



BUILDING SOCIETIES, AUSTRALIA MAY 1987

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MAIN FEATURES

New lending commitments totalled \$360.4 million in May 1987, an increase of \$55.5 million (18.2%) on April 1987.

Unsecured borrowings and withdrawable share capital increased in May 1987 by \$419.5 million (2.8%) to \$15,309.0 million.

Loan outstandings for owner-occupied housing at the end of May 1987 stood at \$9,789.6 million, a small increase on April 1987.

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 1986 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 monthly 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

5. 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

6. 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

7. 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

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

Related publications

9. 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.

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.

Electronic services

12. 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.

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	Unused at end of period				Unsecured borrowings	Withdrawable shares	Unsecured borrowings		Withdrawable shares
AUSTRALIA											
1986											
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	129.9
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	122.2
May	227.4	20.9	548.8	249.5	380.7	184.5	2,075.9	2,956.3	1,816.7	2,768.4	210.9
June	267.0	13.3	600.0	198.6	368.0	166.3	1,974.9	2,808.8	1,847.6	2,748.8	216.2
July	259.1	57.7	569.6	231.8	423.9	219.6	2,423.1	3,262.5	2,400.1	3,140.8	158.7
August	285.2	20.5	625.6	208.7	360.8	160.7	1,951.7	3,060.1	2,010.0	2,992.8	137.0
September	340.3	46.3	646.8	272.7	412.7	164.8	1,902.8	3,156.3	1,967.4	3,200.3	170.0
October	341.5	49.1	659.1	280.1	421.6	221.5	2,394.1	3,381.5	2,171.0	3,399.8	152.9
November	293.6	36.3	655.8	260.6	390.8	170.2	1,785.4	2,973.7	1,726.5	2,889.3	235.8
December	305.0	51.3	571.6	337.9	463.6	175.8	2,006.3	3,623.7	2,073.2	3,382.4	196.2
1987											
January	263.4	24.6	597.4	213.0	379.5	198.6	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	198.2	2,092.8	2,955.2	1,969.4	2,960.2	120.1
March	318.3	50.3	593.3	257.6	397.9	158.7	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	173.2	1,838.0	3,073.2	1,687.0	3,122.1	100.3
May	360.4	87.8	587.3	269.6	363.7	155.7	1,865.7	3,117.6	1,713.9	2,849.8	200.0
STATES - APRIL 1987											
N.S.W.	116.7	7.6	230.6	94.9	116.1	58.6	357.6	1,540.6	302.5	1,533.7	28.6
Vic.	85.0	17.1	215.4	48.3	76.4	35.2	843.8	278.6	849.8	300.4	0
Qld	39.1	0.9	36.8	44.0	64.1	28.7	375.5	688.7	322.7	723.8	17.1
S.A.	30.3	0.7	41.3	24.2	31.5	13.7	131.6	192.8	88.2	217.7	11.4
W.A.	23.7	1.1	37.4	20.2	36.5	30.0	80.1	289.0	79.9	260.6	8.4
Tas.											
N.T. }	10.1	1.4	22.9	7.0	15.2	7.0	49.4	83.5	43.9	86.0	5.8
A.C.T. }											
STATES - MAY 1987											
N.S.W.	117.1	11.4	233.6	102.8	140.2	60.0	310.0	1,606.5	260.6	1,386.6	132.8
Vic.	125.4	71.5	199.9	69.5	80.5	38.7	969.8	349.9	934.7	333.1	22.7
Qld	46.6	0.7	42.9	39.9	63.4	29.8	321.1	638.2	272.5	627.8	15.3
S.A.	32.0	2.3	44.8	26.1	28.2	13.8	155.2	159.4	141.2	159.8	12.3
W.A.	31.2	1.7	43.9	23.1	34.8	6.6	67.0	270.9	64.1	262.3	6.2
Tas.											
N.T. }	7.9	0.3	22.2	8.3	16.6	6.8	42.5	92.6	40.7	80.2	10.2
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		
	Related corporations	Residents		Non- residents	Total (used and unused)	Unused	
		Banks	Other			Banks	Other
AUSTRALIA							
1986							
March	3.2	518.3	117.6	76.0	98.4	28.0	-
April	3.2	510.3	109.6	76.0	98.3	19.0	-
May	3.2	507.5	110.6	96.0	97.6	17.0	-
June	3.2	501.9	87.6	96.0	99.5	17.0	-
July	3.2	505.6	88.5	96.0	124.9	16.0	-
August	3.0	510.3	91.5	96.0	123.5	17.0	-
September	3.0	529.7	93.0	96.0	131.3	17.0	-
October	3.0	500.8	117.0	96.0	128.2	9.0	-
November	3.0	504.1	120.0	151.0	119.2	16.0	-
December	3.0	515.0	116.0	151.0	124.2	16.0	-
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	-
STATES - APRIL 1987							
N.S.W.	-	62.2	1.0	-	-	-	-
Vic.	3.0	54.1	27.0	-	142.9	9.0	-
Qld	-	100.0	45.0	45.0	-	-	-
S.A.	-	35.2	11.0	-	-	-	-
W.A.	-	97.3	7.0	35.0	10.0	5.0	-
Tas.	-	-	-	-	-	-	-
N.T. }	-	10.7	21.5	-	-	-	-
A.C.T. }	-	-	-	-	-	-	-
STATES - MAY 1987							
N.S.W.	-	61.7	1.0	-	-	-	-
Vic.	3.0	49.4	22.0	-	150.6	7.0	-
Qld	-	95.3	45.0	45.0	-	-	-
S.A.	-	35.1	11.0	-	-	-	-
W.A.	-	100.3	7.0	35.0	10.0	5.0	-
Tas.	-	-	-	-	-	-	-
N.T. }	-	9.8	23.5	-	-	-	-
A.C.T. }	-	-	-	-	-	-	-

