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BANKING STATISTICS

APRIL 1973

Reference No. 5.2

BANKING STATISTICS, APRIL 1973

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Section 7

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EXPLANATORY NOTES

This bulletin covers banking and related statistics compiled from returns submitted under the *Banking Act 1959-1967* and from other information provided voluntarily by the banks including State banks.

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

3. This bulletin contains seasonally adjusted figures for the major trading banks deposits, liquid assets and Commonwealth 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* (Reference No. 1.10) and in Appendix A to the January 1973 issue of this bulletin.

Trading Banks

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

The major trading banks are:

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

The additional banks are:

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

5. Unless otherwise stated, the statistics presented are *averages of weekly returns*. The figures shown for liabilities and assets are the averages of liabilities and assets within Australia of the banks at the close of business on the weekly balance days during the period concerned. The weekly balance day is usually Wednesday. The figures shown for debits to customers' accounts are the average of debits for the weeks ending at the close of business on the weekly balance days during the period concerned. The figures shown for new and increased lending commitments are the averages of weekly commitments for the month ending on the second Wednesday of the month under review. Banks are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year, and for the fourth Wednesday in April 1973.

6. Liabilities and assets within Australia include liabilities and assets in Papua New Guinea and Other External Territories.

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 1972 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. Table 10 (Assets and Liabilities within Australia) *includes* assets and liabilities 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.

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

SECTION I : TRADING BANKS

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

	Deposits													
	Fixed (b)				Current									
					Bearing interest					Not bearing interest				
	Common-wealth and State Governments	Other banks	Other	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	Total current	Total deposits
													Balances due to other banks (c)	Bills payable and all other liabilities
														Total liabilities
ALL TRADING BANKS														
1972 -														
March	466.6	36.8	3,543.1	4,046.6	35.5	46.7	373.4	455.6	38.4	75.8	3,953.1	4,067.4	4,523.0	8,569.6
April	469.1	38.2	3,515.1	4,022.4	43.9	50.8	386.1	480.8	40.7	76.4	4,002.5	4,119.5	4,600.3	8,622.7
May	441.4	41.0	3,430.2	3,912.7	28.4	49.5	399.2	477.0	38.5	71.9	3,872.7	3,983.1	4,460.2	8,372.8
June	326.4	42.2	3,373.5	3,742.1	90.5	50.7	396.8	538.0	43.3	76.4	3,322.3	4,042.0	4,580.0	8,322.1
July	335.8	45.2	3,491.6	3,872.6	50.3	56.8	404.9	512.0	37.8	88.2	3,941.8	4,067.8	4,579.9	8,452.4
August	399.3	50.5	3,658.2	4,108.1	38.8	54.5	402.7	496.1	37.5	91.2	4,010.5	4,139.3	4,635.4	8,743.5
September	432.4	54.1	3,803.8	4,290.4	25.7	50.3	408.7	484.7	40.9	87.4	4,122.9	4,251.1	4,735.8	9,026.2
October	476.9	67.6	3,993.9	4,538.4	33.6	53.8	421.6	509.1	35.6	91.9	4,311.9	4,439.4	4,948.4	9,486.8
November	469.7	74.1	4,145.8	4,689.6	37.8	50.6	432.0	520.4	39.1	86.3	4,476.6	4,602.0	5,122.4	9,812.0
December (d)	461.9	83.5	4,255.2	4,800.6	31.9	46.7	438.2	516.8	41.9	93.7	4,788.9	4,924.5	5,441.4	10,242.0
1973 -														
January	512.6	94.1	4,487.2	5,093.8	39.2	52.6	444.9	536.8	41.5	101.7	4,859.3	5,002.5	5,539.3	10,633.1
February	542.5	99.7	4,664.2	5,306.5	38.0	54.9	461.0	553.9	41.2	98.8	4,910.6	5,050.6	5,604.5	10,911.0
March	570.1	105.7	4,633.1	5,309.0	38.4	53.3	465.0	556.7	37.5	81.0	4,951.0	5,069.6	5,626.3	10,935.2
April (d)	576.2	110.1	4,617.9	5,304.1	45.6	50.8	475.7	572.1	38.7	78.1	5,051.4	5,168.2	5,740.3	11,044.4
MAJOR TRADING BANKS														
1972 -														
March	374.1	36.8	3,292.8	3,703.7	23.6	46.7	309.9	380.2	32.0	72.8	3,763.7	3,868.5	4,248.7	7,952.4
April	375.5	38.2	3,261.6	3,675.3	30.4	50.8	318.8	400.1	34.6	72.8	3,814.9	3,922.3	4,322.3	7,997.6
May	367.8	41.0	3,184.2	3,593.0	18.4	49.5	320.5	388.3	33.6	68.9	3,686.7	3,789.2	4,177.4	7,770.4
June	273.3	42.2	3,117.5	3,432.9	70.5	50.7	326.8	447.9	34.3	71.7	3,732.4	3,838.4	4,286.4	7,719.3
July	271.3	45.2	3,233.8	3,550.2	35.2	56.8	333.1	425.2	30.7	83.3	3,755.8	3,869.8	4,295.0	7,845.2
August	331.7	50.5	3,397.9	3,780.1	24.9	54.5	332.0	411.3	31.7	88.2	3,819.5	3,939.4	4,350.7	8,130.8
September	359.9	54.1	3,537.6	3,951.6	16.6	50.3	335.8	402.7	34.6	84.6	3,924.4	4,043.7	4,446.3	8,397.9
October	399.2	67.5	3,706.7	4,173.5	21.9	53.8	348.2	423.9	31.0	88.2	4,109.6	4,228.9	4,652.8	8,826.3
November	390.1	74.0	3,852.9	4,317.0	24.9	50.5	355.3	430.7	34.0	83.9	4,273.3	4,391.2	4,822.0	9,139.0
December (d)	383.8	83.5	3,957.0	4,424.3	20.0	46.7	360.3	427.0	36.3	92.5	4,569.3	4,698.1	5,125.0	9,549.3
1973 -														
January	434.9	93.8	4,189.3	4,718.0	23.0	52.6	369.5	445.1	34.2	101.3	4,633.7	4,769.2	5,214.3	9,932.3
February	458.4	98.9	4,356.5	4,913.8	22.3	54.9	381.8	459.0	34.8	98.3	4,680.8	4,813.9	5,272.9	10,186.7
March	481.8	105.2	4,312.4	4,899.4	21.4	53.2	383.4	458.0	31.6	80.5	4,714.8	4,826.9	5,285.0	10,184.4
April (d)	482.5	109.7	4,301.7	4,893.9	29.6	50.8	394.9	475.3	32.1	77.2	4,813.6	4,923.0	5,398.3	10,292.1

(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)

