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BANKING STATISTICS

JANUARY 1975

**AUSTRALIAN
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BANKING STATISTICS, JANUARY 1975

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Section 6

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Section 7

For REVISED SEASONALLY ADJUSTED BANKING SERIES see the January 1974 issue of this bulletin.

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. Issues of this bulletin prior to November 1973 provided details of trading and savings banks' liabilities and assets for Australia including Papua New Guinea and Other External Territories. As the *Banking Act* 1959-1973 ceased to apply to Papua New Guinea from 1 November 1973, the Australian details of liabilities and assets for November 1973 exclude Papua New Guinea but include Other External Territories. For purposes of comparison details from June 1973 onwards are also shown on this basis.

3. 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).

4. 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* 1974 (Reference No. 1.10) and in Appendix A to the January 1974 issue of this bulletin.

Trading Banks

5. 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)

6. 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.

7. 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

8. 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.

9. 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 1973 relate to the third Wednesday of the month.

10. 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.

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

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

13. 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".

14. 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 1 : TRADING BANKS

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

Deposits														
Current														
Fixed (b)				Bearing interest				Not bearing interest						
Australian and State Governments	Other banks	Other	Total fixed	Australian and State Governments	Other banks	Other	Total bearing interest	Australian and State Governments	Other banks	Other	Total not bearing interest	Total current	Total deposits	Balances due to other banks (c)
														Bills payable and other liabilities
														Total liabilities
ALL TRADING BANKS														
1973 -														
December (d)	646.7	101.6	5,875.9	6,624.2	57.5	48.5	496.2	602.1	51.6	86.7	5,579.7	5,718.0	6,320.1	12,944.3
1974 -														
January	693.9	95.3	6,162.1	6,951.3	73.6	61.9	493.4	629.0	50.5	96.3	5,514.5	5,661.4	6,290.3	13,241.6
February	685.4	95.8	6,404.1	7,185.4	54.9	62.0	506.6	623.4	50.3	89.9	5,558.8	5,698.9	6,322.3	13,507.7
March	599.6	91.9	6,578.6	7,270.2	60.5	57.6	502.2	620.2	48.3	81.6	5,453.0	5,582.9	6,203.1	13,473.3
April	501.0	84.9	6,584.1	7,170.0	69.9	71.5	510.3	651.7	54.4	88.3	5,364.2	5,506.9	6,158.7	13,328.7
May	443.3	80.6	6,567.8	7,091.8	60.8	94.2	509.7	664.8	52.0	96.5	5,145.3	5,293.8	5,958.6	13,050.4
June	413.8	76.6	6,495.4	6,985.9	105.4	68.6	486.1	660.1	55.9	80.2	4,931.9	5,068.0	5,728.1	12,714.0
July	375.3	73.5	6,417.0	6,865.7	87.8	40.9	519.3	647.9	56.4	62.8	4,731.6	4,850.8	5,498.7	12,364.5
August	373.5	72.7	6,404.1	6,850.3	49.8	43.5	520.3	613.7	52.1	79.1	4,563.8	4,695.0	5,308.7	12,159.0
September	368.2	70.8	6,455.5	6,894.5	71.9	52.3	521.2	645.4	54.6	77.0	4,613.0	4,744.6	5,390.0	12,284.5
October	369.2	71.9	6,874.9	7,316.1	52.5	75.4	519.0	646.9	62.5	124.3	4,743.9	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	7,272.7	7,817.2	57.7	42.3	536.6	636.5	74.2	84.7	5,083.3	5,242.2	5,878.7	13,696.0
1975 -														
January	568.9	85.8	7,699.8	8,354.5	58.5	53.8	563.3	675.6	68.6	97.2	5,194.9	5,360.8	6,036.4	14,390.9
MAJOR TRADING BANKS														
1973 -														
December (d)	535.8	100.8	5,514.7	6,151.4	28.5	48.4	402.4	479.3	44.9	85.8	5,304.9	5,435.6	5,914.9	12,066.3
1974 -														
January	569.9	94.8	5,774.7	6,439.5	38.6	61.9	394.9	495.4	41.0	95.3	5,225.6	5,361.9	5,857.3	12,296.8
February	565.3	95.4	5,999.4	6,660.1	23.6	61.9	405.2	490.7	41.9	88.8	5,263.2	5,393.9	5,884.6	12,544.7
March	501.7	91.6	6,149.5	6,742.7	30.3	57.5	404.1	491.9	40.2	79.7	5,161.8	5,281.7	5,773.5	12,516.3
April	435.6	84.7	6,123.4	6,643.7	40.3	71.4	412.1	523.9	44.5	87.5	5,075.0	5,207.1	5,731.0	12,374.6
May	387.2	80.6	6,098.7	6,566.4	27.7	94.2	400.6	522.4	43.7	95.4	4,867.4	5,006.5	5,528.9	12,095.3
June	358.2	76.6	6,008.2	6,443.0	65.1	68.5	399.7	533.3	45.5	78.7	4,654.2	4,778.5	5,311.8	11,754.8
July	328.6	73.5	5,876.9	6,279.0	40.6	40.8	429.7	511.1	46.3	62.1	4,481.9	4,590.4	5,101.5	11,380.5
August	323.7	72.7	5,835.7	6,232.0	22.0	43.5	423.8	489.3	43.3	78.1	4,319.8	4,441.2	4,930.5	11,162.6
September	319.3	70.8	5,852.0	6,242.1	44.0	52.3	423.9	520.2	43.1	76.3	4,367.8	4,487.1	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	4,809.7	4,953.9	5,464.4	12,507.4
1975 -														
January	492.4	85.8	6,992.8	7,571.0	38.3	53.7	454.7	546.7	56.8	95.9	4,908.8	5,061.5	5,608.2	13,179.2

(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)

