



AUSTRALIAN BUREAU OF STATISTICS

Canberra



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BUILDING SOCIETIES, AUSTRALIA MARCH 1988

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MAIN FEATURES

New lending commitments in March 1988 totalled \$800.8 million, the highest monthly figure ever recorded and an increase of \$289.0 million (56.5%) over February 1988.

The growth of lending activity by Building Societies reflects the steady growth since mid-1987 in unsecured borrowings and withdrawable share capital which totalled \$18,019.0 million at the end of March 1988.

EXPLANATORY NOTES

Introduction

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

- Details of the scope and coverage of these statistics are provided in the July 1987 issue of this publication.
- The population for building societies may vary from month to month due to:

- registration of new corporations;
- change in category; and
- deletion of corporations no longer registrable.

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

Data items

- Data items are reported in accordance with the directions contained in the Schedule to the Financial Corporations (Statistics) Regulations. Unless otherwise specified in the directions, building societies have been requested to value their assets and liabilities on the basis used in their latest audited accounts.

Statistical period

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

Comparability

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

Revisions

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

Related publications

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

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

Finance Companies, Australia (5639.0)—issued monthly.

Credit Co-operatives, General Financiers and Other Financial Corporations, Australia (5640.0)—issued monthly.

9. 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

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

Electronic services

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.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (062) 52 6684.

IAN CASTLES
Australian Statistician

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

	Lending operations with residents(a)					Borrowing operations from residents(b)					Interest and dividends credited to accounts during period
	Lending commitments		Loans advanced and book debts purchased during period	Payments received during period	Interest debited to loan accounts during period	Receipts during period		Withdrawals during period			
	New during period	Cancelled during period				Unsecured borrowings	Withdrawable shares	Unsecured borrowings	Withdrawable shares		
AUSTRALIA											
1987											
January	263.4	24.6	597.4	213.0	379.5	1,590.7	3,057.4	1,682.3	3,016.0	136.4	
February	325.3	21.8	638.1	262.9	396.8	1,982.2	2,955.2	1,969.4	2,960.2	120.1	
March	318.3	50.3	593.3	257.6	397.9	1,693.0	2,989.3	1,769.0	3,188.2	139.6	
April	304.9	28.7	584.4	238.7	339.9	1,838.0	3,073.2	1,687.0	3,122.1	100.3	
May	360.3	87.8	587.2	269.6	363.5	1,865.7	3,195.6	1,713.9	2,896.8	200.0	
June	435.0	38.3	664.5	319.4	399.9	2,034.0	3,077.0	1,782.3	2,749.6	261.1	
July	481.4	52.9	760.2	332.7	409.6	2,013.2	3,708.5	2,150.4	3,371.6	114.4	
August	408.8	31.5	838.2	299.4	401.2	1,330.8	3,353.3	1,269.5	3,049.4	107.2	
September	419.2	43.2	880.1	330.8	384.4	1,466.1	3,345.5	1,579.6	2,981.1	132.2	
October	551.9	39.4	1,011.4	381.2	432.8	2,465.0	2,546.4	2,552.1	2,292.3	105.8	
November	544.0	48.6	1,084.8	422.0	443.4	2,646.6	2,523.5	2,483.0	2,490.4	232.9	
December	515.6	80.9	1,022.6	496.8	509.7	2,727.9	2,530.4	2,540.6	2,423.3	154.5	
1988											
January	324.3	34.8	1,010.6	301.5	341.9	2,312.1	1,858.4	2,185.1	1,838.4	75.2	
February	511.8	60.5	1,066.1	395.8	420.6	2,612.1	2,328.8	2,322.4	2,219.8	89.5	
March	800.8	127.5	1,205.1	534.3	524.0	2,839.6	2,660.5	2,715.6	2,543.8	123.1	
STATES - FEBRUARY 1988											
N.S.W.	172.5	16.0	452.6	122.1	151.1	59.2	1,247.4	673.3	1,111.6	627.9	33.2
Vic.	147.3	36.9	353.0	127.7	100.3	39.3	776.6	246.1	649.5	233.6	22.0
Qld	96.0	1.6	105.1	74.6	79.5	26.5	346.4	861.8	353.8	826.8	14.5
S.A.	39.5	1.7	49.1	28.8	35.0	12.9	81.3	253.9	57.3	242.8	7.9
W.A.	44.6	3.6	75.7	31.9	42.5	12.7	75.6	280.1	78.4	276.3	8.2
Tas.											
N.T.											
A.C.T.	11.9	0.7	30.6	10.8	12.2	4.9	84.9	13.5	71.9	12.4	3.7
STATES - MARCH 1988											
N.S.W.	260.5	44.1	508.6	160.4	157.7	59.4	1,185.3	789.5	1,177.3	758.0	28.0
Vic.	297.4	76.4	414.3	159.6	147.7	41.3	892.3	232.3	794.5	221.1	27.2
Qld	116.2	4.1	111.8	105.4	114.3	28.3	394.3	1,046.8	379.9	988.4	43.0
S.A.	47.3	1.4	51.3	43.7	40.8	13.3	170.5	265.6	166.9	255.7	11.4
W.A.	69.5	1.0	92.9	51.3	51.2	14.6	105.0	311.8	108.1	306.0	10.6
Tas.											
N.T.											
A.C.T.	10.0	0.4	26.3	13.9	12.3	4.9	92.2	14.5	88.8	14.6	2.9

(a) Excludes related corporations. (b) Excludes related corporations and banks.

