



BUILDING SOCIETIES, AUSTRALIA OCTOBER 1985

- PHONE INQUIRIES** *for more information about these statistics*—contact Mr Len Fulford on Canberra (062) 52 7110 or any of our State offices.
other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.
- MAIL INQUIRIES** *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

New lending commitments made by building societies during October 1985 were \$414.4 million, an increase of \$34.0 million (8.9%) on September 1985.

Withdrawable share capital and unsecured borrowings from residents totalled \$17,468.6 million at the end of October 1985.

Total assets at the end of October 1985 were \$19,578.7 million.

NOTE: A new series of interest rates is now available in Table 5.

EXPLANATORY NOTES

Introduction

This publication is compiled from statements furnished under the *Financial Corporations Act 1974*. It presents statistics on the financial operations, assets and selected liabilities of those corporations registered under the Act which are categorised as building societies.

- Details of the scope and coverage of these statistics are provided in the July 1985 issue of this publication.
- The population for building societies may vary from month to month due to:
 - registration of new corporations;
 - change in category; and
 - deletion of corporations no longer registrable.

Particular care should therefore be taken in interpreting individual month-to-month movements.

Presentation

- Tables 1 to 3 continue the monthly series which commenced in July 1976, and these are now available on a State basis as from May 1984. Table 4 continues the series commenced in July 1978. Prior to June 1984 building societies with assets not exceeding \$5 million are excluded from all series. Details of selected liabilities and assets (by quarter) for building societies with assets in

Australia not exceeding \$5 million are contained in the publication *Financial Corporations Statistics, Australia* (5617.0), of which the final issue was for May 1984.

Interest rates

5. Table 5 presents a new series of interest rates, by State. Information from June 1984 to May 1985 is available on request. Because of the differences in size and classification criteria the statistics are not directly comparable with the series on interest rates contained in the publication *Financial Corporations Statistics, Australia* (5617.0) of which the final issue was for May 1984.

Data items

6. Data items are reported in accordance with the directions contained in the Schedule to the *Financial Corporations (Statistics) Regulations*. It should be noted that, unless otherwise specified in the directions, building societies have been requested to value their assets and liabilities on the basis used in their latest audited accounts.

Statistical period

7. While the statistics are described as being for a statistical period (month/quarter) it should be noted that some building societies have accounting periods which do not correspond exactly to the statistical period and their figures are used without adjustment.

Comparability

8. Because of differences in size and classification criteria, the statistics in this publication are not directly comparable with statistics for building societies in the publications *Housing Finance for Owner Occupation, Australia* (5609.0), and *Permanent Building Societies, Assets, Liabilities, Income and Expenditure, Australia* (5632.0).

Revisions

9. This publication incorporates revisions made to statistics for previous periods.

Related publications

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

Financial Corporations Statistics, Australia (5617.0)—final issue May 1984.

Authorised Dealers and Money Market Corporations, Australia (5638.0)—issued monthly.

Finance Companies, Australia (5639.0)—issued monthly.

Other Financial Corporations, Australia (5640.0)—issued monthly.

11. 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

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

A. R. BAGNALL
Acting Australian Statistician

TABLE 1 - BUILDING SOCIETIES - FINANCIAL OPERATIONS
(\$ MILLION)

