



BUILDING SOCIETIES, AUSTRALIA MAY 1986

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MAIN FEATURES

New lending commitments during May 1986 were \$227.4 million, down \$41.3 million (15.4%) on April 1986.

Unsecured borrowings were \$6,969.7 million at the end of May 1986, an increase of \$258.1 million (3.8%) on April 1986.

Withdrawable share capital was \$10,844.7 million at the end of May 1986, an increase of \$187.7 million (1.8%) on April 1986.

Total assets at the end of May 1986 were \$20,244.1 million.

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 1985 issue of this publication.
- The population for building societies may vary from month to month due to:
 - registration of new corporations;
 - change in category; and
 - deletion of corporations no longer registrable.

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

Presentation

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

excluded from all series. Details of selected liabilities and assets (by quarter) for building societies with assets in Australia not exceeding \$5 million are contained in the publication *Financial Corporations Statistics, Australia* (5617.0), of which the final issue was for May 1984. Table 5 continues the monthly series on interest rates, by State, which commenced in June 1984.

Data items

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

Statistical period

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

Comparability

- 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.

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

10. 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

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

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Acting Australian Statistician

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

	LENDING OPERATIONS WITH RESIDENTS(A)					BORROWING OPERATIONS FROM RESIDENTS(B)					INTEREST AND DIVIDENDS CREDITED TO ACCOUNTS DURING PERIOD
	LENDING COMMITMENTS			LOANS ADVANCED AND BOOK DEBTS PURCHASED DURING PERIOD	PAYMENTS RECEIVED DURING PERIOD	INTEREST DEBITED TO LOAN ACCOUNTS DURING PERIOD	RECEIPTS DURING PERIOD		WITHDRAWALS DURING PERIOD		
	NEW DURING PERIOD	CANCELLED DURING PERIOD	UNUSED AT END OF PERIOD				UNSECURED BORROWINGS	WITH- DRAWABLE SHARES	UNSECURED BORROWINGS	WITH- DRAWABLE SHARES	
AUSTRALIA											
1985											
MARCH	476.7	21.8	957.5	427.8	375.8	142.0	1,443.9	2,385.7	1,275.2	2,512.2	120.4
APRIL	463.1	22.3	1,000.3	397.7	345.3	162.7	1,652.5	2,305.6	1,414.0	2,690.2	75.8
MAY	562.4	27.8	1,031.5	503.4	396.0	148.9	3,589.6	2,811.1	1,587.4	4,420.6	220.3
JUNE	443.7	38.6	924.7	406.6	342.2	135.0	1,566.1	2,107.5	1,469.9	2,111.3	181.4
JULY	464.4	33.4	905.7	450.0	355.9	189.7	2,040.2	2,537.4	1,834.7	2,478.2	145.5
AUGUST	414.6	27.9	864.3	429.1	357.4	145.3	2,033.8	2,537.6	2,015.3	2,363.9	102.9
SEPTEMBER	380.4	36.2	842.9	366.6	341.7	147.0	1,905.5	2,497.3	1,792.0	2,429.6	132.1
OCTOBER	414.6	24.8	832.9	399.8	375.4	204.8	2,143.8	2,877.9	1,931.3	2,824.1	114.3
NOVEMBER	372.3	36.0	811.7	357.4	337.8	158.6	1,747.7	2,796.8	1,669.2	2,704.9	198.0
DECEMBER	303.3	26.7	700.3	409.9	379.7	163.2	1,740.7	2,967.2	1,780.5	2,878.4	167.1
1986											
JANUARY	223.6	19.6	670.0	235.5	346.7	218.4	1,862.8	2,743.8	1,737.6	2,865.9	102.4
FEBRUARY	227.6	61.3	581.4	238.4	330.4	161.5	1,502.0	2,760.1	1,366.6	2,783.4	101.9
MARCH	230.5	20.8	582.6	208.6	319.0	166.9	1,534.7	2,582.7	1,567.0	2,529.3	129.8
APRIL	268.7	41.7	591.8	224.2	353.1	214.7	1,938.8	2,821.1	1,792.6	2,983.0	122.1
MAY	227.4	20.9	548.8	249.5	380.7	184.5	2,074.9	2,956.2	1,816.7	2,768.4	210.9
STATES - APRIL 1986											
N.S.W.	130.5	21.7	292.8	107.6	117.6	64.6	533.6	1,209.5	484.3	1,216.8	30.8
VIC.	67.1	5.6	105.5	35.7	74.7	39.5	693.8	272.9	664.3	384.1	32.6
QLD	19.8	2.4	36.5	24.6	52.5	29.0	265.3	335.3	209.9	610.0	12.2
S.A.	16.0	8.7	31.3	15.3	31.7	14.2	146.9	225.1	145.4	231.0	12.3
W.A.	27.3	2.0	64.0	29.7	48.7	55.7	203.7	401.2	185.5	381.3	29.2
TAS.											
N.T.	8.0	1.2	61.7	11.2	27.9	11.7	95.4	177.2	103.1	159.8	5.0
A.C.T.											
STATES - MAY 1986											
N.S.W.	112.4	13.1	253.4	138.6	128.7	64.6	370.3	1,389.0	317.8	1,207.1	127.5
VIC.	53.4	1.5	116.3	41.2	88.3	54.8	743.2	286.5	644.6	295.9	25.9
QLD	14.7	2.1	29.2	19.9	58.4	30.2	296.2	503.0	221.2	523.4	10.7
S.A.	15.2	1.4	31.9	13.2	34.5	14.4	152.1	205.3	150.4	191.6	14.5
W.A.	23.0	1.5	59.0	26.5	49.7	6.8	374.9	369.0	315.5	371.3	18.8
TAS.											
N.T.	8.7	1.3	59.0	10.2	21.1	13.7	138.3	203.3	147.2	179.1	13.4
A.C.T.											

