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BANKING AUSTRALIA SEPTEMBER QUARTER 1982

CATALOGUE NO. 5605.0

AUSTRALIAN BUREAU OF STATISTICS Canberra

NOON 15 DECEMBER 1982

**BANKING
AUSTRALIA**

**SEPTEMBER QUARTER
1982**

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AUSTRALIAN BUREAU OF STATISTICS

CATALOGUE NO. 5605.0

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EXPLANATORY NOTES

Introduction

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

Seasonal adjustment

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

Trading banks

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

The major trading banks are:

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

The additional banks are:

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

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

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

Savings banks

6. The savings banks are:

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

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

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

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

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

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

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

Revisions

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

Related publications

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

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

Savings Banks, Australia (5602.0)—issued monthly

14. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0).

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

Symbols and other usages

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

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

SECTION 1: TRADING BANKS

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

Average of weekly figures for month of—	Deposits														Balances due to other banks(c)	Bills payable and all other liabilities	Total liabilities
	Common-wealth and State Govern-ments	Current															
		Fixed		Bearing interest		Not bearing interest											
		Other banks	Other(b)	Common-wealth and State Govern-ments	Other banks	Other	Common-wealth and State Govern-ments	Total bearing interest	Other banks	Other	Total not bearing interest	Total current	Total deposits				
ALL TRADING BANKS																	
1981—																	
August	701	75	16,678	17,454	123	15	1,121	1,259	81	281	10,465	10,826	12,085	29,540	896	8,193	38,628
September	867	87	17,304	18,258	120	10	1,135	1,265	66	258	10,483	10,807	12,072	30,329	824	8,255	39,408
October	877	135	17,789	18,801	104	10	1,152	1,266	70	258	10,567	10,895	12,162	30,963	829	8,355	40,147
November	924	142	17,910	18,976	100	18	1,175	1,294	73	290	10,646	11,009	12,302	31,278	967	8,427	40,673
December(d)	941	111	17,768	18,820	105	46	1,242	1,394	82	309	11,246	11,637	13,031	31,850	856	8,689	41,395
1982—																	
January	1,008	138	17,854	19,000	93	28	1,145	1,267	77	286	11,312	11,676	12,942	31,942	829	8,948	41,719
February	1,081	136	18,111	19,328	97	30	1,195	1,322	82	322	11,182	11,587	12,908	32,236	879	9,206	42,321
March	1,135	136	18,745	20,015	86	9	1,218	1,313	109	301	11,097	11,507	12,820	32,835	913	9,660	43,408
April	1,157	116	19,805	21,078	96	39	1,182	1,318	121	384	10,517	11,022	12,340	33,418	1,044	10,503	44,965
May	1,210	133	20,705	22,047	95	6	1,133	1,234	119	380	10,085	10,584	11,818	33,865	1,086	10,721	45,672
June	1,128	128	20,357	21,614	98	25	1,138	1,261	100	365	10,164	10,628	11,889	33,503	1,140	11,194	45,837
July	1,064	151	20,767	21,982	79	5	1,182	1,266	91	302	9,894	10,287	11,553	33,535	1,055	11,120	45,709
August	1,127	166	21,048	22,340	67	44	1,107	1,218	102	376	9,836	10,314	11,532	33,872	1,327	11,063	46,263
September	1,258	198	21,779	23,235	63	16	1,093	1,172	86	367	9,862	10,316	11,488	34,723	1,260	11,143	47,126
MAJOR TRADING BANKS																	
1981—																	
August	440	66	14,456	14,962	68	15	925	1,008	64	279	9,813	10,156	11,163	26,126	801	7,105	34,032
September	614	82	14,986	15,682	66	9	939	1,014	58	255	9,836	10,150	11,164	26,846	724	7,173	34,743
October	626	132	15,399	16,157	58	10	950	1,018	56	257	9,911	10,224	11,242	27,398	700	7,282	35,380
November	659	138	15,464	16,261	56	18	967	1,041	61	288	9,988	10,337	11,378	27,639	836	7,318	35,794
December(d)	682	107	15,296	16,085	72	46	1,028	1,146	71	307	10,543	10,921	12,066	28,151	720	7,571	36,442
1982—																	
January	751	134	15,356	16,240	62	28	943	1,032	65	284	10,563	10,912	11,944	28,185	692	7,806	36,683
February	805	132	15,587	16,524	74	30	981	1,085	71	319	10,453	10,844	11,928	28,452	719	8,037	37,207
March	784	133	16,087	17,004	58	8	1,003	1,069	96	299	10,394	10,789	11,857	28,862	748	8,382	37,991
April	746	112	17,031	17,889	56	39	969	1,063	107	382	9,838	10,326	11,390	29,278	865	8,770	38,913
May	720	126	17,918	18,763	55	5	921	982	102	377	9,428	9,907	10,888	29,652	939	8,920	39,511
June	703	125	17,669	18,496	54	25	923	1,002	80	362	9,516	9,958	10,960	29,457	948	9,379	39,783
July	750	141	18,009	18,901	48	5	971	1,023	71	299	9,274	9,645	10,668	29,569	860	9,306	39,735
August	839	157	18,206	19,202	32	44	906	982	88	374	9,212	9,673	10,655	29,857	1,112	9,245	40,215
September	953	187	18,869	20,008	29	16	890	935	73	364	9,243	9,680	10,615	30,624	1,019	9,321	40,964

(a) Excludes shareholders' funds, inter-branch accounts and contingencies.

(b) Includes certificates of deposit outstanding. See Table 7, page 8.

(c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia.

(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—	Liquid assets and Commonwealth Government securities				Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted					Bank premises, furniture and sites	Bills receivable and all other assets	Totals
	Coin, bullion and notes	Cash with Reserve Bank	Securities							Total loans, advances and bills discounted							
			Treasury notes	Other securities													
ALL TRADING BANKS																	
1981—																	
August	551	8	540	4,449	256	1,314	290	1,857	604	194	2,131	870	20,235	23,430	664	6,641	40,602
September	545	9	598	4,542	247	1,366	303	1,866	649	190	2,208	880	20,610	23,888	671	6,721	41,404
October	558	8	770	4,753	241	1,625	350	1,906	651	230	2,215	889	21,078	24,411	667	6,784	42,724
November	554	7	653	4,870	247	2,030	338	1,948	682	268	2,266	896	20,991	24,421	674	6,834	43,256
December(c)	664	9	399	4,881	249	2,240	306	1,972	680	279	2,331	910	21,180	24,700	685	7,039	43,825
1982—																	
January	609	8	468	4,999	254	2,224	241	2,006	647	263	2,365	918	21,333	24,879	688	7,309	44,332
February	598	9	437	4,977	250	2,231	394	2,018	661	223	2,450	913	21,342	24,838	695	7,504	44,612
March	595	9	574	4,866	231	2,194	307	2,033	708	275	2,299	915	21,965	25,452	699	7,980	45,649
April	605	11	618	4,784	223	2,215	176	2,056	808	283	2,318	927	23,007	26,535	702	8,719	47,451
May	645	40	762	4,833	224	2,242	411	2,085	639	255	2,331	938	23,131	26,655	710	9,054	48,300
June	614	28	502	4,984	240	2,257	336	2,113	757	256	2,353	951	22,653	26,213	715	9,382	46,142
July	615	7	326	5,023	227	2,240	280	2,108	742	242	2,377	970	23,095	26,684	730	9,328	48,310
August	611	8	300	4,961	224	2,257	138	2,112	915	229	2,418	974	23,242	26,863	736	9,361	48,486
September	549	7	768	4,980	237	2,303	269	2,127	1,007	206	2,454	982	23,413	27,055	754	9,522	49,577
MAJOR TRADING BANKS																	
1981—																	
August	516	6	484	4,005	115	1,239	215	1,817	449	194	2,131	870	16,847	20,043	549	6,115	35,553
September	511	9	550	4,090	98	1,278	239	1,827	481	190	2,208	880	17,165	20,443	555	6,208	36,289
October	523	7	718	4,289	87	1,541	277	1,866	475	230	2,215	889	17,533	20,866	549	6,275	37,473
November	520	5	590	4,389	86	1,943	272	1,908	503	268	2,266	896	17,392	20,822	555	6,304	37,898
December(c)	623	8	357	4,395	85	2,144	227	1,931	512	279	2,331	910	17,560	21,080	562	6,504	38,428
1982—																	
January	567	7	423	4,504	85	2,123	171	1,962	455	263	2,365	918	17,616	21,161	562	6,770	38,791
February	559	9	392	4,475	82	2,112	312	1,972	475	233	2,350	913	17,578	21,074	562	6,981	39,007
March	556	8	519	4,382	64	2,094	242	1,988	478	275	2,299	915	17,996	21,486	565	7,356	39,738
April	566	10	561	4,313	57	2,124	115	2,013	560	283	2,318	927	18,821	22,348	568	7,656	40,890
May	602	38	704	4,373	57	2,149	338	2,042	434	255	2,331	938	18,858	22,382	574	7,902	41,595
June	574	24	448	4,580	71	2,134	253	2,070	538	256	2,353	951	18,559	22,119	577	8,230	41,620
July	574	6	274	4,671	59	2,132	213	2,065	515	242	2,377	970	18,980	22,569	593	8,197	41,866
August	571	7	246	4,697	56	2,124	83	2,068	726	229	2,418	974	19,018	22,639	599	8,229	42,044
September	509	5	692	4,640	60	2,153	193	2,085	817	206	2,454	982	19,167	22,809	614	8,387	42,965

(a) Excludes inter-branch accounts. (b) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (c) Excludes one Wednesday.

