..	7,628	..	1,353,597	110,361
Vic.	916	16,514	2,053	35,414	1,775	53,703	..	160	2,625	..	..	7,908	..	1,748,522	65,071
Qld	401	5,613	718	9,506	558	15,677	..	37	449	..	..	2,474	..	523,506	15,324
S.A. & N.T.	226	3,737	658	9,914	340	13,991	..	50	578	..	..	3,516	..	531,113	285
W.A.	332	5,026	461	6,010	374	11,410	..	55	528	..	..	1,923	..	357,250	18,379
Tas.	59	941	228	3,120	178	4,239	..	10	130	..	..	570	..	109,287	1,881
A.C.T.	51	752	195	2,712	253	3,717	..	12	107	..	..	420	..	73,241	1,309

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments. (b) Number of dwelling units for which first mortgage loans approved. (c) Includes second mortgage finance to complete original purchase or construction. (d) Includes interest debited to loan accounts.

SECTION 3. - RESERVE BANK OF AUSTRALIA

TABLE 13. - CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT) : LIABILITIES AND ASSETS WITHIN AUSTRALIA AND OVERSEAS AND RURAL CREDITS DEPARTMENT - LOANS, ADVANCES AND BILLS DISCOUNTED

LIABILITIES (\$ million)											
Central banking business (including Note Issue Department)											
Average of weekly figures for month of -	Capital and reserve funds	Inter-national Monetary Fund special drawing rights	Notes on issue	Deposits of trading banks					Deposits of savings banks	Other liabilities	Total liabilities
				Statutory reserve deposit accounts	Term loan fund account	Farm development loan fund account	Other	Total			
1974 -											
July	45.6	183.4	2,144.5	749.0	19.8	16.2	7.4	792.4	1,049.1	2,023.2	6,238.1
August	45.6	181.5	2,197.1	637.7	29.8	18.8	6.8	693.0	1,035.7	1,851.7	6,004.6
September	45.6	186.4	2,221.6	539.8	36.7	23.1	18.4	618.0	1,025.4	1,550.2	5,647.3
October	45.6	206.0	2,277.7	387.4	31.4	23.0	10.3	452.1	1,090.8	1,209.1	5,281.3
November	45.6	206.9	2,321.5	355.3	28.0	21.7	6.9	412.0	1,126.9	1,143.9	5,256.7
December (a)	45.6	207.7	2,519.2	366.3	26.3	20.8	8.4	421.7	1,067.8	893.8	5,155.8
1975 -											
January	45.6	209.0	2,462.6	379.3	23.8	20.5	12.4	435.9	1,068.2	733.2	4,954.4
February	45.6	208.4	2,415.9	396.6	20.5	20.4	8.8	446.4	1,073.9	774.6	4,964.7
March	45.6	208.2	2,473.5	411.8	13.4	21.5	8.8	455.5	1,095.0	762.2	5,040.0
April	45.6	209.0	2,512.9	424.3	15.6	20.4	9.9	470.2	1,165.0	695.2	5,098.0
May	45.6	210.2	2,483.7	430.4	15.2	17.4	9.2	472.3	960.1	1,320.1	5,492.0
June	45.6	209.5	2,518.0	421.4	14.9	13.8	8.3	458.4	890.9	1,404.8	5,527.2
July	45.6	205.2	2,544.7	477.0	26.4	18.8	8.4	530.6	942.1	1,066.1	5,334.3
August	45.6	205.8	2,589.9	646.5	26.3	20.5	8.2	701.6	912.7	745.7	5,201.2
ASSETS (\$ million)											
Central banking business (including Note Issue Department)											
Average of weekly figures for month of -	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Australian government securities			Bills receivable and remittances in transit	Loans, advances and other assets	Total assets	Rural Credits Department - Loans, advances and bills discounted	
				Treasury bills and Treasury notes	Other	Total					
1974 -											
July	3,280.8	18.1	7.8	63.1	1,403.5	1,466.6	31.4	1,433.4	6,238.1	178.7	
August	3,052.6	20.4	10.5	91.3	1,469.5	1,560.8	34.8	1,325.5	6,004.6	122.6	
September	2,981.1	19.8	6.2	118.6	1,368.4	1,486.9	45.0	1,108.2	5,647.3	102.0	
October	3,180.3	22.9	6.7	78.9	1,172.3	1,251.3	42.3	777.8	5,281.3	111.9	
November	3,172.6	19.5	7.3	125.2	1,038.8	1,164.1	39.1	854.2	5,256.7	120.8	
December (a)	3,097.3	27.3	9.1	174.2	942.9	1,117.1	40.2	864.7	5,155.8	132.2	
1975 -											
January	3,014.6	17.8	6.3	205.6	657.7	863.3	40.7	1,011.8	4,954.4	204.7	
February	2,945.5	24.9	5.3	200.3	662.8	863.1	40.7	1,085.2	4,964.7	353.7	
March	3,001.4	25.6	6.2	198.6	751.0	949.6	46.0	1,011.2	5,040.0	312.8	
April	3,081.5	27.2	8.5	178.8	781.4	960.2	69.1	951.4	5,098.0	305.4	
May	3,208.2	24.3	6.1	221.8	1,070.2	1,292.0	75.7	885.8	5,492.0	240.5	
June	3,253.3	24.0	6.6	123.2	1,191.1	1,314.3	68.7	830.2	5,527.2	199.5	
July	3,344.4	16.9	3.1	38.5	1,150.6	1,189.2	79.7	701.1	5,334.3	183.1	
August	3,361.0	18.7	6.7	186.9	947.6	1,134.5	37.7	642.7	5,201.2	164.5	