	LENDING OPERATIONS WITH RESIDENTS(A)					BORROWING OPERATIONS FROM RESIDENTS(B)					INTEREST AND DIVIDENDS CREDITED TO ACCOUNTS DURING PERIOD
	LENDING COMMITMENTS			LOANS ADVANCED AND BOOK DEBTS PURCHASED DURING PERIOD	PAYMENTS RECEIVED DURING PERIOD	INTEREST DEBITED TO LOAN ACCOUNTS DURING PERIOD	RECEIPTS DURING PERIOD		WITHDRAWALS DURING PERIOD		
	NEW DURING PERIOD	CANCELLED DURING PERIOD	UNUSED AT END OF PERIOD				UNSECURED BORROWINGS	WITH-DRAWABLE SHARES	UNSECURED BORROWINGS	WITH-DRAWABLE SHARES	
AUSTRALIA											
1984											
AUGUST	425.2	20.5	845.9	408.1	367.1	134.1	1,061.2	2,436.1	1,013.1	2,283.3	71.8
SEPTEMBER	371.0	22.6	833.1	361.2	305.7	126.1	1,114.9	2,333.9	903.7	2,117.0	109.4
OCTOBER	445.5	21.6	860.0	388.4	351.1	170.3	1,158.1	2,522.5	1,089.5	2,336.7	75.5
NOVEMBER	451.6	22.3	867.4	421.9	368.6	133.4	1,198.2	2,570.4	1,109.3	2,335.6	194.3
DECEMBER	366.2	18.7	802.7	412.2	362.7	133.6	1,299.7	2,614.5	1,165.4	2,398.5	158.6
1985											
JANUARY	402.0	21.9	861.4	321.4	335.3	158.1	1,457.5	2,399.9	1,320.7	2,413.1	68.4
FEBRUARY	474.4	20.0	930.4	385.3	347.2	158.8	1,225.0	2,373.1	1,134.2	2,341.4	79.8
MARCH	476.7	21.8	957.5	427.8	375.8	142.0	1,443.9	2,385.7	1,275.2	2,512.2	120.4
APRIL	463.1	22.3	1,000.3	397.7	345.3	162.7	1,652.5	2,305.6	1,414.0	2,690.2	75.8
MAY	562.4	27.8	1,031.5	503.4	396.0	148.9	3,589.6	2,811.1	1,587.4	4,420.6	220.3
JUNE	443.7	38.6	924.7	406.6	342.2	135.0	1,566.1	2,107.5	1,469.9	2,111.3	181.4
JULY	464.4	33.4	905.7	450.0	355.9	189.7	2,040.2	2,537.4	1,834.7	2,478.2	145.5
AUGUST	414.6	27.9	864.3	429.1	357.4	145.3	2,033.8	2,537.6	2,015.3	2,363.9	102.9
SEPTEMBER	380.4	36.2	842.9	366.6	341.7	147.0	1,905.5	2,497.3	1,792.0	2,429.6	132.1
OCTOBER	414.4	24.8	832.6	399.8	375.4	204.8	2,143.8	2,877.9	1,931.3	2,824.1	114.3
STATES - SEPTEMBER 1985											
N.S.W.	137.1	24.9	339.3	130.5	105.4	55.5	344.3	1,180.7	271.8	1,169.2	29.5
VIC.	68.7	3.9	188.0	83.3	89.5	41.7	789.8	240.0	769.2	222.4	41.1
QLD	65.4	2.3	99.5	62.4	51.0	24.2	292.4	564.2	246.9	562.4	34.3
S.A.	31.4	1.9	57.9	28.8	27.3	11.8	105.9	181.0	124.3	170.3	12.3
W.A.	45.2	1.8	75.1	35.9	45.7	4.4	186.2	210.7	166.2	208.7	13.0
TAS.											
N.T.	32.7	1.3	83.2	25.6	22.8	9.5	186.9	120.7	213.6	96.7	2.0
A.C.T. }											
STATES - OCTOBER 1985											
N.S.W.	158.3	11.7	346.1	139.8	112.2	58.3	440.3	1,316.8	277.2	1,294.4	32.3
VIC.	82.4	3.4	185.9	81.1	92.8	41.5	854.8	264.3	840.7	253.8	35.5
QLD	68.2	2.3	97.4	68.0	52.9	26.3	378.8	639.5	322.4	677.9	11.6
S.A.	27.7	1.9	54.3	29.4	26.6	12.2	109.4	224.9	125.0	217.0	9.8
W.A.	31.3	1.9	66.8	37.7	52.0	56.3	203.9	252.5	193.8	228.8	21.8
TAS.											
N.T.	46.4	3.6	82.1	44.0	39.0	10.1	156.6	179.9	172.1	152.2	3.3
A.C.T. }											

(A) EXCLUDES RELATED CORPORATIONS. (B) EXCLUDES RELATED CORPORATIONS AND BANKS.

TABLE 1 - BUILDING SOCIETIES - FINANCIAL OPERATIONS (CONTINUED)
(\$ MILLION)

	UNUSED BORROWING LINES AND STANDBY FACILITIES AVAILABLE AT END OF PERIOD				BILL (ACCEPTANCE/ENDORSEMENT) LINES AVAILABLE AT END OF PERIOD		
	RESIDENTS			NON- RESIDENTS	TOTAL (USED AND UNUSED)	UNUSED	
	RELATED CORPORATIONS	BANKS	OTHER			BANKS	OTHER
AUSTRALIA							
1984							
AUGUST	3.2	350.1	118.2	-	30.8	13.0	-
SEPTEMBER	3.0	362.9	118.6	-	29.9	13.0	-
OCTOBER	3.1	363.8	116.8	-	19.8	13.0	-
NOVEMBER	3.0	358.8	109.8	-	20.8	13.0	-
DECEMBER	3.2	357.4	105.3	-	20.8	13.0	-
1985							
JANUARY	3.0	360.8	108.8	-	30.8	23.0	-
FEBRUARY	1.1	351.0	108.8	-	29.8	20.0	-
MARCH	1.0	357.4	103.1	-	29.6	15.0	-
APRIL	3.0	359.9	121.1	-	29.6	15.0	-
MAY	3.0	364.2	109.1	-	31.6	15.0	-
JUNE	3.0	384.9	103.1	-	50.3	19.0	-
JULY	3.0	387.0	110.6	-	78.0	25.0	-
AUGUST	3.0	391.5	107.1	45.0	62.4	15.0	-
SEPTEMBER	3.0	382.8	92.2	97.0	76.2	15.0	-
OCTOBER	3.0	377.9	92.2	97.0	75.4	15.0	-
STATES - SEPTEMBER 1985							
N.S.W.	-	89.6	2.8	-	-	-	-
VIC.	3.0	81.4	4.8	-	63.2	2.0	-
QLD	-	86.8	38.6	45.0	-	-	-
S.A.	-	35.0	11.1	-	-	-	-
W.A.	-	85.2	17.0	52.0	13.0	13.0	-
TAS.	-	-	-	-	-	-	-
N.T.	-	4.8	18.0	-	-	-	-
A.C.T.	-	-	-	-	-	-	-
STATES - OCTOBER 1985							
N.S.W.	-	92.9	2.8	-	-	-	-
VIC.	3.0	75.3	4.8	-	62.4	2.0	-
QLD	-	85.7	38.6	45.0	-	-	-
S.A.	-	35.0	11.1	-	-	-	-
W.A.	-	83.9	17.0	52.0	13.0	13.0	-
TAS.	-	-	-	-	-	-	-
N.T.	-	5.1	18.0	-	-	-	-
A.C.T.	-	-	-	-	-	-	-

