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AUSTRALIA
JUNE QUARTER 1982**

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BANKING
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JUNE QUARTER
1982

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EXPLANATORY NOTES

Introduction

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

Seasonal adjustment

2. This publication contains seasonally adjusted figures for 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 the methods used in seasonally adjusting these series are provided in *Seasonally Adjusted Indicators Australia* (1308 0).

Trading banks

3. 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
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
Australian Bank Limited
State Bank of New South Wales
The State Bank of South Australia
The Rural and Industries Bank of Western Australia (Rural Department).

4. 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.

5. 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

6. The savings banks are:

Commonwealth Savings Bank of Australia*
Australia and New Zealand 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
State 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.

7. 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.

8. 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.

9. Depositors' balances in Australia exclude balances in External Territories.

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

11. 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, the Australian Resources Development Bank Limited and the Primary Industry Bank, are published each month in the *Commonwealth of Australia Gazette*.

Revisions

12. This publication incorporates revisions made to statistics in previous issues.

Break in series

13. A change in accounting procedures to bring all banks onto a consistent basis of reporting has resulted in a break between June and July 1981 in some of the series shown in the tables. The impact of the break is shown in footnotes to Tables 1, 2, 3, 4 and 8.

Related publications

14. Users may also wish to refer to the following publications which are available on request:

Major Trading Banks, Australia (5603.0)—issued monthly.

Savings Banks, Australia (5602.0)—issued monthly

15. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The *Catalogue* and *Publications Advice* are available from any ABS office.

Symbols and other usages

- nil, or rounded to zero
- break in continuity of series (where drawn across a column between two consecutive figures)

16. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

SECTION 1: 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				Current									
	Australian and State Governments		Bearing interest		Not bearing interest		Australian and State Governments		Bearing interest		Not bearing interest		Australian and State Governments	
	Other banks	Other(b)	Total fixed	Other banks	Other	Total bearing interest	Other banks	Other	Total bearing interest	Other banks	Other	Total not bearing interest	Total current deposits	Bills payable and all other liabilities
ALL TRADING BANKS														
1981—														
May	842	58	16,291	17,192	118	23	1,102	1,244	83	277	10,329	10,688	11,932	29,124
June	795	50	16,343	17,188	107	10	1,101	1,218	94	273	10,533	10,900	12,118	29,306
July	715	71	16,336	17,125	145	7	1,146	1,299	87	268	10,598	10,953	12,252	29,377
August	701	75	16,678	17,454	123	15	1,121	1,259	81	281	10,465	10,826	12,085	29,540
September	867	87	17,304	18,258	120	10	1,135	1,265	66	258	10,483	10,807	12,072	30,329
October	877	135	17,789	18,801	104	10	1,152	1,266	70	258	10,567	10,895	12,162	30,963
November	924	142	17,910	18,976	100	18	1,175	1,294	73	290	10,646	11,009	12,302	31,278
December(d)	941	111	17,768	18,820	105	46	1,242	1,394	82	309	11,246	11,637	13,031	31,850
1982—														
January	1,008	138	17,854	19,000	93	28	1,145	1,267	77	286	11,312	11,676	12,942	31,942
February	1,081	136	18,111	19,328	97	30	1,195	1,322	82	322	11,182	11,587	12,908	32,236
March	1,135	136	18,745	20,015	86	9	1,218	1,313	109	301	11,097	11,507	12,820	32,835
April	1,157	116	19,805	21,078	96	39	1,182	1,318	121	384	10,517	11,022	12,340	31,411
May	1,210	133	20,705	22,047	95	6	1,173	1,234	119	380	10,085	10,584	11,818	33,665
June	1,178	128	20,357	21,614	98	8	1,138	1,243	100	365	10,169	10,633	11,877	33,491
MAJOR TRADING BANKS														
1981—														
May	586	47	14,180	14,793	58	23	999	990	61	275	9,684	10,019	11,010	25,803
June	535	43	14,158	14,736	56	10	912	978	68	270	9,884	10,222	11,500	25,935
July	435	67	14,153	14,655	78	7	951	1,036	65	267	9,954	10,286	11,322	25,977
August	440	60	14,456	14,962	68	15	925	1,008	64	270	9,813	10,156	11,163	26,126
September	614	82	14,986	15,682	66	9	910	1,014	58	255	9,816	10,150	11,164	26,846
October	678	132	15,799	16,157	58	10	980	1,016	65	257	9,911	10,224	11,242	27,398
November	659	138	15,464	16,261	56	18	967	1,041	61	288	9,848	10,137	11,378	27,619
December(d)	682	107	15,290	16,085	72	46	1,028	1,146	71	307	10,543	10,921	12,066	28,151
1982—														
January	751	134	15,356	16,240	67	25	943	1,032	65	284	10,563	11,012	11,944	28,185
February	805	132	15,587	16,528	74	30	981	1,085	71	319	10,453	11,028	12,452	29,457
March	784	133	16,087	17,004	58	8	1,003	1,069	96	299	10,394	10,787	11,857	28,862
April	746	112	17,031	17,889	56	39	969	1,063	107	382	9,838	10,326	11,390	29,278
May	720	126	17,118	18,763	55	5	921	982	102	377	9,428	9,907	10,838	29,652
June	703	125	17,669	18,496	54	7	923	985	80	362	9,521	9,963	10,948	29,444

(a) Excludes shareholders' funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. See Table 7, page 8. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industries Bank of Australia. (d) Excludes one Wednesday. (e) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). Figures for June 1981 on new basis for total liabilities are: all banks \$37,508 million; major banks \$33,035 million.

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

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Loans to authorised dealers in the short-term money market				Cheques and bills of other banks and balances with other banks				Loans, advances and bills discounted				Bank premises, furniture and other assets	Bills receivable and all other assets	Total assets
	Coin, bullion and notes	Cash with Reserve Bank	Securities		Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Cheques and bills of other banks and balances with other banks	Temporary advances to wool-buyers(b)	Term loans	Farm development loans	Other loans	Total loans, advances and bills discounted					
			Treasury notes	Other securities															
ALL TRADING BANKS																			
1981—																			
May	531	5	743	4,311	225	1,223	272	1,871	632	238	2,071	825	19,924	23,058		607	5,967	39,444	
June	544	7	840	4,417	220	1,236	265	1,853	623	215	2,046	836	19,901	22,998		610	6,239	39,851	
July	572	6	492	4,502	256	1,265	137	1,853	490	211	2,081	860	(d)20,394	(d)23,546		658	6,653	(d)40,630	
August	551	8	540	4,449	256	1,314	290	1,857	604	194	2,131	870	20,235	23,430		664	6,641	40,602	
September	545	9	598	4,542	247	1,366	303	1,866	655	190	2,208	880	20,610	23,888		671	6,721	41,410	
October	558	8	770	4,753	241	1,599	350	1,906	663	230	2,215	889	21,080	24,414		667	6,764	42,713	
November	554	7	653	4,870	247	2,029	338	1,948	700	268	2,266	896	20,991	24,421		674	6,834	43,274	
December(c)	664	9	399	4,881	249	2,240	306	1,972	703	279	2,331	910	21,180	24,700		685	7,039	43,848	
1982—																			
January	609	8	468	4,999	254	2,224	241	2,006	664	263	2,365	918	21,333	24,879		688	7,309	44,350	
February	598	9	437	4,977	250	2,231	394	2,018	666	233	2,350	913	21,342	24,838		695	7,504	44,637	
March	595	9	574	4,866	261	2,194	307	2,033	738	275	2,399	915	21,965	25,454		699	7,900	45,679	
April	605	11	618	4,784	223	2,215	176	2,056	847	283	2,318	927	23,007	26,535		702	8,719	47,491	
May	645	40	762	4,873	224	2,242	411	2,085	686	285	2,331	938	23,131	26,655		710	9,054	48,347	
June	614	28	502	4,984	240	2,287	336	2,113	768	256	2,353	951	22,654	26,214		716	9,382	48,156	
MAJOR TRADING BANKS																			
1981—																			
May	497	4	695	3,867	92	1,134	208	1,834	466	236	2,071	825	16,670	19,803		495	5,468	34,561	
June	509	6	770	3,965	85	1,147	205	1,814	460	215	2,046	836	16,569	19,665		498	5,751	34,895	
July	537	5	431	4,065	120	1,195	96	1,814	508	211	2,081	860	(d)16,985	(d)20,136		543	6,118	(d)35,569	
August	516	6	484	4,005	115	1,239	215	1,817	449	194	2,131	870	16,847	20,043		549	6,115	35,553	
September	511	9	550	4,090	98	1,278	239	1,827	461	190	2,208	880	17,165	20,443		555	6,208	36,289	
October	523	7	718	4,289	87	1,515	277	1,866	475	230	2,215	889	17,536	20,869		549	6,275	37,450	
November	520	5	590	4,389	86	1,943	272	1,908	503	268	2,266	896	17,302	21,822		555	6,534	37,998	
December(c)	623	8	357	4,395	85	2,144	227	1,931	512	279	2,331	910	17,560	21,680		562	6,504	38,428	
1982—																			
January	567	7	423	4,504	85	2,123	171	1,962	455	263	2,365	918	17,616	21,161		562	6,770	38,791	
February	559	9	392	4,475	82	2,112	312	1,972	475	233	2,350	913	17,578	21,074		562	6,981	39,007	
March	556	8	519	4,382	64	2,094	242	1,988	478	275	2,299	915	17,906	21,486		565	7,356	39,378	
April	566	10	561	4,313	57	2,124	115	2,013	560	293	2,318	927	18,821	22,548		568	7,656	40,890	
May	602	38	704	4,373	57	2,149	338	2,042	454	255	2,331	938	18,858	22,382		574	7,902	41,595	
June	574	24	448	4,580	71	2,134	253	2,070	538	256	2,353	951	18,560	22,120		578	8,230	41,623	

