



**BANKING
AUSTRALIA
DECEMBER QUARTER 1981**

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**BANKING
AUSTRALIA**

**DECEMBER QUARTER
1981**

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EXPLANATORY NOTES

Introduction

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

Seasonal adjustment

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

Trading banks

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

The major trading banks are:

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

The additional banks are:

Bank of New Zealand
Bank of Queensland Limited
Banque Nationale de Paris
Australian Bank Limited (from February 1981)
State Bank of New South Wales
The State Bank of South Australia
The Ruraland Industries Bank of Western Australia (Rural Department)

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

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

Savings banks

6. The savings banks are:

Commonwealth Savings Bank of Australia*
Australia and New Zealand Savings Bank Limited*
Bank of New South Wales Savings Bank Limited*
The Commercial Savings Bank of Australia Limited*
C.B.C. Savings Bank Limited*
The National Bank Savings Bank Limited*
The Bank of New Zealand Savings Bank Limited*
The Hobart Savings Bank (trading as The Savings Bank of Tasmania)
Launceston Bank for Savings
State Bank of Victoria
The Savings Bank of South Australia
The Ruraland Industries Bank of Western Australia (Savings Bank Division).

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

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

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

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

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

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

Revisions

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

Break in series

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

Related publications

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

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

Savings Banks, Australia (5602.0)—issued monthly

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

Symbols and other usages

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

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

SECTION I: 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 | |
|--|---|------------------|----------|---|------------------|----------------|---------|---|------------------------------|----------------------|------------------|------------------------------|------------------|-------------------|---|---|----------------------|--|
| | Fixed | | | Current | | | | | | Not bearing interest | | | | | | | | |
| | Australian and State Govern- ments | Bearing interest | | Australian and State Govern- ments | Bearing interest | | | Australian and State Govern- ments | Total bearing interest | | Total current | | | Total deposits | | | | |
| | | Other banks | Other(b) | | Total fixed | Other banks | Other | | Total bearing interest | Other banks | Other | Total bearing interest | Total current | Total deposits | | | | |
| ALL TRADING BANKS | | | | | | | | | | | | | | | | | | |
| 1980— November | 831.8 | 16.3 | 14,840.5 | 15,688.6 | 122.2 | 8.6 | 1,134.5 | 1,265.2 | 82.5 | 311.6 | 10,436.9 | 10,831.0 | 12,096.2 | 27,784.8 | 845.5 | 5,924.0 | 34,554.3 | |
| December(d) | 813.7 | 18.1 | 14,812.1 | 15,643.8 | 129.0 | 22.0 | 1,129.5 | 1,280.5 | 90.3 | 308.1 | 11,061.2 | 11,459.6 | 12,740.2 | 28,384.0 | 792.0 | 6,124.4 | 35,300.4 | |
| 1981— January | 855.9 | 22.2 | 15,168.1 | 16,046.1 | 110.1 | 12.1 | 1,133.0 | 1,255.2 | 81.2 | 276.3 | 10,946.4 | 11,304.0 | 12,559.2 | 28,605.3 | 762.1 | 6,380.5 | 35,747.9 | |
| February | 910.4 | 29.1 | 15,505.5 | 16,445.0 | 113.7 | 15.0 | 1,158.9 | 1,271.3 | 82.5 | 259.0 | 10,792.9 | 11,130.5 | 12,417.4 | 28,862.4 | 770.0 | 6,386.4 | 36,018.8 | |
| March | 971.9 | 43.9 | 16,005.7 | 17,021.5 | 100.7 | 11.7 | 1,160.5 | 1,286.9 | 78.7 | 246.5 | 10,843.4 | 11,172.4 | 12,443.7 | 29,465.2 | 745.3 | 6,426.5 | 36,637.0 | |
| April | 936.5 | 55.9 | 16,065.9 | 17,058.3 | 135.0 | 16.9 | 1,147.9 | 1,299.8 | 110.5 | 284.4 | 10,807.5 | 11,202.3 | 12,502.1 | 29,560.4 | 741.9 | 6,792.0 | 37,094.4 | |
| May | 842.2 | 58.1 | 16,291.4 | 17,191.7 | 118.0 | 23.3 | 1,102.3 | 1,243.6 | 82.6 | 276.9 | 10,328.8 | 10,688.3 | 11,931.8 | 29,123.6 | 858.6 | 7,010.2 | 36,992.4 | |
| June | 795.5 | 49.8 | 16,342.5 | 17,187.8 | 107.3 | 10.0 | 1,101.0 | 1,218.4 | 94.1 | 272.5 | 10,533.1 | 10,899.7 | 12,118.1 | 29,305.9 | 820.9 | 7,302.9 | 37,429.7 | |
| July | 715.3 | 73.2 | 16,336.4 | 17,124.9 | 145.4 | 7.4 | 1,146.0 | 1,298.7 | 86.5 | 268.4 | 10,598.3 | 10,953.3 | 12,252.1 | 29,376.9 | 810.9 | 7,302.9 | 37,429.7 | |
| August | 701.1 | 74.9 | 16,678.5 | 17,454.5 | 122.8 | 15.2 | 1,121.1 | 1,259.1 | 80.6 | 280.7 | 10,464.9 | 10,826.2 | 12,085.3 | 29,539.8 | 895.8 | 8,192.8 | 38,628.4 | |
| September | 867.1 | 86.9 | 17,303.8 | 18,257.8 | 120.0 | 9.7 | 1,134.8 | 1,264.5 | 66.0 | 257.7 | 10,482.8 | 10,806.5 | 12,071.0 | 30,328.8 | 829.2 | 8,248.9 | 39,407.0 | |
| October | 877.1 | 135.1 | 17,788.9 | 18,801.1 | 103.8 | 10.2 | 1,152.1 | 1,266.0 | 70.3 | 258.4 | 10,566.9 | 10,895.6 | 12,161.6 | 30,962.7 | 841.3 | 8,355.5 | 40,159.5 | |
| November | 924.0 | 141.6 | 17,910.1 | 18,975.7 | 100.3 | 22.6 | 1,174.4 | 1,297.3 | 73.0 | 289.8 | 10,646.4 | 11,009.2 | 12,306.6 | 31,282.2 | 980.9 | 8,427.1 | 40,690.2 | |
| December(d) | 941.1 | 110.8 | 17,767.7 | 18,819.7 | 105.4 | 46.2 | 1,241.1 | 1,392.8 | 82.3 | 308.9 | 11,246.5 | 11,637.7 | 13,030.5 | 31,850.2 | 879.0 | 8,688.5 | 41,417.7 | |
| MAJOR TRADING BANKS | | | | | | | | | | | | | | | | | | |
| 1980— November | 571.7 | 14.0 | 12,788.9 | 13,374.6 | 59.1 | 8.2 | 929.4 | 996.7 | 59.1 | 309.6 | 9,815.5 | 10,184.2 | 11,281.9 | 24,555.6 | 756.1 | 4,996.5 | 30,308.2 | |
| December(d) | 549.4 | 14.3 | 12,775.2 | 13,338.9 | 73.4 | 21.6 | 925.1 | 1,020.1 | 64.0 | 304.5 | 10,400.0 | 10,768.5 | 11,788.6 | 25,127.5 | 703.0 | 5,180.8 | 31,011.3 | |
| 1981— January | 578.0 | 16.9 | 13,107.9 | 13,702.8 | 55.6 | 11.5 | 925.1 | 992.2 | 56.5 | 273.8 | 10,267.0 | 10,597.3 | 11,589.5 | 25,292.3 | 675.2 | 5,449.2 | 31,416.7 | |
| February | 622.7 | 21.9 | 13,441.7 | 14,086.3 | 62.3 | 14.7 | 959.8 | 1,036.8 | 56.5 | 256.7 | 10,127.4 | 10,440.6 | 11,477.4 | 25,563.7 | 677.8 | 5,446.1 | 31,687.7 | |
| March | 684.7 | 31.4 | 13,932.4 | 14,648.5 | 50.0 | 11.4 | 955.8 | 1,017.2 | 59.5 | 243.4 | 10,178.7 | 10,481.5 | 11,498.8 | 26,147.3 | 651.4 | 5,480.4 | 32,279.1 | |
| April | 658.0 | 46.9 | 13,974.6 | 14,679.5 | 66.4 | 16.3 | 946.6 | 1,029.3 | 85.2 | 282.0 | 10,143.3 | 10,510.5 | 11,539.8 | 26,219.3 | 643.5 | 5,800.0 | 32,662.7 | |
| May | 585.9 | 47.1 | 14,601.1 | 14,793.1 | 58.4 | 22.9 | 909.1 | 990.4 | 60.8 | 274.5 | 9,684.0 | 10,019.3 | 11,009.8 | 25,802.8 | 749.5 | 6,029.4 | 32,581.7 | |
| June | 534.6 | 42.8 | 14,158.3 | 14,735.7 | 56.0 | 9.7 | 911.8 | 977.6 | 68.2 | 270.1 | 9,883.8 | 10,222.1 | 11,199.8 | 25,935.4 | 692.2 | 6,329.2 | 32,956.8 | |
| July | 434.6 | 67.3 | 14,153.0 | 14,654.9 | 78.0 | 7.1 | 950.7 | 1,035.8 | 65.3 | 266.8 | 9,954.1 | 10,286.3 | 11,322.1 | 25,977.1 | 709.1 | 6,149.2 | 32,833.5 | |
| August | 440.4 | 66.4 | 14,455.6 | 14,962.4 | 68.5 | 14.9 | 924.6 | 1,007.9 | 64.1 | 278.9 | 9,812.5 | 10,155.6 | 11,163.5 | 26,125.9 | 704.4 | 7,104.6 | 34,031.8 | |
| September | 613.7 | 82.3 | 14,985.9 | 15,681.9 | 65.6 | 9.8 | 949.6 | 1,017.8 | 56.3 | 256.5 | 9,910.9 | 10,223.9 | 11,241.7 | 27,398.4 | 700.1 | 7,281.8 | 35,380.3 | |
| October | 625.9 | 131.6 | 15,399.2 | 16,156.7 | 58.3 | 3.2 | 949.6 | 1,017.8 | 56.3 | 256.5 | 9,910.9 | 10,223.9 | 11,241.7 | 27,398.4 | 700.1 | 7,281.8 | 35,380.3 | |
| November | 659.2 | 137.5 | 15,464.2 | 16,260.9 | 56.3 | 22.2 | 966.8 | 1,045.3 | 61.0 | 287.9 | 9,988.5 | 10,337.3 | 11,382.6 | 27,643.5 | 831.7 | 7,318.2 | 35,793.5 | |
| December(d) | 682.3 | 106.8 | 15,295.6 | 16,084.7 | 71.7 | 45.7 | 1,028.1 | 1,145.5 | 70.5 | 306.8 | 10,543.5 | 10,920.8 | 12,066.3 | 28,151.0 | 719.7 | 7,571.0 | 36,441.7 | |