	Coin, bullion and notes	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
		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			
		Cash with Reserve Bank	Treasury bills and Treasury notes												Other		
ALL TRADING BANKS																	
1973 -																	
December (e)	278.6	11.4	416.1	2,528.8	26.2	381.0	213.7	1,048.3	354.4	234.0	794.0	258.2	7,501.0	8,787.2	209.9	454.9	14,710.5
1974 -																	
January	261.5	5.6	542.7	2,640.1	26.9	391.2	187.6	1,083.0	372.5	208.7	819.7	262.1	7,621.9	8,912.4	213.2	484.6	15,121.3
February	250.5	11.6	412.1	2,694.1	26.8	392.8	178.2	1,107.1	439.5	206.1	829.6	263.4	7,788.1	9,087.3	215.1	490.1	15,305.1
March	236.5	4.2	337.0	2,656.5	26.7	389.7	152.0	1,129.1	309.6	204.6	842.0	264.7	7,991.3	9,302.6	215.6	525.0	15,284.4
April	229.9	6.4	141.3	2,412.1	26.6	390.9	88.4	1,132.8	319.8	200.0	856.3	263.1	8,411.2	9,730.6	216.4	580.3	15,275.3
May	251.0	11.9	127.8	2,177.5	26.5	380.4	66.4	1,122.5	321.9	197.5	875.4	263.8	8,570.7	9,907.4	217.3	627.2	15,237.5
June	263.3	9.7	79.8	2,084.3	27.6	390.0	65.4	1,032.6	282.8	190.3	886.0	265.7	8,778.3	10,120.3	219.7	774.1	15,349.6
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	841.9	15,176.5
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	8,629.8	9,936.5	227.8	936.3	14,981.9
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	952.6	14,994.7
October	271.4	8.4	363.4	2,134.7	26.0	408.2	151.7	387.4	379.2	123.9	921.7	274.6	8,920.1	10,240.3	237.1	1,022.7	15,620.6
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	1,025.9	15,962.2
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	1,125.4	16,426.1
1975 -																	
January	302.1	9.7	960.3	2,274.7	34.3	435.8	212.6	379.3	504.2	147.3	944.6	277.5	9,374.2	10,743.6	247.5	1,337.9	17,441.9
MAJOR TRADING BANKS																	
1973 -																	
December (e)	264.2	10.5	409.6	2,315.1	13.0	342.5	177.0	1,043.5	322.8	234.0	794.0	258.2	6,608.0	7,894.2	170.6	445.6	13,408.5
1974 -																	
January	246.2	4.8	530.6	2,404.0	12.9	349.9	150.7	1,077.7	332.0	208.7	819.7	262.1	6,699.2	7,989.6	173.7	473.8	13,746.1
February	236.5	10.7	402.2	2,447.5	12.8	347.3	148.6	1,101.3	405.1	206.1	829.6	263.4	6,847.2	8,146.3	175.0	479.0	13,912.4
March	223.4	3.1	326.1	2,412.1	12.7	344.5	127.5	1,123.4	281.8	204.6	842.0	264.7	7,654.4	8,353.7	175.2	514.7	13,899.6
April	216.9	5.1	132.4	2,192.8	12.6	345.1	63.4	1,127.1	294.7	200.0	856.3	263.1	7,444.5	8,763.9	176.3	569.3	13,898.2
May	237.4	10.0	121.5	2,011.9	12.5	343.9	41.3	1,116.6	249.5	197.5	875.4	263.8	7,579.3	8,916.0	176.8	616.5	13,853.9
June	249.3	6.8	72.4	1,929.7	12.4	351.2	27.4	1,026.9	237.6	190.3	886.0	265.7	7,757.2	9,099.2	178.9	760.9	13,952.7
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	7,564.0	8,870.7	185.7	919.6	13,544.4
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	413.5	147.3	944.6	277.5	8,135.0	9,504.4	202.3	1,320.7	15,755.2

(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

	Liquid assets and Australian Government securities					Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills dis-counted (a)	Deposits not bearing interest	Liquid assets and Australian Government securities					Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills dis-counted (a)	Deposits not bearing interest
	Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Aus-tralian and State Government securities	Total					Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Aus-tralian and State Government securities	Total				
AMOUNT (\$ million)								RATIO TO TOTAL DEPOSITS (per cent)								
ALL TRADING BANKS																
1973 -																
December (b)	290.0	416.1	2,528.8	3,234.8	1,048.3	8,787.2	5,718.0	2.2	3.2	19.5	25.0	8.1	67.9	44.2		
1974 -																
January	267.1	542.7	2,640.1	3,449.9	1,083.0	8,912.4	5,661.4	2.0	4.1	19.9	26.1	8.2	67.3	42.8		
February	262.0	412.1	2,694.1	3,368.2	1,107.1	9,087.3	5,698.9	1.9	3.1	19.9	24.9	8.2	67.3	42.2		
March	240.7	337.0	2,656.5	3,234.2	1,129.1	9,302.6	5,582.9	1.8	2.5	19.7	24.0	8.4	69.0	41.4		
April	236.3	141.3	2,412.1	2,789.7	1,132.8	9,730.6	5,506.9	1.8	1.1	18.1	20.9	8.5	73.0	41.3		
May	262.8	127.8	2,177.5	2,568.1	1,122.5	9,907.4	5,293.8	2.0	1.0	16.7	19.7	8.6	75.9	40.6		
June	273.0	79.8	2,084.3	2,437.1	1,032.6	10,120.3	5,068.0	2.2	0.6	16.4	19.2	8.1	79.6	39.9		
July	264.8	102.9	2,082.2	2,450.0	749.0	10,057.3	4,850.8	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	9,936.5	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	4,744.6	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	21.4	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	10,486.1	5,242.2	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	10,743.6	5,360.8	2.2	6.7	15.8	24.7	2.7	74.7	37.3		
MAJOR TRADING BANKS																
1973 -																
December (b)	274.8	409.6	2,315.1	2,999.4	1,043.5	7,894.2	5,435.6	2.3	3.4	19.2	24.9	8.7	65.4	45.1		
1974 -																
January	251.1	530.6	2,404.0	3,185.7	1,077.7	7,989.6	5,361.9	2.0	4.3	19.6	25.9	8.8	65.0	43.6		
February	247.2	402.2	2,447.5	3,096.9	1,101.3	8,146.3	5,393.9	2.0	3.2	19.5	24.7	8.8	64.9	43.0		
March	226.5	326.1	2,412.1	2,964.7	1,123.3	8,353.7	5,281.7	1.8	2.6	19.3	23.7	9.0	66.7	42.2		
April	222.0	132.4	2,192.8	2,547.2	1,127.1	8,763.9	5,207.1	1.8	1.1	17.7	20.6	9.1	70.8	42.1		
May	247.4	121.5	2,011.9	2,380.8	1,116.6	8,916.0	5,006.5	2.1	1.0	16.6	19.7	9.2	73.7	41.4		
June	256.1	72.4	1,929.7	2,258.2	1,026.9	9,099.2	4,778.5	2.2	0.6	16.4	19.2	8.7	77.4	40.7		
July	249.5	90.3	1,938.6	2,278.4	743.3	8,995.6	4,590.4	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	8,870.6	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	4,487.1	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	9,271.6	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	9,504.4	5,061.5	2.2	7.1	16.1	25.5	2.8	72.1	38.4		

(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)

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITS									
1973 -									
December (a)	5,567.4	3,455.4	1,931.6	742.9	815.7	213.2	47.2	165.6	12,939.0
1974 -									
January	5,702.1	3,488.8	1,946.4	788.8	873.8	215.1	46.7	174.3	13,236.1
February	5,780.4	3,555.5	1,971.6	830.1	911.4	217.4	46.9	188.5	13,501.8
March	5,732.0	3,540.9	1,973.1	838.9	930.6	218.5	47.4	185.5	13,466.9
April	5,673.7	3,508.9	1,952.9	832.3	901.4	221.3	47.6	184.9	13,223.0
May	5,625.4	3,357.2	1,908.0	827.1	868.7	219.8	47.4	191.0	13,044.6
June	5,588.7	3,182.8	1,845.9	815.6	835.1	210.7	46.5	183.0	12,708.3
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	899.7	230.6	52.2	168.3	13,690.1
1975 -									
January	6,270.7	3,624.9	2,102.9	929.3	970.2	234.7	54.5	197.6	14,384.7
LOANS, ADVANCES AND BILLS DISCOUNTED									
1973 -									
December (a)	4,274.8	2,053.7	1,046.5	570.9	603.4	116.3	29.6	90.1	8,785.3
1974 -									
January	4,324.4	2,098.2	1,056.7	573.8	619.6	118.7	30.6	88.5	8,910.6
February	4,420.6	2,149.0	1,067.1	578.5	623.2	124.1	31.1	91.7	9,085.4
March	4,510.5	2,211.9	1,102.7	590.8	628.0	126.1	32.6	98.1	9,300.7
April	4,696.6	2,333.0	1,152.6	624.2	646.7	131.2	33.6	110.8	9,728.6
May	4,764.2	2,364.6	1,185.0	652.5	654.8	137.5	33.5	113.3	9,905.4
June	4,903.2	2,418.9	1,187.9	671.8	652.2	139.9	32.5	112.1	10,118.5
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	126.4	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

(a) Excludes one Wednesday.