(a) Excludes one Wednesday.

TABLE 14. - AUSTRALIAN NOTE ISSUE
(\$ million)

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON LAST WEDNESDAY OF MONTH

	Denomination						Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50		
1974 -								
July	53.0	129.1	103.2	691.7	960.3	211.9	2,149.1	273.5
August	53.3	130.5	104.6	698.5	992.9	226.3	2,206.1	266.5
September	52.6	130.1	104.9	693.7	1,004.3	238.5	2,224.2	257.0
October	52.9	131.3	106.1	694.4	1,055.2	266.6	2,306.5	315.8
November	53.8	133.0	109.0	698.1	1,071.7	279.5	2,345.1	315.4
December	58.5	144.1	121.7	784.1	1,292.6	402.7	2,803.6	371.2
1975 -								
January	53.2	130.6	109.2	696.0	1,106.4	339.2	2,434.7	326.6
February	52.5	129.5	107.6	682.5	1,097.4	340.6	2,410.0	299.9
March	54.0	132.7	111.2	706.3	1,153.9	367.1	2,525.2	257.2
April	53.5	130.8	109.7	681.0	1,160.9	374.2	2,510.2	341.5
May	52.5	127.8	108.3	662.8	1,150.7	384.3	2,486.4	338.1
June	52.7	129.1	110.2	675.2	1,186.7	403.2	2,557.1	339.9
July	51.8	127.5	109.5	665.2	1,168.0	420.0	2,542.1	304.5
August	52.2	128.3	110.9	671.9	1,195.5	437.6	2,596.4	304.4

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON EACH WEDNESDAY OF AUGUST 1975

	6 August	13 August	20 August	27 August
He : by banks	345.8	305.6	336.8	304.4
Held by public	2,245.9	2,261.7	2,267.3	2,292.0
Total	2,591.8	2,567.3	2,604.1	2,596.4

SECTION 4. - MISCELLANEOUS

TABLE 15. - COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA
LOANS, ADVANCES AND BILLS DISCOUNTED
(\$ million)

Average of weekly figures for month of -	Hire purchase	Other	Total
1974 -			
July	63.1	250.0	313.1
August	65.2	251.2	316.3
September	65.8	253.1	318.9
October	65.3	255.3	320.7
November	65.3	257.8	323.1
December (a)	65.5	268.3	333.8
1975 -			
January	63.9	267.4	331.3
February	61.9	265.7	327.6
March	61.0	265.5	326.4
April	62.1	267.2	329.3
May	63.4	269.4	332.8
June	63.3	281.7	345.0
July	63.1	282.3	345.4
August	62.6	283.4	346.0
AUGUST 1975			
New South Wales (b)	25.8	92.2	117.9
Victoria	14.1	40.6	54.7
Queensland	9.9	57.8	67.7
South Australia	4.0	29.6	33.6
Western Australia	6.3	51.0	57.3
Tasmania	2.6	12.2	14.8

(a) Excludes one Wednesday. (b) Includes advances of \$6.1 million in Australian Capital Territory and Northern Territory for which Territory dissections are not available.

