BANKING

JULY 1976

Reference No 5.2

AUSTRALIAN BUREAU OF STATISTICS
CANBERRA, AUSTRALIA

FOR RELEASE : NOON 5 OCTOBER 1976

Reference No. 5.2

BANKING, JULY 1976

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FOR MAJOR TRADING BANKS : CLASSIFICATION OF BANK ADVANCES, NEW AND INCREASED LENDING COMMITMENTS, OVERDRAFT LIMITS AND DEPOSITS – at second Wednesday of January 1976 *see* **the May 1976 issue of this bulletin**

Section 6

For BRANCHES AND AGENCIES at 30 June 1975 *see* the July 1975 issue of this bulletin.

Section 7

For REVISED SEASONALLY ADJUSTED BANKING SERIES *see* the JANUARY 1976 issue of this bulletin.

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr Colin Squair on 52 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

EXPLANATORY NOTES

This bulletin 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.

2. This bulletin contains seasonally adjusted figures for the major trading banks deposits, liquid assets and Australian Government securities, loans, advances and bills discounted (see Table 9) and depositors' balances with savings banks (see Table 12). Details of methods used in seasonally adjusting these series are provided in *Seasonally Adjusted Indicators* (Reference No. 1.10) and in Appendix A of the January 1976 issue of this bulletin.

Trading Banks

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

The major trading banks are:

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

The additional banks are:

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

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

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

Savings Banks

6. The savings banks are:

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

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

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 and the Australian Resources Development Bank Limited, are published each month in the "Australian Government Gazette".

Housing Finance Statistics

12. For detailed information on the scope, coverage and definitions of items for housing finance statistics contained in Tables 8 and 13 refer to the monthly bulletin *Housing Finance for Owner Occupation* (Reference No. 5.56).

Revisions

13. This bulletin incorporates revisions made to previous statistics in this series.

Symbols and other usages

.. nil, or less than half the final digit shown.
— break in continuity of series (where drawn across a column between two consecutive series).

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

SECTION 1 : TRADING BANKS

TABLE 1. – ALL TRADING BANKS AND MAJOR TRADING BANKS : LIABILITIES WITHIN AUSTRALIA (a)
($ million)

Average of weekly figures for month of –	Deposits															
	Fixed (b)				Current											
					Bearing interest				Not bearing interest							
	Australian and State Governments	Other banks	Other	Total fixed	Australian and State Governments	Other banks	Other	Total bearing interest	Australian and State Governments	Other banks	Other	Total not bearing interest	Total current	Total deposits	Balances due to other banks (c)	Bills payable and all other liabilities	Total liabilities
ALL TRADING BANKS																	
1975 –																	
June	642.2	112.9	7,879.9	8,635.0	132.4	23.4	686.8	842.6	94.4	91.7	5,271.9	5,458.1	6,300.7	14,935.7	588.0	1,695.2	17,218.9
July	617.9	131.6	8,091.5	8,841.1	86.7	30.7	719.8	837.3	99.0	91.2	5,365.4	5,555.7	6,392.9	15,234.0	542.3	1,719.7	17,496.0
August	606.8	143.3	8,388.1	9,138.1	62.0	35.1	736.5	833.5	86.9	91.2	5,370.9	5,549.0	6,382.6	15,520.7	519.6	1,682.5	17,722.8
September	645.5	144.0	8,611.4	9,400.8	67.1	31.8	732.7	831.6	77.3	88.3	5,467.4	5,633.0	6,464.6	15,865.4	548.6	1,693.2	18,107.2
October	677.1	153.4	8,757.7	9,588.2	69.0	33.8	764.2	867.1	85.7	94.4	5,711.5	5,891.6	6,758.7	16,346.9	491.8	1,793.0	18,631.8
November	595.4	150.8	8,846.2	9,592.3	67.3	22.0	790.8	880.1	85.6	79.7	5,846.6	6,011.9	6,892.0	16,484.3	520.2	1,732.7	18,737.2
December (d)	699.0	151.0	8,810.1	9,660.2	90.4	31.2	789.6	911.3	108.0	91.5	6,208.6	6,408.2	7,319.5	16,979.7	546.8	1,783.8	19,310.3
1976 –																	
January	743.7	153.7	8,877.2	9,774.6	58.3	41.5	786.5	886.2	98.1	82.4	6,383.2	6,563.7	7,449.9	17,224.6	525.6	1,738.7	19,488.9
February	763.2	154.4	8,790.0	9,707.6	70.8	25.9	749.9	846.6	92.1	76.6	6,383.1	6,551.8	7,398.4	17,106.0	554.6	1,774.0	19,434.6
March	841.2	175.9	8,839.0	9,856.1	74.7	28.8	752.2	855.7	95.0	93.8	6,553.4	6,742.2	7,597.8	17,453.9	557.9	1,820.7	19,832.6
April	927.8	178.7	8,817.4	9,923.9	67.5	20.2	743.4	831.1	100.2	68.0	6,434.3	6,602.5	7,433.6	17,357.6	578.2	1,920.3	19,856.0
May	975.0	170.0	8,715.1	9,860.1	64.4	40.1	710.5	815.0	92.0	77.6	6,049.5	6,219.0	7,034.1	16,894.2	583.3	2,032.4	19,509.9
June	962.0	162.6	8,650.8	9,775.4	168.9	48.8	712.3	930.0	97.3	89.7	6,063.9	6,250.9	7,180.9	16,956.3	602.7	2,095.3	19,654.3
July	1,155.4	158.9	8,921.7	10,235.9	112.2	35.5	725.1	872.7	82.2	95.6	5,969.6	6,147.4	7,020.1	17,256.0	553.1	2,053.0	19,862.1
MAJOR TRADING BANKS																	
1975 –																	
June	587.2	109.8	7,127.3	7,824.2	86.5	23.3	571.0	680.7	81.2	90.5	4,988.7	5,160.4	5,841.1	13,665.3	556.6	1,407.5	15,629.4
July	531.3	126.1	7,298.7	7,956.0	57.5	30.6	602.0	690.1	84.5	90.3	5,088.8	5,263.6	5,953.7	13,909.7	515.2	1,429.3	15,854.3
August	510.8	137.1	7,576.1	8,224.0	38.4	34.9	617.1	690.4	75.5	90.2	5,099.6	5,265.3	5,955.6	14,179.6	487.5	1,385.2	16,052.3
September	551.8	137.7	7,769.7	8,459.3	47.2	31.7	620.0	698.9	66.8	87.6	5,184.5	5,338.9	6,037.7	14,497.0	518.6	1,390.8	16,406.4
October	599.1	148.9	7,887.1	8,635.1	39.4	33.7	647.2	720.3	74.9	93.6	5,419.1	5,587.7	6,308.0	14,943.1	454.6	1,482.3	16,880.0
November	553.4	148.8	7,929.3	8,631.5	45.3	21.8	671.3	738.4	71.5	78.8	5,546.3	5,696.6	6,435.0	15,066.5	489.3	1,418.0	16,973.8
December (d)	619.0	149.0	7,886.8	8,654.8	66.6	31.2	669.3	767.1	96.3	90.8	5,891.1	6,078.2	6,845.2	15,500.1	507.2	1,464.3	17,471.6
1976 –																	
January	651.7	151.7	7,932.2	8,735.6	39.5	41.3	664.0	744.8	83.6	81.7	6,032.9	6,198.1	6,943.0	15,678.6	495.1	1,412.4	17,586.1
February	671.7	151.4	7,830.1	8,653.2	51.1	25.8	628.5	705.4	77.8	75.7	6,024.0	6,177.5	6,882.9	15,536.1	521.7	1,446.8	17,504.5
March	755.8	166.1	7,867.0	8,788.9	53.7	28.7	632.9	715.2	77.3	93.0	6,195.6	6,365.9	7,081.2	15,870.0	525.4	1,487.4	17,882.9
April	812.1	168.7	7,868.5	8,849.3	45.1	20.1	625.5	690.7	83.8	67.3	6,087.5	6,238.6	6,929.3	15,778.6	536.7	1,580.6	17,895.9
May	850.0	161.0	7,779.0	8,790.0	41.6	39.7	593.8	675.1	76.2	77.1	5,729.6	5,882.9	6,558.0	15,347.9	551.2	1,686.0	17,585.2
June	851.0	156.6	7,697.3	8,705.0	120.4	48.6	594.0	763.0	76.2	89.2	5,751.9	5,917.2	6,680.2	15,385.2	561.8	1,738.0	17,684.9
July	985.1	152.9	7,935.1	9,073.0	77.2	35.0	610.3	722.5	65.4	94.9	5,657.8	5,818.2	6,540.7	15,613.8	519.4	1,697.5	17,830.7

(a) *Excludes* shareholders funds, inter-branch accounts and contingencies. (b) *Includes* certificates of deposit outstanding. *See* Table 7, page 10. (c) *Includes* short-term loans from the Reserve Bank and amounts owing in respect of loans refinanced by Australian Resources Development Bank. (d) *Excludes* one Wednesday.