(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

(d) Excludes one Wednesday.

(e) Break in series due to a change in accounting procedures (see paragraph 13 of the explanatory notes). Figures for June 1981 on new basis

for total liabilities are: all banks \$37,501.9 million, major banks \$33,029.1 million

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

| Average of weekly figures for month of— | Liquid assets and Australian and State Government securities | | | | Local government securities | | Loans to authorised dealers in the short-term money market | Statutory reserve deposit accounts with Reserve Bank | Cheques and bills of other banks and balances with and due from other banks | Loans, advances and bills discounted | | | | Total 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 | | Other securities | Loans, advances and bills discounted | | | | | | | | | | | |
| | | | Treasury notes | Other securities | | Term loans | | | | Farm development loans | Other loans | | | | | | |
| ALL TRADING BANKS | | | | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | | | | |
| 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(b) | 596.7 | 9.3 | 711.3 | 4,522.4 | 247.2 | 1,159.9 | 401.7 | 1,502.2 | 674.4 | 265.3 | 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 | 37,924.7 |
| February | 518.6 | 10.0 | 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 | 584.8 | 5,706.6 | 39,448.6 |
| May | 531.2 | 5.0 | 742.7 | 4,311.1 | 224.9 | 1,223.4 | 271.8 | 1,870.8 | 831.6 | 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 | 117.3 | 1,853.2 | 689.7 | 211.2 | 2,080.7 | 859.9 | 20,462.2 | 23,598.0 | 658.0 | 6,661.5 | 40,631.0 |
| August | 551.2 | 7.7 | 519.8 | 4,448.6 | 256.5 | 1,313.5 | 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 | 664.0 | 199.8 | 2,208.4 | 888.7 | 21,139.1 | 24,472.5 | 667.0 | 6,725.9 | 42,712.8 |
| October | 558.2 | 7.7 | 769.6 | 4,753.2 | 240.6 | 1,598.7 | 349.8 | 1,906.1 | 663.5 | 229.5 | 2,215.0 | 895.8 | 21,033.5 | 24,483.9 | 673.6 | 6,774.9 | 43,273.5 |
| November | 554.4 | 6.6 | 653.5 | 4,869.6 | 247.3 | 2,029.3 | 337.9 | 1,947.7 | 695.0 | 268.3 | 2,266.3 | 895.8 | 21,633.4 | 24,773.7 | 684.7 | 6,967.9 | 43,846.6 |
| December(c) | 663.8 | 8.9 | 398.9 | 4,980.7 | 248.7 | 2,240.3 | 306.2 | 1,972.2 | 700.7 | 279.2 | 2,331.0 | 910.0 | 21,233.5 | 24,773.7 | | | |
| MAJOR TRADING BANKS | | | | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | | | | |
| November | 469.3 | 6.3 | 754.1 | 4,114.6 | 154.1 | 1,039.2 | 273.3 | 1,448.0 | 470.0 | 265.4 | 1,958.6 | 753.5 | 15,378.5 | 18,356.2 | 445.7 | 4,512.7 | 32,043.4 |
| December(b) | 561.9 | 8.7 | 620.7 | 4,083.5 | 124.6 | 1,065.6 | 334.4 | 1,469.5 | 518.0 | 265.3 | 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 | 1,826.2 | 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 | 3,995.2 | 85.2 | 1,146.7 | 205.5 | 1,813.6 | 453.7 | 215.3 | 2,045.5 | 835.8 | 16,612.7 | 19,714.4 | 497.5 | 5,701.6 | 34,887.8 |
| July | 537.0 | 5.3 | 430.5 | 4,065.4 | 119.6 | 1,195.3 | 96.2 | 1,813.7 | 508.3 | 211.2 | 2,080.7 | 859.9 | 17,036.3 | 20,188.1 | 543.2 | 6,066.7 | 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 |
| October | 522.9 | 6.9 | 718.4 | 4,288.7 | 87.2 | 1,514.7 | 278.8 | 1,866.1 | 475.2 | 229.5 | 2,215.0 | 888.7 | 17,594.0 | 20,927.3 | 549.2 | 6,219.9 | 37,450.3 |
| November | 520.1 | 5.5 | 590.2 | 4,389.1 | 86.0 | 1,943.0 | 272.2 | 1,908.2 | 407.9 | 266.3 | 2,266.3 | 895.8 | 17,454.9 | 20,885.3 | 554.6 | 6,245.6 | 37,897.7 |
| December(c) | 622.5 | 7.8 | 357.3 | 4,395.3 | 84.7 | 2,144.4 | 227.3 | 1,930.7 | 509.1 | 279.2 | 2,331.0 | 910.0 | 17,633.4 | 21,153.6 | 562.0 | 6,432.9 | 38,427.7 |