TABLE 2 - BUILDING SOCIETIES - SELECTED LIABILITIES
(\$ MILLION)

BORROWINGS FROM RESIDENTS											
PAID UP CAPITAL (A)	BY THE ACCEPTANCE OF BILLS OF EXCHANGE AND THE ISSUE OF PROMISSORY NOTES			BANKS		OTHER				BORROWINGS FROM NON-RESIDENTS	
	RELATED CORPORATIONS	BANK ACCEPTED BILLS OF EXCHANGE	OTHER	SECURED BORROWINGS				WITHDRAWABLE SHARE CAPITAL			
				GOVERNMENT AND PUBLIC AUTHORITIES	INSURANCE COMPANIES	OTHER	UNSECURED BORROWINGS				
AUSTRALIA											
1984											
AUGUST	56.7	-	18.5	25.6	145.0	49.4	25.4	389.2	4,850.6	11,619.9	12.5
SEPTEMBER	56.7	-	14.4	25.6	126.4	48.5	18.8	374.3	5,061.6	11,836.7	12.1
OCTOBER	57.4	-	27.6	25.8	157.3	46.4	18.7	403.7	5,157.5	12,022.6	12.1
NOVEMBER	63.2	1.0	15.0	30.8	162.6	46.0	18.5	451.0	5,246.2	12,257.3	12.3
DECEMBER	63.6	-	15.4	32.6	150.7	45.5	19.6	495.0	5,380.6	12,473.2	12.7
1985											
JANUARY	63.6	4.7	17.5	32.4	174.2	45.1	18.5	473.0	5,517.6	12,460.1	12.3
FEBRUARY	63.6	4.7	28.1	33.4	187.8	41.7	18.5	400.1	5,608.5	12,491.7	12.8
MARCH	63.6	4.7	26.5	47.4	228.8	40.7	17.7	412.4	5,777.5	12,365.2	13.0
APRIL	63.6	4.7	41.9	47.4	200.4	40.5	17.1	430.2	6,024.0	11,972.8	13.0
MAY	63.6	4.7	47.1	57.2	173.6	39.2	16.7	402.9	8,061.9	10,363.7	14.0
JUNE	65.2	14.7	67.0	88.0	210.4	37.0	18.7	419.7	6,241.8	10,310.1	12.1
JULY	65.3	-	55.1	88.5	202.0	35.9	18.5	417.8	6,445.7	10,371.3	13.2
AUGUST	66.0	-	46.4	90.1	185.2	36.5	18.3	430.4	6,469.8	10,346.4	13.0
SEPTEMBER	69.5	-	26.7	110.2	193.2	35.5	17.7	493.9	6,571.6	10,630.7	13.7
OCTOBER	70.8	-	25.7	109.3	212.9	105.7	17.6	473.6	6,784.2	10,684.4	14.9
STATES - SEPTEMBER 1985											
N.S.W.	3.2	-	-	-	44.0	3.0	5.5	2.8	722.8	5,274.2	1.0
VIC.	65.6	-	26.7	84.1	24.3	-	3.6	71.2	3,382.9	1,016.6	-
QLD	-	-	-	-	106.1	-	1.2	9.0	974.6	1,510.2	1.1
S.A.	-	-	-	-	5.3	6.1	3.1	-	469.4	968.4	-
W.A.	.7	-	-	-	8.3	19.7	.5	365.9	558.9	1,455.8	11.7
TAS.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	-	26.1	5.3	6.7	3.8	44.9	462.9	405.6	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-
STATES - OCTOBER 1985											
N.S.W.	3.2	-	-	-	40.1	3.0	5.4	2.8	885.9	5,296.5	1.0
VIC.	66.9	-	25.7	83.2	36.5	-	3.6	26.3	3,397.1	1,027.0	-
QLD	-	-	-	-	113.0	-	1.2	9.0	1,031.1	1,471.8	1.0
S.A.	-	-	-	-	6.0	6.1	3.1	-	453.7	976.3	-
W.A.	.7	-	-	-	13.1	89.9	.5	383.1	568.9	1,479.4	12.9
TAS.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	-	26.1	4.1	6.7	3.8	52.4	447.5	433.3	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-

(A) INCLUDES ONLY FIXED SHARE CAPITAL.