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

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

UNUSED BORROWING LINES AND STANDBY FACILITIES AVAILABLE AT END OF PERIOD					BILL (ACCEPTANCE/ENDORSEMENT) LINES AVAILABLE AT END OF PERIOD		
RESIDENTS				NON- RESIDENTS	TOTAL (USED AND UNUSED)	UNUSED	
RELATED CORPORATIONS	BANKS	OTHER	BANKS			OTHER	
AUSTRALIA							
1985							
MARCH	1.0	357.4	103.1	-	29.6	15.0	-
APRIL	3.0	359.9	121.1	-	29.6	15.0	-
MAY	3.0	364.2	109.1	-	31.6	15.0	-
JUNE	3.0	384.9	103.1	-	50.3	19.0	-
JULY	3.0	387.0	110.6	-	78.0	25.0	-
AUGUST	3.0	391.7	117.1	45.0	62.4	15.0	-
SEPTEMBER	3.0	382.8	92.2	97.0	76.2	15.0	-
OCTOBER	3.0	377.9	92.2	97.0	75.4	15.0	-
NOVEMBER	3.2	378.3	104.8	76.0	76.3	15.0	-
DECEMBER	3.2	404.3	108.1	76.0	80.2	16.0	-
1986							
JANUARY	3.2	402.1	112.6	76.0	90.9	18.0	-
FEBRUARY	3.2	400.1	114.6	76.0	90.3	18.0	-
MARCH	3.2	389.3	117.6	76.0	98.4	28.0	-
APRIL	3.2	393.3	109.6	76.0	98.3	19.0	-
MAY	3.2	395.5	110.6	96.0	97.6	17.0	-
STATES - APRIL 1986							
N.S.W.	-	96.9	2.8	-	-	-	-
VIC.	3.2	66.5	3.8	-	85.3	6.0	-
QLD	-	100.7	46.1	45.0	-	-	-
S.A.	-	35.1	11.0	-	-	-	-
W.A.	-	84.5	11.0	31.0	13.0	13.0	-
TAS.							
N.T.	-	9.6	35.0	-	-	-	-
A.C.T.							
STATES - MAY 1986							
N.S.W.	-	96.8	2.8	21.0	-	-	-
VIC.	3.2	68.0	3.8	-	84.6	6.0	-
QLD	-	100.5	46.1	45.0	-	-	-
S.A.	-	35.1	11.0	-	-	-	-
W.A.	-	85.4	6.0	30.0	13.0	11.0	-
TAS.							
N.T.	-	9.6	41.0	-	-	-	-
A.C.T.							