(\$ million)																		
Australian public securities						Loans to authorized dealers in the short-term money market		Statutory Reserve Deposit Accounts with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted (b)							Bills receivable and all other assets	Total assets
Coin bullion and notes	Cash with Reserve Bank	Commonwealth and State governments		Local and semi-government authorities	Other securities	Treasury bills and Treasury notes	Other			Loans, advances and bills discounted (b)								
		Term loans (d)	Farm development loans (d)							Other loans	Total loans advances and bills discounted	Bank premises, furniture and sites						
ALL TRADING BANKS																		
1972 -																		
March	178.9	18.5	526.9	1,860.3	31.1	249.9	183.6	567.3	319.8	115.6	668.0	97.0	4,575.2	5,455.9	172.4	262.0	9,826.5	
April	201.7	8.9	399.4	1,860.7	29.4	247.6	198.3	567.7	301.7	103.3	690.2	99.1	4,771.1	5,663.7	174.4	266.4	9,919.9	
May	182.5	4.5	224.9	1,815.2	29.3	243.6	147.6	569.6	256.5	118.3	703.9	102.5	4,858.4	5,783.0	168.6	269.3	9,694.6	
June	185.2	4.9	116.7	1,702.9	29.2	243.6	249.8	558.2	231.8	132.8	710.2	107.9	4,924.8	5,875.7	167.6	278.1	9,643.7	
July	180.2	3.9	114.3	1,808.7	29.5	247.4	290.0	551.7	220.9	116.2	724.1	113.6	5,034.9	5,988.8	170.3	261.5	9,867.2	
August	179.2	4.1	163.8	2,023.2	30.6	260.5	227.4	558.0	277.0	71.6	729.3	118.2	5,039.2	5,958.3	172.6	259.1	10,113.8	
September	177.3	3.3	291.2	2,190.2	32.0	266.2	210.7	575.0	286.3	90.8	733.1	122.3	5,044.9	5,991.1	178.5	247.5	10,449.4	
October	186.1	3.8	453.9	2,336.9	36.5	274.4	201.3	594.4	336.4	145.7	735.7	125.6	5,121.2	6,128.2	190.9	245.4	10,988.3	
November	188.3	3.5	504.3	2,430.8	37.2	281.6	155.6	588.4	404.4	195.3	748.3	128.4	5,189.5	6,261.5	192.5	252.7	11,300.8	
December (e)	229.8	5.7	501.2	2,520.1	37.5	287.8	220.8	599.5	434.6	211.4	757.2	131.8	5,289.4	6,389.8	194.0	266.9	11,687.7	
1973 -																		
January	208.1	4.8	821.5	2,573.6	38.9	287.9	205.3	628.1	428.1	202.3	730.4	136.9	5,393.7	6,463.3	194.5	272.3	12,126.4	
February	196.8	4.0	891.7	2,584.1	38.2	288.6	160.0	652.6	448.5	215.7	740.2	144.0	5,580.7	6,680.6	195.6	271.1	12,411.8	
March	197.6	3.7	711.8	2,469.4	37.3	287.8	208.5	671.7	398.6	244.2	747.1	156.7	5,784.8	6,932.8	195.7	278.0	12,393.1	
April (e)	194.1	4.2	579.2	2,356.2	33.9	288.8	200.7	693.1	396.2	235.9	745.7	168.1	6,188.0	7,337.7	197.0	307.1	12,588.2	
MAJOR TRADING BANKS																		
1972 -																		
March	169.1	4.1	517.4	1,671.2	16.7	228.7	151.0	564.9	302.2	115.6	668.0	97.0	3,987.3	4,868.0	140.4	251.7	8,885.6	
April	191.2	4.0	390.0	1,672.8	15.0	230.0	168.0	565.3	283.4	103.3	690.2	99.1	4,164.9	5,057.5	142.4	254.1	8,973.6	
May	172.4	2.9	218.4	1,630.2	14.9	230.6	121.8	567.2	239.3	118.3	703.9	102.5	4,248.5	5,173.2	136.4	258.1	8,765.6	
June	174.9	3.4	110.5	1,542.6	14.8	232.2	205.6	555.7	211.1	132.8	710.2	107.9	4,306.1	5,257.0	135.3	267.7	8,710.7	
July	170.1	2.8	111.7	1,637.6	15.1	236.6	255.2	549.0	199.2	116.2	724.1	113.6	4,407.7	5,361.6	137.7	252.5	8,929.0	
August	168.7	3.1	161.7	1,846.7	16.1	248.3	199.3	555.2	256.2	71.6	729.3	118.2	4,394.4	5,313.4	138.8	251.5	9,159.1	
September	167.4	2.2	288.4	2,000.8	17.6	251.8	176.5	572.2	262.5	90.8	733.1	122.3	4,383.4	5,329.6	144.0	240.8	9,453.8	
October	175.7	2.6	440.5	2,140.6	22.2	258.5	168.3	591.5	304.5	145.7	735.7	125.6	4,455.3	5,462.3	156.3	238.7	9,961.7	
November	178.1	2.6	488.6	2,232.4	22.7	261.6	128.3	585.3	369.9	195.3	748.3	128.4	4,512.6	5,584.6	157.4	246.3	10,257.8	
December (e)	218.5	4.5	489.5	2,320.3	23.1	264.0	188.7	596.3	403.1	211.4	757.2	131.8	4,605.2	5,705.6	158.8	261.1	10,633.3	
1973 -																		
January	197.0	4.1	812.0	2,370.0	24.6	263.1	172.2	624.8	392.7	202.3	730.4	136.9	4,697.5	5,767.1	159.0	264.9	11,051.7	
February	186.1	3.0	883.6	2,371.1	23.9	260.5	139.1	649.2	409.7	215.7	740.2	144.0	4,860.3	5,960.2	159.5	264.2	11,310.0	
March	187.3	2.7	699.5	2,248.2	23.2	259.5	180.6	668.1	358.8	244.2	747.1	156.7	5,058.6	6,206.7	159.7	271.4	11,265.7	
April (e)	183.8	2.4	572.6	2,153.7	19.9	262.4	159.2	689.2	357.9	235.9	745.7	168.1	5,446.5	6,596.2	161.5	301.0	11,459.9	

(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 the 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 Commonwealth Government securities						Liquid assets and Commonwealth Government securities								
Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Commonwealth and State Government securities	Total	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest	Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Commonwealth and State Government securities	Total	Statutory reserve deposit account with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest	
AMOUNT (\$million)						RATIO TO TOTAL DEPOSITS (per cent)								
ALL TRADING BANKS														
1972 -														
March	197.4	526.9	1,860.3	2,584.6	567.3	5,455.9	4,067.4	2.3	6.2	21.7	30.2	6.6	63.7	47.5
April	210.6	399.4	1,860.7	2,470.7	567.7	5,663.7	4,119.5	2.4	4.6	21.6	28.7	6.6	65.7	47.8
May	187.0	224.9	1,815.2	2,227.1	569.6	5,783.0	3,983.1	2.2	2.7	21.7	26.6	6.8	69.1	47.6
June	190.1	116.7	1,702.9	2,009.6	558.2	5,875.7	4,042.0	2.3	1.4	20.5	24.2	6.7	70.6	48.6
July	184.0	114.3	1,808.7	2,107.0	551.7	5,988.8	4,067.8	2.2	1.4	21.4	24.9	6.5	70.9	48.1
August	183.3	163.8	2,023.2	2,370.3	558.0	5,958.3	4,139.3	2.1	1.9	23.1	27.1	6.4	68.2	47.3
September	180.6	291.2	2,190.2	2,662.1	575.0	5,991.1	4,251.1	2.0	3.2	24.3	29.5	6.4	66.4	47.1
October	189.9	453.9	2,336.9	2,980.7	594.4	6,128.2	4,439.4	2.0	4.8	24.6	31.4	6.3	64.6	46.8
November	191.9	504.3	2,430.8	3,127.0	588.4	6,261.5	4,602.0	2.0	5.1	24.8	31.9	6.0	63.8	46.9
December (b)	235.5	501.2	2,520.1	3,256.8	599.5	6,389.8	4,924.5	2.3	4.9	24.6	31.8	5.9	62.4	48.1
1973 -														
January	272.9	821.5	2,573.6	3,668.1	628.1	6,463.3	5,002.5	2.0	7.7	24.2	33.9	5.9	60.8	47.1
February	200.8	891.7	2,584.1	3,676.6	652.6	6,680.6	5,050.6	1.8	8.2	23.7	33.7	6.0	61.2	46.3
March	201.4	711.8	2,469.4	3,382.6	671.7	6,932.8	5,069.6	1.8	6.5	22.6	30.9	6.1	63.4	46.4
April (b)	198.2	579.2	2,356.2	3,133.6	693.1	7,337.7	5,168.2	1.7	5.2	21.3	28.4	6.3	66.4	46.8
MAJOR TRADING BANKS														
1972 -														
March	173.2	517.4	1,671.2	2,361.9	564.9	4,868.0	3,868.4	2.2	6.5	21.0	29.7	7.1	61.2	48.7
April	195.2	390.0	1,672.8	2,257.9	565.3	5,057.5	3,922.2	2.4	4.9	20.9	28.2	7.1	63.2	49.0
May	175.3	218.4	1,630.2	2,023.9	567.2	5,173.2	3,789.2	2.3	2.8	21.0	26.1	7.3	66.6	48.8
June	178.3	110.5	1,542.6	1,831.4	555.7	5,257.0	3,838.4	2.3	1.4	20.0	23.7	7.2	68.1	49.7
July	172.9	111.7	1,637.6	1,922.2	549.0	5,361.6	3,869.8	2.2	1.4	20.8	24.6	7.0	68.3	49.3
August	171.8	161.7	1,846.7	2,180.1	555.2	5,313.4	3,939.4	2.1	2.0	22.7	26.8	6.8	65.4	48.5
September	169.6	288.4	2,000.8	2,458.8	572.2	5,329.6	4,043.7	2.0	3.4	23.8	29.3	6.8	63.5	48.2
October	178.3	440.5	2,140.6	2,759.4	591.5	5,462.3	4,228.9	2.0	5.0	24.3	31.3	6.7	61.9	47.9
November	180.7	488.6	2,232.4	2,901.8	585.3	5,584.6	4,391.2	2.0	5.4	24.4	31.8	6.4	61.1	48.1
December (b)	223.0	489.5	2,320.3	3,032.8	596.3	5,705.6	4,698.1	2.3	5.1	24.3	31.8	6.2	59.8	49.2
1973 -														
January	201.2	812.0	2,370.0	3,383.2	624.8	5,767.1	4,769.2	2.0	8.2	23.9	34.1	6.3	58.1	48.0
February	189.1	883.6	2,371.1	3,443.8	649.2	5,960.2	4,813.9	1.9	8.7	23.3	33.8	6.4	58.5	47.3
March	190.0	699.5	2,248.2	3,137.7	668.1	6,206.7	4,826.9	1.9	6.9	22.1	30.8	6.6	60.9	47.4
April (b)	186.2	572.6	2,153.7	2,912.5	689.2	6,596.2	4,923.0	1.8	5.6	20.9	28.3	6.7	64.1	47.8