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 Commonwealth Government securities					Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest	Liquid assets and Commonwealth Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest
	Cash and cash with Reserve Bank	Securities		Total	Cash and cash with Reserve Bank				Securities		Total				
		Treasury notes	Other securities						Treasury notes	Other securities					
AMOUNT (\$ million)								RATIO TO TOTAL DEPOSITS (per cent)							
ALL TRADING BANKS															
1981—															
August	559	540	4,449	5,547	1,857	23,430	10,826	1.9	1.8	15.1	18.8	6.3	79.3	36.7	
September	554	598	4,542	5,694	1,866	23,888	10,807	1.8	2.0	15.0	18.8	6.2	78.8	35.6	
October	566	770	4,753	6,089	1,906	24,411	10,895	1.8	2.5	15.4	19.7	6.2	78.8	35.2	
November	561	653	4,870	6,084	1,948	24,421	11,009	1.8	2.1	15.6	19.5	6.2	78.1	35.2	
December(a)	673	399	4,881	5,953	1,972	24,700	11,637	2.1	1.3	15.3	18.7	6.2	77.6	36.5	
1982—															
January	617	468	4,999	6,084	2,006	24,879	11,676	1.9	1.5	15.6	19.0	6.3	77.9	36.6	
February	607	437	4,977	6,021	2,018	24,838	11,587	1.9	1.4	15.4	18.7	6.3	77.1	35.9	
March	604	574	4,866	6,043	2,033	25,454	11,507	1.8	1.7	14.8	18.4	6.2	77.5	35.0	
April	616	618	4,784	6,017	2,056	26,535	11,022	1.8	1.8	14.3	18.0	6.2	79.4	33.0	
May	685	762	4,833	6,280	2,085	26,655	10,584	2.0	2.2	14.3	18.5	6.2	78.7	31.3	
June	642	502	4,984	6,129	2,113	26,213	10,628	1.9	1.5	14.9	18.3	6.3	78.2	31.7	
July	622	326	5,023	5,971	2,108	26,684	10,287	1.9	1.0	15.0	17.8	6.3	79.6	30.7	
August	619	300	4,961	5,879	2,112	26,863	10,314	1.8	0.9	14.6	17.4	6.2	79.3	30.4	
September	555	768	4,980	6,303	2,127	27,055	10,316	1.6	2.2	14.3	18.2	6.1	77.9	29.7	
MAJOR TRADING BANKS															
1981—															
August	523	484	4,005	5,011	1,817	20,043	10,156	2.0	1.9	15.3	19.2	7.0	76.7	38.9	
September	519	550	4,090	5,160	1,827	20,443	10,150	1.9	2.0	15.2	19.2	6.8	76.2	37.8	
October	530	718	4,289	5,537	1,866	20,866	10,224	1.9	2.6	15.7	20.2	6.8	76.2	37.3	
November	526	590	4,389	5,505	1,908	20,822	10,337	1.9	2.1	15.9	19.9	6.9	75.3	37.4	
December(a)	630	357	4,395	5,383	1,931	21,080	10,921	2.2	1.3	15.6	19.1	6.9	74.9	38.8	
1982—															
January	574	423	4,504	5,501	1,962	21,161	10,912	2.0	1.5	16.0	19.5	7.0	75.1	38.7	
February	568	392	4,475	5,434	1,972	21,074	10,844	2.0	1.4	15.7	19.1	6.9	74.1	38.1	
March	564	519	4,382	5,464	1,988	21,486	10,789	2.0	1.8	15.2	18.9	6.9	74.4	37.4	
April	576	561	4,313	5,450	2,013	22,348	10,326	2.0	1.9	14.7	18.6	6.9	76.3	35.3	
May	640	704	4,373	5,717	2,042	22,382	9,907	2.2	2.4	14.7	19.3	6.9	75.5	33.4	
June	598	448	4,580	5,627	2,070	22,119	9,958	2.0	1.5	15.5	19.1	7.0	75.1	33.8	
July	580	274	4,671	5,525	2,065	22,569	9,645	2.0	0.9	15.8	18.7	7.0	76.3	32.6	
August	578	246	4,697	5,520	2,068	22,639	9,673	1.9	0.8	15.7	18.5	6.9	75.8	32.4	
September	515	692	4,640	5,847	2,085	22,809	9,680	1.7	2.3	15.2	19.1	6.8	74.5	31.6	

(a) 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									
1981—									
August	12,827	6,525	5,110	1,800	2,221	483	183	369	29,517
September	13,042	6,774	5,316	1,826	2,285	497	192	375	30,307
October	13,193	6,930	5,446	1,888	2,403	521	199	362	30,940
November	13,280	7,047	5,497	1,893	2,432	538	197	371	31,255
December(a)	13,447	7,156	5,636	1,964	2,508	531	198	385	31,826
1982—									
January	13,384	7,033	5,660	2,044	2,677	525	200	397	31,918
February	13,648	7,101	5,638	2,039	2,706	548	193	340	32,212
March	13,934	7,276	5,658	2,051	2,773	584	201	333	32,811
April	14,345	7,541	5,608	1,956	2,791	581	203	367	33,393
May	14,561	7,856	5,600	1,947	2,732	568	207	370	33,840
June	14,431	7,791	5,590	1,901	2,637	543	207	379	33,477
July	14,494	7,800	5,627	1,853	2,620	534	192	388	33,508
August	14,764	7,753	5,611	1,893	2,670	574	200	381	33,845
September	14,927	8,039	5,805	1,905	2,835	607	198	380	34,696
LOANS, ADVANCES AND BILLS DISCOUNTED									
1981—									
August	10,185	5,011	2,875	2,182	2,141	425	114	491	23,424
September	10,434	5,027	2,920	2,220	2,185	430	118	549	23,883
October	10,663	5,112	2,997	2,251	2,270	430	120	564	24,405
November	10,612	5,045	3,047	2,268	2,302	420	121	599	24,415
December(a)	10,754	5,119	3,081	2,287	2,287	424	124	619	24,695
1982—									
January	10,820	5,138	3,128	2,304	2,303	431	127	624	24,874
February	10,742	5,124	3,152	2,310	2,329	426	129	621	24,833
March	11,087	5,232	3,214	2,338	2,378	430	131	636	25,448
April	11,651	5,510	3,301	2,393	2,457	445	136	637	26,529
May	11,712	5,515	3,314	2,389	2,462	452	137	667	26,649
June	11,400	5,386	3,309	2,390	2,417	449	135	720	26,207
July	11,598	5,513	3,347	2,408	2,470	446	135	760	26,678
August	11,634	5,583	3,353	2,448	2,473	446	133	787	26,857
September	11,573	5,718	3,415	2,439	2,535	445	133	789	27,048

(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
COMMONWEALTH AND STATE GOVERNMENTS(b)									
1981—									
August	1,130	153	—	—	1	—	—	—	1,284
September	928	130	1	—	1	—	—	—	1,059
October	805	152	1	—	—	—	—	—	958
November	673	136	2	—	1	—	—	—	813
December	939	130	1	1	1	—	—	—	1,071
1982—									
January	715	151	3	—	1	—	—	—	871
February	776	184	1	—	1	—	—	—	962
March	820	145	1	—	1	—	—	—	968
April	743	148	2	—	—	—	—	—	894
May	850	178	1	—	1	—	—	—	1,030
June	1,284	201	1	—	1	—	—	—	1,487
July	893	205	1	—	—	—	—	—	1,100
August	846	165	1	—	—	—	—	—	1,012
September	1,148	133	1	—	—	—	—	—	1,283
OTHER									
1981—									
August	13,284	9,584	2,673	1,322	2,138	318	81	419	29,818
September	14,220	10,171	2,885	1,342	2,056	302	86	437	31,501
October	13,331	10,604	2,842	1,235	1,991	293	81	405	30,782
November	14,628	10,756	3,001	1,377	2,193	306	94	399	32,754
December	14,413	11,513	3,067	1,397	2,277	359	99	435	33,559
1982—									
January	13,245	10,149	2,719	1,351	2,189	262	82	379	30,376
February	14,338	10,873	2,888	1,507	2,478	306	87	410	32,888
March	15,296	11,762	3,069	1,582	2,458	352	100	490	35,108
April	14,107	11,097	2,914	1,533	2,310	317	87	442	32,808
May	17,110	12,489	3,415	1,650	2,643	325	88	481	38,201
June	17,918	13,027	3,448	1,700	2,501	334	96	568	39,593
July	17,585	12,153	3,354	1,657	2,445	316	95	491	38,096
August	18,278	13,309	3,322	1,686	2,575	301	97	501	40,069
September	18,929	14,940	3,527	1,720	2,668	319	101	571	42,775
TOTAL									
1981—									
August	14,414	9,737	2,673	1,322	2,139	318	81	419	31,103
Sept.,mber	15,148	10,301	2,886	1,342	2,057	303	86	437	32,560
October	14,135	10,756	2,843	1,235	1,992	293	81	405	31,740
November	15,302	10,892	3,003	1,377	2,193	306	94	399	33,566
December	15,352	11,643	3,068	1,397	2,278	359	99	435	34,631
1982—									
January	13,960	10,301	2,723	1,351	2,190	262	82	379	31,247
February	15,114	11,058	2,889	1,507	2,479	307	87	410	33,850
March	16,117	11,907	3,069	1,582	2,458	352	100	490	36,075
April	14,850	11,246	2,916	1,533	2,311	318	87	442	33,702
May	17,960	12,666	3,415	1,650	2,644	326	88	481	39,231
June	19,202	13,228	3,450	1,700	2,502	335	96	568	41,081
July	18,477	12,358	3,355	1,657	2,445	316	95	491	39,195
August	19,123	13,474	3,323	1,686	2,575	302	97	501	41,081
September	20,077	15,073	3,527	1,720	2,669	320	101	571	44,057
Week ended—	Commonwealth and State Governments (b)	Other	Total	Week ended—	Commonwealth and State Governments (b)	Other	Total		
7 July	1,327	45,999	47,325	25 August	971	38,365	39,336		
14 July	759	35,438	36,197	1 September	1,477	45,786	47,262		
21 July	1,587	38,245	39,832	8 September	928	38,831	39,759		
28 July	726	32,700	33,427	15 September	1,208	39,659	40,867		
4 August	845	44,130	44,975	22 September	1,830	40,091	41,921		
11 August	823	36,831	37,654	29 September	970	49,507	50,477		
18 August	1,410	40,948	42,358						

(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)					Weighted average issue yield (per cent per annum)				
	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months	14 days to less than 30 days(b)	30 days to less than 3 months(b)	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 48 months
1981—										
August	—	(c)35	56	10	—	—	(c)15.64	15.54	15.38	14.50
September	—	33	66	16	12	—	15.38	15.35	15.42	15.51
October	—	51	51	34	2	—	14.68	14.79	14.97	15.70
November	—	30	49	22	1	—	14.49	14.66	14.88	15.54
December	—	29	40	13	1	—	15.32	15.37	15.39	15.52
1982—										
January	—	49	26	17	—	—	15.74	15.91	16.94	15.70
February	—	104	53	24	—	—	16.25	17.11	17.63	17.50
March	(d)30	101	48	24	3	(d)18.49	18.02	19.12	18.59	19.11
April	108	132	140	34	2	20.76	21.15	21.16	20.52	19.08
May	46	125	133	7	3	19.62	19.44	20.19	18.52	18.24
June	29	148	45	5	—	18.01	18.63	18.28	17.93	16.80
July	23	160	76	3	2	17.16	17.47	17.28	17.00	16.72
August	61	141	118	12	3	17.64	17.24	17.19	17.22	17.01
September	44	129	77	22	11	16.35	16.15	15.66	16.01	15.90

(a) Issued for amounts of \$50,000 and over. (b) The minimum term was reduced from 3 months to 30 days on 11 August 1981 and from 30 days to 14 days on 19 March 1982. (c) Average for last two weeks of August. (d) Average for last two weeks of March.