TABLE 3 - BUILDING SOCIETIES - ASSETS (CONTINUED)
(\$ MILLION)

BILLS OF EXCHANGE PURCHASED AND HELD(A)											
BANK ACCEPTED/ENDORSED			OTHER BILLS			PROMISSORY NOTES PURCHASED AND HELD			OTHER GOVERNMENT AND PUBLIC AUTHORITY SECURITIES		
PUBLIC AUTHORITIES	CORPORATIONS REGISTERED UNDER FCA	OTHER	ACCEPTED BY CORPORATIONS REGISTERED UNDER FCA			PUBLIC AUTHORITIES	CORPORATIONS REGISTERED UNDER FCA	OTHER	TREASURY NOTES	OTHER COMMON-WEALTH GOVERNMENT SECURITIES	
			PUBLIC AUTHORITIES	CORPORATIONS REGISTERED UNDER FCA	OTHER					GOVERNMENT SECURITIES	OTHER
AUSTRALIA											
1984			-	-	-	-	-	-	-	-	-
AUGUST	1,704.5		-	-	-	12.6	4.9	11.6	22.7	729.3	929.1
SEPTEMBER	1,750.4		-	-	-	11.7	4.7	6.7	23.4	818.4	930.2
OCTOBER	1,922.7		-	-	-	13.8	-	10.6	19.7	953.9	935.6
NOVEMBER	1,937.6		-	-	-	38.1	-	10.7	25.6	984.9	992.1
DECEMBER	2,163.7		-	-	-	53.2	-	5.9	25.6	1,106.5	1,022.1
1985			-	-	-	-	-	-	-	-	-
JANUARY	2,029.3		-	-	-	76.3	-	2.0	24.6	899.5	1,036.5
FEBRUARY	1,904.2		-	-	-	95.8	-	2.0	17.7	937.8	1,086.4
MARCH	1,772.4		-	-	-	75.1	-	-	10.7	950.1	1,043.8
APRIL	1,613.6		-	-	.2	71.3	-	-	10.7	909.9	1,080.6
MAY	1,511.7		-	-	-	84.1	-	-	10.7	960.1	1,142.4
JUNE	1,411.2		-	-	-	54.8	-	1.0	10.7	582.9	893.2
JULY	1,387.9		-	.7	1.4	55.1	-	1.0	10.6	554.9	871.8
AUGUST	1,411.2		-	-	2.0	33.7	-	4.8	10.2	504.2	776.8
SEPTEMBER	1,512.3		-	-	-	26.2	-	4.8	11.2	502.8	741.3
OCTOBER	1,493.1		-	-	-	30.0	-	11.2	42.1	570.1	770.3
STATES - SEPTEMBER 1985											
N.S.W.	421.9		-	-	-	-	-	-	9.0	389.3	264.3
VIC.	409.7		-	-	-	19.9	-	4.8	.5	52.3	241.4
QLD.	212.3		-	-	-	.5	-	-	-	4.7	103.2
S.A.	199.0		-	-	-	4.4	-	-	.2	24.3	60.4
W.A.	176.7		-	-	-	1.3	-	-	.9	9.1	42.0
TAS.			-	-	-	-	-	-	-	-	-
N.T.	92.5		-	-	-	.1	-	-	.7	23.0	30.0
A.C.T. }			-	-	-	-	-	-	-	-	-
STATES - OCTOBER 1985											
N.S.W.	458.8		-	-	-	-	-	-	9.0	449.4	268.3
VIC.	384.9		-	-	-	10.2	-	11.2	5.2	53.4	220.2
QLD.	194.5		-	-	-	.9	-	-	6.0	6.7	102.5
S.A.	180.3		-	-	-	8.6	-	-	4.9	23.3	63.4
W.A.	192.4		-	-	-	10.2	-	-	16.3	8.5	81.7
TAS.			-	-	-	-	-	-	-	-	-
N.T.	82.1		-	-	-	.1	-	-	.7	28.8	34.2
A.C.T. }			-	-	-	-	-	-	-	-	-

(A) EXCLUDES BILLS OF EXCHANGE THAT HAVE BEEN DRAWN OR ACCEPTED BY REPORTING CORPORATIONS.

TABLE 3 - BUILDING SOCIETIES - ASSETS (CONTINUED)
(\$ MILLION)