(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									
1972 -									
March	3,698.2	2,296.1	1,130.9	509.0	610.3	141.4	36.3	88.1	8,510.3
April	3,743.9	2,317.0	1,131.7	504.7	601.7	140.2	34.9	91.3	8,565.4
May	3,658.2	2,235.3	1,112.0	482.6	565.7	137.7	31.7	91.8	8,315.2
June	3,616.7	2,242.3	1,120.8	474.2	553.9	138.0	32.1	91.1	8,269.1
July	3,747.3	2,216.3	1,142.9	469.0	557.8	137.8	33.1	90.7	8,394.9
August	3,882.9	2,288.1	1,190.7	469.6	585.8	141.6	33.8	93.6	8,686.0
September	3,972.7	2,360.1	1,258.5	478.6	627.4	142.4	34.0	94.1	8,967.8
October	4,180.6	2,486.8	1,315.7	503.2	665.2	148.2	34.6	96.0	9,430.3
November	4,280.4	2,578.8	1,387.8	538.2	683.3	157.6	34.4	96.6	9,757.1
December (a)	4,429.0	2,726.8	1,442.6	572.7	706.4	162.1	34.5	102.9	10,176.8
1973 -									
January	4,565.1	2,852.6	1,489.6	601.9	754.2	167.1	34.7	102.3	10,567.5
February	4,670.5	2,933.8	1,540.3	620.8	775.0	168.3	34.8	101.1	10,844.5
March	4,694.7	2,898.6	1,547.0	638.8	773.6	173.2	35.6	102.8	10,864.3
April (a)	4,755.0	2,948.9	1,545.4	643.0	763.5	172.2	37.3	108.3	10,973.6
LOANS, ADVANCES AND BILLS DISCOUNTED									
1972 -									
March	2,412.0	1,398.4	630.5	410.0	348.9	86.7	14.1	41.9	5,342.6
April	2,500.5	1,455.0	656.4	422.3	365.4	88.7	14.9	44.9	5,548.1
May	2,577.0	1,466.8	666.4	436.6	368.4	92.1	15.6	46.6	5,669.5
June	2,657.0	1,447.3	670.3	448.2	377.2	93.0	16.4	47.7	5,757.0
July	2,720.1	1,462.9	690.0	453.1	380.3	96.1	16.7	54.1	5,873.3
August	2,714.6	1,439.2	697.4	451.5	390.8	94.9	16.7	50.8	5,855.8
September	2,752.2	1,422.1	691.8	453.4	411.4	96.0	17.0	52.4	5,896.3
October	2,831.5	1,446.2	704.2	458.7	421.7	98.4	17.3	54.8	6,032.8
November	2,912.4	1,469.1	716.2	457.4	435.8	97.6	17.8	58.4	6,164.7
December (a)	2,966.8	1,517.6	735.9	456.7	437.8	96.8	18.7	62.5	6,292.8
1973 -									
January	3,023.4	1,518.1	750.9	459.8	437.6	96.2	19.6	63.1	6,368.9
February	3,165.5	1,541.5	780.1	466.4	449.1	98.5	20.7	64.3	6,586.2
March	3,305.5	1,588.3	813.2	476.6	464.5	99.7	22.3	66.4	6,836.5
April (a)	3,501.3	1,692.8	859.3	497.5	490.2	102.5	23.6	71.7	7,238.9

(a) Excludes one Wednesday.

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
COMMONWEALTH AND STATE GOVERNMENTS (b)									
1972 -									
March	166.2	60.6	0.2	0.2	..	..	..	..	227.3
April	148.4	56.0	0.3	0.1	0.2	..	..	..	205.0
May	175.9	64.8	0.2	0.1	0.2	..	..	..	241.4
June	188.8	58.9	0.3	0.2	0.2	..	..	..	248.5
July	301.8	94.0	0.2	0.4	0.2	..	..	..	396.6
August	150.6	58.7	0.2	0.2	0.1	..	..	..	209.9
September	154.0	61.6	0.3	0.2	0.2	..	..	..	216.2
October	177.5	55.2	0.2	0.1	0.2	..	..	..	233.4
November	175.5	57.5	0.3	0.2	0.2	..	..	..	233.7
December	157.2	69.5	0.5	0.3	0.2	..	..	..	227.8
1973 -									
January	164.1	55.9	0.2	0.2	0.2	..	..	..	220.7
February	177.2	67.7	0.3	0.2	0.2	..	..	..	245.6
March	218.9	70.9	0.3	0.2	0.2	..	..	..	290.5
April	204.2	66.5	0.3	0.2	0.4	..	..	0.8	272.4
OTHER									
1972 -									
March	2,463.0	1,927.9	450.0	300.5	328.6	72.4	15.3	41.5	5,599.2
April	2,396.9	1,833.4	463.7	293.0	316.9	68.7	29.3	39.7	5,441.6
May	2,706.2	2,153.7	502.6	318.3	328.1	78.5	22.7	50.8	6,161.0
June	2,606.6	2,021.9	501.1	317.5	309.3	76.5	16.3	48.6	5,897.8
July	2,907.4	2,210.9	540.7	336.5	330.8	82.5	18.4	52.3	6,479.5
August	2,656.2	1,982.8	495.3	266.5	310.7	75.4	17.3	52.6	5,856.8
September	2,744.2	2,037.8	556.9	276.7	307.6	73.7	15.6	57.9	6,070.3
October	2,861.4	2,041.5	565.7	296.0	333.2	81.1	18.3	62.1	6,259.3
November	2,923.8	2,152.4	564.3	320.2	334.2	82.3	17.1	59.0	6,453.2
December	3,183.6	2,547.4	594.4	353.9	343.6	92.5	20.4	63.0	7,198.9
1973 -									
January	2,783.2	2,151.5	536.9	325.4	332.6	73.1	17.0	53.1	6,272.9
February	3,119.5	2,375.4	619.3	343.2	374.1	81.3	15.3	60.8	6,988.8
March	3,230.5	2,368.4	607.7	348.4	379.8	90.0	18.5	57.2	7,100.5
April	3,484.1	2,643.9	696.1	408.6	420.9	97.8	20.6	69.5	7,841.4
TOTAL									
1972 -									
March	2,629.2	1,988.5	450.2	300.7	328.6	72.5	15.3	41.5	5,826.6
April	2,545.3	1,889.4	464.0	293.2	317.0	68.7	29.3	39.7	5,646.6
May	2,882.1	2,218.6	502.8	318.4	328.3	78.5	22.7	50.8	6,402.4
June	2,795.5	2,080.8	501.4	317.7	309.5	76.5	16.3	48.6	6,146.3
July	3,209.3	2,304.8	540.9	336.9	331.0	82.5	18.4	52.3	6,876.1
August	2,806.8	2,041.5	495.6	266.7	310.8	75.4	17.3	52.6	6,066.7
September	2,898.2	2,099.4	557.2	276.8	307.8	73.7	15.6	57.9	6,286.5
October	3,038.9	2,096.7	565.9	296.2	334.4	81.1	18.3	62.1	6,492.6
November	3,099.2	2,209.9	564.6	320.4	334.4	82.3	17.1	59.0	6,686.9
December	3,340.8	2,617.0	594.9	354.3	343.8	92.5	20.4	63.0	7,426.7
1973 -									
January	2,947.2	2,207.5	537.2	325.6	332.8	73.2	17.0	53.1	6,493.6
February	3,296.6	2,443.0	619.6	343.4	374.3	81.3	15.3	60.8	7,234.4
March	3,449.3	2,439.3	608.0	348.6	380.0	90.1	18.5	57.2	7,391.0
April	3,688.3	2,710.4	696.4	408.7	421.3	97.8	20.6	70.4	8,113.8
Week ended -									
	Commonwealth and State Government (b)			Other			Total		
4 April	317.2			8,270.6			8,587.8		
11 April	186.0			7,511.2			7,697.2		
18 April	313.9			7,742.5			8,056.5		

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

TABLE 6. - ALL TRADING BANKS: CERTIFICATES OF DEPOSIT ISSUED (a)

Source: Reserve Bank of Australia

	Average weekly issues during period (\$ million) (b)			Weighted average issue yield (per cent per annum)		
		Over 3 months to 6 months	Over 6 months to 24 months		Over 3 months to 6 months	Over 6 months to 24 months
	3 months			3 months		
972 -						
March	0.1	5.5	0.8	4.96	5.04	5.57
April	0.4	7.9	..	5.13	5.15	..
May	0.4	1.1	0.2	5.19	5.19	5.67
June	1.3	6.5	3.6	5.30	5.33	5.69
July	0.6	6.9	11.6	5.18	4.92	5.23
August	0.4	4.4	8.0	4.70	4.81	5.01
September	0.4	6.9	10.0	4.70	5.06	5.03
October	0.1	4.1	8.0	4.78	4.64	5.11
November	0.1	1.9	12.6	4.97	4.70	5.36
December	0.1	3.7	11.9	4.90	4.71	5.24
973 -						
January	0.2	5.7	15.8	4.30	4.69	5.22
February	0.3	6.3	11.2	4.40	4.74	5.10
March	0.2	3.6	2.5	4.64	5.27	5.85
April	0.9	4.6	4.2	5.87	5.67	6.06