(a) Excludes inter-branch accounts. (b) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (c) Excludes one Wednesday. (d) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). Figures for June 1981 on new basis for total assets are all banks \$19,921 million, major banks \$34,967 million.

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

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities							Statutory reserve deposit accounts with Reserve Bank	Liquid assets and Australian and State Government securities							Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest
	Cash and cash with Reserve Bank	Securities		Total	Loans, advances and bills discounted	Deposits not bearing interest	Cash and cash with Reserve Bank		Securities		Total							
		Treasury notes	Other securities						Treasury notes	Other securities								
AMOUNT (\$ million)							RATIO TO TOTAL DEPOSITS (per cent)											
ALL TRADING BANKS																		
1981—																		
May	536	743	4,311	5,590	1,871	23,058	10,688	1.8	2.6	14.8	19.2	6.4	79.2	36.7				
June	550	840	4,417	5,807	1,853	22,998	10,900	1.9	2.9	15.1	19.8	6.3	78.5	37.2				
July	578	492	4,502	5,572	1,853	(b)23,546	10,953	2.0	1.7	15.3	19.0	6.3	(b)80.2	37.3				
August	559	540	4,449	5,547	1,857	23,430	10,826	1.9	1.8	15.1	18.8	6.3	79.3	36.7				
September	554	598	4,542	5,694	1,866	23,888	10,807	1.8	2.0	15.0	18.8	6.2	78.8	35.6				
October	566	770	4,753	6,089	1,906	24,414	10,895	1.8	2.5	15.4	19.7	6.2	78.9	35.2				
November	561	653	4,870	6,084	1,948	24,421	11,009	1.8	2.1	15.6	19.5	6.2	78.1	35.2				
December(a)	673	399	4,881	5,953	1,972	24,700	11,637	2.1	1.3	15.3	18.7	6.2	77.6	36.5				
1982—																		
January	617	408	4,999	6,084	2,006	24,879	11,676	1.9	1.5	15.6	19.0	6.3	77.9	36.6				
February	607	437	4,977	6,021	2,018	24,838	11,587	1.9	1.4	15.4	18.7	6.3	77.1	35.9				
March	604	574	4,866	6,043	2,033	25,454	11,507	1.8	1.7	14.8	18.4	6.2	77.5	35.0				
April	616	618	4,784	6,017	2,056	26,535	11,022	1.8	1.8	14.3	18.0	6.2	79.4	33.0				
May	685	762	4,833	6,280	2,085	26,655	10,584	2.0	2.2	14.3	18.5	6.2	78.7	31.3				
June	642	502	4,984	6,129	2,113	26,214	10,633	1.9	1.5	14.9	18.3	6.3	78.3	31.8				
MAJOR TRADING BANKS																		
1981—																		
May	501	695	3,867	5,064	1,834	19,803	10,019	1.9	2.7	15.0	19.6	7.1	76.7	38.8				
June	515	770	3,985	5,270	1,814	19,665	10,222	2.0	3.0	15.4	20.3	7.0	75.8	39.4				
July	542	431	4,065	5,038	1,814	(b)20,136	10,286	2.1	1.7	15.7	19.4	7.0	(b)77.5	39.6				
August	523	484	4,005	5,011	1,817	20,043	10,156	2.0	1.9	15.3	19.2	7.0	76.7	38.9				
September	519	550	4,090	5,160	1,827	20,441	10,150	1.9	2.0	15.2	19.2	6.8	76.2	37.8				
October	530	718	4,269	5,537	1,866	20,869	10,224	1.9	2.6	15.7	20.2	6.8	76.2	37.3				
November	526	590	4,389	5,505	1,908	20,822	10,337	1.9	2.1	15.9	19.9	6.9	75.3	37.4				
December(a)	630	357	4,395	5,383	1,931	21,080	10,921	2.2	1.3	15.6	19.1	6.9	74.9	38.8				
1982—																		
January	574	423	4,504	5,501	1,962	21,161	10,912	2.0	1.5	16.0	19.5	7.0	75.1	38.7				
February	568	392	4,475	5,434	1,972	21,074	10,844	2.0	1.4	15.7	19.1	6.9	74.1	38.1				
March	564	519	4,382	5,464	1,988	21,486	10,789	2.0	1.8	15.2	18.9	6.9	74.4	37.4				
April	576	561	4,313	5,450	2,013	22,348	10,326	2.0	1.9	14.7	18.6	6.9	76.3	35.3				
May	640	704	4,373	5,717	2,042	22,382	9,407	2.2	2.4	14.7	19.3	6.9	75.5	33.4				
June	598	448	4,580	5,627	2,070	22,120	9,463	2.0	1.5	15.6	19.1	7.0	75.1	33.8				

(a) Excludes Wednesday. (b) Break in series due to change in accounting procedures (see paragraph 13 of the Explanatory notes). Figures for June 1981 on new basis for loans, advances and bills discounted are: all banks \$23,670 million (78.7 per cent); major banks \$19,738 million (76.3 per cent).