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

BORROWINGS FROM RESIDENTS											
PAID UP CAPITAL (A)	BY THE ACCEPTANCE OF BILLS OF EXCHANGE AND THE ISSUE OF PROMISSORY NOTES		RELATED CORPOR- ATIONS	BANKS		OTHER				WITHDRAWABLE SHARE CAPITAL	BORROWINGS FROM NON- RESIDENTS
				BANK ACCEPTED BILLS OF EXCHANGE	OTHER	SECURED BORROWINGS			UNSECURED BORROWINGS		
						GOVERNMENT AND PUBLIC AUTHORITIES	INSURANCE COMPANIES	OTHER			
AUSTRALIA											
1985											
MARCH	63.6	4.7	26.5	47.4	228.8	40.7	17.7	412.4	5,777.5	12,365.2	13.0
APRIL	63.6	4.7	41.9	47.4	200.4	40.5	17.1	430.2	6,024.0	11,972.8	13.0
MAY	63.6	4.7	47.1	57.2	173.6	39.2	16.7	402.9	8,061.9	10,363.7	14.0
JUNE	65.2	14.7	67.0	88.0	210.4	37.0	18.7	419.7	6,241.8	10,310.1	12.1
JULY	65.3	-	55.1	88.5	202.0	35.9	18.5	417.8	6,445.7	10,371.3	13.2
AUGUST	66.0	-	46.4	90.1	185.2	36.5	18.3	430.4	6,469.8	10,546.4	13.0
SEPTEMBER	69.5	-	26.7	110.2	193.2	35.5	17.7	493.9	6,571.6	10,630.7	13.7
OCTOBER	70.8	-	25.7	109.3	212.9	105.7	17.6	473.6	6,783.7	10,684.4	14.9
NOVEMBER	71.0	-	42.4	120.3	226.3	105.7	17.6	469.9	6,862.2	10,776.4	15.5
DECEMBER	70.9	-	44.9	118.1	206.7	104.1	17.0	506.2	6,781.4	10,865.1	15.8
1986											
JANUARY	70.8	-	27.4	116.6	192.4	103.0	16.5	535.3	6,859.1	10,790.6	16.6
FEBRUARY	57.2	-	20.1	115.9	204.5	103.3	18.3	533.3	6,597.7	10,765.4	16.9
MARCH	57.2	-	60.2	135.9	209.8	102.4	17.8	569.2	6,565.4	10,818.8	17.2
APRIL	59.9	-	62.9	145.5	184.6	73.0	17.5	561.3	6,711.6	10,657.0	46.5
MAY	59.9	-	63.0	145.1	168.0	67.1	17.2	603.3	6,969.7	10,844.7	68.1
STATES - APRIL 1986											
N.S.W.	3.2	-	-	-	19.6	2.0	4.5	2.8	1,182.7	5,291.4	30.0
VIC.	56.1	-	22.9	120.8	24.4	-	5.3	20.6	2,920.8	1,033.8	-
QLD	-	-	-	-	122.8	-	1.3	9.0	1,257.2	1,276.3	1.2
S.A.	-	-	-	-	6.9	5.8	3.1	-	460.5	1,010.0	-
W.A.	.7	-	-	1.9	2.8	58.4	.5	452.1	584.0	1,486.6	15.3
TAS.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	22.7	8.3	6.9	2.8	76.8	306.4	558.8	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-
STATES - MAY 1986											
N.S.W.	3.2	-	-	-	25.5	2.0	4.5	2.2	1,235.2	5,473.3	51.2
VIC.	56.1	-	23.0	120.4	17.1	5.0	5.1	54.8	2,999.5	1,024.4	-
QLD	-	-	-	-	107.6	-	1.3	9.0	1,332.1	1,255.9	1.2
S.A.	-	-	-	-	7.9	5.7	3.1	-	462.2	1,023.7	-
W.A.	.7	-	-	1.9	4.9	47.6	.5	466.3	643.3	1,484.3	15.8
TAS.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	22.8	5.0	6.8	2.8	71.0	297.5	583.0	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-

(A) INCLUDES ONLY FIXED SHARE CAPITAL.

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

[illegible]