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

Average of weekly figures for month of—	N.S.W.(a)	Vic.	Qld	S.A.(b)	W.A.	Tas.	Total
1981—							
August	928	348	423	340	190	26	2,255
September	912	413	354	329	216	27	2,250
October	893	468	322	327	281	35	2,325
November	830	430	283	330	271	32	2,176
December(c)	771	326	233	329	242	22	1,923
1982—							
January	770	301	203	328	221	27	1,850
February	812	344	190	340	250	40	1,977
March	966	483	187	352	329	65	2,381
April	1,197	681	212	344	390	81	2,906
May	1,424	1,072	234	325	411	74	3,540
June	1,431	1,025	237	293	364	60	3,410
July	1,541	1,083	242	261	400	58	3,586
August	1,571	1,068	227	299	395	58	3,618
September	1,431	1,131	200	256	386	54	3,458

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

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

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

Average of weekly figures for month of—	Deposits		Liquid assets and Commonwealth Government securities		Loans, advances and bills discounted—			
	Original	Seasonally adjusted	Original	Seasonally adjusted	Total		Other (a)	
					Original	Seasonally adjusted	Original	Seasonally adjusted
1981—								
August	26,126	27,051	5,011	5,604	20,043	20,081	16,847	16,829
September	26,846	27,283	5,160	5,645	20,443	20,422	17,165	17,121
October	27,398	27,572	5,537	5,673	20,866	20,564	17,533	17,218
November	27,639	27,678	5,505	5,502	20,822	20,623	17,392	17,219
December(b)	28,151	27,565	5,383	5,295	21,080	20,864	17,560	17,434
1982—								
January	28,185	27,484	5,501	4,923	21,161	21,308	17,616	17,790
February	28,452	27,488	5,434	4,685	21,074	21,484	17,578	17,950
March	28,862	27,556	5,464	4,668	21,486	21,838	17,996	18,357
April	29,278	28,708	5,450	5,149	22,348	22,300	18,821	18,746
May	29,652	30,241	5,717	6,185	22,382	22,178	18,858	18,659
June	29,457	30,285	5,627	6,361	22,119	22,253	18,559	18,680
July	29,569	30,951	5,525	6,255	22,565	22,508	18,890	18,899
August	29,857	30,890	5,520	6,173	22,639	22,681	19,018	18,998
September	30,624	31,075	5,847	6,402	22,809	22,784	19,167	19,118

VARIATION OVER PREVIOUS MONTH

1981—								
August	+149	+65	-27	-100	-93	—	-138	-83
September	+720	+232	+149	+41	+400	+341	+318	+292
October	+552	+289	+377	+28	+423	+142	+368	+97
November	+241	+106	-32	-171	-44	+59	-141	+1
December(b)	+512	-113	-122	-207	+258	+241	+168	+215
1982—								
January	+34	-81	+118	-372	+81	+444	+56	+356
February	+267	+4	-67	-238	-87	+176	-38	+190
March	+410	+68	+30	-17	+412	+354	+418	+377
April	+416	+1,152	-14	+481	+862	+462	+825	+389
May	+374	+1,533	+267	+1,036	+34	-122	+37	-87
June	-195	+44	-90	+176	-263	+75	-299	+21
July	+112	+666	-102	-106	+450	+255	+421	+219
August	+288	-61	-5	-82	+70	+173	+98	+99
September	+767	+185	+327	+229	+170	+103	+149	+120

(a) Excludes temporary advances to woolbuyers, term loans and farm development loans. (b) Excludes one Wednesday.

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

Weekly average for period ending second Wednesday of—	New and increased lending commitments				Overdraft limits(b)			
	Term loan approvals	Farm development loan approvals	Overdraft approvals(b)	Total	Cancellations and reductions(c)	Net movement in limits	Overdraft limits outstanding (end of period)	
							Original	Seasonally adjusted
1981—								
August	24	5	144	173	181	117	27	21,599
September	32	5	167	204	204	111	56	21,787
October	12	5	150	168	175	108	42	22,034
November	11	5	151	168	162	129	22	22,122
December	25	5	168	198	200	111	57	22,351
1982—								
January	14	5	137	157	173	113	24	22,473
February	11	6	156	172	180	141	15	22,531
March	14	7	164	185	175	130	34	22,665
April	17	5	148	171	156	116	32	22,826
May	12	5	136	154	152	144	(-8)	22,795
June	19	5	128	151	150	129	—	22,795
July	14	4	122	141	137	107	15	22,869
August	14	5	126	146	152	115	11	22,912
September	14	5	140	160	161	113	28	23,023

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

SECTION 2 : SAVINGS BANKS

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

	Assets															Liabilities			
	Coin, bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Commonwealth Government securities		Local and semi-government securities	Other securities	Loans to authorised dealers in the short-term money market	Cheques and bills of other banks and balances with due from other banks	Loans, advances and bills discounted		Bank premises furniture and sites	Bills receivable and all other assets	Total assets within Australia	Depositors' balances	Liabilities due to other banks, bills payable and all other liabilities(b)	Total liabilities within Australia		
				Treasury bills and Treasury notes	Other					Housing	Other								
				AMOUNT (\$ million)															
1981—																			
August	55	84	415	1,623	2,050	6,147	52	52	408	12,175	1,356	411	287	25,115	23,351	867	24,218		
September	75	239	305	1,443	2,176	6,161	55	33	374	12,365	1,438	433	291	25,388	23,394	1,063	24,457		
October	60	235	347	1,504	2,183	6,187	60	45	403	12,428	1,555	432	220	25,658	23,656	1,042	24,698		
November	79	117	350	1,660	2,148	6,261	68	47	368	12,471	1,722	438	233	25,959	23,787	934	24,721		
December	83	182	342	1,719	2,146	6,308	76	146	392	12,572	1,765	445	222	26,400	24,315	936	25,250		
1982—																			
January	59	36	352	2,085	2,160	6,385	79	119	406	12,607	1,700	449	238	26,675	24,435	1,059	25,494		
February	65	125	389	2,159	2,066	6,467	104	79	421	12,640	1,824	452	272	27,064	24,778	1,061	25,839		
March	81	40	251	1,985	2,143	6,563	81	227	398	12,810	1,804	461	261	27,105	24,467	1,365	25,833		
April	70	25	347	1,855	2,114	6,549	80	119	434	12,913	1,690	467	264	26,928	24,251	1,281	25,532		
May	77	304	419	1,441	2,141	6,560	77	57	373	12,984	1,676	475	279	26,861	24,560	990	25,549		
June	78	195	285	1,569	2,082	6,521	79	124	555	13,092	1,649	445	592	27,267	25,057	1,207	26,264		
July	62	245	340	1,494	2,064	6,566	101	32	412	13,136	1,826	460	276	27,014	24,984	964	25,948		
August	111	95	496	1,544	1,967	6,525	101	29	456	13,173	1,976	469	281	27,222	25,275	817	26,091		
September	110	31	463	1,183	2,362	6,505	90	49	394	13,392	2,259	461	276	27,575	25,353	1,127	26,480		
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																			
1981—																			
August	0.2	0.4	1.8	7.0	8.8	26.3	0.2	0.2	1.7	52.1	5.8	1.8	1.2	107.6					
September	0.3	1.0	1.3	6.2	9.3	26.3	0.2	0.1	1.6	52.9	6.1	1.8	1.2	108.5					
October	0.3	1.0	1.5	6.4	9.2	26.1	0.3	0.2	1.7	52.6	6.6	1.9	0.9	108.5					
November	0.3	0.5	1.5	7.0	9.0	26.3	0.3	0.2	1.5	52.4	7.2	1.8	1.0	109.1					
December	0.3	0.7	1.4	7.1	8.8	25.9	0.3	0.6	1.6	51.7	7.3	1.8	0.9	108.6					
1982—																			
January	0.2	0.1	1.4	8.5	8.8	26.1	0.3	0.5	1.7	51.6	7.0	1.8	1.0	109.2					
February	0.3	0.5	1.6	8.7	8.3	26.1	0.4	0.3	1.7	51.0	7.4	1.8	1.1	109.2					
March	0.3	0.2	1.0	8.1	8.8	26.8	0.3	0.9	1.6	52.4	7.4	1.9	1.1	110.8					
April	0.3	0.1	1.4	7.6	8.7	27.0	0.3	0.5	1.8	53.2	7.0	1.9	1.1	111.0					
May	0.3	1.2	1.7	5.9	8.7	26.7	0.3	0.2	1.6	52.9	6.8	1.9	1.1	109.4					
June	0.3	0.8	1.1	6.3	8.3	26.0	0.3	0.5	2.3	52.3	6.6	1.8	2.4	108.9					
July	0.2	1.0	1.3	6.0	8.3	26.3	0.4	0.1	1.7	52.6	7.3	1.8	1.1	108.1					
August	0.4	0.4	2.0	6.1	7.8	25.8	0.4	0.1	1.8	52.1	7.8	1.9	1.1	107.7					
September	0.4	0.1	1.8	4.7	9.3	25.7	0.4	0.2	1.6	52.8	8.9	1.8	1.1	108.8					

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

TABLE 11. SAVINGS BANKS ACCOUNTS, DEPOSITS, WITHDRAWALS, INTEREST ADDED TO ACCOUNTS
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(b)(X)
	Investment accounts/ deposit stock	Other	Total	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts/ deposit stock	Other	Total/ Original	Seasonally adjusted	Original	Seasonally adjusted	
AUSTRALIA													
1981—													
August	1,953	20,590	22,543	6,644	6,597	38	9,844	13,497	23,342	23,303	+86	+32	1,564
September	1,995	20,559	22,554	7,417	7,385	10	9,962	13,422	23,384	23,293	+42	-9	1,560
October	2,035	20,613	22,648	7,380	7,129	11	10,182	13,465	23,646	23,541	+262	+248	1,578
November	2,050	20,571	22,620	7,047	6,931	15	10,361	13,415	23,777	23,713	+131	+172	1,586
December	2,076	20,394	22,471	9,060	8,727	195	10,737	13,567	24,305	24,207	+528	+494	1,615
1982—													
January	2,103	20,541	22,644	6,614	6,507	13	11,014	13,411	24,425	24,315	+120	+108	1,623
February	2,121	20,672	22,794	6,943	6,633	34	11,147	13,622	24,769	24,555	+340	+240	1,645
March	2,146	20,805	22,951	8,054	8,387	23	10,907	13,550	24,458	24,529	-311	-26	1,619
April	2,184	20,860	23,044	7,840	8,077	21	10,827	13,415	24,242	24,643	-216	+114	1,604
May	2,231	20,900	23,132	7,665	7,837	480	11,159	13,390	24,530	24,836	+308	+193	1,625
June	2,288	20,911	23,199	8,539	8,694	652	11,406	13,641	25,047	25,036	+497	+200	1,638
July	2,335	20,926	23,261	8,340	8,420	8	11,498	13,478	24,975	25,007	-72	-29	1,653
August	2,388	20,853	23,241	8,887	8,667	70	11,672	13,594	25,266	25,198	+291	+191	1,672
September	2,436	20,784	23,220	9,029	8,963	12	11,783	13,562	25,344	25,257	+78	+59	1,677
STATES—JULY 1982													
N.S.W.	565	6,507	7,072	1,618	1,635	1	2,986	3,888	6,874		-15		1,300
Vic.	880	6,854	7,733	4,184	4,252	2	4,322	5,095	9,417		-66		2,365
Qld.	322	2,965	3,288	928	936	1	1,624	1,833	3,457		-6		1,439
S.A.	304	1,933	2,237	924	924	2	1,494	1,190	2,598		+2		1,955
W.A.	162	1,585	1,748	366	364	—	732	785	1,517	(c)	+2	(c)	1,145
Tas.	70	674	744	198	186	1	269	505	774		+14		1,801
N.T.	9	166	175	41	40	—	44	73	117		+1		918
A.C.T.	22	242	264	80	83	—	112	110	222		-3		972
STATES—AUGUST 1982													
N.S.W.	581	6,467	7,048	1,532	1,517	4	3,021	3,873	6,894		+20		1,304
Vic.	893	6,847	7,741	4,739	4,613	23	4,378	5,188	9,566		+149		2,402
Qld.	331	2,953	3,284	921	905	1	1,644	1,830	3,475		+18		1,446
S.A.	311	1,924	2,235	939	930	2	1,428	1,181	2,609	(c)	+11	(c)	1,963
W.A.	168	1,582	1,750	395	380	28	764	797	1,560		+43		1,177
Tas.	72	673	745	237	203	12	280	540	820		+46		1,909
N.T.	9	166	175	44	42	—	45	74	119		+2		938
A.C.T.	23	241	263	79	78	—	113	111	223		+1		976
STATES—SEPTEMBER 1982													
N.S.W.	596	6,461	7,057	1,623	1,614	3	3,061	3,845	6,906		+12		1,306
Vic.	906	6,847	7,754	4,664	4,623	3	4,416	5,193	9,610		+44		2,413
Qld.	339	2,950	3,289	1,028	1,028	2	1,653	1,824	3,476		+1		1,447
S.A.	317	1,907	2,224	963	957	2	1,454	1,162	2,616	(c)	+7	(c)	1,969
W.A.	173	1,539	1,711	403	409	1	762	793	1,555		-5		1,173
Tas.	73	673	746	211	194	2	275	564	839		+19		1,952
N.T.	10	166	176	52	51	—	47	74	121		+2		951
A.C.T.	23	241	264	86	88	—	116	106	222		-1		961

(a) Excludes External Territories. (b) Based on population estimates published in Australian Demographic Statistics Quarterly, March 1982 (3101.0) (c) State seasonally adjusted data are not available.

