



**BANKING
AUSTRALIA
SEPTEMBER QUARTER 1981**

CATALOGUE NO. 5605.0

AUSTRALIAN BUREAU OF STATISTICS Canberra

NOON 9 DECEMBER 1981

BANKING
AUSTRALIA
SEPTEMBER QUARTER
1981

R. J. CAMERON
Australian Statistician

AUSTRALIAN BUREAU OF STATISTICS

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EXPLANATORY NOTES

Introduction

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

Seasonal adjustment

2. This publication contains seasonally adjusted figures for major trading banks deposits, liquid assets and Australian Government securities, loans, advances and bills discounted (see Table 8) and depositors' balances with savings banks (see Table 11). Details of the methods used in seasonally adjusting these series are provided in *Seasonally Adjusted Indicators Australia* (1308.0).

Trading banks

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

The major trading banks are:

Commonwealth Trading Bank of Australia
Australia and New Zealand Banking Group Limited
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
Australian Bank Limited (from February 1981)
Rural Bank of New South Wales
The State Bank of South Australia
The Rural and Industries Bank of Western Australia (Rural Department).

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

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

Savings banks

6. The savings banks are:

Commonwealth Savings Bank of Australia*
Australia and New Zealand Savings Bank Limited*
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
State Bank of Victoria
The Savings Bank of South Australia
The Rural and Industries Bank of Western Australia (Savings Bank Division).

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

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

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

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

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

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

Revisions

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

Break in series

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

Related publications

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

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

Savings Banks, Australia (5602.0)—issued monthly

15. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

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

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

PHONE INQUIRIES	<i>for more information about these statistics—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.</i>
	<i>other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.</i>
MAIL INQUIRIES	<i>write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.</i>

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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													Balances due to other banks(c)	Bills payable and all other liabilities	Total liabilities																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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1980—	1981—	1982—	1983—	1984—	1985—	1986—	1987—	1988—	1989—	1990—	1991—	1992—	1993—	1994—	1995—	1996—	1997—	1998—	1999—	2000—	2001—	2002—	2003—	2004—	2005—	2006—	2007—	2008—	2009—	2010—	2011—	2012—	2013—	2014—	2015—	2016—	2017—	2018—	2019—	2020—	2021—	2022—	2023—	2024—	2025—	2026—	2027—	2028—	2029—	2030—	2031—	2032—	2033—	2034—	2035—	2036—	2037—	2038—	2039—	2040—	2041—	2042—	2043—	2044—	2045—	2046—	2047—	2048—	2049—	2050—	2051—	2052—	2053—	2054—	2055—	2056—	2057—	2058—	2059—	2060—	2061—	2062—	2063—	2064—	2065—	2066—	2067—	2068—	2069—	2070—	2071—	2072—	2073—	2074—	2075—	2076—	2077—	2078—	2079—	2080—	2081—	2082—	2083—	2084—	2085—	2086—	2087—	2088—	2089—	2090—	2091—	2092—	2093—	2094—	2095—	2096—	2097—	2098—	2099—	2100—	2101—	2102—	2103—	2104—	2105—	2106—	2107—	2108—	2109—	2110—	2111—	2112—	2113—	2114—	2115—	2116—	2117—	2118—	2119—	2120—	2121—	2122—	2123—	2124—	2125—	2126—	2127—	2128—	2129—	2130—	2131—	2132—	2133—	2134—	2135—	2136—	2137—	2138—	2139—	2140—	2141—	2142—	2143—	2144—	2145—	2146—	2147—	2148—	2149—	2150—	2151—	2152—	2153—	2154—	2155—	2156—	2157—	2158—	2159—	2160—	2161—	2162—	2163—	2164—	2165—	2166—	2167—	2168—	2169—	2170—	2171—	2172—	2173—	2174—	2175—	2176—	2177—	2178—	2179—	2180—	2181—	2182—	2183—	2184—	2185—	2186—	2187—	2188—	2189—	2190—	2191—	2192—	2193—	2194—	2195—	2196—	2197—	2198—	2199—	2200—	2201—	2202—	2203—	2204—	2205—	2206—	2207—	2208—	2209—	2210—	2211—	2212—	2213—	2214—	2215—	2216—	2217—	2218—	2219—	2220—	2221—	2222—	2223—	2224—	2225—	2226—	2227—	2228—	2229—	2230—	2231—	2232—	2233—	2234—	2235—	2236—	2237—	2238—	2239—	2240—	2241—	2242—	2243—	2244—	2245—	2246—	2247—	2248—	2249—	2250—	2251—	2252—	2253—	2254—	2255—	2256—	2257—	2258—	2259—	2260—	2261—	2262—	2263—	2264—	2265—	2266—	2267—	2268—	2269—	2270—	2271—	2272—	2273—	2274—	2275—	2276—	2277—	2278—	2279—	2280—	2281—	2282—	2283—	2284—	2285—	2286—	2287—	2288—	2289—	2290—	2291—	2292—	2293—	2294—	2295—	2296—	2297—	2298—	2299—	2300—	2301—	2302—	2303—	2304—	2305—	2306—	2307—	2308—	2309—	2310—	2311—	2312—	2313—	2314—	2315—	2316—	2317—	2318—	2319—	2320—	2321—	2322—	2323—	2324—	2325—	2326—	2327—	2328—	2329—	2330—	2331—	2332—	2333—	2334—	2335—	2336—	2337—	2338—	2339—	2340—	2341—	2342—	2343—	2344—	2345—	2346—	2347—	2348—	2349—	2350—	2351—	2352—	2353—	2354—	2355—	2356—	2357—	2358—	2359—	2360—	2361—	2362—	2363—	2364—	2365—	2366—	2367—	2368—	2369—	2370—	2371—	2372—	2373—	2374—	2375—	2376—	2377—	2378—	2379—	2380—	2381—	2382—	2383—	2384—	2385—	2386—	2387—	2388—	2389—	2390—	2391—	2392—	2393—	2394—	2395—	2396—	2397—	2398—	2399—	2400—	2401—	2402—	2403—	2404—	2405—	2406—	2407—	2408—	2409—	2410—	2411—	2412—	2413—	2414—	2415—	2416—	2417—	2418—	2419—	2420—	2421—	2422—	2423—	2424—	2425—	2426—	2427—	2428—	2429—	2430—	2431—	2432—	2433—	2434—	2435—	2436—	2437—	2438—	2439—	2440—	2441—	2442—	2443—	2444—	2445—	2446—	2447—	2448—	2449—	2450—	2451—	2452—	2453—	2454—	2455—	2456—	2457—	2458—	2459—	2460—	2461—	2462—	2463—	2464—	2465—	2466—	2467—	2468—	2469—	2470—	2471—	2472—	2473—	2474—	2475—	2476—	2477—	2478—	2479—	2480—	2481—	2482—	2483—	2484—	2485—	2486—	2487—	2488—	2489—	2490—	2491—	2492—	2493—	2494—	2495—	2496—	2497—	2498—	2499—	2500—	2501—	2502—	2503—	2504—	2505—	2506—	2507—	2508—	2509—	2510—	2511—	2512—	2513—	2514—	2515—	2516—	2517—	2518—	2519—	2520—	2521—	2522—	2523—	2524—	2525—	2526—	2527—	2528—	2529—	2530—	2531—	2532—	2533—	2534—	2535—	2536—	2537—	2538—	2539—	2540—	2541—	2542—	2543—	2544—	2545—	2546—	2547—	2548—	2549—	2550—	2551—	2552—	2553—	2554—	2555—	2556—	2557—	2558—	2559—	2560—	2561—	2562—	2563—	2564—	2565—	2566—	2567—	2568—	2569—	2570—	2571—	2572—	2573—	2574—	2575—	2576—	2577—	2578—	2579—	2580—	2581—	2582—	2583—	2584—	2585—	2586—	2587—	2588—	2589—	2590—	2591—	2592—	2593—	2594—	2595—	2596—	2597—	2598—	2599—	2600—	2601—	2602—	2603—	2604—	2605—	2606—	2607—	2608—	2609—	2610—	2611—	2612—	2613—	2614—	2615—	2616—	2617—	2618—	2619—	2620—	2621—	2622—	2623—	2624—	2625—	2626—	2627—	2628—	2629—	2630—	2631—	2632—	2633—	2634—	2635—	2636—	2637—	2638—	2639—	2640—	2641—	2642—	2643—	2644—	2645—	2646—	2647—	2648—	2649—	2650—	2651—	2652—	2653—	2654—	2655—	2656—	2657—	2658—	2659—	2660—	2661—	2662—	2663—	2664—	2665—	2666—	2667—	2668—	2669—	2670—	2671—	2672—	2673—	2674—	2675—	2676—	2677—	2678—	2679—	2680—	2681—	2682—	2683—	2684—	2685—	2686—	2687—	2688—	2689—	2690—	2691—	2692—	2693—	2694—	2695—	2696—	2697—	2698—	2699—	2700—	2701—	2702—	2703—	2704—	2705—	2706—	2707—	2708—	2709—	2710—	2711—	2712—	2713—	2714—	2715—	2716—	2717—	2718—	2719—	2720—	2721—	2722—	2723—	2724—	2725—	2726—	2727—	2728—	2729—	2730—	2731—	2732—	2733—	2734—	2735—	2736—	2737—	2738—	2739—	2740—	2741—	2742—	2743—	2744—	2745—	2746—	2747—	2748—	2749—	2750—	2751—	2752—	2753—	2754—	2755—	2756—	2757—	2758—	2759—	2760—	2761—	2762—	2763—	2764—	2765—	2766—	2767—	2768—	2769—	2770—	2771—	2772—	2773—	2774—	2775—	2776—	2777—	2778—	2779—	2780—	2781—	2782—	2783—	2784—	2785—	2786—	2787—	2788—	2789—	2790—	2791—	2792—	2793—	2794—	2795—	2796—	2797—	2798—	2799—	2800—	2801—	2802—	2803—	2804—	2805—	2806—	2807—	2808—	2809—	2810—	2811—	2812—	2813—	2814—	2815—	2816—	2817—	2818—	2819—	2820—	2821—	2822—	2823—	2824—	2825—	2826—	2827—	2828—	2829—	2830—	2831—	2832—	2833—	2834—	2835—	2836—	2837—	2838—	2839—	2840—	2841—	2842—	2843—	2844—	2845—	2846—	2847—	2848—	2849—	2850—	2851—	2852—	2853—	2854—	2855—	2856—	2857—	2858—	2859—	2860—	2861—	2862—	2863—	2864—	2865—	2866—	2867—	2868—	2869—	2870—	2871—	2872—	2873—	2874—	2875—	2876—	2877—	2878—	2879—	2880—	2881—	2882—	2883—	2884—	2885—	2886—	2887—	2888—	2889—	2890—	2891—	2892—	2893—	2894—	2895—	2896—	2897—	2898—	2899—	2900—	2901—	2902—	2903—	2904—	2905—	2906—	2907—	2908—	2909—	2910—	2911—	2912—	2913—	2914—	2915—	2916—	2917—	2918—	2919—	2920—	2921—	2922—	2923—	2924—	2925—	2926—	2927—	2928—	2929—	2930—	2931—	2932—	2933—	2934—	2935—	2936—	2937—	2938—	2939—	2940—	2941—	2942—	2943—	2944—	2945—	2946—	2947—	2948—	2949—	2950—	2951—	2952—	2953—	2954—	2955—	2956—	2957—	2958—	2959—	2960—	2961—	2962—	2963—	2964—	2965—	2966—	2967—	2968—	2969—	2970—	2971—	2972—	2973—	2974—	2975—	2976—	2977—	2978—	2979—	2980—	2981—	2982—	2983—	2984—	2985—	2986—	2987—	2988—	2989—	2990—	2991—	2992—	2993—	2994—	2995—	2996—	2997—	2998—	2999—	3000—	3001—	3002—	3003—	3004—	3005—	3006—	3007—	3008—	3009—	3010—	3011—	3012—	3013—	3014—	3015—	3016—	3017—	3018—	3019—	3020—	3021—	3022—	3023—	3024—	3025—	3026—	3027—	3028—	3029—	3030—	3031—	3032—	3033—	3034—	3035—	3036—	3037—	3038—	3039—	3040—	3041—	3042—	3043—	3044—	3045—	3046—	3047—	3048—	3049—	3050—	3051—	3052—	3053—	3054—	3055—	3056—	3057—	3058—	3059—	3060—	3061—	3062—	3063—	3064—	3065—	3066—	3067—	3068—	3069—	3070—	3071—	3072—	3073—	3074—	3075—	3076—	3077—	3078—	3079—	3080—	3081—	3082—	3083—	3084—	3085—	3086—	3087—	3088—	3089—	3090—	3091—	3092—	3093—	3094—	3095—	3096—	3097—	3098—	3099—	3100—	3101—	3102—	3103—	3104—	3105—	3106—	3107—	3108—	3109—	3110—	3111—	3112—	3113—	3114—	3115—	3116—	3117—	3118—	3119—	3120—	3121—	3122—	3123—	3124—	3125—	3126—	3127—	3128—	3129—	3130—	3131—	3132—	3133—	3134—	3135—	3136—	3137—	3138—	3139—	3140—	3141—	3142—	3143—	3144—	3145—	3146—	3147—	3148—	3149—	3150—	3151—	3152—	3153—	3154—	3155—	3156—	3157—	3158—	3159—	3160—	3161—	3162—	3163—	3164—	3165—	3166—	3167—	3168—	3169—	3170—	3171—	3172—	3173—	3174—	3175—	3176—	3177—	3178—	3179—	3180—	3181—	3182—	3183—	3184—	3185—	3186—	3187—	3188—	3189—	3190—	3191—	3192—	3193—	3194—	3195—</

(a) Excludes shareholders' funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. See Table 7, page 8. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industries Bank of Australia. (d) Excludes one Wednesday for total liabilities are: all banks \$37,501.9 million, major banks \$33,029.1 million. (e) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). Figures for June 1981 on new basis