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

<i>Average of weekly figures for month of—</i>	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITS									
1981—									
May	12,671	6,632	4,817	1,831	2,178	451	172	352	29,104
June	12,815	6,638	4,896	1,813	2,136	457	171	358	29,266
July	12,832	6,572	5,013	1,788	2,148	458	172	371	29,355
August	12,827	6,525	5,110	1,800	2,221	483	183	369	29,517
September	13,042	6,774	5,316	1,826	2,285	497	192	375	30,308
October	13,191	6,930	5,446	1,888	2,403	521	199	362	30,940
November	13,280	7,047	5,497	1,893	2,432	538	197	371	31,255
December(a)	13,447	7,160	5,636	1,964	2,508	531	198	385	31,826
1982—									
January	13,384	7,033	5,660	2,044	2,677	525	200	397	31,918
February	13,648	7,101	5,638	2,039	2,706	548	193	340	32,212
March	13,934	7,276	5,658	2,051	2,773	584	201	333	32,811
April	14,345	7,541	5,608	1,956	2,791	581	203	367	33,393
May	14,561	7,856	5,600	1,947	2,732	568	207	370	33,840
June	14,431	7,774	5,590	1,901	2,637	548	207	379	33,465
LOANS, ADVANCES AND BILLS DISCOUNTED									
1981—									
May	10,011	5,150	2,798	2,144	2,054	415	111	370	23,053
June	10,024	5,053	2,817	2,149	2,049	418	113	371	22,993
July	10,292	5,095	2,884	2,182	2,120	429	114	424	(b)23,541
August	10,185	5,011	2,875	2,182	2,141	425	114	491	23,424
September	10,434	5,027	2,920	2,220	2,185	430	118	549	23,883
October	10,663	5,115	2,997	2,251	2,270	430	120	564	24,408
November	10,612	5,045	3,047	2,268	2,302	420	121	599	24,415
December(a)	10,754	5,119	3,081	2,287	2,287	424	124	619	24,695
1982—									
January	10,820	5,138	3,128	2,304	2,303	431	127	624	24,874
February	10,742	5,124	3,152	2,310	2,329	426	129	621	24,833
March	11,087	5,232	3,214	2,338	2,378	430	131	636	25,449
April	11,651	5,510	3,301	2,393	2,457	445	136	637	26,529
May	11,712	5,515	3,314	2,389	2,462	452	137	667	26,649
June	11,400	5,387	3,309	2,390	2,417	449	135	720	26,208

(a) Excludes one Wednesday. (b) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). The figure for June 1981 on the new basis for loans, advances and bills discounted is \$23,065 million.

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

Average of weekly figures for month of—	N S W	Vic.	Qld	S A	W.A.	Tas.	N T	A C T	Total
AUSTRALIAN AND STATE GOVERNMENTS(b)									
1981—									
May	781	170	—	—	1	—	—	—	952
June	800	122	1	—	1	—	—	—	925
July	913	215	—	—	1	—	—	—	1,129
August	1,130	153	—	—	1	—	—	—	1,284
September	928	130	1	—	1	—	—	—	1,059
October	805	152	1	—	—	—	—	—	958
November	673	136	2	—	1	—	—	—	813
December	939	130	1	1	1	—	—	—	1,071
1982—									
January	715	151	3	—	1	—	—	—	871
February	776	184	1	—	1	—	—	—	962
March	820	145	1	—	1	—	—	—	968
April	743	148	2	—	—	—	—	—	894
May	850	178	1	—	1	—	—	—	1,030
June	1,284	201	1	—	1	—	—	—	1,487
OTHER									
1981—									
May	13,091	10,170	2,611	1,333	2,140	313	83	395	30,137
June	12,319	9,871	2,522	1,170	1,821	281	78	347	27,409
July	13,879	11,159	3,283	1,316	2,158	321	93	499	32,708
August	13,284	9,584	2,673	1,322	2,138	318	81	419	29,818
September	14,220	10,171	2,885	1,342	2,056	302	86	437	31,501
October	13,331	10,604	2,842	1,235	1,991	293	81	405	30,782
November	14,628	10,756	3,001	1,377	2,193	306	94	399	32,754
December	14,413	11,513	3,067	1,397	2,277	359	99	435	31,559
1982—									
January	13,245	10,149	2,719	1,351	2,169	262	82	379	30,376
February	14,338	10,873	2,888	1,507	2,478	306	87	410	32,888
March	15,296	11,762	3,069	1,582	2,458	352	100	490	35,108
April	14,107	11,097	2,914	1,533	2,310	317	87	442	32,808
May	17,110	12,489	3,415	1,650	2,643	325	88	481	38,201
June	17,918	13,027	3,448	1,700	2,501	334	96	568	39,593
TOTAL									
1981—									
May	13,872	10,340	2,611	1,333	2,141	313	83	395	31,089
June	13,119	9,893	2,523	1,170	1,822	281	78	347	28,334
July	14,792	11,374	3,283	1,316	2,159	321	93	499	31,837
August	14,414	9,737	2,673	1,322	2,139	318	81	419	31,103
September	15,148	10,301	2,886	1,342	2,057	302	86	437	32,560
October	14,135	10,756	2,843	1,235	1,992	293	81	405	31,740
November	15,302	10,892	3,003	1,377	2,193	306	94	399	33,566
December	15,352	11,643	3,068	1,397	2,278	359	99	435	34,631
1982—									
January	13,960	10,301	2,723	1,351	2,190	262	82	379	31,247
February	15,114	11,058	2,899	1,507	2,479	306	87	410	33,850
March	16,117	11,907	3,069	1,582	2,458	352	100	490	36,075
April	14,850	11,246	2,916	1,533	2,311	317	87	442	33,702
May	17,960	12,666	3,415	1,650	2,644	325	88	481	39,231
June	19,202	13,228	3,450	1,700	2,502	334	96	568	41,081

Week ended—	Australian and State Governments (b)	Other	Total	Week ended—	Australian and State Governments (b)	Other	Total
7 April	1,049	41,299	42,348	26 May	764	33,633	34,418
14 April	484	22,934	23,418	2 June	1,342	40,549	41,891
21 April	1,360	38,114	39,475	9 June	892	35,228	36,120
28 April	683	28,886	29,569	16 June	1,327	32,884	34,211
5 May	1,211	45,734	46,945	23 June	1,371	36,313	37,684
12 May	794	36,912	37,706	30 June	2,506	52,993	55,499
19 May	1,331	36,526	37,856				

(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)					Weighted average issue yield (per cent per annum)				
	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months
	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months
1981—										
May	—	—	85	23	—	—	—	16.03	15.48	12.73
June	—	—	67	15	1	—	—	15.04	14.99	13.67
July	—	—	57	17	—	—	—	14.99	15.11	13.41
August	—	(c)35	56	10	—	—	(c)15.64	15.54	15.38	14.50
September	—	33	66	16	12	—	15.38	15.35	15.42	15.51
October	—	51	51	34	2	—	14.68	14.79	14.97	15.70
November	—	30	49	22	1	—	14.49	14.66	14.88	15.54
December	—	29	40	13	1	—	15.32	15.37	15.39	15.52
1982—										
January	—	49	26	17	—	—	15.74	15.91	16.94	15.70
February	—	104	53	24	—	—	16.25	17.11	17.63	17.50
March	(d)30	101	48	24	3	(d)18.49	18.02	19.12	18.59	19.11
April	108	132	140	34	2	20.76	21.15	21.16	20.52	19.08
May	46	125	133	7	3	19.62	19.44	20.19	18.52	18.24
June	29	148	45	5	—	18.01	18.63	18.28	17.93	16.80

(a) Issued for amounts of \$50,000 and over. (b) The minimum term was reduced from 3 months to 30 days on 11 August 1981 and from 30 days to 14 days on 19 March 1982. (c) Average for last two weeks of August. (d) Average for last two weeks of March.

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

Average of weekly figures for month of—	N. S. W. (a)	Vic.	Qld.	S. A. (b)	W. A.	Tas.	Total
1981—							
May	1,007	440	545	404	220	43	2,660
June	1,012	416	523	380	206	38	2,576
July	959	366	464	348	194	29	2,378
August	928	348	473	340	190	26	2,255
September	912	413	354	329	216	27	2,250
October	893	468	322	327	281	35	2,325
November	830	430	283	330	271	32	2,176
December(c)	771	326	233	329	242	22	1,923
1982—							
January	770	301	203	328	221	27	1,850
February	812	344	190	340	250	40	1,977
March	966	483	187	352	329	65	2,381
April	1,197	681	212	344	390	81	2,906
May	1,424	1,072	234	325	411	74	3,540
June	1,431	1,025	237	293	364	60	3,410

(a) Includes Australian Capital Territory. (b) Includes Northern Territory. (c) Excludes one Wednesday.