Unused borrowing lines and standby facilities available at end of period				Bill (acceptance/endorsement) lines available at end of period		
Residents				Total (used and unused)	Unused	
Related corporations	Banks	Other	Non- residents		Banks	Other
AUSTRALIA						
1987						
January	3.0	477.0	116.1	125.6	131.6	19.5
February	3.0	457.5	112.5	154.4	180.1	62.0
March	3.0	432.5	110.0	80.0	177.0	49.0
April	3.0	359.5	112.5	80.0	152.9	14.0
May	3.0	351.6	109.5	80.0	160.6	12.0
June	3.0	339.5	88.5	80.0	184.0	20.4
July	3.0	354.5	102.5	80.0	158.8	25.0
August	3.0	360.0	96.5	80.0	184.3	23.0
September	3.0	403.3	107.5	80.0	189.2	25.0
October	3.0	411.4	97.5	82.0	196.5	31.5
November	3.0	400.9	111.5	82.0	196.5	26.5
December	-	389.0	121.0	68.0	199.5	26.5
1988						
January	-	388.6	125.0	68.0	199.5	16.5
February	-	388.5	127.5	68.0	199.5	16.5
March	-	379.9	132.0	68.0	226.5	38.5
STATES - FEBRUARY 1988						
N.S.W.	-	59.3	-	-	-	-
Vic.	-	49.9	5.0	-	189.5	13.5
Qld	-	96.7	52.5	25.0	-	-
S.A.	-	35.1	24.0	-	-	-
W.A.	-	125.1	16.0	43.0	10.0	3.0
Tax N.T. A.C.T.	-	22.6	30.0	-	-	-
STATES - MARCH 1988						
N.S.W.	-	54.8	-	-	-	-
Vic.	-	48.7	5.0	-	194.5	13.5
Qld	-	95.4	52.5	25.0	-	-
S.A.	-	35.2	24.0	-	-	-
W.A.	-	123.1	21.0	43.0	32.0	25.0
Tax N.T. A.C.T.	-	22.8	29.5	-	-	-

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

Borrowings from residents												
Paid up capital(a)	By the acceptance of bills of exchange and the issue of promissory notes	Related corporations	Banks		Secured borrowings(b)			Other(b)			Borrowings from non-residents	
			Bank accepted bills of exchange	Other	Government and public authorities	Insurance companies	Other	Unsecured borrowings	Withdrawable share capital	Total		
AUSTRALIA												
1987												
January	79.8	20.9	41.1	124.7	178.7	45.5	16.5	502.0	7,014.9	11,234.7	18,249.6	49.6
February	80.8	11.2	41.2	143.1	191.0	45.5	16.0	506.7	7,138.3	11,229.7	18,368.0	17.1
March	81.8	16.3	60.9	150.9	244.7	45.2	15.0	446.5	6,291.8	10,154.9	16,446.7	17.0
April	72.8	17.6	41.3	151.3	164.9	36.6	14.3	484.8	5,603.0	9,286.5	14,889.5	86.9
May	76.2	19.2	41.4	172.2	152.0	36.6	13.6	500.4	5,754.7	9,585.3	15,340.0	86.8
June	97.5	35.2	46.9	181.2	200.0	46.4	13.5	487.3	6,005.7	9,912.0	15,917.7	137.6
July	99.1	52.2	77.3	141.6	135.7	46.3	13.5	468.9	5,868.4	10,248.6	16,117.1	137.5
August	101.8	52.2	79.6	150.4	155.1	46.3	13.4	430.6	5,929.8	10,552.6	16,482.4	138.5
September	164.6	52.3	91.8	126.5	148.8	35.6	13.4	413.0	9,477.4	7,097.0	16,574.5	137.4
October	166.4	52.3	97.3	132.7	134.3	35.1	12.7	390.5	9,390.1	7,351.1	16,741.2	137.3
November	167.1	52.3	92.7	145.3	120.7	35.0	12.8	384.6	9,553.7	7,384.5	16,938.2	138.0
December	168.8	43.6	95.0	156.1	119.3	35.0	12.6	361.7	9,745.3	7,487.3	17,232.6	138.6
1988												
January	170.2	43.1	104.2	165.7	120.3	34.8	12.9	404.1	9,872.4	7,507.3	17,379.7	139.1
February	171.5	45.1	95.0	154.1	144.5	34.7	12.8	378.2	10,162.0	7,616.4	17,778.4	161.0
March	174.6	56.3	87.1	157.8	124.9	34.6	12.7	393.7	10,286.0	7,733.0	18,019.0	160.0
STATES - FEBRUARY 1988												
N.S.W.	38.5	-	-	-	26.1	-	2.6	14.3	4,338.8	2,517.1	6,855.9	101.7
Vic.	105.8	45.1	7.1	147.5	11.1	16.5	3.1	111.0	3,443.1	1,068.2	4,511.3	50.0
Qld	-	-	-	-	95.5	-	1.2	-	1,381.7	1,750.6	3,132.3	1.5
S.A.	-	-	-	-	8.2	5.4	3.1	1.5	393.5	1,140.3	1,533.9	-
W.A.	2.2	-	48.0	6.6	1.0	9.8	2.3	241.1	195.5	1,040.8	1,236.3	7.8
Tas.	25.0	-	40.0	-	2.5	3.0	0.5	10.2	409.3	99.3	508.7	-
N.T.												
A.C.T.												
STATES - MARCH 1988												
N.S.W.	38.5	-	-	-	27.8	-	2.5	5.0	4,346.7	2,548.6	6,895.4	101.4
Vic.	108.8	56.3	3.7	151.2	15.6	16.5	3.1	96.0	3,540.9	1,079.4	4,620.3	50.0
Qld	-	-	-	-	60.7	-	1.2	50.0	1,396.0	1,809.0	3,205.0	1.4
S.A.	-	-	-	-	14.0	5.4	3.1	0.5	397.2	1,150.2	1,547.4	-
W.A.	2.2	-	43.4	6.6	1.9	9.7	2.3	231.9	192.4	1,046.5	1,238.9	7.3
Tas.	25.0	-	40.0	-	5.0	3.0	0.5	10.2	412.7	99.3	512.0	-
N.T.												
A.C.T.												