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

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Local and semi-government securities	Other 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					Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	Coin, bullion and notes	Cash with Reserve Bank	Securities							Temporary advances to wool-buyers(b)	Term loans	Farm development loans	Other loans	Total loans, advances and bills discounted			
			Treasury notes	Other securities													
ALL TRADING BANKS																	
1980—																	
August	478.5	7.4	171.0	4,390.5	237.4	1,052.8	238.2	1,405.9	720.7	166.7	1,944.7	723.3	17,980.6	20,815.3	543.7	4,703.9	34,765.3
September	482.0	9.1	248.9	4,501.7	266.8	1,060.5	407.5	1,423.2	679.9	176.5	1,960.7	730.8	17,863.9	20,731.8	549.3	4,786.3	35,147.1
October	488.2	25.8	634.9	4,584.4	289.1	1,104.4	392.9	1,444.3	727.7	224.2	1,946.0	740.8	18,366.5	21,277.5	550.4	4,929.8	36,449.4
November	498.5	7.3	831.5	4,547.0	267.4	1,134.2	335.1	1,481.3	652.8	265.5	1,958.6	753.5	18,453.5	21,431.1	552.8	4,969.3	36,708.4
December(c)	596.7	9.3	711.3	4,522.4	247.2	1,159.9	401.7	1,502.2	674.4	285.3	1,984.7	772.5	18,680.3	21,722.8	559.3	5,115.8	37,223.0
1981—																	
January	552.2	6.8	1,011.1	4,538.1	241.6	1,216.3	267.4	1,786.3	596.8	260.7	1,996.5	781.6	18,721.1	21,759.9	564.3	5,384.0	37,924.6
February	518.6	9.9	1,338.7	4,456.7	232.6	1,182.6	356.9	1,803.8	565.3	226.3	2,014.9	784.4	18,695.4	21,721.0	569.4	5,382.3	38,138.0
March	527.2	6.3	1,596.3	4,461.9	232.0	1,215.6	295.9	1,820.3	632.9	241.6	2,020.5	793.0	18,913.6	21,968.7	576.0	5,393.7	38,726.8
April	537.8	7.4	1,173.0	4,452.9	229.5	1,227.9	273.7	1,858.5	717.6	262.7	2,032.7	807.5	19,576.1	22,679.0	584.7	5,706.6	39,448.8
May	531.2	5.0	742.7	4,311.1	224.9	1,223.4	271.8	1,870.8	631.6	237.5	2,070.7	824.9	19,972.8	23,105.9	606.6	5,920.3	39,445.4
June	543.6	6.8	840.0	4,416.8	219.8	1,236.0	264.7	1,852.6	616.9	215.3	2,045.5	835.8	19,950.8	23,047.4	610.2	6,189.4	39,844.2
July	571.9	6.4	491.9	4,501.8	256.0	1,265.3	173.3	1,853.2	689.7	211.2	2,080.7	859.9(d)	20,446.2(d)	23,598.0	658.0	6,601.5(d)	40,631.0
August	551.2	7.7	539.8	4,448.6	256.5	1,313.6	290.0	1,857.3	603.5	194.5	2,131.5	870.0	20,287.9	23,484.0	663.9	6,585.9	40,601.9
September	544.9	9.4	597.8	4,541.5	246.6	1,355.1	302.6	1,866.1	660.4	189.8	2,208.4	880.4	20,669.6	23,948.2	671.2	6,667.7	41,411.6
MAJOR TRADING BANKS																	
1980—																	
August	449.5	6.5	135.8	3,971.2	132.8	979.9	183.6	1,375.9	536.9	166.7	1,944.7	723.3	15,066.2	17,900.9	435.4	4,313.7	30,422.1
September	452.6	8.4	211.1	4,071.7	163.0	982.3	349.4	1,392.7	508.0	176.5	1,960.7	730.8	14,942.9	17,810.8	441.3	4,392.6	30,785.8
October	457.7	24.2	570.5	4,160.3	179.1	1,017.6	311.9	1,413.4	510.3	224.2	1,946.0	740.8	15,362.4	18,273.4	441.1	4,508.5	31,869.9
November	469.3	6.3	754.1	4,114.6	154.1	1,039.2	273.3	1,448.0	470.0	265.5	1,958.6	753.5	15,378.5	18,356.2	455.7	4,512.7	32,043.4
December(c)	561.9	8.7	620.7	4,083.5	124.6	1,065.6	334.4	1,469.5	518.0	285.3	1,984.7	772.5	15,596.2	18,638.7	451.3	4,647.4	32,524.1
1981—																	
January	516.5	6.0	921.2	4,085.3	110.0	1,099.6	218.2	1,748.9	453.7	260.7	1,996.5	781.6	15,566.9	18,605.8	455.0	4,922.6	33,142.8
February	486.0	9.2	1,235.7	4,008.8	101.7	1,078.6	288.7	1,767.6	422.8	226.3	2,014.9	784.4	15,569.3	18,594.8	459.3	4,923.5	33,376.6
March	494.0	5.6	1,491.5	4,004.9	99.9	1,121.2	241.8	1,784.7	478.2	241.6	2,020.5	793.0	15,746.9	18,802.0	465.1	4,935.5	33,924.3
April	503.6	6.7	1,092.2	3,999.1	96.7	1,143.7	221.8	1,822.6	550.6	262.7	2,032.7	807.5	16,354.0	19,457.0	473.5	5,206.1	34,573.4
May	497.0	4.2	695.1	3,867.4	91.5	1,133.6	208.0	1,834.2	465.9	237.5	2,070.7	824.9	16,717.7	19,850.9	494.7	5,422.1	34,564.5
June	508.7	5.9	769.8	3,985.2	85.2	1,146.7	205.5	1,813.6	453.7	215.3	2,045.5	835.8	16,617.7	19,714.4	493.5	5,701.6	34,887.8
July	537.0	5.3	430.5	4,065.4	119.5	1,195.3	96.1	1,813.7	508.3	211.2	2,080.7	859.9(d)	17,036.3(d)	20,188.1	547.2	6,066.7(d)	35,569.2
August	516.3	6.3	483.8	4,004.7	114.7	1,239.1	214.8	1,817.2	448.8	194.5	2,131.5	870.0	16,901.3	20,097.3	549.2	6,060.4	35,552.7
September	510.5	8.7	550.0	4,090.3	98.5	1,267.6	239.2	1,826.5	485.9	189.8	2,208.4	880.4	17,224.9	20,503.5	554.9	6,154.9	36,290.5

(a) Excludes inter-branch accounts
(b) Temporary finance for the purchase of wool in Australia pending transport to overseas markets

(a) Excludes inter-branch accounts. (b) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (c) Excludes one Wednesday procedures (see paragraph 13 of the explanatory notes). Figures for June 1981 on new basis for total assets are all banks \$39 916.5 million; major banks \$34 960.1 million. (d) Break in series due to a change in accounting

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

ASSETS AND LIABILITIES WITHIN AUSTRALIA AND RATIOS TO TOTAL DEPOSITS														
Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest	Liquid assets and Australian and State Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest
	Cash and cash with Reserve Bank	Securities		Total				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														
1980—														
August	485.9	171.0	4,390.5	5,047.4	1,405.9	20,815.3	9,763.3	1.9	0.7	16.7	19.2	5.4	79.2	37.1
September	491.1	248.9	4,501.7	5,241.7	1,423.2	20,731.8	9,894.0	1.8	0.9	16.9	19.7	5.3	77.7	37.1
October	514.0	634.9	4,584.4	5,733.3	1,444.3	21,277.5	10,384.6	1.9	2.3	16.7	20.9	5.3	77.4	37.8
November	505.7	831.5	4,547.0	5,884.3	1,481.3	21,431.1	10,831.0	1.8	3.0	16.4	21.2	5.3	77.1	39.0
December(a)	606.0	711.3	4,522.4	5,839.7	1,502.2	21,722.8	11,459.6	2.1	2.5	15.9	20.6	5.3	76.5	40.4
1981—														
January	558.9	1,011.1	4,538.1	6,108.1	1,786.3	21,759.9	11,304.0	2.0	3.5	15.9	21.4	6.2	76.1	39.5
February	528.6	1,338.7	4,456.7	6,324.0	1,803.8	21,721.0	11,130.5	1.8	4.6	15.4	21.9	6.3	75.3	38.6
March	533.5	1,596.3	4,461.9	6,591.7	1,820.3	21,968.7	11,172.4	1.8	5.4	15.1	22.4	6.2	74.6	37.9
April	545.2	1,173.0	4,452.9	6,171.0	1,858.5	22,679.0	11,202.3	1.8	4.0	15.1	20.9	6.3	76.7	37.9
May	536.3	742.7	4,311.1	5,590.1	1,870.8	23,105.9	10,680.3	1.8	2.6	14.8	19.2	6.4	79.3	36.7
June	550.4	840.0	4,416.8	5,807.2	1,852.6	23,047.4	10,899.7	1.9	2.9	15.1	19.8	6.3	78.6	37.2
July	578.4	491.9	4,501.8	5,572.1	1,853.2	(b)23,598.0	10,953.3	2.0	1.7	15.3	19.0	6.3	(b)80.3	37.3
August	558.9	539.8	4,448.6	5,547.3	1,857.3	23,444.0	10,826.2	1.9	1.8	15.1	18.8	6.3	79.5	36.7
September	554.4	597.8	4,541.5	5,693.7	1,866.1	23,948.2	10,806.3	1.8	2.0	15.0	18.8	6.2	79.0	35.6
MAJOR TRADING BANKS														
1980—														
August	455.9	135.8	3,971.2	4,563.0	1,375.9	17,900.9	9,154.8	2.0	0.6	17.1	19.6	5.9	76.9	39.3
September	461.0	211.1	4,073.7	4,745.7	1,392.7	17,810.8	9,298.7	2.0	0.9	17.2	20.1	5.9	75.4	39.4
October	481.9	570.5	4,160.3	5,212.7	1,413.6	18,273.4	9,760.7	2.0	2.4	17.1	21.5	5.8	75.2	40.2
November	475.7	754.1	4,114.6	5,344.4	1,448.0	18,356.2	10,184.2	1.9	3.1	16.8	21.8	5.9	74.8	41.5
December(a)	570.6	620.7	4,083.5	5,274.8	1,469.5	18,638.7	10,768.5	2.3	2.5	16.3	21.0	5.9	74.2	42.9
1981—														
January	522.5	921.2	4,085.3	5,529.0	1,748.9	18,605.8	10,597.3	2.1	3.6	16.2	21.9	6.9	73.6	41.9
February	495.2	1,235.7	4,008.8	5,739.7	1,767.6	18,594.8	10,440.6	1.9	4.8	15.7	22.5	6.9	72.7	40.8
March	499.6	1,491.5	4,004.9	5,995.9	1,784.7	18,802.0	10,481.5	1.9	5.7	15.3	22.9	6.8	71.9	40.1
April	510.2	1,092.2	3,999.1	5,601.5	1,822.6	19,457.0	10,510.5	2.0	4.2	15.3	21.4	7.0	74.2	40.1
May	501.3	695.1	3,867.4	5,063.7	1,834.2	19,850.9	10,019.3	1.9	2.7	15.0	19.6	7.1	76.9	38.8
June	514.6	769.8	3,985.2	5,269.6	1,813.6	19,714.4	10,222.1	2.0	3.0	15.4	20.3	7.0	76.0	39.4
July	542.4	430.5	4,065.4	5,038.2	1,813.7	(b)20,188.1	10,286.3	2.1	1.7	15.7	19.4	7.0	(b)77.7	39.6
August	522.7	483.8	4,004.7	5,011.1	1,817.2	20,097.3	10,155.6	2.0	1.9	15.3	19.2	7.0	76.9	38.9
September	519.3	550.0	4,090.3	5,159.5	1,826.5	20,503.5	10,148.8	1.9	2.1	15.2	19.2	6.8	76.4	37.8

(a) Excludes one Woolfenden. (b) Bank in liquidation.

(a) Excludes one Wednesday. (b) Break in series due to change in accounting procedures (see paragraph 1.3 of the Explanatory notes). Figures for June 1981 on new basis for loans, advances and bills discounted are: all banks \$23,119.7 million (78.9 per cent); major banks \$19,786.7 million (76.2 per cent).

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

Average of weekly figures for month of—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITS									
1980—									
August	11 964.0	5 897.3	4 194.9	1 653.0	1 749.9	398.6	140.7	285.6	26 283.9
September	12 046.6	5 962.1	4 300.7	1 683.8	1 802.4	435.7	148.2	286.6	26 666.1
October	12 402.4	6 103.3	4 460.9	1 710.2	1 900.2	433.8	153.5	303.5	27 487.8
November	12 459.9	6 111.0	4 628.9	1 726.5	1 928.4	455.1	156.2	302.5	27 768.5
December(a)	12 620.1	6 235.4	4 778.6	1 778.4	2 004.7	462.5	162.7	324.5	28 366.9
1981—									
January	12 526.5	6 264.1	4 797.9	1 888.0	2 168.4	457.3	159.1	326.4	28 587.6
February	12 570.5	6 387.0	4 782.5	1 911.3	2 214.7	470.9	163.4	343.4	28 843.8
March	12 648.0	6 694.6	4 877.0	1 952.3	2 273.5	485.9	164.2	351.4	29 447.0
April	12 847.8	6 678.6	4 848.1	1 913.0	2 265.1	463.5	170.0	355.6	29 541.7
May	12 870.7	6 632.4	4 817.0	1 831.5	2 177.7	451.2	171.6	352.1	29 104.1
June	12 815.1	6 638.2	4 896.3	1 813.4	2 136.5	456.9	171.4	358.4	29 286.3
July	12 831.9	6 572.1	5 013.2	1 788.1	2 148.0	458.5	172.1	370.8	29 354.6
August	12 827.2	6 524.7	5 110.1	1 799.7	2 221.4	483.0	182.6	368.7	29 517.5
September	13 042.2	6 773.2	5 315.9	1 826.5	2 285.2	496.7	192.2	374.6	30 306.4
LOANS, ADVANCES AND BILLS DISCOUNTED									
1980—									
August	8 951.1	4 704.6	2 499.8	1 973.4	1 849.9	385.8	94.5	351.9	20 811.1
September	8 927.2	4 682.3	2 469.2	1 976.7	1 843.0	383.2	95.5	350.4	20 727.6
October	9 360.7	4 771.6	2 510.6	2 005.8	1 911.0	392.2	96.7	324.5	21 273.2
November	9 351.6	4 793.1	2 529.4	2 002.5	1 918.6	394.1	98.9	338.6	21 426.8
December(a)	9 555.1	4 806.8	2 575.8	2 023.8	1 911.7	392.6	101.1	351.5	21 718.3
1981—									
January	9 496.8	4 823.0	2 619.5	2 035.1	1 936.6	385.8	102.4	355.9	21 755.2
February	9 485.9	4 754.2	2 642.4	2 040.1	1 941.3	390.4	103.4	358.6	21 716.2
March	9 581.4	4 813.8	2 681.0	2 071.0	1 958.0	392.5	111.3	354.8	21 963.8
April	9 849.6	5 020.2	2 766.9	2 123.1	2 038.6	403.9	110.3	361.3	22 674.0
May	10 038.5	5 168.6	2 798.4	2 144.0	2 055.5	415.0	111.0	369.9	23 100.8
June	10 051.2	5 072.1	2 817.8	2 149.0	2 050.6	417.5	112.9	370.9	23 041.9
July	10 320.5	5 115.7	2 885.0	2 182.9	2 121.0	428.9	114.4	424.2	(b)23 592.5
August	10 214.9	5 032.2	2 876.2	2 182.4	2 142.2	424.9	114.1	491.3	23 478.3
September	10 466.3	5 051.1	2 921.5	2 221.2	2 186.2	430.2	117.8	548.5	23 942.7

(a) Excludes one Wednesday. (b) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). The figure for June 1981 on the new basis for loans, advances and bills discounted is \$23 114.2 million.