SECTION 3 : RESERVE BANK OF AUSTRALIA

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

LIABILITIES (\$ million)										
Central banking business (including Note Issue Department)										
Average of weekly figures for month of—	Capital and reserve funds	Special reserve— I.M.F. special drawing rights	Deposits of trading banks				Deposits of savings banks	Other liabilities	Total liabilities	
			Notes on issue	Statutory reserve deposit accounts	Other	Total				
1981—										
August	46	381	5,318	1,857	8	1,865	87	3,737	11,435	
September	46	385	5,344	1,866	9	1,875	230	3,751	11,631	
October	46	390	5,385	1,906	9	1,915	246	3,929	11,910	
November	46	393	5,431	1,948	6	1,954	184	4,149	12,155	
December(a)	46	396	5,832	1,972	9	1,981	147	4,034	12,437	
1982—										
January	46	399	5,653	2,006	9	2,015	101	4,251	12,464	
February	46	403	5,606	2,018	10	2,028	97	4,503	12,682	
March	46	409	5,650	2,033	9	2,042	76	4,230	12,453	
April	46	409	5,824	2,056	10	2,066	31	3,969	12,346	
May	46	413	5,794	2,085	41	2,125	218	4,101	12,697	
June	46	366	5,795	2,113	25	2,138	214	3,882	12,441	
July	46	358	5,845	2,108	8	2,116	216	3,614	12,194	
August	46	367	5,872	2,112	8	2,120	196	4,163	12,764	
September	46	372	5,878	2,127	7	2,134	72	4,699	13,201	
ASSETS (\$ million)										
Central banking business (including Note Issue Department)										
Average of weekly figures for month of —	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Commonwealth government securities			Bills receivable and remittances in transit	Loans, advances and other assets	Rural Credits Department	
				Treasury bills and Treasury notes	Other	Total			Total assets	Loans, advances and bills discounted
1981—										
August	4,597	51	7	3,476	2,342	5,818	219	742	11,435	327
September	4,247	46	4	4,306	2,327	6,634	141	559	11,631	282
October	4,217	50	5	4,598	2,358	6,955	159	524	11,910	270
November	4,206	47	5	4,562	2,525	7,087	260	551	12,155	275
December(a)	4,002	43	6	5,059	2,627	7,686	162	538	12,437	356
1982—										
January	3,980	49	6	4,815	2,731	7,545	202	687	12,464	467
February	4,000	46	9	4,861	2,811	7,672	188	768	12,682	477
March	4,098	46	9	4,484	2,945	7,429	172	699	12,453	477
April	4,642	45	9	3,760	2,921	6,681	188	781	12,346	440
May	5,955	48	11	3,210	2,356	5,567	370	745	12,697	435
June	6,469	46	11	2,829	2,201	5,030	282	602	12,441	391
July	6,522	44	2	2,714	2,211	4,924	144	558	12,194	357
August	6,472	44	2	3,066	2,277	5,343	251	653	12,764	312
September	7,170	42	1	2,967	2,386	5,353	161	473	13,201	269

(a) Excludes one Wednesday.

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

On last Wednesday of—	Denomination						Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50		
1981—								
August	75	153	156	560	2,117	2,300	5,362	4,733
September	75	153	156	554	2,082	2,314	5,334	4,741
October	75	154	157	551	2,076	2,344	5,357	4,763
November	77	157	160	558	2,111	2,385	5,448	4,843
December	85	171	176	609	2,336	2,834	6,211	5,446
1982—								
January	77	154	160	550	2,097	2,545	5,583	4,923
February	76	154	160	550	2,133	2,546	5,619	4,951
March	77	157	163	547	2,127	2,586	5,656	5,009
April	79	160	166	554	2,166	2,633	5,758	5,068
May	79	158	166	546	2,130	2,647	5,724	5,064
June	79	158	166	547	2,170	2,718	5,837	5,160
July	79	160	168	551	2,200	2,765	5,923	5,192
August	79	159	167	543	2,177	2,778	5,902	5,222
September	79	159	166	541	2,152	2,791	5,888	5,300
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total	
7 July	649	5,152	5,801	25 Aug.	681	5,222	5,902	
14 July	688	5,160	5,848	1 Sept.	658	5,214	5,872	
21 July	645	5,162	5,807	8 Sept.	691	5,191	5,882	
28 July	731	5,192	5,923	15 Sept.	670	5,173	5,843	
4 Aug.	676	5,190	5,866	22 Sept.	652	5,254	5,906	
11 Aug.	690	5,191	5,881	29 Sept.	587	5,300	5,888	
18 Aug.	649	5,189	5,838					

SECTION 4: MISCELLANEOUS

TABLE 14. COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA
LOANS, ADVANCES AND BILLS DISCOUNTED
(\$ million)

Average of weekly figures for month of—	Hire purchase		Other	Total
1981—				
August		117	449	566
September		119	455	575
October		123	452	574
November		126	449	575
December(a)		128	466	594
1982—				
January		125	467	591
February		119	462	580
March		116	492	608
April		119	492	611
May		123	481	604
June		125	480	605
July		128	498	626
August		128	495	623
September		129	502	630

	July 1982			August 1982			September 1982		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales(b)	49	155	204	49	147	196	49	152	201
Victoria	23	76	99	24	82	106	24	83	107
Queensland	24	101	124	23	100	124	23	101	124
South Australia	9	62	71	9	61	70	9	61	70
Western Australia	20	90	110	20	90	110	21	90	110
Tasmania	3	15	17	3	15	18	3	15	18

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

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

LIABILITIES						
Average of weekly figures for month of—	Deposits			Balances due to other banks		Other liabilities (excluding share- holders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
1981—						
August	449	—	2	2	134	6
September	463	—	2	2	132	11
October	464	—	2	2	130	14
November	478	—	2	2	130	12
December(a)	486	—	2	2	130	11
1982—						
January	487	—	1	2	125	5
February	485	—	1	2	124	6
March	479	10	1	2	131	14
April	453	10	1	2	123	9
May	456	5	1	2	119	7
June	457	—	1	2	120	6
July	460	—	1	2	108	7
August	485	—	1	2	108	6
September	510	—	2	2	105	9
ASSETS						
Average of weekly figures for month of—	Government securities	Loans to authorised dealers in the short-term money market	Refinanced loans and direct loans	Other assets		
1981—						
August	—	1	727	11		
September	—	5	740	23		
October	—	2	737	47		
November	—	3	742	46		
December(a)	—	2	753	29		
1982—						
January	—	3	751	25		
February	—	2	756	17		
March	—	7	771	17		
April	—	5	760	42		
May	—	1	773	36		
June	—	5	786	34		
July	—	2	782	33		
August	—	2	797	44		
September	—	2	818	60		

(a) Excludes one Wednesday.

TABLE 16. INTEREST RATES AT 30 SEPTEMBER 1982
(Source: Reserve Bank of Australia)

	Rate per annum %	Date from which operative	Previous rate per annum %
LENDING RATES			
Reserve Bank of Australia—Rural Credits Department	(a) 15.75-16.25	May, 1982	14.75-15.25
Commonwealth Development Bank of Australia—			
Term loans (under \$100,000)	14.50	Apr. 1982	13.50
Term loans (over \$100,000)	(b)	Sept. 1981	12.50
Trading Banks—			
Overdraft (under \$100,000)(c)	14.50	Mar. 1982	13.50
Overdraft (\$100,000 and over)	(b)	Feb. 1972	8.25
Unsecured personal loans(c)(d)	9.25-9.75	Mar. 1982	8.75-9.25
Savings Banks—			
New Housing loans to individuals for owner occupation	13.50	Apr. 1982	12.50-13.50
Other loans (under \$100,000)(c)	14.50	Mar. 1982	13.50
Other loans (\$100,000 and over)	(b)	Mar. 1972	7.75
DEPOSIT RATES			
Trading Banks—			
Fixed deposits (less than \$50,000)			
3 months and less than 6 months	13.00-15.25	Apr. 1982	12.00-15.25
6 months and less than 24 months	13.00-15.00	Apr. 1982	12.50-14.75
24 months to 48 months	13.00-14.75	Aug. 1982	13.00-14.50
Fixed deposits (\$50,000 and over)(b)	(e)	Dec. 1980	10.00
Certificates of deposit (\$50,000 and over)(b)			
3 months to 48 months	(e)	Sept. 1974	6.50
Savings Banks—			
Passbook accounts			
Up to and including \$4,000	3.75-5.00	Dec. 1978	3.75-5.25
Over \$4,000	5.00-6.25	Apr. 1978	6.00-6.50
Statement accounts(f)	3.75-13.00	Apr. 1982	3.75-11.00
Investment accounts(g)	11.50-13.00	Mar. 1982	11.50-12.00
Australian Resources Development Bank Ltd.—			
Term deposits(h)			
—4 years	14.50	Sept. 1982	15.50
—5 years	14.50	Sept. 1982	15.50
Transferable deposits(i)			
—5 years	17.30	Aug. 1982	15.85
—6 years	17.40	Aug. 1982	15.90
—10 years	17.50	Aug. 1982	16.00

(a) Standard range of rates on new loans. (b) Actual rates are a matter for negotiation between banks and their customers. (c) Maximum rate. (d) Flat rate. (e) Not subject to maximum rate. (f) Statement accounts are ordinary call accounts but details of transactions are made available to depositors on bank statements issued regularly or on demand. A variety of interest rates is offered by banks, the higher rates being generally obtained on larger balances. (g) Subject to special notice and minimum balance requirements. (h) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (i) Public issue rates. Minimum deposit \$100 and thereafter in multiples of \$100.