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

Borrowings from residents											Borrowings from non- residents	
Paid up capital(a)	By the acceptance of bills of exchange and the issue of promissory notes	Related corpor- ations	Banks		Secured borrowings(b)			Other(b)		Total		
			Bank accepted bills of exchange	Other	Government and public authorities	Insurance companies	Other	Unsecured borrowings	Withdrawable share capital			
AUSTRALIA												
1986												
March	57.2	-	60.2	135.9	209.8	102.4	19.8	567.2	6,565.4	10,818.8	17,384.2	17.2
April	59.9	-	62.9	145.5	184.6	73.0	19.5	359.3	6,711.6	10,657.0	17,368.5	46.5
May	59.9	-	63.0	145.1	168.0	67.1	19.4	601.3	6,970.8	10,844.8	17,815.6	68.1
June	72.6	-	62.9	137.6	226.8	42.1	18.3	570.8	6,976.6	10,741.0	17,717.6	68.4
July	72.6	11.2	62.9	150.1	188.2	43.7	18.4	537.6	6,999.6	10,862.7	17,862.3	54.4
August	75.6	11.2	40.5	138.6	202.9	39.3	18.2	584.2	6,956.0	10,930.0	17,886.0	40.7
September	75.6	11.2	40.6	140.7	196.8	42.3	17.5	563.4	6,891.5	10,885.9	17,777.4	40.7
October	75.6	11.2	41.0	144.7	182.5	40.9	17.4	515.2	7,114.6	10,867.7	17,982.2	26.5
November	75.6	11.2	41.0	129.1	209.8	41.2	16.9	496.4	7,173.4	10,952.0	18,125.4	20.2
December	77.0	11.2	41.1	134.9	175.8	45.6	16.5	489.6	7,106.5	11,193.3	18,299.8	20.3
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	11.2	60.9	150.9	244.7	50.3	15.0	446.5	6,291.8	10,154.9	16,446.7	17.0
April	72.8	9.6	41.3	151.3	164.9	44.6	14.3	484.8	5,603.0	9,286.5	14,889.5	86.9
May	76.2	11.2	41.4	172.2	152.0	44.6	13.3	500.4	5,754.7	9,554.2	15,309.0	86.8
STATES - APRIL 1987												
N.S.W.	3.2	-	-	-	19.1	-	2.7	22.2	687.1	4,806.7	5,493.8	78.3
Vic.	68.9	9.6	1.3	121.7	38.4	25.0	4.5	72.5	2,692.9	808.6	3,501.5	-
Qld	-	-	-	-	9.5	92.4	1.1	-	1,439.8	1,297.9	2,737.7	1.2
S.A.	-	-	-	-	9.3	5.8	3.1	-	434.3	993.6	1,427.9	-
W.A.	0.7	-	-	4.7	2.5	10.1	2.3	371.7	175.0	939.5	1,114.5	7.4
Tas.	-	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	15.5	3.2	3.7	0.5	18.4	173.9	440.2	614.1	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-	-
STATES - MAY 1987												
N.S.W.	3.2	-	-	-	19.2	-	2.7	32.7	736.5	5,026.7	5,763.1	78.5
Vic.	72.3	11.2	1.4	142.3	24.1	25.0	3.6	104.4	2,728.0	825.4	3,553.4	-