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

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

| Average of weekly figures for month of— | Liquid assets and Australian and State Government securities | | | | Statutory reserve deposit accounts with Reserve Bank | 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) | | | | | | | | | | | | | | |
| ALL TRADING BANKS | | | | | | | | | | | | | | |
| RATIO TO TOTAL DEPOSITS (per cent) | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | |
| 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 | 5.1 | 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 | 6.1 | 75.3 | 38.6 |
| March | 533.5 | 1,596.3 | 4,461.9 | 6,591.8 | 1,820.3 | 21,968.7 | 11,724.4 | 1.8 | 5.4 | 15.1 | 20.9 | 6.3 | 76.7 | 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 | 22.4 | 6.2 | 74.6 | 37.9 |
| May | 536.3 | 742.7 | 4,311.1 | 5,590.1 | 1,870.8 | 23,105.9 | 10,688.3 | 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 | 578.8 | 4,448.6 | 5,547.3 | 1,857.3 | 23,484.0 | 10,826.2 | 1.9 | 1.8 | 15.1 | 18.8 | 6.1 | 79.5 | 36.7 |
| September | 554.4 | 597.8 | 4,541.5 | 5,693.7 | 1,866.1 | 23,948.2 | 10,806.5 | 1.8 | 2.0 | 15.0 | 18.8 | 6.2 | 79.0 | 35.6 |
| October | 566.0 | 769.6 | 4,753.2 | 6,086.8 | 1,906.1 | 24,472.5 | 10,895.6 | 1.8 | 2.5 | 15.4 | 19.7 | 6.2 | 79.0 | 35.2 |
| November | 560.9 | 653.5 | 4,869.6 | 6,084.0 | 1,947.7 | 24,483.9 | 11,009.2 | 1.8 | 2.1 | 15.6 | 19.5 | 6.2 | 78.3 | 35.2 |
| December(a) | 672.7 | 398.9 | 4,880.7 | 5,952.3 | 1,972.2 | 24,773.7 | 11,637.7 | 2.1 | 1.3 | 15.3 | 18.7 | 6.2 | 77.8 | 36.5 |
| MAJOR TRADING BANKS | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | |
| 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 | 10,149.0 | 1.9 | 2.1 | 15.2 | 19.2 | 6.8 | 76.4 | 37.8 |
| October | 529.8 | 718.4 | 4,288.7 | 5,537.0 | 1,866.1 | 20,927.3 | 10,223.9 | 1.9 | 2.6 | 15.7 | 20.2 | 6.8 | 76.4 | 37.3 |
| November | 525.6 | 590.2 | 4,389.1 | 5,504.8 | 1,908.2 | 20,885.3 | 10,337.3 | 1.9 | 2.1 | 15.9 | 19.9 | 6.9 | 75.6 | 37.4 |
| December(a) | 630.4 | 357.3 | 4,395.3 | 5,383.0 | 1,930.7 | 21,153.6 | 10,920.8 | 2.2 | 1.3 | 15.6 | 19.1 | 6.9 | 75.1 | 38.8 |

(a) Excludes one Wednesday. (b) Break in series due to change in accounting procedures (see paragraph 13 of the Explanatory notes). Figures for June 1981 on new basis for loans, advances and bills discounted are: all banks \$23,119.7 million ('89 per cent); major banks \$19,768.7 million ('82 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 | | | | | | | | | |
| <i>1980 -</i> | | | | | | | | | |
| 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 |
| <i>1981 -</i> | | | | | | | | | |
| 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 | 6,367.0 | 4,782.5 | 1,911.3 | 2,214.7 | 470.9 | 163.4 | 343.4 | 28,843.8 |
| March | 12,648.0 | 6,094.6 | 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 | 12,670.7 | 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 | 1,788.1 | 2,148.0 | 458.5 | 172.1 | 370.8 | 29,354.6 |
| July | 12,831.9 | 6,572.1 | 5,013.2 | 1,788.1 | 2,221.4 | 483.0 | 182.6 | 368.7 | 29,517.5 |
| August | 12,827.2 | 6,524.7 | 5,110.1 | 1,799.7 | 2,221.4 | 496.7 | 192.2 | 374.6 | 30,306.4 |
| September | 13,042.2 | 6,773.2 | 5,315.9 | 1,826.5 | 2,285.2 | 520.8 | 199.7 | 361.5 | 30,940.4 |
| October | 13,193.2 | 6,929.9 | 5,445.9 | 1,887.7 | 2,402.8 | 530.8 | 197.0 | 370.8 | 31,258.9 |
| November | 13,280.1 | 7,051.1 | 5,496.6 | 1,893.2 | 2,432.2 | 538.0 | 198.2 | 384.8 | 31,826.1 |
| December(a) | 13,445.7 | 7,157.7 | 5,636.4 | 1,964.4 | 2,507.5 | 531.4 | | | |
| LOANS, ADVANCES AND BILLS DISCOUNTED | | | | | | | | | |
| <i>1980 -</i> | | | | | | | | | |
| November | 9,351.6 | 4,793.1 | 2,529.4 | 2,002.5 | 1,918.6 | 394.1 | 98.9 | 338.6 | 21,428.8 |
| 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 |
| <i>1981 -</i> | | | | | | | | | |
| 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 |
| October | 10,695.1 | 5,137.7 | 2,997.6 | 2,251.1 | 2,271.8 | 429.9 | 119.8 | 563.8 | 24,466.8 |
| November | 10,645.4 | 5,072.3 | 3,048.3 | 2,268.1 | 2,303.3 | 420.4 | 121.2 | 599.4 | 24,478.3 |
| December(a) | 10,793.3 | 5,149.0 | 3,082.3 | 2,288.0 | 2,288.7 | 423.5 | 123.7 | 619.5 | 24,768.1 |