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 COMMON-WEALTH GOVERNMENT SECURITIES	OTHER
AUSTRALIA											
1985											
MARCH	1,772.4		-	-	-	75.1	-	-	10.7	950.1	1,043.8
APRIL	1,613.6		-	-	.2	71.3	-	-	10.7	909.9	1,080.6
MAY	1,511.7		-	-	-	84.1	-	-	10.7	940.1	1,142.4
JUNE	1,411.2		-	-	-	54.8	-	1.0	10.7	582.9	893.2
JULY	1,387.9		-	.7	1.4	55.1	-	1.0	10.6	554.9	871.8
AUGUST	1,411.2		-	-	2.0	33.7	-	4.8	10.2	504.2	776.8
SEPTEMBER	1,512.3		-	-	-	26.2	-	4.8	11.2	502.8	741.3
OCTOBER	1,493.1		-	-	-	30.0	-	11.2	42.1	570.1	770.3
NOVEMBER	1,536.3		-	-	-	33.2	-	5.7	93.9	524.1	779.8
DECEMBER	1,372.4		-	-	-	42.3	-	8.6	98.4	526.1	762.1
1986											
JANUARY	1,296.5		-	-	-	24.1	-	16.2	106.3	497.7	787.9
FEBRUARY	1,389.4		-	-	-	30.2	.9	13.6	93.6	473.8	760.4
MARCH	1,340.2		-	-	-	61.4	.9	9.5	64.0	482.0	786.5
APRIL	377.4	1,136.6	-	-	-	60.2	.9	19.0	26.2	364.0	742.6
MAY	417.6	1,351.5	-	-	-	35.8	1.8	24.0	24.6	412.2	740.2
STATES - APRIL 1986											
N.S.W.	7.2	144.9	330.2	-	-	-	-	7.6	20.9	279.9	273.9
VIC.	3.3	31.3	212.7	-	-	50.2	.9	6.6	1.5	24.1	207.3
QLD	-	11.7	171.9	-	-	.6	-	-	-	1.9	82.2
S.A.	-	49.7	204.0	-	-	-	-	-	.2	4.3	63.9
W.A.	-	123.9	113.1	-	-	9.4	-	4.9	1.9	28.8	86.5
TAS.	}	15.8	104.7	-	-	-	-	-	1.8	24.8	28.8
N.T.											
A.C.T.											
STATES - MAY 1986											
N.S.W.	6.3	165.1	363.4	-	-	-	-	12.5	20.0	289.6	273.5
VIC.	3.3	15.7	314.5	-	-	24.9	1.8	11.6	1.4	41.6	192.3
QLD	-	8.6	194.1	-	-	1.5	-	-	-	7.1	94.3
S.A.	-	67.8	209.9	-	-	-	-	-	.2	3.6	65.9
W.A.	-	141.6	175.3	-	-	9.4	-	-	-	21.4	92.1
TAS.	}	18.8	92.4	-	-	-	-	-	3.0	49.0	22.1
N.T.											
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												
1985												
MARCH	26.8	33.1	-	10.9	45.0	11,917.8	343.4	1,897.5	756.5	-	20,236.0	
APRIL	27.0	50.4	-	10.9	23.4	12,066.2	355.1	1,952.3	785.9	-	20,162.2	
MAY	28.8	67.3	-	11.2	29.7	12,279.4	371.5	1,984.0	766.2	-	20,444.9	
JUNE	28.5	87.2	-	17.6	21.7	11,224.2	290.7	2,064.1	678.7	-	18,488.2	
JULY	27.8	126.1	1.6	17.7	17.4	11,425.6	309.2	2,076.8	718.5	-	18,693.3	
AUGUST	47.3	161.8	3.0	18.1	16.4	11,600.6	333.5	2,118.9	754.7	-	18,938.6	
SEPTEMBER	53.1	166.6	20.2	5.3	13.2	11,721.2	349.3	2,176.0	758.7	-	19,255.9	
OCTOBER	52.7	165.5	21.7	7.7	29.0	11,852.6	363.5	2,178.4	763.7	-	19,578.7	
NOVEMBER	54.4	166.6	28.5	15.1	33.1	11,967.5	375.2	2,221.8	756.4	-	19,769.3	
DECEMBER	54.3	185.6	30.2	24.5	7.6	12,095.7	391.8	2,258.5	750.2	-	19,774.5	
1986												
JANUARY	54.3	205.6	32.7	25.4	14.2	12,161.9	401.5	2,244.5	795.8	-	19,824.7	
FEBRUARY	56.4	190.5	32.6	33.3	5.4	12,014.5	458.0	2,063.9	777.3	-	19,564.6	
MARCH	73.2	196.0	34.6	34.4	9.2	12,035.3	462.5	2,120.3	768.0	-	19,759.5	
APRIL	96.3	192.1	36.0	35.4	11.0	12,080.4	466.3	2,116.7	749.3	-	19,769.4	
MAY	109.5	187.1	49.8	27.8	7.6	12,132.5	504.5	2,094.3	769.3	-	20,244.1	
STATES - APRIL 1986												
N.S.W.	1.2	6.4	26.1	23.5	-	4,803.3	189.8	229.9	256.5	-	7,097.3	
VIC.	10.7	82.4	-	.7	-	2,296.6	168.2	874.2	153.7	-	4,464.7	
QLD	-	-	-	-	-	2,020.0	67.5	204.2	66.9	-	2,765.9	
S.A.	3.8	19.9	6.0	-	-	791.8	-	284.0	67.0	-	1,567.5	
W.A.	80.5	83.1	3.9	11.2	11.0	1,564.8	39.0	322.2	110.2	-	2,765.0	
TAS.	}	.3	-	-	-	604.0	1.7	202.2	94.9	-	1,109.0	
N.T.												
A.C.T.												
STATES - MAY 1986												
N.S.W.	1.2	6.4	39.2	15.8	-	4,846.1	226.8	231.0	271.0	-	7,284.4	
VIC.	10.7	82.4	-	.7	-	2,288.5	176.5	873.6	159.4	-	4,581.4	
QLD	-	-	-	-	-	2,042.0	60.4	181.3	71.1	-	2,835.8	
S.A.	4.1	19.9	6.5	-	-	782.4	-	284.9	56.6	-	1,581.1	
W.A.	93.5	78.1	4.1	11.2	7.6	1,567.7	38.7	324.0	108.6	-	2,827.3	
TAS.	}	.3	-	-	-	605.8	2.1	199.5	102.7	-	1,134.0	
N.T.												
A.C.T.												

