



## MAJOR TRADING BANKS, AUSTRALIA OCTOBER 1986

- PHONE INQUIRIES** • *about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 or any ABS State office.  
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### MAIN FEATURES

Total deposits increased during October 1986 in both original terms (up \$827 million or 1.9%), and seasonally adjusted terms (up \$907 million or 2.1%) on September 1986. These are the first monthly increases since April 1986.

Outstanding loans, advances and bills discounted also increased in original terms (up \$1,253 million or 3.0%), and in seasonally adjusted terms (up \$519 million or 1.2%) on September 1986.

Whilst outstanding loans, advances and bills discounted were 16.1% higher than in October 1985, total deposits were only 3.4% higher than in October 1985.

### EXPLANATORY NOTES

#### Introduction

The figures contained in the following tables have been prepared from returns submitted under the *Banking Act 1959* and show the averages of selected assets and liabilities within Australia (including External Territories) of the Major Trading Banks as at the close of business on Wednesdays in the months shown. Banks are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year.

2. This publication incorporates revisions made to previous statistics in this series.

#### Seasonal adjustment

3. Details of the methods used in seasonally adjusting the series in this publication are available on request. It is possible that the recent deregulation of most parts of the banking system could lead to changes in the seasonal patterns of banking statistics which may not be identified and/or quantified appropriately until several observations are obtained for each affected month. Therefore caution should be used in the interpretation of seasonally adjusted monthly movements.

#### Break in series

4. From October 1985 reporting arrangements by banks were varied by the Reserve Bank of Australia to include certain foreign currency assets and liabilities not previously included. The Australian currency equivalent of foreign currency balances included in Tables 1, 2, 4, 5 and 6 are shown in Table 3.

5. Also from October 1985 provisions for doubtful debts have been excluded from *other liabilities* in Tables 1 and 4 and deducted from *all other assets* in Table 2 and *bills receivable and all other assets* in Table 5.

### Related publications

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

*Banking, Australia* (5605.0)—issued quarterly

*Savings Banks, Australia* (5602.0)—issued monthly

7. 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.

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

### Symbols and other usages

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

### Electronic services

9. **VIATEL**. Key \*656# for selected current economic, social and demographic statistics.  
**AUSSTATS**. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

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Further information is available on (062) 52 5404.

TABLE 1. LIABILITIES WITHIN AUSTRALIA(a) : OCTOBER 1986  
(\$ million)

|                                          | Deposits      |                  |                      |               | Balances due to other banks(c) | Bills payable and all other liabilities to public | Total liabilities |
|------------------------------------------|---------------|------------------|----------------------|---------------|--------------------------------|---------------------------------------------------|-------------------|
|                                          | Current       |                  |                      |               |                                |                                                   |                   |
|                                          | Fixed(b)      | Bearing interest | Not bearing interest | Total         |                                |                                                   |                   |
|                                          |               |                  |                      |               |                                |                                                   |                   |
| Commonwealth Bank of Australia           | 6,336         | 374              | 2,520                | 9,230         | 259                            | 6,269                                             | 15,758            |
| Australian and New Zealand Banking Group | 7,411         | 515              | 2,786                | 10,712        | 1,273                          | 7,023                                             | 19,008            |
| Westpac Banking Corporation              | 7,845         | 1,411            | 3,898                | 13,153        | 684                            | 8,271                                             | 22,108            |
| National Australia Bank Ltd              | 7,718         | 764              | 2,717                | 11,198        | 1,116                          | 7,731                                             | 20,046            |
| <b>Total</b>                             | <b>29,309</b> | <b>3,063</b>     | <b>11,921</b>        | <b>44,293</b> | <b>3,332</b>                   | <b>29,295</b>                                     | <b>76,920</b>     |

(a) Excludes shareholders' funds, inter-branch accounts and contingencies; includes foreign currency liabilities. (b) Includes certificates of deposit outstanding. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia.