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tax.	N.T.	A.C.T.	Total
AUSTRALIAN AND STATE GOVERNMENTS (b)									
1973 -									
December	226.8	85.4	0.7	0.3	0.3	..	..	..	313.5
1974 -									
January	194.9	76.1	0.6	0.2	0.3	..	..	..	272.1
February	207.2	69.3	0.7	0.3	0.3	..	..	..	278.0
March	216.8	74.3	1.0	0.3	0.4	..	..	..	292.9
April	235.8	85.3	0.5	0.2	0.3	..	..	..	322.1
May	212.3	76.8	0.5	0.2	0.6	..	..	..	290.5
June	255.6	79.9	0.5	0.3	0.3	0.1	..	..	336.6
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	..	0.8	485.2
1975 -									
January	247.3	85.8	0.5	0.2	0.3	..	..	..	334.2
OTHER									
1973 -									
December	3,520.5	2,744.3	815.5	447.3	438.6	114.3	19.4	70.3	8,170.3
1974 -									
January	2,903.5	2,260.1	677.6	357.0	421.2	88.6	17.4	60.3	6,785.7
February	3,443.5	2,691.6	762.7	410.6	472.5	103.7	16.8	66.9	7,968.3
March	3,441.3	2,549.7	717.2	419.8	471.2	104.3	22.6	69.8	7,795.9
April	3,391.5	2,665.0	759.0	444.5	459.2	111.6	17.4	68.1	7,916.4
May	3,743.0	2,966.6	752.9	436.9	475.3	110.1	18.8	77.0	8,580.6
June	3,772.6	2,932.5	799.2	438.9	502.9	113.3	21.4	70.5	8,651.2
July	3,984.4	2,956.7	842.9	461.5	503.5	124.8	23.1	77.0	8,973.9
August	3,488.4	2,651.6	745.2	389.6	463.1	108.1	18.0	63.6	7,927.6
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	4,063.9	3,347.1	880.7	492.4	547.1	139.9	22.1	76.7	9,569.9
1975 -									
January	3,274.2	2,337.1	742.7	412.9	475.8	98.2	20.7	57.7	7,419.2
TOTAL									
1973 -									
December	3,747.3	2,829.7	816.2	447.5	438.9	114.4	19.4	70.3	8,483.8
1974 -									
January	3,098.4	2,336.2	678.3	357.1	421.4	88.6	17.4	60.3	7,057.8
February	3,650.7	2,761.0	763.5	410.9	472.8	103.7	16.8	66.9	8,246.3
March	3,658.1	2,624.0	718.2	420.1	471.6	104.3	22.6	69.8	8,088.8
April	3,627.4	2,750.3	759.5	444.7	459.5	111.6	17.4	68.1	8,238.5
May	3,955.3	3,043.4	753.5	437.1	475.9	110.1	18.8	77.0	8,571.1
June	4,028.1	3,012.4	799.7	439.2	503.1	113.3	21.4	70.5	8,987.8
July	4,313.6	3,059.5	843.5	461.8	503.9	124.8	23.1	77.0	9,407.2
August	3,722.9	2,735.1	746.8	389.9	463.5	108.1	18.0	63.6	8,247.8
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	743.2	413.0	476.0	98.3	20.7	57.7	7,753.4
Australian and State Governments (b)									
Week ended -	State Governments (b)			Other			Total		
1 January	236.2			6,041.2			6,277.3		
8 January	405.0			9,130.3			9,535.3		
15 January	377.5			7,749.6			8,127.0		
22 January	437.0			7,455.2			7,892.2		
29 January	215.3			6,719.8			6,935.0		

(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 issue 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
December 1974 —	60.1	16.5	6.5	0.5	9.36	9.63	9.75	9.72
January	59.8	18.9	3.2	0.4	9.27	9.65	9.49	9.45
February	96.4	19.6	5.0	1.4	9.38	9.78	9.57	9.51
March	105.0	36.9	7.4	6.8	9.53	9.73	9.72	9.35
April	73.9	28.9	4.4	1.0	10.46	10.35	9.95	9.74
May	131.2	35.1	2.8	0.5	15.05	15.52	12.53	10.87
June	129.6	30.3	1.6	—	17.20	17.58	16.50	9.60
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 1975 —	89.7	37.8	9.1	—	9.99	10.10	10.45	10.00
January	35.8	32.3	2.1	—	9.27	9.56	9.65	9.50

(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)

	N.S.W. (b)	Vic.	Qld	S.A. (c)	W.A.	Tas.	Total
1973 —							
December (d)	381.0	242.2	67.7	34.1	74.1	1.8	800.9
1974 —							
January	509.4	346.9	121.5	63.4	77.7	6.1	1,125.1
February	645.7	433.0	183.5	81.9	97.2	8.7	1,450.0
March	784.5	506.3	226.0	101.1	139.3	15.7	1,773.0
April	887.8	520.6	247.4	115.9	154.2	22.4	1,948.3
May	1,069.6	554.4	285.7	140.8	159.6	32.8	2,242.9
June	1,292.9	582.6	316.4	169.8	157.0	39.8	2,558.5
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	2,502.0
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

(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)

	Deposits		Liquid assets and Australian Government securities		Loans, advances and bills discounted (a) -			
	Original	Seasonally adjusted	Original	Seasonally adjusted	Total		Other (b)	
					Original	Seasonally adjusted	Original	Seasonally adjusted
1973 -								
December (c)	12,066.3	11,792.6	2,999.4	2,830.2	7,894.2	7,988.7	6,608.0	6,743.8
1974 -								
January	12,296.8	11,791.6	3,185.7	2,722.2	7,989.6	8,106.9	6,699.2	6,856.6
February	12,544.7	11,944.6	3,096.9	2,596.1	8,146.3	8,349.6	6,847.2	7,067.1
March	12,516.3	12,077.1	2,964.7	2,627.7	8,353.7	8,509.5	7,042.4	7,234.6
April	12,374.6	12,161.2	2,547.2	2,452.3	8,763.9	8,648.5	7,444.5	7,350.0
May	12,095.3	12,267.3	2,380.8	2,406.9	8,916.0	8,742.1	7,579.3	7,512.8
June	11,755.8	12,359.2	2,258.2	2,638.8	9,099.2	8,911.5	7,557.3	7,601.7
July	11,380.5	11,937.5	2,278.4	2,663.3	8,995.6	8,806.0	7,659.9	7,435.1
August	11,162.6	11,616.0	2,229.6	2,573.7	8,870.6	8,840.4	7,564.0	7,449.1
September	11,249.5	11,551.3	2,289.9	2,497.9	8,775.3	8,857.1	7,470.6	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	7,844.5	7,919.4
December (c)	12,507.5	12,222.5	2,848.3	2,683.8	9,271.6	9,386.9	7,904.4	8,073.5
1975 -								
January	13,179.2	12,619.3	3,357.5	2,861.3	9,504.4	9,646.5	8,135.0	8,328.8

