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BANKING, AUSTRALIA, MARCH QUARTER 1985

PHONE INQUIRIES *For more information about these statistics—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.*

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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 Commonwealth 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 Bank of Australia
Australia and New Zealand Banking Group Limited
Westpac Banking Corporation
National Australia Bank Limited

The additional banks are:

Bank of New Zealand
Bank of Queensland Limited
Banque Nationale de Paris
Australian Bank Limited
Macquarie Bank Limited
State Bank of New South Wales
State Bank of South Australia
The Rural and Industries Bank of Western Australia
(General Banking 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 outstanding 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*
Westpac Banking Corporation Savings Bank Limited*
National Australia Savings Bank Limited*
Bank of New Zealand Savings Bank Limited*
Bank of Queensland Savings Bank Limited
The Hobart Savings Bank (trading as The Savings Bank of Tasmania)
Launceston Bank for Savings
State Bank of Victoria
State 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. The other sections of the tables relating to depositors' balances etc., relate to all accounts *including* school accounts.

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

10. Deposits and withdrawals during each month *include* inter-branch transfers.

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.

Related publications

13. 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

14. 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)

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

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SECTION 6. NUMBER OF BRANCHES AND AGENCIES

For BRANCHES AND AGENCIES AT 30 June 1984 see the June 1984 issue of this publication.

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															Bills payable and all other liabilities	Total liabilities
	Common-wealth and State Governments			Current						Total current			Total deposits	Balances due to other banks(c)			
				Fixed		Bearing interest		Not bearing interest									
	Other banks	Other(b)	Total fixed	Common-wealth and State Governments	Other banks	Other	Total bearing interest	Common-wealth and State Governments	Other banks	Other	Total not bearing interest						
ALL TRADING BANKS																	
1984—																	
January	1,319	113	21,533	22,965	69	46	2,301	2,417	100	538	11,343	11,982	14,398	37,363	1,236	16,549	55,149
February	1,472	149	22,014	23,635	53	53	2,167	2,273	90	529	11,364	11,983	14,257	37,892	1,152	16,804	55,847
March	1,428	151	22,886	24,465	7	1,984	2,087	94	537	11,055	11,686	13,773	38,238	1,426	17,406	57,070	
April	1,343	133	23,259	24,735	66	19	2,024	2,109	172	482	10,868	11,522	13,631	38,366	1,661	18,025	58,053
May	1,454	111	23,417	24,982	98	5	1,913	2,015	222	498	10,656	11,375	13,391	38,372	1,517	18,376	58,266
June	1,474	77	23,374	24,925	89	13	2,033	2,135	215	540	10,610	11,364	13,499	38,424	1,997	19,100	59,521
July	1,641	87	24,179	25,906	77	15	2,307	2,399	205	478	10,521	11,203	13,603	39,509	2,627	19,581	61,717
August	1,499	72	24,926	26,497	59	26	2,337	2,422	223	497	10,401	11,121	13,542	40,039	2,711	19,909	62,660
September	1,658	67	25,220	26,944	110	47	2,507	2,664	167	415	10,470	11,052	13,716	40,660	2,695	19,751	63,105
October	1,677	80	25,046	26,803	91	33	2,796	2,920	177	492	10,584	11,253	14,173	40,976	2,362	20,027	63,366
November	1,520	80	25,571	27,171	122	8	2,820	2,949	172	380	10,787	11,339	14,288	41,459	2,366	20,771	64,597
December(b)	1,379	64	25,707	27,150	139	48	2,994	3,180	215	428	11,621	12,265	15,445	42,595	2,351	21,136	66,082
1985—																	
January	1,559	80	26,793	28,432	96	51	2,888	3,035	226	406	11,655	12,287	15,322	43,754	2,378	20,916	67,048
February	1,444	94	27,594	29,132	116	31	3,015	3,162	198	464	11,539	12,201	15,363	44,495	2,694	21,174	68,363
March	1,516	91	28,379	29,986	122	17	3,079	3,218	215	389	11,438	12,042	15,260	45,245	2,598	21,444	69,287
MAJOR TRADING BANKS																	
1984—																	
January	817	107	18,372	19,296	48	45	2,010	2,103	93	535	10,526	11,155	13,258	32,554	961	13,642	47,157
February	869	139	18,869	19,877	24	53	1,890	1,967	82	527	10,547	11,156	13,122	32,999	838	13,814	47,650
March	960	142	19,630	20,733	64	6	1,727	1,797	86	535	10,263	10,884	12,681	33,414	1,129	14,251	48,794
April	970	125	20,095	21,190	36	18	1,773	1,827	159	479	10,108	10,747	12,573	33,764	1,324	14,784	49,882
May	1,023	103	20,259	21,385	64	4	1,666	1,733	204	496	9,890	10,589	12,322	33,707	1,167	15,035	49,909
June	1,027	68	20,263	21,359	51	11	1,750	1,813	198	537	9,842	10,578	12,390	33,749	1,666	15,678	51,092
July	1,106	78	20,894	22,079	41	13	1,841	1,895	192	475	9,819	10,486	12,381	34,459	1,635	16,465	52,559
August	1,147	64	21,527	22,737	25	24	1,913	1,961	216	494	9,696	10,406	12,367	35,105	1,814	16,622	53,540
September	1,239	55	21,747	23,041	76	45	2,058	2,179	160	410	9,773	10,342	12,521	35,562	1,796	16,681	54,038
October	1,077	72	21,591	22,739	61	30	2,370	2,461	169	488	9,856	10,513	12,974	35,713	1,548	16,975	54,236
November	1,083	72	21,891	23,046	89	5	2,393	2,487	164	378	10,064	10,600	13,093	36,139	1,581	17,501	55,174
December(d)	1,054	57	21,859	23,071	101	45	2,474	2,620	207	425	10,839	11,471	14,091	37,062	1,541	17,628	56,231
1985—																	
January	1,160	72	22,846	24,078	50	48	2,340	2,438	218	403	10,866	11,488	13,926	38,003	1,559	17,499	57,062
February	1,141	83	23,452	24,676	47	27	2,456	2,531	190	460	10,770	11,421	13,951	38,627	1,769	17,538	57,934
March	1,229	79	23,924	25,231	52	13	2,493	2,559	206	385	10,627	11,219	13,778	39,069	1,833	17,719	58,561

(a) Excludes shareholders' funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. See Table 7, page 9. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia. (d) Excludes one Wednesday.