TABLE 17. SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES
(Source: Reserve Bank of Australia)
(Per cent per annum)

Month (a)	Commonwealth Government securities					Short-term money market weighted average rate on loans outstanding (d)
	Treasury notes (b)		Bonds (c)			
	13 week notes	26 week notes	2 year	10 year	20 year	
1981—						
August	14.11	14.29	14.65	15.00	15.00	13.04
September	13.47	13.63	14.60	15.00	15.00	12.91
October	13.17	13.40	14.60	15.00	15.00	12.07
November	12.87	13.23	14.50	15.00	15.00	12.77
December	13.27	13.98	14.50	15.00	15.00	12.78
1982—						
January	14.26	14.86	14.65	15.00	15.00	13.25
February	16.33	16.85	14.95	15.10	15.10	13.41
March	18.73	18.57	15.20	15.15	15.15	14.85
April	19.29	18.32	15.60	15.20	15.15	17.05
May	14.86	15.34	16.40	16.40	16.40	15.40
June	15.47	16.04	16.40	16.40	16.40	14.88
July	14.61	15.70	16.40	16.40	16.40	13.12
August	14.43	15.33	16.60	16.50	16.40	15.12
September	11.62	11.96	15.20	15.20	15.10	13.12

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

TABLE 18. VOLUME OF MONEY
(Source: Reserve Bank of Australia)
(\$ million)

Average of weekly figures for month of—	Notes and coin in hands of public	Deposits of public with all trading banks (a)			Deposits with all savings banks (b)	Total Original	Seasonally adjusted
		Current	Fixed	Certificates of deposit			
1981—							
August	5,125	11,601	14,424	1,670	23,309	56,129	56,978
September	5,159	11,637	15,054	1,739	23,372	56,963	57,299
October	5,185	11,739	15,464	1,865	23,525	57,778	57,923
November	5,242	11,841	15,735	1,796	23,721	58,334	58,249
December(c)	5,533	12,530	15,845	1,599	24,051	59,558	58,534
1982—							
January	5,418	12,499	16,005	1,530	24,375	59,827	58,960
February	5,397	12,404	16,136	1,623	24,607	60,167	59,145
March	5,436	12,349	16,365	1,967	24,623	60,738	59,710
April	5,602	11,718	16,900	2,469	24,359	61,048	60,624
May	5,536	11,236	17,165	3,091	24,455	61,433	62,534
June	5,570	11,325	16,948	3,002	24,808	61,653	62,819
July	5,632	11,091	17,182	3,189	25,021	62,115	63,263
August	5,651	10,969	17,431	3,249	25,130	62,428	63,333
September	5,702	10,974	18,287	3,128	25,314	63,406	63,721

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

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

	United States of America Dollars to \$A.1		Austria Schillings to \$A.1		Belgium (b) Francs to \$A.1				Canada Dollars to \$A.1		Denmark Kroner to \$A.1	
	Buying	Selling	Buying	Selling	Convertible		Financial		Buying	Selling	Buying	Selling
					Buying	Selling	Buying	Selling				
Year ended—												
December 1981	1.1516	1.1468	18.47	18.11	42.98	42.28	45.41	44.68	1.3878	1.3677	8.23	8.11
June 1982	1.0697	1.0649	17.79	17.44	46.32	45.59	51.11	50.32	1.3173	1.2975	8.51	8.39
1981—												
August	1.1416	1.1368	20.21	19.83	46.96	46.21	50.57	49.77	1.4034	1.3828	9.02	8.90
September	1.1505	1.1457	19.20	18.86	44.68	43.98	48.82	48.06	1.3881	1.3679	8.54	8.42
October	1.1464	1.1416	18.25	17.86	43.41	42.69	47.59	46.81	1.3862	1.3656	8.31	8.20
November	1.1475	1.1427	18.16	17.72	43.28	42.48	48.05	47.20	1.3716	1.3512	8.26	8.15
December	1.1373	1.1325	18.08	17.71	43.51	42.80	48.53	47.75	1.3541	1.3338	8.34	8.22
1982—												
January	1.1174	1.1126	18.02	17.66	43.74	43.05	48.68	47.92	1.3393	1.3192	8.39	8.27
February	1.0870	1.0822	18.12	17.76	44.64	43.93	49.30	48.51	1.3752	1.3061	8.49	8.37
March	1.0632	1.0584	17.77	17.43	47.28	46.54	52.18	51.38	1.3034	1.2837	8.56	8.44
April	1.0539	1.0491	17.79	17.44	47.86	47.11	53.24	52.41	1.2966	1.2769	8.63	8.51
May	1.0617	1.0569	17.30	16.96	46.48	45.75	50.79	50.00	1.3149	1.2952	8.35	8.24
June	1.0352	1.0304	17.72	17.38	47.92	47.17	52.49	51.68	1.3236	1.3037	8.64	8.52
July	1.0138	1.0090	17.67	17.34	47.91	47.16	51.62	50.81	1.2942	1.2746	8.68	8.58
August	0.9812	0.9762	17.18	16.85	46.79	46.05	49.32	48.68	1.2272	1.2083	8.50	8.38
September	0.9617	0.9569	17.00	16.69	46.52	45.77	48.45	47.69	1.1931	1.1747	8.49	8.37
	Fiji Dollars to \$A.1		France Francs to \$A.1		Germany Fed. Rep. of Deutsch 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 1981	0.999	0.970	6.282	6.191	2.614	2.577	64.45	62.96	6.461	6.370	(c)	9.884
June 1982	0.983	0.959	6.579	6.485	2.535	2.499	67.48	65.91	6.258	6.169	(c)	9.853
1981—												
August	1.030	1.006	6.864	6.762	2.871	2.827	70.75	69.08	6.808	6.712	(c)	10.239
September	1.033	1.009	6.523	6.427	2.726	2.687	67.50	65.90	6.945	6.847	(c)	10.365
October	1.028	1.004	6.479	6.385	2.595	2.560	65.68	64.10	6.904	6.806	(c)	10.370
November	1.015	0.991	6.478	6.386	2.567	2.530	65.31	63.76	6.546	6.451	(c)	10.370
December	1.002	0.978	6.512	6.420	2.575	2.539	65.47	63.93	6.432	6.342	(c)	10.273
1982—												
January	0.998	0.974	6.529	6.437	2.572	2.536	66.22	64.68	6.498	6.407	(c)	10.118
February	0.989	0.965	6.564	6.470	2.582	2.545	66.91	65.35	6.429	6.337	(c)	9.921
March	0.980	0.956	6.548	6.454	2.538	2.502	66.18	64.64	6.226	6.137	(c)	9.788
April	0.981	0.957	6.607	6.513	2.537	2.501	67.59	66.01	6.167	6.079	(c)	9.805
May	0.978	0.954	6.420	6.330	2.464	2.430	67.54	65.98	6.138	6.051	(c)	9.785
June	0.972	0.948	6.805	6.708	2.518	2.482	70.41	68.81	6.090	6.003	(c)	9.701
July	0.961	0.937	6.974	6.874	2.509	2.473	71.11	69.50	6.006	5.920	(c)	9.606
August	0.938	0.914	6.813	6.715	2.440	2.405	69.31	67.73	5.972	5.880	(c)	9.299
September	0.928	0.904	6.816	6.717	2.415	2.380	68.88	67.09	5.892	5.806	(c)	9.186

NOTE. For Footnotes see end of table on page 19.

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

	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		New Caledonia Francs to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—												
December 1981	1313	1293	254.96	251.44	2.887	2.845	1.332	1.319	6.63	6.53	114.48	111.81
June 1982	1383	1363	256.16	252.53	2.796	2.756	1.377	1.364	6.44	6.35	119.89	117.10
1981—												
August	1425	1402	267.50	263.69	3.189	3.142	1.390	1.376	7.09	6.99	125.03	122.07
September	1373	1351	265.03	261.27	3.027	2.982	1.395	1.381	6.89	6.79	119.01	116.16
October	1372	1351	266.53	262.76	2.869	2.825	1.394	1.381	6.80	6.70	118.10	115.28
November	1371	1350	258.23	254.57	2.819	2.776	1.385	1.371	6.71	6.61	117.93	115.14
December	1375	1356	249.39	245.84	2.818	2.778	1.375	1.362	6.58	6.49	118.64	115.91
1982—												
January	1374	1355	251.87	248.31	2.815	2.775	1.376	1.362	6.56	6.47	119.02	116.25
February	1379	1359	256.84	253.13	2.831	2.790	1.374	1.360	6.50	6.41	119.64	116.86
March	1376	1356	256.85	253.34	2.791	2.751	1.370	1.357	6.41	6.32	119.27	116.48
April	1395	1375	258.41	254.69	2.815	2.774	1.379	1.366	6.43	6.34	120.33	117.51
May	1366	1346	252.38	248.81	2.738	2.699	1.382	1.368	6.35	6.26	117.20	114.45
June	1406	1386	260.60	256.90	2.784	2.744	1.383	1.369	6.41	6.31	123.90	121.06
July	1404	1384	259.52	255.82	2.772	2.732	1.372	1.359	6.45	6.36	127.01	124.13
August	1367	1347	254.84	251.17	2.687	2.648	1.344	1.330	6.57	6.48	124.07	121.24
September	1358	1339	253.54	249.88	2.645	2.607	1.330	1.316	6.65	6.55	124.10	121.26
	Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rand to \$A.1		Spain Pesetas to \$A.1		Sri Lanka Rupees to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—												
December 1981	11.42	11.14	(c)	8.800	2.443	2.407	1.0152	1.0009	106.62	105.05	22.05	21.44
June 1982	11.93	11.47	(c)	8.669	2.263	2.231	1.1082	1.0924	110.82	109.21	21.98	21.37
1981—												
August	11.32	11.03	(c)	8.768	2.487	2.451	1.0896	1.0741	114.79	113.12	22.28	21.64
September	11.39	11.10	(c)	8.853	2.481	2.444	1.0939	1.0784	110.92	109.34	23.13	22.48
October	11.37	11.08	(c)	8.929	2.417	2.376	1.0995	1.0840	110.25	108.63	23.66	22.99
November	11.35	11.07	(c)	9.007	2.378	2.342	1.1103	1.0945	110.06	108.38	23.67	23.03
December	11.31	10.99	(c)	8.982	2.345	2.311	1.1087	1.0929	110.33	108.74	23.24	22.62
1982—												
January	11.31	10.97	(c)	8.989	2.311	2.278	1.0837	1.0682	109.95	108.37	22.95	22.35
February	11.57	11.10	(c)	8.754	2.303	2.275	1.0715	1.0561	109.33	107.73	22.46	21.84
March	11.75	11.28	(c)	8.625	2.262	2.230	1.0877	1.0719	111.16	109.55	21.98	21.36
April	12.24	11.76	(c)	8.535	2.256	2.223	1.1143	1.0999	112.12	110.50	21.59	20.98
May	12.35	11.82	(c)	8.655	2.224	2.192	1.1332	1.1167	109.35	107.76	21.71	21.10
June	12.34	11.87	(c)	8.457	2.219	2.187	1.1588	1.1418	112.98	111.34	21.20	20.59
July	12.45	11.98	(c)	8.333	2.184	2.152	1.1676	1.1503	113.42	111.81	20.83	20.24
August	12.12	11.66	(c)	8.115	2.125	2.094	1.1338	1.1168	110.21	108.59	20.49	19.92
September	12.01	11.56	(c)	8.035	2.091	2.060	1.1116	1.0949	109.00	107.39	19.93	19.37

NOTE. For Footnotes see end of table on page 19

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

	Sweden Kroner to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—								
December 1981	5.845	5.762	2.271	2.239	25.28	24.63	0.575	0.568
June 1982	6.239	6.149	2.074	2.044	24.81	24.16	0.591	0.585
1981—								
August	6.077	5.990	2.485	2.450	26.41	25.71	0.629	0.622
September	6.233	6.144	2.346	2.312	26.61	25.92	0.635	0.627
October	6.372	6.282	2.171	2.139	26.52	25.82	0.624	0.617
November	6.324	6.234	2.058	2.029	26.58	25.89	0.606	0.599
December	6.313	6.224	2.069	2.039	26.39	25.72	0.598	0.591
1982—								
January	6.287	6.197	2.067	2.037	25.92	25.26	0.594	0.588
February	6.277	6.187	2.065	2.034	25.22	24.57	0.589	0.583
March	6.213	6.123	2.012	1.983	24.68	24.03	0.590	0.583
April	6.253	6.163	2.069	2.043	24.38	23.73	0.596	0.589
May	6.162	6.073	2.076	2.047	24.68	24.03	0.588	0.583
June	6.241	6.151	2.153	2.122	24.00	23.36	0.589	0.583
July	6.217	6.127	2.132	2.101	23.52	22.89	0.585	0.579
August	6.044	5.955	2.076	2.046	22.78	22.16	0.569	0.563
September	6.003	5.915	2.061	2.030	22.36	21.76	0.562	0.556

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

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

SECTION 5

**CLASSIFICATION OF BANK ADVANCES, NEW AND INCREASED
LENDING COMMITMENTS, OVERDRAFT LIMITS AND DEPOSITS
JULY 1982**

EXPLANATORY NOTES

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

Classification of advances**2. Borrowers are classified into two main groups:**

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

Advances to resident borrowers are classified into:

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

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

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

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

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

The above classification refers to Tables 20 to 24 which show Australian totals. State and Territory totals are shown in Tables 20 and 21.