VARIATION OVER PREVIOUS MONTH

1973 -								
December (c)	+459.4	+163.4	+200.0	+ 93.9	+140.0	+202.6	+ 91.1	+170.9
1974 -								
January	+230.5	- 1.0	+186.3	-108.0	+ 95.4	+118.2	+ 91.2	+110.8
February	+247.9	+153.0	- 88.8	-126.1	+156.7	+242.7	+148.0	+210.5
March	- 28.4	+132.5	-132.2	+ 26.6	+207.4	+159.9	+195.2	+167.5
April	-141.7	+ 84.1	-417.5	-170.4	+410.2	+139.0	+402.1	+115.4
May	-279.3	+106.1	-166.4	+154.6	+152.1	+ 93.6	+134.8	+ 62.8
June	-340.5	- 7.8	-122.6	+ 31.9	+183.2	+169.4	+178.0	+188.9
July	-374.3	-322.0	+ 20.2	+ 24.7	-103.6	-105.5	- 97.5	-166.6
August	-217.9	-321.5	- 48.8	- 89.8	-125.0	+ 34.4	- 95.8	+ 14.0
September	+ 86.9	- 64.7	+ 60.3	- 75.8	- 95.3	+ 16.7	- 93.4	- 2.7
October	+550.9	+313.0	+295.5	+151.7	+328.0	+216.8	+312.5	+292.1
November	+319.0	+259.8	+221.2	+ 84.1	+ 75.6	+144.8	+ 61.2	+180.9
December (c)	+388.1	+ 98.4	+ 41.7	- 49.9	+ 92.7	+168.2	+ 60.1	+154.1
1975 -								
January	+671.7	+396.8	+509.2	+179.5	+232.8	+259.6	+270.6	+255.3

(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. The seasonally adjusted figures have been revised as a result of the annual re-analysis.

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

New and increased lending commitments							
Weekly average for period ending second Wednesday of -	Term loan approvals	Farm development loan approvals	Overdraft (c)			Aggregate approvals	Overdraft limits outstanding (c) (end of period)
			Gross approvals	Cancellations and reductions (d)	Net movement in limits		
1973 -							
December	11.1	1.6	86.0	60.0	+25.9	98.7	10,086.7
1974 -							
January	7.6	0.9	72.3	62.7	+ 9.6	80.8	10,125.0
February	4.8	0.9	74.9	60.9	+14.0	80.6	10,195.1
March	11.9	1.0	91.0	75.1	+15.9	103.9	10,258.7
April	10.8	1.2	98.0	46.8	+51.2	110.0	10,463.5
May	3.8	0.9	75.6	60.1	+15.5	80.3	10,525.6
June	2.6	0.9	62.9	62.5	+ 0.4	66.4	10,527.2
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	88.5	47.7	+40.8	97.7	10,498.4
1975 -							
January	7.5	0.8	80.9	48.2	+32.7	89.2	10,629.4

(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

SECTION 2. - SAVINGS BANKS

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

TABLE 10. - SAVINGS BANKS : ASSETS AND LIABILITIES WITHIN AUSTRALIA																	
	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 due from market	Cheques and bills of other banks and balances with and 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 (a)	Total liabilities within Australia
				Treasury bills and Treasury notes	Other					Housing	Other						
AMOUNT (\$ million)																	
1973 -																	
December	30.3	1,343.8	241.4	78.6	2,815.4	2,737.3	30.5	40.9	207.3	3,404.3	401.9	124.8	13.9	11,470.5	10,844.6	408.7	11,253.3
1974 -																	
January	21.8	1,275.3	249.0	138.9	2,810.7	2,759.4	29.3	76.8	208.3	3,424.0	422.8	126.3	10.8	11,553.4	10,907.5	427.3	11,334.9
February	25.9	1,178.1	245.4	131.5	2,988.0	2,777.5	28.2	53.0	206.7	3,455.0	441.1	128.2	13.9	11,672.4	10,998.5	452.6	11,451.1
March	23.3	1,153.3	212.2	135.0	3,002.0	2,795.8	23.7	44.0	212.2	3,515.7	469.8	129.8	14.3	11,731.0	10,995.0	514.8	11,509.8
April	30.7	1,175.4	234.6	48.6	2,932.7	2,804.3	41.7	41.4	210.3	3,566.9	517.9	131.0	16.6	11,752.2	10,966.4	559.7	11,526.1
May	26.6	1,125.5	282.8	53.8	2,905.4	2,816.2	39.7	31.9	212.4	3,613.8	517.2	134.6	16.6	11,776.6	11,077.9	469.2	11,547.1
June	27.3	1,052.7	230.3	53.7	2,886.8	2,830.3	21.6	51.9	245.1	3,672.8	513.3	134.4	45.0	11,765.1	11,099.4	333.0	11,532.4
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	378.8	12,028.4
November	30.1	1,084.9	304.3	253.7	2,803.7	3,016.3	48.0	43.1	224.4	3,885.9	604.6	147.6	15.1	12,461.6	11,743.8	445.6	12,189.4
December	37.2	992.7	361.7	242.6	2,802.7	3,085.8	17.5	34.5	228.5	3,962.5	610.5	150.1	29.2	12,555.5	11,820.0	459.6	12,279.6
1975 -																	
January	32.8	1,063.1	421.4	188.2	2,802.3	3,142.8	43.8	42.9	238.2	4,037.7	598.4	152.7	29.4	12,793.8	12,016.3	499.1	12,515.4
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1973 -																	
December	0.3	12.4	2.2	0.7	26.0	25.3	0.3	0.4	1.9	31.4	3.7	1.2	0.1	105.8			
1974 -																	
January	0.2	11.7	2.3	1.3	25.8	25.3	0.3	0.7	1.9	31.4	3.9	1.2	0.1	105.9			
February	0.2	10.7	2.2	1.2	27.2	25.3	0.3	0.5	1.9	31.4	4.0	1.2	0.1	106.1			
March	0.2	10.5	1.9	1.2	27.3	25.4	0.2	0.4	1.9	32.0	4.3	1.2	0.1	106.7			
April	0.3	10.7	2.1	0.4	26.7	25.6	0.4	0.4	1.9	32.5	4.7	1.2	0.2	107.2			
May	0.2	10.2	2.6	0.5	26.2	25.4	0.4	0.3	1.9	32.6	4.7	1.2	0.1	106.3			
June	0.2	9.4	2.1	0.5	25.8	25.3	0.2	0.5	2.2	32.9	4.6	1.2	0.4	105.1			
July	0.3	9.5	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			