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

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

	SECURED BORROWINGS BY PERIOD OF NOTICE FOR WITHDRAWAL, OR REMAINING PERIOD TO MATURITY WHERE A MATURITY DATE IS SPECIFIED					UNSECURED BORROWINGS AND WITHDRAWABLE SHARE CAPITAL BY PERIOD OF NOTICE FOR WITHDRAWAL, OR REMAINING PERIOD TO MATURITY WHERE A MATURITY DATE IS SPECIFIED (B)						
	UP TO 3 MONTHS	OVER 3 MONTHS AND UP TO 6 MONTHS	OVER 6 MONTHS AND UP TO 1 YEAR	OVER 1 YEAR	TOTAL	AT CALL	UP TO 7 DAYS BUT NOT AT CALL	OVER 7 DAYS AND UP TO 3 MONTHS	OVER 3 MONTHS AND UP TO 6 MONTHS	OVER 6 MONTHS AND UP TO 1 YEAR	OVER 1 YEAR	TOTAL
AUSTRALIA												
1984												
DECEMBER	302.4	31.8	120.8	105.0	560.0	8,764.6	5,596.1		1,337.6	1,680.8	474.8	17,853.8
1985												
MARCH	149.4	95.2	92.9	133.3	470.8	8,830.0	5,142.8		1,910.0	1,778.7	481.2	18,142.7
JUNE	210.9	105.3	84.2	75.0	475.3	7,455.8	5,488.3		1,853.8	1,246.3	507.7	16,551.9
SEPTEMBER	267.6	92.2	88.3	99.1	567.1	7,610.4	6,039.6		1,819.2	1,172.2	560.9	17,202.2
DECEMBER	200.0	159.8	80.8	186.7	627.3	7,582.5	6,186.4		1,660.2	1,739.3	478.1	17,646.6
1986												
MARCH	260.4	98.9	110.3	219.7	689.3	7,413.2	5,039.8		2,498.4	2,018.5	414.3	17,384.2
STATES - DECEMBER 1985												
N.S.W.	2.0	1.1	2.4	5.7	11.2	2,701.2	2,204.7		509.7	863.7	118.8	6,398.0
VIC.	17.8	.4	.3	3.2	21.6	1,643.6	1,755.3		395.7	497.4	102.9	4,394.8
QLD	.4	-	-	.8	1.2	1,445.8	644.1		309.1	72.2	36.6	2,507.8
S.A.	-	.1	3.5	5.4	9.0	560.5	602.8		105.7	97.4	102.7	1,469.0
W.A.	163.3	152.4	70.1	102.6	488.4	852.7	817.0		109.5	161.9	98.3	2,039.4
TAS.												
N.T.	16.5	5.9	4.5	69.0	95.9	378.8	162.6		230.5	46.8	18.8	837.5
A.C.T.												
STATES - MARCH 1986												
N.S.W.	1.7	1.3	1.0	5.5	9.4	2,804.6	1,714.4		1,144.0	669.6	99.3	6,431.9
VIC.	55.2	.1	-	7.0	62.4	1,283.0	1,286.3		637.2	750.9	78.9	4,036.4
QLD	-	.5	-	.8	1.3	1,343.3	596.3		317.6	272.8	22.9	2,552.9
S.A.	.1	3.5	.1	5.2	8.9	592.2	551.7		121.9	114.2	95.0	1,475.0
W.A.	191.0	86.0	104.8	134.7	516.5	826.9	736.2		702.6	163.2	103.7	2,032.6
TAS.												
N.T.	12.4	7.6	4.5	66.5	91.0	563.2	154.8		75.1	47.8	14.6	855.4
A.C.T.												