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

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.

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Loans, advances and bills discounted—			
	Deposits				Total		Other (a)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1981—								
May	25,801	26,348	5,064	5,476	19,803	19,626	16,670	16,496
June	25,935	26,791	5,270	5,958	19,665	19,779	16,569	16,672
July	25,977	26,986	5,038	5,704	(c)20,136	(c)20,081	(c)16,985	(c)16,912
August	26,126	27,051	5,011	5,604	20,041	20,081	16,847	16,829
September	26,846	27,283	5,160	5,645	20,443	20,422	17,165	17,121
October	27,339	27,572	5,537	5,673	20,369	20,567	17,536	17,221
November	27,639	27,678	5,505	5,502	20,822	20,633	17,392	17,219
December(b)	28,151	27,565	5,383	5,295	21,080	20,864	17,560	17,434
1982—								
January	28,185	27,484	5,501	4,923	21,161	21,308	17,616	17,790
February	28,452	27,488	5,434	4,685	21,074	21,484	17,578	18,980
March	28,862	27,556	5,464	4,668	21,486	21,838	17,996	18,357
April	29,278	28,708	4,450	5,149	22,348	22,300	18,821	18,746
May	29,652	30,241	5,717	6,185	22,362	22,178	18,858	18,659
June	29,444	30,272	5,627	6,361	22,120	22,254	18,560	18,680

VARIATION OVER PREVIOUS MONTH

1981—								
May	416	+812	538	+189	+364	+285	+364	+253
June	+132	+443	+206	+482	138	+153	101	+176
July	+42	+195	232	254	(d)+390	(d)+129	(d)+344	(d)+167
August	+149	+65	27	100	41	136	83	83
September	+720	+232	+149	+41	+400	+341	+318	+292
October	+552	+289	+377	+28	+426	+145	+371	+100
November	+241	+106	32	171	47	+56	144	2
December(b)	+512	113	-122	207	+258	+241	+168	+215
1982—								
January	+34	81	+118	372	+81	+444	+56	+356
February	+267	+4	67	238	+87	+176	38	+1,190
March	+410	+68	+30	17	+412	+354	+418	+623
April	+416	+1,152	14	+481	+462	+462	+825	+389
May	+374	+1,533	+267	+1,036	+14	122	+37	87
June	-208	+31	90	+176	262	+76	298	+21

(a) Excludes temporary advances to woolfitters, term loans and farm development loans. (b) Excludes one Wednesday. (c) Break in series due to a change in accounting procedures (see paragraph 11 of the Explanatory notes). On new basis June 1981 figures for loans, advances, etc., are higher than those shown by \$72 million (original) and \$73 million (seasonally adjusted). (d) July 1981 figures adjusted to compensate for break in series referred to in footnote (c).

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

Weeks average for period ending second Wednesday of—	New and increased lending commitments				Overdraft limits(b)			
	Farm development loan approvals		Total		Cancellations and reductions		Overdraft limits outstanding (end of period)	
	Term loan approvals	Overdraft approvals	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1981—								
May	17	6	147	170	168	112	35	21,226
June	15	6	143	164	162	129	14	21,282
July	15	6	159	180	178	113	46	21,406
August	24	5	144	173	181	117	27	21,599
September	32	5	167	204	204	111	56	21,827
October	12	5	150	168	175	108	42	22,034
November	11	5	151	168	162	129	22	22,122
December	25	5	168	188	2080	111	57	22,351
1982—								
January	14	5	137	157	173	113	24	22,471
February	11	6	156	172	160	141	15	22,531
March	14	7	164	185	175	130	34	22,665
April	17	5	149	171	186	116	32	22,827
May	12	5	136	154	152	144	18	22,795
June	19	5	128	151	150	179	22	22,795

(a) Includes External Territories. (b) Excludes commitments in respect of commercial bills, bank overdrafts, temporary advances to woolfitters. Includes bridging finance, personal instalment lending and lease financing. (c) Derived by subtracting weekly average of change in overdraft limits outstanding from overdraft 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	Liabilities 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)																	
1981—																	
May	61	152	236	1,537	2,342	6,081	49	135	338	11,931	1,277	427	220	24,786	22,828	1,139	23,968
June	76	129	268	1,600	2,174	6,118	50	136	350	12,023	1,255	411	296	24,886	23,227	806	24,033
July	59	90	285	1,596	2,163	6,152	52	86	373	12,128	1,313	413	252	24,961	23,266	810	24,076
August	55	84	415	1,623	2,050	6,147	82	52	408	12,175	1,326	411	287	25,115	23,351	867	24,218
September	75	239	305	1,443	2,176	6,161	89	33	374	12,365	1,403	433	291	25,368	23,384	1,063	24,457
October	60	235	347	1,504	2,183	6,187	60	45	403	12,428	1,555	432	220	25,658	23,656	1,042	24,698
November	79	117	350	1,660	2,148	6,261	68	47	368	12,471	1,722	438	233	25,959	23,787	934	24,721
December	83	182	342	1,719	2,146	6,308	76	146	392	12,572	1,765	445	222	26,400	24,315	936	25,250
1982—																	
January	59	36	352	2,085	2,160	6,385	79	119	406	12,607	1,700	449	238	26,675	24,435	1,059	25,494
February	65	125	389	2,159	2,066	6,467	104	79	421	12,640	1,824	452	272	27,064	24,778	1,061	25,839
March	81	40	251	1,985	2,143	6,563	81	227	398	12,810	1,804	461	261	27,105	24,467	1,365	25,833
April	70	25	347	1,855	2,114	6,549	80	119	434	12,913	1,690	467	264	26,928	24,251	1,281	25,532
May	77	304	408	1,441	2,141	6,560	77	57	384	12,984	1,675	475	279	26,861	24,553	996	25,549
June	78	195	274	1,569	2,082	6,521	79	124	566	13,092	1,649	445	592	27,267	25,040	1,224	26,264
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1981—																	
May	0.3	0.7	1.0	6.7	10.3	26.6	0.2	0.6	1.5	52.3	5.6	1.9	1.0	108.6			
June	0.3	0.6	1.2	6.9	9.4	26.3	0.2	0.6	1.5	51.8	5.4	1.8	1.3	107.1			
July	0.3	0.4	1.2	6.9	9.3	26.4	0.2	0.4	1.6	52.1	5.6	1.8	1.1	107.3			
August	0.2	0.4	1.8	7.0	8.8	26.3	0.4	0.2	1.7	52.1	5.7	1.8	1.2	107.6			
September	0.3	1.0	1.3	6.2	9.3	26.3	0.4	0.1	1.6	52.9	6.0	1.8	1.2	108.5			
October	0.3	1.0	1.5	6.4	9.2	26.1	0.3	0.2	1.7	52.6	6.6	1.9	0.9	108.5			
November	0.3	0.5	1.5	7.0	9.0	26.3	0.3	0.2	1.5	52.4	7.2	1.8	1.0	109.1			
December	0.3	0.7	1.4	7.1	8.8	25.9	0.3	0.6	1.6	51.7	7.3	1.8	0.9	108.6			
1982—																	
January	0.2	0.1	1.4	8.5	8.8	26.1	0.3	0.5	1.7	51.6	7.0	1.8	1.0	109.2			
February	0.3	0.5	1.6	8.7	8.3	26.1	0.4	0.3	1.7	51.0	7.4	1.8	1.1	109.2			
March	0.3	0.2	1.0	8.1	8.8	26.8	0.3	0.9	1.6	52.4	7.4	1.9	1.1	110.8			
April	0.3	0.1	1.4	7.6	8.7	27.0	0.3	0.5	1.8	53.2	7.0	1.9	1.1	111.0			
May	0.3	1.2	1.7	5.9	8.7	26.7	0.3	0.2	1.6	52.9	6.8	1.9	1.1	109.4			
June	0.3	0.8	1.1	6.3	8.3	26.0	0.3	0.5	2.3	52.3	6.6	1.8	2.4	108.9			