Qld	-	-	-	-	9.6	93.0	1.1	-	1,488.3	1,308.3	2,796.6	1.2
S.A.	-	-	-	-	7.0	5.8	3.1	-	448.3	993.2	1,441.5	-
W.A.	0.7	-	-	4.7	4.8	10.1	2.2	346.7	178.0	948.1	1,126.1	7.1
Tas.	-	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	15.6	3.9	3.7	0.5	16.6	175.7	452.6	628.2	-
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 authorized dealers in the short term money market	Other placements and deposits					
	Certificates of deposit		Cash and current accounts		Related corporations		Other corporations registered under FCA		Other businesses	
	Negotiable	Other			Registered under FCA	Other	Building societies	Other		
AUSTRALIA										
1986										
March	671.0	29.3	224.1	76.8	132.7	7.7	-	1.0	82.3	54.6
April	683.4	24.8	239.0	65.8	45.5	7.5	-	0.8	71.1	108.6
May	774.4	28.5	242.9	87.2	90.9	8.1	-	2.8	68.9	38.8
June	648.0	33.3	238.1	80.5	55.3	8.1	0.1	3.1	61.2	71.5
July	697.7	34.0	256.3	73.5	61.8	0.6	-	3.4	68.6	51.7
August	795.5	36.9	204.0	74.6	38.3	0.6	-	3.6	58.6	64.1
September	681.0	37.0	152.3	72.3	49.5	0.6	-	2.1	79.0	60.0
October	687.8	39.1	180.3	86.3	67.1	0.6	0.3	1.1	64.3	60.7
November	679.6	43.9	170.3	92.2	62.0	0.6	0.2	1.8	37.9	115.1
December	468.8	38.0	159.0	89.2	148.3	0.6	0.3	1.8	63.0	63.7
1987										
January	441.8	23.4	160.9	91.1	84.3	0.6	0.3	1.8	39.3	141.5
February	366.0	28.4	134.9	91.9	98.4	0.6	0.5	1.7	70.9	124.1
March	338.0	25.6	170.1	67.8	69.6	5.6	0.5	1.9	71.3	50.1
April	324.1	24.1	163.0	67.5	140.0	5.6	0.7	1.9	70.2	41.9
May	370.8	24.2	146.0	73.1	90.3	5.6	0.9	7.6	50.3	20.8
STATES - APRIL 1987										
N.S.W.	214.8	18.7	53.7	13.1	74.9	-	-	-	-	-
Vic.	38.1	5.4	43.6	19.3	19.3	-	-	0.9	3.1	30.5
Qld	53.9	-	13.8	19.2	40.9	-	-	0.9	-	1.4
S.A.	-	-	16.6	5.8	3.6	5.6	0.7	-	67.1	-
W.A.	17.3	-	20.9	6.5	0.5	-	-	-	-	7.5
Tas.	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	14.5	3.5	0.8	-	-	-	-	2.5
A.C.T.	-	-	-	-	-	-	-	-	-	-
STATES - MAY 1987										
N.S.W.	225.7	18.7	42.5	18.9	28.3	-	-	-	-	-
Vic.	55.9	5.5	35.0	18.6	31.3	-	-	0.9	1.8	7.0
Qld	66.7	-	14.2	17.4	28.2	-	-	1.4	-	1.8
S.A.	-	-	17.8	5.7	1.3	5.6	0.9	-	48.5	-
W.A.	22.5	-	19.7	9.5	0.4	-	-	-	-	10.1
Tas.	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	16.8	3.0	0.9	-	-	5.3	-	2.0
A.C.T.	-	-	-	-	-	-	-	-	-	-