TABLE 5. ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS^(a)
(£ million)

Average of weekly figures for month of—	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
AUSTRALIAN AND STATE GOVERNMENTS ^(b)									
1980—									
August	594.7	144.2	0.3	0.2	0.5	0.4	—	—	740.3
September	696.3	167.6	0.4	0.6	0.4	0.4	—	—	867.7
October	674.1	157.2	0.4	0.2	0.3	0.2	—	—	832.4
November	612.5	143.1	0.4	0.2	0.8	0.2	—	—	757.2
December	789.6	158.3	1.4	0.2	0.4	0.5	—	—	950.4
1981—									
January	555.8	138.8	0.3	0.1	0.1	0.2	—	—	695.5
February	696.8	191.1	0.4	0.2	1.1	0.2	—	—	890.2
March	675.6	145.7	0.4	0.2	0.5	0.3	—	—	822.8
April	698.4	120.2	0.4	0.2	0.4	0.3	—	—	819.8
May	780.8	170.0	0.4	0.1	0.6	0.2	—	—	952.1
June	880.2	122.4	1.0	0.2	0.7	0.3	—	—	924.8
July	912.8	214.6	0.3	0.2	0.5	0.3	—	—	1,128.7
August	1,129.6	153.0	0.4	0.3	0.7	0.3	—	—	1,284.2
September	927.6	129.9	0.7	0.3	0.6	0.3	0.1	—	1,059.4
OTHER									
1980—									
August	10,272.7	8,079.7	2,030.3	1,178.1	1,551.9	274.1	64.7	236.6	21,690.1
September	10,938.3	8,013.7	2,191.6	1,160.7	1,597.9	264.8	65.7	260.1	24,492.0
October	10,793.7	8,295.9	2,277.5	1,124.8	1,724.9	280.9	68.6	292.4	24,858.7
November	12,030.2	8,717.1	2,479.9	1,197.1	1,897.8	276.5	72.1	334.5	27,005.1
December	11,974.8	9,581.6	2,586.2	1,347.0	1,936.0	324.2	72.5	326.6	28,149.0
1981—									
January	9,982.1	7,482.2	2,044.6	1,094.8	1,653.4	239.2	59.4	234.0	22,769.5
February	11,757.2	8,986.4	2,357.7	1,254.4	1,926.5	283.9	73.2	359.7	26,999.0
March	12,107.8	8,989.1	2,417.7	1,236.0	1,960.3	292.2	69.9	425.6	27,498.8
April	12,057.6	9,016.0	2,431.4	1,270.8	1,924.8	306.9	77.6	401.9	27,487.0
May	13,090.9	10,170.5	2,610.7	1,333.2	2,140.2	312.6	83.3	395.4	30,136.8
June	12,319.1	8,871.0	2,522.5	1,169.6	1,821.4	280.6	78.4	348.8	27,409.3
July	13,879.1	11,159.1	2,862.9	1,315.6	2,158.1	320.7	92.9	409.4	32,708.3
August	13,284.2	9,584.4	2,672.6	1,321.7	2,117.9	317.9	80.5	419.2	29,818.4
September	14,220.4	10,171.4	2,885.2	1,341.5	2,056.0	302.4	86.5	437.4	31,500.8
TOTAL									
1980—									
August	10,867.4	8,223.9	2,030.7	1,178.3	1,554.4	274.5	64.7	236.6	24,430.3
September	11,636.6	8,181.3	2,192.1	1,161.3	1,598.4	265.2	65.7	260.1	25,360.6
October	11,467.8	8,453.1	2,277.9	1,125.0	1,725.2	281.2	68.6	292.4	25,691.1
November	12,642.7	8,860.3	2,480.2	1,197.2	1,898.6	276.8	72.1	334.5	27,762.5
December	12,764.4	9,739.9	2,587.6	1,347.2	1,936.4	324.8	72.5	326.6	29,099.3
1981—									
January	10,537.9	7,620.9	2,044.9	1,094.9	1,653.7	239.4	59.4	234.0	23,485.1
February	12,454.0	9,177.7	2,358.1	1,254.6	1,927.8	284.2	73.2	359.7	27,889.2
March	12,783.5	9,135.0	2,418.1	1,236.1	1,960.8	292.6	69.9	425.6	28,321.6
April	12,756.0	9,136.2	2,431.8	1,270.9	1,925.2	307.2	77.6	401.9	28,306.8
May	13,871.7	10,140.5	2,611.1	1,333.4	2,140.8	312.8	83.3	395.4	31,088.9
June	13,119.1	8,993.3	2,523.5	1,169.8	1,821.1	280.9	78.4	348.8	28,334.1
July	14,792.1	11,373.8	2,863.3	1,315.8	2,158.8	321.0	92.9	409.4	33,837.0
August	14,413.8	9,737.4	2,672.9	1,322.0	2,138.6	318.3	80.5	419.2	31,022.6
September	15,148.1	10,301.3	2,885.9	1,341.8	2,056.6	302.7	86.5	437.4	32,560.3
Australian and State Governments (b)									
Week ended—	Australian and State Governments (b)	Other	Total	Week ended—	Australian and State Governments (b)	Other	Total		
1 July	2,012.8	49,886.0	51,898.8	19 August	2,502.5	31,323.0	33,825.5		
8 July	958.4	73,572.1	74,530.5	26 August	1,003.2	29,284.5	30,287.8		
15 July	1,113.3	28,649.4	29,762.8	2 September	1,047.7	34,356.4	35,404.1		
22 July	751.2	25,983.2	26,734.4	9 September	1,068.0	29,663.9	30,731.9		
29 July	807.9	25,250.1	26,058.2	16 September	1,069.5	29,991.7	31,061.3		
5 August	869.3	30,719.5	31,588.9	23 September	940.0	28,922.5	29,862.5		
12 August	761.7	27,946.7	28,708.4	30 September	1,171.8	34,560.7	35,732.5		

(a) Covers all trading banks and, in addition, the Rural Credit 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)				
	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 24 months	24 months to less than 48 months	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 24 months	24 months to less than 48 months
1980—										
August	—	171	28	4	1	—	12.18	11.96	11.91	11.25
September	—	179	41	14	—	—	11.74	11.74	12.02	—
October	—	151	43	11	—	—	11.15	11.71	12.08	—
November	—	103	77	3	—	—	11.11	11.91	12.13	—
December	—	116	55	—	—	—	12.25	12.89	12.51	—
1981—										
January	—	66	33	1	—	—	12.87	13.81	13.94	—
February	—	57	25	1	—	—	13.58	14.28	12.65	13.60
March	—	76	24	—	—	—	14.58	14.39	13.04	—
April	—	54	14	—	1	—	15.96	16.01	—	14.10
May	—	85	23	1	—	—	16.03	15.48	12.73	—
June	—	67	15	1	1	—	15.04	14.99	13.00	14.75
July	—	57	17	—	—	—	14.99	15.11	13.41	—
August	35	56	10	—	—	15.64	15.54	15.38	14.50	—
September	33	66	16	12	—	15.38	15.35	15.42	15.51	—

(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
1980—							
August	1,959.7	1,044.3	622.0	409.1	293.8	60.1	4,389.1
September	2,009.3	1,068.8	668.5	461.1	316.3	99.7	4,643.7
October	1,976.2	1,002.0	773.5	481.3	334.1	95.0	4,662.3
November	1,872.4	834.1	750.2	470.2	327.0	98.2	4,348.2
December(c)	1,699.5	758.0	750.0	443.3	307.9	88.4	4,047.1
1981—							
January	1,478.9	613.6	693.3	445.5	272.2	87.3	3,590.9
February	1,293.6	548.5	642.2	458.8	251.8	81.2	3,276.2
March	1,133.8	487.8	607.7	460.6	223.9	68.8	2,982.5
April	1,015.1	456.8	563.2	433.4	212.9	51.1	2,732.5
May	1,006.8	439.9	545.1	404.3	220.5	43.5	2,660.0
June	1,012.4	416.2	523.2	379.6	206.2	38.1	2,575.9
July	958.7	365.7	483.7	347.7	193.8	28.7	2,378.3
August	928.2	347.8	423.4	339.5	190.5	25.7	2,255.0
September	912.2	413.1	353.7	328.7	216.0	26.5	2,250.2

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

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

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

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Loans, advances and bills discounted—			
	Deposits				Total		Other (a)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1980—								
August	23,278.1	24,204.7	4,563.0	5,106.5	17,900.9	17,938.0	15,066.2	15,044.4
September	23,629.7	24,264.2	4,745.7	5,220.0	17,810.8	17,774.7	14,942.9	14,877.0
October	24,287.7	24,411.0	5,212.7	5,461.9	18,273.4	17,914.7	15,362.4	14,992.2
November	24,555.6	24,617.7	5,344.4	5,461.2	18,356.2	18,082.8	15,378.5	15,121.1
December(b)	25,127.5	24,570.3	5,274.8	5,190.5	18,638.7	18,434.6	15,596.2	15,472.0
1981—								
January	25,292.3	24,610.6	5,529.0	4,913.4	18,605.8	18,753.2	15,566.9	15,741.8
February	25,563.7	24,520.2	5,739.7	4,897.4	18,594.8	19,022.0	15,569.3	15,992.0
March	26,147.3	25,034.2	5,995.9	5,100.3	18,802.0	19,134.0	15,746.9	16,098.7
April	26,219.3	25,355.8	5,601.5	5,239.3	19,457.0	19,448.8	16,354.0	16,332.9
May	25,802.8	26,398.0	5,063.7	5,396.2	19,850.9	19,740.2	16,717.7	16,593.9
June	25,935.4	26,897.4	5,269.6	5,955.2	19,714.4	19,841.4	16,617.7	16,747.8
July	25,977.1	27,067.1	5,038.2	5,706.8	(c)20,188.1	(c)20,153.4	(c)17,036.3	(c)16,987.6
August	26,125.9	27,165.5	5,011.1	5,610.8	20,097.3	20,137.8	16,901.3	16,875.8
September	26,845.0	27,386.4	5,159.5	5,680.5	20,503.5	20,457.4	17,224.9	17,146.2

VARIATION OVER PREVIOUS MONTH

1980—								
August	+268.1	+238.3	+170.0	+135.2	+37.3	+105.4	+32.7	+53.5
September	+351.6	+59.5	+182.7	+113.5	90.1	163.3	123.3	167.4
October	+658.0	+146.8	+467.0	+241.9	+462.6	+140.0	+419.5	+115.2
November	+267.9	+206.7	+131.7	0.7	+32.8	+168.1	+16.1	+130.9
December(b)	+571.9	47.4	69.6	-270.7	+282.5	+351.8	+217.7	+348.9
1981—								
January	+164.8	+40.3	+254.2	-277.1	32.9	+318.6	29.3	+269.8
February	+271.4	90.4	+210.7	16.0	11.0	-268.8	-2.4	-250.2
March	+583.6	+514.0	+256.2	+202.9	+207.2	+112.0	+177.6	+106.7
April	+72.0	+321.6	394.4	+139.0	+655.0	+314.8	+467.1	+234.3
May	+416.5	+1,042.2	537.8	+156.9	+393.9	+291.4	+363.7	+261.0
June	+132.6	+499.4	+205.9	+559.0	136.5	+101.2	100.0	+153.9
July	+41.7	+169.7	231.4	248.4	(d)+401.4	(d)+239.2	(d)+346.4	(d)+167.0
August	+148.8	+98.4	27.1	96.0	90.8	15.6	135.0	111.8
September	+719.1	+220.9	+148.4	+69.7	+406.2	+319.6	+323.6	+270.4

(a) Excludes temporary advances to woolholders, term loans and farm development loans. (b) Excludes one Wednesday. (c) Break in series due to a change in accounting procedures (see paragraph 13 of the Explanatory notes). On new basis June 1981 figures for loans, advances, etc. are higher than those shown by \$72.8 million (original) and \$72.8 million (seasonally adjusted). (d) July 1981 figures adjusted to compensate for break in series referred to in footnote (c).

TABLE 9. MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS(a)
 (\$ 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 (b)	Total approvals	Cancellations and reductions (c)	Net movement in limits	Overdraft limits outstanding (end of period)
1980—							
August	12.1	4.8	131.4	148.3	111.8	19.5	19,788.7
September	11.6	5.4	141.2	158.2	113.3	27.9	19,900.2
October	10.3	5.7	139.0	155.1	117.5	21.6	19,986.4
November	15.0	5.4	164.4	184.8	123.2	41.6	20,192.1
December	12.5	6.8	165.4	184.7	131.4	34.0	20,328.0
1981—							
January	13.4	5.0	147.8	166.1	128.5	39.3	20,424.5
February	12.0	7.3	148.4	167.7	110.1	38.3	20,577.8
March	14.6	7.4	162.9	184.8	117.7	45.1	20,758.4
April	13.0	7.3	166.5	186.9	93.8	72.8	21,049.5
May	17.3	6.0	147.1	170.4	111.7	35.3	21,226.1
June	15.2	5.8	142.8	163.9	128.8	14.0	21,282.1
July	15.4	5.8	158.5	179.7	111.7	46.8	21,469.4
August	24.3	5.0	143.9	173.2	117.9	26.0	21,599.4
September	31.5	5.4	166.7	203.6	111.1	55.6	21,821.6

(a) Includes External Territories. (b) Excludes commitments in respect of commercial bills, bankcard, temporary advances to woolholders. Includes bridging finance, personal instalment lending and lease financing. (c) Derived by subtracting weekly average of change in overdraft limits outstanding from overdraft approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series.

SECTION 2: SAVINGS BANKS

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

	Assets													Liabilities			
	Com. bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Australian and State Govern- ment securities		Local and semi- gov- ernment securi- ties	Other securi- ties	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 premi- um fur- niture and sites	Bills receiv- able and all other assets	Total assets within Aus- tralia	Deposi- tors' bal- ances	Liabilities due to other banks, bills payable and all other li- abilities(b)	Total liabili- ties within Aus- tralia
				Treasury bills and Treasury notes	Other					Housing	Other						
				AMOUNT (\$ million)													
1980—																	
August	46.3	478.6	329.4	1,051.8	2,205.8	5,754.1	42.4	115.3	364.3	11,043.2	1,047.7	376.1	156.8	23,011.8	21,600.0	631.9	22,232.0
September	62.4	429.9	249.1	1,225.9	2,218.7	5,787.7	42.4	54.9	344.2	11,148.5	1,101.5	385.2	231.3	23,281.7	21,779.0	731.2	22,510.3
October	54.7	505.8	232.1	1,508.9	2,205.7	5,796.4	48.4	58.0	333.5	11,309.5	1,154.5	390.0	342.8	23,940.3	22,105.6	1,045.5	23,151.1
November	62.6	388.0	272.9	1,621.1	2,235.4	5,816.7	44.4	135.8	378.2	11,366.2	1,123.7	394.9	316.5	24,156.3	22,218.6	1,142.9	23,361.5
December	74.1	436.7	313.4	1,726.6	2,240.5	5,869.0	45.2	83.1	316.0	11,465.7	1,235.3	387.1	172.3	24,365.0	22,707.1	845.3	23,552.3
1981—																	
January	57.3	583.5	253.9	1,742.0	2,239.6	5,907.2	47.8	48.6	353.5	11,492.0	1,281.1	405.9	145.1	24,557.4	22,713.0	1,027.6	23,740.6
February	58.7	377.6	263.4	1,968.5	2,338.9	5,959.8	47.6	53.6	349.9	11,547.2	1,322.4	408.4	237.6	24,933.6	22,967.3	1,163.5	24,130.8
March	66.6	252.6	251.5	1,863.7	2,436.8	6,007.0	47.6	76.4	314.9	11,651.0	1,326.6	414.8	253.0	24,962.5	22,841.9	1,260.1	24,102.0
April	70.7	160.6	237.3	1,730.8	2,356.5	6,065.7	47.6	95.1	325.5	11,842.3	1,242.6	420.7	188.7	24,784.1	22,560.5	1,404.5	23,965.0
May	61.0	152.1	235.7	1,537.5	2,342.0	6,081.0	48.6	135.2	338.3	11,931.1	1,277.1	427.1	219.7	24,786.4	22,828.3	1,139.4	23,967.7
June	76.2	128.6	268.3	1,599.5	2,173.5	6,118.4	50.4	136.0	349.9	12,022.9	1,255.0	410.8	296.3	24,885.9	23,226.9	806.3	24,033.1
July	59.5	89.9	284.8	1,595.5	2,162.5	6,151.9	51.8	86.1	372.7	12,128.1	1,312.9	413.1	252.5	24,961.3	23,266.0	810.3	24,076.4
August	55.1	83.7	415.4	1,623.4	2,049.6	6,147.3	81.8	51.6	408.2	12,174.8	1,325.6	411.4	286.9	25,114.7	23,351.1	867.3	24,218.3
September	75.1	239.0	304.5	1,443.5	2,176.6	6,160.7	89.5	33.0	374.3	12,365.2	1,403.2	432.6	291.0	25,388.2	23,393.6	1,079.1	24,472.7
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1980—																	
August	0.2	2.2	1.5	4.9	10.2	26.6	0.1	0.5	1.6	51.1	4.8	1.7	0.7	106.5			
September	0.2	2.0	1.1	5.6	10.2	26.6	0.2	0.3	1.6	51.1	5.1	1.8	1.1	106.9			
October	0.2	2.3	1.1	6.8	10.0	26.2	0.2	0.3	1.5	51.2	5.2	1.8	1.6	108.3			
November	0.3	1.7	1.3	7.3	10.1	26.2	0.2	0.6	1.7	51.2	5.1	1.8	1.4	108.7			
December	0.3	1.9	1.4	7.6	9.9	25.9	0.2	0.4	1.4	50.5	5.4	1.7	0.8	107.3			
1981—																	
January	0.3	2.6	1.1	7.7	9.9	26.0	0.2	0.2	1.6	50.6	5.6	1.8	0.6	108.1			
February	0.3	1.6	1.1	8.6	10.2	25.9	0.2	0.2	1.5	50.3	5.8	1.8	1.0	108.6			
March	0.3	1.1	1.1	8.2	10.7	26.3	0.2	0.3	1.4	51.0	5.8	1.8	1.1	109.3			
April	0.3	0.7	1.1	7.7	10.4	26.8	0.2	0.4	1.4	52.5	5.5	1.9	0.8	109.9			
May	0.3	0.7	1.0	6.7	10.3	26.6	0.2	0.6	1.5	52.3	5.6	1.9	1.0	108.6			
June	0.3	0.6	1.2	6.9	9.4	26.3	0.2	0.6	1.5	51.8	5.4	1.8	1.7	107.1			
July	0.3	0.4	1.2	6.9	9.3	26.4	0.2	0.4	1.6	52.1	5.6	1.8	1.1	107.3			
August	0.2	0.4	1.8	7.0	8.8	26.3	0.4	0.2	1.7	52.1	5.7	1.8	1.2	107.6			
September	0.3	1.0	1.3	6.2	9.3	26.3	0.4	0.1	1.6	52.9	6.0	1.8	1.2	108.5			