	LOAN OUTSTANDINGS(A)								OTHER ASSETS IN AUSTRALIA	OVERSEAS ASSETS	TOTAL ASSETS
	OTHER SECURITIES		RELATED CORPORATIONS		OTHER CORPORATIONS REGISTERED UNDER FCA	INDIVIDUALS		OTHER LOANS AND ADVANCES			
	RELATED CORPORATIONS	OTHER BUSINESSES	REGISTERED UNDER FCA	OTHER		OWNER-OCCUPIED HOUSING	OTHER				
AUSTRALIA											
1984											
AUGUST	17.0	15.4	.1	10.4	27.0	10,940.3	273.6	1,546.0	698.4	-	18,220.9
SEPTEMBER	17.0	31.5	-	10.8	62.7	11,070.2	287.3	1,634.2	692.0	-	18,683.6
OCTOBER	17.0	37.5	-	10.8	74.7	11,199.0	298.0	1,642.1	693.0	-	19,051.7
NOVEMBER	17.6	35.8	-	10.9	91.5	11,348.3	311.6	1,691.4	714.8	-	19,364.9
DECEMBER	17.8	30.8	.1	10.9	41.4	11,510.6	316.5	1,731.3	713.4	-	19,737.8
1985											
JANUARY	17.9	31.4	.1	11.0	111.6	11,621.4	325.9	1,763.7	760.7	-	19,930.2
FEBRUARY	27.7	33.5	-	10.9	58.7	11,772.7	334.0	1,848.8	757.1	-	20,106.7
MARCH	26.8	33.1	-	10.9	45.0	11,917.8	343.4	1,897.5	756.5	-	20,236.0
APRIL	27.0	50.4	-	10.9	23.4	12,066.2	355.1	1,952.3	785.9	-	20,162.2
MAY	28.8	67.3	-	11.2	29.7	12,279.4	371.5	1,984.0	768.2	-	20,444.9
JUNE	28.5	87.2	-	17.6	21.7	11,224.2	390.7	2,064.1	678.7	-	18,488.2
JULY	27.8	126.1	1.6	17.7	17.4	11,425.6	309.2	2,076.8	718.5	-	18,693.3
AUGUST	47.3	161.8	3.0	18.1	16.4	11,600.6	333.3	2,119.2	754.7	-	18,938.6
SEPTEMBER	53.1	166.6	20.2	5.3	13.2	11,721.2	349.1	2,176.2	758.7	-	19,255.9
OCTOBER	52.7	165.5	21.7	7.7	29.0	11,852.6	363.2	2,178.6	763.7	-	19,578.7
STATES - SEPTEMBER 1985											
N.S.W.	1.1	.8	16.6	1.1	-	4,402.6	142.5	196.4	275.6	-	6,535.8
VIC.	10.9	60.0	-	.7	-	2,549.5	117.1	976.7	158.6	-	4,893.5
QLD	-	-	-	-	-	1,882.3	60.4	199.3	63.5	-	2,695.1
S.A.	1.6	18.3	3.6	-	-	759.4	-	287.7	82.9	-	1,521.2
W.A.	39.6	87.5	-	3.5	13.2	1,561.0	28.9	311.1	105.2	-	2,578.8
TAS.											
N.T.	-	.1	-	-	-	566.3	.2	205.0	72.9	-	1,031.5
A.C.T.											
STATES - OCTOBER 1985											
N.S.W.	1.2	.8	17.8	3.2	-	4,478.8	150.0	198.6	278.8	-	6,736.1
VIC.	10.9	59.5	-	.7	-	2,554.8	119.1	960.5	150.4	-	4,884.4
QLD	-	-	-	-	-	1,918.7	63.0	200.2	66.0	-	2,721.5
S.A.	1.0	18.3	3.9	-	-	762.4	-	293.5	84.0	-	1,521.2
W.A.	39.6	86.8	-	3.8	29.0	1,565.1	30.7	314.5	108.8	-	2,670.6
TAS.											
N.T.	-	.1	-	-	-	572.8	.5	211.3	75.6	-	1,045.1
A.C.T.											