TABLE 16. - AUSTRALIAN RESOURCES DEVELOPMENT BANK
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA
(\$ million)

LIABILITIES						
Average of weekly figures for month of -	Deposits			Balances due to other banks		Other liabilities (excluding share- holders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
1974 -						
July	271.0	7.6	2.4	2.3	79.4	0.1
August	271.9	9.5	2.4	2.3	79.2	..
September	273.7	9.5	2.3	2.3	81.5	..
October	277.8	9.5	2.0	2.3	82.8	1.3
November	290.8	9.6	1.9	2.3	77.5	0.3
December (a)	299.9	9.6	1.9	2.3	74.0	0.1
1975 -						
January	312.6	17.8	1.8	2.3	64.9	0.2
February	323.1	18.9	1.7	2.3	59.3	0.1
March	330.3	19.3	2.7	2.3	55.5	0.6
April	333.9	16.8	2.7	2.3	47.7	2.5
May	336.3	13.0	2.8	2.3	47.4	0.1
June	337.8	14.4	3.0	2.3	47.4	0.5
July	337.8	19.4	3.0	2.3	58.7	0.2
August	341.1	19.4	3.0	2.3	50.5	..
ASSETS						
Average of weekly figures for month of -	Australian Government securities		Loans to authorised dealers in the short-term money market	Refinanced loans and direct loans	Other assets	
	Treasury notes	Other				
1974 -						
July	0.2	..	0.4	376.9	5.6	
August	0.2	..	0.3	382.1	2.7	
September	0.2	..	1.4	385.9	0.4	
October	0.3	..	3.1	391.3	3.1	
November	0.2	..	2.1	399.0	4.1	
December (a)	0.1	..	2.1	400.9	6.5	
1975 -						
January	0.2	..	5.6	413.5	5.9	
February	0.2	..	6.9	423.5	1.3	
March	0.2	..	19.6	426.7	7.9	
April	1.8	..	17.3	430.2	6.8	
May	0.2	..	5.2	441.8	4.1	
June	0.1	..	2.4	448.8	2.2	
July	0.2	..	1.3	469.3	0.6	
August	0.2	..	4.4	471.6	6.5	

(a) Excludes one Wednesday.

TABLE 17. - INTEREST RATES AT 31 AUGUST 1975

	<i>Rate per annum %</i>	<i>Date from which operative</i>	<i>Previous rate per annum %</i>
LENDING RATES			
Reserve Bank of Australia - Rural Credits Department	9.50-10.00	15.7.74	7.00-7.25
Commonwealth Development Bank of Australia			
Rural	(basic) 10.50	9.7.74	8.50
Industrial	(basic) 11.00	14.3.75	11.50
Trading Banks			
Overdraft (under \$50,000) (a)	11.50	9.7.74	9.50
Overdraft (\$50,000 and over)	(b)	17.9.73	(b)
Unsecured personal loans (a) (c)	8.25	9.7.74	7.25
Savings Banks			
Housing loans to individuals	(d) 8.75-10.00	April 1975	9.25-10.00
Other loans (under \$50,000) (a)	11.50	9.7.74	9.50
Other loans (\$50,000 and over)	(b)	1.10.73	(b)
DEPOSIT RATES			
Trading Banks			
Fixed deposits (less than \$50,000)			
3 months and less than 6 months	7.75 - 9.00	August 1975	8.00 - 9.00
6 months and less than 24 months	8.25 - 9.50	Feb. 1975	9.00 - 9.50
24 months and less than 48 months	8.00 - 9.50	March 1975	9.00 - 9.50
Fixed deposits (\$50,000 and over) (a) (b)			
30 days to 48 months	10.00	9.7.74	8.00
Certificates of deposit (\$50,000 and over) (b)			
3 months to 48 months	(e)	17.9.73	6.50
Savings Banks (f)			
Ordinary accounts			
Up to and including \$4,000	(g) 3.75-6.25	April 1975	(g) 3.75-6.50
Over \$4,000	(g) 5.00-6.25	April 1975	(g) 6.00-6.50
Investment accounts (h)	8.00-9.00	March 1975	9.00
Australian Resources Development Bank Ltd			
Term deposits (i)			
- 4 years	10.00	1.8.74	8.00
- 5 years	10.00	1.8.74	8.00
Transferable deposits (j)			
- 5 years	(k) 10.10	10.3.75	10.75
- 7 years	(k) 10.30	10.3.75	10.50
- 10 years	(k) 10.50	10.3.75	10.35