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

	<i>Bills of exchange purchased and held(a)</i>						<i>Other government and public authority securities</i>					
	<i>Bank accepted endorsed</i>			<i>Other bills</i>			<i>Promissory notes purchased and held</i>					
				<i>Accepted by corporations registered under FCA</i>								
	<i>Public authorities</i>	<i>Corporations registered under FCA</i>	<i>Other</i>	<i>Public authorities</i>	<i>Corporations registered under FCA</i>	<i>Other</i>	<i>Public authorities</i>	<i>Corporations registered under FCA</i>	<i>Other</i>	<i>Treasury notes</i>	<i>Other Commonwealth Government securities</i>	<i>Other</i>
AUSTRALIA												
1986		1,340.2	-	-	-	-	61.4	0.9	9.5	64.0	482.0	786.5
March							60.2	0.9	19.0	26.2	364.0	742.6
April	10.6	393.7	1,120.3	-	-	-	35.8	1.8	24.0	24.6	412.2	740.2
May	9.6	433.9	1,335.2	-	-	-	34.1	1.8	58.4	11.6	362.9	689.2
June	3.8	367.5	1,804.9	-	-	-	33.8	-	48.0	13.6	440.0	704.0
July	9.7	409.2	1,671.3	-	-	-	67.4	-	56.5	12.4	366.0	719.7
August	11.1	365.3	1,674.7	-	-	-	60.2	1.0	79.4	13.2	367.1	702.0
September	5.2	372.9	1,627.5	-	-	-	124.8	2.1	85.1	33.5	431.9	733.7
October	3.4	326.5	1,547.5	-	-	-	86.5	2.1	93.9	14.6	408.1	731.7
November	4.9	320.4	1,605.5	-	-	-	73.4	1.0	96.9	41.9	422.3	752.3
December	1.9	298.2	1,833.3	-	-	-	-	-	-	-	-	-
1987							51.0	0.9	84.5	134.2	464.1	751.9
January	2.0	287.2	1,766.2	-	-	-	36.2	1.0	95.9	339.0	559.6	719.2
February	2.0	266.1	1,660.3	-	-	-	73.9	1.1	78.1	220.0	446.2	697.9
March	1.6	262.9	1,482.8	-	-	-	89.9	1.3	72.5	7.3	335.0	637.0
April	6.1	319.2	1,404.8	-	-	-	95.8	0.2	84.7	7.4	357.2	701.0
May	5.1	372.7	1,583.9	-	-	-	-	-	-	-	-	-
STATES - APRIL 1987												
N.S.W.	-	75.6	274.2	-	-	-	-	-	12.0	7.1	321.8	228.2
Vic.	6.1	27.3	381.9	-	-	-	70.1	1.0	52.3	-	4.2	197.7
Qld	-	0.5	404.8	-	-	-	10.5	0.3	2.3	-	1.7	102.8
S.A.	-	29.0	113.0	-	-	-	-	-	-	0.2	1.5	63.5
W.A.	-	179.1	99.4	-	-	-	9.3	-	5.8	-	3.0	23.1
Tas.							-	-	-	-	2.8	21.7
N.T.		7.7	131.6	-	-	-	-	-	-	-	-	-
A.C.T.							-	-	-	-	-	-
STATES - MAY 1987												
N.S.W.	-	79.2	433.0	-	-	-	-	-	15.3	7.2	341.3	240.8
Vic.	5.1	32.6	411.4	-	-	-	76.1	-	60.9	-	8.4	196.4
Qld	-	1.0	425.7	-	-	-	10.5	0.2	2.7	-	1.7	147.6
S.A.	-	78.2	83.1	-	-	-	-	-	-	0.2	1.2	71.5
W.A.	-	166.8	102.0	-	-	-	9.3	-	5.8	-	2.8	23.1
Tas.							-	-	-	-	1.7	21.7
N.T.		14.7	128.7	-	-	-	-	-	-	-	-	-
A.C.T.							-	-	-	-	-	-