(A) INCLUDES HOLDINGS OF BILLS OF EXCHANGE THAT HAVE BEEN DRAWN BY REPORTING CORPORATIONS AND LOANS THAT HAVE BEEN REFINANCED BY THE SALE OF BILLS OF EXCHANGE ACCEPTED BY REPORTING CORPORATIONS.

TABLE 4 - BUILDING SOCIETIES - MATURITY DISSECTION OF BORROWINGS FROM RESIDENTS(A)
(\$ MILLION)

	SECURED BORROWINGS BY PERIOD OF NOTICE FOR WITHDRAWAL, OR REMAINING PERIOD TO MATURITY WHERE A MATURITY DATE IS SPECIFIED					UNSECURED BORROWINGS AND WITHDRAWABLE SHARE CAPITAL BY PERIOD OF NOTICE FOR WITHDRAWAL, OR REMAINING PERIOD TO MATURITY WHERE A MATURITY DATE IS SPECIFIED(B)						
	UP TO 3 MONTHS	OVER 3 MONTHS AND UP TO 6 MONTHS	OVER 6 MONTHS AND UP TO 1 YEAR	OVER 1 YEAR	TOTAL	AT CALL	UP TO 7 DAYS BUT NOT AT CALL	OVER 7 DAYS AND UP TO 3 MONTHS	OVER 3 MONTHS AND UP TO 6 MONTHS	OVER 6 MONTHS AND UP TO 1 YEAR	OVER 1 YEAR	TOTAL
AUSTRALIA												
1984												
JUNE	314.2	92.6	17.6	133.4	557.8	7,487.9	5,406.1	1,543.7	1,257.7	277.7		15,973.1
SEPTEMBER	228.6	52.5	52.4	108.1	441.6	8,037.3	5,467.7	1,557.4	1,455.9	379.9		16,898.3
DECEMBER	302.4	31.8	120.8	105.0	560.0	8,764.6	5,596.1	1,337.6	1,680.8	474.8		17,853.8
1985												
MARCH	149.4	95.2	92.9	133.3	470.8	8,830.0	5,142.8	1,910.0	1,778.7	481.2		18,142.7
JUNE	210.9	105.3	84.2	75.0	475.3	7,455.8	5,488.3	1,853.8	1,246.3	507.7		16,551.9
SEPTEMBER	267.6	92.2	88.3	99.1	547.1	7,694.3	5,853.0	1,606.3	1,136.2	912.5		17,202.2
STATES - JUNE 1985												
N.S.W.	1.4	.4	3.1	8.6	13.5	2,546.0	2,177.3	541.9	403.9	87.2		5,756.3
VIC.	41.0	.9	3.2	2.4	47.5	1,573.7	1,463.5	521.8	484.8	129.7		4,175.6
QLD	-	9.0	-	.8	10.2	1,500.5	474.5	268.7	119.7	31.4		2,394.8
S.A.	.3	.1	.1	9.2	9.7	710.5	538.0	90.8	67.2	44.0		1,450.5
W.A.	162.2	74.3	68.8	33.0	338.3	778.0	657.2	193.5	112.0	200.5		1,941.3
TAS.												
N.T. }	5.5	20.7	9.0	20.9	56.1	347.1	177.7	237.0	58.6	14.9		835.3
A.C.T. }												
STATES - SEPTEMBER 1985												
N.S.W.	.4	.5	3.9	6.6	11.3	2,634.3	2,187.2	558.7	469.1	147.6		5,997.0
VIC.	68.2	3.8	.3	2.4	74.9	1,576.1	1,731.4	496.2	468.1	127.6		4,399.5
QLD	-	9.4	-	.8	10.2	1,501.0	645.6	273.0	45.8	19.5		2,484.8
S.A.	-	.1	.1	9.0	9.2	718.1	508.9	104.9	52.7	53.1		1,437.8
W.A.	174.5	68.8	83.4	59.4	386.1	841.7	610.7	113.9	67.7	380.6		2,014.7
TAS.												
N.T. }	24.5	9.7	.5	20.8	55.5	423.0	169.1	59.5	32.7	184.1		868.5
A.C.T. }												