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

Average of weekly figures for month of –	Coin, bullion and notes	Cash with Reserve Bank	Australian public securities: Australian and State Governments: Treasury bills and Treasury notes	Australian public securities: Australian and State Governments: Other	Australian public securities: Local and semi-government authorities	Other securities	Loans to authorized dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted (b): Temporary advances to wool-buyers (c)	Loans, advances and bills discounted (b): Term loans (d)	Loans, advances and bills discounted (b): Farm development loans (d)	Loans, advances and bills discounted (b): Other loans	Loans, advances and bills discounted (b): Total loans, advances and bills discounted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
ALL TRADING BANKS																	
1975 –																	
June	294.1	4.9	1,167.8	2,358.9	31.2	435.1	167.4	421.4	365.5	147.7	997.0	280.6	9,779.7	11,205.0	265.1	1,257.1	17,973.5
July	295.0	5.8	1,254.4	2,383.0	32.4	440.6	179.9	477.0	431.0	123.9	1,019.8	287.8	9,942.4	11,373.9	271.9	1,252.5	18,397.6
August	299.1	5.1	1,109.7	2,616.4	32.2	449.3	92.6	646.5	469.1	92.2	1,032.1	292.0	9,950.4	11,366.7	277.0	1,229.9	18,593.6
September	297.0	6.3	890.2	2,943.9	33.8	442.6	116.2	729.3	463.9	98.9	1,043.5	295.0	9,975.1	11,412.5	284.5	1,240.7	18,861.0
October	305.0	5.9	813.9	3,179.4	36.5	470.4	148.0	819.6	477.4	115.9	1,044.5	297.1	10,124.6	11,582.1	282.9	1,307.8	19,428.7
November	311.6	5.4	756.7	3,334.6	43.8	475.1	154.1	991.2	388.9	140.5	1,052.4	300.2	9,978.5	11,471.6	290.3	1,287.0	19,510.3
December (e)	369.3	9.9	661.7	3,542.0	38.9	482.9	157.3	1,005.5	473.0	192.9	1,064.0	303.9	10,058.6	11,619.4	296.3	1,308.5	19,964.7
1976 –																	
January	327.2	8.0	642.5	3,741.4	42.8	473.7	124.6	1,108.7	420.9	192.0	1,101.8	305.9	10,175.7	11,775.4	301.4	1,313.6	20,280.2
February	326.1	7.1	623.4	3,688.8	45.7	476.5	176.6	1,205.5	431.3	203.5	1,105.0	304.2	10,048.5	11,661.3	306.5	1,331.1	20,280.0
March	336.0	5.4	686.5	3,651.2	40.3	479.8	232.7	1,201.6	453.5	191.8	1,122.4	305.3	10,190.8	11,810.3	311.1	1,363.9	20,572.4
April	346.5	5.9	453.2	3,595.3	33.8	474.0	147.4	1,058.1	499.2	200.6	1,144.0	309.4	10,696.1	12,350.2	315.2	1,404.4	20,683.3
May	341.5	5.7	262.3	3,473.1	32.6	494.1	150.2	898.8	363.4	214.6	1,155.1	312.9	10,814.6	12,497.3	318.9	1,495.6	20,333.5
June	337.5	8.1	191.0	3,410.9	32.8	513.3	182.3	840.5	424.2	213.6	1,163.2	318.3	10,864.4	12,559.5	325.6	1,527.9	20,353.5
July	343.1	7.3	164.0	3,664.1	33.8	554.3	198.7	781.4	435.5	199.1	1,169.3	323.2	11,030.8	12,722.4	327.4	1,550.1	20,782.2
MAJOR TRADING BANKS																	
1975 –																	
June	278.6	3.6	1,100.7	2,204.2	16.4	393.0	118.2	414.4	291.9	147.7	997.0	280.6	8,506.9	9,932.3	218.7	1,219.9	16,191.9
July	279.2	3.7	1,181.9	2,225.9	16.7	393.6	140.5	470.3	345.0	123.9	1,019.8	287.8	8,614.3	10,045.8	225.1	1,214.3	16,542.1
August	283.7	3.4	1,055.1	2,453.4	16.3	399.6	59.1	637.0	368.5	92.2	1,032.1	292.0	8,597.4	10,013.9	229.7	1,189.2	16,708.7
September	281.4	3.9	846.4	2,768.3	16.4	392.3	83.2	720.0	342.3	98.9	1,043.5	295.0	8,619.2	10,056.7	236.5	1,199.1	16,946.5
October	288.8	3.9	786.2	2,982.7	19.0	413.1	102.7	808.3	366.4	115.9	1,044.5	297.1	8,737.8	10,195.4	233.9	1,262.6	17,463.0
November	295.8	3.7	733.3	3,140.5	18.1	413.9	126.0	978.2	278.1	140.5	1,052.4	300.2	8,579.0	10,072.1	240.7	1,241.6	17,542.1
December (e)	350.7	8.5	621.0	3,341.1	18.1	421.0	121.2	992.1	371.0	192.9	1,064.0	303.9	8,616.2	10,177.0	246.2	1,258.2	17,925.8
1976 –																	
January	309.0	6.0	590.3	3,516.1	18.0	403.9	86.4	1,093.4	332.5	192.0	1,101.8	305.9	8,690.4	10,290.1	250.1	1,261.3	18,157.0
February	309.0	6.0	568.9	3,452.9	17.8	405.6	138.6	1,188.2	336.5	203.5	1,105.0	304.2	8,556.0	10,168.7	252.4	1,280.7	18,125.2
March	318.5	4.0	641.4	3,413.0	14.6	417.6	197.9	1,182.9	331.8	191.8	1,122.4	305.3	8,686.1	10,305.6	256.2	1,311.7	18,395.2
April	328.5	4.8	426.1	3,361.0	13.5	424.1	121.3	1,041.1	373.4	200.6	1,144.0	309.4	9,140.6	10,794.7	260.4	1,349.7	18,498.7
May	323.3	3.5	241.9	3,242.5	13.2	445.1	126.4	884.9	249.8	214.6	1,155.1	312.9	9,268.0	10,950.6	263.8	1,437.4	18,182.4
June	319.3	5.9	169.4	3,183.5	12.8	451.3	122.7	827.5	320.1	213.6	1,163.2	318.3	9,321.4	11,016.5	270.6	1,467.5	18,167.0
July	325.2	5.8	144.2	3,428.9	11.4	460.0	157.7	769.1	319.9	199.1	1,169.3	323.2	9,431.7	11,123.3	273.2	1,489.7	18,508.6

(a) *Excludes* inter-branch accounts. (b) *Includes* term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank. (c) Temporary finance for the purchase of wool in Australia pending transfer to overseas principals. (d) Loans made from accounts with the Reserve Bank. (e) *Excludes* one Wednesday.

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

Average of weekly figures for month of –	Liquid assets and Australian Government securities: Cash and cash with Reserve Bank	Treasury bills and Treasury notes	Other Australian and State Government securities	Total	Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest	Liquid assets and Australian Government securities: Cash and cash at Reserve Bank	Treasury bills and Treasury notes	Other Australian and State Government securities	Total	Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted (a)	Deposits not bearing interest
	AMOUNT ($ million)							RATIO TO TOTAL DEPOSITS (per cent)						
ALL TRADING BANKS														
1975 –														
June	299.0	1,167.8	2,358.9	3,825.7	421.4	11,205.0	5,458.1	2.0	7.8	15.8	25.6	2.8	75.0	36.5
July	300.9	1,254.4	2,383.0	3,938.3	477.0	11,373.9	5,555.6	2.0	8.2	15.6	25.9	3.1	74.7	36.5
August	304.2	1,109.7	2,616.4	4,030.3	646.5	11,366.7	5,549.0	2.0	7.2	16.9	26.0	4.2	73.2	35.8
September	303.3	890.2	2,943.9	4,137.5	729.3	11,412.5	5,633.0	2.0	5.6	18.6	26.1	4.6	71.9	35.5
October	310.9	813.9	3,179.4	4,304.1	819.6	11,582.1	5,891.6	2.0	5.0	19.4	26.3	5.0	70.9	36.0
November	317.0	756.7	3,334.6	4,408.3	991.2	11,471.6	6,011.9	2.0	4.6	20.2	26.7	6.0	69.6	36.5
December (b)	379.2	661.7	3,542.0	4,582.9	1,005.5	11,619.4	6,408.2	2.2	3.9	20.8	27.0	5.9	68.4	37.7
1976 –														
January	335.2	642.5	3,741.4	4,719.2	1,108.7	11,775.4	6,563.7	2.0	3.8	21.7	27.4	6.4	68.4	38.1
February	333.2	623.4	3,688.8	4,645.4	1,205.5	11,661.3	6,551.8	2.0	3.7	21.5	27.2	7.1	68.2	38.3
March	341.4	691.0	3,646.7	4,679.1	1,201.6	11,810.3	6,742.2	2.0	4.0	20.9	26.8	6.9	67.7	38.6
April	352.4	453.2	3,595.3	4,401.0	1,058.1	12,350.2	6,602.5	2.0	2.6	21.0	25.4	6.1	71.2	38.0
May	347.3	262.3	3,473.1	4,082.6	898.8	12,497.3	6,219.0	2.1	1.6	20.6	24.2	5.3	74.0	36.8
June	345.6	191.0	3,410.9	3,947.5	840.5	12,559.5	6,250.9	2.0	1.1	20.1	23.3	5.0	74.1	36.9
July	350.4	164.0	3,664.1	4,178.5	781.4	12,722.4	6,147.4	2.0	1.0	21.2	24.2	4.5	73.7	35.6
MAJOR TRADING BANKS														
1975 –														
June	282.2	1,100.7	2,204.2	3,587.1	414.4	9,932.3	5,160.4	2.1	8.1	16.1	26.3	3.0	72.7	37.8
July	282.9	1,181.9	2,225.9	3,690.7	470.3	10,045.8	5,263.6	2.0	8.5	16.0	26.5	3.4	72.2	37.8
August	287.0	1,055.1	2,453.4	3,795.5	637.0	10,013.9	5,265.3	2.0	7.4	17.3	26.8	4.5	70.6	37.1
September	285.3	846.4	2,768.3	3,900.0	720.0	10,056.7	5,338.9	2.0	5.8	19.1	26.9	5.0	69.4	36.8
October	292.8	786.2	2,982.7	4,061.6	808.3	10,195.4	5,587.7	2.0	5.3	20.0	27.2	5.4	68.2	37.4
November	299.5	733.3	3,140.5	4,173.3	978.2	10,072.1	5,696.6	2.0	4.9	20.8	27.7	6.5	66.9	37.8
December (b)	359.2	621.0	3,341.1	4,321.3	992.1	10,177.0	6,078.2	2.3	4.0	21.6	27.9	6.4	65.7	39.2
1976 –														
January	315.0	590.3	3,516.1	4,421.4	1,093.4	10,290.1	6,198.1	2.0	3.8	22.4	28.2	7.0	65.6	39.5
February	315.0	568.9	3,452.9	4,336.7	1,188.2	10,168.7	6,177.5	2.0	3.7	22.2	27.9	7.7	65.5	39.8
March	322.5	641.4	3,413.0	4,377.0	1,182.9	10,305.6	6,365.9	2.0	4.0	21.5	27.6	7.5	64.9	40.1
April	333.3	426.1	3,361.0	4,120.4	1,041.1	10,794.7	6,238.6	2.1	2.7	21.3	26.1	6.6	68.4	39.5
May	326.8	241.9	3,242.5	3,811.3	884.9	10,950.6	5,882.9	2.1	1.6	21.1	24.8	5.8	71.4	38.3
June	325.2	169.4	3,183.5	3,678.1	827.5	11,016.5	5,917.2	2.1	1.1	20.7	23.9	5.4	71.6	38.5
July	331.0	144.2	3,428.9	3,904.2	769.1	11,123.3	5,818.2	2.1	0.9	22.0	25.0	4.9	71.2	37.3

(a) *Excludes* loans to authorised dealers in the short-term money market. (b) *Excludes* one Wednesday.