TABLE 2. ASSETS WITHIN AUSTRALIA(a) : OCTOBER 1986  
(\$ million)

|                                          | Liquid assets and Commonwealth Government securities |                |                  |              | Loans to authorised dealers in the short-term money market |            | Statutory reserve deposit account with Reserve Bank | Loans advances and bills discounted | All other assets | Total assets  |
|------------------------------------------|------------------------------------------------------|----------------|------------------|--------------|------------------------------------------------------------|------------|-----------------------------------------------------|-------------------------------------|------------------|---------------|
|                                          | Cash and cash with Reserve Bank                      | Securities     |                  | Total        | Secured by Comm. Govt. sec.                                | Other      |                                                     |                                     |                  |               |
|                                          |                                                      | Treasury notes | Other securities |              |                                                            |            |                                                     |                                     |                  |               |
|                                          |                                                      |                |                  |              |                                                            |            |                                                     |                                     |                  |               |
| Commonwealth Bank of Australia           | 163                                                  | 9              | 1,477            | 1,649        | 16                                                         | 8          | 623                                                 | 9,103                               | 6,063            | 17,462        |
| Australian and New Zealand Banking Group | 165                                                  | 529            | 1,238            | 1,933        | 135                                                        | 14         | 758                                                 | 10,546                              | 7,079            | 20,465        |
| Westpac Banking Corporation              | 210                                                  | 326            | 1,520            | 2,056        | 213                                                        | 55         | 902                                                 | 12,310                              | 8,298            | 23,835        |
| National Australia Bank Ltd.             | 170                                                  | 89             | 1,816            | 2,074        | 64                                                         | 33         | 759                                                 | 11,296                              | 7,755            | 21,981        |
| <b>Total</b>                             | <b>708</b>                                           | <b>953</b>     | <b>6,051</b>     | <b>7,712</b> | <b>428</b>                                                 | <b>110</b> | <b>3,042</b>                                        | <b>43,256</b>                       | <b>29,195</b>    | <b>83,743</b> |

(a) Includes foreign currency assets.

TABLE 3. AUSTRALIAN CURRENCY EQUIVALENT OF FOREIGN CURRENCY BALANCES INCLUDED IN OTHER TABLES IN THIS PUBLICATION  
(\$ million)

|              | Other/ Total liabilities | Other securities | Cheques and bills of other banks and balances with and due from other banks | Loans advances and all bills discounted | Bills receivable and all other assets | Total assets |
|--------------|--------------------------|------------------|-----------------------------------------------------------------------------|-----------------------------------------|---------------------------------------|--------------|
| <b>1985—</b> |                          |                  |                                                                             |                                         |                                       |              |
| October      | 3,026                    | 43               | 41                                                                          | 2,340                                   | 135                                   | 2,559        |
| November     | 3,486                    | 46               | 43                                                                          | 2,545                                   | 169                                   | 2,803        |
| December     | 3,967                    | 44               | 33                                                                          | 2,697                                   | 214                                   | 2,988        |
| <b>1986—</b> |                          |                  |                                                                             |                                         |                                       |              |
| January      | 4,206                    | 44               | 46                                                                          | 2,605                                   | 266                                   | 2,961        |
| February     | 4,557                    | 44               | 27                                                                          | 2,595                                   | 382                                   | 3,049        |
| March        | 4,930                    | 44               | 64                                                                          | 2,682                                   | 561                                   | 3,351        |
| April        | 5,689                    | 43               | 103                                                                         | 2,803                                   | 526                                   | 3,475        |
| May          | 5,792                    | 43               | 144                                                                         | 2,993                                   | 547                                   | 3,728        |
| June         | 5,974                    | 45               | 243                                                                         | 3,153                                   | 693                                   | 4,134        |
| July         | 6,796                    | 47               | 363                                                                         | 3,566                                   | 921                                   | 4,897        |
| August       | 7,162                    | 49               | 294                                                                         | 3,669                                   | 727                                   | 4,738        |
| September    | 7,664                    | 49               | 305                                                                         | 3,798                                   | 623                                   | 4,775        |
| October      | 8,214                    | 48               | 490                                                                         | 3,909                                   | 573                                   | 5,019        |