(a) 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

DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED) AND DEPOSITORS' BALANCES PER HEAD OF POPULATION													
	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 (a)	Original		Seasonally adjusted (a)
1973 -													
December	..	..	17,836	1,841.1	1,857.0	5.6	..	..	10,841.3	10,827.2	- 10.3	+ 69.8	817
1974 -													
January	..	..	17,984	1,926.2	1,865.6	2.5	..	..	10,904.3	10,930.0	+ 63.0	+102.8	816
February	..	..	18,102	1,783.9	1,697.3	4.3	..	..	10,995.2	11,008.5	+ 90.9	+ 78.5	823
March	..	..	18,205	1,915.6	1,925.1	6.0	..	..	10,991.7	11,074.1	- 3.5	+ 65.6	823
April (b)	462	17,815	18,278	1,869.0	1,902.1	4.4	1,893.3	9,069.7	10,963.0	11,135.6	- 28.7	+ 61.5	822
May	486	17,883	18,369	2,144.9	2,139.5	105.8	1,956.3	9,117.8	11,074.2	11,222.2	+111.2	+ 86.6	830
June	510	17,859	18,369	2,010.1	2,149.4	260.7	2,021.1	9,174.5	11,195.6	11,227.3	+121.4	+ 5.1	839
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	+116.6	+ 85.2	843
October	898	17,897	18,795	2,831.3	2,496.5	2.3	3,127.1	8,518.4	11,841.5	11,501.4	+337.2	+316.8	868
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	875
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	881
1975 -													
January	1,005	18,027	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	895
NOVEMBER 1974													
New South Wales	188	6,056	6,244	605.9	606.8	1.5	717.8	2,852.2	3,570.0	..	+ 0.6	..	747
Victoria	425	5,485	5,910	1,125.3	1,059.7	1.2	1,442.7	2,776.9	4,219.6	..	+66.7	..	1,158
Queensland	115	2,427	2,542	273.6	265.4	0.4	420.1	1,082.4	1,502.5	..	+ 8.7	..	758
South Australia	127	1,796	1,923	239.4	229.1	0.3	416.4	813.9	1,230.3	..	+107.7	..	1,006
Western Australia	48	1,310	1,358	125.4	124.1	0.2	171.5	544.7	716.2	..	+ 1.4	..	651
Tasmania	27	547	574	51.6	48.7	0.1	81.6	262.9	344.5	..	+ 3.0	..	859
Northern Territory	2	104	106	15.0	14.4	..	8.2	41.6	49.8	..	+ 0.6	..	480
Aust. Cap. Terr.	8	199	206	32.3	29.8	..	27.7	79.0	106.8	..	+ 2.6	..	581
DECEMBER 1974													
New South Wales	196	6,047	6,243	590.6	575.5	0.9	744.6	2,841.3	3,585.9	..	+15.9	..	750
Victoria	436	5,496	5,932	1,154.5	1,135.5	0.8	1,488.4	2,753.0	4,241.4	..	+21.8	..	1,164
Queensland	118	2,424	2,543	269.5	257.7	0.3	432.9	1,081.7	1,514.6	..	+12.1	..	765
South Australia	131	1,795	1,926	243.0	228.5	7.1	432.6	819.3	1,251.9	..	+21.6	..	1,024
Western Australia	49	1,309	1,358	122.5	120.3	0.1	178.1	540.4	718.5	..	+ 2.3	..	653
Tasmania	27	547	574	63.3	62.5	0.1	84.2	261.1	345.4	..	+ 0.9	..	862
Northern Territory	2	105	107	12.9	13.4	..	8.5	40.9	49.4	..	- 0.4	..	476
Aust. Cap. Terr.	8	199	207	36.3	34.3	..	29.0	79.8	108.8	..	+ 2.0	..	593
JANUARY 1975													
New South Wales	205	6,093	6,299	665.8	613.3	1.3	789.9	2,849.8	3,639.8	..	+ 53.9	..	762
Victoria	451	5,519	5,969	1,065.6	993.2	1.9	1,552.6	2,763.2	4,318.8	..	+ 74.4	..	1,184
Queensland	122	2,436	2,558	322.7	307.9	0.5	455.4	1,074.5	1,529.9	..	+ 15.3	..	772
South Australia	137	1,809	1,946	274.7	248.4	1.3	460.9	818.6	1,279.5	..	+ 27.6	..	1,046
Western Australia	52	1,316	1,368	155.1	141.5	0.2	191.8	540.6	732.4	..	+ 13.9	..	666
Tasmania	28	550	578	64.4	47.3	0.1	87.7	265.0	352.7	..	+ 7.3	..	880
Northern Territory	2	104	106	17.6	13.5	..	9.2	44.4	53.5	..	+ 4.1	..	516
Aust. Cap. Terr.	8	200	209	57.5	57.6	..	30.6	78.1	108.8	..	..	..	592

(a) State seasonally adjusted data are not available. (b) Details of investment accounts/deposit stock prior to April 1974 are not available.

NOTE. The seasonally adjusted figures have been re-used as a result of the annual re-analysis.

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

TABLE 12. — SAVINGS BANKS : HOUSING FINANCE (ENDING 31st DECEMBER 1975)															
Loans approved to individuals										Undrawn commitments at end of quarter to —		Interest debited to loan accounts of —		Balances outstanding at end of month on housing loans to —	
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)	Individuals	Building societies	Individuals	Building societies	Individuals	Building societies		
Number (b)	\$'000 (c)	Number (b)	\$'000 (c)					\$'000	\$'000	\$'000	Number (b)	\$'000 (c)	\$'000	\$'000	\$'000
1973 —															
December	1,903	24,425	3,188	39,389	1,345	65,159	9,510	421	4,753	322,433	23,290	9,791	4,134	3,191,371	212,963
1974 —															
January	2,286	29,626	4,485	57,194	1,741	88,561	..	455	5,276	..	..	16,227	..	3,212,268	211,756
February	2,194	28,734	4,307	54,934	1,793	85,461	..	519	6,321	..	..	14,355	..	3,243,962	211,016
March	2,105	27,800	4,375	57,054	2,055	86,909	3,487	454	5,417	327,956	21,495	31,658	2,142	3,304,806	210,912
April	1,982	26,585	4,151	53,554	1,940	82,079	..	430	5,113	..	..	31,313	..	3,356,792	210,122
May	2,298	31,335	4,803	62,354	2,171	95,860	..	510	5,938	..	..	16,206	..	3,405,200	208,623
June	2,111	27,818	3,553	47,025	1,765	76,608	2,700	374	4,515	306,925	22,947	20,108	5,157	3,460,793	212,051
July	2,130	28,317	3,454	44,922	2,793	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	14,943	15,551	5,318	3,747,463	215,079
1975 —															
January	3,269	57,132	8,602	141,548	4,715	203,395	..	854	12,347	..	..	25,760	..	3,821,794	215,873
JANUARY 1975															
N.S.W.	807	16,289	2,826	54,067	1,792	72,148	..	299	4,709	..	..	6,377	..	1,063,717	112,462
Vic.	1,214	22,529	2,880	48,313	1,344	72,186	..	378	5,206	..	..	14,050	..	1,414,948	68,099
Qld	511	7,338	929	12,092	534	19,964	..	53	730	..	..	1,921	..	436,526	15,673
S.A. & N.T.	308	4,810	898	12,459	463	18,732	..	65	1,004	..	..	1,664	..	463,570	289
W.A.	299	4,246	643	8,086	267	12,599	..	47	551	..	..	1,037	..	298,871	16,279
Tas.	68	948	195	2,442	86	3,476	..	8	91	..	..	469	..	93,418	1,915
A.C.T.	62	972	231	3,089	229	4,290	..	4	56	..	..	242	..	50,744	1,156