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

Average of weekly figures for month of –	*N.S.W.*	*Vic.*	*Qld*	*S.A.*	*W.A.*	*Tas.*	*N.T.*	*A.C.T.*	*Total*
				DEPOSITS					
1975 –									
June	6,445.7	3,888.9	2,148.9	973.5	950.5	242.3	78.4	201.2	14,929.3
July	6,589.9	3,953.3	2,186.5	1,024.9	915.6	247.2	80.3	230.2	15,227.7
August	6,687.0	4,066.9	2,218.1	1,052.7	927.2	254.2	81.9	226.1	15,514.1
September	6,826.4	4,133.4	2,267.1	1,085.2	979.8	259.8	83.5	223.9	15,859.1
October	6,985.5	4,259.0	2,350.5	1,143.0	1,041.7	267.6	89.3	204.0	16,340.6
November	7,043.8	4,265.1	2,390.2	1,154.8	1,046.9	279.6	88.4	208.8	16,477.7
December (a)	7,260.7	4,386.6	2,458.4	1,181.9	1,085.7	287.7	91.6	220.7	16,973.4
1976 –									
January	7,321.1	4,417.8	2,491.2	1,237.8	1,172.9	288.8	90.2	198.2	17,218.0
February	7,237.3	4,395.0	2,441.2	1,256.8	1,196.1	289.7	87.5	195.8	17,099.3
March	7,354.1	4,513.0	2,472.3	1,277.6	1,233.5	299.7	89.4	207.6	17,447.2
April	7,297.4	4,567.3	2,426.3	1,261.7	1,202.9	288.2	89.0	217.6	17,350.6
May	7,141.5	4,435.1	2,335.0	1,227.2	1,162.5	287.8	88.1	210.2	16,887.4
June	7,247.1	4,429.5	2,335.5	1,214.5	1,150.5	281.4	88.5	202.7	16,949.7
July	7,366.4	4,542.5	2,367.2	1,223.4	1,173.9	275.9	88.5	211.5	17,249.3
				LOANS, ADVANCES AND BILLS DISCOUNTED					
1975 –									
June	5,414.2	2,788.5	1,247.6	748.6	725.1	143.2	26.0	109.9	11,203.1
July	5,497.1	2,824.2	1,267.4	762.4	734.0	146.0	26.5	114.5	11,372.1
August	5,496.3	2,794.2	1,275.8	765.8	741.3	147.9	26.7	116.7	11,364.6
September	5,522.9	2,804.3	1,285.0	767.3	738.0	148.6	27.1	117.4	11,410.5
October	5,552.0	2,901.1	1,283.2	785.6	755.7	152.8	27.8	121.8	11,580.1
November	5,482.6	2,858.7	1,275.4	786.2	762.2	154.5	28.7	121.5	11,469.6
December (a)	5,575.5	2,864.3	1,288.9	792.2	777.8	153.6	29.4	135.8	11,617.6
1976 –									
January	5,630.8	2,911.5	1,292.0	798.8	796.0	152.7	29.9	161.8	11,773.4
February	5,564.1	2,828.9	1,303.1	802.6	804.1	156.4	31.0	168.9	11,659.2
March	5,541.5	2,892.7	1,356.4	823.5	818.4	156.9	32.6	186.3	11,808.2
April	5,746.3	3,046.6	1,434.7	864.9	847.6	165.9	34.3	207.7	12,348.1
May	5,812.6	3,027.7	1,476.8	898.8	857.3	175.8	35.5	210.6	12,495.0
June	5,779.8	3,060.9	1,483.3	916.9	862.7	182.5	36.7	234.4	12,557.2
July	5,845.5	3,124.4	1,471.6	927.4	880.7	189.1	38.7	242.6	12,720.1

(a) *Excludes* one Wednesday.

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

Average of weekly figures for month of –	*N.S.W.*	*Vic.*	*Qld*	*S.A.*	*W.A.*	*Tas.*	*N.T.*	*A.C.T.*	*Total*
				AUSTRALIAN AND STATE GOVERNMENTS (b)					
1975 –									
June	399.1	113.1	0.6	0.3	0.5	0.1	..	..	513.7
July	469.1	128.7	0.2	0.3	0.4	0.6	..	..	599.3
August	321.0	117.8	0.2	0.3	0.3	0.9	..	..	440.4
September	317.3	115.1	0.3	0.2	0.3	0.9	..	..	434.0
October	375.8	122.0	0.2	0.3	0.4	0.3	..	..	498.9
November	348.2	106.6	0.2	0.3	0.4	0.1	..	..	456.0
December	438.3	144.9	0.3	0.3	0.3	0.1	..	..	584.3
1976 –									
January	311.8	111.3	0.3	0.2	0.3	0.1	..	..	424.0
February	351.3	112.2	0.3	0.3	0.4	0.1	..	..	464.7
March	376.1	117.2	0.3	0.4	0.4	0.1	..	..	494.5
April	403.5	110.5	0.2	0.3	0.4	0.1	..	..	515.1
May	364.4	142.8	0.3	0.4	0.4	0.1	..	..	508.3
June	693.9	149.1	0.4	0.3	0.7	0.1	..	..	844.5
July	472.4	155.4	0.3	0.4	0.5	0.2	..	..	629.1
				OTHER					
1975 –									
June	4,052.6	3,334.9	870.1	494.1	579.3	131.2	23.9	95.4	9,581.5
July	4,217.5	3,402.9	986.2	547.6	642.3	137.0	26.2	123.4	10,083.0
August	4,090.3	3,504.0	903.9	538.5	601.9	135.7	24.7	109.1	9,908.0
September	4,088.0	3,583.3	921.2	505.5	593.5	136.6	26.3	88.9	9,943.4
October	4,188.4	3,604.7	968.9	528.2	638.7	144.1	29.6	101.5	10,204.2
November	4,282.5	3,740.6	984.9	574.5	663.0	147.1	28.2	107.3	10,528.0
December	4,901.5	4,313.6	1,076.2	609.6	722.0	172.3	31.4	163.3	11,989.9
1976 –									
January	3,839.6	3,207.4	888.9	458.1	646.6	121.6	22.5	92.9	9,277.6
February	4,713.2	3,806.4	1,017.3	614.6	678.4	145.3	25.4	106.4	11,106.9
March	4,483.2	3,911.6	1,051.6	597.6	729.7	157.4	28.4	112.6	11,072.0
April	4,496.3	3,763.8	1,090.1	598.1	694.0	156.3	26.1	122.0	10,946.7
May	5,025.6	4,256.8	1,189.9	645.9	770.5	167.7	30.3	122.2	12,208.9
June	5,079.1	4,442.3	1,209.5	676.9	756.5	173.8	32.8	152.4	12,523.2
July	4,621.9	4,110.2	1,157.9	629.9	750.9	169.7	33.6	118.1	11,592.2
				TOTAL					
1975 –									
June	4,451.6	3,448.0	870.8	494.4	579.8	131.3	23.9	95.4	10,095.3
July	4,686.6	3,531.7	986.5	547.9	642.7	137.6	26.2	123.4	10,682.3
August	4,411.3	3,621.7	904.1	538.7	602.2	136.6	24.7	109.1	10,348.4
September	4,405.3	3,698.4	921.5	505.7	593.8	137.5	26.3	88.9	10,377.5
October	4,564.2	3,726.7	969.1	528.5	639.1	144.4	29.6	101.5	10,703.1
November	4,630.8	3,847.2	985.2	574.8	663.3	147.2	28.2	107.3	10,984.0
December	5,339.8	4,458.5	1,076.5	609.9	722.3	172.4	31.4	163.3	12,574.2
1976 –									
January	4,151.5	3,318.7	889.2	458.3	646.9	121.6	22.5	92.9	9,701.7
February	5,064.5	3,918.6	1,017.6	614.9	678.9	145.4	25.4	106.4	11,571.6
March	4,859.2	4,028.8	1,051.9	598.0	730.1	157.5	28.4	112.6	11,566.5
April	4,899.8	3,874.3	1,090.3	598.4	694.4	156.4	26.1	122.0	11,461.8
May	5,390.0	4,399.6	1,190.2	646.2	770.9	167.8	30.3	122.2	12,717.2
June	5,773.1	4,591.4	1,209.9	677.2	757.2	173.9	32.8	152.4	13,367.8
July	5,094.3	4,265.6	1,158.2	630.3	751.5	169.9	33.6	118.1	12,221.3

Week ended –	*Australian and State Governments (b)*	*Other*	*Total*
7 July	1,188.1	14,224.2	15,412.3
14 July	349.7	10,392.0	10,741.8
21 July	637.2	11,324.0	11,961.2
28 July	341.6	10,428.4	10,770.0

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

TABLE 6. – ALL TRADING BANKS : CERTIFICATES OF DEPOSIT ISSUED (a)
Source : Reserve Bank of Australia

	Average weekly issues during period ($ million) (b)				*Weighted average issue yield (per cent per annum)*			
	3 months to less than 6 months	*6 months to less than 12 months*	*12 months to less than 24 months*	*24 months and over*	*3 months to less than 6 months*	*6 months to less than 12 months*	*12 months to less than 24 months*	*24 months and over*
1975 –								
June	8.0	9.3	0.2	0.8	9.07	9.37	10.13	9.93
July	16.7	10.2	4.6	0.6	8.84	9.23	9.55	10.11
August	8.7	20.8	3.8	1.7	8.42	8.89	9.23	10.06
September	2.0	18.0	12.6	1.3	8.53	8.58	9.34	10.14
October	10.8	11.5	4.8	..	8.18	8.51	9.10	..
November	11.9	10.8	10.6	0.3	8.09	8.60	9.03	9.50
December	6.7	7.2	10.7	0.9	7.82	8.44	8.80	9.48
1976 –								
January	7.1	10.1	3.5	0.2	7.89	8.21	8.79	9.16
February	9.4	17.2	1.6	0.3	8.23	8.73	9.01	9.25
March	20.1	13.4	0.6	..	8.71	9.11	8.70	..
April	17.4	13.6	..	0.5	9.93	9.32	9.00	9.25
May	22.7	20.0	1.6	..	10.16	10.16	9.64	..
June	21.1	12.1	..	..	10.12	10.20	..	..
July	23.4	9.2	0.7	0.9	9.93	9.55	9.97	9.64

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

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

Average of weekly figures for month of –	*N.S.W. (b)*	*Vic.*	*Qld*	*S.A. (c)*	*W.A.*	*Tas.*	*Total*
1975 –							
June	599.7	354.0	59.4	80.1	42.2	9.0	1,144.1
July	582.1	370.8	55.7	71.6	38.5	4.3	1,122.9
August	567.0	378.5	54.0	70.3	40.6	4.2	1,114.5
September	573.4	383.0	52.5	62.3	43.1	3.7	1,117.8
October	502.2	357.4	59.8	60.2	46.6	2.6	1,028.7
November	462.1	324.9	67.3	50.6	44.4	1.8	951.1
December (d)	441.7	328.5	75.7	47.4	41.0	1.4	935.7
1976 –							
January	434.2	326.6	75.3	39.2	38.4	0.9	914.5
February	423.6	304.8	76.5	36.3	41.9	0.9	884.0
March	438.7	324.1	74.8	30.8	54.2	0.9	923.4
April	449.2	328.4	70.1	28.9	60.3	0.9	937.8
May	499.0	363.6	69.2	34.3	68.7	0.9	1,035.7
June	529.7	361.2	74.6	38.5	72.5	0.9	1,077.4
July	532.3	357.4	78.4	42.9	84.8	0.9	1,096.6

(a) Most banks are reporting on basis of actual amount of cash deposited. (b) *Includes* Australian Capital Territory. (c) *Includes* Northern Territory. (d) *Excludes* one Wednesday.