(a) Maximum rate. (b) Actual rates are a matter for negotiation between banks and their customers. (c) Flat rate. (d) Range of rates predominantly charged. (e) Not subject to maximum rate. (f) For other than society accounts the maximum interest bearing amount of \$20,000 in any one account was removed on 19.3.74 for Ordinary accounts, and Investment accounts. There is no limit on the maximum interest bearing amount for society accounts. (g) For the majority of banks, the lower rate quoted has predominated; however, for amounts over \$4,000, the rate offered by most banks since March 1975 has continued to be 6.00%. (h) Subject to special notice and minimum balance requirements. (i) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (j) Minimum deposit \$100 and thereafter in multiples of \$100. (k) Interest rate at issue of security.

TABLE 18. - SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES

Source : Reserve Bank of Australia
(Per cent per annum)

Month (a)	Australian Government securities					Short-term money market weighted average rate on loans outstanding
	Treasury Notes (b)		Non rebateable bonds (c) (d)			
	13 week notes	26 week notes	2 year	10 year	20 year	
1974 -						
July	10.75	10.76	11.00	9.50	9.50	8.15
August	10.75	10.76	11.00	9.50	9.50	9.47
September	10.75	10.76	11.00	9.50	9.50	7.15
October	9.36	9.47	9.48	9.50	9.50	8.01
November	8.69	8.86	9.18	9.50	9.50	7.97
December	7.98	8.18	8.62	9.50	9.50	(e) 7.00
1975 -						
January	7.81	8.01	8.30	9.50	9.50	8.54
February	7.81	8.01	8.47	9.50	9.50	7.85
March	7.81	8.01	8.44	9.50	9.50	7.67
April	7.81	8.01	8.44	9.50	9.50	6.09
May	7.81	8.01	8.46	9.50	9.50	6.96
June	7.81	8.01	8.49	9.50	9.50	6.72
July	7.31	7.60	8.54	10.00	10.00	6.65
August	7.19	7.47	8.54	10.00	10.00	7.86

(a) Data are compiled at or near the end of the month, except for the short-term money market rate which is a weighted average of weekly figures. (b) Issue yield. Public Treasury Bills are also issued for a period of not more than 3 months at a discount rate of 1 per cent per annum (unchanged since August 1952). (c) Bonds issued from 1 November 1968 are referred to as "Non-rebateable" bonds. Bonds issued prior to that date are referred to as "rebateable" bonds because income from them is subject to income tax at current rates, less a rebate of 10 cents in each dollar of Australian Government loan interest included in taxable income. (d) Average for week centred on last Wednesday of month; security yields shown are those applying if no brokerage is charged. From June 1970 theoretical yields are shown. (e) Excludes one Wednesday.

TABLE 19. - VOLUME OF MONEY

Source : Reserve Bank of Australia
(\$ million)

Average of weekly figures for month of -	Notes and coin in hands of public	Deposits of public with all trading banks (a)			Deposits with all savings banks (b)	Total Original	Seasonally adjusted
		Current	Fixed	Certificates of deposit			
1974 -							
July	1,992	5,259	3,657	2,763	11,145	24,817	25,352
August	2,045	5,092	3,757	2,651	11,145	24,689	25,098
September	2,074	5,148	3,957	2,502	11,255	24,935	25,162
October	2,116	5,276	4,298	2,581	11,481	25,751	25,730
November	2,159	5,312	4,805	2,444	11,697	26,417	26,289
December (c)	2,275	5,635	5,056	2,220	11,782	26,968	26,515
1975 -							
January	2,273	5,765	5,744	1,959	11,918	27,658	27,127
February	2,241	5,815	6,288	1,807	12,102	28,253	27,605
March	2,303	5,980	6,586	1,670	12,205	28,744	28,285
April	2,331	6,222	6,728	1,439	12,243	28,962	28,862
May	2,319	5,881	6,738	1,282	12,337	28,558	28,978
June	2,356	5,971	6,740	1,144	12,603	28,814	29,515
July	2,392	6,106	6,972	1,123	12,873	29,466	30,113
August	2,438	6,134	7,274	1,117	13,077	30,040	30,553