(a) Includes only fixed share capital. (b) Excludes borrowings from related corporations and banks, and borrowings by the acceptance of bills of exchange and the issue of promissory notes.

TABLE 3 - BUILDING SOCIETIES - ASSETS
(\$ million)

	Cash and bank deposits				Placements with authorised dealers in the short term money market	Other placements and deposits				
	Certificates of deposit		Other interest bearing deposits	Cash and current accounts		Related corporations		Other corporations registered under FCA		Other businesses
	Negotiable	Other				Registered under FCA	Other	Building societies	Other	
AUSTRALIA										
1987										
January	441.8	23.4	160.9	91.1	58.6	0.6	0.3	1.8	39.3	141.5
February	366.0	28.4	134.9	91.9	71.1	0.6	0.5	1.7	70.9	124.1
March	338.0	25.6	170.1	67.8	44.7	-	0.5	1.9	71.3	50.1
April	324.1	24.1	163.0	67.5	116.0	-	0.7	1.9	70.2	41.9
May	370.8	24.2	146.0	73.2	64.0	-	0.9	7.6	50.3	20.8
June	383.6	28.8	212.6	85.6	52.2	2.0	1.0	13.8	150.2	59.9
July	367.1	18.9	195.6	81.4	37.5	4.3	23.8	13.5	137.7	65.1
August	371.9	20.0	192.5	81.1	90.2	28.4	24.0	13.9	121.2	19.7
September	267.3	11.6	369.5	81.6	104.5	41.5	24.0	8.5	147.7	57.6
October	277.6	15.3	233.2	81.4	70.0	45.7	24.1	9.5	67.8	15.8
November	278.9	15.4	227.0	70.9	72.1	47.6	24.1	8.2	44.3	19.5
December	281.4	15.5	220.1	72.0	167.6	47.8	24.3	6.9	37.8	13.5
1988										
January	248.6	18.7	195.9	73.8	228.3	52.2	30.1	9.5	42.2	14.1
February	395.2	15.8	201.8	73.8	61.4	48.6	30.5	10.7	26.5	34.7
March	362.0	5.9	235.8	86.9	344.4	47.4	30.7	15.3	36.0	100.2
STATES - FEBRUARY 1988										
N.S.W.	271.3	0.3	59.3	20.0	38.0	-	-	0.4	-	-
Vic.	45.9	15.6	38.5	23.7	14.8	0.8	-	3.9	8.6	31.1
Qld	58.4	-	37.7	15.4	0.7	-	-	5.0	-	3.0
S.A.	-	-	20.8	1.6	7.9	-	2.0	-	12.2	-
W.A.	19.6	-	29.3	8.9	-	47.8	28.6	-	5.8	0.6
Tas.	}	-	16.2	4.2	-	-	-	1.4	-	-
N.T.										
A.C.T.										
STATES - MARCH 1988										
N.S.W.	205.3	0.3	84.5	23.1	322.1	-	-	0.4	-	0.1
Vic.	67.4	5.7	35.1	21.6	16.1	0.6	-	3.9	11.1	98.4
Qld	50.7	-	53.9	19.0	0.7	-	-	9.6	-	0.6
S.A.	-	-	30.9	6.5	5.5	-	2.0	-	19.2	-
W.A.	38.7	-	9.0	12.2	-	46.8	28.8	-	5.8	1.1
Tas.	}	-	22.5	4.5	-	-	-	1.4	-	-
N.T.										
A.C.T.										