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

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

BORROWING RATES ON WITHDRAWABLE SHARES OR UNSECURED BORROWINGS										
WITHDRAWABLE AT CALL - CALCULATED ON (A)						FIXED TERM (B)				
MINIMUM MONTHLY BALANCE		DAILY BALANCE		3 MONTHS		6 MONTHS		12 MONTHS		
RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	RANGE	AVERAGE (C)	
NEW SOUTH WALES										
1985										
DECEMBER	7.00-10.50	8.83	7.00-10.50	8.81	12.50-15.25	13.60	11.25-16.00	13.82	11.75-15.00	14.04
1986										
JANUARY	7.00-11.00	8.75	7.00-10.50	8.81	12.50-15.75	13.73	11.25-16.25	14.13	12.25-15.00	14.21
FEBRUARY	7.00-11.00	8.75	7.00-10.50	8.81	12.50-15.75	13.73	11.25-16.25	14.14	12.25-15.00	14.38
MARCH	7.00-11.50	8.80	7.00-10.50	8.81	12.50-15.50	14.20	12.25-16.00	14.17	12.25-15.00	14.27
APRIL	7.00-11.50	8.80	7.00-10.50	8.88	13.25-15.50	14.09	12.25-15.25	14.11	12.25-15.00	14.23
MAY	7.00-11.50	8.90	7.00-10.50	8.88	13.25-14.75	14.16	12.25-15.00	14.02	13.25-14.50	14.04
VICTORIA										
1985										
DECEMBER	6.00-12.00	10.10	5.00-15.00	8.12	11.00-16.50	14.33	11.00-16.00	14.24	11.75-17.00	14.00
1986										
JANUARY	6.00-12.00	10.03	5.00-15.00	8.07	10.00-17.00	14.48	11.00-16.00	14.38	11.75-17.00	13.97
FEBRUARY	6.00-12.00	9.86	5.00-15.00	8.03	11.00-17.50	14.93	11.00-17.50	14.78	11.75-17.00	14.00
MARCH	6.00-12.00	9.85	5.00-15.00	8.25	11.00-16.50	14.91	11.75-16.00	14.92	11.75-17.00	14.33
APRIL	6.00-12.00	9.85	5.00-15.00	7.92	11.00-16.00	14.88	11.75-16.00	14.87	11.75-17.00	14.20
MAY	6.00-12.00	9.77	5.00-15.00	7.83	11.00-16.00	14.56	11.75-16.00	14.73	11.75-17.00	14.03
QUEENSLAND										
1985										
DECEMBER	9.50-10.00	9.83	9.00-11.00	9.60	13.50-15.00	14.37	12.50-14.50	13.89	14.00-14.50	14.21
1986										
JANUARY	8.50-10.00	9.33	9.00-11.00	9.60	13.50-16.50	14.64	13.25-17.25	15.04	14.25-16.00	14.61
FEBRUARY	8.50-10.00	9.33	9.00-11.00	9.60	14.25-15.25	14.61	13.25-16.75	14.81	14.25-15.00	14.46
MARCH	8.50-10.00	9.33	9.00-11.00	9.80	14.25-15.25	14.56	13.25-15.25	14.51	14.00-15.00	14.43
APRIL	8.50-10.00	9.33	9.00-11.00	9.75	14.25-15.60	14.87	13.25-15.60	14.59	14.25-15.60	14.66
MAY	8.50-10.00	9.33	9.00-11.00	9.90	14.25-15.30	14.84	13.25-15.30	14.53	14.25-15.30	14.61