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

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

	N.S.W. (b)	Vic.	Qld	S.A. (c)	W.A.	Tas.	Total
1972 -							
March	40.2	47.8	3.8	1.7	57.7	..	151.1
April	32.7	38.6	3.9	1.7	69.7	..	146.6
May	28.8	25.1	3.8	1.7	62.2	..	121.6
June	32.6	20.7	3.9	1.6	54.5	..	113.3
July	77.5	39.6	4.0	0.4	40.6	..	162.1
August	112.9	52.9	12.3	0.4	30.0	..	208.5
September	125.0	63.0	23.7	0.4	40.9	..	253.0
October	139.6	79.7	31.4	0.4	49.2	..	300.3
November	158.8	95.8	36.4	0.4	55.8	..	347.1
December (d)	155.5	124.2	36.8	0.4	52.6	..	369.6
1973 -							
January	165.4	138.9	39.8	0.5	59.0	..	403.6
February	196.8	170.0	42.4	0.5	64.1	..	473.8
March	203.5	171.8	39.7	0.4	66.0	..	481.4
April (d)	208.0	166.8	33.3	0.4	59.8	..	468.3

(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)

	Liquid assets and Commonwealth Government Securities				Loans, advances and bills discounted —			
	Deposits		Government Securities		Total (a)		Other (c) (b)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1972 —								
March	7,952.4	7,665.2	2,361.9	2,022.5	4,869.0	4,978.6	3,987.3	4,116.9
April	7,997.6	7,857.9	2,257.9	2,150.5	5,057.5	5,013.1	4,164.5	4,126.2
May	7,770.4	7,825.3	2,023.9	2,123.6	5,173.2	5,099.7	4,248.5	4,155.5
June	7,719.3	7,871.6	1,831.4	2,049.7	5,257.0	5,167.7	4,306.1	4,228.7
July	7,845.2	8,121.1	1,522.2	2,340.0	5,361.6	5,256.2	4,407.7	4,295.1
August	8,130.8	8,408.5	2,180.1	2,472.3	5,313.4	5,309.7	4,394.4	4,344.5
September	8,397.9	8,650.9	2,458.8	2,671.4	5,329.6	5,375.0	4,383.4	4,389.7
October	8,826.3	8,939.7	2,759.4	2,898.5	5,462.3	5,429.9	4,455.3	4,417.4
November	9,139.0	9,147.1	2,901.8	2,939.7	5,584.6	5,584.2	4,512.6	4,517.6
December (c)	9,549.3	9,406.9	3,032.8	2,936.2	5,705.6	5,733.6	4,605.2	4,657.4
1973 —								
January	9,932.3	9,643.4	3,383.2	3,025.0	5,767.1	5,815.3	4,697.5	4,757.1
February	10,186.7	9,839.8	3,443.8	2,907.0	5,960.2	6,105.7	4,860.3	5,013.4
March	10,184.4	9,842.9	3,137.7	2,685.3	6,206.7	6,341.5	5,058.6	5,222.3
April (c)	10,292.1	10,105.1	2,912.5	2,772.5	6,596.2	6,537.6	5,446.5	5,394.1

VARIATION OVER PREVIOUS MONTH

1972 —								
March	- 35.1	- 34.3	- 74.3	33.6	+ 36.1	+ 22.4	+ 12.0	+ 13.8
April	+ 45.2	+192.7	-104.0	+128.3	+189.5	+ 38.5	+177.6	+ 9.3
May	-227.2	- 32.6	-234.0	- 27.2	+115.7	+ 86.6	+ 83.6	+ 59.3
June	- 51.1	+ 46.3	-192.5	- 73.9	+ 83.8	+ 68.0	+ 57.6	+ 43.2
July	+125.9	+249.5	+ 90.8	+190.3	+104.6	+ 88.5	+101.6	+ 66.4
August	+285.6	+287.4	+257.9	+232.3	- 48.2	+ 53.5	- 13.3	+ 49.4
September	+267.1	+242.4	+278.7	+199.1	+ 16.2	+ 65.3	- 11.0	+ 45.2
October	+478.4	+288.6	+300.6	+227.1	+132.7	+ 54.9	+ 71.9	+ 27.7
November	+312.7	+207.4	+142.4	+ 41.2	+122.3	+154.3	+ 57.3	+100.2
December (c)	+410.3	+259.8	+131.0	- 3.5	+121.0	+149.4	+ 92.6	+139.8
1973 —								
January	+383.0	+236.5	+350.4	+ 88.8	+ 61.5	+ 81.7	+ 92.3	+ 99.7
February	+254.4	+196.4	+ 60.6	-118.0	+193.1	+290.4	+162.3	+256.3
March	- 2.3	+ 3.1	-306.1	221.7	+246.5	+235.8	+198.3	+208.9
April (c)	+107.7	+262.2	-225.2	+ 87.2	+399.5	+196.1	+387.9	+171.8

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

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

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

Weekly average for period ending second Wednesday of	New and increased lending commitments			Overdraft Limits	
	Aggregate (a)	Farm development loan component	Term loan component	At second Wednesday of —	Total outstanding (b)
1972 —					
March	73.5	1.5	8.6	March	6,379.4
April	75.0	1.3	3.3	April	6,584.0
May	75.8	1.6	3.0	May	6,716.0
June	82.0	1.8	5.0	June	6,910.6
July	80.9	1.6	5.0	July	7,023.9
August	72.9	1.6	3.7	August	7,128.7
September	73.1	1.4	4.3	September	7,208.9
October	80.6	1.1	3.4	October	7,333.8
November	97.3	1.3	5.1	November	7,492.2
December	117.8	3.5	9.2	December	7,780.0
1973 —					
January	80.1	3.7	2.1	January	7,895.1
February	121.6	4.3	8.1	February	8,178.7
March	134.6	6.6	5.1	March	8,473.6
April	126.7	4.8	11.3	April	8,785.4

(a) This series comprises new and increased lending commitments for overdrafts (including lending not subject to maximum overdraft rate), term loans and term development loans; it excludes commitments in respect of temporary advances to woolbuyers and informal arrangements entered into, mainly with other financial institutions, for meeting temporary needs. (b) Excludes commitments in respect of term loans, farm development loans and temporary advances to woolbuyers; also excludes informal arrangements entered into, mainly with other financial institutions, for meeting temporary needs.

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 and State Government securities		Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted		Bank premises furniture and sites	Bills receivable and all other assets	Total assets within Australia	Depositors' balances	Balances due to other banks, bills payable and all other liabilities (b)	Total liabilities within Australia
				Treasury bills and Treasury notes	Other					Housing	Other						
AMOUNT (\$ million)																	
1972 -																	
March	17.0	773.8	121.8	53.5	2,380.9	2,134.0	26.8	65.9	187.2	2,549.9	265.9	112.6	12.0	8,701.5	8,138.9	380.9	8,519.8
April	18.6	788.8	120.9	40.7	2,377.6	2,140.0	28.8	81.5	188.2	2,569.5	267.6	112.7	12.4	8,747.4	8,166.3	399.7	8,566.0
May	19.4	792.0	130.7	56.2	2,373.7	2,141.5	29.3	66.3	187.6	2,592.6	271.6	113.9	16.5	8,791.4	8,238.4	370.2	8,608.6
June	19.0	802.9	161.8	40.0	2,366.8	2,149.6	28.0	67.5	202.7	2,620.3	269.3	112.6	31.8	8,872.6	8,440.0	241.8	8,681.8
July	21.2	904.8	171.5	49.0	2,335.8	2,179.0	29.4	70.5	185.4	2,645.1	278.9	112.9	16.4	9,000.0	8,587.6	218.3	8,805.9
August	18.7	996.1	171.5	38.1	2,389.3	2,215.6	28.9	69.6	188.0	2,668.0	287.7	113.7	11.2	9,196.4	8,765.1	237.1	9,002.2
September	20.4	1,135.1	185.0	52.8	2,355.3	2,245.4	31.1	42.4	193.3	2,699.6	293.3	113.3	12.3	9,379.3	8,928.6	252.7	9,181.3
October	23.2	1,202.6	167.6	128.2	2,371.0	2,283.3	28.7	49.7	192.5	2,728.4	298.1	114.3	10.5	9,598.2	9,107.4	286.1	9,393.5
November	23.6	1,172.8	187.3	127.9	2,453.9	2,323.2	29.8	63.8	194.0	2,756.5	301.8	115.7	11.2	9,761.5	9,236.8	320.0	9,556.8
December	25.4	1,226.3	188.8	127.1	2,453.3	2,342.4	30.8	42.1	193.1	2,795.5	306.3	117.1	12.2	9,860.7	9,304.0	352.0	9,556.0
1973 -																	
January	23.4	1,402.9	210.3	85.8	2,417.7	2,367.4	36.3	40.7	193.6	2,813.8	304.9	118.1	10.3	10,025.2	9,457.5	362.1	9,819.5
February	24.9	1,352.3	236.5	154.0	2,492.8	2,381.2	38.5	46.2	199.3	2,844.2	310.3	118.9	11.4	10,210.4	9,609.2	396.5	10,005.7
March	21.8	1,348.8	232.7	131.6	2,583.1	2,397.6	39.3	64.6	203.0	2,885.6	319.7	120.0	14.3	10,362.0	9,740.0	454.5	10,157.1
April	28.8	1,291.4	252.3	105.0	2,629.7	2,415.8	40.6	83.7	206.1	2,927.1	328.0	121.5	13.6	10,443.6	9,776.7	462.1	10,238.8
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1972 -																	
March	0.2	9.5	1.5	0.7	29.3	26.2	0.3	0.8	2.3	31.3	3.3	1.4	0.1	106.9			
April	0.2	9.7	1.5	0.5	29.1	26.2	0.4	1.0	2.3	31.5	3.3	1.4	0.2	107.1			
May	0.2	9.6	1.6	0.7	28.8	26.0	0.4	0.8	2.3	31.5	3.3	1.4	0.2	106.7			
June	0.2	9.5	1.9	0.5	28.0	25.5	0.3	0.8	2.4	31.0	3.2	1.3	0.4	105.1			
July	0.2	10.5	2.0	0.6	27.2	25.4	0.3	0.8	2.2	30.8	3.2	1.3	0.2	104.8			
August	0.2	11.4	2.0	0.4	27.3	25.3	0.3	0.8	2.1	30.4	3.3	1.3	0.1	104.9			
September	0.2	12.7	2.1	0.6	26.4	25.1	0.3	0.5	2.2	30.2	3.3	1.3	0.1	105.0			
October	0.3	13.2	1.8	1.4	26.0	25.1	0.3	0.6	2.1	30.0	3.3	1.3	0.1	105.4			
November	0.3	12.7	2.0	1.4	26.6	25.2	0.3	0.7	2.1	29.8	3.3	1.3	0.1	105.7			
December	0.3	13.2	2.0	1.4	26.4	25.2	0.3	0.5	2.1	30.0	3.3	1.3	0.1	106.0			
1973 -																	
January	0.2	14.3	2.1	0.9	24.6	24.1	0.4	0.4	2.0	28.7	3.1	1.2	0.1	102.1			
February	0.3	14.1	2.5	1.6	25.9	24.8	0.4	0.5	2.1	29.6	3.2	1.2	0.1	106.3			
March	0.2	13.8	2.4	1.4	26.5	24.6	0.4	0.7	2.1	29.6	3.3	1.2	0.1	106.4			
April	0.3	13.2	2.5	1.1	26.9	24.7	0.4	0.9	2.1	29.9	3.3	1.2	0.1	106.8			