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

Bills of exchange purchased and held(a)												
Bank accepted/endorsed			Other bills			Promissory notes purchased and held			Other government and public authority securities			
Public authorities	Corporations registered under FCA	Other	Public authorities	Corporations registered under FCA	Other	Public authorities	Corporations registered under FCA	Other	Treasury notes	Other Commonwealth Government securities	Other	
AUSTRALIA												
1987												
January	2.0	287.2	1,791.9	-	-	-	51.0	0.9	84.5	134.2	539.5	676.5
February	2.0	266.1	1,687.5	-	-	-	36.2	1.0	95.9	339.0	637.0	641.8
March	1.6	262.9	1,507.8	-	-	-	73.9	1.1	78.1	220.0	535.8	608.3
April	6.1	319.2	1,428.8	-	-	-	89.9	1.3	72.5	7.3	418.9	553.0
May	5.1	372.7	1,610.2	-	-	-	95.8	0.2	84.7	7.4	474.1	584.1
June	-	331.1	1,930.2	-	-	-	118.4	5.1	115.7	7.5	511.9	618.3
July	18.2	313.4	2,011.7	-	-	-	74.7	1.9	116.3	8.4	497.3	590.5
August	10.3	310.5	2,158.6	-	-	-	68.6	1.4	112.4	8.5	537.8	717.2
September	10.3	322.4	2,072.6	-	-	-	60.9	1.4	104.8	8.0	713.2	605.8
October	7.5	322.5	2,353.1	-	-	-	85.6	1.4	104.0	29.3	724.1	620.3
November	7.5	314.2	2,258.4	-	-	3.6	75.9	2.2	104.4	19.7	719.8	723.5
December	4.7	329.7	2,264.2	-	-	3.6	120.4	3.1	82.1	5.0	767.1	627.8
1988												
January	2.0	342.8	2,348.2	-	-	3.6	173.5	2.2	100.1	4.1	816.4	586.8
February	2.0	338.6	2,675.1	-	-	-	188.0	2.7	85.0	4.1	644.5	755.9
March	-	389.6	2,591.3	0.3	-	-	204.7	2.3	55.4	8.8	654.0	542.6
STATES - FEBRUARY 1988												
N.S.W.	-	93.2	928.3	-	-	-	-	-	4.8	3.9	556.9	310.3
Vic.	2.0	33.9	708.9	-	-	-	178.3	1.0	70.5	-	15.3	272.9
Qld	-	2.5	674.2	-	-	-	9.7	1.8	9.8	-	68.5	38.1
S.A.	-	55.9	185.1	-	-	-	-	-	-	0.2	1.2	63.2
W.A.	-	147.4	86.2	-	-	-	-	-	-	-	1.0	45.9
Tas.	}	-	-	-	-	-	-	-	-	-	-	-
N.T.		5.8	92.5	-	-	-	-	-	-	-	1.6	25.5
A.C.T.		-	-	-	-	-	-	-	-	-	-	-
STATES - MARCH 1988												
N.S.W.	-	106.4	844.2	-	-	-	-	-	-	6.4	588.1	109.7
Vic.	-	44.1	689.6	0.3	-	-	195.0	1.0	44.6	-	14.3	269.3
Qld	-	2.4	731.3	-	-	-	9.7	1.4	10.8	-	48.6	34.1
S.A.	-	102.2	157.3	-	-	-	-	-	-	2.4	1.2	61.7
W.A.	-	134.5	88.8	-	-	-	-	-	-	-	0.3	29.9
Tas.	}	-	-	-	-	-	-	-	-	-	-	-
N.T.		-	80.0	-	-	-	-	-	-	-	1.6	37.8
A.C.T.		-	-	-	-	-	-	-	-	-	-	-

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations.