SOUTH AUSTRALIA										
1985										
DECEMBER	9.00-11.00	10.00	7.00- 9.00	7.75	15.00-15.50	15.13	15.00-15.60	15.15	13.50-16.00	15.13
1986										
JANUARY	9.00-11.00	10.00	7.00- 9.00	8.00	15.00-16.25	15.31	15.00-16.25	15.31	13.50-17.00	15.50
FEBRUARY	9.00-11.00	10.00	7.00- 8.00	7.33	15.00-16.25	15.36	15.00-16.25	15.36	14.50-17.00	15.70
MARCH	9.00-11.00	10.00	7.00- 8.00	7.33	15.00-16.25	15.56	15.00-16.25	15.56	14.50-17.00	15.70
APRIL	9.00-11.00	10.00	7.00- 8.00	7.33	14.00-16.00	15.00	14.00-16.00	14.94	13.50-16.00	15.05
MAY	9.00-11.00	10.00	7.00- 8.00	7.33	14.00-15.50	14.63	14.00-15.25	14.56	14.00-16.00	14.70
WESTERN AUSTRALIA										
1985										
DECEMBER	11.00-12.00	11.44	6.75-10.00	8.47	12.75-15.00	14.47	13.25-16.00	14.91	13.00-15.50	14.59
1986										
JANUARY	11.00-12.00	11.44	6.75-10.00	8.34	13.75-15.50	14.66	14.00-16.00	15.16	13.50-15.50	14.69
FEBRUARY	11.00-12.00	11.44	6.75-10.00	8.47	14.75-17.00	15.84	15.00-16.50	16.00	13.75-15.75	14.97
MARCH	11.00-12.00	11.44	6.75-10.00	8.47	14.50-17.00	15.69	14.50-16.50	15.78	13.75-15.75	15.00
APRIL	11.00-12.00	11.44	6.75-10.00	8.47	14.50-17.00	15.47	14.50-16.50	15.44	13.75-15.50	14.88
MAY	11.00-12.00	11.44	6.75-10.00	8.47	14.50-15.25	14.84	14.50-15.00	14.84	13.75-14.75	14.44
TASMANIA										
1985										
DECEMBER										
1986										
JANUARY										
FEBRUARY										
MARCH										
APRIL										
MAY										
NORTHERN TERRITORY										
1985										
DECEMBER										
1986										
JANUARY										
FEBRUARY										
MARCH										
APRIL										
MAY										
AUSTRALIAN CAPITAL TERRITORY										
1985										
DECEMBER	8.00- 8.00	8.00	8.00- 9.00	8.50	15.25-15.25	15.25	15.25-15.25	15.25	15.25-15.25	15.25
1986										
JANUARY	8.00- 8.00	8.00	8.00- 9.00	8.50	15.25-17.00	16.13	15.25-17.00	16.13	15.25-15.25	15.25
FEBRUARY	8.00- 8.00	8.00	8.00- 9.00	8.50	17.00-17.00	17.00	17.00-17.00	17.00	15.25-15.25	15.25
MARCH	8.00- 8.00	8.00	8.00- 9.00	8.50	17.00-17.00	17.00	17.00-17.00	17.00	15.25-15.25	15.25
APRIL	8.00- 8.00	8.00	8.00- 9.00	8.50	16.00-16.00	16.00	16.00-16.00	16.00	15.25-15.25	15.25
MAY	8.00- 8.00	8.00	8.00- 9.00	8.50	15.00-15.00	15.00	15.00-15.00	15.00	14.50-14.50	14.50