(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)										
	Capital and reserve funds	International Monetary Fund special drawing rights	Notes on issue	Deposits of trading banks					Deposits of savings banks	Other liabilities
				Statutory reserve deposit accounts	Term loan fund account	Farm development loan fund account	Other	Total		Total liabilities
1973 -										
December (a)	45.6	183.2	2,076.2	1,048.3	47.3	11.0	13.2	1,119.8	1,427.1	816.7
1974 -										
January	45.6	183.2	2,024.1	1,083.0	38.7	8.8	7.0	1,137.6	1,346.5	799.2
February	45.6	183.2	2,011.2	1,107.1	30.8	8.6	8.6	1,155.1	1,200.0	1,074.5
March	45.6	183.2	1,997.3	1,129.1	29.0	7.7	6.0	1,171.8	1,165.9	1,128.8
April	45.6	183.2	2,073.4	1,132.8	17.9	6.5	9.1	1,166.3	1,146.1	1,330.2
May	45.6	183.3	2,066.4	1,122.5	8.5	6.5	14.2	1,151.6	1,163.8	1,588.4
June	45.6	183.4	2,112.0	1,032.6	3.2	4.8	11.8	1,052.4	1,106.2	1,873.1
July	45.6	183.4	2,144.5	749.0	19.8	16.2	7.4	792.4	1,049.1	2,023.2
August	45.6	181.5	2,197.1	637.7	29.8	18.8	6.8	693.0	1,035.7	1,851.7
September	45.6	186.4	2,221.6	539.8	36.7	23.1	18.4	618.0	1,025.4	1,550.2
October	45.6	206.0	2,277.7	387.4	31.4	23.0	10.3	452.1	1,090.8	1,209.1
November	45.6	206.9	2,321.5	355.3	28.0	21.7	6.9	412.0	1,126.9	1,143.9
December (a)	45.6	207.7	2,519.2	366.3	26.3	20.8	8.4	421.7	1,067.8	893.8
1975 -										
January	45.6	209.0	2,462.6	379.3	23.8	20.5	12.4	435.9	1,068.2	733.2
ASSETS (\$ million)										
Central banking business (including Note Issue Department)										
	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				
1973 -										
December (a)	3,817.5	22.6	10.8	65.1	582.3	647.4	57.7	1,112.6	5,668.7	121.1
1974 -										
January	3,620.0	14.9	9.4	71.2	451.1	522.3	53.8	1,315.9	5,536.2	240.6
February	3,569.3	19.1	22.2	96.9	474.1	571.0	60.3	1,427.7	5,669.6	358.2
March	3,607.3	20.0	7.7	102.3	545.0	647.3	42.7	1,387.6	5,692.7	363.2
April	3,516.8	19.5	6.5	109.2	929.3	1,038.4	41.8	1,321.6	5,944.7	314.3
May	3,534.6	21.1	7.3	80.9	1,300.2	1,381.2	49.6	1,203.4	6,197.1	266.6
June	3,455.6	19.9	8.1	90.1	1,400.0	1,490.1	43.0	1,355.9	6,372.6	205.4
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	1,315.5	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	205.5	657.8	863.3	40.7	1,011.8	4,954.5	204.7

(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		
1973 -								
December	54.7	142.0	114.3	809.4	1,092.8	137.4	2,350.8	2,016.0
1974 -								
January	49.3	126.5	100.5	681.9	912.3	129.7	2,000.2	1,750.5
February	48.7	125.1	99.1	666.7	894.1	139.6	1,973.4	1,726.8
March	49.4	125.9	99.7	663.9	892.0	151.7	1,982.5	1,742.9
April	51.5	130.7	104.2	704.7	927.3	168.9	2,087.3	1,882.9
May	51.7	128.2	101.9	686.3	927.8	181.2	2,077.1	1,791.3
June	53.2	130.2	103.5	701.1	960.6	197.5	2,146.1	1,845.3
July	53.0	129.1	103.2	691.7	960.3	211.9	2,149.1	1,875.7
August	53.3	130.5	104.6	698.5	992.9	226.3	2,206.1	1,939.6
September	52.6	130.1	104.9	693.7	1,004.3	238.5	2,224.2	1,967.2
October	52.9	131.3	106.1	694.4	1,055.2	266.6	2,306.5	1,990.8
November	53.8	133.0	109.0	698.1	1,071.7	279.5	2,345.1	2,029.7
December	58.5	144.1	121.7	784.1	1,292.6	402.7	2,803.6	2,432.4
1975 -								
January	53.2	130.6	109.2	696.0	1,106.4	339.2	2,434.7	2,108.1

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON EACH WEDNESDAY OF JANUARY 1975

	1 January	8 January	15 January	22 January	29 January
Held by banks	359.4	326.9	288.3	323.1	326.6
Held by public	2,252.5	2,139.0	2,105.5	2,083.2	2,108.1
Total	2,611.9	2,465.9	2,393.8	2,406.3	2,434.7

SECTION 4. - MISCELLANEOUS

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

	Hire purchase	Other	Total
1973 -			
December (a)	60.8	236.5	297.3
1974 -			
January	60.3	234.7	295.0
February	58.8	234.1	292.9
March	57.5	233.7	291.2
April	57.8	234.7	292.5
May	58.4	236.2	294.6
June	60.1	247.0	307.0
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
JANUARY 1975			
New South Wales (b)	26.7	86.9	113.1
Victoria	15.3	37.3	52.6
Queensland	8.7	52.0	60.8
South Australia	4.0	27.3	31.3
Western Australia	7.1	51.4	58.6
Tasmania	2.6	12.4	15.0

(a) Excludes one Wednesday. (b) Includes advances of \$5.7 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						
	Deposits			Balances due to other banks		Other liabilities (excluding shareholders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
1973 -						
December (a)	257.6	..	3.0	2.3	47.3	0.1
1974 -						
January	257.6	..	2.7	2.3	45.8	0.1
February	257.6	..	2.5	2.3	48.6	..
March	263.5	..	2.5	2.3	51.5	..
April	268.5	..	2.5	2.3	52.8	1.5
May	270.0	..	2.5	2.3	57.5	0.6
June	270.6	..	2.4	2.3	59.5	0.1
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
ASSETS						
	Australian Government securities		Loans to authorised dealers in the short-term money market	Refinanced loans and direct loans	Other assets	
	Treasury notes	Other				
1973 -						
December (a)	0.2	..	7.8	301.8	19.5	
1974 -						
January	0.2	..	2.8	314.6	11.2	
February	0.2	..	2.6	327.5	0.8	
March	0.2	..	4.3	333.5	1.0	
April	0.1	..	2.5	344.1	0.7	
May	0.2	..	1.0	349.8	0.8	
June	0.2	..	..	359.9	2.3	
July	0.2	..	0.4	376.9	5.5	
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	400.8	6.5	
1975 -						
January	0.2	..	5.6	413.5	5.9	

(a) Excludes one Wednesday.