(a) Excludes Government and inter-bank deposits, but includes deposits of the public with the Reserve Bank; certificates of deposit include any holdings by Australian and State Governments and banks. (b) Interpolated "weekly average" based on end of month figures. (c) Excludes one Wednesday.

TABLE 20. - OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	United States of America (b) Dollars to \$A.1		Austria Schillings to \$A.1		Belgium (c) Francs to \$A.1				Canada Dollars to \$A.1		Denmark Kroner to \$A.1	
	Buying	Selling	Buying	Selling	Buying		Selling		Buying	Selling	Buying	Selling
					Financial	Convertible	Financial	Convertible				
Year ended -												
December 1974	1.4439	1.4389	27.18	26.68	57.80	56.62	56.87	55.73	1.4187	1.3988	8.85	8.72
June 1975	1.3725	1.3675	24.14	23.70	51.52	50.55	50.69	49.75	1.3740	1.3547	7.92	7.81
1974 -												
July	1.4900	1.4850	27.22	26.74	59.02	56.80	58.07	55.93	1.4607	1.4406	8.88	8.75
August	1.4900	1.4850	27.81	27.31	59.72	58.00	58.76	57.11	1.4667	1.4461	9.05	8.92
September (d)	1.4561	1.4511	27.64	27.15	58.44	57.72	57.50	56.82	1.4434	1.4235	9.08	8.95
October	1.3119	1.3069	24.41	23.97	51.16	50.93	50.33	50.11	1.2959	1.2775	7.95	7.84
November	1.3159	1.3109	23.85	23.41	50.15	49.98	49.37	49.19	1.3054	1.2869	7.79	7.67
December	1.3224	1.3174	23.28	22.83	49.69	49.02	48.87	48.24	1.3125	1.2939	7.68	7.57
1975 -												
January	1.3342	1.3292	22.61	22.18	48.07	47.66	47.27	46.90	1.3328	1.3140	7.53	7.42
February	1.3526	1.3476	22.55	22.13	47.91	47.36	47.13	46.60	1.3596	1.3405	7.52	7.42
March	1.3642	1.3592	22.56	22.14	47.66	47.09	46.87	46.34	1.3711	1.3519	7.44	7.33
April	1.3467	1.3417	22.82	22.38	48.80	47.61	48.02	46.85	1.3668	1.3475	7.46	7.36
May	1.3456	1.3406	22.57	22.19	48.82	47.28	48.03	46.52	1.3909	1.3712	7.38	7.28
June	1.3403	1.3353	22.37	21.94	48.77	47.13	47.98	46.37	1.3819	1.3624	7.32	7.22
July	1.3147	1.3097	22.99	22.55	50.95	48.56	50.10	47.77	1.3619	1.3425	7.32	7.21
August	1.2855	1.2805	23.51	23.06	51.18	49.48	50.32	48.68	1.3383	1.3190	7.69	7.58
	Fiji Dollars to \$A.1		France Francs to \$A.1		Germany Fed. Rep. of Deutsche Marks to \$A.1		Greece Drachmae to \$A.1		Hong Kong Dollars to \$A.1		India Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended -												
December 1974	1.174	1.149	6.983	6.861	3.761	3.703	(e)	42.54	7.323	7.194	(e)	11.447
June 1975	1.106	1.082	6.150	6.039	3.395	3.342	(e)	40.40	6.801	6.676	(e)	10.846
1974 -												
July	1.202	1.178	7.148	7.046	3.823	3.765	(e)	43.85	7.594	7.463	(e)	11.579
August	1.202	1.178	7.159	7.056	3.922	3.863	(e)	44.26	7.594	7.449	(e)	11.795
September (d)	1.175	1.151	7.029	6.929	3.898	3.839	(e)	42.87	7.438	7.284	(e)	11.678
October	1.060	1.037	6.242	6.150	3.423	3.370	(e)	38.64	6.679	6.562	(e)	10.440
November	1.063	1.039	6.185	5.845	3.334	3.282	(e)	38.80	6.596	6.481	(e)	10.499
December	1.068	1.044	6.029	5.940	3.265	3.213	(e)	38.82	6.425	6.308	(e)	10.543
1975 -												
January	1.077	1.053	5.864	5.778	3.181	3.131	(e)	39.01	6.410	6.288	(e)	10.496
February	1.092	1.068	5.827	5.737	3.169	3.120	(e)	39.63	6.337	6.212	(e)	10.490
March	1.101	1.077	5.751	5.666	3.175	3.125	(e)	40.23	6.553	6.431	(e)	10.467
April	1.074	1.050	5.688	5.605	3.223	3.166	(e)	39.52	6.666	6.547	(e)	10.532
May	1.075	1.051	5.488	5.406	3.182	3.132	(e)	39.28	6.649	6.529	(e)	10.757
June	1.078	1.054	5.394	5.313	3.154	3.104	(e)	40.27	6.671	6.560	(e)	10.876
July	1.081	1.057	5.562	5.479	3.253	3.201	(e)	40.27	6.614	6.502	(e)	11.060
August	1.089	1.065	5.651	5.566	3.327	3.275	(e)	41.55	6.545	6.434	(e)	11.171