TABLE 8. – TRADING BANKS – HOUSING FINANCE FOR OWNER OCCUPATION
LOANS APPROVED AND CANCELLED
JULY 1976

	Loans approved to individuals									Cancellations of loans previously approved to individuals		
	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total		Alterations and additions	For dwellings		For alterations and additions
	Number of dwelling units	$'000	Number of dwelling units	$'000	Number of dwelling units	$'000	Number of dwelling units	$'000	$'000	Number of dwelling units	$'000	$'000
HOUSES												
N.S.W.	191	2,850	67	1,064	779	12,768	1,037	16,682				
Vic.	165	2,528	68	950	426	7,050	659	10,528				
Qld	96	1,325	39	489	247	3,477	382	5,291				
S.A.	108	1,898	172	2,942	186	2,614	466	7,454				
W.A.	142	1,861	44	564	279	3,313	465	5,738	(a)	(a)	(a)	(a)
Tas.	25	543	8	155	52	967	85	1,465				
N.T.	17	216	1	14	9	189	27	419				
A.C.T.	11	174	9	229	20	519	40	922				
1976 – July	755	11,195	408	6,407	1,998	30,897	3,161	48,499				
– June	969	14,330	415	6,462	2,349	38,156	3,733	58,948				
– May	737	11,822	385	6,681	2,007	32,006	3,129	50,509				
OTHER DWELLINGS												
N.S.W.	4	24	8	158	96	1,403	108	1,585				
Vic.	6	54	10	216	33	483	49	753				
Qld	2	11	13	198	18	319	33	528				
S.A.	..	..	12	130	14	227	26	357				
W.A.	1	7	2	47	10	123	13	177	(a)	(a)	(a)	(a)
Tas.	1	13	2	9	3	54	6	76				
N.T.	..	..	..	..	..	..	..	..				
A.C.T.	..	..	1	7	1	14	2	21				
1976 – July	14	109	48	765	175	2,623	237	3,497				
– June	23	367	60	904	218	3,309	301	4,580				
– May	24	253	38	479	214	3,434	276	4,166				
TOTAL												
N.S.W.	195	2,874	75	1,222	875	14,171	1,145	18,267	6,478	42	710	36
Vic.	171	2,582	78	1,166	459	7,533	708	11,281	2,965	6	112	..
Qld	98	1,336	52	687	265	3,796	415	5,819	1,248	1	6	..
S.A.	108	1,898	184	3,072	200	2,841	492	7,811	925	..	..	..
W.A.	143	1,868	46	611	289	3,436	478	5,915	1,195	4	54	1
Tas.	26	356	10	164	55	1,021	91	1,541	245	1	26	..
N.T.	17	216	1	14	9	189	27	419	84	..	..	..
A.C.T.	11	174	10	236	21	533	42	943	174	..	..	..
1976 – July	769	11,304	456	7,172	2,173	33,520	3,398	51,996	13,314	54	908	37
– June	992	14,697	475	7,366	2,567	41,465	4,034	63,528	14,336	58	977	99
– May	761	12,075	423	7,160	2,221	35,440	3,405	54,675	12,687	52	735	42

(a) Details not collected.

TABLE 9. – MAJOR TRADING BANKS : SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA
ORIGINAL AND SEASONALLY ADJUSTED ($ million)

Average of weekly figures for month of –	Deposits		Liquid assets and Australian Government securities		Loans, advances and bills discounted (a) – Total		Loans, advances and bills discounted (a) – Other (b)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
1975 –								
June	13,665.3	14,188.9	3,587.1	4,114.1	9,932.3	9,743.5	8,506.9	8,354.3
July	13,909.7	14,547.2	3,690.7	4,228.6	10,045.8	9,869.6	8,614.3	8,401.0
August	14,179.6	14,782.0	3,795.5	4,346.5	10,013.7	10,004.5	8,597.4	8,509.6
September	14,497.0	14,934.5	3,900.0	4,343.9	10,056.7	10,107.4	8,619.2	8,604.7
October	14,943.1	15,111.9	4,061.6	4,233.3	10,195.4	10,166.4	8,737.8	8,696.3
November	15,066.5	15,182.2	4,173.3	4,141.1	10,072.1	10,184.5	8,579.0	8,709.6
December (c)	15,500.1	15,229.9	4,321.3	4,206.8	10,177.0	10,292.8	8,616.2	8,780.2
1976 –								
January	15,678.6	15,086.6	4,421.4	3,773.8	10,290.1	10,416.2	8,690.4	8,829.8
February	15,536.1	14,747.5	4,336.7	3,650.4	10,168.7	10,386.0	8,556.0	8,789.1
March	15,870.0	15,234.2	4,377.0	3,827.1	10,305.6	10,461.7	8,686.1	8,873.5
April	15,778.6	15,399.1	4,120.4	3,909.3	10,794.7	10,653.1	9,140.6	9,024.8
May	15,347.9	15,497.3	3,811.3	4,090.1	10,950.6	10,721.4	9,268.0	9,046.5
June	15,385.2	15,947.4	3,678.1	4,220.3	11,016.5	10,807.6	9,321.4	9,156.5
July	15,613.8	16,370.4	3,904.2	4,466.7	11,123.3	10,930.3	9,431.7	9,199.0
VARIATION OVER PREVIOUS MONTH								
1975 –								
June	– 34.7	+340.7	– 68.4	+190.5	+ 19.3	+ 34.9	– 7.7	+ 39.6
July	+244.4	+358.3	+103.6	+114.5	+113.5	+126.1	+107.4	+ 46.7
August	+269.9	+234.8	+104.8	+117.9	– 32.1	+134.9	– 16.9	+108.6
September	+317.4	+152.5	+104.5	– 2.6	+ 43.0	+102.9	+ 21.8	+ 95.1
October	+446.1	+177.4	+161.6	–110.6	+138.7	+ 59.0	+118.6	+ 91.6
November	+123.4	+ 70.3	+111.7	– 92.2	–123.3	+ 18.1	–158.8	+ 13.3
December (c)	+433.6	+ 47.7	+148.0	+ 65.7	+104.9	+108.3	+ 37.2	+ 70.6
1976 –								
January	+178.5	–143.3	+100.1	–433.0	+113.1	+123.4	+ 74.2	+ 49.6
February	–142.5	–339.1	– 84.7	–123.4	–121.4	– 30.2	–134.4	– 40.7
March	+333.9	+486.7	+ 40.3	+176.7	+136.9	+ 75.7	+130.1	+ 84.4
April	– 91.4	+164.9	–256.6	+ 82.2	+489.1	+191.4	+454.5	+151.3
May	–430.7	+ 98.2	–309.1	+180.8	+155.9	+ 68.3	+127.4	+ 21.7
June	+ 37.3	+450.1	–133.2	+130.2	+ 65.9	+ 86.2	+ 53.4	+110.0
July	+228.6	+423.0	+226.1	+246.4	+106.8	+122.7	+110.3	+ 42.5

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

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

TABLE 10. – MAJOR TRADING BANKS : NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS (a) (b)
Source : Reserve Bank of Australia
($ million)

Weekly average for period ending second Wednesday of –	New and increased lending commitments: Term loan approvals	Farm development loan approvals	Overdraft (c): Gross approvals	Cancellations and reductions (d)	Net movement in limits	Aggregate approvals	Overdraft limits outstanding (e) (end of period)
1975 –							
June	7.1	2.2	106.0	53.5	+52.4	115.2	11,838.0
July	4.4	2.2	93.8	61.2	+32.6	100.4	11,968.4
August	5.5	2.1	83.2	68.2	+15.0	90.8	12,043.6
September	6.3	1.8	85.2	66.0	+19.2	93.3	12,120.5
October	2.5	1.6	98.3	54.0	+44.3	102.3	12,297.5
November	8.6	2.3	90.2	66.2	+24.0	101.1	12,417.7
December	4.3	1.8	93.0	52.1	+40.9	99.0	12,581.4
1976 –							
January	10.3	1.5	86.7	73.7	+13.0	98.5	12,646.2
February	2.9	2.0	91.6	75.0	+16.6	96.5	12,712.6
March	9.9	2.6	106.9	79.0	+27.9	119.4	12,824.2
April	5.0	2.7	113.3	49.7	+63.5	121.0	13,141.9
May	3.3	2.3	100.1	57.5	+42.6	105.7	13,312.1
June	5.5	1.8	102.5	77.9	+24.5	109.8	13,410.3
July	7.6	2.0	100.9	85.0	+15.9	110.5	13,489.7

(a) *Includes* External Territories. (b) *Excludes* commitments in respect of temporary advances to woolbuyers and informal arrangements entered into, mainly with other financial institutions for meeting temporary needs. *Includes* commitments not subject to maximum overdraft rate. (c) *Excludes* commitments in respect of term loans and farm development loans. (d) Derived by subtracting weekly average of change in overdraft limits outstanding from gross approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series.

SECTION 2. – SAVINGS BANKS

TABLE 11. – SAVINGS BANKS : ASSETS AND LIABILITIES WITHIN AUSTRALIA (a)