(a) Excludes one Wednesday. (b) Break in series due to 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 GOVERNMENT^(b) | | | | | | | | | |
| 1980— | | | | | | | | | |
| 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 | 0.3 | 0.2 | — | — | 695.5 |
| February | 696.8 | 191.3 | 0.4 | 0.2 | 1.3 | 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 | 800.2 | 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 | 1,128.6 | 153.0 | 0.4 | 0.3 | 0.7 | 0.3 | — | — | 1,284.2 |
| September | 927.6 | 129.9 | 0.7 | 0.3 | 0.5 | 0.2 | 0.1 | — | 1,059.4 |
| October | 804.6 | 152.0 | 0.6 | 0.3 | 0.6 | 0.3 | — | — | 958.1 |
| November | 673.1 | 136.1 | 2.2 | 0.4 | 0.5 | 0.3 | — | — | 812.7 |
| December | 938.7 | 130.5 | 0.6 | 0.5 | 0.6 | 0.4 | — | — | 1,071.3 |
| OTHER | | | | | | | | | |
| 1980— | | | | | | | | | |
| November | 12,030.2 | 8,717.3 | 2,479.9 | 1,197.1 | 1,897.8 | 276.5 | 72.1 | 334.5 | 27,005.3 |
| 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 | 89.4 | 234.0 | 22,789.5 |
| 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 | 8,989.3 | 2,417.7 | 1,230.0 | 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 | 13,900.9 | 10,170.5 | 2,610.7 | 1,331.2 | 2,140.2 | 312.6 | 83.3 | 395.4 | 30,136.8 |
| June | 12,319.1 | 8,871.0 | 2,610.7 | 1,331.2 | 2,140.2 | 312.6 | 83.3 | 395.4 | 28,409.3 |
| July | 13,879.3 | 11,159.9 | 3,282.9 | 1,315.6 | 2,158.3 | 320.7 | 92.9 | 499.4 | 32,708.3 |
| August | 13,284.2 | 9,584.4 | 2,672.6 | 1,321.7 | 2,137.9 | 317.9 | 85.9 | 419.2 | 29,818.4 |
| September | 14,220.4 | 10,171.4 | 2,885.2 | 1,341.5 | 2,056.0 | 302.4 | 92.4 | 437.4 | 31,560.8 |
| October | 13,310.7 | 10,603.8 | 2,842.3 | 1,235.1 | 1,991.3 | 293.0 | 80.7 | 405.4 | 30,782.3 |
| November | 14,628.4 | 10,755.8 | 3,001.2 | 1,373.0 | 2,192.7 | 305.7 | 93.6 | 399.3 | 32,753.8 |
| December | 14,413.2 | 11,512.8 | 3,067.0 | 1,368.9 | 2,277.1 | 358.5 | 92.2 | 434.9 | 33,559.5 |
| TOTAL | | | | | | | | | |
| 1980— | | | | | | | | | |
| 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 | 1,657.7 | 239.4 | 89.4 | 234.0 | 23,485.1 |
| February | 12,454.0 | 9,177.7 | 2,358.1 | 1,236.1 | 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 | 401.9 | 28,306.8 |
| April | 12,756.0 | 9,136.2 | 2,431.8 | 1,270.9 | 1,925.2 | 307.2 | 77.6 | 425.6 | 28,321.6 |
| May | 13,871.7 | 10,340.5 | 2,611.1 | 1,333.4 | 2,140.8 | 312.8 | 83.3 | 395.4 | 31,088.4 |
| June | 13,119.3 | 8,993.3 | 2,523.5 | 1,169.8 | 1,822.1 | 280.9 | 78.4 | 346.8 | 28,334.1 |
| July | 14,797.1 | 11,373.8 | 3,283.3 | 1,315.8 | 2,158.8 | 321.0 | 92.9 | 499.4 | 33,817.0 |
| August | 14,413.8 | 9,737.4 | 2,672.9 | 1,322.0 | 2,138.6 | 318.3 | 80.5 | 419.2 | 31,102.6 |
| 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 |
| October | 14,135.3 | 10,755.8 | 2,842.8 | 1,235.4 | 1,991.8 | 293.2 | 80.7 | 405.4 | 31,740.4 |
| November | 15,301.5 | 10,892.0 | 3,003.3 | 1,377.4 | 2,193.3 | 306.0 | 93.6 | 399.3 | 33,566.5 |
| December | 15,351.9 | 11,643.2 | 3,067.6 | 1,397.4 | 2,277.7 | 358.9 | 92.2 | 434.9 | 34,630.8 |
| Australian and State Governments^(b) | | | | | | | | | |
| Week ended— | | | | | | | | | |
| 7 October | 962.7 | 33,295.5 | 34,258.2 | 25 November | 747.1 | 30,282.6 | 31,029.6 | | |
| 14 October | 727.1 | 30,457.6 | 31,184.6 | 2 December | 1,059.6 | 37,800.6 | 38,860.3 | | |
| 21 October | 1,288.5 | 30,975.9 | 32,264.4 | 9 December | 781.7 | 31,324.1 | 32,105.9 | | |
| 28 October | 854.2 | 28,400.1 | 29,254.3 | 16 December | 1,313.3 | 31,423.9 | 34,737.3 | | |
| 4 November | 1,023.7 | 35,291.3 | 36,315.0 | 23 December | 1,214.2 | 41,562.6 | 42,776.8 | | |
| 11 November | 771.0 | 31,640.1 | 31,820.1 | 30 December | 987.8 | 23,686.1 | 24,673.9 | | |
| 18 November | 708.9 | 34,392.2 | 35,101.2 | | | | | | |

^(a) Covers all trading banks and, in addition, the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank capital. ^(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 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 48 months |
| 1980— | | | | | | | | | | |
| 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 | 15.11 | 14.50 | — |
| September | 33 | 66 | 16 | 12 | — | 15.38 | 15.35 | 15.42 | 15.51 | — |
| October | 51 | 51 | 34 | 1 | 1 | 14.68 | 14.79 | 14.97 | 15.71 | 15.70 |
| November | 30 | 49 | 22 | 1 | — | 14.49 | 14.66 | 14.88 | 15.55 | 15.35 |
| December | 29 | 40 | 13 | — | — | 15.32 | 15.37 | 15.39 | 15.53 | 15.50 |

(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— | | | | | | | |
| November | 1,872.4 | 834.1 | 750.2 | 470.2 | 323.0 | 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 | 433.4 | 223.9 | 68.8 | 2,982.5 |
| April | 1,015.1 | 456.8 | 563.2 | 404.3 | 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 | 521.2 | 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 | 180.5 | 25.7 | 2,255.0 |
| September | 912.2 | 413.1 | 351.7 | 328.7 | 216.0 | 26.5 | 2,250.2 |
| October | 893.0 | 468.3 | 321.5 | 326.6 | 280.9 | 35.1 | 2,325.4 |
| November | 829.9 | 430.3 | 282.6 | 330.3 | 270.8 | 32.0 | 2,175.8 |
| December(c) | 770.8 | 325.9 | 232.7 | 329.4 | 242.4 | 21.7 | 1,922.9 |

(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— | Deposits | | | | Liquid assets and Australian and State Government securities | | | | Loans, advances and bills discounted— | | | | |
|---|----------|---------------------|---------------------|---------------------|--|---------------------|---------------------|---------------------|---------------------------------------|---------------------|-----------|---------------------|--|
| | Original | | Seasonally adjusted | | Original | | Seasonally adjusted | | Total | | Other (a) | | |
| | Original | Seasonally adjusted | Original | Seasonally adjusted | Original | Seasonally adjusted | Original | Seasonally adjusted | Original | Seasonally adjusted | Original | Seasonally adjusted | |
| 1980— | | | | | | | | | | | | | |
| November | 24,555.6 | 24,617.5 | 5,344.4 | 5,348.9 | 18,356.2 | 18,174.8 | 15,378.5 | 15,220.8 | | | | | |
| December(b) | 25,127.5 | 24,563.3 | 5,274.8 | 5,186.5 | 18,638.7 | 18,449.2 | 15,596.2 | 15,485.3 | | | | | |
| 1981— | | | | | | | | | | | | | |
| January | 25,292.3 | 24,644.9 | 5,529.0 | 4,947.9 | 18,605.8 | 18,736.0 | 15,566.9 | 15,721.8 | | | | | |
| February | 25,563.7 | 24,685.6 | 5,739.7 | 4,947.1 | 18,594.8 | 18,965.2 | 15,569.3 | 15,933.7 | | | | | |
| March | 26,147.3 | 25,119.0 | 5,995.9 | 5,124.4 | 18,802.0 | 19,113.4 | 15,746.9 | 16,066.6 | | | | | |
| April | 26,219.3 | 25,535.7 | 5,601.5 | 5,286.7 | 19,457.0 | 19,416.8 | 16,354.0 | 16,291.3 | | | | | |
| May | 25,802.8 | 26,347.8 | 5,063.7 | 5,476.4 | 19,850.9 | 19,673.3 | 16,717.7 | 16,543.2 | | | | | |
| June | 25,935.4 | 26,791.2 | 5,269.6 | 5,957.6 | 19,714.4 | 19,828.4 | 16,617.7 | 16,721.2 | | | | | |
| July | 25,977.1 | 26,985.7 | 5,038.2 | 5,703.6 | (c)20,188.1 | (c)20,132.5 | (c)17,036.3 | (c)16,963.5 | | | | | |
| August | 26,125.9 | 27,050.6 | 5,011.1 | 5,604.1 | 20,097.3 | 20,135.6 | 16,901.3 | 16,883.4 | | | | | |
| September | 26,845.0 | 27,282.8 | 5,159.5 | 5,645.2 | 20,503.5 | 20,481.8 | 17,224.9 | 17,181.1 | | | | | |
| October | 27,398.4 | 27,571.8 | 5,537.0 | 5,672.7 | 20,927.3 | 20,624.5 | 17,594.0 | 17,594.0 | | | | | |
| November | 27,643.5 | 27,681.8 | 5,504.8 | 5,501.8 | 20,885.3 | 20,685.7 | 17,454.9 | 17,281.6 | | | | | |
| December(b) | 28,151.0 | 27,565.2 | 5,383.0 | 5,294.9 | 21,153.6 | 20,936.5 | 17,633.4 | 17,507.0 | | | | | |