(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 (x'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	Seasonally adjusted	Original		Seasonally adjusted
AUSTRALIA													
1981—													
May	1,898	20,556	22,454	5,957	8,050	360	9,715	13,104	22,819	23,110	+267	+200	1,534
June	1,918	20,589	22,507	6,257	8,418	560	9,848	13,379	23,216	23,193	+399	+83	1,555
July	1,931	20,666	22,597	7,522	7,490	7	9,823	13,434	23,256	23,270	+38	+77	1,558
August	1,953	20,590	22,543	6,644	6,597	38	9,844	13,497	23,342	23,302	+86	+32	1,564
September	1,998	20,559	22,554	7,417	7,385	10	9,862	13,422	23,384	23,293	+42	0	1,567
October	2,035	20,613	22,648	7,360	7,129	11	10,182	13,465	23,646	23,541	+262	+248	1,584
November	2,050	20,571	22,620	7,047	6,931	15	10,361	13,415	23,773	23,713	+131	+172	1,593
December	2,076	20,394	22,471	9,060	8,727	195	10,737	13,567	24,305	24,207	+528	+494	1,628
1982—													
January	2,103	20,541	22,644	8,614	8,507	13	11,014	13,411	24,425	24,315	+120	+108	1,636
February	2,121	20,672	22,794	8,943	8,633	34	11,147	13,622	24,769	24,555	+344	+280	1,659
March	2,146	20,805	22,951	8,054	8,387	23	10,807	13,550	24,458	24,529	311	36	1,639
April	2,184	20,860	23,044	7,840	8,077	21	10,827	13,415	24,242	24,643	216	+114	1,624
May	2,231	20,900	23,132	7,659	7,837	480	11,159	13,384	24,544	24,830	+302	+187	1,645
June	2,288	20,911	23,199	8,528	8,694	652	11,406	13,624	25,030	25,019	+486	+389	1,677
STATES—APRIL 1982													
New South Wales	517	6,507	7,024	1,480	1,519	6	2,756	3,910	6,666		33		1,273
Victoria	842	8,814	7,657	1,984	4,043	6	4,139	5,059	9,199		53		2,330
Queensland	298	2,951	3,248	937	982	3	1,509	1,812	3,321		42		1,416
South Australia	285	1,938	2,223	810	862	3	1,321	1,186	2,507	(c)	49	(c)	1,900
Western Australia	147	1,576	1,723	343	371	1	701	778	1,479		27		1,138
Tasmania	65	672	737	174	183	1	255	490	745		8		897
Northern Territory	8	164	172	36	38	—	40	70	110		2		945
A.C.T.	22	238	260	75	78	—	105	109	215		3		
STATES—MAY 1982													
New South Wales	532	6,526	7,058	1,457	1,509	162	2,879	3,897	6,776		+110		1,294
Victoria	855	8,820	7,674	1,913	3,998	149	4,231	5,052	9,283		+84		2,351
Queensland	304	2,958	3,263	837	859	94	1,573	1,819	3,392		+71		1,446
South Australia	291	1,938	2,228	801	823	29	1,341	1,173	2,515	(c)	+8	(c)	1,906
Western Australia	153	1,580	1,733	337	351	30	722	772	1,495	(c)	+16		1,150
Tasmania	67	672	739	180	183	8	262	487	749		+4		873
Northern Territory	8	165	174	42	41	3	42	72	114		+4		928
A.C.T.	22	241	263	72	72	5	109	111	220		+5		967
STATES—JUNE 1982													
New South Wales	550	6,509	7,059	1,634	1,715	193	2,953	3,934	6,887		+111		1,315
Victoria	870	8,843	7,713	4,273	4,286	205	4,282	5,183	9,475		+192		2,400
Queensland	314	2,960	3,274	1,018	1,047	96	1,611	1,849	3,460		+68		1,475
South Australia	298	1,936	2,233	905	931	105	1,395	1,199	2,594	(c)	+79	(c)	1,966
Western Australia	158	1,583	1,741	374	386	32	733	781	1,514		+19		1,166
Tasmania	68	673	741	194	196	12	267	492	759		+10		1,777
Northern Territory	8	165	174	46	48	3	44	71	116		+2		941
A.C.T.	23	240	263	84	85	6	110	115	225		+5		989

(a) Excludes External Territories. (b) Based on population estimates published in Estimated Resident Population: Australia, States and Territories, Quarterly Estimates, 1976-1981 (Preliminary) Catalogue No. 3218.0. (c) State seasonally adjusted data are not available.

SECTION 3 : RESERVE BANK OF AUSTRALIA

TABLE 12. 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 —	Deposits of trading banks								Rural Credits Department	
	Capital and reserve funds	Special reserve—IM.F. special drawing rights	Notes on issue	Statutory reserve deposit accounts	Other	Total	Deposits of savings banks	Other liabilities	Total liabilities	
1981—										
May	46	418	5,123	1,871	6	1,876	159	4,294	11,916	
June	46	493	5,184	1,851	8	1,861	159	4,354	11,997	
July	46	385	5,288	1,853	7	1,861	108	4,012	11,699	
August	46	361	5,318	1,857	8	1,865	87	3,737	11,435	
September	46	490	5,344	1,866	9	1,875	230	3,751	11,631	
October	46	393	5,385	1,906	9	1,915	246	3,929	11,910	
November	46	393	5,431	1,948	6	1,954	184	4,149	12,155	
December(a)	46	396	5,832	1,972	9	1,981	147	4,034	12,437	
1982—										
January	46	399	5,653	2,006	9	2,015	101	4,251	12,464	
February	46	403	5,606	2,018	10	2,028	97	4,303	12,682	
March	46	409	5,650	2,033	9	2,042	76	4,230	12,453	
April	46	409	5,824	2,056	10	2,066	31	3,969	12,346	
May	46	413	5,794	2,085	41	2,125	218	4,101	12,697	
June	46	366	5,795	2,113	25	2,138	214	3,882	12,441	
ASSETS (\$ million)										
Central banking business (including Note Issue Department)										
Average of weekly figures for month of —	Australian government securities							Rural Credits Department		
	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Treasury bills and Treasury notes	Other	Total	Bills receivable and remittances in transit	Loans, advances and other assets	Total assets	Loans, advances and bills discounted
1981—										
May	5,634	55	8	3,156	2,144	5,303	224	693	11,916	403
June	5,654	54	6	3,149	2,154	5,303	147	804	11,997	388
July	5,309	55	7	3,068	2,219	5,386	83	860	11,699	348
August	4,597	51	7	3,476	2,342	5,818	219	742	11,435	327
September	4,247	46	4	4,306	2,327	6,634	141	559	11,631	270
October	4,217	50	5	4,598	2,358	6,955	159	524	11,910	320
November	4,206	47	5	4,562	2,525	7,087	260	551	12,155	275
December(a)	4,002	43	6	5,059	2,627	7,686	162	538	12,437	356
1982—										
January	3,980	49	6	4,815	2,731	7,545	202	682	12,464	467
February	4,000	46	9	4,861	2,811	7,672	188	768	12,682	477
March	4,098	46	9	4,484	2,945	7,429	172	699	12,453	477
April	4,642	45	9	3,760	2,921	6,681	188	781	12,346	440
May	5,955	48	11	3,210	2,356	8,567	370	745	12,697	435
June	6,469	46	11	2,829	2,201	5,030	282	602	12,441	391

(a) Excludes one Wednesday.