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

Average of weekly figures for month of—	Liquid assets and Commonwealth Government securities				Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market			Statutory reserve deposits with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted					Bills receivable and all other assets	Total assets
	Coin, bullion and notes	Cash with Reserve Bank	Securities				Term loans	Farm development loans	Other loans(b)			Total loans, advances and bills discounted	Bank premises, furniture and sites					
			Treasury notes	Other securities														
ALL TRADING BANKS																		
1984—																		
January	677	12	473	5,888	96	2,390	104	2,333	671	3,030	1,148	26,318	30,496	1,081	14,320	58,543		
February	609	20	383	5,947	92	2,459	141	2,321	852	3,081	1,136	26,260	30,477	1,085	14,529	58,914		
March	599	7	524	5,891	95	2,444	236	2,342	1,088	3,121	998	26,943	31,062	1,086	15,006	60,380		
April	649	10	621	6,004	95	2,458	280	2,375	816	3,130	956	27,767	31,853	1,091	15,376	61,629		
May	704	9	431	5,932	96	2,489	236	2,403	861	3,147	968	27,763	31,878	1,109	15,670	61,819		
June	671	7	358	6,041	96	2,555	320	2,409	1,037	3,177	1,004	27,570	31,751	1,126	16,255	62,627		
July	684	7	320	6,258	445	2,737	271	2,411	1,111	3,176	1,057	27,813	32,046	1,204	16,970	64,439		
August	690	13	444	6,301	469	2,737	429	2,450	1,274	3,249	1,075	27,893	32,217	1,224	17,124	65,372		
September	658	7	497	6,370	451	3,165	300	2,494	1,351	3,269	1,092	28,553	32,914	1,231	17,251	66,687		
October	680	16	316	6,489	432	3,276	297	2,534	1,205	3,286	1,117	29,314	33,716	1,231	17,266	67,460		
November	689	17	339	6,549	449	3,350	323	2,547	1,195	3,315	1,142	29,216	33,673	1,235	17,747	68,113		
December(c)	893	35	364	6,571	311	3,395	400	2,573	1,176	3,349	1,182	29,981	34,510	1,303	17,983	69,512		
1985—																		
January	831	17	588	6,563	313	3,502	550	2,636	1,013	3,391	1,196	30,631	35,218	1,321	17,939	70,491		
February	717	15	1,215	6,561	299	3,502	876	2,695	1,136	3,406	1,209	30,828	35,443	1,335	17,793	71,588		
March	727	10	1,323	6,757	327	3,555	369	2,745	1,131	3,410	1,232	31,913	36,555	1,351	17,781	72,629		
MAJOR TRADING BANKS																		
1984—																		
January	620	9	403	5,117	47	2,305	49	2,299	485	3,030	1,148	21,172	25,351	831	12,312	49,827		
February	559	18	330	5,227	38	2,381	32	2,285	671	3,081	1,136	21,064	25,280	833	12,430	50,085		
March	549	5	450	5,219	42	2,371	118	2,302	901	3,121	998	21,717	25,836	833	12,891	51,517		
April	596	8	564	5,329	41	2,387	146	2,330	668	3,130	956	22,510	26,596	839	13,286	52,791		
May	647	7	375	5,291	41	2,418	143	2,357	722	3,147	968	22,454	26,569	851	13,568	52,889		
June	618	5	294	5,372	41	2,487	136	2,360	891	3,177	1,004	22,263	26,444	860	14,067	53,577		
July	605	5	230	5,566	38	2,578	78	2,362	902	3,176	1,057	22,614	26,846	878	14,647	54,734		
August	604	10	346	5,635	40	2,579	264	2,402	1,050	3,249	1,075	22,603	26,927	883	14,725	55,464		
September	586	5	384	5,746	38	3,005	153	2,446	1,080	3,269	1,092	23,028	27,390	880	14,816	56,528		
October	605	5	193	5,848	38	3,117	161	2,487	955	3,286	1,117	23,808	28,212	858	14,805	57,283		
November	615	6	197	5,895	52	3,190	190	2,497	987	3,315	1,142	23,745	28,202	874	15,097	57,803		
December(c)	808	7	252	5,910	52	3,235	284	2,520	921	3,349	1,182	24,341	28,873	893	15,188	58,945		
1985—																		
January	739	13	454	5,899	46	3,345	378	2,581	830	3,391	1,196	24,766	29,353	901	15,111	59,650		
February	635	12	1,032	5,858	35	3,351	679	2,644	902	3,406	1,209	24,949	29,564	901	14,929	60,541		
March	628	5	1,087	5,952	33	3,348	191	2,693	889	3,410	1,232	25,874	30,516	904	14,868	61,114		

(a) Excludes inter-branch accounts. (b) Includes temporary advances to wool buyers. (c) Excludes one Wednesday.

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 Commonwealth Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest	Liquid assets and Commonwealth 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				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														
1984—														
January	688	473	5,888	7,050	2,333	30,496	11,982	1.8	1.3	15.8	18.9	6.2	81.6	32.1
February	629	383	5,947	6,958	2,321	30,477	11,983	1.7	1.0	15.7	18.4	6.1	80.4	31.6
March	606	524	5,891	7,021	2,342	31,062	11,686	1.6	1.4	15.4	18.4	6.1	81.2	30.6
April	659	671	6,004	7,284	2,375	31,853	11,522	1.7	1.6	15.7	19.0	6.2	83.0	30.0
May	713	431	5,932	7,076	2,403	31,878	11,375	1.9	1.1	15.5	18.4	6.3	83.1	29.6
June	678	358	6,041	7,077	2,409	31,751	11,364	1.8	0.9	15.7	18.4	6.3	82.6	29.6
July	692	320	6,258	7,269	2,411	32,046	11,203	1.8	0.8	15.8	18.4	6.1	81.1	28.4
August	703	444	6,301	7,448	2,450	32,217	11,121	1.8	1.1	15.7	(b)19.0	6.1	80.5	27.8
September	665	497	6,370	7,532	2,494	32,914	11,052	1.6	1.2	15.7	18.8	6.1	80.9	27.2
October	697	316	6,489	7,502	2,534	33,716	11,253	1.7	0.8	15.8	18.6	6.2	82.3	27.5
November	706	339	6,549	7,594	2,547	33,673	11,339	1.7	0.8	15.8	18.6	6.1	81.2	27.3
December(a)	928	364	6,571	7,862	2,573	34,510	12,265	2.2	0.9	15.4	18.9	6.0	81.0	28.8
1985—														
January	848	588	6,563	7,999	2,636	35,218	12,287	1.9	1.3	15.0	18.8	6.0	80.5	28.1
February	732	1,215	6,561	8,508	2,695	35,443	12,201	1.6	2.7	14.7	20.2	6.1	79.7	27.4
March	737	1,323	6,757	8,816	2,745	36,555	12,042	1.6	2.9	14.9	19.8	6.1	80.8	26.6
MAJOR TRADING BANKS														
1984—														
January	629	403	5,117	6,150	2,299	25,351	11,155	1.9	1.2	15.7	18.9	7.1	77.9	34.3
February	578	330	5,227	6,134	2,285	25,280	11,156	1.8	1.0	15.8	18.6	6.9	76.6	33.8
March	554	450	5,219	6,223	2,302	25,836	10,854	1.7	1.3	15.6	18.6	6.9	77.3	32.6
April	604	564	5,329	6,497	2,330	26,596	10,747	1.8	1.7	15.8	19.2	6.9	78.8	31.8
May	654	375	5,291	6,320	2,357	26,569	10,589	1.9	1.1	15.7	18.7	7.0	78.8	31.4
June	623	294	5,372	6,290	2,360	26,444	10,578	1.8	0.9	15.9	18.6	7.0	78.4	31.3
July	610	230	5,566	6,406	2,362	26,846	10,486	1.8	0.7	16.2	18.6	6.9	77.9	30.4
August	614	346	5,635	6,595	2,402	26,927	10,406	1.7	1.0	16.1	(b)19.2	6.8	76.7	29.6
September	591	384	5,746	6,721	2,446	27,390	10,342	1.7	1.1	16.2	19.2	6.9	77.0	29.1
October	610	193	5,848	6,651	2,487	28,212	10,514	1.7	0.5	16.4	19.0	7.0	79.0	29.4
November	621	197	5,895	6,713	2,497	28,202	10,606	1.7	0.5	16.3	18.9	6.9	78.0	29.3
December(a)	816	252	5,910	6,978	2,520	28,873	11,471	2.2	0.7	15.9	19.3	6.8	77.9	31.0
1985—														
January	751	454	5,899	7,104	2,581	29,353	11,488	2.0	1.2	15.5	19.3	6.8	77.2	30.2
February	647	1,032	5,858	7,537	2,644	29,564	11,421	1.7	2.7	15.2	20.7	6.8	76.5	29.6
March	633	1,087	5,952	7,671	2,693	30,516	11,219	1.6	2.8	15.3	20.0	6.9	78.2	28.8