NOTE. For Footnotes see end of table on page 22.

TABLE 20. — OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES — continued
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Italy Lire to \$A.1		Japan Yen to \$A.1		Netherlands Guilder to \$A.1		New Zealand Dollars to \$A.1		Norway Kroner to \$A.1		Noumea Francs to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended —												
December 1974	944	929	413.31	416.44	3.907	3.848	1.031	1.027	8.02	7.91	(c)	125.61
June 1975	892	878	408.18	401.70	3.490	3.436	1.018	1.014	7.20	7.09	(c)	110.02
1974 —												
July	965	950	433.10	427.72	3.945	3.886	1.028	1.024	8.09	7.97	(c)	128.16
August	981	966	452.07	445.84	4.003	3.943	1.041	1.036	8.21	8.09	(c)	128.21
September (d)	969	954	418.88	431.79	3.974	3.914	1.039	1.035	8.13	8.02	(c)	126.02
October	880	867	395.23	388.68	3.508	3.454	1.007	1.002	7.26	7.16	(c)	111.84
November	882	868	397.46	390.85	3.448	3.395	1.009	1.004	7.20	7.09	(c)	110.82
December	877	863	399.62	393.06	3.385	3.332	1.010	1.006	7.06	6.95	(c)	108.06
1975 —												
January	866	852	402.80	396.20	3.302	3.251	1.010	1.005	6.86	6.76	(c)	105.05
February	868	855	397.86	391.35	3.279	3.229	1.012	1.007	6.81	6.71	(c)	104.33
March	866	852	394.35	387.88	3.249	3.199	1.012	1.007	6.73	6.63	(c)	103.09
April	859	845	396.16	389.67	3.280	3.229	1.012	1.007	6.74	6.65	(c)	101.89
May	849	836	394.83	388.26	3.255	3.204	1.018	1.013	6.69	6.60	(c)	98.33
June	843	829	395.74	389.13	3.247	3.195	1.021	1.016	6.60	6.51	(c)	96.66
July	857	843	392.15	385.57	3.362	3.309	1.026	1.022	6.83	6.73	(c)	99.59
August	864	850	385.67	379.18	3.413	3.359	1.158	1.154	7.05	6.95	(c)	101.25
	Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rand to \$A.1		Spain Pesetas to \$A.1		Sri Lanka (formerly Ceylon) Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended —												
December 1974	(c)	(c)	(c)	9.593	3.548	3.472	0.9901	0.9662	83.80	82.44	9.693	9.529
June 1975	(c)	(c)	(c)	9.339	3.249	3.184	0.9473	0.9253	78.11	76.92	9.174	9.013
1974 —												
July	(c)	(c)	(c)	9.848	3.702	3.623	1.0040	0.9795	85.51	84.17	9.792	9.624
August	(c)	(c)	(c)	9.865	3.724	3.631	1.0229	0.9977	85.70	84.38	9.970	9.803
September (d)	14.09	13.55	(c)	9.606	3.634	3.542	1.0266	1.0020	84.46	83.16	9.875	9.706
October	13.30	12.62	(c)	8.709	3.196	3.132	0.9264	0.9046	75.74	74.58	8.832	8.677
November	13.25	12.75	(c)	9.097	3.100	3.034	0.9220	0.9011	75.59	74.43	8.881	8.726
December	13.25	12.80	(c)	9.156	3.153	3.088	0.9204	0.8994	75.01	73.87	8.918	8.762
1975 —												
January	13.21	12.82	(c)	9.238	3.101	3.044	0.9265	0.9054	75.31	74.17	8.878	8.723
February	13.44	12.96	(c)	9.341	3.083	3.025	0.9251	0.9043	76.38	75.24	8.874	8.719
March	13.82	13.20	(c)	9.403	3.077	3.022	0.9243	0.9034	76.54	75.39	8.853	8.699
April	13.71	13.12	(c)	9.281	3.094	3.040	0.9219	0.9010	76.24	75.09	8.908	8.753
May	13.72	13.04	(c)	9.271	3.059	3.006	0.9245	0.9034	75.66	74.51	8.998	8.929
June	13.61	13.01	(c)	9.251	3.070	3.016	0.9235	0.9020	75.18	74.03	9.207	9.034
July	13.42	12.74	(c)	9.343	3.166	3.109	0.9491	0.9254	75.62	74.46	9.441	9.267
August	13.26	12.48	(c)	9.475	3.204	3.146	0.9275	0.9053	75.39	74.23	9.547	9.379