	Assets														Liabilities		
				Australian and State Government securities						Loans, advances and bills discounted							
	Coin, bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Treasury bills and Treasury notes	Other	Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Cheques and bills of other banks and balances with and due from other banks	Housing	Other	Bank premises furniture and sites	Bills receivable and all other assets	Total assets within Australia	Depositors' balances	Balances due to other banks, bills payable and all other liabilities (b)	Total liabilities within Australia
	AMOUNT ($ million)																
1975 –																	
June	32.6	907.6	391.0	92.8	2,869.3	3,285.2	50.1	80.2	294.1	4,717.4	573.6	173.3	179.0	13,646.2	12,873.2	517.1	13,390.4
July	29.2	944.1	412.9	95.2	2,930.0	3,296.9	53.0	36.6	246.3	4,826.5	561.0	174.6	102.2	13,708.7	13,029.1	344.1	13,373.2
August	26.3	854.3	416.8	229.2	3,005.8	3,351.0	50.7	44.6	248.8	4,909.1	591.0	177.2	101.9	14,006.7	13,281.1	385.6	13,666.6
September	34.8	1,020.5	462.8	117.8	3,005.1	3,450.6	43.6	30.6	249.5	5,015.7	592.7	179.1	100.8	14,303.7	13,524.6	445.0	13,969.7
October	29.5	1,268.8	416.7	114.2	2,988.2	3,555.0	37.6	30.3	256.9	5,170.0	567.1	182.9	96.5	14,713.7	13,826.9	541.1	14,368.1
November	35.2	1,187.9	356.3	171.7	2,951.7	3,646.3	29.9	31.8	255.1	5,255.0	608.9	186.3	96.1	14,812.0	13,887.6	578.6	14,466.1
December	45.2	1,127.8	393.9	158.1	2,961.7	3,691.6	28.5	46.7	265.2	5,394.5	579.0	190.8	95.9	14,978.9	14,089.0	545.3	14,634.2
1976 –																	
January	37.5	1,186.6	352.9	156.1	2,944.2	3,744.1	35.4	37.6	270.2	5,436.7	597.1	193.4	93.1	15,084.9	14,126.9	611.6	14,738.5
February	38.1	1,140.9	343.3	140.5	2,922.0	3,790.8	51.1	62.4	269.9	5,525.2	616.0	196.4	98.3	15,194.9	14,233.5	614.5	14,848.0
March	37.8	1,163.6	294.8	242.4	2,917.1	3,837.1	30.4	60.2	261.0	5,711.5	628.2	199.9	124.0	15,508.2	14,360.3	800.1	15,160.4
April	36.4	1,136.9	293.9	91.6	2,878.0	3,854.7	49.9	37.3	262.5	5,816.1	685.8	204.0	97.7	15,444.7	14,299.3	797.5	15,096.8
May	39.1	1,005.7	270.1	145.9	2,852.2	3,870.1	64.1	49.9	260.3	5,919.4	707.4	208.0	99.6	15,491.6	14,472.9	671.1	15,144.0
June	40.4	1,053.8	266.2	56.3	2,768.4	3,893.6	36.1	70.1	347.1	6,049.7	695.3	205.1	86.3	15,568.2	14,828.3	457.0	15,285.3
July	36.4	1,111.2	261.0	31.2	2,802.3	3,898.3	34.1	108.3	337.1	6,145.3	717.5	207.4	101.3	15,791.3	14,991.5	486.1	15,477.6
	PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																
1975 –																	
June	0.3	7.1	3.0	0.7	22.3	25.5	0.4	0.6	2.3	36.6	4.5	1.3	1.4	106.0			
July	0.2	7.3	3.2	0.7	22.5	25.3	0.4	0.3	1.9	37.0	4.3	1.3	0.8	105.2			
August	0.2	6.4	3.1	1.7	22.6	25.2	0.4	0.3	1.9	37.0	4.5	1.3	0.8	105.5			
September	0.3	7.5	3.4	0.9	22.2	25.5	0.3	0.2	1.8	37.1	4.4	1.3	0.7	105.8			
October	0.2	9.2	3.0	0.8	21.6	25.7	0.3	0.2	1.9	37.4	4.1	1.3	0.7	106.4			
November	0.3	8.6	2.6	1.2	21.3	26.3	0.2	0.2	1.8	37.8	4.4	1.3	0.7	106.7			
December	0.3	8.0	2.8	1.1	21.0	26.2	0.2	0.3	1.9	38.3	4.1	1.4	0.7	106.3			
1976 –																	
January	0.3	8.4	2.5	1.1	20.8	26.5	0.3	0.3	1.9	38.5	4.2	1.4	0.7	106.8			
February	0.3	8.0	2.4	1.0	20.5	26.6	0.4	0.4	1.9	38.8	4.3	1.4	0.7	107.0			
March	0.3	8.1	2.1	1.7	20.3	26.7	0.2	0.4	1.8	39.8	4.4	1.4	0.9	108.0			
April	0.2	7.9	2.1	0.6	20.1	27.0	0.3	0.3	1.8	40.7	4.8	1.4	0.7	108.0			
May	0.3	6.9	1.9	1.0	19.7	26.7	0.4	0.3	1.8	40.9	4.9	1.4	0.7	107.0			
June	0.3	7.1	1.8	0.4	18.7	26.3	0.2	0.5	2.3	40.8	4.7	1.4	0.6	105.0			
July	0.2	7.4	1.7	0.2	18.7	26.0	0.2	0.7	2.2	41.0	4.8	1.4	0.7	105.3			

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

TABLE 12. – SAVINGS BANKS ACCOUNTS, DEPOSITS, WITHDRAWALS, INTEREST ADDED TO ACCOUNTS DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED) AND DEPOSITORS' BALANCES PER HEAD OF POPULATION (a)

	No. of operating accounts ('000)						Depositors' balances at end of month ($ million)				Variation in depositors' balances over previous month ($ million)		Depositors' balances per head of population ($)
	Investment accounts/ deposit stock	Other	Total	Deposits ($ million)	Withdrawals ($ million)	Interest added to accounts ($ million)	Investment accounts/ deposit stock	Other	Total Original	Seasonally adjusted (b)	Original	Seasonally adjusted (b)	
AUSTRALIA													
1975 –													
June	1,092	18,298	19,390	2,668.9	2,598.3	313.0	4,000.7	8,867.8	12,868.5	12,890.0	(c)	(c)	953
July	1,124	18,350	19,474	3,114.0	2,959.9	1.7	4,154.9	8,869.5	13,024.4	13,025.8	+155.9	+135.8	961
August	1,148	18,260	19,408	2,735.0	2,487.0	3.8	4,286.4	8,989.9	13,276.3	13,204.2	+251.9	+178.4	979
September	1,169	18,288	19,457	2,768.8	2,538.7	13.4	4,398.5	9,121.3	13,519.8	13,407.7	+243.5	+203.5	997
October	1,189	18,298	19,487	3,198.1	2,898.7	2.8	4,532.7	9,289.3	13,822.0	13,631.8	+302.2	+224.1	1,016
November	1,195	18,334	19,529	2,695.0	2,638.2	3.8	4,619.1	9,263.4	13,882.5	13,792.8	+ 60.5	+161.0	1,021
December	1,204	18,396	19,600	3,437.3	3,252.1	16.2	4,731.6	9,352.2	14,083.9	14,048.5	+201.4	+255.7	1,036
1976 –													
January	1,213	18,552	19,765	2,429.4	2,395.0	3.5	4,842.5	9,279.3	14,121.8	14,120.8	+ 37.9	+ 72.3	1,038
February	1,222	18,648	19,870	2,897.0	2,797.8	7.3	4,908.3	9,320.0	14,228.3	14,244.0	+106.5	+123.2	1,046
March	1,242	18,767	20,009	3,669.2	3,552.6	10.1	4,936.7	9,418.2	14,354.9	14,409.4	+126.6	+165.4	1,055
April	1,250	18,841	20,091	3,099.4	3,167.6	7.3	4,913.7	9,380.4	14,294.0	14,509.9	– 60.9	+100.5	1,051
May	1,260	18,877	20,137	2,947.7	2,958.7	184.3	5,026.3	9,441.1	14,467.4	14,680.6	+173.4	+170.7	1,064
June	1,275	18,896	20,171	3,370.8	3,374.8	359.1	5,178.4	9,644.1	14,822.5	14,838.1	+355.1	+147.5	1,090
July	1,301	18,950	20,251	3,382.3	3,220.8	1.8	5,286.3	9,699.5	14,985.8	15,009.1	+163.3	+181.0	1,102
STATES – MAY 1976													
New South Wales	280	6,284	6,564	662.1	664.8	68.4	1,188.0	3,060.7	4,248.7	..	+65.6	..	882
Victoria	534	5,918	6,452	1,369.0	1,357.7	50.2	2,069.0	3,176.3	5,245.3	..	+61.6	..	1,423
Queensland	160	2,526	2,686	338.8	345.4	31.6	657.2	1,232.1	1,889.3	..	+25.0	..	939
South Australia	171	1,876	2,047	299.8	308.3	16.6	645.2	928.4	1,573.6	..	+ 8.1	..	1,270
Western Australia	65	1,376	1,441	153.6	156.8	11.3	278.1	603.1	881.2	..	+ 8.1	..	775
Tasmania	35	569	604	65.5	65.8	3.0	123.0	302.9	425.9	..	+ 2.6	..	1,042
Northern Territory	4	110	114	20.7	21.7	1.1	21.0	53.2	74.2	..	+ 0.2	..	774
Aust. Cap. Terr.	11	216	227	38.2	38.1	2.2	44.8	84.4	129.2	..	+ 2.3	..	642
STATES – JUNE 1976													
New South Wales	284	6,281	6,565	759.7	771.2	111.6	1,236.3	3,112.6	4,348.9	..	+100.2	..	902
Victoria	541	5,927	6,468	1,550.6	1,536.7	118.4	2,125.8	3,251.8	5,377.6	..	+132.3	..	1,459
Queensland	160	2,537	2,697	407.5	405.8	49.4	680.2	1,260.1	1,940.3	..	+ 51.0	..	964
South Australia	173	1,876	2,049	347.3	352.7	49.1	655.5	961.8	1,617.3	..	+ 43.7	..	1,319
Western Australia	66	1,378	1,444	169.3	171.6	18.7	285.8	611.9	897.7	..	+ 16.5	..	789
Tasmania	35	571	606	68.5	70.3	6.6	126.1	304.5	430.6	..	+ 4.7	..	1,053
Northern Territory	4	110	114	23.1	22.9	1.9	21.9	54.4	76.3	..	+ 2.1	..	796
Aust. Cap. Terr.	11	216	227	44.9	43.6	3.4	46.8	87.0	133.8	..	+ 4.6	..	665
STATES – JULY 1976													
New South Wales	292	6,284	6,577	723.3	682.2	0.7	1,264.3	3,126.4	4,390.7	..	+41.8	..	911
Victoria	551	5,954	6,505	1,645.6	1,581.5	0.4	2,170.8	3,271.4	5,442.1	..	+64.5	..	1,476
Queensland	163	2,546	2,709	383.5	356.1	0.2	694.9	1,273.0	1,968.0	..	+27.7	..	978
South Australia	176	1,884	2,060	340.5	323.8	0.2	669.5	964.8	1,634.3	..	+17.0	..	1,319
Western Australia	67	1,381	1,449	165.6	156.5	0.1	289.4	617.5	906.9	..	+ 9.2	..	797
Tasmania	36	571	606	68.6	63.8	0.2	127.6	308.0	435.6	..	+ 5.0	..	1,065
Northern Territory	4	113	117	18.2	19.2	..	23.0	53.3	75.3	..	– 1.0	..	785
Aust. Cap. Terr.	11	217	228	36.9	37.9	..	47.7	85.1	132.8	..	– 1.0	..	660

(a) *Excludes* External Territories. (b) State seasonally adjusted data are not available. (c) Not available.