(a) Excludes one Wednesday. (b) From 1 August 1984 loans to authorised dealers in the short-term money market, where they are secured by Commonwealth Government securities, are counted as L.G.S. assets for purposes of the calculation of the L.G.S. ratio.

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

<i>Average of weekly figures for month of—</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Total</i>
DEPOSITS									
<i>1984—</i>									
January	16,352	8,772	5,847	2,048	3,057	559	205	487	37,327
February	16,625	8,840	5,853	2,062	3,096	595	204	583	37,856
March	16,659	8,972	5,906	2,098	3,168	623	190	586	38,202
April	16,604	9,125	5,920	2,061	3,181	629	194	615	38,329
May	16,527	9,160	5,941	2,063	3,147	617	201	679	38,334
June	16,647	9,170	6,068	1,977	3,070	575	198	671	38,385
July	16,947	9,451	6,251	2,223	3,105	569	196	728	39,469
August	17,163	9,558	6,389	2,211	3,283	587	210	712	40,000
September	17,547	9,612	6,487	2,187	3,205	587	210	681	40,619
October	17,859	9,458	6,562	2,215	3,313	586	219	725	40,936
November	17,856	9,642	6,615	2,326	3,435	602	222	721	41,419
December(a)	18,362	9,851	6,595	2,541	3,539	611	228	828	42,555
<i>1985—</i>									
January	18,746	10,124	6,674	2,709	3,800	628	225	806	43,711
February	19,070	10,404	6,723	2,737	3,861	673	224	761	44,454
March	19,297	10,585	6,719	2,825	3,987	720	221	850	45,204
LOANS, ADVANCES AND BILLS DISCOUNTED									
<i>1984—</i>									
January	12,896	6,029	4,435	2,695	2,888	453	167	925	30,489
February	12,771	6,052	4,478	2,713	2,907	458	169	922	30,469
March	12,902	6,372	4,606	2,758	2,868	438	174	936	31,055
April	13,125	6,533	4,840	2,843	2,950	447	182	925	31,845
May	13,071	6,493	4,884	2,919	2,953	449	181	921	31,871
June	13,148	6,388	4,879	2,840	2,966	445	182	895	31,743
July	13,354	6,417	4,969	2,732	3,053	465	184	869	32,039
August	13,578	6,254	4,988	2,759	3,106	463	184	877	32,208
September	13,954	6,363	5,069	2,805	3,155	476	189	895	32,906
October	14,230	6,538	5,206	2,865	3,211	493	191	974	33,709
November	14,032	6,546	5,282	2,896	3,228	482	194	1,003	33,663
December(a)	14,473	6,732	5,340	2,964	3,295	498	197	1,002	34,503
<i>1985—</i>									
January	14,651	7,043	5,425	3,053	3,349	494	204	990	35,209
February	14,788	6,917	5,529	3,088	3,384	503	211	1,013	35,433
March	15,240	7,244	5,683	3,162	3,451	518	219	1,029	36,546

(a) Excludes one Wednesday.

TABLE 5. ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS(a)
 (\$ 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
COMMONWEALTH AND STATE GOVERNMENTS(c)									
1984—									
January	882	215	1	1	1	—	—	—	1,120
February	938	276	1	—	1	—	—	—	1,166
March	1,075	308	1	—	1	—	—	—	1,386
April	937	163	1	—	1	—	—	—	1,102
May	1,065	272	1	—	1	—	—	—	1,339
June	1,520	387	5	—	1	—	—	—	1,913
July	1,341	428	2	—	—	1	—	—	1,789
August	1,162	280	1	—	2	1	—	—	1,446
September	1,383	292	1	—	3	1	—	—	1,680
October	1,214	169	2	—	1	1	—	—	1,387
November	1,333	271	1	—	—	1	—	—	1,607
December	1,382	168	1	—	1	2	—	—	1,553
1985—									
January	1,133	93	1	—	1	1	—	—	1,229
February	1,314	181	2	—	—	1	—	—	1,498
March	1,301	188	1	1	1	1	—	—	1,493
OTHER									
1984—									
January	19,617	14,598	4,521	1,791	2,899	349	103	948	44,826
February	19,740	14,318	4,596	1,743	2,954	359	127	791	44,629
March	23,703	16,767	4,885	1,896	3,188	385	118	971	51,913
April	20,079	14,729	4,506	1,670	2,825	328	94	832	44,565
May	22,230	17,156	5,311	1,843	3,348	425	128	981	51,423
June	26,971	19,075	5,389	2,124	3,449	402	167	1,223	58,800
July	29,828	18,865	5,923	2,048	3,771	548	144	1,308	62,435
August	29,739	18,726	5,412	1,901	3,598	436	144	1,120	60,077
September	33,140	20,566	6,365	2,149	4,096	431	188	1,310	68,246
October	29,664	18,035	5,819	2,041	3,515	405	160	1,238	60,877
November	29,247	18,445	5,690	2,075	3,661	401	156	1,062	60,737
December	31,526	19,923	6,153	2,556	3,631	488	156	1,371	65,805
1985—									
January	27,832	17,085	5,038	1,958	3,431	406	130	996	56,877
February	35,901	20,668	5,560	2,184	4,162	441	167	1,162	70,245
March	38,493	21,045	5,939	2,341	4,064	488	163	1,379	73,913
TOTAL									
1984—									
January	20,499	14,833	4,523	1,791	2,900	349	103	948	45,945
February	20,678	14,544	4,597	1,744	2,955	360	127	791	45,795
March	24,778	17,075	4,885	1,897	3,189	385	118	971	53,299
April	21,016	14,393	4,507	1,671	2,826	329	94	832	45,667
May	23,295	17,428	5,312	1,843	3,349	426	128	981	52,762
June	28,490	19,462	5,394	2,124	3,450	402	167	1,223	60,713
July	31,168	19,310	5,925	2,049	3,772	549	144	1,308	64,225
August	29,901	19,006	5,413	1,902	3,600	437	144	1,120	61,523
September	34,523	20,858	6,366	2,150	4,099	432	188	1,310	69,926
October	30,877	18,204	5,821	2,041	3,516	406	160	1,238	62,264
November	30,580	18,717	5,691	2,075	3,661	402	156	1,062	62,344
December	32,908	20,091	6,154	2,556	3,632	490	156	1,371	67,358
1985—									
January	28,965	17,178	5,039	1,958	3,432	407	130	996	58,106
February	37,215	20,849	5,562	2,184	4,162	442	167	1,162	71,744
March	39,795	21,232	5,940	2,342	4,065	489	163	1,379	75,406
Commonwealth and State Governments (b)									
<i>Week ended—</i>	<i>Commonwealth and State Governments (b)</i>	<i>Other</i>	<i>Total</i>	<i>Week ended—</i>	<i>Commonwealth and State Governments (b)</i>	<i>Other</i>	<i>Total</i>		
2 January	1,067	45,959	47,026	20 February	1,694	68,899	70,593		
9 January	1,262	61,524	62,786	27 February	1,548	63,795	65,343		
16 January	1,204	62,071	63,275	6 March	2,139	76,424	78,563		
23 January	1,317	59,614	60,931	13 March	1,332	67,136	68,468		
30 January	1,274	55,218	56,492	20 March	1,594	69,472	71,066		
6 February	1,476	78,024	79,500	27 March	908	82,618	83,526		
13 February	1,276	70,262	71,538						