TABLE 4. LIABILITIES WITHIN AUSTRALIA(a)  
(\$ million)

| Average of weekly figures for month of— | Deposits                           |             |          |                          |                                    |             |       |                              |                                    |             |        |                            |               |                       |
|-----------------------------------------|------------------------------------|-------------|----------|--------------------------|------------------------------------|-------------|-------|------------------------------|------------------------------------|-------------|--------|----------------------------|---------------|-----------------------|
|                                         | Fixed                              |             |          | Current bearing interest |                                    |             |       | Current not bearing interest |                                    |             |        | Total deposits             |               |                       |
|                                         | Commonwealth and State Governments | Other banks | Other(b) | Total fixed              | Commonwealth and State Governments | Other banks | Other | Total bearing interest       | Commonwealth and State Governments | Other banks | Other  | Total not bearing interest | Total current | Other liabilities (c) |
|                                         |                                    |             |          |                          |                                    |             |       |                              |                                    |             |        |                            |               |                       |
| 1981—                                   |                                    |             |          |                          |                                    |             |       |                              |                                    |             |        |                            |               |                       |
| August                                  | 706                                | 68          | 28,209   | 28,983                   | 22                                 | 75          | 2,368 | 2,464                        | 218                                | 475         | 10,035 | 10,728                     | 13,192        | 42,175                |
| September                               | 701                                | 65          | 28,895   | 29,662                   | 35                                 | 34          | 2,416 | 2,486                        | 157                                | 484         | 10,105 | 10,746                     | 13,232        | 42,894                |
| October                                 | 667                                | 59          | 28,178   | 28,904                   | 25                                 | 16          | 2,569 | 2,610                        | 222                                | 589         | 10,518 | 11,328                     | 13,938        | 42,842                |
| November                                | 811                                | 44          | 28,704   | 29,559                   | 20                                 | 12          | 2,222 | 2,254                        | 188                                | 592         | 10,647 | 11,426                     | 13,680        | 43,239                |
| December                                | 734                                | 59          | 29,125   | 29,918                   | 36                                 | 45          | 2,291 | 2,372                        | 184                                | 626         | 10,955 | 11,765                     | 14,137        | 44,055                |
| 1986—                                   |                                    |             |          |                          |                                    |             |       |                              |                                    |             |        |                            |               |                       |
| January                                 | 683                                | 46          | 29,275   | 30,005                   | 29                                 | 4           | 2,234 | 2,267                        | 167                                | 673         | 10,548 | 11,389                     | 13,655        | 43,660                |
| February                                | 692                                | 40          | 29,701   | 30,413                   | 23                                 | 38          | 2,338 | 2,400                        | 151                                | 611         | 10,205 | 10,967                     | 13,367        | 43,800                |
| March                                   | 779                                | 37          | 29,748   | 30,565                   | 24                                 | 58          | 2,475 | 2,557                        | 214                                | 748         | 10,465 | 11,427                     | 13,984        | 44,549                |
| April                                   | 932                                | 42          | 30,507   | 31,482                   | 56                                 | 11          | 2,475 | 2,542                        | 178                                | 785         | 10,534 | 11,497                     | 14,039        | 45,521                |
| May                                     | 995                                | 43          | 30,221   | 31,217                   | 56                                 | 8           | 2,530 | 2,594                        | 223                                | 711         | 9,961  | 10,895                     | 13,489        | 44,748                |
| June                                    | 810                                | 39          | 29,457   | 30,305                   | 53                                 | 72          | 2,763 | 2,888                        | 139                                | 711         | 10,302 | 11,153                     | 14,041        | 44,346                |
| July                                    | 649                                | 39          | 28,876   | 29,564                   | 59                                 | 153         | 2,882 | 3,095                        | 162                                | 864         | 10,132 | 11,164                     | 14,231        | 44,261                |
| August                                  | 591                                | 44          | 28,701   | 29,136                   | 64                                 | 181         | 2,822 | 3,067                        | 168                                | 864         | 10,132 | 11,164                     | 14,231        | 44,261                |
| September                               | 611                                | 46          | 28,257   | 29,413                   | 49                                 | 14          | 2,804 | 2,867                        | 178                                | 862         | 10,146 | 11,186                     | 14,253        | 43,466                |
| October                                 | 601                                | 47          | 28,660   | 29,309                   | 61                                 | 99          | 2,902 | 3,063                        | 169                                | 968         | 10,784 | 11,921                     | 14,984        | 44,293                |

(a) Excludes shareholders funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia. (d) Break in series. See Table 3.