TABLE 13. – SAVINGS BANKS – HOUSING FINANCE FOR OWNER OCCUPATION LOANS APPROVED TO INDIVIDUALS JULY 1976

	Construction of dwellings		*Purchase of newly erected dwellings*		*Purchase of established dwellings*		*Total*		*Alterations and additions*
	Number of dwelling units	*$'000*	*Number of dwelling units*	*$'000*	*Number of dwelling units*	*$'000*	*Number of dwelling units*	*$'000*	*$'000*
				HOUSES					
N.S.W.	428	7,575	148	2,822	1,537	29,097	2,113	39,494	
Vic.	502	9,649	540	9,669	2,148	40,510	3,190	59,828	
Qld	346	5,461	196	3,301	707	10,539	1,249	19,301	
S.A.	167	3,487	115	2,414	557	10,004	839	15,905	
W.A.	218	4,120	56	934	403	6,918	677	11,972	
Tas.	33	506	14	233	142	2,195	189	2,934	(a)
N.T.	11	209	4	73	11	222	26	504	
A.C.T.	24	362	58	1,086	93	1,751	175	3,199	
1976 July	*1,729*	*31,369*	*1,131*	*20,532*	*5,598*	*101,236*	*8,458*	*153,137*	
June	*1,999*	*36,103*	*1,376*	*25,058*	*6,646*	*116,715*	*10,021*	*177,876*	
May	*1,967*	*36,947*	*1,261*	*21,834*	*6,633*	*113,684*	*9,861*	*172,465*	
				OTHER DWELLINGS					
N.S.W.	..	..	22	374	199	3,484	221	3,858	
Vic.	..	..	50	946	84	1,539	134	2,485	
Qld	..	..	21	345	17	284	38	629	
S.A.	3	53	30	561	23	370	56	984	
W.A.	..	..	8	80	25	386	33	466	
Tas.	..	..	2	23	..	..	2	23	(a)
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	3	43	7	117	10	160	
1976 July	*3*	*53*	*136*	*2,372*	*355*	*6,180*	*494*	*8,605*	
June	..	..	*161*	*3,038*	*462*	*7,898*	*623*	*10,936*	
May	*7*	*133*	*167*	*3,042*	*373*	*6,084*	*547*	*9,259*	
				TOTAL					
N.S.W.	428	7,575	170	3,196	1,736	32,581	2,334	43,352	1,487
Vic.	502	9,649	590	10,615	2,232	42,049	3,324	62,313	5,388
Qld	346	5,461	217	3,646	724	10,823	1,287	19,930	583
S.A.	170	3,540	145	2,975	580	10,374	895	16,889	626
W.A.	218	4,120	64	1,014	428	7,304	710	12,438	475
Tas.	33	506	16	256	142	2,195	191	2,957	98
N.T.	11	209	4	73	11	222	26	504	29
A.C.T.	24	362	61	1,129	100	1,868	185	3,359	87
1976 July	**1,732**	**31,422**	**1,267**	**22,904**	**5,953**	**107,416**	**8,952**	**161,742**	**8,773**
June	**1,999**	**36,103**	**1,537**	**28,096**	**7,108**	**124,613**	**10,644**	**188,812**	**10,952**
May	**1,974**	**37,080**	**1,428**	**24,876**	**7,006**	**119,768**	**10,408**	**181,724**	**9,584**

ADDITIONAL HOUSING FINANCE INFORMATION

	Cancellations of loans previously approved to individuals			*Loans advanced to individuals during month*	*Loans approved but not advanced at end of month*	*Interest debited to loan accounts of individuals during month*	*Balances outstanding at end of month on housing loans to*	
	For dwellings		*For alterations and additions*				*Individuals*	*Building societies*
	Number of dwelling units	*$'000*	*$'000*	*$'000*	*$'000*	*$'000*	*$'000*	*$'000*
N.S.W.	223	3,602	82	46,484	145,732	8,502	1,696,009	112,150
Vic.	122	2,035	15	68,967	195,656	20,460	2,228,259	65,490
Qld	64	950	11	25,984	54,736	2,584	673,088	14,952
S.A.	33	598	11	16,004	41,009	3,369	638,678	378
W.A.	31	478	16	13,179	43,892	1,544	439,513	19,971
Tas.	17	274	..	3,836	9,144	696	137,305	1,697
N.T.	..	..	..	541	1,147	23	7,259	..
A.C.T.	11	196	9	4,198	11,236	518	109,161	1,435
1976 July	**501**	**8,133**	**144**	**179,193**	**502,552**	**37,696**	**5,929,272**	**(b)216,073**
June	**619**	**10,549**	**203**	**197,617**	**519,507**	**38,501**	**5,832,855**	**(b)216,863**
May	**583**	**10,051**	**206**	**181,074**	**528,112**	**22,674**	**5,707,669**	**(b)211,769**

(a) Details not collected. (b) Includes amounts owing by Permanent Building Societies, May 1976 – $4,048,000; June 1976 – $4,098,000; July 1976 – $3,972,000.

SECTION 3. – RESERVE BANK OF AUSTRALIA

TABLE 14. – CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT) : LIABILITIES AND ASSETS WITHIN AUSTRALIA AND OVERSEAS AND RURAL CREDITS DEPARTMENT – LOANS, ADVANCES AND BILLS DISCOUNTED

LIABILITIES ($ million)

Average of weekly figures for month of –	Capital and reserve funds	International Monetary Fund special drawing rights	Central banking business (including Note Issue Department): Notes on issue	Deposits of trading banks: Statutory reserve deposit accounts	Deposits of trading banks: Term loan fund account	Deposits of trading banks: Farm development loan fund account	Deposits of trading banks: Other	Deposits of trading banks: Total	Deposits of savings banks	Other liabilities	Total liabilities
1975 –											
June	45.6	209.5	2,518.0	421.4	14.9	13.8	8.3	458.4	890.9	1,404.8	5,527.2
July	45.6	205.2	2,544.7	477.0	26.4	18.8	8.4	530.6	942.1	1,066.1	5,334.3
August	45.6	205.8	2,589.9	646.5	26.3	20.5	8.2	701.6	912.7	748.7	5,201.2
September	45.6	205.7	2,605.1	729.3	25.5	21.7	9.3	785.9	910.2	515.2	5,067.7
October	45.6	206.6	2,646.8	819.6	23.9	18.1	8.7	870.3	1,205.3	772.7	5,747.2
November	45.6	206.8	2,701.2	991.2	21.4	16.6	7.8	1,037.0	1,234.9	764.9	5,990.4
December (a)	45.6	206.9	2,922.5	1,005.5	17.3	13.6	14.8	1,051.2	1,191.6	797.2	6,215.0
1976 –											
January	45.6	206.6	2,804.5	1,108.7	15.3	11.2	12.3	1,147.5	1,175.9	717.5	6,097.5
February	45.6	206.0	2,771.9	1,205.5	10.6	10.9	9.4	1,236.5	1,165.0	738.8	6,163.7
March	45.6	205.5	2,827.3	1,201.6	11.3	11.3	8.8	1,232.9	1,144.5	679.7	6,135.6
April	45.6	206.2	2,939.9	1,058.1	8.0	9.6	9.7	1,085.4	1,173.1	674.1	6,124.4
May	45.6	204.7	2,904.2	898.8	4.9	8.4	9.4	921.4	1,023.3	653.6	5,752.9
June	45.6	201.0	2,920.2	840.5	11.5	15.0	12.3	879.3	1,014.1	772.9	5,833.1
July	45.6	200.1	2,962.1	781.4	28.6	24.8	8.3	843.1	1,103.2	1,036.9	6,190.9

ASSETS ($ million)

Average of weekly figures for month of –	Central banking business (including Note Issue Department): Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Australian government securities: Treasury bills and Treasury notes	Australian government securities: Other	Australian government securities: Total	Bills receivable and remittances in transit	Loans, advances and other assets	Total assets	Rural Credits Department – Loans, advances and bills discounted
1975 –										
June	3,283.3	24.0	6.6	123.2	1,191.1	1,314.3	68.7	830.2	5,527.2	199.5
July	3,344.4	16.9	3.1	38.5	1,150.6	1,189.2	79.7	701.1	5,334.3	183.1
August	3,361.0	18.7	6.7	186.6	947.9	1,134.5	37.7	643.7	5,201.2	164.5
September	3,247.7	17.0	3.5	342.6	776.6	1,119.2	93.0	587.4	5,067.7	154.1
October	3,056.1	19.0	4.6	1,310.9	809.9	2,120.8	41.3	505.5	5,747.2	151.8
November	3,027.6	16.5	3.6	1,514.2	799.9	2,314.1	90.3	538.5	5,990.4	146.9
December (a)	2,751.9	18.7	7.4	2,274.0	555.6	2,829.6	69.2	538.2	6,215.0	159.0
1976 –										
January	2,427.2	19.3	7.0	2,424.5	530.8	2,955.2	63.5	625.2	6,097.5	390.4
February	2,451.9	24.6	20.8	2,029.0	727.8	2,756.8	50.4	859.1	6,163.7	467.6
March	2,465.1	28.9	6.5	2,032.5	762.7	2,795.2	61.8	778.0	6,135.6	453.9
April	2,368.9	21.8	9.0	1,857.1	978.3	2,835.4	60.8	828.5	6,124.4	407.1
May	2,364.4	25.6	8.4	823.2	1,249.5	2,072.7	95.9	1,186.0	5,752.9	324.2
June	2,432.8	24.3	10.3	877.6	1,451.9	2,329.5	82.1	954.2	5,833.1	208.9
July	2,585.7	26.0	5.8	902.4	1,825.6	2,727.9	40.3	805.0	6,190.9	183.6

(a) *Excludes* one Wednesday.

TABLE 15. – AUSTRALIAN NOTE ISSUE
($ million)

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON LAST WEDNESDAY OF MONTH

	Denomination								
	$1	$2	$5	$10	$20	$50	Total	Total held by banks	Total held by public
1975 –									
June	52.7	129.1	110.2	675.2	1,186.7	403.2	2,557.1	339.9	2,217.1
July	51.8	127.5	109.5	665.2	1,168.0	420.0	2,542.1	304.5	2,237.5
August	52.2	128.3	110.9	671.9	1,195.5	437.6	2,596.4	304.4	2,292.0
September	52.1	127.4	111.3	667.1	1,195.2	448.4	2,601.5	291.2	2,310.3
October	52.7	128.3	112.4	669.8	1,240.5	469.8	2,673.6	342.4	2,331.2
November	53.5	129.7	115.2	678.4	1,263.2	494.7	2,734.7	361.9	2,372.9
December	57.1	135.9	122.8	702.5	1,374.4	643.5	3,036.2	366.3	2,669.9
1976 –									
January	52.9	126.0	114.7	666.0	1,267.0	567.4	2,794.1	356.0	2,438.1
February	52.1	125.1	114.0	658.8	1,256.0	560.1	2,767.0	336.4	2,430.5
March	52.7	127.0	116.1	664.1	1,311.9	582.7	2,854.6	381.4	2,473.3
April	54.5	130.9	119.4	679.9	1,368.5	609.6	2,962.9	420.6	2,542.3
May	53.5	127.4	116.2	655.9	1,338.0	617.5	2,908.5	381.4	2,527.0
June	53.6	127.8	116.4	655.2	1,334.6	633.8	2,921.4	352.5	2,568.9
July	53.8	128.0	116.4	652.2	1,350.1	650.0	2,950.6	352.5	2,598.0

VALUE OF AUSTRALIAN NOTES OUTSTANDING ON EACH WEDNESDAY OF JULY 1976

	7 July	14 July	21 July	28 July
Held by banks	388.9	356.9	382.6	352.5
Held by public	2,589.9	2,592.2	2,587.3	2,598.0
Total	2,978.8	2,949.1	2,969.9	2,950.6

SECTION 4. – MISCELLANEOUS

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

Average of weekly figures for month of –	Hire purchase	Other	Total
1975 –			
June	63.3	281.7	345.0
July	63.1	282.3	345.4
August	62.6	283.4	346.0
September	61.8	284.0	345.8
October	61.4	284.7	346.1
November	62.6	284.3	346.9
December (a)	63.9	295.7	359.6
1976 –			
January	62.7	293.1	355.9
February	61.2	289.7	350.9
March	61.3	287.2	348.5
April	63.7	285.9	349.5
May	65.6	284.4	350.0
June	68.3	301.0	369.4
July	71.7	304.3	376.0
JULY 1976			
New South Wales (b)	30.0	107.5	137.5
Victoria	12.9	41.1	54.0
Queensland	12.6	61.7	74.4
South Australia	4.2	32.1	36.3
Western Australia	9.4	50.8	60.1
Tasmania	2.6	11.1	13.7

(a) *Excludes* one Wednesday. (b) *Includes* advances of $6.3 million in Australian Capital Territory and Northern Territory for which Territory dissections are not available.