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

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

	No. of operating accounts ('000)			Depositors' balances at end of month (\$ million)				Variation in depositors' balances over previous month (\$ million)		Depositors' balances per head of population(a)	
	Investment accounts	Other	Total	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts		Original		Seasonally adjusted
							deposits	Other			
AUSTRALIA											
1980—											
August	1,638	20,270	21,908	5,554.5	5,325.9	12.3	8,336.9	13,253.3	21,592.2	21,517.5	+240.8
September	1,663	20,294	21,957	5,358.9	5,201.3	21.1	8,474.2	13,266.7	21,730.9	21,663.4	+178.7
October	1,689	20,377	22,066	6,123.8	5,803.6	6.3	8,687.9	13,409.6	22,097.5	21,886.2	+211.3
November	1,708	20,265	21,973	5,395.5	5,290.3	7.6	8,860.1	13,350.2	22,210.3	22,180.1	+128.2
December	1,729	20,111	21,840	7,010.5	6,649.7	127.5	9,272.1	13,426.5	22,698.6	22,621.2	+77.4
1981—											
January	1,776	20,231	22,007	5,350.0	5,351.7	7.6	9,532.4	13,172.1	22,704.5	22,631.9	+72.6
February	1,836	20,358	22,194	5,688.7	5,454.0	20.1	9,769.2	13,189.6	22,958.7	22,837.0	+121.7
March	1,861	20,441	22,302	6,278.9	6,416.3	12.0	9,709.1	13,124.2	22,833.3	22,960.0	+126.7
April	1,882	20,502	22,384	6,891.2	7,189.0	16.1	9,526.1	13,025.5	22,551.5	22,913.3	+362.8
May	1,898	20,556	22,454	5,957.2	6,049.8	360.3	9,715.0	13,067.7	23,217.9	23,142.1	+77.8
June	1,918	20,589	22,507	6,256.9	6,418.3	560.1	9,848.2	13,433.6	23,256.5	23,252.1	+4.4
July	1,931	20,666	22,597	7,522.1	7,490.1	6.6	9,822.9	13,433.6	23,256.5	23,252.1	+4.4
August	1,953	20,590	22,543	6,644.5	6,597.4	38.1	9,844.4	13,497.2	23,341.7	23,271.0	+70.7
September	1,995	20,559	22,554	7,417.4	7,385.3	10.5	9,962.2	13,422.0	23,384.2	23,252.1	+132.1
STATES JULY 1981											
New South Wales	452	6,515	6,966	1,547.4	1,570.8	1.6	2,507.0	4,005.5	6,512.6		+21.8
Victoria	750	6,697	7,447	3,657.6	3,597.3	1.4	3,692.0	4,991.6	8,683.7		+61.8
Queensland	264	2,900	3,161	898.7	902.3	0.9	1,418.5	1,811.0	3,229.5		+2.8
South Australia	262	1,953	2,216	774.0	780.6	1.7	1,238.0	1,214.1	2,452.1	(c)	5.0
Western Australia	119	1,542	1,661	342.5	342.9	0.3	590.2	770.0	1,360.1		+0.2
Tasmania	58	661	719	176.6	178.1	0.7	240.4	457.7	698.1		+1.9
Northern Territory	7	159	166	42.5	40.6	-	38.6	72.4	110.9		+1.0
A.C.T.	19	239	258	82.8	77.3	0.1	98.1	111.3	209.4		+5.5
STATES AUGUST 1981											
New South Wales	457	6,470	6,927	1,307.0	1,302.8	1.6	2,510.5	4,007.9	6,518.4		+5.8
Victoria	756	6,690	7,447	3,296.3	3,276.2	1.7	3,694.7	5,010.7	8,705.4		+21.7
Queensland	267	2,894	3,161	770.5	754.5	1.1	1,418.2	1,828.5	3,246.6		+17.1
South Australia	265	1,946	2,211	678.5	682.4	1.1	1,233.2	1,262.4	2,495.6	(c)	2.7
Western Australia	122	1,531	1,655	344.3	343.1	0.5	618.6	776.1	1,394.7		+16.9
Tasmania	59	660	719	175.5	175.5	0.0	242.5	470.1	712.6		+2.4
Northern Territory	7	159	166	37.0	38.1	0.1	38.0	72.8	110.9		+1.6
A.C.T.	19	237	257	85.3	88.5	0.1	98.5	107.9	206.4		3.0
STATES SEPTEMBER 1981											
New South Wales	469	6,464	6,933	1,481.9	1,493.1	2.7	2,544.1	3,965.8	6,509.9		+8.5
Victoria	772	6,686	7,458	3,604.1	3,575.3	2.7	3,739.0	4,998.0	8,737.0		+31.6
Queensland	273	2,892	3,165	924.8	906.3	1.5	1,438.8	1,827.8	3,266.6		+20.0
South Australia	268	1,932	2,200	743.1	749.0	2.0	1,241.3	1,204.3	2,445.6	(c)	1.8
Western Australia	127	1,531	1,658	354.8	351.3	0.5	618.6	776.1	1,394.7		+4.1
Tasmania	60	659	719	196.2	199.4	0.0	242.5	470.1	712.6		+2.4
Northern Territory	7	158	165	42.4	40.8	0.1	38.7	72.8	111.5		+1.6
A.C.T.	20	237	257	70.1	70.2	0.1	99.3	107.1	206.4		

(a) Excludes External Territories. (b) Based on population estimates published in Australian Yearbook of Population Statistics.

(a) Excludes External Territories.

(b) Based on population estimates published in *Australian Demographic Statistics Quarterly*, June 1981 (3101.0).

(c) State seasonally adjusted data are not available.

SECTION 3: RESERVE BANK OF AUSTRALIA

TABLE 12. CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT): LIABILITIES AND ASSETS WITHIN AUSTRALIA AND OVERSEAS AND RURAL CREDITS DEPARTMENT - LOANS, ADVANCES AND BILLS DISCOUNTED

LIABILITIES (\$ million)									
Central banking business (including Note Issue Department)									
Average of weekly figures for month of —	Capital and reserve funds	Special reserve I.M.F. special drawing rights	Notes on issue	Deposits of trading banks			Deposits of savings banks	Other liabilities	Total liabilities
				Statutory reserve deposit accounts	Other	Total			
1980—									
August	45.6	386.4	4,734.2	1,406.0	7.8	1,413.8	480.9	5,214.1	12,274.9
September	45.6	384.7	4,760.7	1,423.2	9.7	1,432.9	475.4	4,973.0	12,072.2
October	45.6	380.6	4,797.5	1,444.3	24.4	1,468.7	480.1	5,475.7	12,648.2
November	45.6	374.1	4,871.9	1,481.3	6.4	1,487.7	460.1	5,661.9	12,901.3
December(a)	45.6	370.0	5,254.5	1,502.2	9.4	1,511.7	400.1	5,443.3	13,025.1
1981—									
January	45.6	453.1	5,055.6	1,786.3	8.0	1,794.3	521.7	4,746.6	12,616.8
February	45.6	447.2	4,988.8	1,803.8	9.0	1,812.7	515.9	4,616.2	12,426.4
March	45.6	445.2	5,025.9	1,820.3	6.3	1,826.6	327.6	4,289.1	11,960.0
April	45.6	443.1	5,136.4	1,858.5	7.8	1,866.3	210.3	4,263.0	11,964.6
May	45.6	417.9	5,122.5	1,870.8	5.6	1,876.4	159.4	4,291.7	11,915.6
June	45.6	393.1	5,183.9	1,852.6	8.4	1,861.1	159.4	4,354.3	11,997.3
July	45.6	384.7	5,288.3	1,853.2	7.5	1,860.7	107.8	4,011.8	11,698.8
August	45.6	380.8	5,318.4	1,857.3	8.0	1,865.3	87.4	3,737.2	11,434.6
September	45.6	385.0	5,343.9	1,866.1	9.1	1,875.2	229.8	3,751.1	11,630.6
ASSETS (\$ million)									
Central banking business (including Note Issue Department)									
Average of weekly figures for month of —	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Australian government securities			Bills receivable and remittances in transit	Loans, advances and other assets	Rural Credits Department
				Treasury bills and Treasury notes	Other	Total			
1980—									
August	5,651.7	48.3	3.4	3,348.4	2,448.9	5,797.3	142.0	632.2	12,274.9
September	5,312.3	45.2	3.0	3,606.4	2,554.1	6,160.6	123.0	428.1	12,072.2
October	5,733.0	45.4	3.9	3,803.8	2,624.8	6,428.5	95.0	342.3	12,648.2
November	5,995.7	48.2	4.6	3,725.7	2,462.8	6,188.5	264.3	400.0	12,901.3
December(a)	5,602.5	52.8	7.2	4,325.7	2,371.3	6,697.0	215.0	450.5	13,025.1
1981—									
January	5,444.3	54.3	7.7	4,087.8	2,345.3	6,433.1	162.8	514.5	12,616.8
February	5,325.1	45.2	5.0	4,145.3	2,100.4	6,245.7	199.6	605.9	12,426.4
March	4,897.1	48.3	8.5	4,173.6	2,038.3	6,211.9	138.8	655.4	11,960.0
April	5,240.4	52.1	13.9	3,969.9	1,985.2	5,955.0	102.5	600.6	11,964.6
May	5,634.4	55.5	8.3	3,156.3	2,154.0	5,303.2	224.4	692.8	11,915.6
June	5,683.6	53.9	5.8	3,149.2	2,143.9	5,293.1	146.9	804.0	11,997.3
July	5,308.9	55.0	6.7	3,067.5	2,318.6	5,386.1	82.7	859.5	11,698.8
August	4,597.4	50.9	6.8	3,476.5	2,341.6	5,818.1	219.3	742.1	11,434.6
September	4,246.7	46.2	4.2	4,306.4	2,327.2	6,633.6	140.8	559.1	11,630.6

(a) Excludes one Wednesday

TABLE 13. AUSTRALIAN NOTE ISSUE—VALUE OF AUSTRALIAN NOTES OUTSTANDING (5 million)

On last Wednesday of—	Denomination						Total	Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50			
1910—									
August	69.2	146.2	145.9	572.4	1,988.2	1,868.6	4,790.5	557.4	4,233.1
September	69.2	145.9	145.4	567.7	1,982.3	1,887.8	4,798.5	541.0	4,257.5
October	70.1	147.4	146.5	563.3	1,966.1	1,899.5	4,792.9	529.7	4,263.2
November	72.1	151.2	150.7	571.8	2,005.9	1,942.5	4,894.1	550.2	4,343.9
December	78.4	161.4	163.0	605.2	2,151.8	2,291.0	5,450.8	618.4	4,832.4
1911—									
January	72.5	148.9	151.0	568.4	2,013.6	2,103.7	5,058.1	650.0	4,408.2
February	71.2	147.8	149.9	559.2	2,010.8	2,082.5	5,021.4	602.3	4,419.1
March	71.6	149.0	151.1	555.7	2,021.6	2,099.6	5,048.6	607.5	4,441.1
April	74.2	154.0	155.4	563.3	2,053.9	2,137.3	5,138.0	623.1	4,514.9
May	73.3	151.2	152.9	552.0	2,025.1	2,139.0	5,093.5	570.4	4,523.2
June	74.1	152.7	153.9	555.9	2,060.0	2,190.7	5,187.3	578.1	4,609.2
July	75.2	155.0	156.6	566.2	2,138.1	2,288.9	5,380.1	711.9	4,668.2
August	75.0	153.4	156.2	560.5	2,116.9	2,299.8	5,361.7	628.6	4,733.1
September	74.8	152.9	155.7	554.0	2,081.8	2,314.3	5,333.5	592.7	4,740.8
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total		
1 July	616.8	4,630.4	5,247.2	19 August	588.7	4,706.3	5,295.0		
8 July	570.1	4,640.3	5,210.4	26 August	628.6	4,733.1	5,361.7		
15 July	627.8	4,652.8	5,280.6	2 September	577.0	4,746.9	5,323.9		
22 July	670.8	4,652.4	5,323.2	9 September	638.4	4,721.2	5,359.6		
29 July	711.9	4,668.2	5,380.1	16 September	585.1	4,721.6	5,306.7		
5 August	608.5	4,682.1	5,288.8	23 September	623.2	4,772.6	5,395.8		
12 August	635.2	4,692.8	5,328.1	30 September	592.7	4,740.8	5,333.5		

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		
1980—												
August				108.9			413.6			522.5		
September				109.7			411.2			520.9		
October				111.0			408.3			519.3		
November				114.9			411.8			526.7		
December(a)				118.6			427.5			546.1		
1981—												
January				119.5			429.1			548.6		
February				116.9			428.7			545.6		
March				115.1			427.9			543.0		
April				117.1			427.7			544.8		
May				118.7			427.9			546.6		
June				117.9			444.1			562.0		
July				117.3			442.5			559.8		
August				116.9			449.0			565.9		
September				119.3			455.2			574.5		

	July 1981			August 1981			September 1981		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales(b)	44.8	128.3	173.1	44.8	136.8	181.6	45.8	143.4	189.1
Victoria	21.9	69.2	91.1	21.7	68.5	90.2	21.9	70.3	92.2
Queensland	20.4	91.7	114.1	20.2	93.0	113.1	20.6	92.4	113.0
South Australia	9.4	58.1	67.5	9.4	57.7	67.1	9.7	56.4	66.1
Western Australia	18.2	80.9	99.1	18.1	81.0	99.2	18.6	80.5	99.1
Tasmania	2.7	12.2	14.9	2.6	12.1	14.6	2.7	12.3	14.9

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory dissections are not available. July \$4 million, August \$4.7 million, September \$4.6 million.