VARIATION OVER PREVIOUS MONTH

| | | | | | | | | | |
|--------------|--------|--------|--------|--------|-----------|-----------|-----------|-----------|--|
| 1980— | | | | | | | | | |
| November | +267.9 | +303.2 | +131.7 | 0.4 | +82.8 | +180.0 | +16.1 | +147.9 | |
| December(b) | +571.9 | 54.2 | -69.6 | -162.4 | +282.5 | +274.4 | +217.7 | +264.5 | |
| 1981— | | | | | | | | | |
| January | +164.8 | +81.6 | +254.2 | -238.6 | -32.9 | +286.8 | 29.3 | +236.5 | |
| February | +271.4 | +40.7 | +210.7 | -0.8 | -11.0 | +229.2 | +2.4 | +211.9 | |
| March | +583.6 | +433.4 | +256.2 | -177.3 | +207.2 | +148.2 | +177.6 | +132.9 | |
| April | +72.0 | +416.7 | 394.4 | +162.3 | +655.0 | +303.4 | +607.1 | +224.7 | |
| May | -416.5 | +812.1 | -537.8 | +189.7 | +393.9 | +256.5 | +39.7 | +251.9 | |
| June | +132.6 | +443.4 | +205.9 | +481.2 | 136.5 | +155.1 | 100.0 | +178.0 | |
| July | +41.7 | +194.5 | -231.4 | -254.0 | (d)+401.4 | (d)+304.1 | (d)+346.4 | (d)+242.3 | |
| August | +148.8 | +64.9 | -27.1 | -99.5 | 90.8 | +3.1 | 135.0 | 80.1 | |
| September | +719.1 | +232.2 | +148.4 | +41.1 | +406.2 | +346.2 | +323.6 | +297.7 | |
| October | +553.4 | +289.0 | +377.5 | +27.5 | +423.8 | +142.7 | +369.1 | +97.2 | |
| November | +245.1 | +110.0 | -32.2 | -170.9 | 42.0 | +61.2 | 139.1 | +1.3 | |
| December(b) | +507.5 | -116.6 | -121.8 | -206.9 | +268.3 | +250.8 | +178.5 | +225.4 | |

(a) Excludes temporary advances to woolbuyers, term loans and farm development loans. (b) Excludes one Wednesday. (c) Break in series due to a change in accounting procedures (see paragraph 1) of the Explanatory notes. On new basis June 1981 figures for loans, advances, etc. are higher than those shown by \$72.3 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)
(Source: Reserve Bank of Australia)
(\$ million)**

| Weekly average for period ending second Wednesday of— | New and increased lending commitments | | | | Overdraft limits (b) | | | |
|---|---------------------------------------|---------------------------------|-------------------------|-----------------|----------------------------------|------------------------|--|--|
| | Term loan approvals | Farm development loan approvals | Overdraft approvals (b) | Total approvals | Cancellations and reductions (c) | Net movement in limits | Overdraft limits outstanding (end of period) | |
| 1980— | | | | | | | | |
| November | 15.0 | 5.4 | 164.4 | 184.8 | 123.2 | 41.1 | 20,192.1 | |
| December | 12.5 | 8.8 | 165.4 | 184.7 | 131.4 | 34.0 | 20,328.0 | |
| 1981— | | | | | | | | |
| January | 13.0 | 7.0 | 147.8 | 166.1 | 128.5 | 19.3 | 20,424.5 | |
| February | 14.4 | 7.4 | 148.4 | 167.7 | 110.1 | 38.3 | 20,577.8 | |
| March | 12.4 | 5.3 | 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 | 14.0 | 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 | 112.5 | 46.0 | 21,466.1 | |
| August | 24.3 | 5.0 | 143.9 | 173.2 | 117.2 | 26.7 | 21,599.4 | |
| September | 31.5 | 5.4 | 166.7 | 187.5 | 107.6 | 55.6 | 21,821.6 | |
| October | 12.2 | 5.2 | 150.1 | 167.5 | 128.7 | 42.5 | 22,034.0 | |
| November | 11.4 | 5.5 | 150.7 | 167.6 | 110.7 | 22.0 | 22,122.0 | |
| December | 24.9 | 5.2 | 167.9 | 199.0 | 110.7 | 42.2 | 22,350.9 | |

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

SECTION 2: SAVINGS BANKS

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

| | ASSETS | | | | | | | | | | | | | | LIABILITIES | | |
|---|-------------------------|----------------------------|-----------------------------|--|---------|--------------------------------------|------------------|--|---|--------------------------------------|---------|------------------------------------|---------------------------------------|-------------------------------|----------------------|--|------------------------------------|
| | Coin, bullion and notes | Deposits with Reserve Bank | Deposits with trading banks | Australian and State Government securities | | Local and semi-government securities | Other securities | Loans to authorized dealers in the short-term money market | Cheques and bills of other banks and balances with and due from other banks | Loans, advances and bills discounted | | Bank premises, furniture and sites | Bills receivable and all other assets | Total assets within Australia | Depositors' balances | Liabilities due to other banks, bills payable and all other liabilities(b) | Total liabilities within Australia |
| | | | | Treasury bills and Treasury notes | Other | | | | | Housing | Other | | | | | | |
| AMOUNT (\$ million) | | | | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | | | | |
| November | 62.6 | 388.0 | 272.9 | 1,621.1 | 2,235.4 | 5,816.7 | 44.4 | 135.8 | 376.2 | 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 | 251.9 | 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 | 349.0 | 12,022.9 | 1,255.0 | 410.8 | 296.3 | 24,885.9 | 23,226.9 | 806.3 | 24,031.1 |
| 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 | 348.2 | 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 |
| October | 60.2 | 234.5 | 346.7 | 1,503.6 | 2,183.0 | 6,187.4 | 60.0 | 45.0 | 403.2 | 12,428.3 | 1,554.9 | 431.6 | 220.0 | 25,658.3 | 23,656.0 | 1,042.1 | 24,698.1 |
| November | 78.9 | 117.1 | 349.9 | 1,659.8 | 2,147.6 | 6,260.7 | 103.2 | 44.7 | 368.5 | 12,471.4 | 1,686.6 | 438.1 | 233.0 | 25,959.2 | 23,786.8 | 933.7 | 24,720.5 |
| December | 83.2 | 182.1 | 342.0 | 1,719.5 | 2,146.1 | 6,308.5 | 105.2 | 146.0 | 392.4 | 12,571.8 | 1,736.1 | 445.1 | 222.0 | 26,400.0 | 24,314.6 | 935.7 | 25,250.3 |
| PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent) | | | | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | | | | |
| 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 | 1.3 | 107.1 | | | |
| July | 0.3 | 0.4 | 1.2 | 6.9 | 9.3 | 26.4 | 0.2 | 0.4 | 1.6 | 52.1 | 5.6 | 1.8 | 1.1 | 107.3 | | | |
| August | 0.2 | 0.4 | 1.8 | 7.0 | 8.8 | 26.3 | 0.4 | 0.2 | 1.7 | 52.1 | 5.7 | 1.8 | 1.2 | 107.6 | | | |
| September | 0.3 | 1.0 | 1.3 | 6.2 | 9.3 | 26.3 | 0.4 | 0.1 | 1.6 | 52.9 | 6.0 | 1.8 | 1.2 | 108.5 | | | |
| October | 0.3 | 1.0 | 1.5 | 6.4 | 9.2 | 26.1 | 0.3 | 0.2 | 1.7 | 52.6 | 6.6 | 1.9 | 0.9 | 108.5 | | | |
| November | 0.3 | 0.5 | 1.5 | 7.0 | 9.0 | 26.3 | 0.4 | 0.2 | 1.5 | 52.4 | 7.1 | 1.8 | 1.0 | 109.1 | | | |
| December | 0.3 | 0.7 | 1.4 | 7.1 | 8.8 | 25.9 | 0.4 | 0.6 | 1.6 | 51.7 | 7.1 | 1.8 | 0.9 | 108.6 | | | |