(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	30 days to less than 3 months	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	30 days to less than 3 months	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months
1984—										
January	28	65	79	22	1	8.47	9.56	10.36	10.85	11.85
February	81	176	81	23	1	10.57	11.30	11.99	12.24	12.44
March	84	234	155	31	—	13.26	13.84	13.49	12.99	12.50
April	17	151	174	28	—	14.31	14.02	13.01	12.69	—
May	21	114	119	9	—	14.18	14.04	13.43	13.14	—
June	48	217	79	4	—	12.65	12.82	12.77	12.42	—
July	27	90	97	1	—	12.30	12.39	12.24	12.03	—
August	22	157	156	57	4	12.25	12.10	11.51	10.95	12.58
September	32	135	197	31	2	10.94	10.46	10.48	10.64	11.50
October	22	106	93	5	—	11.06	11.18	11.08	11.85	11.93
November	57	203	107	72	3	11.61	11.23	11.30	11.99	13.23
December	21	79	87	48	—	12.02	12.03	12.24	13.10	13.25
1985—										
January	74	106	278	27	—	11.46	12.82	13.80	13.92	—
February	20	82	177	55	—	12.75	12.88	13.66	13.50	—
March	37	199	134	24	—	14.19	14.88	14.74	14.77	—

(a) Issued for amounts of \$50,000 and over.

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
1984—							
January	1,685	1,056	92	71	409	38	3,350
February	1,863	1,154	92	76	418	52	3,656
March	2,077	1,132	129	83	505	60	3,986
April	2,091	1,235	208	97	561	75	4,267
May	1,979	1,266	258	102	528	76	4,209
June	1,895	1,231	324	101	485	49	4,086
July	1,894	1,289	424	138	502	34	4,282
August	2,001	1,320	470	135	518	38	4,483
September	2,040	1,311	467	169	517	28	4,532
October	1,972	1,062	482	165	526	25	4,232
November	2,065	1,061	500	220	555	29	4,430
December(c)	2,197	962	346	226	536	27	4,294
1985—							
January	2,461	1,175	332	243	498	25	4,735
February	2,779	1,023	322	223	589	31	4,968
March	2,633	1,012	287	214	678	46	4,869

(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 satisfactory seasonally adjusted.

Average of weekly figures for month of—	Liquid assets and Com-non-wealth Government securities				Loans, advances and bills discounted—			
	Deposits				Total		Other (a)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1984—								
January	32,554	32,576	6,150	5,967	25,351	25,576	21,172	21,438
February	32,999	32,777	6,134	5,824	25,280	25,793	21,064	21,604
March	33,414	32,994	6,223	6,181	25,836	26,129	21,717	21,969
April	33,764	33,505	6,497	6,364	26,596	26,339	22,510	22,249
May	33,707	33,795	6,320	6,620	26,569	26,268	22,454	22,116
June	33,749	34,358	6,290	6,643	26,444	26,541	22,263	22,343
July	34,459	34,837	6,406	6,783	26,846	26,705	22,614	22,453
August	35,105	35,245	6,595	7,038	27,390	27,013	22,603	22,684
September	35,562	35,686	6,721	6,858	27,421	27,421	23,028	23,081
October	35,713	35,603	6,651	6,543	28,212	27,865	23,808	23,454
November	36,139	35,897	6,713	6,512	28,202	28,098	23,745	23,657
December(b)	37,062	36,798	6,978	6,457	28,873	28,733	24,341	24,222
1985—								
January	38,003	38,047	7,104	6,916	29,353	29,615	24,766	25,081
February	38,627	38,732	7,537	7,183	29,564	30,166	24,949	25,593
March	39,009	38,578	7,671	7,630	30,516	30,855	25,874	26,166

VARIATION OVER PREVIOUS MONTH

1984—								
January	-398	-81	-303	-1	-291	+62	-294	+79
February	+445	+201	-16	-143	-71	+217	+108	+166
March	+415	+217	+89	+357	+556	+336	+653	+365
April	+350	+511	+274	+183	+760	+210	+793	+280
May	-57	+790	-177	+256	-27	-71	-56	-133
June	+42	+563	-30	+23	-125	+273	+191	+227
July	+710	+479	+116	+140	+402	+164	+351	+110
August	+646	+408	+189	+255	+81	+308	-11	+231
September	+457	+441	+126	-180	+463	+408	+425	+397
October	+151	-83	-70	-315	+822	+444	+63	+373
November	+426	+294	+62	-31	+10	+233	-203	+565
December(b)	+923	+901	+265	-55	+671	+635	+596	
1985—								
January	+941	+1,249	+126	+459	+480	+882	+425	+859
February	+624	+685	+433	+267	+211	+551	+183	+512
March	+382	-154	+134	+447	+952	+689	+925	+573

(a) Excludes term loans and farm development loans. (b) Excludes one Wednesday.

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

Weekly average for period ending second Wednesday of—	New and increased lending commitments				Overdraft limits(b)				
	Term loan approvals	Farm development loan approvals	Overdraft approvals	Total		Concessions and reductions(c)	Net movements in limits	Overdraft limits outstanding (end of period)	
				Original	Seasonally adjusted			Original	Seasonally adjusted
1984—									
January	22	8	166	196	217	184	(-18)	26,457	26,453
February	26	8	203	237	242	175	28	26,568	26,647
March	32	13	251	295	268	191	60	26,866	26,936
April	35	16	288	339	321	184	104	27,282	27,273
May	27	11	227	265	266	227	1	27,284	27,306
June	25	11	261	297	301	193	69	27,627	27,754
August	42	9	255	306	327	133	165	28,288	28,298
September	18	10	261	289	286	188	67	28,554	28,563
October	21	12	261	294	322	157	104	29,219	29,106
November	28	14	336	378	356	301	35	29,305	29,287
December	27	15	374	366	343	179	144	29,973	29,877
1985—									
January	28	12	241	281	312	277	(-36)	29,820	29,822
Weekly average for period ending last Wednesday of—									
January(d)	40		288	329	n.a.	n.a.	n.a.	28,851	n.a.
February	37		328	366	n.a.	253	75	29,191	n.a.
March	47		352	399	n.a.	207	145	29,771	n.a.