TABLE 5. ASSETS WITHIN AUSTRALIA(a)  
(\$ million)

| Average of weekly figures for month of— | Liquid assets and Commonwealth Government securities |                |                  |          |                     | Loans to authorized dealers in the short-term money markets |       |                                      |                  |       | Statutory reserve deposit account 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 other assets |                     | Bills receivable and all other assets |                     | Total assets |
|-----------------------------------------|------------------------------------------------------|----------------|------------------|----------|---------------------|-------------------------------------------------------------|-------|--------------------------------------|------------------|-------|-----------------------------------------------------|-----------|-----------------------------------------------------------------------------|---------------------|--------------------------------------|---------------------|-------------------------------------------|---------------------|---------------------------------------|---------------------|--------------|
|                                         | Cash and cash with Reserve Bank                      | Securities     |                  | Total    |                     | Secured by Govt. Sec.                                       | Other | Local and semi-government securities | Other securities | Other | Reserve Bank                                        | Other     | Original                                                                    | Seasonally adjusted | Original                             | Seasonally adjusted | Original                                  | Seasonally adjusted | Original                              | Seasonally adjusted |              |
|                                         |                                                      | Treasury notes | Other securities | Original | Seasonally adjusted |                                                             |       |                                      |                  |       |                                                     |           |                                                                             |                     |                                      |                     |                                           |                     |                                       |                     |              |
|                                         |                                                      |                |                  |          |                     |                                                             |       |                                      |                  |       |                                                     |           |                                                                             |                     |                                      |                     |                                           |                     |                                       |                     |              |
| 1985—                                   |                                                      |                |                  |          |                     |                                                             |       |                                      |                  |       |                                                     |           |                                                                             |                     |                                      |                     |                                           |                     |                                       |                     |              |
| August                                  | 642                                                  | 1,142          | 5,475            | 7,258    | 7,415               | 90                                                          | 75    | 29                                   | 3,825            | 2,922 | 740                                                 | 33,809    | 34,037                                                                      | 970                 | 16,531                               | 66,250              |                                           |                     |                                       |                     |              |
| September                               | 641                                                  | 876            | 5,640            | 7,156    | 7,224               | 163                                                         | 99    | 29                                   | 3,932            | 2,951 | 645                                                 | 33,912    | 34,024                                                                      | 979                 | 16,488                               | 66,356              |                                           |                     |                                       |                     |              |
| October                                 | 648                                                  | 767            | 5,795            | 7,210    | 7,194               | 261                                                         | 102   | 37                                   | (b)4,443         | 2,994 | (b)823                                              | (b)37,255 | (b)36,754                                                                   | 1,164               | (b)16,234                            | (b)70,522           |                                           |                     |                                       |                     |              |
| November                                | 664                                                  | 672            | 5,808            | 7,144    | 7,088               | 267                                                         | 62    | 38                                   | 4,578            | 3,000 | 834                                                 | 37,960    | 37,866                                                                      | 1,243               | 15,878                               | 71,063              |                                           |                     |                                       |                     |              |
| December                                | 863                                                  | 537            | 5,765            | 7,165    | 6,872               | 252                                                         | 74    | 48                                   | 4,615            | 3,018 | 838                                                 | 38,944    | 38,842                                                                      | 1,266               | 15,732                               | 71,951              |                                           |                     |                                       |                     |              |
| 1986—                                   |                                                      |                |                  |          |                     |                                                             |       |                                      |                  |       |                                                     |           |                                                                             |                     |                                      |                     |                                           |                     |                                       |                     |              |
| January                                 | 781                                                  | 1,010          | 5,704            | 7,495    | 7,527               | 365                                                         | 76    | 43                                   | 4,640            | 3,073 | 927                                                 | 38,469    | 38,759                                                                      | 1,280               | 15,804                               | 72,171              |                                           |                     |                                       |                     |              |
| February                                | 685                                                  | 1,002          | 5,583            | 7,270    | 7,252               | 304                                                         | 18    | 35                                   | 4,608            | 3,063 | 943                                                 | 38,970    | 39,705                                                                      | 1,294               | 15,878                               | 72,284              |                                           |                     |                                       |                     |              |
| March                                   | 691                                                  | 1,109          | 5,702            | 7,502    | 7,439               | 234                                                         | 63    | 29                                   | 4,595            | 3,063 | 1,187                                               | 39,823    | 40,107                                                                      | 1,296               | 15,931                               | 73,723              |                                           |                     |                                       |                     |              |
| April                                   | 734                                                  | 1,074          | 5,705            | 7,513    | 7,564               | 274                                                         | 100   | 28                                   | 4,842            | 3,108 | 1,261                                               | 41,781    | 41,266                                                                      | 1,284               | 16,557                               | 76,747              |                                           |                     |                                       |                     |              |
| May                                     | 667                                                  | 965            | 5,767            | 7,400    | 7,547               | 377                                                         | 142   | 33                                   | 5,119            | 3,149 | 1,252                                               | 43,038    | 40,639                                                                      | 1,298               | 18,046                               | 77,875              |                                           |                     |                                       |                     |              |
| June                                    | 713                                                  | 925            | 6,007            | 7,645    | 7,793               | 201                                                         | 209   | 26                                   | 5,066            | 3,145 | 1,076                                               | 41,022    | 41,033                                                                      | 1,296               | 19,093                               | 78,786              |                                           |                     |                                       |                     |              |
| July                                    | 663                                                  | 1,257          | 5,834            | 7,753    | 7,846               | 129                                                         | 166   | 25                                   | 5,032            | 3,107 | 1,180                                               | 41,827    | 41,734                                                                      | 1,267               | 20,508                               | 80,997              |                                           |                     |                                       |                     |              |
| August                                  | 672                                                  | 850            | 5,927            | 7,449    | 7,603               | 45                                                          | 48    | 30                                   | 4,934            | 3,100 | 1,277                                               | 41,904    | 42,193                                                                      | 1,257               | 21,132                               | 81,184              |                                           |                     |                                       |                     |              |
| September                               | 672                                                  | 820            | 6,033            | 7,526    | 7,599               | 89                                                          | 166   | 25                                   | 4,973            | 3,071 | 1,107                                               | 42,003    | 42,152                                                                      | 1,253               | 21,440                               | 81,653              |                                           |                     |                                       |                     |              |
| October                                 | 708                                                  | 953            | 6,051            | 7,712    | 7,700               | 428                                                         | 110   | 33                                   | 5,151            | 3,042 | 1,238                                               | 43,256    | 42,671                                                                      | 1,285               | 21,488                               | 83,743              |                                           |                     |                                       |                     |              |