TABLE 13. AUSTRALIAN NOTE ISSUE—VALUE OF AUSTRALIAN NOTES OUTSTANDING (\$ million)

On last Wednesday of—	Denomination						Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50		
1981—								
May	73	151	153	552	2,025	2,139	5,094	4,523
June	74	153	154	556	2,060	2,191	5,187	4,609
July	75	155	157	566	2,138	2,289	5,380	4,668
August	75	153	156	560	2,117	2,300	5,362	4,733
September	75	153	156	554	2,082	2,314	5,334	4,741
October	75	154	157	551	2,076	2,344	5,357	4,763
November	77	157	160	558	2,111	2,385	5,448	4,843
December	85	171	176	609	2,336	2,834	6,211	5,446
1982—								
January	77	154	160	550	2,097	2,545	5,583	4,923
February	76	154	160	550	2,133	2,546	5,619	4,951
March	77	157	163	547	2,127	2,566	5,656	5,009
April	79	160	166	554	2,166	2,633	5,758	5,068
May	79	158	164	546	2,130	2,647	5,724	5,064
June	79	158	166	547	2,170	2,718	5,837	5,160
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total	
7 April	505	5,372	5,877	26 May	660	5,064	5,724	
14 April	745	5,139	5,885	2 June	698	5,060	5,758	
21 April	723	5,052	5,775	9 June	648	5,089	5,737	
28 April	690	5,068	5,758	16 June	722	5,139	5,861	
5 May	696	5,069	5,765	23 June	652	5,130	5,781	
12 May	689	5,103	5,793	30 June	677	5,160	5,837	
19 May	782	5,112	5,894					

SECTION 4: MISCELLANEOUS

TABLE 14. COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA
LOANS, ADVANCES AND BILLS DISCOUNTED
(\$ million)

Average of weekly figures for month of	Hire purchase			Other			Total		
1981									
May			119			428			547
June			118			444			562
July			117			443			560
August			117			449			566
September			119			455			574
October			123			452			575
November			126			449			575
December (a)			128			466			594
1982									
January			125			467			591
February			119			462			580
March			116			492			608
April			119			492			611
May			123			481			604
June			125			480			605

	April 1982			May 1982			June 1982		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales (b)	46	153	199	47	145	193	48	143	191
Victoria	22	91	113	22	86	108	23	74	97
Queensland	22	95	117	23	96	118	23	99	122
South Australia	9	57	65	9	58	66	9	61	70
Western Australia	18	81	100	19	82	102	19	88	107
Tasmania	3	14	17	3	14	17	3	15	17

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory discretions are not available; April \$4 million; May \$4 million; June \$4 million.

TABLE 15. AUSTRALIAN RESOURCES DEVELOPMENT BANK
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA

(Source: Reserve Bank of 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	
1981—						
May	449	—	2	2	149	2
June	448	—	2	2	148	2
July	448	—	2	2	142	6
August	449	—	2	2	134	6
September	463	—	2	2	132	11
October	464	—	2	2	132	14
November	478	—	2	2	130	12
December(a)	486	—	2	2	130	11
1982—						
January	487	—	1	2	125	5
February	485	—	1	2	124	6
March	479	10	1	2	131	14
April	453	10	1	2	123	9
May	456	5	1	2	119	7
June	457	—	1	2	120	6
ASSETS						
Average of weekly figures for month of—	Government securities		Loans to authorised dealers in the short-term money market		Refinanced loans and direct loans	Other assets
1981—						
May	—	—	1	—	718	26
June	—	—	1	—	723	21
July	—	—	—	—	719	25
August	—	—	1	—	727	11
September	—	—	5	—	740	23
October	—	—	2	—	737	47
November	—	—	3	—	742	46
December(a)	—	—	2	—	753	29
1982—						
January	—	—	3	—	751	25
February	—	—	2	—	756	17
March	—	—	7	—	771	17
April	—	—	5	—	760	42
May	—	—	1	—	773	36
June	—	—	5	—	785	34

(a) Excludes one Wednesday

TABLE 16. INTEREST RATES AT 30 JUNE 1982
(Source: Reserve Bank of Australia)

	Rate per annum %	Date from which operative	Previous rate per annum %
LENDING RATES			
Reserve Bank of Australia—Rural Credits Department	(a) 15.75-16.25	May 1982	14.75-15.25
Commonwealth Development Bank of Australia—			
Term loans (under \$100,000)	14.50	Apr 1982	13.50
Term loans (over \$100,000)	(b)	Sept 1981	12.50
Trading Banks—			
Overdraft (under \$100,000)(c)	14.50	Mar 1982	13.50
Overdraft (\$100,000 and over)	(b)	Feb 1972	8.25
Unsecured personal loans(d)	9.25-9.75	Mar 1982	8.75-9.25
Savings Banks—			
New Housing loans to individuals for owner occupation	13.50	Apr 1982	12.50-13.50
Other loans (under \$100,000)(e)	14.50	Mar 1982	13.50
Other loans (\$100,000 and over)	(b)	Mar 1972	7.75
DEPOSIT RATES			
Trading Banks—			
Fixed deposits (less than \$50,000)			
3 months and less than 6 months	13.00-15.25	Apr 1982	12.00-15.25
6 months and less than 24 months	13.00-15.00	Apr 1982	12.50-14.75
24 months to 48 months	13.00-14.50	Apr 1982	12.50-14.50
Fixed deposits (\$50,000 and over)(b)			
Certificate of deposit (\$50,000 and over)(b)	(c)	Dec 1980	10.00
3 months to 48 months	(c)	Sept 1974	6.50
Savings Banks—			
Passbook accounts			
Up to and including \$4,000	3.75-5.00	Dec 1978	3.75-5.25
Over \$4,000	5.00-6.25	Apr 1978	6.00-6.50
Statement accounts(f)	3.75-13.00	Apr 1982	3.75-11.00
Investment accounts(g)	11.50-13.00	Mar 1982	11.50-12.00
Australian Resources Development Bank Ltd—			
Term deposits(h)			
4 years	15.75	Apr 1982	15.50
5 years	16.00	Apr 1982	15.75
Transferable deposits(i)			
5 years	15.85	Feb 1982	15.75
6 years	15.90	Feb 1982	15.75
10 years	16.00	Feb 1982	15.75

(a) Standard range of rates on new loans. (b) Actual rates are a matter for negotiation between banks and their customers. (c) Maximum rate. (d) Flat rate. (e) Not subject to maximum rates. (f) Statement accounts are ordinary call accounts but details of transactions are made available to depositors on bank statements issued regularly on demand. A variety of interest rates is offered by banks, the higher rates being generally obtained on larger balances. (g) Subject to special notice and minimum balance requirements. (h) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (i) Public issue rates. Minimum deposit \$100 and thereafter in multiples of \$100.

TABLE 17. 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 (d)
	Treasury notes (b)		Bonds (c)			
	13 week notes	26 week notes	2 year	10 year	20 year	
1981—						
May	13.22	13.26	13.10	13.10	13.10	12.07
June	13.31	13.25	13.10	13.10	13.10	13.04
July	13.99	14.26	13.60	13.90	13.90	13.41
August	14.11	14.29	14.65	15.00	15.00	13.04
September	13.47	13.63	14.60	15.00	15.00	12.91
October	13.17	13.40	14.60	15.00	15.00	12.07
November	12.87	13.23	14.50	15.00	15.00	12.77
December	13.27	13.98	14.50	15.00	15.00	12.78
1982—						
January	14.26	14.86	14.65	15.00	15.00	13.25
February	16.33	16.85	14.95	15.10	15.10	13.41
March	18.73	18.57	15.20	15.15	15.15	14.85
April	19.29	18.32	15.60	15.20	15.15	17.05
May	14.88	15.34	16.40	16.40	16.40	15.40
June	15.47	16.04	16.40	16.40	16.40	14.88

(a) Data are compiled at or near the end of the month, except for the short-term money market (see footnote (d)). (b) Weighted average yield of notes allotted at tender.
(c) Average for weeks centred on last Wednesday of month; security yields shown are those applying if no brokerage is charged. Theoretical yields are shown. (d) Weighted average of rates paid on all days of the four or five weeks ending on the last Wednesday of the month.