(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

| | 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 (\$) | | | |
|-----------------------------|-------------------------------------|--------|--------|---|---------|-------|--------------------------|----------|----------|---|--------|----------|--|--|--|----------|---------------------|--|
| | Investments accounts/ deposit stock | | | Deposits (\$ million) | | | Withdrawals (\$ million) | | | Interest added to accounts (\$ million) | | | Investment accounts/ deposit stock | | | Original | Seasonally adjusted | |
| | Other | Total | | Other | Total | | Other | Total | | Other | Total | Original | Seasonally adjusted | | | | | |
| AUSTRALIA | | | | | | | | | | | | | | | | | | |
| 1980— | | | | | | | | | | | | | | | | | | |
| November | 1,708 | 20,265 | 21,973 | 5,395.5 | 5,290.3 | 7.6 | 8,860.1 | 13,350.2 | 22,210.3 | 22,170.2 | +112.8 | -194.9 | 1,514 | | | | | |
| December | 1,729 | 20,111 | 21,840 | 7,010.5 | 6,649.7 | 127.5 | 9,272.1 | 13,426.5 | 22,698.6 | 22,595.0 | +488.3 | +423.8 | 1,541 | | | | | |
| 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 | 22,595.1 | +5.9 | +0.1 | 1,542 | | | | | |
| February | 1,836 | 20,358 | 22,194 | 5,688.7 | 5,454.6 | 20.1 | 9,769.2 | 13,189.6 | 22,958.7 | 22,785.1 | +254.2 | +190.0 | 1,559 | | | | | |
| March | 1,861 | 20,441 | 22,302 | 6,278.9 | 6,416.3 | 12.0 | 9,709.1 | 13,124.2 | 22,833.3 | 22,889.1 | -125.4 | +104.0 | 1,544 | | | | | |
| April | 1,882 | 20,502 | 22,384 | 6,891.2 | 7,189.0 | 16.1 | 9,528.1 | 13,025.5 | 22,551.5 | 22,909.9 | -281.8 | +20.8 | 1,524 | | | | | |
| May | 1,898 | 20,556 | 22,454 | 5,957.2 | 6,049.8 | 360.3 | 9,715.0 | 13,104.3 | 22,819.3 | 23,110.4 | -267.8 | +200.5 | 1,543 | | | | | |
| June | 1,918 | 20,589 | 22,549 | 6,256.9 | 6,418.3 | 360.1 | 9,848.2 | 13,369.7 | 23,217.9 | 23,193.4 | +108.6 | +76.9 | 1,561 | | | | | |
| July | 1,931 | 20,666 | 22,507 | 6,256.9 | 6,418.3 | 360.1 | 9,848.2 | 13,369.7 | 23,217.9 | 23,193.4 | +108.6 | +76.9 | 1,561 | | | | | |
| August | 1,953 | 20,590 | 22,541 | 7,522.1 | 7,490.1 | 38.1 | 9,822.9 | 13,413.6 | 23,256.5 | 23,270.3 | +318.6 | +85.2 | 1,571 | | | | | |
| September | 1,995 | 20,559 | 22,554 | 7,417.4 | 7,385.3 | 10.5 | 9,844.4 | 13,497.2 | 23,341.7 | 23,302.3 | +85.2 | +32.0 | 1,592 | | | | | |
| October | 2,035 | 20,613 | 22,648 | 7,379.8 | 7,128.9 | 11.1 | 9,902.2 | 13,422.0 | 23,384.2 | 23,292.6 | +42.5 | +9.7 | 1,574 | | | | | |
| November | 2,050 | 20,571 | 22,620 | 7,647.1 | 6,931.0 | 14.5 | 10,361.5 | 13,415.3 | 23,376.8 | 23,540.7 | +262.0 | +248.1 | 1,590 | | | | | |
| December | 2,076 | 20,394 | 22,471 | 9,060.5 | 8,727.4 | 194.8 | 10,737.5 | 13,567.2 | 24,304.7 | 24,206.7 | +527.9 | +493.9 | 1,616 | | | | | |
| STATES—OCTOBER 1981 | | | | | | | | | | | | | | | | | | |
| New South Wales | 479 | 6,479 | 6,955 | 1,377.3 | 1,328.2 | 3.1 | 2,598.0 | 3,964.1 | 6,562.0 | | +52.1 | | 1,257 | | | | | |
| Victoria | 787 | 6,704 | 7,491 | 3,800.1 | 3,682.1 | 2.7 | 3,827.6 | 5,030.0 | 8,857.7 | | +120.7 | | 2,253 | | | | | |
| Queensland | 278 | 2,903 | 3,182 | 834.6 | 808.9 | 2.1 | 1,470.0 | 1,824.4 | 3,294.4 | | +28.8 | | 1,425 | | | | | |
| South Australia | 271 | 1,934 | 2,205 | 768.1 | 742.7 | 2.1 | 1,470.0 | 1,824.4 | 3,294.4 | | +28.8 | | 1,425 | | | | | |
| Western Australia | 130 | 1,537 | 1,667 | 312.6 | 292.2 | 0.5 | 635.5 | 1,207.8 | 2,472.6 | | +27.0 | (c) | 1,890 | | | | | |
| Tasmania | 62 | 661 | 722 | 165.2 | 161.7 | 0.9 | 244.4 | 472.7 | 1,415.5 | | +20.8 | | 1,095 | | | | | |
| Northern Territory | 7 | 158 | 166 | 42.3 | 39.3 | 0.1 | 40.5 | 74.1 | 114.6 | | +4.5 | | 1,680 | | | | | |
| A.C.T. | 20 | 238 | 257 | 79.6 | 73.8 | 0.1 | 100.9 | 111.4 | 212.3 | | +5.9 | | 893 | | | | | |
| STATES—NOVEMBER 1981 | | | | | | | | | | | | | | | | | | |
| New South Wales | 485 | 6,473 | 6,958 | 1,383.8 | 1,358.3 | 3.2 | 2,640.0 | 3,950.7 | 6,590.7 | | +28.7 | | 1,262 | | | | | |
| Victoria | 798 | 6,701 | 7,499 | 3,505.9 | 3,467.3 | 1.8 | 3,906.6 | 4,995.3 | 8,901.8 | | +44.1 | | 2,264 | | | | | |
| Queensland | 272 | 2,908 | 3,179 | 839.5 | 810.5 | 5.6 | 1,497.1 | 1,828.1 | 3,325.2 | | +30.8 | | 1,438 | | | | | |
| South Australia | 273 | 1,899 | 2,172 | 714.0 | 710.7 | 2.0 | 1,277.8 | 1,200.1 | 2,479.9 | | +5.3 | (c) | 1,894 | | | | | |
| Western Australia | 133 | 1,538 | 1,671 | 315.3 | 297.5 | 0.6 | 651.8 | 782.2 | 1,413.9 | | +18.4 | (c) | 1,110 | | | | | |
| Tasmania | 62 | 656 | 717 | 186.2 | 180.6 | 1.1 | 245.7 | 478.2 | 1,413.9 | | +6.8 | | 1,696 | | | | | |
| Northern Territory | 8 | 159 | 167 | 39.2 | 38.3 | 0.1 | 41.3 | 74.2 | 115.5 | | +0.9 | | 890 | | | | | |
| A.C.T. | 20 | 237 | 257 | 63.4 | 67.8 | 0.1 | 101.3 | 106.7 | 208.0 | | -4.3 | | 891 | | | | | |
| STATES—DECEMBER 1981 | | | | | | | | | | | | | | | | | | |
| New South Wales | 488 | 6,415 | 6,903 | 1,673.2 | 1,593.0 | 62.2 | 2,728.4 | 4,004.7 | 6,733.1 | | +142.4 | | 1,200 | | | | | |
| Victoria | 806 | 6,599 | 7,405 | 4,772.1 | 4,644.4 | 86.0 | 4,033.9 | 5,041.7 | 9,075.6 | | +172.8 | | 2,298 | | | | | |
| Queensland | 284 | 2,890 | 3,174 | 1,009.0 | 966.1 | 29.1 | 1,549.0 | 1,848.2 | 2,556.5 | | +71.9 | | 1,469 | | | | | |
| South Australia | 274 | 1,905 | 2,178 | 872.7 | 834.3 | 40.2 | 1,337.4 | 1,219.2 | 2,556.5 | | +78.6 | (c) | 1,954 | | | | | |
| Western Australia | 135 | 1,533 | 1,668 | 390.1 | 358.8 | 10.3 | 692.0 | 783.5 | 1,475.5 | | +41.6 | (c) | 1,142 | | | | | |
| Tasmania | 62 | 658 | 720 | 208.9 | 204.2 | 2.7 | 249.7 | 482.6 | 1,157.7 | | +8.4 | | 1,715 | | | | | |
| Northern Territory | 8 | 159 | 166 | 44.4 | 44.4 | 0.7 | 42.6 | 73.1 | 115.7 | | +0.2 | | 891 | | | | | |
| A.C.T. | 20 | 236 | 256 | 89.9 | 81.6 | 2.5 | 104.6 | 114.2 | 218.8 | | +10.8 | | 937 | | | | | |

(a) Excludes External Territories.