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

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

	Other securities		Loan outstandings(a)						Other assets in Australia	Overseas assets	Total assets
	Related corporations	Other businesses	Related corporations		Other corporations registered under FCA	Individuals		Other loans and advances			
			Registered under FCA	Other		Owner-occupied housing	Other				
AUSTRALIA											
1986											
March	75.2	196.0	34.6	34.4	9.2	11,822.8	591.5	2,203.8	768.0	-	19,759.5
April	98.3	192.1	36.0	35.4	11.0	11,864.4	596.8	2,202.1	749.3	-	19,769.4
May	62.6	187.1	98.7	27.8	7.6	11,924.4	622.1	2,184.8	769.6	-	20,244.4
June	68.8	166.8	110.9	26.8	4.2	11,653.9	629.3	2,162.1	771.6	-	20,127.6
July	69.8	165.6	133.3	24.6	1.1	11,664.4	628.6	2,152.1	795.9	-	20,212.4
August	65.1	168.8	163.9	24.3	37.0	11,666.6	635.1	2,154.9	830.0	-	20,294.9
September	65.9	165.7	175.8	24.4	44.3	11,648.5	638.5	2,219.8	834.7	-	20,180.1
October	66.3	165.2	189.3	25.2	0.9	11,683.7	654.7	2,250.5	830.9	-	20,342.6
November	65.4	163.6	195.1	27.4	7.3	11,672.0	663.6	2,326.5	864.0	-	20,456.3
December	65.7	163.6	202.0	29.2	5.0	11,729.6	658.1	2,355.7	805.1	-	20,568.1
1987											
January	72.9	162.5	204.3	32.2	19.0	11,695.8	665.8	2,417.6	816.8	-	20,613.9
February	73.7	161.8	207.8	34.0	22.6	11,677.0	678.3	2,496.3	831.2	-	20,779.3
March	98.2	162.6	200.5	34.4	17.0	10,586.1	544.2	2,451.4	733.5	-	18,893.1
April	31.5	101.0	80.3	35.3	3.6	9,762.3	484.3	2,257.4	734.1	-	17,201.6
May	32.5	98.2	84.8	20.0	3.1	9,789.6	494.7	2,309.5	776.3	-	17,606.1
STATES - APRIL 1987											
N.S.W.	2.3	1.4	65.4	27.4	-	3,971.7	317.7	216.5	219.8	-	6,116.5
Vic.	22.1	61.4	-	0.7	-	1,859.7	42.8	1,079.7	175.1	-	4,142.2
Qld	-	3.6	-	-	-	1,940.5	91.1	203.0	88.5	-	2,979.7
S.A.	6.5	21.2	14.9	-	-	732.9	-	398.1	98.1	-	1,578.3
W.A.	0.6	13.0	-	7.2	3.6	893.5	28.1	215.1	86.9	-	1,620.4
Tas.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	0.3	-	-	-	364.1	4.5	145.0	65.7	-	764.6
A.C.T.	-	-	-	-	-	-	-	-	-	-	-
STATES - MAY 1987											
N.S.W.	3.2	1.4	68.3	12.0	-	3,994.9	325.1	243.4	220.3	-	6,319.6
Vic.	21.9	62.6	-	0.7	-	1,858.4	44.9	1,099.2	218.8	-	4,253.2
Qld	-	4.2	-	-	-	1,944.1	92.1	204.7	90.9	-	3,055.1
S.A.	6.7	21.5	16.5	-	-	737.5	-	400.6	94.3	-	1,591.1
W.A.	0.6	8.0	-	7.2	3.1	891.3	27.8	217.1	85.4	-	1,612.6
Tas.	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	0.3	-	-	-	363.4	4.9	144.6	66.5	-	774.4
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(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												
1985												
December 1986	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	
March	260.4	98.9	110.3	219.7	689.3	7,208.7	5,039.8	2,702.9	2,018.5	414.3	17,384.2	
June	305.2	93.9	122.7	109.4	631.2	7,168.6	6,428.5	2,145.2	1,502.1	473.1	17,717.6	