TABLE 18. 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			
1981—							
May	4,929	11,448	13,632	2,021	22,694	54,724	55,735
June	4,977	11,650	13,767	1,966	23,028	55,387	56,425
July	5,055	11,763	13,959	1,756	23,246	55,780	56,730
August	5,125	11,601	14,424	1,670	23,309	56,129	56,978
September	5,159	11,637	15,054	1,739	23,372	56,963	57,299
October	5,185	11,719	15,467	1,865	23,525	57,778	57,923
November	5,242	11,841	15,735	1,796	23,721	58,334	58,249
December(c)	5,533	12,530	15,845	1,598	24,051	59,558	58,534
1982—							
January	5,418	12,499	16,005	1,530	24,375	59,827	58,960
February	5,397	12,434	16,136	1,623	24,607	60,167	59,145
March	5,436	12,349	16,365	1,967	24,623	60,738	59,710
April	5,602	11,718	16,900	2,469	24,359	61,048	60,624
May	5,536	11,236	17,165	3,096	24,405	61,439	62,539
June	5,570	11,330	16,948	3,024	24,800	61,671	62,839

(a) Excludes Government and inter-bank deposits, but includes deposits of the public with the Reserve Bank figures. (c) Excludes one Wednesday.

(b) Interpolated "week's average" based on end of month figures.

TABLE 19. OVERSEAS EXCHANGE RATES(a)
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES
(UNITS OF FOREIGN CURRENCY TO \$A1)

	United States of America Dollars to \$A1		Austria Schillings to \$A1		Belgium (b) Francs to \$A1				Canada Dollars to \$A1		Denmark Kroner to \$A1	
					Convertible		Financial					
	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>
<i>Year ended—</i>												
December 1981	1.1516	1.1468	18.47	18.11	42.98	42.78	45.41	44.68	1.3878	1.3677	8.23	8.11
June 1982	1.0697	1.0649	17.79	17.44	46.32	45.59	51.11	50.32	1.3173	1.2975	8.51	8.39
<i>1981—</i>												
May	1.1428	1.1380	18.59	18.24	42.74	42.06	43.97	43.27	1.3792	1.3596	8.24	8.13
June	1.1428	1.1380	19.32	18.96	44.50	43.79	45.39	44.67	1.3830	1.3632	8.55	8.43
July	1.1447	1.1399	19.78	19.40	45.93	45.18	47.99	47.22	1.3930	1.3725	8.78	8.65
August	1.1416	1.1368	20.21	19.83	46.96	46.21	50.57	49.77	1.4034	1.3828	9.02	8.90
September	1.1505	1.1457	19.20	18.86	44.68	43.98	48.82	48.06	1.3881	1.3679	8.54	8.42
October	1.1464	1.1416	18.25	17.86	43.41	42.69	47.59	46.81	1.3862	1.3656	8.31	8.20
November	1.1475	1.1427	18.16	17.72	43.28	42.48	48.05	47.20	1.3716	1.3512	8.26	8.15
December	1.1373	1.1325	18.08	17.71	43.51	42.80	48.53	47.75	1.3541	1.3338	8.34	8.22
<i>1982—</i>												
January	1.1174	1.1126	18.02	17.66	43.74	43.05	48.68	47.92	1.3393	1.3192	8.39	8.27
February	1.0870	1.0822	18.12	17.76	44.64	43.93	49.30	48.51	1.3262	1.3061	8.49	8.37
March	1.0632	1.0584	17.77	17.43	47.28	46.54	52.18	51.38	1.3034	1.2837	8.56	8.44
April	1.0539	1.0491	17.79	17.44	47.86	47.11	53.24	52.41	1.2966	1.2769	8.63	8.51
May	1.0617	1.0569	17.30	16.96	46.48	45.75	50.79	50.00	1.3149	1.2952	8.35	8.24
June	1.0352	1.0304	17.72	17.38	47.92	47.17	52.49	51.68	1.3236	1.3037	8.64	8.52
	Fin Dollars to \$A1		France Francs to \$A1		Germany Fed. Rep. of Deutsche Marks to \$A1		Greece Drachmae to \$A1		Hong Kong Dollars to \$A1		India Rupees to \$A1	
	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>
<i>Year ended—</i>												
December 1981	0.999	0.970	6.282	6.191	2.614	2.577	64.45	62.96	6.461	6.370	(c)	9.884
June 1982	0.983	0.959	6.579	6.485	2.535	2.499	67.48	65.91	6.258	6.169	(c)	9.853
<i>1981—</i>												
May	0.977	0.953	6.282	6.192	2.626	2.589	64.21	62.76	6.247	6.159	(c)	9.493
June	0.997	0.973	6.477	6.384	2.725	2.686	66.85	65.31	6.322	6.233	(c)	9.643
July	1.021	0.997	6.660	6.561	2.804	2.763	68.97	67.35	6.531	6.439	(c)	10.056
August	1.030	1.006	6.864	6.762	2.871	2.827	70.75	69.08	6.808	6.712	(c)	10.239
September	1.033	1.009	6.523	6.427	2.726	2.687	67.50	65.90	6.945	6.847	(c)	10.365
October	1.028	1.004	6.479	6.385	2.598	2.560	65.68	64.10	6.904	6.806	(c)	10.370
November	1.015	0.991	6.478	6.386	2.567	2.530	65.31	63.76	6.546	6.451	(c)	10.370
December	1.002	0.978	6.512	6.420	2.575	2.539	65.47	63.93	6.432	6.342	(c)	10.273
<i>1982—</i>												
January	0.998	0.974	6.529	6.437	2.572	2.536	66.22	64.68	6.498	6.407	(c)	10.118
February	0.989	0.965	6.564	6.470	2.582	2.545	66.91	65.35	6.429	6.337	(c)	9.921
March	0.980	0.956	6.548	6.454	2.538	2.502	66.18	64.64	6.226	6.137	(c)	9.788
April	0.981	0.957	6.607	6.513	2.537	2.501	67.59	66.01	6.079	5.979	(c)	9.805
May	0.978	0.954	6.420	6.330	2.464	2.430	67.54	65.98	6.138	6.051	(c)	9.785
June	0.972	0.948	6.805	6.708	2.518	2.482	70.41	68.81	6.090	6.003	(c)	9.701

NOTE: For Footnotes see end of table on page 19.