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

LIABILITIES

Average of weekly figures for month of –	*Deposits*			*Balances due to other banks*		*Other liabilities (excluding shareholders' funds)*
	Transferable deposits	*Negotiable certificates of deposit*	*Term deposits*	*Loan capital*	*Other*	
1975 –						
June	337.8	14.4	3.0	2.3	47.4	0.5
July	337.8	19.4	3.0	2.3	58.7	0.2
August	341.1	19.4	3.0	2.3	50.5	..
September	347.1	19.4	3.0	2.3	47.6	0.1
October	343.6	8.7	3.0	2.3	48.4	6.4
November	350.6	5.8	3.3	2.3	47.5	0.9
December (a)	356.6	3.4	3.6	2.3	58.9	0.7
1976 –						
January	371.1	..	3.6	2.3	71.1	0.6
February	389.2	..	3.6	2.3	57.6	0.4
March	404.1	4.3	3.7	2.3	52.6	3.4
April	416.7	5.4	3.7	2.3	47.7	2.4
May	428.0	5.4	3.7	2.3	47.9	0.7
June	429.4	0.4	3.8	2.3	47.5	0.5
July	429.3	..	3.8	2.3	47.3	0.1

ASSETS

Average of weekly figures for month of –	*Australian Government securities*		*Loans to authorised dealers in the short-term money market*	*Refinanced loans and direct loans*	*Other assets*
	Treasury notes	*Other*			
1975 –					
June	0.1	..	2.4	448.8	2.2
July	0.2	..	1.3	469.3	0.6
August	0.2	..	4.4	471.6	6.5
September	2.6	..	7.6	472.1	9.6
October	1.1	..	11.9	470.4	3.3
November	0.2	..	7.2	470.4	6.4
December (a)	1.2	..	4.5	488.2	7.1
1976 –					
January	0.2	..	1.4	527.8	0.8
February	0.2	..	1.9	534.2	0.4
March	0.6	..	9.0	544.2	4.4
April	0.2	..	5.5	544.8	21.8
May	0.2	..	1.6	548.6	32.7
June	0.2	..	0.8	558.5	24.7
July	0.2	..	0.4	567.1	21.9

(a) *Excludes* one Wednesday.

TABLE 18. – INTEREST RATES AT 31 JULY 1976

	Rate per annum %	*Date from which operative*	*Previous rate per annum %*
LENDING RATES			
Reserve Bank of Australia – Rural Credits Department	**9.50–10.00**	**15.7.74**	**7.00–9.25**
Commonwealth Development Bank of Australia			
Rural	(basic) 10.50	9.7.74	8.50
Industrial	(basic) 10.50	Feb. 1976	11.00
Trading Banks			
Overdraft (under $100,000) (a)	10.50	Feb 1976	11.50
Overdraft ($100,000 and over)	(b)	4.2.72	8.25
Unsecured personal loans (a) (c)	7.75	Feb 1976	7.25
Savings Banks			
Housing loans to individuals	(d)9.00–10.00	Sept 1975	8.75–10.00
Other loans (under $100,000) (a)	10.50	9.7.74	11.50
Other loans ($100,000 and over)	(b)	10.3.72	7.75
DEPOSIT RATES			
Trading Banks			
Fixed deposits (less than $50,000)			
3 months and less than 6 months	7.00 – 8.25	June 1976	7.00 – 8.00
6 months and less than 24 months	7.25 – 8.50	July 1976	7.25 – 8.75
24 months and less than 48 months	8.25 – 9.50	April 1976	8.25 – 9.25
Fixed deposits ($50,000 and over) (a) (b)			
30 days to 48 months	10.00	9.7.74	8.00
Certificates of deposit ($50,000 and over) (b)			
3 months to 48 months	(e)	17.9.73	6.50
Savings Banks (f)			
Ordinary accounts			
Up to and including $4,000	(g)3.75–6.25	April 1975	(g)3.75–6.50
Over $4,000	(g)5.00–6.25	April 1975	(g)6.00–6.50
Investment accounts (h)	8.00–8.50	June 1976	(g)7.50–8.50
Australian Resources Development Bank Ltd			
Term deposits (i) – 4 years	10.00	1.8.74	8.00
– 5 years	10.00	1.8.74	8.00
Transferable deposits (j) – 5 years	(k)10.50	15.9.75	10.10
– 7 years	(k)10.70	15.9.75	10.30
– 10 years	(k)10.80	15.3.76	11.00

(a) Maximum rate. (b) Actual rates are a matter for negotiation between banks and their customers. (c) Flat rate. (d) Range of rates predominantly charged. (e) Not subject to maximum rate. (f) For other than society accounts the maximum interest bearing amount of $20,000 in any one account was removed on 19.3.74 for Ordinary accounts, and Investment accounts. There is no limit on the maximum interest bearing amount for society accounts. (g) For the majority of banks, the lower rate quoted has predominated; however, for amounts over $4,000, the rate offered by most banks since March 1975 has continued to be 6.00%. (h) Subject to special notice and minimum balance requirements. (i) Minimum deposit $10,000 and thereafter in multiples of $1,000. (j) Minimum deposit $100 and thereafter in multiples of $100. (k) Interest rate of security.

TABLE 19. – SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES
Source : Reserve Bank of Australia
(Per cent per annum)

	Australian Government securities					*Short-term money market weighted average rate on loans outstanding (e)*
	Treasury Notes (b)		*Non rebateable bonds (c) (d)*			
Month (a)	*13 week notes*	*26 week notes*	*2 year*	*10 year*	*20 year*	
1975 –						
June	7.81	8.01	8.49	9.50	9.50	6.72
July	7.31	7.60	8.54	10.00	10.00	6.85
August	7.19	7.47	8.54	10.00	10.00	7.08
September	7.19	7.47	8.50	10.00	10.00	7.52
October	7.19	7.47	8.44	10.00	10.00	6.35
November	7.19	7.47	8.49	10.00	10.00	6.64
December	7.19	7.47	8.40	10.00	10.00	(f)7.23
1976 –						
January	6.98	7.25	8.46	10.02	10.02	6.80
February	6.98	7.25	8.50	10.00	10.20	6.97
March	6.98	7.25	8.50	9.99	10.20	6.54
April	6.98	7.25	8.47	10.00	10.20	7.12
May	6.98	7.25	8.47	10.00	10.20	7.13
June	6.98	7.25	8.47	9.99	10.20	8.03
July	6.98	7.25	8.48	10.00	10.20	7.18

(a) Data are compiled at or near the end of the month, except for the short-term money market (see footnote (e)). (b) Issue yield. Public Treasury Bills are also issued for a period of not more than 3 months at a discount rate of 1 per cent per annum (unchanged since August 1952). (c) Bonds issued from 1 November 1968 are referred to as "Non-rebateable" bonds. Bonds issued prior to that date are referred to as "rebateable" bonds because income from them is subject to income tax at current rates, less a rebate of 10 cents in each dollar of Australian Government loan interest included in taxable income. (d) Average for week centred on last Wednesday of month; security yields shown are those applying if no brokerage is charged. From June 1970 theoretical yields are shown. (e) To June 1975 weighted average of rates on clients loans outstanding on each Wednesday of the month. From July 1975, weighted average of rates paid on all days of the four or five weeks ending on the last Wednesday of the month. (f) *Excludes* one Wednesday.

TABLE 20. – 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*			
1975 –							
June	2,356	5,971	6,740	1,144	12,656	28,867	29,481
July	2,392	6,106	6,972	1,123	12,951	29,544	30,168
August	2,438	6,134	7,277	1,115	13,155	30,118	30,693
September	2,458	6,229	7,497	1,118	13,403	30,704	31,078
October	2,493	6,512	7,732	1,029	13,676	31,441	31,520
November	2,549	6,677	7,898	951	13,857	31,932	31,859
December (c)	2,710	7,046	7,878	936	13,988	32,557	32,121
1976 –							
January	2,677	7,203	7,966	915	14,108	32,828	32,209
February	2,608	7,167	7,909	884	14,180	32,748	32,011
March	2,651	7,343	7,919	923	14,297	33,132	32,580
April	2,763	7,214	7,883	938	14,330	33,128	32,834
May	2,730	6,796	7,683	1,036	14,386	32,631	33,008
June	2,751	6,788	7,577	1,077	14,651	32,843	33,516
July	2,786	6,706	7,828	1,097	14,910	33,326	34,039

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

TABLE 21. – OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES
(UNITS OF FOREIGN CURRENCY TO $A.1)