(a) Includes Papua New Guinea and Other External Territories. (b) Includes provisions for contingencies but does not include capital or reserve funds.

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

	No. of operative accounts ('000)	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Depositors' Balances at end of month (\$ million)		Variation in depositors' balances over previous month (\$ million)	
					Original	Seasonally adjusted	Original	Seasonally adjusted
1972 -								
March	16,554	1,317.4	1,283.8	2.9	8,092.3	8,168.2	+ 36.6	+ 85.9
April	16,630	1,119.6	1,093.7	2.4	8,120.6	8,231.0	+ 28.3	+ 62.8
May	16,680	1,319.1	1,316.0	68.8	8,192.4	8,306.5	+ 71.8	+ 75.6
June	16,726	1,276.5	1,262.5	185.0	8,391.4	8,410.4	+199.0	+103.9
July	16,769	1,367.2	1,218.7	0.5	8,540.5	8,519.1	+149.1	+108.7
August	16,722	1,498.4	1,322.1	2.0	8,718.7	8,662.1	+178.2	+143.0
September	16,778	1,348.5	1,190.8	6.0	8,882.4	8,801.7	+163.7	+139.7
October	16,847	1,458.8	1,279.1	0.9	9,067.9	8,932.3	+180.5	+130.6
November	16,919	1,535.1	1,406.6	1.4	9,147.8	9,087.3	+129.9	+155.0
December	16,932	1,473.8	1,408.5	3.7	9,261.8	9,239.1	+ 69.0	+151.8
1973 -								
January	17,047	1,515.5	1,361.6	1.5	9,417.3	9,447.5	+155.5	+208.4
February	17,183	1,407.1	1,258.4	3.0	9,569.0	9,614.0	+151.7	+166.5
March	17,291	1,589.9	1,462.2	3.5	9,700.3	9,777.8	+131.3	+163.8
April	17,356	1,418.4	1,384.1	2.2	9,736.7	9,884.8	+ 36.4	+107.0

APRIL 1973

New South Wales	5,863	416.8	392.3	0.7	3,118.8	..	+ 25.1	..
Victoria	5,366	534.6	533.5	0.7	3,383.6	..	+ 1.7	..
Queensland	2,331	178.1	173.6	0.3	1,236.8	..	+ 4.8	..
South Australia	1,758	149.7	146.8	0.2	1,018.0	..	+ 3.0	..
Western Australia	1,244	81.5	81.1	0.1	582.2	..	+ 0.5	..
Tasmania	525	32.8	31.1	0.1	278.9	..	+ 1.7	..
Northern Territory	87	7.2	7.1	..	35.0	..	+ 0.1	..
Aust. Cap. Terr.	181	17.8	18.5	0.2	83.5	..	- 0.5	..

TABLE 12. - SAVINGS BANKS : DEPOSITORS' BALANCES AND DEPOSITORS' BALANCES PER HEAD OF POPULATION

At end of -	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITORS' BALANCES (\$ million)									
1972 -									
March	2,654.5	2,754.3	1,003.4	843.7	498.0	237.5	30.4	70.5	8,092.3
April	2,667.9	2,764.6	1,007.7	842.9	497.8	238.3	30.9	70.5	8,120.6
May	2,693.8	2,783.9	1,024.2	848.1	500.4	239.6	31.3	71.1	8,192.4
June	2,753.7	2,852.0	1,052.9	874.1	511.5	242.9	32.0	72.4	8,391.4
July	2,790.3	2,914.0	1,074.8	888.0	518.9	247.6	32.5	74.5	8,540.5
August	2,835.8	2,986.7	1,101.6	902.5	528.0	253.7	33.2	77.2	8,718.7
September	2,873.7	3,061.4	1,122.9	914.6	539.6	257.7	34.7	77.8	8,882.4
October	2,926.9	3,131.5	1,148.4	932.7	547.9	261.2	35.4	79.1	9,062.9
November	2,956.9	3,184.0	1,167.7	950.4	554.2	264.2	35.2	80.1	9,192.8
December	2,968.9	3,225.9	1,175.5	957.6	554.0	264.8	34.7	80.4	9,261.8
1973 -									
January	3,017.7	3,284.3	1,192.1	976.0	563.1	268.2	34.1	81.7	9,417.3
February	3,060.3	3,332.8	1,211.7	999.6	573.7	273.0	34.3	83.6	9,569.0
March	3,093.7	3,381.9	1,232.0	1,015.0	581.7	277.2	34.9	84.0	9,700.3
April	3,118.8	3,383.6	1,236.8	1,018.0	582.2	278.9	35.0	83.5	9,736.7

DEPOSITORS' BALANCES PER HEAD OF POPULATION (\$)

1972 -									
March	568	775	539	710	472	604	332	456	624
April	572	780	539	710	473	608	332	445	627
May	578	785	548	715	475	611	337	449	632
June	591	805	563	737	486	619	344	457	648
July	596	818	571	746	490	630	342	464	656
August	606	839	585	758	499	645	350	477	669
September	614	859	596	768	510	656	366	480	682
October	623	875	605	780	514	660	367	479	692
November	630	890	615	794	520	668	366	484	702
December	632	902	619	800	520	669	360	487	708
1973 -									
January	643	918	628	816	528	678	354	494	719
February	652	932	638	836	538	690	356	506	731
March	659	945	649	848	546	701	362	508	741
April	664	946	652	851	546	705	364	505	744