(a) Includes External Territories. (b) Includes bridging finance, personal instalment lending, personal lines of credit, fully drawn advances, lease financing and temporary advances to woolbuyers. Excludes commitments in respect of commercial bills and chargecards. (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. (d) Break in series due to a change in reporting period.

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	Commonwealth 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 notes	Other				Housing	Other							
AMOUNT (\$ million)																	
1984—																	
January	141	1	518	1,155	5,744	7,870	120	476	468	15,868	3,572	549	198	36,679	33,875	1,717	35,592
February	154	1	635	1,394	5,818	7,932	119	234	486	16,023	3,748	554	271	37,369	34,321	1,979	36,300
March	138	1	434	1,083	6,077	7,821	120	532	565	16,287	3,398	568	203	37,228	33,912	2,261	36,173
April	167	1	486	457	5,644	7,853	120	319	378	16,495	3,670	585	349	36,725	33,269	2,366	35,635
May	142	1	286	282	5,727	7,869	122	499	558	16,698	3,567	592	442	36,786	33,759	1,935	35,695
June	130	1	212	257	5,507	7,987	124	276	937	16,842	3,687	931	711	37,603	34,342	1,760	36,102
July(c)	138	1	964	272	5,534	7,660	124	31	663	17,541	3,462	921	288	37,598	34,090	2,209	36,299
August	119	1	969	241	5,516	7,784	134	170	508	17,772	3,580	926	216	37,935	34,299	2,128	36,427
September	121	1	1,079	336	5,526	7,727	137	130	688	18,108	3,493	933	328	38,607	34,664	2,471	37,136
October	136	1	989	442	5,732	7,680	131	30	489	18,411	3,638	937	378	38,995	34,996	2,398	37,394
November	136	1	761	462	5,679	7,699	132	205	574	18,641	3,789	946	423	39,446	35,093	2,929	38,022
December	145	2	834	430	5,565	7,803	135	296	533	19,063	3,772	965	547	40,090	36,093	2,519	38,611
1985—																	
January	144	1	694	552	5,606	7,886	135	287	562	19,284	3,775	969	403	40,300	36,115	2,701	38,815
February	143	1	717	684	5,698	7,787	136	357	536	19,541	3,848	971	546	40,965	36,595	2,890	39,485
March	134	1	475	563	5,756	7,741	136	683	701	19,916	3,811	979	513	41,410	36,391	3,615	40,006
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1984—																	
January	0.4	—	1.5	3.4	17.0	23.2	0.4	1.4	1.4	46.8	10.5	1.6	0.6	108.3			
February	0.4	—	1.8	4.1	17.0	23.1	0.3	0.7	1.4	46.7	10.9	1.6	0.6	108.9			
March	0.4	—	1.3	3.2	17.9	23.1	0.4	1.6	1.7	48.0	10.0	1.7	0.6	109.8			
April	0.5	—	1.5	1.4	17.0	23.6	0.4	1.0	1.7	49.6	11.0	1.8	1.0	110.4			
May	0.4	—	0.8	0.8	17.0	23.3	0.4	1.5	1.7	49.5	10.6	1.8	1.3	109.0			
June	0.4	—	0.6	0.7	16.0	23.3	0.4	0.8	2.7	49.0	10.7	2.7	2.1	109.5			
July(c)	0.4	—	2.8	0.8	16.2	22.5	0.4	—	1.9	51.5	10.2	2.7	0.8	110.3			
August	0.3	—	2.8	0.7	16.1	22.7	0.4	0.5	1.5	51.8	10.4	2.7	0.6	110.6			
September	0.3	—	3.1	1.0	15.9	22.3	0.4	0.4	2.0	52.2	10.0	2.7	0.9	111.4			
October	0.4	—	2.8	1.3	16.4	21.9	0.4	0.1	1.4	52.6	10.4	2.7	1.1	111.4			
November	0.4	—	2.2	1.3	16.2	22.0	0.4	0.6	1.6	53.1	10.8	2.7	1.2	112.4			
December	0.4	—	2.3	1.2	15.4	21.6	0.4	0.8	1.5	52.8	10.5	2.7	1.5	111.1			
1985—																	
January	0.4	—	1.9	1.5	15.5	21.8	0.4	0.8	1.6	53.4	10.5	2.7	1.1	111.6			
February	0.4	—	2.0	1.9	15.6	21.3	0.4	1.0	1.5	53.4	10.5	2.7	1.5	111.9			
March	0.4	—	1.3	1.5	15.8	21.3	0.4	1.9	1.9	54.7	10.5	2.7	1.4	113.8			

(a) Includes External Territories. (b) Includes provisions for contingencies but does not include capital or reserve funds. (c) Break in series due to a change in accounting arrangements by one bank.

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)