	United States of America Dollars to $A.1		*Austria Schillings to $A.1*		*Belgium (b) Francs to $A.1*				*Canada Dollars to $A.1*		*Denmark Kroner to $A.1*	
					Buying		*Selling*					
	Buying	*Selling*	*Buying*	*Selling*	*Financial*	*Convertible*	*Financial*	*Convertible*	*Buying*	*Selling*	*Buying*	*Selling*
Year ended –												
December 1975	1.3121	1.3071	23.00	22.57	49.84	48.50	49.01	47.72	1.3416	1.3225	7.57	7.45
June 1976	1.2638	1.2588	23.25	22.80	50.96	49.46	50.11	48.65	1.2783	1.2598	7.68	7.56
1975 –												
June	1.3403	1.3355	22.37	21.94	48.77	47.13	47.98	46.37	1.3819	1.3624	7.32	7.22
July	1.3147	1.3097	22.99	22.55	50.95	48.56	50.10	47.77	1.3619	1.3425	7.52	7.41
August	1.2855	1.2805	23.51	23.06	51.18	49.48	50.32	48.68	1.3383	1.3190	7.69	7.58
September	1.2738	1.2688	23.70	23.26	51.85	50.16	50.98	49.35	1.3150	1.2962	7.76	7.65
October	1.2681	1.2631	23.38	22.93	51.26	49.72	50.38	48.90	1.3070	1.2880	7.67	7.56
November	1.2679	1.2629	23.40	22.96	51.12	49.72	50.26	48.90	1.2925	1.2738	7.68	7.56
December	1.2588	1.2538	23.49	23.04	51.33	50.05	50.47	49.23	1.2822	1.2637	7.78	7.66
1976 –												
January	1.2613	1.2563	23.39	22.94	50.95	49.90	50.11	49.08	1.2769	1.2586	7.81	7.69
February	1.2637	1.2587	23.30	22.85	51.22	49.76	50.37	48.95	1.2634	1.2452	7.80	7.68
March	1.2531	1.2481	23.24	22.78	51.46	49.52	50.57	48.70	1.2417	1.2237	7.74	7.63
April	1.2427	1.2377	22.79	22.34	50.63	48.73	49.74	47.92	1.2280	1.2100	7.55	7.43
May	1.2400	1.2331	22.89	22.43	49.78	48.80	48.93	47.98	1.2193	1.2013	7.54	7.43
June	1.2326	1.2276	22.93	22.46	49.77	49.17	48.97	48.34	1.2058	1.1880	7.59	7.48
July	1.2400	1.2350	22.93	22.50	50.30	49.52	49.46	48.70	1.2110	1.1930	7.68	7.56

	Fiji Dollars to $A.1		*France Francs to $A.1*		*Germany Fed. Rep. of Deutsche Marks to $A.1*		*Greece Drachmae to $A.1*		*Hong Kong Dollars to $A.1*		*India Rupees to $A.1*	
	Buying	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*
Year ended –												
December 1975	1.087	1.063	5.649	5.565	3.244	3.193	(c)	40.94	6.516	6.401	(c)	10.893
June 1976	1.100	1.076	5.708	5.622	3.266	3.213	(c)	43.11	6.358	6.250	(c)	11.135
1975 –												
June	1.078	1.054	5.394	5.313	3.154	3.104	(c)	39.28	6.671	6.560	(c)	10.876
July	1.081	1.057	5.562	5.479	3.253	3.201	(c)	40.27	6.614	6.502	(c)	11.060
August	1.089	1.065	5.651	5.566	3.327	3.275	(c)	41.55	6.545	6.434	(c)	11.171
September	1.092	1.068	5.715	5.630	3.349	3.296	(c)	42.10	6.489	6.378	(c)	11.191
October	1.095	1.072	5.619	5.534	3.295	3.241	(c)	42.63	6.436	6.324	(c)	11.211
November	1.096	1.072	5.610	5.525	3.299	3.246	(c)	43.34	6.421	6.312	(c)	11.214
December	1.097	1.073	5.643	5.558	3.321	3.268	(c)	43.84	6.392	6.284	(c)	11.226
1976 –												
January	1.097	1.073	5.673	5.587	3.304	3.251	(c)	43.76	6.358	6.251	(c)	11.198
February	1.097	1.073	5.683	5.598	3.257	3.205	(c)	43.51	6.355	6.250	(c)	11.214
March	1.104	1.080	5.808	5.719	3.230	3.177	(c)	43.81	6.303	6.195	(c)	11.104
April	1.114	1.090	5.833	5.744	3.173	3.121	(c)	44.20	6.159	6.052	(c)	11.054
May	1.118	1.094	5.848	5.758	3.189	3.137	45.27	44.34	6.100	5.995	(c)	11.024
June	1.124	1.101	5.868	5.776	3.196	3.143	45.25	44.27	6.099	5.992	(c)	10.967
July	1.122	1.098	6.021	5.927	3.213	3.160	45.67	44.69	6.155	6.049	(c)	10.926

NOTE. For Footnotes see end of table on page 23.

TABLE 21. – OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES – *continued*
(UNITS OF FOREIGN CURRENCY TO $A1)

	Italy Lire to $A.1		*Japan Yen to $A.1*		*Netherlands Guilders to $A.1*		*New Zealand Dollars to $A.1*		*Norway Kroner to $A.1*		*Noumea Francs to $A.1*	
	Buying	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*
Year ended –												
December 1975	861	847	391.94	385.39	3.334	3.282	1.091	1.086	6.88	6.78	(c)	101.20
June 1976	940	925	382.72	376.06	3.391	3.336	1.195	1.191	6.98	6.88	(c)	102.24
1975 –												
June	843	829	395.74	389.13	3.247	3.195	1.021	1.016	6.60	6.51	(c)	96.66
July	857	843	392.15	385.57	3.362	3.309	1.026	1.022	6.83	6.73	(c)	99.59
August	864	850	385.67	379.18	3.413	3.359	1.158	1.154	7.05	6.95	(c)	101.25
September	868	854	384.38	377.88	3.434	3.379	1.201	1.197	7.16	7.05	(c)	102.42
October	866	851	386.04	379.42	3.389	3.335	1.204	1.200	7.04	6.94	(c)	100.64
November	865	851	386.30	379.72	3.384	3.330	1.205	1.200	7.03	6.92	(c)	100.48
December	865	851	387.29	380.67	3.404	3.349	1.207	1.203	7.03	6.93	(c)	101.02
1976 –												
January	867	853	387.03	380.46	3.390	3.336	1.206	1.202	7.05	6.94	(c)	101.59
February	978	962	383.91	377.39	3.386	3.332	1.206	1.202	7.05	6.94	(c)	101.73
March	1,036	1,018	379.68	372.83	3.392	3.338	1.217	1.213	6.99	6.88	(c)	104.05
April	1,093	1,075	374.67	367.64	3.359	3.305	1.234	1.229	6.86	6.76	(c)	104.44
May	1,068	1,050	373.07	366.21	3.381	3.326	1.241	1.237	6.84	6.74	106.62	104.80
June	1,051	1,034	371.48	364.77	3.394	3.339	1.250	1.246	6.87	6.76	106.64	105.01
July	1,045	1,027	368.06	361.78	3.404	3.348	1.246	1.242	6.97	6.86	109.47	107.81

	Pakistan Rupees to $A.1		*Philippine Islands Pesos to $A.1*		*Singapore Dollars to $A.1*		*South Africa Rands to $A.1*		*Spain Pesetas to $A.1*		*Sri Lanka Rupees to $A.1*	
	Buying	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*
Year ended –												
December 1975	13.35	12.70	(c)	9.324	3.129	3.072	0.9788	0.9558	75.70	74.54	9.301	9.135
June 1976	13.00	12.24	(c)	9.214	3.146	3.090	1.0644	1.0376	78.96	77.73	9.967	9.789
1975 –												
June	13.61	13.01	(c)	9.251	3.070	3.016	0.9235	0.9020	75.18	74.03	9.207	9.034
July	13.42	12.74	(c)	9.343	3.166	3.109	0.9491	0.9254	75.62	74.46	9.443	9.267
August	13.26	12.48	(c)	9.475	3.204	3.146	0.9275	0.9053	75.39	74.23	9.547	9.379
September	13.12	12.35	(c)	9.395	3.197	3.140	0.9839	0.9601	75.63	74.47	9.583	9.414
October	13.01	12.26	(c)	9.316	3.167	3.108	1.1132	1.0863	75.51	74.33	9.684	9.511
November	12.95	12.30	(c)	9.332	3.162	3.102	1.1142	1.0876	75.56	74.38	9.704	9.531
December	12.95	12.20	(c)	9.253	3.161	3.105	1.1047	1.0786	75.48	74.31	9.777	9.603
1976 –												
January	12.92	12.21	(c)	9.257	3.153	3.098	1.1073	1.0811	75.72	74.55	9.763	9.591
February	12.93	12.24	(c)	9.256	3.156	3.101	1.1097	1.0834	81.91	80.65	9.795	9.622
March	12.99	12.19	(c)	9.062	3.138	3.083	1.1025	1.0742	84.39	83.08	10.106	9.927
April	12.92	12.07	(c)	9.034	3.102	3.048	1.0920	1.0633	84.05	82.72	10.538	10.350
May	12.78	11.95	(c)	9.007	3.082	3.031	1.0921	1.0607	84.20	82.88	10.741	10.550
June	12.74	11.85	(c)	8.841	3.066	3.012	1.0837	1.0533	84.14	82.82	10.973	10.776
July	12.79	11.92	(c)	8.773	3.090	3.037	1.0893	1.0620	84.81	83.46	10.902	10.707

NOTE. For Footnotes see end of table on page 23.

TABLE 21. – OVERSEAS EXCHANGE RATES (a)
TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES – *continued*
(UNITS OF FOREIGN CURRENCY TO $A.1)

	Sweden Kronor to $A.1		*Switzerland Francs to $A.1*		*Thailand Bahts to $A.1*		*United Kingdom Pounds to $A.1*	
	Buying	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*	*Buying*	*Selling*
Year ended –								
December 1975	5.469	5.387	3.406	3.352	26.27	26.24	0.594	0.588
June 1976	5.550	5.466	3.303	3.250	25.99	25.31	0.636	0.630
1975 –								
June	5.275	5.196	3.362	3.310	(c)	26.83	0.588	0.583
July	5.431	5.349	3.442	3.388	27.01	26.30	0.603	0.598
August	5.572	5.489	3.463	3.409	26.48	25.74	0.610	0.604
September	5.677	5.592	3.466	3.411	26.23	25.47	0.612	0.606
October	5.599	5.514	3.400	3.346	26.05	25.31	0.618	0.612
November	5.588	5.504	3.380	3.326	26.11	25.42	0.619	0.614
December	5.580	5.495	3.338	3.285	25.88	25.26	0.624	0.618
1976 –								
January	5.552	5.468	3.303	3.251	25.91	25.29	0.623	0.617
February	5.558	5.474	3.269	3.217	26.00	25.34	0.625	0.620
March	5.548	5.464	3.235	3.183	25.86	25.16	0.645	0.639
April	5.501	5.417	3.164	3.112	25.58	24.84	0.672	0.667
May	5.491	5.407	3.099	3.048	25.50	24.80	0.686	0.679
June	5.511	5.425	3.060	3.009	25.34	24.66	0.701	0.693
July	5.571	5.481	3.098	3.047	25.49	24.84	0.696	0.689

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia. (b) From 20 September 1971, two rates quoted : "Convertible" rate for trade transactions accompanied by documentation, and "Financial" rate for other transactions. (c) Daily quotations available on application to the Commonwealth Trading Bank of Australia.

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