TABLE 13. - SAVINGS BANKS : HOUSING FINANCE TRANSACTIONS WITHIN AUSTRALIA

Loans approved to individuals														
Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Loans approved to building societies during quarter	Cancellation of loans previously approved to individuals (a)	Undrawn commitments at end of quarter to -		Interest debited to loan accounts of -		Balances outstanding at end of month on housing loans to -		
Number (b)	\$'000 (c)	Number (b)	\$'000 (c)	\$'000	\$'000	\$'000	Number (b)	\$'000 (c)	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	\$'000	\$'000 (d)	\$'000
1972 -														
March	2,518	23,829	4,439	40,105	1,437	65,371	5,051	362	3,129	144,574	15,770	26,822	2,232	2,320,208
April	2,390	22,704	3,611	32,843	1,254	56,801	..	276	2,324	..	..	11,755	..	2,341,379
May	2,828	27,170	4,666	42,948	1,620	71,738	..	480	4,305	..	..	11,171	..	2,368,059
June	2,473	23,626	3,854	34,931	1,299	59,856	4,955	371	3,199	161,019	18,940	8,982	4,850	2,392,042
July	2,591	25,082	3,888	36,358	1,392	62,832	..	374	3,528	..	..	12,023	..	2,417,687
August	2,764	27,346	4,295	40,310	1,772	69,428	..	378	3,428	..	..	11,826	..	2,442,163
September	2,574	26,099	4,136	40,697	1,755	68,551	4,896	351	3,285	174,601	19,321	22,475	1,900	2,474,534
October	2,698	27,489	4,372	42,359	1,775	71,623	..	391	3,628	..	..	17,027	..	2,506,265
November	3,081	32,653	5,682	57,735	2,283	92,671	..	420	4,059	..	..	11,365	..	2,534,475
December	2,440	25,807	4,503	47,093	1,542	74,442	8,160	315	3,194	199,556	23,762	8,016	894	2,571,822
1973 -														
January	2,764	30,407	5,403	57,839	1,768	90,014	..	462	4,679	..	..	8,346	..	2,592,310
February	3,079	33,893	5,900	63,396	2,512	99,801	..	536	5,429	..	..	14,638	..	2,621,865
March	3,450	39,703	6,489	70,900	2,913	113,516	5,578	574	6,007	276,791	25,627	22,658	1,677	2,666,315
April	3,021	35,411	5,564	63,478	2,580	101,469	..	476	5,082	..	..	18,076	..	2,709,374
APRIL 1973														
N.S.W.	665	8,241	1,786	23,670	925	32,836	..	206	2,371	..	..	4,675	..	750,921
Vic.	1,134	13,555	1,901	21,264	910	35,729	..	95	991	..	..	4,932	..	1,014,744
Qld	466	5,116	636	6,434	200	11,750	..	73	724	..	..	2,323	..	307,445
S.A. & N.T.	379	4,133	684	6,808	207	11,148	..	61	540	..	..	2,436	..	349,150
W.A.	217	2,701	312	3,072	164	5,937	..	12	147	..	..	3,115	..	194,765
Tas.	93	946	161	1,437	61	2,444	..	22	226	..	..	481	..	68,089
A.C.T.	67	719	84	793	113	1,625	..	7	83	..	..	114	..	24,260

(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 14.- 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	Total liabilities	
			Statutory reserve deposit account	Term loan fund account	Farm development loan fund account	Other	Total				
1972 -											
March	70.7	201.5	1,463.8	567.3	78.1	46.1	19.9	711.4	779.5	925.8	4,152.7
April	70.7	201.5	1,495.4	567.7	73.3	44.5	10.6	696.1	786.4	1,107.2	4,357.2
May	70.7	201.6	1,476.5	569.6	59.1	41.9	5.6	676.2	789.6	1,339.5	4,554.1
June	70.7	201.5	1,492.9	558.2	50.7	37.4	7.3	653.6	795.8	1,531.7	4,746.3
July	70.7	201.6	1,497.6	551.7	45.1	32.7	4.8	634.3	853.9	1,216.4	4,474.5
August	67.6	201.6	1,523.1	558.0	40.9	26.7	5.0	630.6	966.5	1,246.6	4,635.9
September	65.6	201.6	1,539.2	575.0	41.4	22.8	4.3	643.5	1,065.6	1,296.4	4,811.9
October	65.6	201.6	1,560.9	594.4	40.7	19.8	5.1	660.0	1,174.2	1,357.9	5,020.3
November	65.6	201.6	1,585.6	588.4	36.0	60.1	4.6	689.1	1,186.7	1,378.0	5,106.6
December (a)	65.6	201.6	1,740.6	599.4	33.8	79.3	6.7	719.2	1,182.0	1,409.4	5,318.5
1973 -											
January	65.6	192.3	1,662.1	628.1	31.4	75.0	6.4	740.9	1,352.6	1,477.1	5,490.6
February	65.6	192.3	1,638.7	652.6	32.0	69.9	4.9	759.3	1,378.7	1,700.5	5,735.1
March	65.6	192.3	1,660.4	671.7	26.7	60.2	5.2	763.8	1,339.3	1,707.9	5,729.2
April (a)	65.6	192.3	1,745.6	701.6	24.7	47.3	5.3	778.9	1,336.1	1,540.0	5,658.5
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						
1972 -											
March	3,024.0	12.9	4.8	189.2	442.0	631.2	31.2	448.7	4,152.7	401.4	
April	3,210.5	12.0	9.8	258.6	458.3	716.9	56.8	351.3	4,357.2	301.2	
May	3,431.9	12.0	3.4	274.9	417.6	692.5	62.1	352.1	4,554.1	279.1	
June	3,600.0	12.4	3.1	270.6	462.3	732.8	50.8	347.1	4,746.3	265.6	
July	3,683.7	20.7	4.6	76.5	326.1	402.6	34.2	328.7	4,474.5	254.7	
August	3,882.3	18.3	3.7	83.9	316.4	400.3	21.9	309.5	4,635.9	241.9	
September	4,081.5	18.9	3.0	91.7	290.1	381.8	36.3	290.3	4,811.9	229.5	
October	4,298.9	18.9	3.5	85.3	312.8	398.1	29.2	271.7	5,020.3	212.5	
November	4,407.8	20.6	3.3	84.0	300.5	384.5	30.7	259.7	5,106.6	193.4	
December (a)	4,651.6	21.4	2.3	91.6	265.9	357.5	30.8	255.0	5,318.5	199.2	
1973 -											
January	4,505.2	16.1	4.3	70.7	251.3	322.0	50.5	592.5	5,490.6	282.7	
February	4,252.0	20.8	4.0	139.0	342.1	481.1	22.9	954.3	5,735.1	348.2	
March	3,906.5	21.1	8.2	226.1	535.8	762.0	34.5	996.8	5,729.2	320.4	
April (a)	3,894.3	15.4	5.8	81.7	636.8	718.5	70.2	954.3	5,658.5	263.8	

TABLE 15. - 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	Total		
1972 -								
March	42.8	120.1	86.3	569.5	674.4	1,493.1	159.7	1,333.5
April	43.0	120.1	86.4	566.1	677.3	1,492.9	206.5	1,286.4
May	42.9	117.6	84.6	551.9	680.5	1,477.4	180.9	1,296.4
June	43.6	118.5	85.3	560.3	691.5	1,499.1	182.6	1,316.5
July	43.5	117.9	85.6	563.8	700.2	1,511.0	199.6	1,311.4
August	44.1	119.2	87.2	573.6	705.8	1,540.9	177.1	1,363.8
September	43.9	118.6	87.2	579.4	711.9	1,553.6	192.6	1,360.9
October	44.1	119.4	87.8	581.3	721.0	1,609.0	215.4	1,393.5
November	44.9	121.8	90.6	598.8	752.9	1,909.2	309.9	1,599.3
December	49.3	133.5	103.2	712.1	911.1			
1973 -								
January	44.6	120.5	91.8	614.6	785.0	1,656.4	219.5	1,436.8
February	44.1	119.7	90.1	604.8	774.7	1,633.5	204.6	1,428.8
March	44.8	120.6	91.4	615.6	786.9	1,659.4	201.3	1,458.0
April	47.9	128.5	98.8	696.9	861.4	1,833.5	218.9	1,614.6

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON EACH WEDNESDAY OF APRIL 1973

	4 April	11 April	18 April	25 April
Held by banks	223.4	208.3	189.6	218.9
Held by public	1,463.2	1,466.5	1,598.1	1,614.6
Total	1,686.5	1,674.8	1,787.6	1,833.5

SECTION 4. - MISCELLANEOUS

TABLE 16. - COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA
LOANS, ADVANCES AND BILLS DISCOUNTED
(\$ million)

	Hire purchase	Other	Total
1972 -			
March	52.7	235.2	287.9
April	52.6	234.5	287.1
May	53.3	234.4	287.7
June	54.2	240.1	294.3
July	55.1	238.8	293.9
August	55.3	238.2	293.5
September	55.0	237.7	292.7
October	54.9	237.3	292.2
November	55.8	236.9	292.7
December (a)	56.5	242.0	298.6
1973 -			
January	55.9	239.5	295.4
February	54.6	236.9	291.4
March	53.6	234.8	288.3
April (a)	54.0	233.4	287.4
APRIL - 1973			
New South Wales (b)	20.1	75.2	95.3
Victoria	13.6	34.0	47.6
Queensland	9.1	45.0	54.1
South Australia	3.3	19.9	23.2
Western Australia	5.3	48.4	53.6
Tasmania	2.6	10.8	13.5

(a) Excludes one Wednesday. (b) Includes advances of \$4.8 million in Australian Capital Territory and Northern Territory for which Territory dissections are not available and \$0.1 million in Papua New Guinea.