(a) Excludes inter-branch accounts. (b) Break in series. See Table 3.

TABLE 6. LOANS, ADVANCES AND BILLS DISCOUNTED  
(\$ million)

| Average of weekly figures for month of— | (\$ million) |                        |                  |                           |                                        |                             |             |             |                        |           | Total loans, advances and hire purchase |
|-----------------------------------------|--------------|------------------------|------------------|---------------------------|----------------------------------------|-----------------------------|-------------|-------------|------------------------|-----------|-----------------------------------------|
|                                         | Term loans   | Farm development loans | Bills discounted | Charge-card out-standings | Personal instalment loan out-standings | Lease finance out-standings | Other loans |             |                        | Total     |                                         |
|                                         |              |                        |                  |                           |                                        |                             | Other(a)    | Original(a) | Seasonally adjusted(a) |           |                                         |
|                                         |              |                        |                  |                           |                                        |                             |             |             |                        |           |                                         |
| 1985—                                   |              |                        |                  |                           |                                        |                             |             |             |                        |           |                                         |
| August                                  | 4,232        | 1,392                  | 234              | 2,292                     | 4,276                                  | 1,462                       | 19,920      | 28,184      | 28,441                 | 33,809    |                                         |
| September                               | 4,286        | 1,390                  | 106              | 2,316                     | 4,289                                  | 1,501                       | 20,023      | 28,236      | 28,395                 | 33,912    |                                         |
| October                                 | 4,403        | 1,504                  | 298              | 2,334                     | 4,291                                  | 1,561                       | (b)22,864   | (b)31,347   | (b)30,805              | (b)37,255 |                                         |
| November                                | 4,507        | 1,563                  | 248              | 2,335                     | 4,374                                  | 1,595                       | 23,337      | 31,890      | 31,846                 | 37,960    |                                         |
| December                                | 4,586        | 1,567                  | 327              | 2,349                     | 4,575                                  | 1,631                       | 23,910      | 32,792      | 32,786                 | 38,944    |                                         |
| 1986—                                   |              |                        |                  |                           |                                        |                             |             |             |                        |           |                                         |
| January                                 | 4,663        | 1,547                  | 330              | 2,435                     | 4,591                                  | 1,688                       | 23,215      | 32,259      | 32,630                 | 38,469    |                                         |
| February                                | 4,692        | 1,546                  | 341              | 2,475                     | 4,720                                  | 1,717                       | 23,480      | 32,732      | 33,518                 | 38,970    |                                         |
| March                                   | 4,766        | 1,501                  | 678              | 2,459                     | 4,725                                  | 1,758                       | 23,937      | 33,557      | 33,762                 | 39,823    |                                         |
| April                                   | 4,633        | 1,392                  | 1,016            | 2,470                     | 4,842                                  | 1,805                       | 25,623      | 35,756      | 35,077                 | 41,781    |                                         |
| May                                     | 4,483        | 1,197                  | 965              | 2,526                     | 4,754                                  | 1,848                       | 25,265      | 35,358      | 34,929                 | 41,038    |                                         |
| June                                    | 4,503        | 1,174                  | 842              | 2,554                     | 4,759                                  | 1,914                       | 25,277      | 35,346      | 35,315                 | 41,022    |                                         |
| July                                    | 4,602        | 1,171                  | 567              | 2,561                     | 4,762                                  | 1,976                       | 26,187      | 36,054      | 35,966                 | 41,827    |                                         |
| August                                  | 4,597        | 1,146                  | 260              | 2,564                     | 4,758                                  | 2,028                       | 26,551      | 36,161      | 36,499                 | 41,904    |                                         |
| September                               | 4,588        | 1,137                  | 340              | 2,600                     | 4,754                                  | 2,073                       | 26,511      | 36,278      | 36,495                 | 42,003    |                                         |
| October                                 | 4,618        | 1,114                  | 411              | 2,630                     | 4,764                                  | 2,173                       | 27,545      | 37,523      | 36,868                 | 43,256    |                                         |