September	314.8	105.2	108.5	94.7	623.1	7,466.6	6,687.0	1,986.5	1,230.8	406.5	17,777.4	
December 1987	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	
March 1988	287.0	72.5	78.3	73.9	511.8	6,997.1	6,128.1	1,893.1	804.2	624.3	16,446.7	
STATES - DECEMBER 1986												
N.S.W.	-	-	-	5.9	5.9	3,351.2	2,610.5	743.0	320.3	89.8	7,114.6	
Vic.	47.0	10.3	5.4	8.9	71.5	1,396.1	1,911.3	436.2	221.4	144.4	4,109.5	
Qld	0.5	-	-	0.7	1.2	1,405.5	1,177.9	107.9	71.6	4.1	2,767.0	
S.A.	0.5	0.1	3.1	5.4	9.1	580.2	586.6	159.2	76.1	68.4	1,470.5	
W.A.	225.3	63.7	118.4	33.7	441.0	732.3	925.4	174.3	129.4	266.8	2,228.2	
Tas.												
N.T.		8.9	1.4	12.8	23.1	194.8	117.8	272.0	17.2	8.3	610.1	
A.C.T.												
STATES - MARCH 1987												
N.S.W.	19.4	-	-	4.9	24.3	2,699.9	1,860.3	591.0	248.8	31.7	5,431.8	
Vic.	51.4	5.6	1.2	7.5	65.8	1,354.7	1,961.1	386.2	228.6	122.3	4,052.9	
Qld	-	0.5	-	0.7	1.2	1,426.7	935.6	278.8	75.0	3.9	2,720.0	
S.A.	0.1	1.1	0.1	7.7	8.9	570.1	486.0	139.6	92.7	120.9	1,409.3	
W.A.	210.7	61.5	73.0	43.1	388.4	750.9	774.6	218.0	141.1	337.0	2,221.6	
Tas.												
N.T.		5.4	3.8	4.0	10.0	23.2	194.8	110.5	279.5	17.9	8.5	611.1
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 unsecured borrowings														
	Withdrawable at call - calculated on (b)					Fixed term(c)									
	Minimum monthly balance		Daily balance			1 month		6 month		12 month					
	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)					
NEW SOUTH WALES															
1986															
December	7.00	- 11.50	9.14	7.00	- 11.50	9.00	12.75	- 15.50	14.34	12.25	- 15.00	14.06	13.25	- 14.50	13.85
1987															
January	7.00	- 11.50	9.14	7.00	- 11.50	9.00	12.75	- 15.00	14.20	12.25	- 15.00	14.13	13.25	- 14.50	13.88
February	7.00	- 11.50	9.14	7.00	- 11.50	9.13	12.75	- 15.00	14.45	12.25	- 15.00	14.19	13.25	- 14.50	13.90
March	7.00	- 11.50	8.91	7.00	- 11.50	9.14	12.75	- 15.00	14.40	12.25	- 15.00	14.41	13.25	- 14.50	14.05
April	7.00	- 11.50	8.91	7.00	- 11.50	9.14	12.75	- 15.25	14.50	12.75	- 15.25	14.55	13.50	- 15.00	14.25
May	7.00	- 11.50	8.91	7.00	- 11.50	9.14	12.75	- 15.00	14.08	12.75	- 15.00	14.16	13.50	- 14.50	14.02
VICTORIA															
1986															
December	6.00	- 12.00	9.96	5.00	- 15.00	8.28	11.00	- 16.00	14.56	12.00	- 15.00	14.40	12.00	- 16.50	14.61
1987															
January	6.00	- 12.00	10.12	5.00	- 15.00	8.06	11.00	- 16.00	14.50	12.00	- 15.00	14.41	12.00	- 16.50	14.55
February	6.00	- 12.00	10.19	5.00	- 14.00	8.44	11.00	- 16.00	14.70	12.00	- 15.00	14.49	12.00	- 16.00	14.53
March	6.00	- 12.00	10.19	5.00	- 14.00	8.50	11.00	- 16.00	14.89	12.00	- 16.00	14.74	12.00	- 16.00	14.53
April	6.00	- 12.00	9.96	5.00	- 14.00	8.76	11.00	- 15.50	14.60	12.00	- 15.00	14.53	12.00	- 16.00	14.43
May	6.00	- 12.00	9.88	5.00	- 14.00	8.76	11.00	- 15.50	14.26	12.00	- 15.00	14.30	12.00	- 15.00	14.07