(A) EXCLUDES BORROWINGS FROM RELATED CORPORATIONS AND BANKS, AND BORROWINGS BY THE ACCEPTANCE OF BILLS OF EXCHANGE AND THE ISSUE OF PROMISSORY NOTES.

TABLE 5 - BUILDING SOCIETIES - INTEREST RATES
(NOMINAL RATE PER CENT PER ANNUM)

BORROWING RATES ON WITHDRAWABLE SHARES OR UNSECURED BORROWINGS										
WITHDRAWABLE AT CALL - CALCULATED ON(A)					FIXED TERM(B)					
MINIMUM MONTHLY BALANCE		DAILY BALANCE		3 MONTHS		6 MONTHS		12 MONTHS		
RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	
NEW SOUTH WALES										
1985										
MAY	7.00-10.50	8.04	5.00-10.00	7.64	10.75-13.25	11.44	11.00-15.50	11.94	11.50-12.50	12.02
JUNE	7.00-10.50	8.20	5.00-10.00	7.89	10.75-13.30	11.78	11.00-15.50	12.02	11.50-12.50	12.10
JULY	7.00-10.50	8.20	5.00-10.00	7.89	10.75-13.30	11.87	11.00-15.50	12.08	11.50-12.50	12.21
AUGUST	7.00-10.50	8.15	5.00-10.00	7.89	10.75-13.30	12.10	11.00-14.00	12.32	12.00-13.25	12.50
SEPTEMBER	7.00-10.50	8.10	5.00-10.00	8.47	11.00-14.00	12.60	11.00-14.00	12.98	12.00-15.00	13.13
OCTOBER	7.00-10.50	8.20	5.00-10.00	8.44	11.00-14.50	13.05	11.25-14.40	13.41	12.25-15.00	13.92
VICTORIA										
1985										
MAY	5.50-12.00	9.95	5.00-10.00	7.08	10.50-14.50	12.57	11.00-14.00	12.36	11.50-13.00	12.30
JUNE	5.50-12.00	9.86	5.00-10.00	7.08	10.50-14.50	12.49	11.00-14.00	12.34	11.50-14.00	12.55
JULY	5.50-11.50	9.80	5.00-9.00	7.18	11.00-14.25	12.79	11.00-14.00	12.44	11.50-14.00	12.61
AUGUST	5.50-11.50	9.80	5.00-9.00	7.30	11.00-15.00	13.06	11.00-14.50	12.86	11.50-14.00	12.97
SEPTEMBER	5.00-11.50	9.91	6.00-10.00	7.38	11.00-15.00	13.53	11.00-14.75	13.09	11.50-14.50	13.31
OCTOBER	5.00-13.00	10.00	6.00-11.00	7.57	11.00-14.50	13.81	11.00-14.75	13.31	11.75-14.40	13.51
QUEENSLAND										
1985										
MAY	9.50-10.50	10.00	9.00-11.00	9.90	11.50-13.50	12.75	11.75-15.50	12.54	12.00-13.00	12.43
JUNE	9.50-10.50	9.86	9.00-11.00	9.80	11.50-13.50	12.86	11.75-15.50	12.54	12.00-13.00	12.43
JULY	9.50-10.00	9.83	9.00-11.00	9.80	11.50-13.50	12.69	11.50-15.00	12.34	12.00-13.00	12.50
AUGUST	9.50-10.00	9.83	9.00-11.00	9.80	11.50-14.50	13.14	11.50-14.50	12.36	12.00-14.00	12.64
SEPTEMBER	9.50-10.00	9.83	9.00-10.00	9.55	11.75-14.50	13.39	12.00-14.50	12.94	12.25-14.25	13.18
OCTOBER	9.50-10.00	9.83	9.00-10.00	9.45	11.75-14.25	13.76	13.00-14.50	13.54	13.00-14.25	13.63
SOUTH AUSTRALIA										
1985										
MAY	9.00-11.00	9.50	7.00-8.00	7.25	11.50-13.50	12.82	12.75-15.50	13.14	11.50-13.25	12.25
JUNE	9.00-11.00	9.47	7.00-8.00	7.31	13.00-13.50	13.15	12.75-13.50	13.14	11.50-13.25	12.58
JULY	9.00-11.00	9.83	7.00-8.00	7.31	13.00-13.60	13.35	12.75-13.60	13.34	11.50-13.50	12.75
AUGUST	9.00-11.00	9.67	7.00-8.00	7.31	13.25-13.60	13.41	12.75-13.60	13.34	11.50-13.50	12.75
SEPTEMBER	9.00-11.00	9.67	7.00-9.00	7.75	13.25-14.75	14.00	13.50-14.00	13.88	12.00-14.00	13.19
OCTOBER	9.00-11.00	9.67	7.00-9.00	7.75	14.00-14.75	14.19	14.00	14.00	13.00-14.00	13.50
WESTERN AUSTRALIA										
1985										
MAY	11.00	11.00	6.75-10.00	8.41	11.75-14.00	12.94	11.75-13.50	13.04	12.00-13.50	13.03
JUNE	11.00	11.00	6.75-10.00	8.28	11.75-14.00	12.94	11.75-13.50	13.04	12.00-13.50	13.03
JULY	11.00-11.75	11.25	6.75-10.00	8.09	11.75-14.00	13.41	11.75-13.75	13.19	12.00-13.50	13.19
AUGUST	11.00-11.75	11.25	6.75-10.00	8.09	12.75-14.00	13.69	13.00-14.50	13.46	13.00-14.75	13.64
SEPTEMBER	11.00-11.75	11.25	6.75-10.00	8.34	13.50-14.00	13.94	13.00-14.50	13.75	13.00-14.75	13.72
OCTOBER	11.00-12.00	11.44	6.75-10.00	8.34	13.50-14.00	13.94	13.00-14.50	13.86	13.00-14.75	14.09
TASMANIA										
1985										
MAY										
JUNE										
JULY										
AUGUST										
SEPTEMBER										
OCTOBER										
NORTHERN TERRITORY										
1985										
MAY										
JUNE										
JULY										
AUGUST										
SEPTEMBER										
OCTOBER										
AUSTRALIAN CAPITAL TERRITORY										
1985										
MAY	8.00	8.00	8.00	8.00	12.50-14.00	13.75	13.00-15.00	14.00	-	-
JUNE	8.00	8.00	8.00	8.00	14.00	14.00	14.00-15.00	14.50	14.00	14.00
JULY	8.00	8.00	8.00	8.00	14.00	14.00	14.00-15.00	14.50	14.00	14.00
AUGUST	8.00	8.00	8.00-9.00	8.50	14.00-14.50	14.25	14.00-15.00	14.50	14.00	14.00
SEPTEMBER	8.00	8.00	8.00-9.00	8.50	14.00-15.25	14.63	14.00-15.25	14.63	14.00-15.25	14.63
OCTOBER	8.00	8.00	8.00-9.00	8.50	15.25	15.25	15.25	15.25	15.25	15.25

(A) RATES CITED ARE THOSE ATTRACTED BY A DEPOSIT OF \$2,000 WITHDRAWABLE AT CALL.

EXCLUDES CASH MANAGEMENT ACCOUNTS.

(B) RATES CITED ARE THOSE ATTRACTED BY A FIXED TERM DEPOSIT OF \$5,000. NOTICE PROVISIONS AT END OF TERM

AND FREQUENCY OF INTEREST CREDITS HAVE BEEN IGNORED IN THE CALCULATION OF THESE INTEREST RATES.

EXCLUDES DEPOSITS WITH VARIABLE INTEREST RATES OVER THE TERM OF THE DEPOSIT.

AND DEPOSITS COMPOUNDING INTEREST.

(C) NOT WEIGHTED.

TABLE 5 - BUILDING SOCIETIES - INTEREST RATES (CONTINUED)
(NOMINAL RATE PER CENT PER ANNUM)