(a) Includes temporary advances to woolbuyers. (b) Break in series. See Table 3.

TABLE 7. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS  
(Source: Reserve Bank of Australia)  
(\$ million)

| Average of weekly figures for month of— | New and increased lending commitments         |                        |       | Overdraft limits(a)             |                        |                                              |
|-----------------------------------------|-----------------------------------------------|------------------------|-------|---------------------------------|------------------------|----------------------------------------------|
|                                         | Term loan and farm development loan approvals | Overdraft approvals(a) | Total | Cancellations and reductions(b) | Net movement in limits | Overdraft limits outstanding (end of period) |
|                                         |                                               |                        |       |                                 |                        |                                              |
| 1985—                                   |                                               |                        |       |                                 |                        |                                              |
| August                                  | 59                                            | 334                    | 393   | 285                             | 49                     | 32,296                                       |
| September                               | 47                                            | 272                    | 318   | 225                             | 47                     | 32,484                                       |
| October                                 | 41                                            | 281                    | 322   | 272                             | 9                      | 32,530                                       |
| November                                | 43                                            | 324                    | 367   | 222                             | 102                    | 32,938                                       |
| December                                | 87                                            | 316                    | 404   | 313                             | 3                      | 32,951                                       |
| 1986—                                   |                                               |                        |       |                                 |                        |                                              |
| January                                 | 31                                            | 280                    | 311   | 273                             | 7                      | 32,986                                       |
| February                                | 46                                            | 312                    | 357   | 249                             | 62                     | 32,235                                       |
| March                                   | 52                                            | 348                    | 400   | 231                             | 117                    | 32,703                                       |
| April                                   | 44                                            | 331                    | 376   | 248                             | 83                     | 34,120                                       |
| May                                     | 40                                            | 335                    | 375   | 268                             | 67                     | 34,386                                       |
| June                                    | 42                                            | 328                    | 370   | 255                             | 73                     | 34,678                                       |
| July                                    | 42                                            | 326                    | 367   | 324                             | 2                      | 34,685                                       |
| August                                  | 36                                            | 340                    | 376   | 343                             | (-13)                  | 34,673                                       |
| September                               | 36                                            | 335                    | 371   | 191                             | 144                    | 35,249                                       |

(a) Includes bridging finance, personal instalment lending, personal lines of credit, fully drawn advances, lease financing and temporary advances to woolbuyers. Excludes commitments in respect of commercial bills and chargecards. (b) 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.

NOTE: Current month's data not yet available.