TABLE 17. - INTEREST RATES AT 31 JANUARY 1975

	Rate per annum %	Date from which operative	Previous rate per annum %
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) 11.50	9.7.74	9.50
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)9.25-10.00	9.7.74	7.25-8.00
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) (a)			
3 months and less than 12 months	9.00	9.7.74	6.75
12 months and less than 24 months	9.50	9.7.74	7.50
24 months and less than 48 months	9.00	9.7.74	7.50
48 months	9.00	9.7.74	7.50
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)3.75-6.50	1.8.74	(g)3.75-6.00
Over \$4,000	(g)6.00-6.50	1.8.74	(g)6.00-6.25
Investment accounts (h)	9.00	9.7.74	7.00
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)10.75	5.8.74	(k)9.00
- 7 years	(k)10.50	5.8.74	(k)9.00
- 10 years	(k)10.35	5.8.74	(k)9.10

(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. (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)

Australian Government securities						
Month (a)	Treasury Notes (b)		Non rebateable bonds (c) (d)			Short-term money market weighted average rate on loans outstanding
	13 week notes	26 week notes	2 year	10 year	20 year	
1973 -						
December	7.35	7.49	8.05	8.36	8.50	(e) 6.20
1974 -						
January	7.35	7.49	8.06	8.36	8.50	6.48
February	7.35	7.49	8.07	8.36	8.50	6.82
March	7.56	7.75	8.06	8.37	8.50	7.60
April	7.81	7.99	8.11	8.38	8.50	8.16
May	9.48	9.49	8.60	8.45	8.80	6.61
June	10.75	10.76	10.80	9.52	9.49	6.82
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	9.40	9.50	8.54

(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)

	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			
1973 —							
December (c)	1,904	6,085	5,076	803	10,850	24,718	24,296
1974 —							
January	1,881	6,015	5,036	1,129	10,876	24,938	24,472
February	1,878	6,079	4,956	1,451	10,953	25,316	24,765
March	1,875	5,962	4,809	1,773	10,997	25,415	25,051
April	1,956	5,883	4,639	1,948	10,981	25,407	25,299
May	1,919	5,662	4,328	2,243	11,022	25,174	25,525
June	1,957	5,424	3,943	2,556	11,139	25,018	25,610
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	5,277	4,298	2,581	11,481	25,752	25,730
November	2,159	5,315	4,805	2,441	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	5,766	5,744	1,959	11,918	27,659	27,128

(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	Financial	Convertible	Financial	Convertible	Buying	Selling	Buying	Selling
Year ended -												
June 1974	1.4775	1.4711	27.72	27.18	58.11	57.24	57.17	56.32	1.4646	1.4441	8.89	8.75
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
1973 -												
December	1.4900	1.4850	29.24	28.66	60.56	60.33	59.59	59.34	1.4973	1.4764	9.28	9.14
1974 -												
January	1.4900	1.4850	30.86	30.30	64.22	64.07	63.20	63.06	1.4856	1.4644	9.95	9.80
February	1.4900	1.4850	30.00	29.41	62.19	61.54	61.18	60.57	1.4637	1.4430	9.63	9.49
March	1.4900	1.4850	29.02	28.49	60.53	59.81	59.59	58.86	1.4544	1.4341	9.43	9.20
April	1.4900	1.4850	28.12	27.61	60.32	58.38	59.35	57.47	1.4494	1.4290	9.09	8.95
May	1.4900	1.4850	26.85	26.36	58.94	56.36	57.96	55.47	1.4407	1.4206	8.79	8.66
June	1.4900	1.4850	27.15	26.64	59.21	56.82	58.26	55.94	1.4462	1.4263	8.92	8.79
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	27.61	27.31	59.72	58.00	58.76	57.11	1.4667	1.4461	9.04	8.92
September (d)	1.4560	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
	Fiji Dollars to \$A.1		France (c) Francs to \$A.1		Germany Fed. Rep. of Deutsche Marks to \$A.1		Greece Drachmae to \$A.1		Hong Kong Dollars to \$A.1			
			Buying		Selling							
	Buying	Selling	Financial	Commercial	Financial	Commercial	Buying	Selling	Buying	Selling	Buying	Selling
Year ended -												
June 1974	1.190	1.167	6.809		6.308		3.767	3.710	(e)	43.11	7.543	7.397
December 1974	1.174	1.149	6.983		6.861		3.761	3.703	(e)	42.54	7.323	7.194
1973 -												
December	1.218	1.193	7.085	6.843	6.973	6.744	3.969	3.908	(e)	42.15	7.633	7.467
1974 -												
January	1.269	1.241	7.717	7.487	7.585	7.376	4.209	4.145	(e)	44.46	7.643	7.507
February	1.239	1.214	7.518	7.423	7.401	7.315	4.071	4.010	(e)	43.62	7.611	7.484
March	1.202	1.178	7.351	7.213	7.140	7.104	3.929	3.869	(e)	43.28	7.579	7.452
April	1.202	1.178		7.271		7.165	3.789	3.732	(e)	43.90	7.589	7.462
May	1.202	1.178		7.284		7.179	3.685	3.628	(e)	44.01	7.581	7.454
June	1.202	1.178		7.331		7.230	3.780	3.723	(e)	43.97	7.552	7.427
July	1.202	1.178		7.148		7.046	3.823	3.765	(e)	43.85	7.594	7.463
August	1.202	1.178		7.159		7.056	3.922	3.863	(e)	44.26	7.594	7.449
September (d)	1.175	1.151		7.029		6.929	3.898	3.839	(e)	42.87	7.438	7.284
October	1.060	1.036		6.242		6.150	3.423	3.370	(e)	38.64	6.679	6.562
November	1.063	1.039		6.185		5.845	3.334	3.282	(e)	38.80	6.596	6.481
December	1.068	1.044		6.029		5.940	3.265	3.213	(e)	38.82	6.425	6.308
1975 -												
January	1.077	1.053		5.864		5.778	3.181	3.131	(e)	39.01	6.410	6.288