NOTE. For Footnotes see end of table on page 22.

TABLE 20. - OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES - continued
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Sweden Kronor to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended -								
December 1974	6.448	6.351	4.336	4.271	(c)	28.83	0.617	0.614
June 1975	5.750	5.665	3.719	3.662	(c)	27.42	0.586	0.581
1974 -								
July	6.552	6.454	4.443	4.376	(e)	29.79	0.625	0.620
August	6.625	6.528	4.471	4.404	(e)	29.81	0.636	0.631
September (d)	6.554	6.459	4.394	4.325	(e)	29.09	0.630	0.625
October	5.799	5.713	3.822	3.764	(e)	26.21	0.564	0.559
November	5.719	5.633	3.653	3.595	(e)	26.29	0.567	0.562
December	5.577	5.494	3.473	3.419	(e)	26.35	0.569	0.564
1975 -								
January	5.423	5.343	3.396	3.343	(e)	26.63	0.567	0.562
February	5.413	5.333	3.370	3.318	(e)	26.97	0.566	0.561
March	5.371	5.292	3.389	3.337	(e)	27.27	0.565	0.560
April	5.375	5.296	3.463	3.410	(e)	26.95	0.568	0.563
May	5.321	5.242	3.391	3.338	(c)	26.87	0.581	0.576
June	5.275	5.196	3.362	3.310	(e)	26.83	0.588	0.583
July	5.431	5.349	3.442	3.388	27.01	26.30	0.603	0.598
August	5.572	5.489	3.463	3.409	26.48	25.74	0.610	0.604

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia. (b) On 12 February 1973, the United States of America devalued the U.S. dollar by 10 per cent, changing the gold parity of the U.S. dollar, expressed in terms of the Australian dollar, from \$US1.2750 = \$A1 to \$US1.4167 = \$A1. (c) From 20 September 1971, two rates quoted: "Convertible" rate for trade transactions accompanied by documentation, and "Financial" rate for other transactions. (d) On 25 September 1974, the Australian dollar was devalued by 12% and the direct link with the U.S. dollar was discontinued. (e) Daily quotations available on application to the Commonwealth Trading Bank of Australia.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr C. H. Squair on 52 7911 extension 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.