LENDING RATES ON FIRST MORTGAGE OWNER OCCUPIED HOUSING(A)								
\$30,000		\$40,000		\$50,000		\$60,000		
RANGE	AVERAGE (B)	RANGE	AVERAGE (B)	RANGE	AVERAGE (B)	RANGE	AVERAGE (B)	
NEW SOUTH WALES								
1985								
MAY	12.50-13.00	12.65	12.50-13.50	13.12	13.00-14.25	13.63	13.50-14.50	13.90
JUNE	12.50-13.00	12.63	12.50-13.50	13.08	13.00-14.00	13.54	13.50-14.50	13.89
JULY	12.50-13.25	12.77	12.50-14.00	13.29	13.00-14.00	13.67	13.50-14.75	14.02
AUGUST	12.50-13.25	12.83	12.75-14.00	13.44	12.75-14.75	13.85	13.50-14.75	14.14
SEPTEMBER	12.50-14.00	13.06	13.00-14.50	13.58	13.50-14.50	13.92	13.50-15.25	14.27
OCTOBER	13.00-14.00	13.42	13.00-14.50	14.02	13.50-15.00	14.35	13.75-15.50	14.70
VICTORIA								
1985								
MAY	13.33-13.50	13.49	13.33-13.50	13.49	13.33-13.50	13.49	13.33-13.50	13.49
JUNE	13.33-14.00	13.77	13.33-14.00	13.77	13.33-14.00	13.77	13.33-14.00	13.77
JULY	13.00-14.00	13.89	13.00-14.00	13.89	13.00-14.00	13.89	13.00-14.00	13.89
AUGUST	13.00-14.75	13.97	13.00-14.75	13.97	13.00-14.75	13.97	13.00-14.75	13.97
SEPTEMBER	13.50-14.75	14.39	13.50-14.75	14.39	13.50-14.75	14.39	13.50-14.75	14.39
OCTOBER	13.50-14.75	14.56	13.50-14.75	14.56	13.50-14.75	14.56	13.50-15.50	14.60
QUEENSLAND								
1985								
MAY	12.50-13.75	13.25	13.00-14.00	13.52	13.00-15.00	13.93	13.00-15.00	14.34
JUNE	13.00-13.75	13.43	13.00-14.00	13.70	13.00-15.00	14.11	13.00-15.00	14.52
JULY	13.00-13.75	13.48	13.50-14.00	13.75	13.50-15.00	14.16	13.50-15.00	14.68
AUGUST	13.00-13.75	13.48	13.50-14.00	13.70	13.50-15.00	14.11	13.50-15.00	14.43
SEPTEMBER	13.50-14.50	13.86	13.50-15.00	14.14	13.50-15.50	14.48	13.50-15.50	14.84
OCTOBER	13.50-14.50	14.23	13.50-15.50	14.50	13.50-16.00	14.89	13.50-16.00	15.11
SOUTH AUSTRALIA								
1985								
MAY	12.50-14.00	13.17	12.75-14.50	13.42	13.00-13.75	13.45	13.50-14.00	13.90
JUNE	13.00-14.00	13.30	13.25-14.50	13.55	13.50-14.00	13.63	14.00-14.50	14.13
JULY	13.00-14.00	13.60	13.25-14.50	13.85	13.50-14.25	14.00	14.00-14.75	14.50
AUGUST	13.00-14.50	13.70	13.25-15.00	13.95	13.50-14.25	14.00	14.00-14.75	14.50
SEPTEMBER	13.50-14.50	13.83	13.50-15.00	14.10	14.00-14.25	14.19	14.25-14.75	14.56
OCTOBER	13.50-15.25	14.35	13.50-15.75	14.70	14.00-15.00	14.75	14.00-15.50	15.13
WESTERN AUSTRALIA								
1985								
MAY	13.50-14.00	13.81	13.50-14.00	13.81	13.50-14.00	13.81	13.50-14.00	13.81
JUNE	13.50-14.50	14.03	13.50-14.50	14.03	13.50-14.50	14.03	13.50-14.50	14.03
JULY	14.00-14.50	14.16	14.00-14.50	14.16	14.00-14.50	14.22	14.00-14.50	14.16
AUGUST	14.00-15.00	14.47	14.00-15.00	14.47	14.00-15.00	14.47	14.00-15.00	14.47
SEPTEMBER	14.00-15.50	14.59	14.00-15.50	14.59	14.00-15.50	14.59	14.00-15.50	14.59
OCTOBER	14.00-16.00	14.66	14.00-16.00	14.66	14.00-16.00	14.66	14.00-16.00	14.66
TASMANIA								
1985								
MAY								
JUNE								
JULY								
AUGUST								
SEPTEMBER								
OCTOBER								
NORTHERN TERRITORY								
1985								
MAY								
JUNE								
JULY								
AUGUST								
SEPTEMBER								
OCTOBER								
AUSTRALIAN CAPITAL TERRITORY								
1985								
MAY	12.50	12.50	13.00	13.00	13.50	13.50	13.75-14.00	13.88
JUNE	13.00-13.50	13.25	13.50-13.75	13.63	14.00	14.00	14.25-14.50	14.38
JULY	13.00-13.50	13.25	13.50-13.75	13.63	14.00	14.00	14.25-14.50	14.38
AUGUST	13.00-13.50	13.25	13.50-13.75	13.63	14.00	14.00	14.25-14.50	14.38
SEPTEMBER	13.50-14.00	13.75	14.00-14.25	14.13	14.50	14.50	14.75	14.75
OCTOBER	13.50-14.00	13.75	14.00-14.25	14.13	14.50	14.50	14.75	14.75

(A) EXCLUDES SPECIAL INTEREST RATES APPLICABLE TO FIRST HOME BUYERS.
(B) NOT WEIGHTED.