TABLE 17. - AUSTRALIAN RESOURCES DEVELOPMENT BANK
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA
(\$ million)

LIABILITIES						
	Deposits			Balances due to other banks		Other liabilities (excluding share holders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
1972 -						
March	206.4	4.9	1.8	2.3	50.0	..
April	213.0	4.2	1.8	2.3	47.4	1.3
May	223.3	2.2	1.7	2.3	47.9	0.1
June	229.1	2.0	1.6	2.3	47.8	..
July	237.2	..	1.6	2.3	47.3	..
August	240.5	..	1.7	2.3	47.3	..
September	247.9	..	1.7	2.3	47.3	..
October	254.8	..	1.7	2.3	47.6	1.5
November	254.8	..	1.8	2.3	47.3	..
December (a)	244.8	4.9	1.9	2.3	49.4	0.1
1973 -						
January	244.8	4.9	2.9	2.3	47.3	..
February	244.8	4.9	3.8	2.3	47.3	..
March	249.1	..	4.0	2.3	48.0	..
April (a)	253.2	..	4.0	2.3	48.0	1.7
ASSETS						
	Commonwealth Government securities		Loans to authorised dealers in the short-term money market	Refinanced loans and direct loans	Other assets	
	Treasury notes	Other				
1972 -						
March	0.2	..	5.8	312.6	8.6	
April	0.2	..	4.1	327.0	2.2	
May	0.2	..	4.5	328.1	7.2	
June	0.2	..	8.0	327.8	9.6	
July	0.2	..	4.5	335.8	4.9	
August	0.2	..	5.0	336.8	2.4	
September	0.2	..	4.7	336.8	3.1	
October	0.2	..	5.6	343.2	0.3	
November	0.2	..	2.7	343.2	0.6	
December (a)	0.2	..	0.3	342.8	0.4	
1973 -						
January	0.2	..	23.5	315.8	4.7	
February	0.2	..	1.7	317.2	7.1	
March	0.2	..	2.7	317.9	4.8	
April (a)	0.2	..	6.0	317.8	6.7	

(a) Excludes one Wednesday.

TABLE 18. - INTEREST RATES AT 30 APRIL 1973

	Rate per annum %	Date from which operative	Previous rate per annum %
LENDING RATES			
Reserve Bank of Australia - Rural Credits Department			
Government guaranteed loans	5.00	8.8.69	4.75
Other loans	5.25	8.8.69	5.00
Commonwealth Development Bank of Australia			
Rural	(basic) 6.25	1.8.69	6.00
Industrial	(basic) 7.25	6.4.70	6.75
Trading Banks			
Overdraft (under \$50,000) (a)	7.75	4.2.72	8.25
Overdraft (\$50,000 and over) (b)	(b)	4.2.72	8.25
Unsecured personal loans (a) (c)	6.25	4.2.72	6.50
Savings Banks			
Housing loans to individuals	(d) 6.25-7.00	1.4.70	(e) 6.25
Other loans (under \$50,000) (a)	7.75	10.3.72	8.25
Other loans (\$50,000 and over) (b)	(b)	10.3.72	up to 8.25
DEPOSIT RATES			
Trading Banks			
Fixed deposits (less than \$50,000) (a)			
3 months and less than 12 months	4.30	4.2.72	5.00
12 months and less than 2 years	4.50	4.2.72	5.00-5.30
2 years and less than 4 years	5.00	4.2.72	5.30-6.00
4 years	5.50	4.2.72	6.50
Fixed deposits (\$50,000 and over) (a) (b)			
30 days to 4 years	6.50	4.2.72	5.50-6.50
Certificates of deposit (\$50,000 and over) (a) (b)			
3 months to 24 months	6.50	4.2.72	5.50
Savings Banks (f)			
Ordinary accounts			
Up to and including \$4,000	(g) 3.75-5.00	1.4.70	(g) 3.75-4.00
Over \$4,000	(g) 4.25-5.00	1.4.70	(g) 3.75-4.00
Investment accounts (h)	5.00	10.3.72	5.25
Australian Resources Development Bank Ltd			
Term deposits (i)			
- 4 years	5.75	8.3.72	6.50
- 5 years	6.00	8.3.72	6.75
Transferable deposits (j)			
- 5 years	(k) 6.10	13.3.73	(k) 6.20
- 7 years	(k) 6.30	13.3.73	(k) 6.50
- 10 years	(k) 6.50	13.3.73	(k) 6.75

(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) Predominant rate. (f) For other than society accounts the maximum interest bearing amount in any one account was raised on 19.4.73 to \$20,000 for Ordinary accounts, and to \$50,000 for 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 19. - SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES

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

Commonwealth 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	
1972 -						
March	4.63	4.78	5.15	5.84	6.02	5.04
April	4.63	4.75	5.21	5.85	6.02	4.78
May	4.63	4.78	5.23	5.85	5.99	5.18
June	4.50	4.66	5.05	5.85	5.99	5.18
July	4.13	4.34	4.65	5.80	5.99	4.44
August	4.13	4.34	4.65	5.75	6.02	4.41
September	4.01	4.22	4.60	5.75	6.01	4.24
October	3.93	4.14	4.67	5.77	6.02	3.90
November	3.93	4.14	4.69	5.76	6.02	4.29
December	3.85	4.05	4.68	5.78	6.01	(e) 4.12
1973 -						
January	3.85	4.05	4.62	5.69	6.00	3.86
February	3.85	4.05	4.63	5.76	6.02	4.21
March	3.97	4.18	4.90	5.80	6.02	4.38
April	4.22	4.43	5.44	6.12	6.40	(e) 4.14

(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 for each dollar of Commonwealth 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 20. - VOLUME OF MONEY

Source : Reserve Bank of Australia
(\$ million)

	Notes and coin in hands of public	Deposits of public with Notes and all trading banks (a)			Deposits with all savings banks (b)	Total
		Current	Fixed	Certificates of deposit		
1972 -						
March	1,443	4,331	3,392	151	8,121	17,438
April	1,452	4,396	3,368	147	8,153	17,517
May	1,454	4,281	3,309	122	8,202	17,368
June	1,467	4,328	3,260	113	8,339	17,508
July	1,469	4,352	3,330	162	8,514	17,827
August	1,498	4,422	3,450	209	8,676	18,255
September	1,516	4,538	3,551	253	8,847	18,704
October	1,529	4,740	3,694	300	9,018	19,281
November	1,551	4,917	3,799	347	9,172	19,786
December (c)	1,665	5,234	3,886	370	9,270	20,425
1973 -						
January	1,617	5,310	4,079	409	9,381	20,795
February	1,599	5,378	4,191	474	9,533	21,175
March	1,620	5,418	4,152	481	9,675	21,347
April (c)	1,686	5,533	4,148	464	9,758	21,590

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

TABLE 21. — OVERSEAS EXCHANGE RATES (b)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES

	United States of America Dollars to \$A.1		Austria Schillings to \$A.1		Belgium (b) 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 1972	1.1739	1.1680	28.00	27.54	53.47	53.42	52.49	52.58	1.1778	1.1700	8.43	8.31
December 1972	1.1945	1.1897	27.74	27.29	52.87	52.87	51.97	52.05	1.1844	1.1775	8.38	8.22
1972 —												
March	1.1934	1.1886	27.68	27.19	52.48	52.73	51.53	51.87	1.1927	1.1855	8.35	8.23
April	1.1934	1.1886	27.74	27.26	52.90	52.91	51.95	52.08	1.1896	1.1825	8.39	8.26
May	1.1934	1.1886	27.72	27.27	52.93	52.77	51.96	51.97	1.1818	1.1742	8.37	8.25
June	1.1934	1.1886	27.03	27.12	52.84	52.77	51.88	51.96	1.1690	1.1617	8.33	8.21
July	1.1934	1.1886	27.49	26.91	52.17	52.55	51.28	51.73	1.1752	1.1680	8.34	8.21
August	1.1934	1.1886	27.60	27.11	52.39	52.62	51.58	51.83	1.1735	1.1662	8.31	8.19
September	1.1934	1.1886	27.68	27.20	52.73	52.74	51.91	51.96	1.1737	1.1672	8.28	8.16
October	1.1934	1.1886	27.86	27.38	53.04	53.01	52.21	52.20	1.1731	1.1672	8.29	8.17
November	1.1934	1.1886	27.85	27.37	53.06	52.91	52.23	52.09	1.1782	1.1722	8.27	8.15
December (c)	1.2067	1.2019	28.08	27.62	53.74	53.51	52.91	52.69	1.2030	1.1971	8.31	8.19
1973 —												
January	1.2774	1.2726	29.72	29.22	56.97	56.69	56.09	55.83	1.2761	1.2706	8.83	8.71
February (d)	1.3608	1.3560	29.88	29.27	57.05	57.15	56.14	56.29	1.3548	1.3489	8.87	8.74
March	1.4191	1.4143	29.37	28.71	55.68	56.52	54.69	55.59	1.4211	1.4025	8.80	8.65
April	1.4191	1.4143	29.56	29.03	56.37	57.24	55.52	56.39	1.4263	1.4066	8.86	8.73
	Fiji \$A to \$F.1		France Francs to \$A.1		Germany Fed. Rep. of Deutsche Marks to \$A.1				Greece Drachmae to \$A.1		Hong Kong Dollars to \$A.1	
			Buying		Selling							
	Buying	Selling	Financial	Commercial	Financial	Commercial	Buying	Selling	Buying	Selling	Buying	Selling
Year ended —												
June 1972	1.0225	1.0397	6.093	6.209	6.003	6.122	3.862	3.804	35.35	34.54	6.778	6.670
December 1972	1.0024	1.0196	5.933	6.056	5.844	5.967	3.831	3.772	35.99	35.31	6.779	6.654
1972 —												
March	1.0395	1.0567	5.923	6.048	5.833	5.961	3.805	3.747	35.97	35.26	6.677	6.580
April	1.0363	1.0535	5.847	6.041	5.760	5.953	3.812	3.754	36.03	35.35	6.709	6.588
May	1.0372	1.0544	5.877	6.016	5.789	5.926	3.815	3.757	36.02	35.34	6.710	6.549
June	1.0370	1.0502	5.821	6.019	5.734	5.930	3.810	3.753	36.13	35.45	6.739	6.606
July	0.9708	0.9880	5.670	5.997	5.580	5.907	3.792	3.733	35.91	35.21	6.852	6.678
August	0.9723	0.9895	5.730	6.003	5.643	5.914	3.823	3.765	35.87	35.18	6.878	6.738
September	0.9693	0.9865	5.833	6.005	5.746	5.916	3.831	3.772	35.89	35.19	6.796	6.675
October	0.9601	0.9773	5.932	6.025	5.842	5.935	3.851	3.790	36.27	35.54	6.778	6.654
November	0.9845	1.0017	6.047	6.046	5.956	5.946	3.846	3.878	35.82	35.08	6.792	6.667
December (c)	0.9718	0.9894	6.168	6.163	6.075	6.072	3.881	3.821	36.35	35.61	6.929	6.805
1973 —												
January	0.9206	0.9378	6.538	6.533	6.441	6.437	4.109	4.046	38.35	37.57	7.318	7.188
February (d)	0.8910	0.9082	6.558	6.527	6.454	6.429	4.123	4.060	39.84	39.04	7.342	7.201
March	0.8699	0.8869	6.436	6.453	6.335	6.353	4.030	3.966	42.52	41.70	7.338	7.188
April	0.8733	0.8905	6.473	6.490	6.376	6.396	4.048	3.987	42.71	41.85	7.365	7.216