QUEENSLAND															
1986															
December	8.00	- 10.00	8.83	8.50	- 10.50	9.41	14.00	- 14.75	14.29	14.00	- 14.75	14.30	14.00	- 15.00	14.29
1987															
January	8.00	- 10.00	8.83	8.50	- 10.50	9.45	13.50	- 14.25	14.03	13.50	- 14.60	14.26	13.50	- 14.50	14.07
February	8.50	- 10.00	9.25	8.50	- 10.50	9.45	14.00	- 15.00	14.58	14.20	- 15.25	14.82	14.25	- 15.00	14.61
March	8.50	- 10.00	9.25	7.00	- 10.50	9.27	14.25	- 15.50	14.70	14.45	- 15.50	14.82	14.50	- 16.00	15.21
April	8.50	- 10.00	9.25	7.00	- 10.00	9.18	14.00	- 15.00	14.63	14.00	- 15.00	14.55	14.00	- 14.50	14.43
May	8.50	- 10.00	9.25	7.00	- 10.00	9.00	12.50	- 14.25	13.74	12.50	- 14.25	13.74	12.50	- 14.25	13.61
SOUTH AUSTRALIA															
1986															
December	9.00	- 11.00	10.00	7.00	- 10.00	8.00	14.25	- 15.30	14.91	14.25	- 15.30	14.96	13.50	- 15.50	14.20
1987															
January	9.00	- 11.00	10.00	7.00	- 10.00	8.00	14.25	- 15.30	14.46	14.00	- 15.30	14.41	13.50	- 15.15	14.08
February	9.00	- 11.00	10.00	7.00	- 10.00	8.00	14.25	- 15.30	14.56	14.00	- 15.30	14.57	13.50	- 15.00	14.05
March	9.00	- 11.00	10.00	7.00	- 10.00	8.00	14.25	- 15.75	14.86	14.25	- 16.00	14.97	13.50	- 15.00	14.20
April	9.00	- 11.00	10.00	7.00	- 10.00	8.00	14.25	- 15.30	14.86	14.25	- 15.50	14.91	14.25	- 15.00	14.45
May	9.00	- 11.00	10.00	7.00	- 10.00	8.00	13.50	- 14.50	14.10	13.75	- 14.75	14.20	12.75	- 15.00	14.05
WESTERN AUSTRALIA															
1986															
December	11.00	- 12.00	11.44	6.75	- 10.00	8.25	14.50	- 15.50	14.84	14.50	- 15.50	15.15	13.75	- 15.50	14.84
1987															
January	11.00	- 12.00	11.55	6.75	- 10.00	8.38	14.50	- 15.50	14.78	14.50	- 15.50	15.15	13.75	- 15.50	14.84
February	11.00	- 12.00	11.55	6.75	- 10.00	8.38	14.50	- 15.50	14.84	14.50	- 15.50	15.15	13.75	- 15.50	14.97
March	11.00	- 12.00	11.55	6.75	- 10.00	8.38	14.50	- 15.50	14.88	14.50	- 15.50	15.15	14.50	- 15.50	15.07
April	11.00	- 12.00	11.50	7.25	- 10.00	8.61	14.50	- 15.50	14.93	14.50	- 15.50	15.13	14.50	- 15.50	15.04
May	11.00	- 12.00	11.50	7.50	- 10.00	8.64	13.50	- 15.00	14.43	13.50	- 15.00	14.39	13.50	- 15.00	14.46
AUSTRALIAN CAPITAL TERRITORY															
1986															
December	8.00	- 8.00	8.00	9.00	- 9.00	9.00	15.50	- 15.50	15.50	15.50	- 15.50	15.50	15.50	- 15.50	15.50
1987															
January	8.00	- 8.00	8.00	9.00	- 9.00	9.00	15.50	- 15.50	15.50	15.50	- 15.50	15.50	15.50	- 15.50	15.50
February	8.00	- 8.00	8.00	9.00	- 9.00	9.00	15.50	- 15.50	15.50	15.50	- 15.50	15.50	15.50	- 15.50	15.50
March	8.00	- 8.00	8.00	9.00	- 9.00	9.00	15.50	- 15.50	15.50	15.50	- 15.50	15.50	15.50	- 15.50	15.50
April	8.00	- 8.00	8.00	9.00	- 9.00	9.00	15.50	- 15.50	15.50	15.50	- 15.50	15.50	15.50	- 15.50	15.50
May	8.00	- 8.00	8.00	9.00	- 9.00	9.00	14.50	- 14.50	14.50	14.50	- 14.50	14.50	14.50	- 14.50	14.50