Advances include term loans and farm development loans.

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

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

Break in series

4. From July 1981 figures for advances in Tables 20 and 21, are not strictly comparable with those for earlier periods because of a break in series due to a change in accounting procedures to bring banks onto a consistent basis of reporting. The direct effect of the break on the figures in these tables cannot be quantified as data prior to July 1981 are not available on the revised basis.

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

	Resident Borrowers										
	Businesses			Public author- ities	Persons		Non- profit organ- isations	Total resident borrowers	Non- resident borrowers	Total advances	
	Companies	Other	Total		Building or purchasing own home	Other					Total
AMOUNT (\$ million)											
1979— July	5,666	3,769	9,435	111	998	4,664	5,662	141	15,349	20	15,369
1980— January	5,954	3,955	9,909	138	1,028	5,149	6,177	157	16,380	40	16,420
July	6,362	4,617	10,979	127	1,060	5,552	6,612	157	17,875	31	17,906
1981— January	6,336	4,736	11,072	165	1,094	6,019	7,113	169	18,519	34	18,554
July	6,681	5,077	11,758	164	1,115	6,816	7,931	164	20,017	37	(a)20,055
1982— January	7,146	5,106	12,252	238	1,114	7,440	8,554	187	21,230	32	21,262
July	7,786	5,421	13,207	266	1,064	7,904	8,967	176	22,616	25	22,641
PROPORTION TO TOTAL ADVANCES (Per cent)											
1979— July	36.4	24.2	60.6	0.7	6.4	31.2	37.6	0.9	99.9	0.1	100.0
1980— January	36.3	24.1	60.3	0.8	6.3	31.3	37.6	1.0	99.8	0.2	100.0
July	35.5	25.8	61.3	0.7	5.9	31.0	36.9	0.9	99.8	0.2	100.0
1981— January	34.2	25.5	59.7	0.9	5.9	32.5	38.3	0.9	99.8	0.2	100.0
July	33.3	25.3	58.6	0.8	5.6	34.0	39.5	0.8	99.8	0.2	100.0
1982— January	33.6	24.0	57.6	1.1	5.2	35.0	40.2	0.9	99.8	0.2	100.0
July	34.4	23.9	58.3	1.2	4.7	34.9	39.6	0.8	99.9	0.1	100.0
AMOUNT, JULY 1982 (\$ million)											
N.S.W.	3,323	1,940	5,263	72	580	3,180	3,760	58	9,153	19	9,172
Vic.	2,287	1,172	3,459	98	159	1,722	1,881	60	5,498	3	5,501
Qld.	674	934	1,607	23	140	1,434	1,574	28	3,232	2	3,234
S.A.	489	547	1,036	5	61	552	613	14	1,668	—	1,668
W.A.	377	580	957	16	73	672	745	9	1,727	—	1,727
Tas.	108	161	270	3	20	149	169	3	445	—	445
N.T.	38	22	60	—	9	67	76	1	137	—	137
A.C.T.	489	65	554	48	22	128	150	4	756	—	757

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

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

	Agriculture, grazing and dairying					Manufacturing	Transport, storage and communication	Commerce			Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total			Retail trade	Wholesale trade	Temporary advances to wool-buyers	
AMOUNT (\$ million)											
1979— July	417	339	159	866	1,780	1,829	258	1,004	582	149	1,736
1980— January	395	322	163	887	1,767	1,948	268	1,039	602	244	1,885
July	473	409	186	1,035	2,102	2,283	313	1,100	708	202	2,010
1981— January	453	426	194	1,095	2,168	2,098	317	1,072	668	269	2,009
July	536	500	217	1,276	2,528	2,196	377	1,151	771	221	2,142
1982— January	542	470	220	1,281	2,513	2,313	399	1,138	783	263	2,184
July	587	540	238	1,357	2,722	2,496	401	1,221	956	273	2,451
PROPORTION TO TOTAL ADVANCES (Per cent)											
1979— July	2.7	2.2	1.0	5.6	11.4	11.8	1.7	6.5	3.7	1.0	11.2
1980— January	2.4	2.0	1.0	5.4	10.8	11.9	1.6	6.3	3.7	1.5	11.5
July	2.6	2.3	1.0	5.8	11.7	12.8	1.8	6.1	4.0	1.1	11.2
1981— January	2.4	2.3	1.0	5.9	11.7	11.3	1.7	5.8	3.6	1.4	10.8
July	2.7	2.5	1.1	6.4	12.6	11.0	1.9	5.7	3.8	1.1	10.7
1982— January	2.6	2.2	1.0	6.0	11.8	10.9	1.9	5.4	3.7	1.2	10.3
July	2.6	2.4	1.1	6.0	12.1	11.0	1.8	5.4	4.2	1.2	10.8
AMOUNT, JULY 1982 (\$ million)											
N.S.W.	281	175	59	441	956	934	180	482	580		1,063
Vic.	90	96	103	187	476	974	89	280	438		718
Qld	26	41	23	445	535	161	48	159	59		218
S.A.	66	103	22	139	329	158	37	120	62		182
W.A.	105	125	16	98	344	67	21	94	57		151
Tas.	17	—	15	39	71	35	11	46	14		61
N.T.	—	—	—	5	5	3	3	8	2		10
A.C.T.	2	—	—	3	6	164	13	33	16		49

For footnotes see end of table.

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

	Finance					Building and construction	Mining	Other business	Un-classified	Total business advances
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total					
AMOUNT (\$ million)										
1979— July	40	34	281	457	812	482	486	1,714	337	9,435
1980— January	35	46	332	518	930	488	443	1,878	302	9,909
July	43	46	335	536	960	514	449	2,026	327	10,979
1981— January	37	33	306	532	908	526	407	2,294	344	11,072
July	36	65	278	529	908	559	427	2,242	378	(a) 11,758
1982— January	32	64	243	647	986	524	507	2,355	470	12,252
July	36	61	275	642	1,014	571	508	2,421	621	13,207
PROPORTION TO TOTAL ADVANCES (Per cent)										
1979— July	0.2	0.2	1.8	2.9	5.2	3.1	3.1	11.0	2.2	60.6
1980— January	0.2	0.3	2.0	3.2	5.7	3.0	2.7	11.4	1.8	60.3
July	0.2	0.3	1.9	3.0	5.4	2.9	2.5	11.3	1.8	61.3
1981— January	0.2	0.2	1.7	2.9	4.9	2.8	2.2	12.4	1.9	59.7
July	0.2	0.3	1.4	2.6	4.5	2.8	2.1	11.2	1.9	58.6
1982— January	0.1	0.3	1.1	3.0	4.6	2.5	2.4	11.1	2.2	57.6
July	0.2	0.3	1.2	2.8	4.5	2.5	2.3	10.7	2.7	58.4
AMOUNT, JULY 1982 (\$ million)										
N.S.W.	11	18	145	284	459	208	137	1,158	169	5,263
Vic.	19	12	81	197	310	131	86	477	198	3,459
Qld	2	8	16	37	64	83	108	299	91	1,607
S.A.	1	8	11	30	51	44	11	166	58	1,036
W.A.	3	10	8	26	47	51	65	160	51	957
Tas.	—	1	2	5	8	14	1	54	15	270
N.T.	—	—	2	2	5	8	2	18	6	60
A.C.T.	—	3	9	58	70	33	97	90	33	554

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

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

	Agriculture, grazing and dairying				Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	
1979—					
July	134	121	60	268	584
1980—					
January	149	134	67	301	651
July	164	143	71	336	715
1981—					
January	173	156	78	375	782
July	189	174	87	409	860
1982—					
January	204	177	92	447	919
July	215	191	97	468	970

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

	Resident borrowers										
	Businesses			Public authori- ties	Persons			Non- profit organisa- tions	Total resident borrowers	Non- resident borrowers	Total term loans
			Building or purchasing own home		Other	Total					
	Companies	Other					Total				
1979—											
July	1,072	531	1,603	5	—	9	9	18	1,635	1	1,636
1980—											
January	1,103	683	1,786	11	—	16	16	19	1,832	2	1,834
July	1,131	729	1,861	19	—	24	24	21	1,925	—	1,925
1981—											
January	1,105	814	1,919	24	3	28	31	22	1,996	1	1,997
July	1,054	930	1,983	24	1	36	37	24	2,068	1	2,069
1982—											
January	1,306	952	2,259	28	1	41	43	36	2,366	1	2,367
July	1,194	1,017	2,211	72	1	41	42	38	2,364	1	2,364

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

	Agriculture, grazing and dairying					Transport storage and communication		Commerce			Total
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total	Manufacturing		Retail Trade	Wholesale trade		
1979—											
July	50	56	22	123	250	421	33	102	40	142	
1980—											
January	63	71	23	142	299	506	36	120	44	164	
July	72	82	28	168	350	477	37	136	49	185	
1981—											
January	83	95	32	201	411	461	38	147	47	193	
July	99	113	39	218	469	409	54	162	48	210	
1982—											
January	111	130	42	236	520	429	38	171	55	226	
July	120	141	46	263	571	351	42	173	59	232	
	Finance										
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total	Building and construction	Mining	Other businesses	Unclassified	businesses	Total term loans to
1979—											
July	1	2	22	107	131	40	330	213	43	1,603	
1980—											
January	1	2	37	111	151	48	290	244	49	1,786	
July	1	1	35	116	152	46	284	265	63	1,861	
1981—											
January	1	12	36	90	138	51	227	305	96	1,919	
July	1	12	53	68	134	63	197	342	104	1,983	
1982—											
January	—	10	43	222	275	63	208	383	116	2,259	
July	—	1	21	191	213	55	183	405	159	2,211	

TABLE 25. MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS CLASSIFIED BY TYPE OF BORROWER
(Source: Reserve Bank of Australia)
(\$ million)

	Businesses					Persons		All other	Total (a)
	Agriculture grazing and dairying (a)	Manu- facturing	Commerce (b)	Finance	Building and construction	To individuals for building or purchasing own home	Other (incl pers- onal loans)		
AGGREGATE									
1979— July	561	364	459	107	168	364	1,258	847	4,130
1980— January	469	432	413	102	122	326	1,229	850	3,943
July	512	321	402	70	127	302	1,377	840	3,952
1981— January	522	412	432	96	149	324	1,528	1,025	4,488
July	560	299	414	63	150	281	1,683	934	4,384
1982— January	539	402	475	107	177	277	1,745	1,042	4,763
July	482	370	391	66	118	230	1,697	852	4,206
TERM LOAN COMPONENT									
1979— July	136	73	53	5	20	—	—	150	437
1980— January	84	109	58	34	9	—	—	157	452
July	90	44	36	3	14	—	—	124	311
1981— January	89	51	54	19	23	—	—	105	340
July	104	33	58	6	28	—	—	138	368
1982— January	105	106	56	27	32	—	—	197	523
July	89	66	58	6	12	—	—	148	379

(a) Includes farm development loan approvals:

1979 July \$156m
1980 January \$139m
July \$123m
1981 January \$148m

1981 July \$165m
1982 January \$143m
July \$138m

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

NOTE: This table indicates the sources of demand for new lending and if taken in conjunction with the industrial classification of overdraft limits outstanding (Tables 26 and 27) indicates the approximate rate of cancellations and reductions of limits by main categories.