TABLE 15. AUSTRALIAN RESOURCES DEVELOPMENT BANK
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA
(\$ million)

LIABILITIES					
Average of weekly figures for month of—	Deposits		Balances due to other banks		Other liabilities (excluding share- holders' funds)
	Transferable deposits	Term deposits	Loan capital	Other	
1980—					
August	458.9	2.4	2.3	164.5	0.5
September	461.9	2.2	2.3	163.3	0.4
October	446.6	2.0	2.3	161.0	8.3
November	450.6	2.0	2.3	207.1	1.1
December(a)	451.0	2.0	2.3	209.5	3.9
1981—					
January	453.1	2.0	2.3	202.1	2.8
February	456.8	2.0	2.3	201.9	1.6
March	464.7	2.0	2.3	206.5	1.4
April	445.7	2.0	2.3	149.9	16.0
May	448.9	2.0	2.3	148.8	2.2
June	447.9	2.0	2.3	148.3	1.6
July	448.5	1.9	2.3	142.5	6.2
August	448.9	1.8	2.3	133.5	6.0
September	463.1	1.8	2.3	132.2	11.1
ASSETS					
Average of weekly figures for month of—	Government securities	Loans to authorised dealers in the short-term money market	Refinanced loans and		Other assets
			loans and	direct loans	
1980—					
August	0.1	0.4		737.9	26.7
September	0.8	0.3		746.0	17.7
October	0.1	2.1		707.9	41.4
November	0.1	0.3		716.4	38.0
December(a)	0.1	3.7		724.7	13.7
1981—					
January	0.1	1.2		719.6	9.9
February	0.1	1.6		723.7	6.7
March	4.1	0.2		731.8	18.6
April	0.1	3.1		709.2	38.4
May	0.1	1.2		717.9	25.6
June	0.1	0.6		722.7	21.3
July	—	—		719.1	25.2
August	—	0.7		727.2	11.0
September	—	4.6		739.8	23.0

(a) Excludes one Wednesday

TABLE 16 INTEREST RATES AT 30 SEPTEMBER 1981
(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) 14.00-14.50	Aug. 1981	13.25-13.75
Commonwealth Development Bank of Australia—			
Term loans (under \$100,000)	13.50	Sept. 1981	12.50
Term loans (over \$100,000)	(b)	Sept. 1981	12.50
Trading Banks—			
Overdraft (under \$100,000)(c)	13.50	Aug. 1980	12.50
Overdraft (\$100,000 and over)	(b)	Feb. 1972	8.25
Unsecured personal loans(d)	8.75	Dec. 1980	7.75
Savings Banks—			
New Housing loans to individuals for owner occupation	(a) 11.50-12.50	Aug. 1981	11.50
Other loans (under \$100,000)(e)	12.50	Dec. 1980	10.50
Other loans (\$100,000 and over)	(b)	Mar. 1972	7.75
DEPOSIT RATES			
Trading Banks—			
Fixed deposits (less than \$50,000)			
3 months and less than 6 months	11.00-13.00	Sept. 1981	11.00-12.50
6 months and less than 24 months	11.50-13.00	Aug. 1981	11.25-12.75
24 months to 48 months	11.50-13.00	Sept. 1981	11.50-12.75
Fixed deposits (\$50,000 and over)(b)			
Certificates of deposit (\$50,000 and over)(b)	(e)	Dec. 1980	10.00
3 months to 48 months	(e)	Sept. 1974	6.50
Savings Banks—			
Ordinary accounts(f)			
Up to and including \$4,000	3.75-5.00	Dec. 1978	3.75-5.25
Over \$4,000	5.00-6.25	Apr. 1978	6.00-6.50
Investment accounts(g)	10.50-12.00	Aug. 1981	10.50
Australian Resources Development Bank Ltd—			
Term deposits(h)			
4 years	13.00	June 1981	9.50
5 years	13.50	June 1981	10.00
Transferable deposits(i)			
5 years	15.75	Sept. 1981	13.50
6 years	15.75	Sept. 1981	13.50
10 years	15.75	Sept. 1981	13.50

(a) Standard range of rates on new loans. (b) Actual rates are a matter for negotiation between banks and their customers. (c) Maximum rate. (d) Flat rate. (e) Not subject to maximum rate. (f) For the majority of banks, the lower rate quoted has predominated, however, for amounts over \$4,000, the rate offered by most banks since March 1978 has continued to be 6.00%. (g) Subject to special notice and minimum balance requirements. (h) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (i) Public issue rates. Minimum deposit \$100 and thereafter in multiples of \$100.

TABLE 17. SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES

(Source: Reserve Bank of Australia)

(Per cent per annum)

Month (a)	Australian Government securities					Short-term money market weighted average rate on loans outstanding (d)
	Treasury notes (b)		Bonds (c)			
	13 week notes	26 week notes	2 year	10 year	20 year	
1980—						
August	10.59	10.63	11.50	11.82	11.80	9.58
September	10.56	11.02	11.50	11.78	11.78	9.81
October	10.95	11.78	11.58	11.90	11.88	8.92
November	11.47	11.81	12.42	12.42	12.42	9.83
December	12.17	13.04	12.85	12.60	12.60	9.43
1981—						
January	12.42	13.26	13.10	13.10	13.10	9.62
February	12.68		13.12	13.10	13.10	10.35
March	12.72	13.21	13.10	13.10	13.10	11.11
April	13.78	13.82	13.15	13.10	13.10	11.71
May	13.22	13.26	13.10	13.10	13.10	12.07
June	13.31	13.25	13.10	13.10	13.10	13.04
July	13.99	14.26	13.60	13.90	13.90	13.41
August	14.11	14.29	14.65	15.00	15.00	13.04
September	13.47	13.63	14.60	15.00	15.00	12.91

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

TABLE 18. VOLUME OF MONEY

(Source: Reserve Bank of Australia)

(\$ million)

Average of weekly figures for month of—	Notes and coin in hands of public	Deposits of public with all trading banks (a)			Deposits with all savings banks (b)	Total Original	Seasonally adjusted
		Current	Fixed	Certificates of deposit			
1980—							
August	4,578	10,564	9,974	3,855	21,479	50,449	51,283
September	4,602	10,682	10,051	4,043	21,690	51,068	51,594
October	4,633	11,159	10,246	3,989	21,942	51,969	51,988
November	4,701	11,610	10,493	3,692	22,162	52,657	52,549
December (c)	4,975	12,245	10,765	3,408	22,463	53,856	52,900
1981—							
January	4,824	12,096	11,578	2,936	22,710	54,144	53,330
February	4,810	11,967	12,230	2,606	22,840	54,452	53,416
March	4,833	12,037	13,024	2,281	22,905	55,080	54,076
April	4,933	11,978	13,334	2,065	22,701	55,012	54,448
May	4,929	11,448	13,632	2,021	22,604	54,724	55,825
June	4,977	11,650	13,767	1,966	23,028	55,387	56,619
July	5,055	11,763	13,959	1,756	23,246	55,779	56,802
August	5,125	11,601	14,424	1,670	23,309	56,129	57,075
September	5,159	11,637	15,054	1,739	23,372	56,962	57,374

(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
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	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	Convertible		Financial		Buying	Selling	Buying	Selling
					Buying	Selling	Buying	Selling				
Year ended—												
December 1980	1.1424	1.1376	14.84	14.60	33.52	33.03	34.01	33.51	1.3413	1.3233	6.46	6.37
June 1981	1.1636	1.1588	16.61	16.33	37.90	37.32	38.43	37.85	1.3831	1.3641	7.27	7.17
1980—												
August	1.1600	1.1552	14.78	14.54	33.35	32.86	33.63	33.19	1.3507	1.3333	6.45	6.36
September	1.1721	1.1673	14.93	14.70	33.81	33.31	34.13	33.64	1.3702	1.3519	6.52	6.43
October	1.1762	1.1714	15.39	15.15	34.80	34.31	34.95	34.46	1.3812	1.3626	6.69	6.59
November	1.1697	1.1649	15.97	15.71	36.17	35.65	36.24	35.73	1.3925	1.3737	6.92	6.82
December	1.1701	1.1653	16.37	16.12	37.22	36.69	37.35	36.82	1.4063	1.3873	7.09	6.99
1981—												
January	1.1829	1.1781	16.85	16.59	38.26	37.70	38.40	37.84	1.4158	1.3961	7.30	7.21
February	1.1641	1.1593	17.76	17.47	40.47	39.83	40.78	40.22	1.4022	1.3825	7.71	7.61
March	1.1650	1.1602	17.46	17.14	40.48	39.82	41.49	40.82	1.3954	1.3758	7.73	7.62
April	1.1558	1.1510	17.78	17.43	41.03	40.37	42.52	41.85	1.3829	1.3635	7.86	7.75
May	1.1428	1.1380	18.59	18.24	42.74	42.06	43.97	43.27	1.3792	1.3596	8.24	8.13
June	1.1428	1.1380	19.32	18.96	44.50	43.79	45.30	44.67	1.3830	1.3632	8.55	8.43
July	1.1447	1.1399	19.78	19.43	45.93	45.18	47.99	47.22	1.3930	1.3725	8.78	8.65
August	1.1416	1.1368	20.21	19.83	46.96	46.21	50.57	49.77	1.4034	1.3828	9.02	8.99
September	1.1505	1.1457	19.20	18.86	44.68	43.98	48.82	48.06	1.3881	1.3679	8.54	8.42
	Fiji Dollars to \$A.1		France Francs to \$A.1		Germany Fed. Rep. of Deutsche Marks to \$A.1		Greece Drachmae to \$A.1		Hong Kong Dollars to \$A.1		India Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—												
December 1980	0.944	0.920	4.845	4.776	2.084	2.055	48.78	47.66	5.709	5.629	(c)	8.867
June 1981	0.958	0.932	5.479	5.401	2.344	2.312	56.56	55.26	6.048	5.965	(c)	9.225
1980—												
August	0.948	0.924	4.830	4.764	2.085	2.057	50.43	49.23	5.769	5.690	(c)	8.908
September	0.945	0.921	4.895	4.827	2.107	2.078	50.68	49.48	5.835	5.756	(c)	8.962
October	0.942	0.918	5.024	4.954	2.174	2.144	51.21	50.00	5.937	5.856	(c)	8.987
November	0.943	0.919	5.209	5.136	2.251	2.220	52.91	51.70	5.988	5.906	(c)	8.977
December	0.950	0.926	5.362	5.287	2.314	2.282	55.37	54.10	6.033	5.949	(c)	9.149
1981—												
January	0.943	0.919	5.503	5.421	2.379	2.346	56.34	55.06	6.141	6.056	(c)	9.292
February	0.949	0.925	5.807	5.726	2.508	2.472	59.86	58.52	6.203	6.117	(c)	9.455
March	0.962	0.938	5.805	5.724	2.465	2.430	60.32	58.95	6.201	6.114	(c)	9.476
April	0.968	0.944	5.918	5.834	2.505	2.470	61.33	59.94	6.209	6.123	(c)	9.508
May	0.977	0.953	6.282	6.192	2.626	2.589	64.21	62.76	6.247	6.159	(c)	9.493
June	0.997	0.973	6.477	6.384	2.725	2.686	66.85	65.31	6.322	6.233	(c)	9.643
July	1.021	0.997	6.660	6.561	2.804	2.763	68.97	67.35	6.531	6.439	(c)	10.058
August	1.030	1.006	6.864	6.762	2.871	2.827	70.75	69.08	6.808	6.712	(c)	10.239
September	1.033	1.009	6.523	6.427	2.726	2.687	67.50	65.90	6.945	6.847	(c)	10.365

NOTE: For Footnotes see end of table on page 21.

TABLE 19. OVERSEAS EXCHANGE RATES(*)
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 Guilder 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
Year ended—												
December 1980	982	968	259.24	255.71	2.279	2.246	1.176	1.164	5.66	5.58	88.31	86.18
June 1981	1130	1113	250.03	246.67	2.569	2.533	1.239	1.226	6.09	6.00	99.86	97.54
1980—												
August	986	972	261.22	257.66	2.269	2.238	1.190	1.178	5.67	5.59	88.08	85.96
September	1003	989	253.12	249.67	2.293	2.260	1.196	1.184	5.70	5.62	89.22	87.09
October	1031	1016	247.28	243.91	2.357	2.324	1.203	1.191	5.78	5.70	91.57	89.41
November	1065	1050	249.78	246.37	2.439	2.405	1.212	1.200	5.88	5.80	94.97	92.76
December	1097	1081	246.74	243.36	2.512	2.477	1.230	1.218	6.06	5.98	97.71	95.44
1981—												
January	1129	1113	240.11	236.84	2.585	2.549	1.233	1.221	6.20	6.12	100.15	97.86
February	1191	1174	240.28	236.97	2.730	2.692	1.247	1.235	6.33	6.24	105.79	103.39
March	1203	1184	244.20	240.78	2.728	2.689	1.268	1.256	6.30	6.21	105.95	103.52
April	1246	1226	249.27	246.69	2.778	2.738	1.282	1.269	6.33	6.24	107.82	105.35
May	1305	1285	252.88	249.29	2.922	2.879	1.299	1.286	6.48	6.39	114.48	111.88
June	1356	1334	257.16	253.52	3.032	2.987	1.333	1.320	6.76	6.66	118.11	115.38
July	1393	1372	266.73	262.96	3.119	3.072	1.369	1.355	7.09	6.90	121.32	118.46
August	1425	1402	267.50	263.69	3.189	3.142	1.390	1.376	6.99	6.89	125.03	122.07
September	1373	1351	265.03	261.27	3.027	2.982	1.395	1.381	6.89	6.79	119.01	116.16
	Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rand to \$A.1		Spain Pesetas to \$A.1		Sri Lanka Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—												
December 1980	11.32	11.06	(c)	8.312	2.454	2.420	0.8932	0.8808	82.37	81.18	18.432	17.925
June 1981	11.53	11.27	(c)	8.637	2.464	2.429	0.9105	0.8979	94.34	92.96	20.317	19.774
1980—												
August	11.45	11.20	(c)	8.471	2.482	2.447	0.8858	0.8734	84.31	83.08	18.682	18.174
September	11.61	11.35	(c)	8.587	2.489	2.454	0.8872	0.8749	86.27	85.01	19.483	18.954
October	11.66	11.40	(c)	8.635	2.470	2.435	0.8867	0.8744	87.99	86.72	19.908	19.385
November	11.59	11.33	(c)	8.614	2.457	2.422	0.8816	0.8693	89.71	88.41	20.112	19.585
December	11.58	11.31	(c)	8.647	2.475	2.440	0.8850	0.8727	92.81	91.43	20.892	20.349
1981—												
January	11.71	11.44	(c)	8.749	2.472	2.437	0.8885	0.8762	95.59	94.22	21.061	20.520
February	11.51	11.25	(c)	8.635	2.435	2.400	0.9020	0.8894	100.14	98.71	21.061	20.512
March	11.53	11.26	(c)	8.702	2.454	2.419	0.9236	0.9107	100.33	98.94	20.926	20.372
April	11.51	11.23	(c)	8.710	2.445	2.410	0.9396	0.9264	101.22	99.76	21.148	20.586
May	11.35	11.10	(c)	8.675	2.462	2.426	0.9603	0.9468	104.52	102.96	21.268	20.694
June	11.35	11.06	(c)	8.782	2.459	2.434	0.9942	0.9807	108.27	106.61	21.396	20.799
July	11.37	11.08	(c)	8.797	2.480	2.443	1.0570	1.0421	111.86	110.22	21.638	20.967
August	11.32	11.03	(c)	8.768	2.487	2.451	1.0896	1.0741	113.12	111.47	22.277	21.637
September	11.39	11.10	(c)	8.853	2.481	2.444	1.0939	1.0784	110.92	109.34	23.131	22.482

NOTE: For Footnotes see end of table on page 19

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

	Sweden Kroner to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—								
December 1980	4 849	4 781	1 920	1 893	23 52	22 94	0 492	0 487
June 1981	5 208	5 134	2 123	2 098	24 17	23 58	0 511	0 505
1980—								
August	4 864	4 795	1 923	1 897				
September	4 893	4 825	1 931	1 904	23 86	23 28	0 491	0 486
October	4 950	4 881	1 961	1 934	24 18	23 60	0 490	0 484
November	5 046	4 975	2 023	1 995	24 30	23 72	0 489	0 483
December	5 169	5 097	2 094	2 065	24 24	23 65	0 489	0 484
1981—					24 24	23 65	0 501	0 495
January	5 267	5 191	2 155	2 125				
February	5 372	5 296	2 276	2 243	24 57	23 99	0 493	0 488
March	5 379	5 303	2 248	2 216	24 20	23 60	0 507	0 502
April	5 427	5 350	2 285	2 252	24 19	23 59	0 524	0 518
May	5 597	5 516	2 366	2 332	24 16	23 56	0 532	0 526
June	5 774	5 691	2 379	2 344	24 05	23 44	0 548	0 542
July	5 945	5 859	2 408	2 373	24 24	23 60	0 579	0 572
August	6 077	5 990	2 485	2 450	25 34	24 66	0 611	0 605
September	6 233	6 144	2 346	2 312	26 41	25 71	0 629	0 622
					26 61	25 92	0 635	0 627

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

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

SECTION 5

**CLASSIFICATION OF BANK ADVANCES, NEW AND INCREASED
LENDING COMMITMENTS, OVERDRAFT LIMITS AND DEPOSITS
JULY 1981**

EXPLANATORY NOTES

In the following tables details for Australia include External Territories. Unless otherwise stated, all statistics are in respect of the six month period ending on the second Wednesday of the month concerned.