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

TABLE 21. - OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES - continued

	Italy Lire to \$A.1														
	India Rupees to \$A.1		Buying				Selling		Japan Yen to \$A.1		Netherlands Guilders to \$A.1		New Zealand \$A to \$NZ.1		
	Buying	Selling	Financial	Commercial	Financial	Commercial	Buying	Selling	Buying	Selling	Buying	Selling			
Year ended -															
June 1972	(e)	8.505		706		696		375.19		368.29		3.894	3.835	.998	1.002
December 1972	(e)	8.866		701		690		364.75		357.38		3.857	3.798	.998	1.002
1972 -															
March	(e)	8.460		700		688		363.44		356.40		3.821	3.763	.998	1.002
April	(e)	8.477		700		689		364.28		357.20		3.851	3.792	.998	1.002
May	(e)	8.466		699		688		365.90		358.49		3.855	3.796	.998	1.002
June	(e)	8.503		698		686		365.67		358.15		3.845	3.786	.998	1.002
July	(e)	9.039		697		686		361.76		354.29		3.817	3.758	.998	1.002
August	(e)	9.031		698		687		362.15		354.68		3.850	3.790	.998	1.002
September	(e)	9.059		698		687		362.10		354.62		3.874	3.814	.998	1.002
October	(e)	9.228		700		689		362.08		354.44		3.889	3.829	.998	1.002
November	(e)	9.414		701		690		361.39		353.85		3.876	3.816	.998	1.002
December (c)	(e)	9.542		708		697		366.27		358.63		3.919	3.858	.991	0.995
1973 -															
January	(e)	10.067		752		740		387.91		380.05		4.136	4.073	.936	0.940
February (d)	(e)	10.259	808	786	791	772		381.23		373.31		4.137	4.073	.936	0.940
March	(e)	10.645	825	816	808	802		375.58		367.21		4.129	4.064	.936	0.940
April	(e)	10.604	846	839	830	825		379.83		371.93		4.207	4.144	.936	0.940
	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 1972	7.97	7.86	(e)	108.12	(e)	5.386	(e)	7.477	3.431	3.334	0.8666	.8518			
December 1972	7.91	7.79	(e)	106.26	(e)	(e)	(e)	7.798	3.374	3.310	0.9302	.9119			
1972 -															
March	7.91	7.79	(e)	106.86	(e)	(e)	(e)	7.525	3.385	3.333	0.8959	.8829			
April	7.91	7.80	(e)	104.59	(e)	(e)	(e)	7.603	3.395	3.335	0.9004	.8832			
May	7.89	7.77	(e)	105.14	(e)	(e)	(e)	7.919	3.384	3.322	0.9006	.8813			
June	7.85	7.73	(e)	104.26	(e)	(e)	(e)	7.937	3.395	3.332	0.9045	.8852			
July	7.80	7.68	(e)	101.50	(e)	(e)	(e)	7.923	3.336	3.260	0.9610	.9404			
August	7.82	7.70	(e)	102.60	(e)	(e)	(e)	7.934	3.336	3.268	0.9602	.9396			
September	7.88	7.76	(e)	104.53	(e)	(e)	(e)	7.937	3.334	3.267	0.9631	.9425			
October	7.92	7.80	(e)	106.15	(e)	(e)	(e)	8.070	3.337	3.272	0.9691	.9476			
November	7.92	7.81	(e)	108.24	(e)	(e)	(e)	7.931	3.326	3.253	0.9425	.9210			
December (c)	7.98	7.86	(e)	110.46	(e)	(e)	(e)	8.003	3.408	3.334	0.9530	.9323			
1973 -															
January	8.49	8.37	(e)	117.12	(e)	(e)	(e)	8.490	3.619	3.542	1.0081	.9868			
February (d)	8.49	8.36	(e)	117.49	(e)	(e)	(e)	8.938	3.601	3.523	1.0110	.9848			
March	8.46	8.32	(e)	115.31	(e)	(e)	(e)	9.389	3.576	3.500	1.0094	.9849			
April	8.43	8.31	(e)	116.00	(e)	(e)	(e)	9.425	3.557	3.480	1.0090	.9866			

TABLE 21. — OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES — *continued*

	Spain <i>Pecas 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>\$A to £ Stg1.</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 1972	78.99	77.78	(e)	6.852	5.792	5.706	4.626	4.567	(e)	24.37	2.1604	2.1714
December 1972	77.12	76.03	(e)	7.352	5.712	5.627	4.586	4.521	(e)	24.65	2.0932	2.1061
1972 —												
March	78.10	76.88	(e)	7.020	5.724	5.639	4.615	4.558	(e)	24.66	2.1837	2.2044
April	77.45	76.27	(e)	7.054	5.738	5.653	4.624	4.559	(e)	24.67	2.1858	2.1978
May	77.44	76.28	(e)	7.047	5.705	5.620	4.633	4.564	(e)	24.66	2.1875	2.1995
June	77.51	76.35	(e)	7.078	5.689	5.605	4.585	4.517	(e)	24.69	2.1781	2.1889
July	76.13	74.93	(e)	7.520	5.671	5.586	4.514	4.445	(e)	24.52	2.0456	2.0595
August	76.16	75.02	(e)	7.513	5.670	5.585	4.536	4.467	(e)	24.57	2.0513	2.0632
September	76.17	75.02	(e)	6.462	5.673	5.588	4.543	4.474	(e)	24.65	2.0452	2.0572
October	76.20	75.05	(e)	7.682	5.692	5.607	4.558	4.488	(e)	24.66	2.0078	2.0199
November	76.15	75.00	(e)	7.832	5.694	5.608	4.557	4.487	(e)	24.53	1.9680	1.9800
December (c)	77.00	75.85	(e)	7.938	5.755	5.669	4.575	4.506	(e)	24.85	1.9427	1.9547
1973 —												
January	81.51	80.31	(e)	8.371	6.091	6.003	4.802	4.729	(e)	26.29	1.8415	1.8524
February (d)	82.92	81.58	(e)	8.528	6.236	6.142	4.686	4.607	(e)	27.27	1.7832	1.7952
March	82.85	81.35	(e)	8.854	6.379	6.275	4.607	4.532	(e)	28.84	1.7403	1.7523
April	82.87	81.59	(e)	8.787	6.433	6.341	4.622	4.553	(e)	29.26	1.7471	1.7591

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia. (b) From 20 September 1971, (Belgium, France) and 1 February 1973, (Italy) two rates quoted: "Convertible" rate (Belgium), "Commercial" rate (France, Italy) for trade transactions accompanied by documentation, and "Financial" rate for other transactions. (c) 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 of the new parity. This meant an overall appreciation of 7.05 per cent over the former market rate of \$US1.1910 = \$A1. (d) 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. (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 490211 extension 415 or, in each State capital, by telephoning the office of Bureau of Census and Statistics.