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

	Loan outstandings(a)										
	Other securities		Related corporations		Other corporations registered under FCA	Individuals		Other loans and advances	Other assets in Australia	Overseas assets	Total assets
	Related corporations	Other businesses	Registered under FCA	Other		Owner-occupied housing	Other				
AUSTRALIA											
1987											
January	72.9	162.5	204.3	32.2	19.0	11,653.8	673.8	2,451.8	816.8	-	20,613.9
February	73.7	168.6	207.8	34.0	22.6	11,647.1	686.2	2,506.5	831.2	5.0	20,779.3
March	103.8	179.2	200.5	34.4	17.0	10,567.3	552.4	2,440.5	733.5	5.0	18,893.1
April	37.1	116.5	80.3	35.3	3.6	9,739.8	492.7	2,250.8	734.1	5.0	17,201.6
May	38.0	113.7	84.8	20.0	3.1	9,765.8	503.5	2,304.0	777.4	5.0	17,607.2
June	50.7	93.0	122.2	23.3	6.8	9,809.0	516.4	2,325.9	720.8	5.0	18,301.0
July	50.8	95.8	104.4	16.9	8.5	9,841.8	522.0	2,427.1	742.0	5.0	18,391.6
August	44.8	91.9	119.3	35.5	19.5	9,902.0	530.4	2,453.9	715.4	5.0	18,805.8
September	45.8	82.8	121.7	38.4	8.0	9,858.8	562.6	2,470.7	765.5	5.0	18,972.4
October	55.5	82.5	133.9	40.0	2.8	9,924.9	569.2	2,501.4	789.4	5.0	19,192.6
November	58.3	72.5	150.9	45.4	2.9	10,022.0	576.0	2,536.5	797.2	5.0	19,303.9
December	68.8	61.7	142.2	54.7	-	10,121.1	600.3	2,606.0	814.0	5.0	19,568.4
1988											
January	70.4	60.2	155.9	52.6	-	10,179.0	604.6	2,641.6	817.5	5.0	19,879.8
February	80.4	57.1	142.4	56.5	-	10,231.7	612.6	2,719.0	843.5	5.0	20,342.8
March	78.7	45.2	149.7	60.7	-	10,341.9	612.2	2,766.1	832.3	5.0	20,605.2
STATES - FEBRUARY 1988											
N.S.W.	3.1	2.4	73.7	22.2	-	4,217.4	368.1	362.3	276.9	-	7,612.7
Vic.	62.0	20.0	31.8	0.7	-	2,057.0	65.8	1,443.2	180.8	-	5,326.7
Qld	-	1.0	-	-	-	2,042.8	118.0	218.0	111.8	-	3,416.3
S.A.	12.0	23.7	36.8	17.3	-	814.3	10.4	303.8	101.5	5.0	1,674.9
W.A.	2.6	7.0	-	11.1	-	823.6	26.2	297.5	85.8	-	1,674.7
Tas.	}	}	}	}	}	}	}	}	}	}	}
N.T.											
A.C.T.											
	0.8	2.9	-	5.3	-	276.6	24.1	94.2	86.6	-	637.5
STATES - MARCH 1988											
N.S.W.	3.2	2.4	80.8	24.8	-	4,248.0	370.2	384.4	269.1	-	7,673.3
Vic.	60.2	23.0	33.5	0.7	-	2,103.5	61.5	1,452.4	189.1	-	5,441.8
Qld	-	1.0	-	-	-	2,056.9	121.2	224.1	107.7	-	3,483.4
S.A.	12.0	3.6	35.5	18.6	-	829.1	11.1	296.9	91.8	5.0	1,692.5
W.A.	2.6	12.2	-	11.3	-	826.0	26.1	308.8	84.8	-	1,667.6
Tas.	}	}	}	}	}	}	}	}	}	}	}
N.T.											
A.C.T.											
	0.8	2.9	-	5.3	-	278.4	22.1	99.5	89.8	-	646.5

(a) Includes holdings of bills of exchange that have been drawn by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations.

TABLE 4 - BUILDING SOCIETIES - MATURITY DISSECTION(a) OF BORROWINGS FROM RESIDENTS(b)
(\$ million)

	Secured borrowings					Unsecured borrowings and withdrawable share capital					
	Up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year	Total	At call	Up to 3 months but not at call	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year	Total
AUSTRALIA											
1986											
December	273.1	83.0	128.2	67.4	551.8	7,660.1	7,329.4	1,892.6	836.0	581.7	18,299.8
1987											
March	282.0	72.5	78.3	73.9	506.8	6,997.1	6,128.1	1,893.1	804.2	624.3	16,446.7
June	353.9	97.7	37.8	57.8	547.3	6,532.6	6,383.4	1,702.9	836.2	462.6	15,917.7
September	311.5	23.9	69.2	57.3	462.0	7,571.8	5,708.6	1,850.6	854.7	588.9	16,574.5
December	185.1	92.4	70.3	61.5	409.2	8,475.1	5,659.7	1,512.3	1,024.6	560.9	17,232.6
1988											
March	235.8	82.6	55.8	66.7	440.9	9,181.6	4,868.8	1,899.2	1,499.1	570.3	18,019.0
STATES - DECEMBER 1987											
N.S.W.	-	-	-	6.6	6.6	4,007.1	1,746.3	366.9	450.2	56.2	6,626.6
Vic.	60.3	27.8	0.4	25.9	114.3	1,564.8	1,919.3	329.9	196.9	271.9	4,282.9
Qld	0.5	-	-	0.6	1.2	1,570.2	969.2	344.6	161.5	18.3	3,063.8
S.A.	0.5	0.1	3.1	7.0	10.6	606.5	544.2	108.4	107.1	171.8	1,538.1
W.A.	117.8	64.5	66.8	10.9	260.0	566.2	451.1	64.3	105.1	37.3	1,223.9
Tas.	6.0	-	-	10.5	16.6	160.3	29.6	298.3	3.8	5.4	497.4
N.T.											
A.C.T.											
STATES - MARCH 1988											
N.S.W.	-	-	-	7.5	7.6	4,320.1	1,394.9	568.1	541.4	70.8	6,895.4
Vic.	60.1	25.0	0.4	30.0	115.5	1,799.7	1,908.2	470.0	185.2	257.2	4,620.3
Qld	50.3	0.2	-	0.6	51.2	1,631.6	720.5	291.5	532.6	28.9	3,205.0
S.A.	1.0	0.1	3.1	4.9	9.0	630.2	495.7	158.8	105.6	157.0	1,547.4
W.A.	121.4	57.3	49.3	15.8	243.9	628.7	318.0	107.9	130.4	53.9	1,238.9
Tas.	3.0	-	3.0	7.7	13.7	171.2	31.4	303.0	3.9	2.4	512.0
N.T.											
A.C.T.											