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

(B) 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.

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

(E) AND DEPOSITS COMPOUNDING INTEREST.

(F) NOT WEIGHTED.

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

LENDING RATES ON FIRST MORTGAGE OWNER OCCUPIED HOUSING (A)								
	\$30,000		\$40,000		\$50,000		\$60,000	
	RANGE	AVERAGE (B)	RANGE	AVERAGE (B)	RANGE	AVERAGE (B)	RANGE	AVERAGE (B)
NEW SOUTH WALES								
1985								
DECEMBER	15.25-14.50	13.94	13.25-15.00	14.42	13.50-15.50	14.73	13.75-15.50	15.11
1986								
JANUARY	13.00-15.00	13.96	13.50-15.50	14.48	13.50-15.50	14.77	13.75-15.50	15.14
FEBRUARY	13.00-14.50	13.92	13.00-15.00	14.42	13.50-15.50	14.79	14.50-15.50	15.23
MARCH	13.00-14.50	13.92	13.00-15.00	14.42	13.50-15.50	14.79	14.50-15.50	15.18
APRIL	13.00-15.00	14.13	13.00-16.00	14.54	13.50-16.00	14.94	14.50-16.00	15.34
MAY	13.00-14.50	13.96	13.00-15.00	14.42	13.50-15.50	14.79	14.50-15.50	15.18
VICTORIA								
1985								
DECEMBER	14.50-15.50	14.78	14.50-15.50	14.78	14.50-15.50	14.78	14.50-15.50	14.83
1986								
JANUARY	14.50-15.50	15.34	14.50-15.50	15.34	14.50-15.50	15.34	14.50-15.50	15.39
FEBRUARY	14.50-15.50	15.37	14.50-15.50	15.37	14.50-15.50	15.37	14.50-15.50	15.42
MARCH	14.50-15.50	15.38	14.50-15.50	15.38	14.50-15.50	15.38	14.50-15.50	15.43
APRIL	14.50-16.00	15.40	14.50-16.00	15.40	14.50-16.00	15.40	14.50-16.00	15.45
MAY	14.50-16.00	15.73	14.50-16.00	15.73	14.50-16.00	15.73	14.50-16.00	15.78
QUEENSLAND								
1985								
DECEMBER	13.50-14.50	14.36	13.50-15.50	14.68	13.50-16.00	14.91	13.50-16.00	15.32
1986								
JANUARY	13.50-14.50	14.36	13.50-15.50	14.77	13.50-16.00	15.09	13.50-16.00	15.41
FEBRUARY	14.25-14.50	14.43	14.25-15.50	14.98	14.25-16.00	15.25	14.25-16.00	15.61
MARCH	14.25-15.00	14.81	14.25-16.00	15.27	14.25-16.50	15.63	14.25-16.50	15.81
APRIL	14.25-15.00	14.93	14.25-16.00	15.43	14.25-16.50	15.61	14.25-16.50	15.98
MAY	14.25-15.00	14.93	14.25-16.00	15.48	14.25-16.50	15.66	14.25-16.50	16.02
SOUTH AUSTRALIA								
1985								
DECEMBER	14.50-15.25	14.70	14.75-15.75	14.95	15.00-15.50	15.13	15.50-15.50	15.50
1986								
JANUARY	14.50-15.25	14.70	14.75-15.75	14.95	15.00-15.50	15.13	15.50-15.50	15.50
FEBRUARY	16.00-16.75	16.20	16.25-17.25	16.60	16.25-17.00	16.34	16.50-17.00	16.88
MARCH	16.00-16.75	16.20	16.25-17.25	16.45	16.50-17.00	16.63	17.00-17.00	17.00
APRIL	16.00-16.75	16.20	16.25-17.25	16.45	16.50-17.00	16.63	17.00-17.00	17.00
MAY	16.00-16.75	16.20	16.25-17.25	16.45	16.50-17.00	16.63	17.00-17.00	17.00
WESTERN AUSTRALIA								
1985								
DECEMBER	15.25-16.00	15.63	15.25-16.00	15.63	15.25-16.00	15.63	15.25-16.00	15.63
1986								
JANUARY	15.50-16.00	15.84	15.50-16.00	15.84	15.50-16.00	15.84	15.50-16.00	15.84
FEBRUARY	15.50-16.50	15.91	15.50-16.50	15.91	15.50-16.50	15.91	15.50-16.50	15.91
MARCH	16.00-16.50	16.09	16.00-16.50	16.09	16.00-16.50	16.09	16.00-16.50	16.09
APRIL	16.00-16.50	16.09	16.00-16.50	16.09	16.00-16.50	16.09	16.00-16.50	16.09
MAY	15.00-16.50	15.81	15.00-16.50	15.81	15.00-16.50	15.81	15.00-16.50	15.81
TASMANIA								
1985								
DECEMBER								
1986								
JANUARY								
FEBRUARY								
MARCH								
APRIL								
MAY								
NOT AVAILABLE FOR PUBLICATION								
NORTHERN TERRITORY								
1985								
DECEMBER								
1986								
JANUARY								
FEBRUARY								
MARCH								
APRIL								
MAY								
NOT AVAILABLE FOR PUBLICATION								
AUSTRALIAN CAPITAL TERRITORY								
1985								
DECEMBER	15.00-15.25	15.13	15.25-15.25	15.25	15.25-15.50	15.38	15.75-15.75	15.75
1986								
JANUARY	15.00-15.25	15.13	15.25-15.25	15.25	15.25-15.50	15.38	15.75-15.75	15.75
FEBRUARY	15.00-16.25	15.63	15.25-16.25	15.75	15.75-16.25	16.00	15.75-16.75	16.25
MARCH	15.00-16.25	15.63	15.25-16.25	15.75	15.50-16.25	15.88	15.75-16.75	16.25
APRIL	16.00-16.25	16.13	16.25-16.25	16.25	16.25-16.50	16.38	16.75-16.75	16.75
MAY	16.00-16.25	16.13	16.25-16.25	16.25	16.25-16.50	16.38	16.75-16.75	16.75

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