TABLE 26. MAJOR TRADING BANKS : OVERDRAFT LIMITS OUTSTANDING(a), CLASSIFIED BY TYPE OF BORROWER
(Source: Reserve Bank of Australia)
(\$ million)

	<i>Residents</i>							<i>Total overdraft limits outstanding</i>
	<i>Businesses</i>	<i>Public authorities</i>	<i>Personal</i>			<i>Non-profit organisations</i>	<i>Total residents</i>	<i>Non-residents</i>
			<i>Building or purchasing own home</i>	<i>Other</i>	<i>Total</i>			
1979—								
July	11,821	575	1,124	4,440	5,564	214	18,174	20
1980—								
January	12,183	603	1,144	4,781	5,924	226	18,936	29
July	12,597	546	1,230	5,080	6,310	212	19,664	21
1981—								
January	12,803	568	1,284	5,528	6,811	213	20,395	23
July	13,214	548	1,301	6,173	7,474	206	21,441	25
1982—								
January	13,697	595	1,297	6,630	7,927	218	22,437	34
July	13,957	572	1,112	6,995	8,108	208	22,844	26

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

TABLE 27. MAJOR TRADING BANKS : BUSINESS OVERDRAFT LIMITS OUTSTANDING(a), CLASSIFIED BY INDUSTRY
(Source: Reserve Bank of Australia)
(\$ million)

	Agriculture, grazing and dairying					Transport, storage and communication		Commerce		
	Mainly sheep grazing	Mainly wheat growing	Mainly dairying and pig raising	Other	Total	Manufacturing		Retail trade	Wholesale trade	Total
1979—										
July	315	205	99	637	1,255	2,673	334	1,295	967	2,262
1980—										
January	302	212	97	638	1,249	3,015	350	1,346	1,056	2,402
July	304	225	105	674	1,308	3,156	395	1,377	1,086	2,463
1981—										
January	294	234	108	695	1,330	3,236	409	1,363	1,144	2,506
July	308	257	108	788	1,461	3,307	468	1,372	1,156	2,527
1982—										
January	310	265	111	766	1,452	3,385	469	1,414	1,243	2,656
July	312	258	112	756	1,438	3,476	490	1,417	1,287	2,704
Finance										
	Building and housing societies	Pastoral finance companies	Hire purchase and other finance companies	Other	Total	Building and construction	Mining	Other businesses	Unclassified	Total business overdraft limits
1979—										
July	226	99	433	696	1,455	649	383	2,229	382	11,821
1980—										
January	214	105	454	657	1,430	649	385	2,297	404	12,183
July	205	94	472	694	1,465	672	379	2,404	355	12,597
1981—										
January	206	97	457	712	1,472	669	446	2,352	383	12,803
July	187	106	462	705	1,459	696	454	2,458	383	13,214
1982—										
January	169	83	477	695	1,424	709	574	2,493	534	13,697
July	164	117	489	690	1,458	730	605	2,461	595	13,957

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

NOTE. Tables 26 and 27 show the trend of net new lending to categories; in conjunction with the classification of advances (Tables 21 and 22) the range of limits usage by categories; and in conjunction with the table of new and increased lending commitments (Table 25) the approximate rate of cancellations and reductions of limits by main categories.

TABLE 28. MAJOR TRADING BANKS: DEPOSITS(a) CLASSIFIED BY TYPE OF DEPOSITOR
(\$ million)

	Resident depositors									
	Business deposits			Deposits of public authorities	Personal deposits	Deposits of non-profit organisations	Total resident depositors	Non-resident depositors	Total all depositors	
	Companies	Other	Total							
AMOUNT (\$ million)										
Fixed Deposits										
1979—										
July	1,246	1,372	2,618	1,066	5,131	408	9,223	120		9,343
1980—										
January	1,563	1,582	3,145	1,292	5,617	407	10,461	115		10,577
July	960	1,297	2,257	671	5,634	366	8,928	126		9,053
1981—										
January	1,045	1,486	2,531	720	6,717	371	10,339	100		10,439
July	1,409	1,621	3,030	1,210	7,880	451	12,571	129		12,700
1982—										
January	1,600	2,158	3,758	1,350	8,694	513	14,315	183		14,498
July	2,040	2,089	4,129	1,468	9,233	566	15,395	190		15,585
Current Deposits										
1979—										
July	2,037	2,529	4,566	350	3,208	442	8,566	160		8,726
1980—										
January	2,346	3,214	5,560	344	3,584	427	9,915	213		10,129
July	2,185	2,829	5,015	424	3,748	490	9,676	271		9,948
1981—										
January	2,547	3,438	5,985	372	4,286	438	11,080	307		11,387
July	2,656	2,893	5,549	455	4,338	538	10,879	317		11,196
1982—										
January	2,782	3,416	6,198	369	4,472	465	11,504	277		11,782
July	2,350	2,720	5,070	392	4,226	498	10,186	293		10,479
Total Deposits										
1979—										
July	3,283	3,901	7,184	1,416	8,339	850	17,789	280		18,069
1980—										
January	3,909	4,796	8,705	1,636	9,201	834	20,377	329		20,706
July	3,145	4,126	7,271	1,095	9,382	855	18,604	397		19,001
1981—										
January	3,592	4,924	8,516	1,092	11,002	809	21,419	408		21,827
July	4,065	4,514	8,579	1,665	12,218	989	23,450	446		23,896
1982—										
January	4,382	5,574	9,957	1,719	13,166	978	25,819	461		26,280
July	4,389	4,809	9,198	1,860	13,459	1,064	25,581	483		26,064
PROPORTION OF DEPOSITS HELD BY EACH TYPE OF DEPOSITOR (per cent)										
Fixed Deposits										
1979—										
July	13.3	14.7	28.0	11.4	54.9	4.4	98.7	1.3		100.0
1980—										
January	14.8	14.9	29.7	12.2	53.1	3.9	98.9	1.1		100.0
July	10.6	14.3	24.9	7.4	62.2	4.0	98.6	1.4		100.0
1981—										
January	10.0	14.2	24.2	6.9	64.3	3.6	99.0	1.0		100.0
July	11.1	12.8	23.9	9.5	62.0	3.5	99.0	1.0		100.0
1982—										
January	11.0	14.9	25.9	9.3	60.0	3.5	98.7	1.3		100.0
July	13.1	13.4	26.5	9.4	59.2	3.6	98.8	1.2		100.0
Current Deposits										
1979—										
July	23.3	29.0	52.3	4.0	36.8	5.1	98.2	1.8		100.0
1980—										
January	23.2	31.7	54.9	3.4	35.4	4.2	97.9	2.1		100.0
July	22.0	28.4	50.4	4.3	37.7	4.9	97.3	2.7		100.0
1981—										
January	22.4	30.2	52.6	3.3	37.6	3.8	97.3	2.7		100.0
July	23.7	25.8	49.6	4.1	38.7	4.8	97.2	2.8		100.0
1982—										
January	23.6	29.0	52.6	3.1	38.0	3.9	97.6	2.4		100.0
July	22.4	26.0	48.4	3.7	40.3	4.8	97.2	2.8		100.0
Total Deposits										
1979—										
July	18.2	21.6	39.8	7.8	46.2	4.7	96.5	1.5		100.0
1980—										
January	18.9	23.2	42.1	7.9	44.4	4.0	98.4	1.6		100.0
July	16.6	21.7	38.3	5.8	49.4	4.5	97.9	2.1		100.0
1981—										
January	16.5	22.6	39.0	5.0	50.4	3.7	98.1	1.9		100.0
July	17.0	18.9	35.9	7.0	51.1	4.1	98.1	1.9		100.0
1982—										
January	16.7	21.2	37.9	6.6	50.1	3.7	98.3	1.7		100.0
July	16.8	18.4	35.3	7.1	51.6	4.1	98.1	1.9		100.0

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

TABLE 29. MAJOR TRADING BANKS: BUSINESS DEPOSITS(a) CLASSIFIED BY INDUSTRY

	Agriculture, grazing and dairying	Manu- facturing	Transport storage and communication	Commerce	Finance	Building and construction	Other business	Unclassified	Total business deposits
AMOUNT (\$ million)									
<i>Fixed Deposits</i>									
1979— July	623	205	48	221	637	146	553	184	2,618
1980— January	703	270	71	267	783	156	595	300	3,145
July	652	147	48	183	428	130	492	177	2,257
1981— January	810	170	50	216	444	156	538	148	2,532
July	749	185	52	247	592	159	840	207	3,030
1982— January	888	202	77	293	759	175	989	377	3,759
July	849	227	78	282	886	191	1,105	510	4,129
<i>Current Deposits</i>									
1979— July	770	365	135	656	579	259	1,496	307	4,566
1980— January	1,320	467	149	784	665	301	1,559	315	5,560
July	796	412	142	694	645	276	1,747	302	5,015
1981— January	1,313	471	164	872	587	332	1,937	309	5,985
July	733	481	171	791	628	347	2,079	320	5,549
1982— January	1,225	513	170	918	738	370	1,905	359	6,198
July	674	400	169	714	674	324	1,723	392	5,070
<i>Total Deposits</i>									
1979— July	1,393	570	183	878	1,216	404	2,050	491	7,184
1980— January	2,024	737	220	1,051	1,448	457	2,154	615	8,705
July	1,448	559	191	877	1,074	406	2,239	479	7,272
1981— January	2,123	640	214	1,088	1,031	488	2,475	457	8,516
July	1,481	666	223	1,038	1,220	505	2,919	527	8,579
1982— January	2,112	715	247	1,210	1,497	545	2,894	736	9,957
July	1,523	627	247	996	1,560	515	2,828	902	9,198
PROPORTION OF DEPOSITS HELD BY EACH INDUSTRY (per cent)									
<i>Fixed Deposits</i>									
1979— July	23.8	7.8	1.8	8.5	24.3	5.6	21.1	7.1	100.0
1980— January	22.4	8.6	2.3	8.5	24.9	4.9	18.9	9.5	100.0
July	28.9	6.5	2.1	8.1	19.0	5.7	21.8	7.8	100.0
1981— January	32.0	6.7	2.0	8.5	17.5	6.2	21.2	5.8	100.0
July	24.7	6.1	1.7	8.1	19.5	5.2	27.7	6.8	100.0
1982— January	23.6	5.4	2.0	7.8	20.2	4.7	26.3	10.0	100.0
July	20.6	5.5	1.9	6.8	21.5	4.6	26.8	12.4	100.0
<i>Current Deposits</i>									
1979— July	16.9	8.0	3.0	14.4	12.7	5.7	32.8	6.7	100.0
1980— January	23.7	8.4	2.7	14.1	12.0	5.4	28.0	5.7	100.0
July	15.9	8.2	2.8	13.8	12.9	5.5	34.8	6.0	100.0
1981— January	21.9	7.9	2.7	14.6	9.8	5.5	32.4	5.2	100.0
July	13.2	8.7	3.1	14.3	11.3	6.3	37.5	5.8	100.0
1982— January	19.8	8.3	2.7	14.8	11.9	6.0	30.7	5.8	100.0
July	13.3	7.9	3.3	14.1	13.3	6.4	34.0	7.7	100.0
<i>Total Deposits</i>									
1979— July	19.4	7.9	2.6	12.2	17.0	5.6	28.5	6.8	100.0
1980— January	23.2	8.5	2.5	12.1	16.6	5.2	24.8	7.1	100.0
July	19.9	7.7	2.6	12.1	14.8	5.6	30.8	6.6	100.0
1981— January	24.9	7.5	2.5	12.8	12.1	5.7	29.1	5.4	100.0
July	17.3	7.8	2.6	12.1	14.2	5.9	34.0	6.1	100.0
1982— January	21.2	7.2	2.5	12.2	15.0	5.5	29.0	7.4	100.0
July	16.6	6.8	2.7	10.8	17.0	5.6	30.7	9.8	100.0