Classification of advances

2. Borrowers are classified into two main groups:

- (a) *Resident borrowers* comprise all institutions (including branches of overseas institutions) engaged in business in Australia and individuals permanently residing in Australia, and
- (b) *Non-resident borrowers* comprise all other persons and institutions, including companies incorporated abroad, which, although represented, do not carry on business in Australia.

Advances to resident borrowers are classified into:

- (i) *Business advances* which are advances to partnerships, companies and other institutions engaged in business or profession on their own behalf if the advances are mainly for business or professional purposes, and advances to mutual, co-operative and benefit societies which distribute their profits to members by way of dividends, rebates of charges for goods and services, or increased benefits.

Business advances are further classified to the main industry of the borrower and in addition, total business advances to companies and advances to other unincorporated businesses.

- (ii) *Advances to public authorities* which are advances to local and semi-governmental authorities including separately constituted government business undertakings but not Commonwealth and State governments.

- (iii) *Personal advances* which are advances to individuals for purposes other than carrying on a business or profession.

- (iv) *Advances to non-profit organisations* which are advances to organisations which are not operated for the purpose of making a profit or gain to individual members, but for the purposes of the organisations or for the benefit of the community in general.

The above classification refers to Tables 20 to 24 which show Australian totals. State totals are shown in Tables 20 and 21 and an abridged classification of advances to the Australian Capital Territory and Northern Territory are shown in Tables 25 and 26.

Advances include term loans and farm development loans.

Classification of new and increased lending commitments, overdraft limits and deposits

3. The classification used for overdraft limits is the same as that used for the classification of advances (see above) while abridged versions of this classification are used for deposits and new and increased lending commitments.

Break in series

4. July 1981 figures for advances in Tables 20, 21, 25 and 26 are not strictly comparable with those for earlier periods because of a break in series (see paragraph 13 of the Explanatory notes, Page 2). The direct effect of the break on the figures in these tables cannot be quantified as data for January 1981 are not available on the revised basis.

TABLE 20. MAJOR TRADING BANKS ADVANCES CLASSIFIED BY TYPE OF BORROWER

	Resident Borrowers										Total advances
	Businesses			Public author- ities	Persons		Non- profit organ- isations	Total resident borrowers	Non- resident borrowers		
	Companies	Other	Total		Building or purchasing own home	Other				Total	
AMOUNT (\$ million)											
1978—											
July	5,356.9	3,426.0	8,782.9	93.5	824.2	3,760.0	4,584.1	137.0	13,597.6	11.8	13,609.4
1979—											
January	5,085.9	3,872.9	8,958.8	138.2	901.0	4,230.7	5,131.8	136.5	14,365.3	16.1	14,381.4
July	5,665.6	3,769.3	9,434.9	111.3	997.8	4,664.1	5,661.9	141.4	15,349.5	19.7	15,369.2
1980—											
January	5,954.1	3,954.6	9,908.7	137.6	1,027.9	5,149.1	6,177.0	156.7	16,380.0	39.9	16,419.9
July	6,362.1	4,617.1	10,979.1	127.2	1,060.3	5,551.8	6,612.1	156.8	17,875.3	31.1	17,906.4
1981—											
January	6,335.6	4,736.1	11,071.7	165.3	1,094.4	6,018.5	7,112.9	169.3	18,519.3	34.4	18,553.7
July	6,680.9	5,077.1	11,758.0	164.2	1,115.2	6,815.7	7,931.0	164.3	20,017.5	37.2	(c)20,054.7
PROPORTION TO TOTAL ADVANCES (Per cent)											
1978—											
July	39.4	25.2	64.5	0.7	6.1	27.6	33.7	1.0	99.9	0.1	100.0
1979—											
January	35.4	26.9	62.3	1.0	6.3	29.4	35.7	0.9	99.9	0.1	100.0
July	36.4	24.2	60.6	0.7	6.4	31.2	37.6	0.9	99.9	0.1	100.0
1980—											
January	36.3	24.1	60.3	0.8	6.3	31.3	37.6	1.0	99.8	0.2	100.0
July	35.5	25.8	61.3	0.7	5.9	31.0	36.9	0.9	99.8	0.2	100.0
1981—											
January	34.2	25.5	59.7	0.9	5.9	32.5	38.3	0.9	99.8	0.2	100.0
July	33.3	25.3	58.6	0.8	5.6	34.0	39.5	0.8	99.8	0.2	100.0
AMOUNT, JULY 1981 (\$ million)											
N.S.W. (a)	3,168.1	1,982.3	5,150.3	38.5	599.2	2,777.1	3,376.3	62.3	8,627.5	21.2	8,648.7
Vic.	1,920.0	1,102.4	3,022.3	92.1	170.3	1,646.8	1,817.1	47.3	4,978.8	13.8	4,992.6
Qld	592.1	851.0	1,443.1	17.6	165.3	1,157.9	1,323.2	28.0	2,811.9	1.6	2,813.5
S.A. (b)	452.2	499.6	951.8	2.7	82.0	552.1	634.1	13.9	1,602.5	0.4	1,603.0
W.A.	419.2	492.3	911.5	10.0	78.3	552.9	631.2	8.4	1,561.2	0.2	1,561.2
Tas.	129.4	149.5	278.9	3.3	20.1	129.1	149.1	4.3	435.6		435.6

(a) Includes Australian Capital Territory, and External Territories.

(a) Includes Australian Capital Territory and External Territories.

(b) Includes Northern Territory.

(c) Break in series—see paragraph 4 of the Explanatory notes, page 20.

TABLE 21. MAJOR TRADING BANKS : BUSINESS ADVANCES CLASSIFIED BY INDUSTRY

	Agriculture, grazing and dairying					Manufacturing	Transport, storage and communication	Commerce			Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total			Retail trade	Wholesale trade	Temporary advances to wool-buyers	
AMOUNT (\$ million)											
1978— July	394.1	267.8	144.6	753.2	1,559.8	1,765.8	230.2	869.9	523.0	126.1	1,519.1
1979— January	369.0	265.5	140.6	768.5	1,543.5	1,726.3	236.9	904.4	550.6	128.0	1,583.0
July	416.9	338.9	158.5	866.0	1,780.3	1,829.0	257.9	1,004.0	582.5	149.1	1,735.6
1980— January	395.1	321.7	163.1	887.3	1,767.2	1,947.6	268.4	1,038.9	601.9	244.5	1,895.3
July	472.5	409.2	185.8	1,035.0	2,102.5	2,282.6	312.7	1,100.2	708.1	201.8	2,010.1
1981— January	452.7	425.9	194.3	1,095.1	2,167.9	2,097.6	317.3	1,072.5	667.8	268.9	2,009.3
July	536.0	500.2	216.6	1,275.8	2,528.5	2,196.3	377.4	1,150.7	770.6	221.1	2,142.3
PROPORTION TO TOTAL ADVANCES (Per cent)											
1978— July	2.9	2.0	1.1	5.5	11.5	13.0	1.7	6.3	3.8	0.9	11.2
1979— January	2.5	1.8	1.0	5.3	10.6	11.9	1.6	6.2	3.8	0.9	10.9
July	2.7	2.2	1.0	5.6	11.4	11.8	1.7	6.5	3.7	1.0	11.2
1980— January	2.4	2.0	1.0	5.4	10.8	11.9	1.6	6.3	3.7	1.5	11.5
July	2.6	2.3	1.0	5.8	11.7	12.8	1.8	6.1	4.0	1.1	11.2
1981— January	2.4	2.3	1.0	5.9	11.7	11.3	1.7	5.8	3.6	1.4	10.8
July	2.7	2.5	1.1	6.4	12.6	11.0	1.9	5.7	3.8	1.1	10.7
AMOUNT, JULY 1981 (\$ million)											
N.S.W. (a)	252.5	162.0	56.9	442.0	913.4	985.1	174.1	451.5	504.5	956.0	
Vic.	80.7	88.2	85.8	174.8	429.5	803.5	99.1	267.9	306.4	574.3	
Qld	26.7	37.6	26.3	415.8	506.5	138.5	40.0	161.7	57.0	218.7	
S.A. (b)	63.4	95.7	20.0	124.7	303.7	130.6	33.2	127.4	52.4	179.7	
W.A.	94.3	116.7	14.1	83.8	308.8	81.3	21.6	95.8	57.2	153.0	
Tas.	18.4	-	13.5	34.6	66.5	57.2	9.4	46.3	14.2	60.5	

For footnotes see end of table.

TABLE 21. MAJOR TRADING BANKS: BUSINESS ADVANCES CLASSIFIED BY INDUSTRY—continued

TABLE 21. MAJOR TRADING BANKS: BUSINESS ADVANCES CLASSIFIED BY INDUSTRY—continued

	Finance					Building and construction	Mining	Other business	Un-classified	Total business advances
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total					
AMOUNT (\$ million)										
1978— July	76.3	42.7	341.3	360.2	820.5	437.1	515.0	1,703.9	231.7	8,782.9
1979— January	44.7	44.5	347.4	458.5	895.1	456.1	510.6	1,681.4	326.0	8,958.8
July	40.2	34.0	281.3	456.8	812.2	482.5	486.1	1,714.0	337.4	9,434.9
1980— January	34.9	45.8	331.6	518.1	930.4	487.7	442.6	1,877.7	301.7	9,908.7
July	42.8	46.5	334.9	535.9	960.1	514.3	448.6	2,021.5	326.7	10,979.1
1981— January	37.3	33.2	306.3	531.6	908.4	526.0	406.9	2,294.3	343.9	11,071.7
July	35.7	64.9	277.8	529.3	907.8	558.9	426.9	2,242.3	377.7	(c) 11,758.0
PROPORTION TO TOTAL ADVANCES (Per cent)										
1978— July	0.6	0.3	2.5	2.6	6.0	3.2	3.8	12.5	1.7	64.5
1979— January	0.3	0.3	2.4	3.2	6.2	3.1	3.5	11.6	2.2	61.6
July	0.2	0.2	1.8	2.9	5.2	3.1	3.1	11.0	2.2	60.6
1980— January	0.2	0.3	2.0	3.2	5.7	3.0	2.7	11.4	1.8	60.3
July	0.2	0.3	1.9	3.0	5.4	2.9	2.5	11.3	1.8	61.3
1981— January	0.2	0.2	1.7	2.9	4.9	2.8	2.2	12.4	1.9	59.7
July	0.2	0.3	1.4	2.6	4.5	2.8	2.1	11.2	1.9	58.6
AMOUNT, JULY 1981 (\$ million)										
N.S.W. (a)	18.0	19.0	179.3	264.4	480.8	217.6	198.7	1,028.2	196.4	5,150.1
Vic.	12.8	7.3	73.0	177.3	270.4	148.0	69.9	525.2	102.3	3,022.3
Qld.	1.9	1.3	8.5	25.9	37.7	83.9	85.4	302.6	29.8	1,443.1
S.A. (b)	0.7	5.8	10.9	36.2	53.7	49.0	6.9	175.9	19.1	951.8
W.A.	2.0	30.0	4.7	21.5	58.3	46.9	64.6	150.4	26.5	911.5
Tas.	0.2	1.4	1.4	4.0	7.0	13.5	1.3	59.8	3.6	278.9

(a) Includes Australian Capital Territory and External Territories

(b) Includes Northern Territory

(c) Break in series. See paragraph 4 of the Text.

(a) Includes Australian Capital Territory and External Territories

(b) Includes Northern Territory

(c) Break in series see paragraph 4 of the Explanatory notes, page 20

TABLE 22. MAJOR TRADING BANKS: FARM DEVELOPMENT LOANS CLASSIFIED BY INDUSTRY
(\$ million)

	Agriculture, grazing and dairying				Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	
1978—					
July	106.4	98.8	45.9	209.9	461.1
1979—					
January	117.8	104.2	48.7	242.0	512.7
July	134.5	121.1	60.1	267.8	583.5
1980—					
January	148.9	133.7	66.7	301.1	650.5
July	164.0	143.4	71.3	336.2	714.8
1981—					
January	172.6	156.1	77.6	375.3	781.5
July	189.5	173.9	87.4	409.2	860.0

TABLE 23. MAJOR TRADING BANKS: TERM LOANS CLASSIFIED BY TYPE OF BORROWER
(\$ million)

	Resident borrowers										
	Businesses			Persons				Non-profit organisations	Total resident borrowers	Non-resident borrowers	Total term loans
	Companies	Other	Total	Public authorities	Building or purchasing own home	Other	Total				
1978—											
July	1,096.7	292.2	1,388.8	0.1	1.2	4.4	5.6	20.0	1,414.5	0.8	1,415.3
1979—											
January	1,023.1	404.6	1,427.7	2.5	0.1	8.6	8.7	14.8	1,453.7	0.9	1,454.6
July	1,072.0	531.0	1,603.0	5.4	0.1	8.6	8.7	18.1	1,635.2	0.9	1,636.1
1980—											
January	1,102.6	683.0	1,785.6	10.9	—	16.1	16.1	19.4	1,832.0	1.6	1,833.5
July	1,131.4	729.2	1,860.6	19.5	0.4	24.0	24.5	20.6	1,925.1	0.3	1,925.4
1981—											
January	1,104.9	814.4	1,919.3	23.9	2.9	28.1	31.0	21.8	1,996.1	0.6	1,996.7
July	1,053.5	929.6	1,983.1	24.4	1.0	35.9	36.9	23.5	2,067.9	0.7	2,068.6

TABLE 24. MAJOR TRADING BANKS: TERM LOANS TO BUSINESSES CLASSIFIED BY INDUSTRY
(\$ million)

	Agriculture, grazing and dairying					Transport storage and communication	Commerce			
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total		Retail Trade	Wholesale trade	Total	
1978—										
July	22.5	19.2	12.5	68.2	122.3	415.4	34.3	65.1	111.0	
1979—										
January	27.5	25.4	16.0	72.2	141.0	409.2	26.9	76.8	115.0	
July	49.9	55.8	21.9	122.7	250.4	420.5	32.8	102.1	141.8	
1980—										
January	63.1	70.9	23.0	141.7	298.7	505.6	36.0	120.5	164.2	
July	71.9	82.1	28.1	168.3	350.3	477.3	37.3	136.0	185.2	
1981—										
January	83.2	95.0	31.7	201.1	411.0	461.0	38.5	146.6	193.5	
July	98.9	112.8	39.3	218.4	469.3	409.1	54.0	161.6	209.6	
	Finance					Building and construction	Mining	Other businesses	Un- classified businesses	Total term loans
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total					
1978—										
July	1.6	1.8	19.6	58.5	81.5	23.6	399.7	166.1	34.8	1,388.8
1979—										
January	0.5	4.3	15.8	94.1	114.8	24.9	364.3	184.3	47.2	1,427.7
July	0.8	1.6	21.9	107.0	131.3	39.9	330.2	213.1	43.0	1,603.0
1980—										
January	0.8	1.7	37.0	111.4	151.0	47.6	290.4	243.6	48.6	1,785.6
July	0.7	1.0	34.5	116.1	152.4	45.8	284.3	264.6	63.4	1,860.6
1981—										
January	1.0	11.7	36.2	89.6	138.4	51.3	227.2	302.8	95.7	1,919.3
July	0.6	12.4	53.4	68.0	134.4	63.1	197.2	341.8	104.5	1,983.1