(b) Based on population estimates published in *Australian Demographic Statistics Quarterly*, June 1982 (31016).

(c) State seasonally adjusted data are not available.

SECTION 3: RESERVE BANK OF AUSTRALIA

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

| LIABILITIES (\$ million) | | | | | | | | | | |
|--|----------------------------------|--|----------------------------------|------------------------------------|---------|---------|---|----------------------------------|--------------------------|--------------------------------------|
| Central banking business (including Note Issue Department) | | | | | | | | | | |
| Average of weekly figures for month of— | Deposits of trading banks | | | | | | | | | |
| | Capital and reserve funds | Special reserve— I. M. F. special drawing rights | Notes on issue | Statutory reserve deposit accounts | Other | Total | Deposits of savings banks | Other liabilities | Total liabilities | |
| 1980— | | | | | | | | | | |
| 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 | 1,830.3 | 8.0 | 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 | 4,293.7 | 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 | 5,288.1 | 1,853.2 | 7.5 | 1,860.7 | 107.8 | 4,011.8 | 11,698.8 | |
| August | 45.6 | 380.8 | 5,318.4 | 1,866.1 | 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 | |
| October | 45.6 | 390.4 | 5,384.9 | 1,906.1 | 8.7 | 1,914.8 | 246.3 | 3,928.6 | 11,910.4 | |
| November | 45.6 | 392.5 | 5,430.7 | 1,947.7 | 6.0 | 1,953.7 | 184.2 | 4,148.7 | 12,155.3 | |
| December(a) | 45.6 | 396.3 | 5,831.7 | 1,972.2 | 9.3 | 1,981.5 | 147.1 | 4,034.4 | 12,436.5 | |
| ASSETS (\$ million) | | | | | | | | | | |
| Central banking business (including Note Issue Department) | | | | | | | | | | |
| Average of weekly figures for month of— | Australian government securities | | | | | | | | Rural Credits Department | |
| | Gold and foreign exchange | Australian notes and coin | Cheques and bills of other banks | Treasury bills and Treasury notes | Other | Total | Bills receivable and remittances in transit | Loans, advances and other assets | Total assets | Loans, advances and bills discounted |
| 1980— | | | | | | | | | | |
| November | 5,995.7 | 48.2 | 4.6 | 3,725.7 | 2,462.8 | 6,188.5 | 264.3 | 400.0 | 12,901.3 | 217.6 |
| 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 | 262.7 |
| 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 | 344.4 |
| February | 5,325.1 | 45.2 | 5.0 | 4,145.3 | 2,100.4 | 6,245.7 | 199.6 | 605.9 | 12,426.4 | 375.7 |
| March | 4,897.1 | 48.3 | 8.5 | 4,173.6 | 2,038.3 | 6,211.9 | 138.8 | 655.4 | 11,960.0 | 381.8 |
| April | 5,240.4 | 52.1 | 13.9 | 3,969.9 | 1,985.2 | 5,955.0 | 102.5 | 600.6 | 11,964.6 | 377.3 |
| May | 5,634.4 | 55.5 | 8.3 | 3,149.2 | 2,143.9 | 5,300.3 | 224.4 | 692.8 | 11,915.6 | 402.9 |
| June | 5,683.6 | 53.9 | 5.8 | 3,149.2 | 2,154.0 | 5,303.2 | 146.9 | 804.0 | 11,997.3 | 387.6 |
| July | 5,308.9 | 55.0 | 6.7 | 3,067.5 | 2,118.6 | 5,386.1 | 82.7 | 859.5 | 11,698.8 | 347.6 |
| August | 4,597.4 | 50.9 | 6.8 | 3,476.5 | 2,341.6 | 5,818.1 | 219.3 | 742.1 | 11,834.6 | 327.0 |
| September | 4,246.7 | 46.2 | 4.2 | 4,306.4 | 2,127.2 | 6,633.6 | 140.8 | 559.1 | 11,630.6 | 282.0 |
| October | 4,217.1 | 50.1 | 4.6 | 4,597.7 | 2,357.7 | 6,955.4 | 159.1 | 524.2 | 11,910.4 | 269.9 |
| November | 4,206.5 | 46.7 | 4.9 | 4,561.6 | 2,525.0 | 7,086.6 | 259.7 | 551.0 | 12,155.3 | 275.1 |
| December(a) | 4,001.9 | 42.6 | 5.6 | 5,059.2 | 2,626.8 | 7,686.0 | 162.1 | 538.2 | 12,436.5 | 355.9 |

(a) Excludes one Wednesday

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

| On last Wednesday of— | Denomination | | | | | | | Total | Total held by banks | Total held by public |
|--------------------------|---------------|----------------|---------|--------------|---------------|----------------|---------|-------|------------------------|-------------------------|
| | \$1 | \$2 | \$5 | \$10 | \$20 | \$50 | Total | | | |
| 1980— | | | | | | | | | | |
| 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 | |
| 1981— | | | | | | | | | | |
| 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 | 2,258.9 | 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 | |
| October | 75.3 | 153.8 | 156.7 | 551.2 | 2,075.7 | 2,344.0 | 5,356.7 | 593.8 | 4,762.9 | |
| November | 76.9 | 156.7 | 160.2 | 558.4 | 2,110.8 | 2,354.9 | 5,447.9 | 604.9 | 4,842.9 | |
| December | 84.6 | 170.6 | 175.9 | 609.5 | 2,335.9 | 2,834.4 | 6,210.9 | 764.8 | 5,446.1 | |
| Week ended — | Held by banks | Held by public | Total | Week ended — | Held by banks | Held by public | Total | | | |
| 7 October | 668.0 | 4,765.3 | 5,433.2 | 25 November | 604.9 | 4,842.9 | 5,447.9 | | | |
| 14 October | 595.9 | 4,755.8 | 5,351.7 | 2 December | 661.9 | 4,885.4 | 5,547.3 | | | |
| 21 October | 638.8 | 4,759.1 | 5,397.8 | 9 December | 667.4 | 4,948.8 | 5,616.2 | | | |
| 28 October | 593.8 | 4,762.9 | 5,356.7 | 16 December | 888.8 | 5,063.4 | 5,952.2 | | | |
| 4 November | 644.8 | 4,794.1 | 5,438.9 | 23 December | 643.1 | 5,845.9 | 6,489.0 | | | |
| 11 November | 592.8 | 4,795.2 | 5,388.0 | 30 December | 764.8 | 5,446.1 | 6,210.9 | | | |
| 18 November | 631.1 | 4,816.9 | 5,448.0 | | | | | | | |

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 | | |
|---|---------------|-------|-------|---------------|-------|-------|---------------|-------|-------|
| | Hire purchase | Other | Total | Hire purchase | Other | Total | | | |
| 1980— | | | | | | | | | |
| 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 | 545.5 | | | |
| 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 | | | 117.9 | | 442.5 | 559.8 | | | |
| August | | | 117.3 | | 449.0 | 566.9 | | | |
| September | | | 119.3 | | 455.2 | 574.5 | | | |
| October | | | 122.6 | | 451.7 | 574.3 | | | |
| November | | | 126.0 | | 449.0 | 575.0 | | | |
| December(a) | | | 127.9 | | 465.9 | 593.8 | | | |
| | October 1981 | | | November 1981 | | | December 1981 | | |
| | Hire purchase | Other | Total | Hire purchase | Other | Total | Hire purchase | Other | Total |
| New South Wales(b) | 47.5 | 142.7 | 190.2 | 49.0 | 139.8 | 188.8 | 49.8 | 143.4 | 193.3 |
| Victoria | 22.2 | 69.0 | 91.3 | 23.0 | 69.3 | 92.3 | 23.5 | 71.6 | 95.1 |
| Queensland | 20.8 | 92.3 | 113.1 | 20.9 | 92.1 | 113.0 | 20.6 | 95.8 | 116.4 |
| South Australia | 10.0 | 55.6 | 65.6 | 10.1 | 55.7 | 65.8 | 10.3 | 58.6 | 68.8 |
| Western Australia | 19.5 | 79.8 | 99.3 | 20.5 | 79.8 | 100.3 | 21.0 | 83.5 | 104.5 |
| Tasmania | 2.5 | 12.3 | 14.8 | 2.5 | 12.3 | 14.8 | 2.7 | 13.0 | 15.6 |

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory dissections are not available. October \$4.5 million; November \$4.5 million; December \$4.5 million.