(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										
1986										
December	13.50 - 15.50	15.08	14.00 - 15.50	15.17	14.50 - 15.50	15.27	14.50 - 15.50	15.34		
1987										
January	13.50 - 15.50	15.08	14.00 - 15.50	15.17	14.50 - 15.50	15.27	14.50 - 15.50	15.34		
February	13.50 - 15.50	15.10	14.00 - 15.50	15.19	14.50 - 15.50	15.27	14.50 - 15.50	15.34		
March	13.50 - 15.50	15.07	14.00 - 15.50	15.16	14.50 - 15.50	15.25	14.50 - 15.50	15.33		
April	13.50 - 15.50	15.09	14.00 - 15.50	15.18	14.50 - 15.50	15.27	14.50 - 15.50	15.35		
May	13.50 - 15.50	15.09	14.00 - 15.50	15.18	14.50 - 15.50	15.27	14.50 - 15.50	15.35		
VICTORIA										
1986										
December	14.50 - 16.00	15.87	14.50 - 16.00	15.89	14.50 - 16.00	15.89	15.50 - 16.00	15.94		
1987										
January	15.00 - 16.00	15.87	15.00 - 16.00	15.89	15.00 - 16.00	15.89	15.50 - 16.00	15.94		
February	15.00 - 16.00	15.88	15.00 - 16.00	15.89	15.00 - 16.00	15.89	15.50 - 16.00	15.95		
March	15.00 - 16.00	15.88	15.00 - 16.00	15.89	15.00 - 16.00	15.89	15.50 - 16.00	15.95		
April	15.00 - 16.00	15.87	15.00 - 16.00	15.89	15.00 - 16.00	15.89	15.50 - 16.00	15.94		
May	15.00 - 16.00	15.87	15.00 - 16.00	15.89	15.00 - 16.00	15.89	15.50 - 16.00	15.94		
QUEENSLAND										
1986										
December	15.00 - 15.50	15.13	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58		
1987										
January	15.00 - 15.50	15.13	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58		
February	15.00 - 15.50	15.13	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58		
March	15.00 - 15.50	15.13	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58		
April	15.00 - 15.50	15.17	15.00 - 15.50	15.40	15.00 - 16.50	15.54	15.00 - 16.50	15.54		
May	15.00 - 15.50	15.13	15.00 - 15.50	15.40	15.00 - 16.50	15.54	15.00 - 16.50	15.54		
SOUTH AUSTRALIA										
1986										
December	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10		
1987										
January	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10		
February	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10		
March	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	15.90		
April	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10		
May	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10		
WESTERN AUSTRALIA										
1986										
December	15.50 - 17.00	16.03	15.50 - 17.00	16.03	15.50 - 17.00	16.03	15.50 - 17.00	16.03		
1987										
January	15.50 - 17.00	15.91	15.50 - 17.00	15.91	15.50 - 17.00	15.91	15.50 - 17.00	15.91		
February	15.50 - 17.00	15.91	15.50 - 17.00	15.91	15.50 - 17.00	15.91	15.50 - 17.00	15.91		
March	15.50 - 17.00	15.88	15.50 - 17.00	15.88	15.50 - 17.00	15.88	15.50 - 17.00	15.88		
April	15.50 - 17.00	15.93	15.50 - 17.00	15.93	15.50 - 17.00	15.93	15.50 - 17.00	15.93		
May	15.50 - 17.00	15.79	15.50 - 17.00	15.79	15.50 - 17.00	15.79	15.50 - 17.00	15.79		
AUSTRALIAN CAPITAL TERRITORY										
1986										
December	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		
1987										
January	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		
February	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		
March	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		
April	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		
May	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75		

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