TABLE 25. MAJOR TRADING BANKS : ADVANCES IN AUSTRALIAN TERRITORIES (a), CLASSIFIED BY TYPE OF BORROWER (\$ million)

	Residents							Total advances
	Business advances	Personal advances			Public authorities and non-profit organisations	Total resident borrowers	Non-resident borrowers	
		Building or purchasing own home	Other	Total				
AUSTRALIAN CAPITAL TERRITORY								
1978—								
July	228.9	24.9	69.9	94.8	3.9	327.6	0.9	328.4
1979—								
January	241.3	26.9	69.8	96.7	7.2	345.2	0.9	346.1
July	229.6	26.4	80.3	106.7	8.5	344.9	0.7	345.5
1980—								
January	230.4	25.5	82.4	107.9	6.4	344.6	0.6	345.3
July	236.1	23.7	88.8	112.5	5.5	354.1	0.7	354.8
1981—								
January	229.3	23.2	97.2	120.4	4.4	354.0	0.7	354.7
July	271.6	23.2	106.9	130.1	4.3	406.0	0.6	(b)406.6
NORTHERN TERRITORY								
1978—								
July	31.7	4.9	20.7	25.6	0.9	58.2	—	58.3
1979—								
January	33.5	5.6	21.3	26.9	0.7	61.0	—	61.1
July	36.7	5.9	28.2	34.1	0.7	71.5	—	71.6
1980—								
January	39.9	6.7	32.4	39.1	1.3	80.4	0.1	80.5
July	48.1	7.2	38.2	45.4	1.3	94.8	0.1	94.9
1981—								
January	49.2	7.8	43.6	51.4	2.0	102.5	0.1	102.6
July	56.4	9.0	48.8	57.8	1.4	115.6	—	(b)115.6

(a) Separate details for External Territories are not available for publication. (b) Break in series—see paragraph 4 of the Explanatory notes, page 20.

TABLE 26. MAJOR TRADING BANKS : BUSINESS ADVANCES IN AUSTRALIAN TERRITORIES (a), CLASSIFIED BY INDUSTRY (\$ million)

	<i>Agriculture, grazing and dairying</i>	<i>Manufacturing</i>	<i>Transport, storage and communication</i>	<i>Building and construction</i>	<i>Commerce</i>	<i>Finance and other businesses</i>	<i>Unclassified</i>	<i>Total business advances</i>
AUSTRALIAN CAPITAL TERRITORY								
1978—								
July	5.2	50.8	2.1	9.7	14.4	135.7	11.0	228.8
1979—								
January	4.0	58.7	2.5	10.1	16.0	137.7	12.3	241.3
July	5.5	52.1	2.4	15.5	17.7	124.0	12.4	229.6
1980—								
January	5.8	54.7	2.4	17.8	14.7	129.3	5.9	230.4
July	5.8	64.8	2.7	15.9	19.3	96.1	31.4	236.1
1981—								
January	7.8	61.8	2.4	15.4	15.0	108.7	18.2	229.3
July	5.8	76.7	2.9	17.0	23.6	134.2	11.3	(b)271.6
NORTHERN TERRITORY								
1978—								
July	2.3	1.6	1.3	6.4	6.0	13.4	0.6	31.7
1979—								
January	2.4	1.6	1.5	6.0	7.9	13.6	0.5	33.5
July	2.4	1.7	1.4	6.8	8.1	15.1	1.2	36.7
1980—								
January	2.7	2.1	1.4	6.4	8.4	17.6	1.3	39.9
July	3.6	2.5	1.9	7.3	9.0	21.5	2.3	48.1
1981—								
January	3.2	2.4	2.3	9.8	8.8	20.8	2.0	49.2
July	2.9	4.6	2.4	7.8	9.0	27.4	2.2	(b)56.4

(a) Separate details for External Territories are not available for publication. (b) Break in series—see paragraph 4 of the Explanatory notes, page 20.

TABLE 27. MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS CLASSIFIED BY TYPE OF BORROWER
(Source: Reserve Bank of Australia)
(\$ million)

	Businesses				Persons			All other	Total (a)
	Agriculture grazing and dairying (a)	Manu- facturing	Commerce (b)	Finance	Building and construction	To individuals for building or purchasing own home	Other (incl personal loans)		
AGGREGATE									
1978—									
July	366.5	308.5	413.1	126.8	144.7	313.2	1,093.9	768.2	3,534.9
1979—									
January	382.4	308.6	424.8	86.8	119.3	326.4	1,128.3	719.4	3,496.1
July	561.4	364.1	458.6	107.5	168.4	364.3	1,258.5	846.9	4,129.6
1980—									
January	468.6	432.0	413.2	102.2	122.3	325.9	1,228.9	850.1	3,943.2
July	512.4	321.1	402.0	69.8	127.4	301.6	1,377.2	840.0	3,951.7
1981—									
January	521.6	412.0	431.8	96.5	148.9	324.2	1,528.1	1,025.2	4,488.2
July	560.3	299.4	413.7	63.0	150.5	280.6	1,682.6	934.0	4,384.1
TERM LOAN COMPONENT									
1978—									
July	31.7	34.0	31.5	4.2	7.5	—	—	102.9	211.7
1979—									
January	62.3	48.8	41.1	20.2	8.2	—	—	90.2	270.8
July	136.0	72.9	52.8	5.1	19.9	—	—	150.4	437.2
1980—									
January	83.9	109.4	58.2	33.8	9.1	—	—	157.2	451.6
July	90.5	43.6	36.5	2.8	13.7	—	—	123.7	310.9
1981—									
January	88.9	50.7	53.8	19.2	22.6	—	—	104.9	340.1
July	104.3	33.3	57.6	6.3	27.6	—	—	138.4	367.6

(a) Includes term development loan approvals

1978 July \$93.5m

1979 January \$121.8m

July \$156.2m

1980 January \$139.5m

1980 July \$122.8m

1981 January \$147.6m

July \$164.4m

(b) Excludes commitments in respect of temporary advances to wool buyers and informal arrangements entered into, mainly with other financial institutions, for meeting temporary needs.

NOTE: This table indicates the sources of demand for new lending and if taken in conjunction with the industrial classification of overdraft limits outstanding (Tables 28 and 29) indicates the approximate rate of cancellations and reductions of limits by main categories.

TABLE 28. MAJOR TRADING BANKS: OVERDRAFT LIMITS OUTSTANDING(a), CLASSIFIED BY TYPE OF BORROWER
(Source: Reserve Bank of Australia)
(\$ million)

(£ million)									
Residents									
	Businesses	Public authorities	Building or purchasing own home	Personal		Non-profit organisations	Total residents	Non-residents	Total overdraft limits outstanding
				Other	Total				
1978—									
July	11,299.2	518.3	927.3	3,679.6	4,506.9	211.3	16,635.6	11.4	16,647.0
1979—									
January	11,481.7	548.1	1,020.5	4,048.2	5,068.7	219.4	17,318.0	17.9	17,335.8
July	11,821.3	574.9	1,123.9	4,439.8	5,563.7	214.4	18,174.3	20.1	18,194.4
1980—									
January	12,182.6	603.3	1,143.6	4,780.8	5,924.4	225.9	18,936.1	28.6	18,964.7
July	12,597.0	545.6	1,229.5	5,080.3	6,309.8	211.9	19,664.3	20.8	19,685.0
1981—									
January	12,802.6	568.1	1,283.5	5,527.7	6,811.2	213.1	20,395.0	23.3	20,418.2
July	13,214.5	547.7	1,300.8	6,172.8	7,473.6	205.7	21,441.5	24.7	21,466.2

(a) Excludes commitments in respect of the following:

(a) Excludes commitments in respect of term loans, farm development loans and temporary advances to woolbuyers.

TABLE 29. MAJOR TRADING BANKS: BUSINESS OVERDRAFT LIMITS OUTSTANDING(a), CLASSIFIED BY INDUSTRY
(Source: Reserve Bank of Australia)
(\$ million)

(£ million)

	Agriculture, grazing and dairying					Transport, storage and communication	Commerce			Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total		Retail trade	Wholesale trade		
1978—										
July	347.1	188.4	106.9	609.1	1,251.3	2,867.7	293.5	1,210.9	904.3	2,115.2
1979—										
January	328.5	203.3	110.7	647.7	1,290.1	2,843.3	313.2	1,235.3	1,031.8	2,267.1
July	314.6	204.5	99.2	636.9	1,255.3	2,873.0	333.9	1,294.9	967.2	2,262.2
1980—										
January	302.0	212.3	97.3	637.6	1,249.2	3,015.0	350.3	1,345.8	1,056.1	2,401.8
July	304.5	224.9	105.0	673.7	1,308.0	3,156.0	395.5	1,377.0	1,085.6	2,462.6
1981—										
January	293.8	233.7	107.6	695.1	1,330.1	3,236.2	408.6	1,362.6	1,143.8	2,506.4
July	308.4	257.0	107.8	788.2	1,461.4	3,307.1	468.4	1,371.7	1,155.5	2,527.2
	Finance					Building and construction	Mining	Other businesses	Unclassified	Total business overdraft limits
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total					
1978—										
July	272.7	115.8	450.5	527.8	1,366.9	600.9	331.8	2,193.9	278.0	11,299.2
1979—										
January	233.0	112.6	411.5	648.5	1,403.6	614.0	364.7	2,031.4	352.4	11,481.7
July	225.9	99.4	433.4	696.1	1,454.9	648.9	382.9	2,228.6	381.6	11,821.3
1980—										
January	214.0	105.3	454.1	657.1	1,430.4	649.2	385.2	2,296.9	404.5	12,182.6
July	204.7	94.1	472.3	693.6	1,464.6	671.6	379.3	2,404.1	355.3	12,597.0
1981—										
January	206.0	96.5	457.0	712.3	1,471.8	668.7	446.1	2,352.0	382.6	12,802.6
July	186.9	106.0	461.7	704.9	1,459.5	695.9	457.9	2,457.8	383.4	13,214.5

(a) Excludes commitments in respect of term loans, farm development loans and temporary advances to woolbuyers.

NOTE: Tables 28 and 29 show the trend of net new lending to categories, in conjunction with the classification of advances (Tables 21 and 22) the range of limits usage by categories, and in conjunction with the table of new and increased lending commitments (Table 27) the approximate rate of cancellations and reductions of limits by main categories.

TABLE 30. MAJOR TRADING BANKS: DEPOSITS(a) CLASSIFIED BY TYPE OF DEPOSITOR
(\$ million)

	Resident depositors								Total all depositors
	Business deposits			Deposits of public authorities	Personal deposits	Deposits of non- profit organisations	Total resident depositors	Non- resident depositors	
	Companies	Other	Total						
	AMOUNT (\$ million)								
Fixed Deposits									
1978—									
July	1,220.5	1,342.4	2,562.8	1,229.0	4,244.5	403.3	8,439.6	106.3	8,545.9
1979—									
January	1,428.7	1,586.5	3,015.2	1,547.1	4,578.2	428.3	9,568.9	103.0	9,671.8
July	1,246.0	1,371.9	2,617.9	1,066.1	5,130.9	408.1	9,223.1	119.9	9,343.0
1980—									
January	1,561.0	1,582.1	3,143.1	1,291.9	5,617.3	406.9	10,461.2	115.5	10,576.7
July	959.8	1,297.1	2,256.8	671.1	5,634.1	365.6	8,927.6	125.6	9,053.2
1981—									
January	1,045.3	1,486.1	2,531.5	720.4	6,716.8	370.9	10,339.5	100.3	10,439.8
July	1,409.1	1,620.8	3,029.9	1,210.1	7,880.1	450.8	12,570.8	129.4	12,700.3
Current Deposits									
1978—									
July	1,652.7	2,208.9	3,861.7	329.4	2,566.7	445.9	7,203.7	117.6	7,321.3
1979—									
January	1,830.0	2,608.1	4,438.0	302.1	3,031.3	387.0	8,158.4	179.6	8,338.0
July	2,036.9	2,529.3	4,566.2	349.6	3,208.3	442.2	8,566.3	160.2	8,726.5
1980—									
January	2,345.9	3,214.0	5,559.9	344.2	3,584.0	427.3	9,915.4	213.5	10,128.9
July	2,185.3	2,829.4	5,014.7	423.5	3,748.3	489.9	9,676.4	271.2	9,947.5
1981—									
January	2,546.9	3,437.7	5,984.6	371.8	4,285.6	437.7	11,079.8	307.4	11,387.2
July	2,655.9	2,893.3	5,549.2	454.7	4,337.5	537.8	10,879.3	316.5	11,195.9
Total Deposits									
1978—									
July	2,873.2	3,551.3	6,424.5	1,558.5	6,811.2	849.1	15,643.3	223.9	15,867.2
1979—									
January	3,258.7	4,194.6	7,453.2	1,849.2	7,609.5	815.3	17,727.3	282.6	18,009.9
July	3,282.9	3,901.2	7,184.1	1,415.7	8,339.2	850.3	17,789.4	280.0	18,069.4
1980—									
January	3,908.9	4,796.2	8,705.0	1,636.1	9,201.3	834.2	20,376.6	329.0	20,705.6
July	3,145.1	4,126.4	7,271.5	1,094.6	9,382.4	855.4	18,603.9	396.8	19,000.8
1981—									
January	3,592.2	4,923.8	8,516.1	1,092.2	11,002.4	808.6	21,419.3	407.7	21,827.0
July	4,065.1	4,514.1	8,579.2	1,664.8	12,217.6	988.6	23,450.2	446.0	23,896.1
PROPORTION OF DEPOSITS HELD BY EACH TYPE OF DEPOSITOR (per cent)									
Fixed Deposits									
1978—									
July	14.3	15.7	30.0	14.4	49.7	4.7	98.8	1.2	100.0
1979—									
January	14.8	16.4	31.2	16.0	47.3	4.4	98.9	1.1	100.0
July	13.3	14.7	28.0	11.4	54.9	4.4	98.7	1.3	100.0
1980—									
January	14.8	14.9	29.7	12.2	53.1	3.9	98.9	1.1	100.0
July	10.6	14.3	24.9	7.4	62.2	4.0	98.6	1.4	100.0
1981—									
January	10.0	14.2	24.2	6.9	64.3	3.6	99.0	1.0	100.0
July	11.1	12.8	23.9	9.5	62.0	3.5	99.0	1.0	100.0
Current Deposits									
1978—									
July	22.6	30.2	52.8	4.5	35.1	6.1	98.4	1.6	100.0
1979—									
January	22.0	31.3	53.2	3.6	36.4	4.6	97.9	2.2	100.0
July	23.3	29.0	52.3	4.0	36.8	5.1	98.2	1.8	100.0
1980—									
January	23.2	31.7	54.9	3.4	35.4	4.2	97.9	2.1	100.0
July	22.0	28.4	50.4	4.3	37.7	4.9	97.3	2.7	100.0
1981—									
January	22.4	30.2	52.6	3.3	37.6	3.8	97.3	2.7	100.0
July	23.7	25.8	49.6	4.1	38.7	4.8	97.2	2.8	100.0
Total Deposits									
1978—									
July	18.1	22.4	40.5	9.8	42.9	5.4	98.6	1.4	100.0
1979—									
January	18.1	23.3	41.4	10.3	42.3	4.5	98.4	1.6	100.0
July	18.2	21.6	39.8	7.8	46.2	4.7	98.5	1.5	100.0
1980—									
January	18.9	23.2	42.1	7.9	44.4	4.0	98.4	1.6	100.0
July	16.6	21.7	38.3	5.8	49.4	4.5	97.9	2.1	100.0
1981—									
January	16.5	22.6	39.0	5.0	50.4	3.7	98.1	1.9	100.0
July	17.0	18.9	35.9	7.0	51.1	4.1	98.1	1.9	100.0

(a) Excludes the deposits of Commonwealth and State Governments and certificates of deposit.