	Number of operative accounts ('000)			Depositors' balances at end of month (\$ million)						Variation in depositors' balances over previous month (\$ million)		Depositors' balances per head of population(b)(X3)	
	Investment accounts/ deposit stock	Other	Total	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts/ deposit stock	Other	Total Original	Seasonally adjusted	Original		Seasonally adjusted
											Original		Seasonally adjusted
AUSTRALIA													
1984—													
January	3,026	20,655	23,681	11,319	10,690	52	18,656	15,206	33,861	33,451	+680	+609	2,191
February	3,040	20,851	23,890	13,621	13,251	76	18,881	15,426	34,308	33,614	+447	+163	2,220
March	3,043	20,971	24,014	13,454	13,888	26	18,400	15,499	33,899	33,724	-409	+110	2,186
April	3,042	21,038	24,080	12,028	12,697	26	17,797	15,459	33,255	33,784	-644	+60	2,144
May	3,043	21,132	24,175	14,638	15,011	863	17,938	15,808	33,745	34,075	+490	+291	2,176
June	3,049	21,171	24,220	15,365	15,534	72	17,968	16,420	34,328	34,246	+583	+171	2,214
July(c)	3,052	20,909	23,961	15,757	15,806	67	17,773	16,303	34,077	34,092	(d)+19	(d)+116	2,192
August	3,037	20,999	24,036	18,568	18,459	100	17,728	16,559	34,286	34,830	+209	+317	2,206
September	3,063	20,901	23,964	14,764	14,415	14	17,743	16,906	34,650	34,830	+364	+421	2,229
October	3,071	21,007	24,077	15,502	15,194	25	17,845	17,136	34,982	35,161	+332	+331	2,251
November	3,085	21,199	24,284	16,355	16,319	61	17,969	17,110	35,079	35,282	+97	+121	2,257
December	3,084	20,873	23,957	17,342	16,649	305	18,421	17,657	36,078	35,715	+999	+433	2,321
1985—													
January	3,093	21,033	24,127	15,741	15,771	54	18,640	17,461	36,101	35,662	+23	-53	2,323
February	3,101	21,274	24,375	21,394	20,990	77	18,638	17,944	36,582	35,804	+481	+142	2,353
March	3,104	21,414	24,518	18,784	19,017	29	18,254	18,125	36,379	36,164	-203	+360	2,340
STATES—JANUARY 1985													
N.S.W.	792	5,964	6,756	2,047	2,026	5	5,115	5,000	10,114		+26		1,871
Vic	1,122	7,139	8,261	10,472	10,593	6	6,936	6,644	13,580		-115		3,332
Qld	438	3,182	3,619	1,347	1,386	3	2,564	2,347	4,912		-35		1,961
S.A.	359	1,821	2,180	721	678	35	1,957	1,294	3,251		+78		2,403
W.A.	240	1,750	1,991	631	564	1	1,364	1,089	2,452	(e)	+68	(e)	1,774
Tax.	96	710	806	301	294	3	431	794	1,225		+11		2,800
N.T.	14	198	212	74	81	—	77	114	191		-7		1,375
A.C.T.	33	269	302	147	150	—	196	180	376		-3		1,530
STATES—FEBRUARY 1985													
N.S.W.	795	6,017	6,811	2,147	2,084	7	5,094	5,090	10,184		+70		1,884
Vic	1,124	7,225	8,349	16,125	15,852	45	6,984	6,914	13,898		+318		3,410
Qld	439	3,236	3,675	1,340	1,311	3	2,549	2,395	4,944		+32		1,974
S.A.	359	1,834	2,194	668	661	1	1,947	1,313	3,260	(e)	+9	(e)	2,410
W.A.	241	1,771	2,012	563	551	1	1,350	1,116	2,466		+14		1,783
Tax.	96	718	814	334	321	18	441	815	1,256		+31		2,872
N.T.	14	202	216	75	74	—	76	115	191		-		1,378
A.C.T.	33	272	305	142	136	—	197	185	382		+6		1,554
STATES—MARCH 1985													
N.S.W.	796	6,051	6,847	2,336	2,392	10	4,976	5,163	10,139		-45		1,876
Vic	1,124	7,259	8,384	13,248	13,266	8	6,889	6,998	13,887		-11		3,407
Qld	439	3,255	3,695	1,448	1,488	5	2,499	2,411	4,910		-34		1,960
S.A.	359	1,864	2,222	655	732	2	1,874	1,311	3,185	(e)	-75	(e)	2,382
W.A.	242	1,784	2,026	574	599	2	2,316	2,127	4,442		-24		1,767
Tax.	97	722	818	288	303	3	435	809	1,244		-12		2,846
N.T.	14	204	218	77	77	—	76	116	192		+1		1,380
A.C.T.	33	275	308	159	162	—	190	189	379		-3		1,544

(a) Excludes External Territories. (b) Based on Australian Demographic Statistics, June Quarter 1984 (3101.0). (c) Break in series due to a change in accounting arrangements by one bank. (d) Adjusted to avoid break in series. (e) 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						Deposits of savings banks	Other liabilities	Total liabilities	
	Capital and reserve funds	Special reserve— I.M.F. special drawing rights	Notes on issue	Statutory reserve deposit accounts	Other	Total				
1984—										
January	56	321	6,950	2,333	11	2,344	31	8,532	18,234	
February	56	313	6,841	2,321	20	2,341	1	7,936	17,488	
March	56	310	6,898	2,342	7	2,349	2	7,473	17,088	
April	56	310	7,162	2,375	10	2,385	1	7,197	17,112	
May	56	312	7,129	2,403	10	2,413	1	6,799	16,710	
June	56	319	7,165	2,409	7	2,416	2	6,723	16,680	
July	56	312	7,235	2,411	7	2,418	1	6,553	16,575	
August	62	306	7,309	2,450	13	2,463	1	6,985	17,126	
September	71	298	7,359	2,494	7	2,500	1	6,854	17,083	
October	71	295	7,435	2,534	7	2,541	1	6,718	17,060	
November	71	289	7,593	2,547	8	2,556	1	7,070	17,580	
December(a)	71	282	8,187	2,573	11	2,584	1	7,051	18,176	
1985—										
January	71	285	8,000	2,636	18	2,653	1	7,859	18,868	
February	71	287	7,819	2,695	16	2,710	53	8,055	18,995	
March	71	320	7,898	2,745	8	2,753	28	8,791	19,861	
ASSETS (\$ million)										
Central banking business (including Note Issue Department)										
Average of weekly figures for month of—	Commonwealth government securities						Bills receivable and remittances in transit	Loans, advances and other assets	Rural Credits Department	
	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Treasury bills and Treasury notes	Other	Total			Total assets	Loans, advances and bills discounted
1984—										
January	13,136	52	2	1,911	2,291	4,202	196	646	18,234	373
February	12,437	47	2	1,938	2,324	4,263	101	638	17,488	394
March	11,962	49	6	2,043	2,291	4,334	93	645	17,088	406
April	12,184	43	4	1,564	2,239	3,803	272	806	17,112	361
May	12,189	68	3	1,056	2,479	3,535	260	655	16,710	348
June	12,162	63	1	1,351	2,182	3,532	228	694	16,680	354
July	12,593	64	6	1,040	2,091	3,131	143	639	16,575	347
August	12,592	62	1	1,534	2,329	4,126	139	535	17,126	279
September	12,295	60	1	1,397	2,730	3,864	74	462	17,083	225
October	12,117	64	4	1,229	2,919	4,147	144	585	17,060	218
November	12,190	65	2	1,486	3,179	4,665	131	527	17,580	179
December(a)	11,782	69	3	2,077	3,536	5,613	181	527	18,176	151
1985—										
January	11,833	77	3	2,695	3,711	6,406	93	457	18,868	175
February	11,561	79	2	2,773	3,830	6,603	157	593	18,995	187
March	12,644	88	2	2,608	3,894	6,502	69	557	19,861	188

(a) Excludes one Wednesday.

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

On last Wednesday of—	Denomination							Total	Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50	\$100			
1984—										
January	88	162	178	517	2,227	3,661	—	6,833	755	6,078
February	87	162	177	513	2,230	3,649	—	6,819	722	6,097
March	89	164	179	516	2,236	3,668	56	6,909	694	6,215
April	96	173	190	543	2,402	3,711	286	7,400	772	6,629
May	73	166	181	512	2,226	3,482	462	7,102	827	6,275
June	58	169	183	513	2,236	3,450	596	7,205	787	6,418
July	52	169	184	511	2,233	3,413	711	7,273	806	6,468
August	49	171	187	515	2,240	3,369	810	7,341	753	6,587
September	48	171	187	514	2,246	3,346	877	7,390	694	6,695
October	47	173	188	515	2,251	3,344	955	7,472	799	6,673
November	47	177	192	529	2,318	3,402	1,044	7,709	848	6,861
December	46	196	213	592	2,630	3,856	1,317	8,050	1,011	7,839
1985—										
January	46	175	190	527	2,300	3,411	1,232	7,881	900	6,982
February	46	174	187	514	2,252	3,368	1,272	7,813	802	7,011
March	46	175	189	518	2,261	3,377	1,331	7,897	772	7,125
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total			
2 January	1,198	7,254	8,453	20 February	836	7,002	7,838			
9 January	963	7,041	8,004	27 February	802	7,011	7,813			
16 January	870	6,965	7,836	6 March	852	7,030	7,883			
23 January	859	6,967	7,826	13 March	835	7,042	7,877			
30 January	900	6,982	7,881	20 March	862	7,074	7,935			
6 February	878	6,965	7,843	27 March	772	7,125	7,897			
13 February	832	6,951	7,783							