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

TABLE 36. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL ADVANCES AND TOTAL TERM LOANS BY INTEREST RATES
(Source: Reserve Bank of Australia)

Interest rate per annum	At end of June 1979	At second Wednesday of					
	January 1980	July 1980	January 1981	July 1981	January 1982	July 1982	
PERCENTAGE OF TOTAL ADVANCES OUTSTANDING (a)							
8.0% and less	4.3	5.2	4.1	3.8	3.9	3.8	3.6
More than 8.0%, but less than 8.5%	—	—	—	—	—	—	—
8.5%	—	—	—	—	—	—	—
More than 8.5%, but less than 9.0%	0.4	0.1	0.1	0.1	0.1	—	—
9.0%	0.1	0.2	0.1	—	—	—	—
More than 9.0%, but less than 9.5%	1.3	1.2	0.1	0.3	—	—	—
9.5%	3.9	3.7	0.2	0.2	—	—	—
More than 9.5%, but less than 10.0%	9.3	9.2	1.1	—	—	—	—
10.0%	36.9	35.0	3.4	0.1	0.1	0.1	—
More than 10.0%, but less than 10.5%	0.7	1.9	9.4	0.3	0.1	0.1	—
10.5%	1.5	1.8	34.3	0.3	0.2	0.1	0.1
More than 10.5%, but less than 11.0%	2.5	3.5	0.2	0.1	0.1	0.1	—
11.0%	6.5	6.9	0.7	0.3	0.2	—	—
More than 11.0%, but less than 11.5%	1.9	2.3	0.6	9.7	1.2	0.1	0.1
11.5%	9.4	8.7	1.2	28.7	1.2	0.1	0.6
More than 11.5%, but less than 12.0%	1.2	1.5	0.4	0.9	0.1	—	—
12.0%	5.6	4.9	5.9	4.6	17.5	0.3	0.1
More than 12.0%, but less than 12.5%	1.1	1.1	3.4	1.4	2.9	1.0	—
12.5%	5.3	4.9	8.6	3.7	17.9	4.0	0.2
More than 12.5%, but less than 13.0%	0.8	0.9	3.0	2.8	0.4	0.2	0.1
13.0%	2.4	2.3	5.8	3.5	1.5	1.0	0.3
More than 13.0%, but less than 13.5%	0.5	0.5	2.1	4.1	0.3	9.0	1.1
13.5%	1.6	1.5	4.7	1.2	26.5	3.3	24.9
More than 13.5%, but less than 14.0%	0.4	0.4	5.4	5.2	0.6	0.4	0.5
14.0%	0.9	0.9	2.0	7.0	2.9	1.2	0.9
More than 14.0%, but less than 14.5%	0.1	0.1	0.6	1.9	0.6	0.7	10.0
14.5%	0.5	0.4	1.2	3.9	1.4	1.1	24.9
More than 14.5%, but less than 15.0%	0.1	0.1	0.3	4.7	1.6	0.5	0.3
15.0%	0.3	0.3	0.5	1.4	3.2	1.8	0.8
More than 15.0%, but less than 15.5%	—	—	0.1	0.5	4.1	3.4	0.4
15.5%	0.1	0.1	0.2	0.7	0.8	9.0	0.6
More than 15.5%, but less than 16.0%	—	0.1	—	0.3	6.2	8.8	0.3
16.0%	0.1	0.1	0.1	0.4	3.4	5.1	0.6
More than 16.0% but less than 16.5%	—	—	0.1	0.1	1.6	5.3	0.4
16.5%	—	—	—	0.1	2.3	4.3	1.0
More than 16.5% but less than 17.0%	—	0.1	—	—	1.9	3.4	0.5
17.0%	—	—	—	0.1	0.8	1.2	1.7
More than 17.0% but less than 17.5%	—	—	—	—	3.2	3.3	4.9
17.5%	—	—	—	—	0.8	1.2	15.2
More than 17.5% but less than 18.0%	—	—	0.2	—	0.4	1.3	6.6
18%	—	—	—	—	0.2	0.5	4.4
More than 18.0% but less than 18.5%	—	—	—	—	0.6	0.2	1.9
18.5%	—	—	—	—	—	0.2	3.3
More than 18.5% but less than 19.0%	—	—	—	—	0.2	0.1	1.8
19.0%	—	—	—	—	—	0.1	3.0
More than 19% but less than 19.5%	—	—	—	—	—	0.1	0.8
19.5%	—	—	—	—	—	0.1	1.0
More than 19.5% but less than 20.0%	—	—	—	—	—	—	0.4
20.0% and over	—	—	—	—	—	—	1.5
	100.0	100.0	100.0	100.0	100.0	100.0	100.0
PERCENTAGE OF TOTAL TERM LOANS OUTSTANDING							
Less than 9.0%	10.8	8.8	6.1	4.1	4.2	3.3	1.5
9.0% and less than 9.5%	0.4	0.4	1.5	0.9	0.5	—	0.8
9.5% and less than 10.0%	0.5	0.4	0.4	0.3	0.3	0.3	0.9
10.0% and less than 10.5%	7.9	5.7	3.2	2.3	1.9	1.3	1.0
10.5% and less than 11.0%	18.1	25.6	14.6	12.1	8.2	3.7	2.6
11.0% and less than 11.5%	15.0	17.4	25.4	14.9	9.1	6.8	4.4
11.5% and less than 12.0%	13.8	11.0	12.0	7.1	4.4	4.6	2.5
12.0% and less than 12.5%	12.5	10.8	6.4	15.7	13.0	5.6	4.6
12.5% and less than 13.0%	11.6	10.9	8.5	11.2	9.5	3.0	1.9
13.0% and less than 13.5%	6.1	6.4	9.7	6.8	12.6	4.6	2.8
13.5% and less than 14.0%	3.0	2.1	8.5	13.0	7.2	3.8	1.5
14.0% and less than 14.5%	0.2	0.1	1.4	4.6	2.4	15.5	5.4
14.5% and less than 15.0%	0.1	—	1.1	4.8	1.8	6.5	2.3
15.0% and less than 15.5%	0.1	—	0.3	1.6	3.9	2.3	15.7
15.5% and less than 16.0%	—	—	—	0.7	8.0	6.9	9.4
16.0% and less than 16.5%	—	0.1	0.8	0.1	4.8	12.7	2.6
16.5% and less than 17.0%	—	0.4	—	—	3.7	10.5	3.3
17.0% and less than 17.5%	—	0.1	0.2	—	3.3	4.3	1.9
17.5% and less than 18.0%	—	—	—	—	1.1	4.0	13.7
18.0% and less than 18.5%	—	—	—	—	0.2	0.6	10.0
18.5% and less than 19.0%	—	—	—	—	—	0.2	5.6
19.0% and less than 19.5%	—	—	—	—	—	—	3.7
19.5% and over	—	—	—	—	—	—	2.1
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 31. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL FARM DEVELOPMENT LOANS BY INTEREST RATES
(Source: Reserve Bank of Australia)

Interest rate per annum	At end of June 1979	At second Wednesday of					
	January 1980	July 1980	January 1981	July 1981	January 1982	July 1982	
PERCENTAGE OF TOTAL FARM DEVELOPMENT LOANS OUTSTANDING							
Less than 9.0%	0.4	0.2	0.1	0.1	0.1	0.1	
9.0% and less than 9.5%	0.1	—	—	—	—	—	
9.5% and less than 10.0%	0.3	0.2	—	—	—	—	
10.0% and less than 10.5%	8.7	8.8	4.0	2.7	2.2	1.9	
10.5% and less than 11.0%	41.7	47.3	30.6	20.8	13.5	7.5	
11.0% and less than 11.5%	29.9	23.7	37.9	26.8	15.9	12.7	
11.5% and less than 12.0%	3.0	2.3	7.0	6.2	1.4	0.7	
12.0% and less than 12.5%	3.4	3.2	1.5	14.5	10.4	6.5	
12.5% and less than 13.0%	4.0	5.3	2.1	10.9	16.3	4.0	
13.0% and less than 13.5%	5.6	6.6	6.8	5.5	19.0	6.3	
13.5% and less than 14.0%	2.9	2.3	7.2	4.6	3.2	6.0	
14.0% and less than 14.5%	0.2	0.1	1.0	2.0	0.8	23.6	
14.5% and less than 15.0%	0.1	—	0.9	3.8	2.2	11.9	
15.0% and less than 15.5%	—	—	0.1	1.1	0.9	0.4	
15.5% and less than 16.0%	—	—	—	0.8	2.4	1.8	
16.0% and less than 16.5%	—	—	0.6	0.1	2.7	2.3	
16.5% and less than 17.0%	—	—	—	—	2.2	2.8	
17.0% and less than 17.5%	—	—	—	—	4.5	6.1	
17.5% and less than 18.0%	—	—	—	—	2.0	4.7	
18.0% and less than 18.5%	—	—	—	—	0.2	0.4	
18.5% and less than 19.0%	—	—	—	—	—	0.1	
19.0 % and over	—	—	—	—	—	9.1	
	100.0	100.0	100.0	100.0	100.0	100.0	

TABLE 32. MAJOR TRADING BANKS
CLASSIFICATION OF TOTAL FIXED DEPOSITS BY INTEREST RATES
(Source: Reserve Bank of Australia)

Interest rate per annum	At second Wednesday of						
	June 1979	December 1979	June 1980	December 1980	June 1981	December 1981	June 1982
PERCENTAGE OF TOTAL FIXED DEPOSITS (a)							
Less than 8.5%	17.2	14.7	8.4	0.2	0.1	—	0.1
8.5% and less than 9.0%	41.7	34.4	29.1	11.8	4.1	1.8	1.0
9.0% and less than 9.5%	38.8	31.6	32.8	27.9	5.6	3.2	1.7
9.5% and less than 10.0%	2.1	16.6	14.1	9.2	1.3	0.9	0.2
10.0% and less than 10.5%	0.3	2.6	15.5	45.8	18.9	4.0	3.2
10.5% and less than 11.0%	—	—	—	1.1	2.0	0.2	0.2
11.0% and less than 11.5%	—	—	—	2.2	14.3	6.6	1.5
11.5% and less than 12.0%	—	—	—	0.6	15.2	11.8	3.8
12.0% and less than 12.5%	—	—	—	0.8	7.3	20.2	6.9
12.5% and less than 13.0%	—	—	—	0.2	3.1	7.8	10.7
13.0% and less than 13.5%	—	—	—	0.1	5.8	6.5	10.6
13.5% and less than 14.0%	—	—	—	—	4.9	5.9	7.1
14.0% and less than 14.5%	—	—	—	—	5.2	11.6	5.4
14.5% and less than 15.0%	—	—	—	—	4.0	11.2	4.6
15.0% and less than 15.5%	—	—	—	—	4.1	7.1	3.7
15.5% and less than 16.0%	—	—	—	—	2.1	1.1	3.1
16.0% and less than 16.5%	—	—	—	—	1.6	—	4.4
16.5% and over	—	—	—	—	0.6	—	31.8
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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