(a) By period of notice for withdrawal, or remaining period to maturity where a maturity date is specified. (b) Excludes borrowings from related corporations and banks, and borrowings by the acceptance of bills of exchange and the issue of promissory notes.

TABLE 5. BUILDING SOCIETIES - INTEREST RATES(a)
(Nominal rate per cent per annum)

Borrowing rates on withdrawable shares or secured borrowings												
	Withdrawable at call - calculated on(b)						Fixed term(c)					
	Minimum monthly balance		Daily balance				3 months		6 months		12 months	
	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)
NEW SOUTH WALES												
1987												
October	6.00 - 10.50	8.50	7.00 - 11.00	9.33	11.25 - 11.50	11.42	11.50 - 12.75	11.73	11.50 - 13.75	12.10		
November	6.00 - 10.50	8.31	7.00 - 11.00	9.33	11.25 - 12.00	11.56	11.25 - 12.75	11.78	11.75 - 13.75	12.20		
December	6.00 - 10.50	8.31	7.00 - 11.00	9.33	11.00 - 11.75	11.50	11.00 - 12.75	11.73	11.75 - 13.75	12.23		
1988												
January	6.00 - 10.00	8.25	7.00 - 11.00	9.33	11.00 - 11.50	11.19	11.00 - 11.75	11.35	11.50 - 12.75	11.90		
February	6.00 - 10.00	8.13	7.00 - 10.50	9.25	10.50 - 11.00	10.89	10.50 - 11.75	11.18	11.50 - 12.75	11.80		
March	6.00 - 10.00	8.00	7.00 - 10.50	9.17	10.00 - 11.00	10.58	10.50 - 11.75	11.05	11.50 - 12.75	11.70		
VICTORIA												
1987												
October	5.50 - 12.00	9.70	5.00 - 13.00	7.72	11.75 - 14.00	12.74	12.00 - 14.00	12.69	12.00 - 14.00	12.94		
November	5.50 - 12.00	9.36	5.00 - 13.00	7.80	11.75 - 14.00	12.75	12.00 - 14.00	12.82	12.00 - 14.00	13.06		
December	5.50 - 12.00	9.50	5.00 - 13.00	7.69	11.75 - 14.00	12.62	12.00 - 14.00	12.75	11.75 - 14.00	12.94		
1988												
January	5.50 - 11.50	9.40	5.00 - 11.00	7.34	11.00 - 14.00	12.26	11.00 - 14.00	12.41	11.75 - 14.00	12.53		
February	5.50 - 10.50	9.10	5.00 - 11.00	7.68	11.00 - 13.25	12.05	11.00 - 13.00	12.16	11.25 - 13.00	12.34		
March	5.50 - 10.50	9.11	5.00 - 11.00	7.69	11.00 - 13.50	11.91	11.00 - 13.00	12.02	11.25 - 13.00	12.23		
QUEENSLAND												
1987												
October	6.00 - 9.00	7.50	6.00 - 9.50	7.57	11.00 - 11.75	11.31	11.25 - 12.00	11.50	11.50 - 12.50	12.04		
November	9.00 - 9.00	9.00	6.00 - 9.50	7.43	11.00 - 12.00	11.38	11.00 - 12.00	11.53	11.50 - 12.50	12.14		
December	9.00 - 9.00	9.00	5.00 - 9.50	7.34	11.00 - 11.50	11.18	11.00 - 12.10	11.36	11.50 - 12.00	11.86		
1988												