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

	India Rupees to \$A.1		Italy (c) Lire to \$A.1				Japan Yen to \$A.1		Netherlands Guilders to \$A.1		New Zealand Dollars to \$A.1	
	Buying	Selling	Buying		Selling		Buying	Selling	Buying	Selling	Buying	Selling
			Financial	Commercial	Financial	Commercial						
Year ended - June 1974	(e)	11.477	906		892		411.86	404.52	3.984	3.929	1.036	1.031
December 1974	(e)	11.447	944		929		423.31	416.44	3.907	3.848	1.031	1.027
1973 - December	(e)	11.907	930	909	914	895	419.75	412.40	4.196	4.133	1.041	1.036
1974 - January	(e)	12.375	987	964	971	949	444.99	436.84	4.395	4.326	1.073	1.068
February	(e)	12.127	1,039	983	1,022	968	437.22	429.47	4.241	4.177	1.059	1.055
March	(e)	11.791	1,024	955	1,007	940	415.64	412.4	4.062	4.002	1.038	1.034
April	(e)	11.540					415.77	409.00	4.012	3.951	1.024	1.020
May	(e)	11.422		946		931	418.08	411.25	3.887	3.828	1.018	1.014
June	(e)	11.572		973		958	424.30	417.16	3.965	3.906	1.025	1.021
July	(e)	11.579		965		950	433.10	427.72	3.945	3.886	1.028	1.024
August	(e)	11.795		981		966	452.07	445.84	4.003	3.943	1.041	1.036
September (d)	(e)	11.678		969		954	438.88	431.79	3.974	3.914	1.039	1.035
October	(e)	10.440		880		867	395.23	388.68	3.508	3.454	1.007	1.002
November	(e)	10.499		882		868	397.46	390.85	2.448	3.395	1.009	1.004
December	(e)	10.543		877		863	399.62	393.06	3.385	3.333	1.010	1.006
1975 - January	(e)	10.496		866		852	402.80	396.20	3.302	3.251	1.010	1.005
	Norway Kroner to \$A.1		Noumea Francs to \$A.1		Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rand to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended - June 1974	8.23	8.11	(e)	123.54	(e)	(e)	(e)	9.746	3.592	3.501	1.0005	0.9765
December 1974	8.02	7.91	(e)	125.61	(e)	(e)	(e)	9.593	3.548	3.472	0.9901	0.9662
1973 - December	8.45	8.33	(e)	127.00	(e)	(e)	(e)	9.856	3.704	3.590	1.0103	0.9873
1974 - January	8.92	8.79	(e)	137.97	(e)	(e)	(e)	9.840	3.776	3.694	1.0098	0.9847
February	8.63	8.51	(e)	134.93	(e)	(e)	(e)	9.805	3.715	3.641	1.0109	0.9855
March	8.45	8.33	(e)	129.26	(e)	(e)	(e)	9.807	3.690	3.615	1.0093	0.9845
April	8.24	8.12	(e)	130.22	(e)	(e)	(e)	9.783	3.626	3.552	1.0097	0.9856
May	7.96	7.84	(e)	130.42	(e)	(e)	(e)	9.780	3.607	3.534	1.0110	0.9864
June	8.13	8.01	(e)	131.44	(e)	(e)	(e)	9.822	3.653	3.578	1.0082	0.9836
July	8.09	7.97	(e)	128.16	(e)	(e)	(e)	9.848	3.702	3.623	1.0040	0.9795
August	8.21	8.09	(e)	128.21	(e)	(e)	(e)	9.865	3.724	3.631	1.0229	0.9977
September (d)	8.13	8.02	(e)	126.02	14.094	13.545	(e)	9.606	3.634	3.542	1.0266	1.0020
October	7.26	7.16	(e)	111.84	13.303	12.624	(e)	8.709	3.196	3.132	0.9264	0.9046
November	7.20	7.09	(e)	110.82	13.245	12.751	(e)	9.097	3.100	3.034	0.9220	0.9011
December	7.06	6.96	(e)	108.06	13.246	12.800	(e)	9.156	3.153	3.088	0.9204	0.8994
1975 - January	6.86	6.76	(e)	105.05	13.210	12.823	(e)	9.238	3.101	3.044	0.9265	0.9054

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)

	Spain <i>Pescetas to \$A.1</i>		Sri Lanka (formerly Ceylon) <i>Rupees to \$A.1</i>		Sweden <i>Kronor to \$A.1</i>		Switzerland <i>Francs to \$A.1</i>		Thailand <i>Bahts to \$A.1</i>		United Kingdom <i>Pounds to \$A.1</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>Buying</i>	<i>Selling</i>
Year ended -												
June 1974	85.58	84.14	9.726	9.560	6.484	6.385	4.539	4.471	(e)	29.54	0.619	0.614
December 1974	83.80	82.44	9.693	9.529	6.448	6.351	4.336	4.271	(e)	28.83	0.617	0.614
1973 -												
December	85.31	83.86	10.090	9.917	6.770	6.667	4.786	4.714	(e)	29.86	0.644	0.639
1974 -												
January	86.93	85.41	10.504	10.324	7.170	7.061	5.034	4.958	(e)	29.78	0.670	0.664
February	88.45	86.95	10.294	10.117	7.007	6.900	4.762	4.691	(e)	29.69	0.657	0.651
March	88.49	87.00	10.008	9.837	6.841	6.737	4.612	4.544	(e)	29.60	0.638	0.633
April	87.82	86.31	9.764	9.627	6.601	6.498	4.536	4.469	(e)	29.77	0.625	0.620
May	86.10	84.65	9.692	9.526	6.398	6.300	4.362	4.297	(e)	29.77	0.618	0.614
June	85.80	84.42	9.786	9.618	6.535	6.436	4.474	4.407	(e)	29.77	0.624	0.620
July	85.51	84.17	9.792	9.624	6.552	6.454	4.443	4.376	(e)	29.79	0.625	0.620
August	85.70	84.38	9.970	9.803	6.625	6.528	4.471	4.404	(e)	29.81	0.636	0.631
September (d)	84.46	83.16	9.875	9.706	6.554	6.459	4.394	4.325	(e)	29.09	0.630	0.625
October	75.74	74.58	8.832	8.677	5.799	5.713	3.822	3.764	(e)	26.21	0.564	0.559
November	75.59	74.43	8.881	8.726	5.719	5.633	3.633	3.595	(e)	26.29	0.567	0.562
December	75.01	73.87	8.918	8.762	5.577	5.494	3.473	3.419	(e)	26.35	0.569	0.564
1975 -												
January	75.31	74.17	8.878	8.723	5.423	5.343	3.396	3.343	(e)	26.63	0.566	0.562

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia. (b) On 23 December 1972, the gold parity of the Australian dollar, expressed in terms of U.S. dollars, was changed from \$US1.2160 = \$A1 to \$US1.2750 = \$A1, representing an appreciation of 4.85 per cent. At the same time the market rate, which had previously been fixed at 2.25 per cent lower than the gold parity, was fixed until further notice at the new parity. This meant an overall appreciation of 7.05 per cent over the former market rate of \$US1.1910 = \$A1. 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, (Belgium), 20 September 1971 to 22 March 1974 (France) and 1 February 1973 to 22 March 1974 (Italy) two rates quoted: "Convertible" rate (Belgium), "Commercial" rate (France, Italy) 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 49 0211 extension 425 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.