TABLE 15. AUSTRALIAN RESOURCES DEVELOPMENT BANK
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| LIABILITIES | | | | | |
|--|--------------------------|--|--|-----------------|--|
| Average of weekly figures for month of— | Deposits | | Balances due to other banks | | Other liabilities (excluding share- holders' funds) |
| | Transferable deposits | Term deposits | Loan capital | Other | |
| | | | | | |
| 1980— | | | | | |
| 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 |
| October | 463.6 | 1.8 | 2.3 | 131.3 | 13.6 |
| November | 478.2 | 1.8 | 2.3 | 130.6 | 12.4 |
| December(a) | 486.1 | 1.8 | 2.3 | 129.5 | 10.6 |
| ASSETS | | | | | |
| Average of weekly figures for month of— | Government securities | Loans to authorised dealers in the short-term money market | Refinanced loans and direct loans | Other assets | |
| | | | | | |
| 1980— | | | | | |
| 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 | |
| October | — | 2.0 | 736.7 | 47.4 | |
| November | — | 3.4 | 742.3 | 46.2 | |
| December(a) | — | 1.5 | 753.1 | 29.5 | |

(a) Excludes one Wednesday

TABLE 16. INTEREST RATES AT 31 DECEMBER 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. 1981 | 12.50 |
| Overdraft (\$100,000 and over) | (b) | Feb. 1972 | 8.25 |
| Unsecured personal loans(d) | 9.25 | Aug. 1981 | 8.75 |
| Savings Banks— | | | |
| New Housing loans to individuals for owner occupation | 12.50 | Oct. 1981 | 11.50-12.50 |
| Other loans (under \$100,000)(c) | 13.50 | Sept. 1981 | 12.50 |
| 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 | 11.50-13.00 | Oct. 1981 | 11.00-13.00 |
| 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) | (e) | Dec. 1980 | 10.00 |
| Certificates of deposit (\$50,000 and over)(b) | | | |
| 3 months to 48 months | (e) | Sept. 1974 | 6.50 |
| Savings Banks— | | | |
| Passbook accounts | | | |
| Up to and including \$4,000 | 3.75-5.00 | Dec. 1978 | 3.75-5.25 |
| Over \$4,000 | 5.00-6.25 | Apr. 1978 | 6.00-6.50 |
| Statement accounts(f) | 3.75-10.00 | Sept. 1981 | 3.75-9.00 |
| Investment accounts(g) | 11.50-12.00 | Oct. 1981 | 10.50-12.00 |
| Australian Resources Development Bank Ltd— | | | |
| Term deposits(h) | | | |
| 4 years | 15.50 | Oct. 1981 | 13.00 |
| 5 years | 15.75 | Oct. 1981 | 13.50 |
| 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) Statement accounts are ordinary call accounts but details of transactions are made available to depositors on bank statements issued regularly or on demand. A variety of interest rates is offered by banks, the higher rates being generally obtained on larger balances. In general the top rate of 10 per cent is currently available on balances of \$1,000 and over. (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— | | | | | | |
| 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 |
| October | 13.17 | 13.40 | 14.60 | 15.00 | 15.00 | 12.07 |
| November | 12.87 | 13.23 | 14.50 | 15.00 | 15.00 | 12.77 |
| December | 13.27 | 13.98 | 14.50 | 15.00 | 15.00 | 12.78 |

(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— | | | | | | | |
| November | 4.701 | 11,610 | 10,493 | 3,692 | 22,162 | 52,612 | |
| December(c) | 4.975 | 12,245 | 10,765 | 3,408 | 22,463 | 53,856 | |
| 1981— | | | | | | | |
| January | 4,824 | 12,096 | 11,578 | 2,936 | 22,710 | 54,144 | |
| February | 4,810 | 11,967 | 12,230 | 2,606 | 22,840 | 54,452 | |
| March | 4,833 | 12,037 | 13,024 | 2,281 | 22,905 | 55,080 | |
| April | 4,929 | 11,978 | 13,334 | 2,065 | 22,701 | 55,012 | |
| May | 4,977 | 11,448 | 13,632 | 2,021 | 22,694 | 54,724 | |
| June | 5,055 | 11,650 | 13,767 | 1,966 | 23,028 | 55,387 | |
| July | 5,055 | 11,763 | 13,959 | 1,756 | 23,246 | 55,780 | |
| August | 5,125 | 11,601 | 14,424 | 1,670 | 23,309 | 56,129 | |
| September | 5,159 | 11,637 | 15,054 | 1,739 | 23,372 | 56,962 | |
| October | 5,185 | 11,739 | 15,464 | 1,865 | 23,525 | 57,777 | |
| November | 5,232 | 11,841 | 15,735 | 1,796 | 23,721 | 58,325 | |
| December(c) | 5,523 | 12,530 | 15,845 | 1,628 | 24,051 | 59,578 | |

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

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

| Year ended— | 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 |
| June 1981 | 5 208 | 5 134 | 2 123 | 2 098 | 24 17 | 23 58 | | |
| December 1981 | 5 845 | 5 762 | 2 271 | 2 239 | 25 28 | 24 63 | 0 511 | 0 505 |
| 1980— | | | | | | | | |
| November | 5 046 | 4 975 | 2 023 | 1 995 | 24 24 | 23 65 | 0 489 | 0 484 |
| December | 5 169 | 5 097 | 2 094 | 2 065 | 24 24 | 23 65 | 0 501 | 0 495 |
| 1981— | | | | | | | | |
| January | 5 267 | 5 191 | 2 155 | 2 125 | 24 57 | 23 99 | 0 493 | 0 488 |
| February | 5 372 | 5 296 | 2 276 | 2 243 | 24 20 | 23 60 | 0 507 | 0 502 |
| March | 5 379 | 5 303 | 2 248 | 2 216 | 24 19 | 23 59 | 0 524 | 0 518 |
| April | 5 427 | 5 350 | 2 285 | 2 252 | 24 16 | 23 56 | 0 532 | 0 526 |
| May | 5 597 | 5 516 | 2 366 | 2 332 | 24 05 | 23 44 | 0 548 | 0 542 |
| June | 5 774 | 5 691 | 2 379 | 2 344 | 24 24 | 23 60 | 0 579 | 0 572 |
| July | 5 945 | 5 859 | 2 408 | 2 373 | 24 66 | 24 66 | 0 611 | 0 605 |
| August | 6 077 | 5 990 | 2 485 | 2 450 | 26 41 | 25 71 | 0 629 | 0 622 |
| September | 6 233 | 6 144 | 2 346 | 2 312 | 26 61 | 25 92 | 0 635 | 0 627 |
| October | 6 392 | 6 282 | 2 171 | 2 139 | 26 52 | 25 82 | 0 624 | 0 617 |
| November | 6 324 | 6 234 | 2 058 | 2 029 | 26 58 | 25 89 | 0 640 | 0 630 |
| December | 6 313 | 6 224 | 2 069 | 2 039 | 26 39 | 25 72 | 0 598 | 0 591 |

(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.