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					
1984—									
January	149		607	756					
February	140		614	754					
March	138		623	761					
April	143		611	754					
May	148		627	776					
June	153		680	833					
July	157		703	860					
August	158		722	880					
September	162		744	906					
October	167		741	909					
November	174		757	931					
December(a)	179		792	971					
1985—									
January	177		795	972					
February	168		796	964					
March	166		795	961					
	January 1985			February 1985			March 1985		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales(b)	78	227	306	75	230	306	75	232	307
Victoria	31	128	159	30	127	157	29	126	154
Queensland	28	152	180	28	156	184	28	158	186
South Australia	13	108	121	12	109	121	12	108	120
Western Australia	19	152	171	16	146	161	15	144	159
Tasmania	7	27	34	8	28	35	8	28	35

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory dissections are not available. January, \$9 million, February, \$10 million, March, \$10 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 shareholders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
1984—						
January	614	6	12	2	51	6
February	633	9	10	2	48	5
March	649	14	10	2	49	5
April	648	1	10	2	49	8
May	654	—	11	2	48	5
June	663	—	11	2	50	5
July	676	—	10	2	48	5
August	698	12	10	2	50	5
September	710	14	10	2	47	4
October	689	—	10	2	50	10
November	691	—	10	2	47	5
December(a)	694	—	10	2	47	6
1985—						
January	693	—	10	2	48	7
February	695	—	10	2	48	8
March	695	—	10	2	47	9
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		
1984—						
January	—	5	883	12		
February	—	—	908	10		
March	—	—	927	9		
April	—	2	904	26		
May	—	1	958	24		
June	—	1	903	31		
July	—	1	955	43		
August	—	2	904	24		
September	—	1	909	13		
October	—	9	878	33		
November	—	4	871	36		
December(a)	—	1	893	34		
1985—						
January	—	3	863	48		
February	—	2	863	47		
March	—	1	861	37		

(a) Excludes one Wednesday.

TABLE 16. INTEREST RATES AT 31 MARCH 1985
(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)15.50-17.25	Mar. 1985	(a)14.50-16.25
Commonwealth Development Bank of Australia—			
Term loans (under \$100,000)	14.50	May 1984	14.00
Term loans (over \$100,000)	(b)	Sept. 1981	12.50
Trading Banks—			
Overdraft (under \$100,000)(c)	12.00-14.50	Jan. 1984	13.00-14.00
Overdraft (\$100,000 and over)	(d)14.75-16.00	Mar. 1985	14.25-14.75
Unsecured personal loans(e)	9.00-9.75	Feb. 1983	9.25-9.75
Savings Banks—			
New Housing loans to individuals for owner occupation	(f)11.50	Nov. 1983	(f)12.00
Other loans (under \$100,000)(c)	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)			
30 days	10.75	Feb. 1985	10.50
3 months	11.00	Dec. 1984	10.75
6 months	12.50	Dec. 1984	11.00
12 months	12.50	Dec. 1984	11.50
24 months	12.00	Oct. 1984	11.50
48 months	12.00	Feb. 1984	11.50
Fixed deposits (\$50,000 and over)	(b)	Dec. 1980	10.00
Certificates of deposit (\$50,000 and over)			
3 months to 48 months	(b)	Sept. 1974	6.50
Savings Banks—(f)			
Passbook accounts			
Up to and including \$4,000	3.75	Dec. 1978	3.75-5.25
Over \$4,000	6.00	Apr. 1975	6.00-6.50
Statement accounts(g)	10.00	Jan. 1983	10.50
Investment accounts(h)	9.75	Jan. 1984	10.25
Australian Resources Development Bank Ltd—			
Term deposits(i)—			
—4 years	12.00	Dec. 1983	13.00
—5 years	12.25	Dec. 1983	13.00
Transferable deposits(j)			
—4½ years	12.50	Dec. 1984	12.25
—4¾ years	12.50	Aug. 1984	new rate
—5½ years	12.70	Dec. 1984	new rate
—5¾ years	12.70	Dec. 1984	new rate
—7¼ years	12.80	Dec. 1984	new rate
—10 years	13.00	Aug. 1984	13.25

(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) Indicator rates reported by major trading banks, used as a basis for setting rates on individual loans. (e) Flat rate. (f) Predominant rates offered by banks. (g) Statement accounts are ordinary call accounts but details of transactions are made available to depositors on bank statements issued regularly or on demand. A variety of interest rates is offered by banks, the higher rates being generally obtained on larger balances. (h) Subject to special notice and minimum balance requirements. (i) Minimum deposit \$5,000 and thereafter in multiples of \$1,000. (j) Last public issue rates. Minimum deposit \$200 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)	Commonwealth 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	5 year	10 year	15 year	
<i>1984—</i>							
January	9.43	—	12.05	12.75	13.50	13.85	7.05
February	10.35	12.25	12.35	13.15	14.00	14.25	8.75
March	13.11	—	12.70	13.30	14.15	14.45	11.19
April	11.79	12.07	12.45	13.00	13.90	14.10	13.39
May	11.81	—	12.55	13.20	14.15	14.30	13.30
June	11.24	11.70	12.20	12.90	13.75	14.10	11.42
July	10.73	11.70	12.10	12.70	13.20	13.50	11.18
August	9.74	10.09	11.15	12.15	12.80	13.25	10.81
September	9.62	—	11.85	12.60	13.15	13.50	10.56
October	10.75	11.26	12.10	12.90	13.25	13.35	10.57
November	10.98	12.24	12.50	13.00	13.25	13.55	10.82
December	12.27	13.30	12.90	13.15	13.50	13.70	10.98
<i>1985—</i>							
January	12.22	—	12.50	12.85	13.10	13.40	10.87
February	13.51	—	13.20	13.35	13.70	13.95	11.06
March	14.52	14.28	13.65	13.65	13.80	14.05	13.34

(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 last tender of the month. (c) Assessed secondary market yields on non-rebate bonds on last business day of the month; yields are before brokerage. (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			
<i>1984—</i>							
January	6,660	13,695	18,184	3,019	33,535	75,093	74,518
February	6,615	13,567	18,359	3,301	34,098	75,940	75,398
March	6,697	13,066	18,900	3,642	34,116	76,421	75,653
April	6,955	12,930	18,992	3,927	33,591	76,395	76,309
May	6,861	12,592	19,208	3,899	33,514	76,074	76,732
June	6,983	12,663	19,289	3,850	34,051	76,836	77,564
July	7,072	12,847	19,897	4,050	34,216	78,082	78,317
August	7,164	12,758	20,444	4,245	34,195	78,807	79,178
September	7,263	12,998	20,689	4,257	34,482	79,689	80,016
October	7,310	13,402	20,815	3,966	34,830	80,323	80,504
November	7,463	13,624	21,142	4,174	35,045	81,448	81,444
December(c)	7,855	14,638	21,414	4,040	35,593	83,540	82,698
<i>1985—</i>							
January	7,732	14,563	22,059	4,532	36,104	84,990	84,374
February	7,676	14,572	22,626	4,696	36,355	85,925	85,700
March	7,765	15,533	23,511	4,608	36,493	86,910	86,065

(a) Excludes Government and inter-bank deposits, but includes deposits of the public with the Reserve Bank. (b) Interpolated "weekly average" based on end of month figures. (c) Excludes one Wednesday.