TABLE 19. OVERSEAS EXCHANGE RATES^(a)
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—continued
(POINTS OF FOREIGN CURRENCY TO \$A1)

NOTE 1 For Financials not at table on page 10		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended—		Year ended	
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TABLE 19. OVERSEAS EXCHANGE RATES(a)
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—continued
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Sweden Kroner to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>	<i>Buying</i>	<i>Selling</i>
<i>Year ended—</i>								
December 1981	5.845	5.762	2.271	2.239	25.28	24.63	0.575	0.568
June 1982	6.239	6.149	2.074	2.044	24.81	24.16	0.591	0.585
<i>1981—</i>								
May	5.597	5.516	2.366	2.332	24.05	23.44	0.548	0.542
June	5.774	5.691	2.379	2.344	24.24	23.60	0.579	0.572
July	5.941	5.859	2.408	2.373	25.34	24.66	0.611	0.605
August	6.077	5.990	2.485	2.450	26.41	25.71	0.629	0.622
September	6.233	6.144	2.346	2.312	26.61	25.92	0.635	0.627
October	6.372	6.282	2.171	2.139	26.52	25.82	0.624	0.617
November	6.324	6.234	2.058	2.029	26.58	25.89	0.606	0.599
December	6.313	6.224	2.069	2.039	26.39	25.72	0.598	0.591
<i>1982—</i>								
January	6.287	6.197	2.067	2.037	25.92	25.26	0.594	0.588
February	6.277	6.187	2.065	2.034	25.22	24.57	0.589	0.583
March	6.213	6.123	2.012	1.983	24.68	24.03	0.590	0.583
April	6.253	6.163	2.069	2.043	24.38	23.73	0.596	0.589
May	6.162	6.073	2.076	2.047	24.68	24.03	0.588	0.583
June	6.241	6.151	2.153	2.122	24.00	23.36	0.589	0.583

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia.
(c) Daily quotations available on application to the Commonwealth Trading Bank of Australia.

(b) "Convertible" rate for trade transactions accompanied by documentation, and "Financial" rate for other transactions.

SECTION 6—BRANCHES AND AGENCIES

TABLE 20. TRADING BANKS : NUMBER OF BRANCHES IN AUSTRALIA

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks									
30 June 1979	1,835	1,261	796	466	511	106	20	60	5,055
30 June 1980	1,843	1,270	804	471	513	106	20	61	5,088
30 June 1981	1,870	1,269	815	458	511	105	20	60	5,108
AS AT 30 JUNE 1982									
Major Trading Banks									
Commonwealth Trading Bank	401	191	157	77	87	21	4	13	951
Australia and New Zealand Banking Group	260	295	139	140	79	33	5	8	959
Bank of New South Wales	419	213	169	60	132	13	6	13	1,025
Commercial Bank of Australia Ltd	136	181	93	46	41	27	2	6	532
Commercial Banking Co. of Sydney Ltd	287	152	69	9	9	5	1	10	542
National Bank of Australasia Ltd	159	242	188	77	87	6	4	8	771
Total Major Trading Banks	1,852	1,274	815	409	435	105	22	58	4,780
Other Trading Banks									
Bank of New Zealand	4	2	2	1	1	—	—	—	10
Bank of Queensland Limited	—	—	17	—	—	—	—	—	17
Banque Nationale de Paris	2	1	1	1	1	—	—	1	7
Australian Bank Limited	1	1	—	—	1	—	—	—	3
State Bank of New South Wales	218	—	—	—	—	—	—	—	218
State Bank of South Australia	—	—	—	44	—	—	—	—	44
Rural and Industries Bank of Western Australia	—	—	—	—	85	—	—	—	85
Total Other Trading Banks	225	4	20	46	88	—	—	1	384
Metropolitan Area	978	799	344	264	315	38	11	59	2,808
Elsewhere	909	479	491	191	208	67	11	—	2,356
Total All Banks	1,887	1,278	835	455	523	105	22	59	5,146

TABLE 21. TRADING BANKS : NUMBER OF AGENCIES IN AUSTRALIA

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks									
30 June 1979	300	221	163	129	101	29	10	24	977
30 June 1980	316	221	172	127	111	28	12	22	1,009
30 June 1981	313	225	181	125	114	28	15	20	1,021
AS AT 30 JUNE 1982									
Major Trading Banks									
Commonwealth Trading Bank	130	72	63	27	31	13	4	13	353
Australia and New Zealand Banking Group	36	58	34	54	20	5	6	—	213
Bank of New South Wales	57	5	28	1	15	1	3	3	113
Commercial Bank of Australia Ltd	8	29	16	12	4	10	1	—	80
Commercial Banking Co. of Sydney Ltd	50	14	5	—	—	—	—	—	69
National Bank of Australasia Ltd	16	49	35	18	21	2	2	3	146
Total Major Trading Banks	297	227	181	112	91	31	16	19	974
Other Trading Banks									
Bank of Queensland Limited	—	—	10	—	—	—	—	—	10
State Bank of New South Wales	27	—	—	—	—	—	—	—	27
State Bank of South Australia	—	—	—	16	—	—	—	—	16
Rural and Industries Bank of Western Australia	—	—	—	—	24	—	—	—	24
Total Other Trading Banks	27	—	10	16	24	—	—	—	77
Metropolitan Area	158	120	80	44	55	10	7	19	493
Elsewhere	166	107	111	84	60	21	9	—	558
Total All Banks	324	227	191	128	115	31	16	19	1,051

TABLE 22. SAVINGS BANKS: NUMBER OF BRANCHES IN AUSTRALIA

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks									
30 June 1979	1,659	1,802	796	593	520	165	20	60	5,615
30 June 1980	1,666	1,838	804	599	522	167	20	61	5,677
30 June 1981	1,681	1,836	812	584	518	168	20	59	5,678
AS AT 30 JUNE 1982									
Commonwealth Savings Bank	424	216	166	85	95	21	4	13	1,024
State Bank of Victoria	—	541	—	—	—	—	—	—	541
Savings Bank of South Australia	—	—	—	158	—	—	—	—	158
Rural and Industries Bank of Western Australia	—	—	—	—	85	—	—	—	85
Hobart Savings Bank	—	—	—	—	—	33	—	—	33
Launceston Bank of Savings	—	—	—	—	—	30	—	—	30
Australia and New Zealand Savings Bank Ltd	255	295	132	149	74	33	5	9	952
Bank of New South Wales Savings Bank Ltd	419	213	169	60	132	13	6	13	1,025
Commercial Savings Bank of Australia Ltd	136	181	93	46	41	27	2	6	512
C.B.C. Savings Bank Ltd	287	152	69	9	9	5	1	10	542
National Bank Savings Bank Ltd	159	242	188	77	87	6	4	8	771
Bank of New Zealand Savings Bank Ltd	4	2	2	1	1	—	—	—	10
Metropolitan Area	899	1,155	337	357	316	60	11	59	3,194
Elsewhere	785	687	482	228	208	108	11	—	2,509
Total All Banks	1,684	1,842	819	585	524	168	22	59	5,703

TABLE 23. SAVINGS BANKS: NUMBER OF AGENCIES IN AUSTRALIA

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks									
30 June 1979	3,478	2,247	2,286	1,673	1,712	533	130	105	12,164
30 June 1980	3,445	2,181	2,197	1,618	1,764	484	129	103	11,921
30 June 1981	3,514	2,184	2,271	1,587	1,847	524	136	100	12,163
AS AT 30 JUNE 1982									
Commonwealth Savings Bank	1,894	1,126	1,176	589	596	234	65	71	5,751
State Bank of Victoria	—	434	—	—	—	—	—	—	434
Savings Bank of South Australia	—	—	—	612	—	—	—	—	612
Rural and Industries Bank of Western Australia	—	—	—	—	557	—	—	—	557
Hobart Savings Bank	—	—	—	—	—	27	—	—	27
Launceston Bank of Savings	—	—	—	—	—	66	—	—	66
Australia and New Zealand Savings Bank Ltd	160	112	189	134	164	51	25	4	839
Bank of New South Wales Savings Bank Ltd	1,286	285	723	179	470	86	44	23	3,006
Commercial Savings Bank of Australia Ltd	63	35	78	14	12	19	1	2	224
C.B.C. Savings Bank Ltd	115	19	21	1	1	—	—	3	160
National Bank Savings Bank Ltd	25	52	68	29	57	9	2	3	245
Metropolitan Area	1,620	1,057	719	937	1,076	161	21	106	5,697
Elsewhere	1,923	1,006	1,536	621	781	331	116	—	6,314
Total All Banks	3,543	2,063	2,255	1,558	1,857	492	137	106	12,011