TABLE 31. MAJOR TRADING BANKS: BUSINESS DEPOSITS(a) CLASSIFIED BY INDUSTRY

	Agriculture, grazing and dairying	Manu- facturing	Transport storage and com- munication	Commerce	Finance	Building and construction	Other business	Unclassified	Total business deposits
AMOUNT (\$ million)									
<i>Fixed Deposits</i>									
1978—									
July	556.7	162.4	76.8	222.3	685.5	152.4	597.0	109.8	2,562.8
1979—									
January	613.7	223.8	60.4	230.4	849.5	146.5	690.3	200.7	3,015.2
July	623.1	205.1	48.2	221.3	637.1	145.8	553.0	184.5	2,617.9
1980—									
January	703.2	270.1	71.0	267.0	783.4	155.5	595.1	299.7	3,145.1
July	652.1	146.7	48.3	183.1	428.3	129.5	491.9	177.0	2,256.8
1981—									
January	810.4	169.7	50.4	215.8	443.6	156.0	537.7	147.8	2,531.5
July	748.6	185.0	52.0	246.8	592.0	158.6	840.2	206.7	3,029.9
<i>Current Deposits</i>									
1978—									
July	605.9	300.4	116.6	600.1	419.1	236.6	1,401.2	181.7	3,861.7
1979—									
January	878.3	413.5	132.0	738.7	474.7	259.8	1,268.9	272.2	4,438.0
July	769.5	365.2	134.7	656.4	578.8	258.6	1,496.5	306.5	4,566.2
1980—									
January	1,320.4	466.9	148.7	784.0	664.5	301.0	1,559.2	315.1	5,559.9
July	796.0	411.8	142.4	693.9	645.3	276.2	1,747.4	301.6	5,014.7
1981—									
January	1,312.7	470.6	163.7	872.4	587.1	331.7	1,937.2	309.1	5,984.6
July	732.9	480.7	170.7	791.1	627.6	346.8	2,079.1	320.3	5,549.2
<i>Total Deposits</i>									
1978—									
July	1,162.6	462.8	193.4	822.3	1,104.6	389.0	1,998.2	291.5	6,424.5
1979—									
January	1,491.9	637.2	192.3	969.1	1,324.2	406.3	1,959.2	472.9	7,453.2
July	1,392.6	570.2	182.9	877.7	1,215.9	404.4	2,049.5	491.0	7,184.1
1980—									
January	2,023.7	737.1	219.7	1,051.1	1,447.9	456.5	2,154.3	614.9	8,705.0
July	1,448.1	558.5	190.7	877.0	1,073.7	405.7	2,239.3	478.6	7,271.5
1981—									
January	2,123.1	640.3	214.1	1,088.2	1,030.7	487.8	2,474.9	456.9	8,516.1
July	1,481.4	665.7	222.7	1,038.0	1,219.6	505.4	2,919.3	527.0	8,579.2
PROPORTION OF DEPOSITS HELD BY EACH INDUSTRY (per cent)									
<i>Fixed Deposits</i>									
1978—									
July	21.7	6.3	3.0	8.7	26.8	6.0	23.3	4.3	100.0
1979—									
January	20.4	7.4	2.0	7.6	28.2	4.9	22.9	6.7	100.0
July	23.8	7.8	1.8	8.5	24.3	5.6	21.1	7.1	100.0
1980—									
January	22.4	8.6	2.3	8.5	24.9	4.9	18.9	9.5	100.0
July	28.9	6.5	2.1	8.1	19.0	5.7	21.8	7.8	100.0
1981—									
January	32.0	6.7	2.0	8.5	17.5	6.2	21.2	5.8	100.0
July	24.7	6.1	1.7	8.1	19.5	5.2	27.7	6.8	100.0
<i>Current Deposits</i>									
1978—									
July	15.7	7.8	3.0	15.5	10.9	6.1	36.3	4.7	100.0
1979—									
January	19.8	9.3	3.0	16.7	10.7	5.9	28.6	6.1	100.0
July	16.9	8.0	3.0	14.4	12.7	5.7	32.8	6.7	100.0
1980—									
January	23.7	8.4	2.7	14.1	12.0	5.4	28.0	5.7	100.0
July	15.9	8.2	2.8	13.8	12.9	5.5	34.8	6.0	100.0
1981—									
January	21.9	7.9	2.7	14.6	9.8	5.5	32.4	5.2	100.0
July	13.2	8.7	3.1	14.3	11.3	6.3	37.5	5.8	100.0
<i>Total Deposits</i>									
1978—									
July	18.1	7.2	3.0	12.8	17.2	6.1	31.1	4.5	100.0
1979—									
January	20.0	8.6	2.6	13.0	17.8	5.5	26.3	6.4	100.0
July	19.4	7.9	2.6	12.2	17.0	5.6	28.5	6.8	100.0
1980—									
January	23.2	8.5	2.5	12.1	16.6	5.2	24.8	7.1	100.0
July	19.9	7.7	2.6	12.1	14.8	5.6	30.8	6.6	100.0
1981—									
January	24.9	7.5	2.5	12.8	12.1	5.7	29.1	5.4	100.0
July	17.3	7.8	2.6	12.1	14.2	5.9	34.0	6.1	100.0

(a) Excludes the deposits of Commonwealth and State Governments and certificates of deposit

TABLE 32. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL ADVANCES AND TOTAL TERM LOANS BY INTEREST RATES
(Source: Reserve Bank of Australia)

Interest rate per annum	At end of			At second Wednesday of			
	June 1978	December 1978	June 1979	January 1980	July 1980	January 1981	July 1981
PERCENTAGE OF TOTAL ADVANCES OUTSTANDING (a)							
8.0% and less	5.2	4.7	4.3	5.2	4.1	3.8	3.9
More than 8.0%, but less than 8.5%	0.1	0.1	—	—	—	—	—
8.5%	0.4	0.7	—	—	—	—	—
More than 8.5%, but less than 9.0%	0.5	2.6	0.4	0.1	0.1	0.1	0.1
9.0%	0.1	0.3	0.1	0.2	0.1	—	—
More than 9.0%, but less than 9.5%	0.7	3.0	1.3	1.2	0.1	0.3	—
9.5%	0.7	3.6	3.9	3.7	0.2	0.2	—
More than 9.5%, but less than 10.0%	1.6	9.5	9.3	9.3	1.1	—	—
10.0%	2.7	34.2	36.9	35.0	3.4	0.1	0.1
More than 10.0%, but less than 10.5%	9.5	0.6	0.7	1.9	9.4	0.3	0.1
10.5%	37.4	1.8	1.5	1.8	34.3	0.2	0.2
More than 10.5%, but less than 11.0%	0.4	1.1	2.5	3.5	0.2	0.1	0.1
11.0%	1.9	5.5	6.5	6.9	0.7	0.3	0.2
More than 11.0%, but less than 11.5%	1.7	1.7	1.9	2.3	0.6	9.7	1.2
11.5%	6.5	7.8	9.4	8.7	1.2	28.7	5.4
More than 11.5%, but less than 12.0%	1.0	1.6	1.2	1.5	0.4	0.9	0.1
12.0%	9.3	5.7	5.6	4.9	5.9	4.6	17.5
More than 12.0%, but less than 12.5%	1.2	1.0	1.1	1.1	3.4	1.4	2.9
12.5%	6.3	5.7	5.3	4.9	8.6	3.7	17.9
More than 12.5%, but less than 13.0%	1.3	0.9	0.8	0.9	3.0	2.8	0.4
13.0%	4.5	2.6	2.4	2.3	5.8	3.5	1.5
More than 13.0%, but less than 13.5%	0.6	0.7	0.5	0.5	2.1	4.1	0.3
13.5%	3.0	1.9	1.6	1.5	4.7	8.9	1.2
More than 13.5%, but less than 14.0%	0.8	0.4	0.4	0.4	5.4	5.2	0.6
14.0%	0.9	0.9	0.9	0.9	2.0	7.0	2.9
More than 14.0%, but less than 14.5%	0.1	0.1	0.1	0.1	0.6	1.9	0.6
14.5%	0.6	0.5	0.5	0.4	1.2	3.9	1.4
More than 14.5%, but less than 15.0%	0.1	0.1	0.1	0.1	0.3	4.7	1.6
15.0%	0.4	0.4	0.3	0.3	0.5	1.4	3.2
More than 15.0%, but less than 15.5%	—	—	—	—	0.1	0.5	4.1
15.5%	0.1	0.1	0.1	0.1	0.2	0.7	8.7
More than 15.5%, but less than 16.0%	—	—	—	0.1	—	0.3	6.2
16.0%	0.1	0.1	0.1	0.2	0.4	0.7	3.4
More than 16.0% but less than 16.5%	—	—	—	—	—	—	3.6
16.5%	—	—	—	—	—	—	2.3
More than 16.5% but less than 17.0%	—	—	—	—	—	—	1.9
17.0%	—	—	—	—	—	—	0.8
More than 17.0%	—	—	—	—	—	—	5.5
	100.0	100.0	100.0	100.0	100.0	100.0	100.0
PERCENTAGE OF TOTAL TERM LOANS OUTSTANDING							
Less than 8.5%	17.4	11.6	9.5	7.7	4.4	4.0	3.0
8.5% and less than 9.0%	4.4	1.8	1.3	1.1	1.8	0.2	1.1
9.0% and less than 9.5%	1.3	0.8	0.5	0.5	1.5	1.0	0.5
9.5% and less than 10.0%	0.8	0.5	0.5	0.4	0.4	0.2	0.3
10.0% and less than 10.5%	5.0	4.5	7.9	5.7	3.2	2.3	1.9
10.5% and less than 11.0%	6.8	14.2	18.1	25.6	14.6	12.1	8.2
11.0% and less than 11.5%	15.4	17.4	15.0	17.4	25.4	14.9	9.1
11.5% and less than 12.0%	10.0	11.6	13.8	11.0	12.0	7.1	4.5
12.0% and less than 12.5%	8.0	9.7	12.6	10.8	6.4	15.7	13.0
12.5% and less than 13.0%	18.3	15.7	11.6	10.9	8.5	11.3	9.5
13.0% and less than 13.5%	7.5	7.2	6.1	6.4	9.7	6.8	12.6
13.5% and less than 14.0%	4.7	4.4	2.9	2.1	8.5	13.0	7.2
14.0% and less than 14.5%	0.4	0.5	0.3	0.1	1.4	4.6	2.4
14.5% and less than 15.0%	—	—	—	—	1.1	4.8	1.8
15.0% and less than 15.5%	—	—	—	—	0.3	1.5	3.8
15.5% and less than 16.0%	—	—	—	—	—	0.6	8.0
16.0% and less than 16.5%	—	—	—	0.5	1.0	0.1	4.8
16.5% and less than 17.0%	—	—	—	—	—	—	3.7
17.0% and over	—	—	—	—	—	—	4.5
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Advances at rates above the prescribed maximum for overdraft advances comprise short term mortgage and bridging loans, lease financing and, at certain times, post-shipment pool advances; these categories of loans and also loans drawn under limits of \$50,000 from 1 February 1976, \$100,000 and over, are specifically exempted from the prescribed overdraft interest rate requirement. This series excludes term loans, farm development loans, personal loans and charge cards.

TABLE 33. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL FARM DEVELOPMENT LOANS BY INTEREST RATES
(Source: Reserve Bank of Australia)

Interest rate per annum	At end of			At second Wednesday of			
	June 1978	December 1978	June 1979	January 1980	July 1980	January 1981	July 1981
PERCENTAGE OF TOTAL FARM DEVELOPMENT LOANS OUTSTANDING							
Less than 8.5%	4.8	1.0	0.4	0.3	0.2	0.1	0.1
8.5% and less than 9.0%	0.1	—	—	—	—	—	—
9.0% and less than 9.5%	0.3	0.2	—	—	—	—	—
9.5% and less than 10.0%	1.7	1.1	—	—	—	—	—
10.0% and less than 10.5%	1.1	6.6	0.4	0.2	—	—	—
10.5% and less than 11.0%	16.3	26.8	41.7	47.3	4.0	2.8	2.2
11.0% and less than 11.5%	53.5	45.1	29.9	21.7	30.5	20.8	13.5
11.5% and less than 12.0%	5.6	3.7	2.8	2.3	37.9	26.9	15.9
12.0% and less than 12.5%	3.3	2.7	3.4	3.2	7.0	6.1	1.4
12.5% and less than 13.0%	4.0	3.6	4.0	5.3	1.5	14.6	10.4
13.0% and less than 13.5%	4.4	5.0	5.6	6.6	6.8	10.9	16.3
13.5% and less than 14.0%	4.3	3.9	2.9	2.3	7.2	4.6	19.0
14.0% and less than 14.5%	0.4	0.2	0.2	0.1	1.0	2.0	0.8
14.5% and less than 15.0%	0.1	0.1	0.1	—	0.9	3.8	2.2
15.0% and less than 15.5%	—	—	—	—	0.1	1.1	1.0
15.5% and less than 16.0%	0.1	—	—	—	—	0.8	2.4
16.0% and less than 16.5%	—	—	—	—	0.6	0.2	2.7
16.5% and less than 17.0%	—	—	—	—	—	—	2.2
17.0% and over	—	—	—	—	—	—	6.6
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 34. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL FIXED DEPOSITS BY INTEREST RATES
(Source: Reserve Bank of Australia)

(Source: Reserve Bank of Australia)

AT SECOND WEDNESDAY OF

Interest rate per annum	June 1978	December 1978	June 1979	December 1979	June 1980	December 1980	June 1981
PERCENTAGE OF TOTAL FIXED DEPOSITS (a)							
Less than 8.5%	17.0	13.2	17.2	14.7	8.4	0.2	0.1
8.5% and less than 9.0%	19.3	24.2	41.7	34.4	29.1	11.8	4.1
9.0% and less than 9.5%	32.4	46.3	38.8	31.6	32.8	27.9	5.6
9.5% and less than 10.0%	20.4	15.1	2.1	16.6	14.1	9.2	1.3
10.0% and less than 10.5%	16.8	1.3	0.3	2.6	15.5	45.8	18.9
10.5% and less than 11.0%	—	—	—	—	—	1.1	2.0
11.0% and less than 11.5%	—	—	—	—	—	2.2	14.3
11.5% and less than 12.0%	—	—	—	—	—	0.6	15.2
12.0% and less than 12.5%	—	—	—	—	—	0.8	7.3
12.5% and less than 13.0%	—	—	—	—	—	0.2	3.1
13.0% and less than 13.5%	—	—	—	—	—	0.1	5.8
13.5% and less than 14.0%	—	—	—	—	—	—	4.9
14.0% and less than 14.5%	—	—	—	—	—	—	5.2
14.5% and less than 15.0%	—	—	—	—	—	—	4.0
15.0% and less than 15.5%	—	—	—	—	—	—	4.1
15.5% and less than 16.0%	—	—	—	—	—	—	2.1
16.0% and less than 16.5%	—	—	—	—	—	—	1.6
16.5% and over	—	—	—	—	—	—	0.6
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Excludes contributions to Superannuation funds.

(a) Excludes certificates of deposit and fixed deposits of the Australian and State Governments.