January	7.00 - 7.00	7.00	5.00 - 9.00	6.89	10.50 - 11.50	11.00	10.50 - 12.10	11.26	11.50 - 12.10	11.85		
February	7.00 - 7.00	7.00	5.00 - 8.00	6.41	10.50 - 11.50	10.75	10.50 - 12.00	11.11	11.50 - 12.00	11.75		
March	7.00 - 7.00	7.00	5.00 - 8.00	6.39	10.50 - 10.75	10.68	10.50 - 11.60	11.04	11.00 - 12.00	11.67		
SOUTH AUSTRALIA												
1987												
October	8.00 - 11.00	9.67	7.00 - 9.00	7.75	11.50 - 12.00	11.65	11.50 - 12.00	11.60	11.75 - 12.50	12.25		
November	8.00 - 10.00	9.33	7.00 - 8.25	7.56	11.25 - 12.00	11.60	11.25 - 12.00	11.65	11.25 - 12.50	12.10		
December	7.00 - 10.00	9.00	6.00 - 9.25	7.57	10.75 - 12.00	11.15	10.75 - 13.00	11.60	11.00 - 12.50	12.05		
1988												
January	6.00 - 10.00	8.33	6.00 - 9.25	7.57	10.50 - 11.00	10.85	11.00 - 12.25	11.50	11.00 - 12.50	11.85		
February	6.00 - 10.00	8.00	6.00 - 9.25	7.07	10.25 - 11.00	10.70	10.75 - 12.25	11.45	11.00 - 12.00	11.60		
March	6.00 - 8.00	6.67	4.50 - 8.81	6.58	10.25 - 11.00	10.70	10.50 - 12.25	11.35	11.25 - 12.00	11.70		
WESTERN AUSTRALIA												
1987												
October	10.00 - 12.00	11.13	6.75 - 9.00	8.04	11.00 - 12.50	11.92	11.00 - 12.50	11.92	12.15 - 12.75	12.52		
November	10.00 - 12.00	11.00	6.75 - 9.00	7.68	11.50 - 12.50	11.92	11.50 - 12.50	11.92	12.00 - 12.75	12.54		
December	10.00 - 11.00	10.75	6.75 - 9.00	7.68	10.50 - 12.50	11.79	10.50 - 12.50	11.79	12.00 - 12.75	12.46		
1988												
January	10.00 - 11.00	10.38	6.75 - 9.00	7.63	10.50 - 11.00	10.70	10.75 - 11.25	11.00	11.75 - 12.25	12.00		
February	10.00 - 10.50	10.25	6.75 - 9.00	7.42	10.25 - 11.00	10.70	10.50 - 11.00	10.80	11.75 - 12.25	11.96		
March	10.00 - 10.75	10.31	6.75 - 9.00	7.42	10.25 - 11.00	10.65	10.50 - 11.00	10.80	11.75 - 12.25	11.96		
AUSTRALIAN CAPITAL TERRITORY												
1987												
October	8.00 - 8.00	8.00	7.00 - 7.00	7.00	12.00 - 12.00	12.00	12.00 - 12.00	12.00	12.00 - 12.00	12.00		
November	8.00 - 8.00	8.00	7.00 - 7.00	7.00	12.00 - 12.00	12.00	12.00 - 12.00	12.00	12.00 - 12.00	12.00		
December	8.00 - 8.00	8.00	7.00 - 7.00	7.00	11.50 - 11.50	11.50	11.50 - 11.50	11.50	12.00 - 12.00	12.00		
1988												
January	8.00 - 8.00	8.00	7.00 - 7.00	7.00	11.50 - 11.50	11.50	11.50 - 11.50	11.50	12.00 - 12.00	12.00		
February	7.00 - 7.00	7.00	7.00 - 7.00	7.00	11.00 - 11.00	11.00	11.00 - 11.00	11.00	11.50 - 11.50	11.50		
March	7.00 - 7.00	7.00	7.00 - 7.00	7.00	11.00 - 11.00	11.00	11.00 - 11.00	11.00	11.50 - 11.50	11.50		