TABLE 19. OVERSEAS EXCHANGE RATES(a)
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—continued
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Italy Lire to \$A.1		Japan Yen to \$A.1		Netherlands Guilders to \$A.1		New Zealand Dollars to \$A.1		Norway Kroner to \$A.1		New Caledonia Francs to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
<i>Year ended—</i>												
June 1984	1.488	1.465	213.78	210.35	2.748	2.704	1.389	1.375	6.91	6.80	135.95	132.57
December 1984	1.548	1.523	209.82	206.40	2.830	2.785	1.547	1.532	7.19	7.07	140.24	136.68
<i>1984—</i>												
January	1.551	1.526	212.79	209.37	2.873	2.827	1.399	1.385	7.16	7.05	142.31	138.81
February	1.568	1.544	219.71	216.22	2.870	2.825	1.425	1.411	7.24	7.13	142.72	139.13
March	1.543	1.519	215.68	212.27	2.803	2.759	1.428	1.414	7.17	7.05	139.56	135.99
April	1.515	1.492	209.14	205.80	2.764	2.720	1.404	1.390	7.03	6.92	137.24	133.82
May	1.545	1.521	210.02	206.64	2.818	2.773	1.400	1.386	7.10	6.99	140.09	136.60
June	1.505	1.481	207.49	204.09	2.746	2.702	1.379	1.366	6.94	6.83	136.38	132.92
July	1.466	1.442	203.86	200.46	2.696	2.651	1.505	1.490	6.88	6.76	133.52	130.08
August	1.513	1.489	206.09	202.67	2.769	2.723	1.699	1.682	7.04	6.93	137.14	133.64
September	1.558	1.533	205.21	201.79	2.847	2.800	1.701	1.684	7.17	7.06	141.11	137.52
October	1.596	1.570	207.52	204.06	2.910	2.862	1.724	1.706	7.45	7.33	144.27	140.58
November	1.604	1.578	210.31	206.84	2.916	2.868	1.747	1.729	7.51	7.39	142.51	138.82
December	1.617	1.591	210.03	206.54	2.965	2.917	1.748	1.731	7.59	7.47	146.75	142.93
<i>1985—</i>												
January	1.597	1.570	208.42	204.92	2.936	2.888	1.737	1.720	7.52	7.40	145.07	141.18
February	1.514	1.488	194.14	190.76	2.780	2.732	1.637	1.621	7.04	6.92	136.72	133.00
March	1.456	1.431	180.71	177.61	2.616	2.571	1.537	1.522	6.64	6.52	128.91	125.43
	Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rands to \$A.1		Spain Pesetas to \$A.1		Sri Lanka Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
<i>Year ended—</i>												
June 1984	12.32	11.80	12.324	11.842	1.935	1.904	1.0926	1.0747	139.14	136.94	22.50	21.99
December 1984	12.37	11.90	14.615	14.046	1.885	1.855	1.2961	1.2740	141.66	139.39	22.34	21.81
<i>1984—</i>												
January	12.36	11.84	12.869	12.338	1.940	1.908	1.1412	1.1224	144.72	142.43	22.74	22.25
February	12.77	12.24	13.236	12.697	2.001	1.970	1.1600	1.1411	144.98	142.71	23.57	23.04
March	12.81	12.27	13.513	12.969	2.000	1.968	1.1640	1.1452	142.68	140.58	24.00	23.44
April	12.69	12.16	13.104	12.567	1.937	1.906	1.1575	1.1386	138.76	136.57	23.32	22.77
May	12.59	12.06	12.861	12.335	1.914	1.883	1.1650	1.1458	140.13	137.91	22.83	22.27
June	12.39	11.87	14.608	14.081	1.876	1.845	1.1615	1.1420	137.39	135.16	22.28	21.82
July	11.83	11.31	15.010	14.441	1.802	1.772	1.2295	1.2122	135.22	133.00	21.08	20.62
August	11.95	11.60	15.359	14.778	1.826	1.796	1.3386	1.3154	139.76	137.47	21.40	20.88
September	11.91	11.52	15.176	14.589	1.809	1.778	1.3863	1.3620	141.90	139.56	21.19	20.66
October	12.02	11.62	15.581	15.006	1.821	1.790	1.4810	1.4549	144.23	141.86	21.61	21.07
November	12.63	12.21	17.013	16.377	1.861	1.830	1.5588	1.5316	145.03	142.66	22.11	21.58
December	12.57	12.14	16.509	15.871	1.841	1.810	1.5992	1.5710	145.45	143.07	21.95	21.41
<i>1985—</i>												
January	12.61	12.18	15.095	14.471	1.804	1.774	1.7770	1.7448	143.52	141.14	21.37	20.81
February	11.66	11.24	13.020	12.447	1.694	1.648	1.4672	1.4400	135.22	132.82	19.66	19.13
March	10.98	10.58	12.249	11.716	1.579	1.550	1.3896	1.3642	128.23	125.71	18.37	17.87

NOTE: For Footnotes see end of table on page 20.

TABLE 19. OVERSEAS EXCHANGE RATES^(a)
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—*continued*
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Sweden Kronor to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
<i>Year ended—</i>								
June 1984	7.220	7.106	1.994	1.962	21.20	20.54	0.626	0.619
December 1984	7.294	7.177	2.072	2.038	21.03	20.34	0.661	0.653
<i>1984—</i>								
January	7.434	7.317	2.035	2.002	21.14	20.48	0.644	0.637
February	7.538	7.420	2.075	2.042	21.76	21.08	0.652	0.645
March	7.391	7.276	2.055	2.022	22.21	21.53	0.655	0.647
April	7.253	7.139	2.029	1.997	21.57	20.90	0.651	0.644
May	7.349	7.233	2.066	2.033	21.17	20.50	0.654	0.647
June	7.189	7.073	2.028	1.995	20.77	20.10	0.644	0.637
July	6.961	6.847	2.020	1.986	19.53	18.88	0.634	0.627
August	7.090	6.972	2.055	2.021	19.79	19.12	0.645	0.638
September	7.152	7.034	2.089	2.054	19.52	18.86	0.661	0.654
October	7.300	7.180	2.120	2.084	19.53	18.85	0.687	0.679
November	7.409	7.288	2.129	2.094	22.91	22.17	0.694	0.686
December	7.494	7.371	2.169	2.133	22.79	22.05	0.711	0.702
<i>1985—</i>								
January	7.438	7.315	2.179	2.142	22.17	21.42	0.724	0.715
February	6.918	6.799	2.082	2.046	20.85	20.13	0.678	0.670
March	6.604	6.489	1.967	1.932	19.37	18.71	0.623	0.615

(a) Average for the period based on daily quotations by the Commonwealth Bank of Australia. (b) "Convertible" rate for trade transactions accompanied by documentation, and "Financial" rate for other transactions.