(a) Tasmania and Northern Territory not available for publication. (b) Rates cited are those attracted by a deposit of \$2,000 withdrawable at call. Excludes cash management accounts. (c) Rates cited are those attracted by a fixed term deposit of \$5,000. Notice provisions at end of term and frequency of interest credits have been ignored in the calculation of these interest rates. Excludes deposits with variable interest rates over the term of the deposit, and deposits compounding interest. (d) Not weighted.

TABLE 5 - BUILDING SOCIETIES - INTEREST RATES(a) (CONTINUED)
(Nominal rate per cent per annum)

	Lending rates on first mortgage owner occupied housing(b)											
	\$30,000			\$40,000			\$50,000			\$60,000		
	Range	Average(c)		Range	Average(c)		Range	Average(c)		Range	Average(c)	
NEW SOUTH WALES												
1987												
October	13.50 - 15.25	14.37		14.00 - 15.25	14.42		14.00 - 15.25	14.52		14.00 - 15.25	14.52	
November	13.50 - 15.25	14.30		14.00 - 15.25	14.35		14.00 - 15.25	14.45		14.00 - 15.25	14.44	
December	13.50 - 15.25	14.15		13.75 - 15.25	14.20		13.75 - 15.25	14.30		13.75 - 15.25	14.33	
1988												
January	13.00 - 15.25	13.80		13.25 - 15.50	13.93		13.25 - 15.50	13.98		13.25 - 15.50	13.92	
February	12.90 - 15.25	13.69		12.90 - 15.25	13.77		12.90 - 15.25	13.82		12.90 - 15.25	13.74	
March	12.90 - 14.50	13.36		12.90 - 14.50	13.41		12.90 - 14.50	13.51		12.90 - 14.50	13.51	
VICTORIA												
1987												
October	14.25 - 16.0	14.93		14.25 - 16.00	14.93		14.25 - 16.00	14.93		14.25 - 16.00	14.93	
November	14.25 - 15.50	14.61		14.25 - 15.50	14.61		14.25 - 15.50	14.61		14.25 - 15.50	14.61	
December	13.75 - 15.00	14.42		13.75 - 15.00	14.42		13.75 - 15.00	14.42		13.75 - 15.00	14.42	
1988												
January	13.25 - 14.75	14.11		13.25 - 14.75	14.11		13.25 - 14.75	14.11		13.25 - 14.75	14.11	
February	13.25 - 14.75	14.00		13.25 - 14.75	14.00		13.25 - 14.75	14.00		13.25 - 14.75	14.00	
March	13.25 - 14.75	13.88		13.25 - 14.75	13.88		13.25 - 14.75	13.88		13.25 - 14.75	13.88	
QUEENSLAND												
1987												
October	13.75 - 15.00	14.33		13.75 - 15.00	14.33		13.75 - 15.00	14.37		13.75 - 15.00	14.33	
November	13.50 - 14.50	14.04		13.50 - 14.50	14.04		13.50 - 14.50	14.04		13.50 - 14.50	14.04	
December	13.40 - 14.50	13.81		13.40 - 14.50	13.81		13.40 - 14.50	13.81		13.40 - 14.50	13.81	
1988												
January	13.25 - 14.00	13.60		13.25 - 14.00	13.60		13.25 - 14.00	13.60		13.25 - 14.00	13.60	
February	13.25 - 14.00	13.56		13.25 - 14.00	13.56		13.25 - 14.00	13.56		13.25 - 14.00	13.56	
March	13.20 - 14.00	13.49		13.20 - 14.00	13.49		13.20 - 14.00	13.49		13.20 - 14.00	13.49	
SOUTH AUSTRALIA												
1987												
October	14.00 - 14.50	14.25		14.00 - 14.50	14.25		14.00 - 14.50	14.25		14.00 - 14.50	14.25	
November	14.00 - 14.00	14.00		14.00 - 14.00	14.00		14.00 - 14.00	14.00		14.00 - 14.00	14.00	
December	13.00 - 14.00	13.75		13.00 - 14.00	13.75		13.00 - 14.00	13.75		13.00 - 14.00	13.75	
1988												
January	13.00 - 13.50	13.40		13.00 - 13.50	13.40		13.00 - 13.50	13.40		13.00 - 13.50	13.40	
February	13.00 - 13.50	13.33		13.00 - 13.50	13.33		13.00 - 13.50	13.33		13.00 - 13.50	13.33	
March	12.75 - 13.50	13.25		12.75 - 13.50	13.25		12.75 - 13.50	13.25		12.75 - 13.50	13.25	
WESTERN AUSTRALIA												
1987												
October	13.95 - 15.50	14.49		13.95 - 15.50	14.49		13.95 - 15.50	14.49		13.95 - 15.50	14.49	
November	13.95 - 15.50	14.49		13.95 - 15.50	14.49		13.95 - 15.50	14.49		13.95 - 15.50	14.49	
December	13.50 - 15.25	14.19		13.50 - 15.25	14.19		13.50 - 15.25	14.19		13.50 - 15.25	14.19	
1988												
January	13.45 - 14.50	13.69		13.45 - 14.50	13.69		13.45 - 14.50	13.69		13.45 - 14.50	13.69	
February	12.75 - 13.50	13.09		12.75 - 13.50	13.09		12.75 - 13.50	13.09		12.75 - 13.50	13.09	
March	12.75 - 13.50	12.99		12.75 - 13.50	12.99		12.75 - 13.50	12.99		12.75 - 13.50	12.99	
AUSTRALIAN CAPITAL TERRITORY												
1987												
October	15.00 - 15.00	15.00		15.25 - 15.25	15.25		15.50 - 15.50	15.50		15.75 - 15.75	15.75	
November	14.25 - 14.25	14.25		14.50 - 14.50	14.50		14.75 - 14.75	14.75		14.75 - 14.75	14.75	
December	14.25 - 14.25	14.25		14.50 - 14.50	14.50		14.75 - 14.75	14.75		14.75 - 14.75	14.75	
1988												
January	14.25 - 14.25	14.25		14.50 - 14.50	14.50		14.75 - 14.75	14.75		14.75 - 14.75	14.75	
February	14.25 - 14.25	14.25		14.25 - 14.25	14.25		14.25 - 14.25	14.25		14.25 - 14.25	14.25	
March	14.25 - 14.25	14.25		14.25 - 14.25	14.25		14.25 - 14.25	14.25		14.25 - 14.25	14.25	

(a) Tasmania and Northern Territory not available for publication (b) Excludes special interest rates applicable to first home buyers. (c) Not weighted.