

BANKING AND CURRENCY 1970-71

BULLETIN No. 9

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PREFACE

This bulletin contains statistics relating to banking, note issue and coinage, exchange and interest rates, and gold and foreign exchange holdings. Most of the statistical series are taken up to 30 June 1971.

Before the issue of *Banking and Currency* Bulletin No. 1, 1961-62 and 1962-63, statistics on subjects dealt with in this bulletin were published in the bulletin *Finance, Part I—Public and Private Finance*, the last issue in that series being No. 52—1960-61.

I thank the Commonwealth Treasury, the Reserve Bank, and other banks for their co-operation in supplying promptly the data for the compilation of many of the tables included in this bulletin.

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CONTENTS

(See also Index)

EXPLANATORY NOTES	PAGE
	1
SECTION I.—BANKING—	
A.—ALL TRADING BANKS—	
<i>Table</i>	
1. Number of branches and agencies in Australia, 30 June 1971	3
2. Number of branches and agencies in Australia, 30 June 1962 to 1971	4
3. Liabilities, 1970	5
4. Assets, 1970	6
5. Profit and loss, appropriation of profits and dividends, 1970	7
6. Profits and dividends, 1966 to 1970	8
7. Liabilities within Australia, June 1971	9
8. Assets within Australia, June 1971	10
9. Liabilities within Australia, 1961-62 to 1970-71	11
10. Assets within Australia, 1961-62 to 1970-71	12
11. Deposits and advances in each State and Territory, 1961-62 to 1970-71	13
12. Ratio of selected assets and liabilities within Australia to total deposits, 1961-62 to 1970-71	17
13. Ratio of non-interest bearing deposits to total deposits, 1961-62 to 1970-71	17
14. Ratio of advances to total deposits, 1961-62 to 1970-71	18
15. Debits to customers' accounts, 1961-62 to 1970-71	19
16. Statutory Reserve Deposit ratio	20
. Trading bank charges, etc.	20
B.—MAJOR TRADING BANKS—	
17. Liabilities within Australia, 1961-62 to 1970-71	21
18. Assets within Australia, 1961-62 to 1970-71	22
19. Ratio of selected assets and liabilities within Australia to total deposits, 1961-62 to 1970-71	23
20. Ratio of non-interest bearing deposits to total deposits, 1961-62 to 1970-71	23
21. Ratio of advances to total deposits, 1961-62 to 1970-71	24
22. New and increased lending commitments and overdraft limits, 1961-62 to 1970-71	24
23. Classification of advances within Australia, 13 January 1971	25
24. Classification of advances within Australia, 14 July 1971	26
25. Classification of advances within Australia, January 1969 to July 1971	27
26. Classification of advances within Australia, proportion of each class to total, January 1969 to July 1971	28
27. Classification of term loans within Australia, January 1969 to July 1971	29
28. Classification of fixed deposits within Australia, January 1969 to July 1971	30
29. Classification of current deposits within Australia, January 1969 to July 1971	31
30. Classification of total deposits within Australia, January 1969 to July 1971	32
31. Classification of overdraft limits outstanding within Australia, January 1969 to July 1971	33
32. Classification of new and increased lending commitments, January 1969 to July 1971	34
33. Classification of farm development loans, January 1969 to July 1971	35
34. Advances classified by rates of interest, proportion of total advances, December 1968 to June 1971	35
35. Term loans classified by interest rates, proportion of total term loans, December 1968 to June 1971	35
36. Farm development loans classified by interest rates, proportion of total farm development loans, December 1968 to June 1971	36
37. Fixed deposits classified by interest rates, proportion of total fixed deposits, December 1968 to June 1971	36
38. Fixed deposits classified by term and interest rates, 31 December 1970	37
39. Certificates of deposit classified by term and issue yield, 31 December 1970	37
C.—SAVINGS BANKS—	
40. Number of branches and agencies, 30 June 1971	38
41. Number of branches and agencies, Australia—30 June 1963 to 1971	39
42. Liabilities, 1970	40
43. Assets, 1970	41
44. Profit and loss, appropriation of profits and dividends, 1970	42
45. Liabilities and assets within Australia, at end of June 1971	43
46. Liabilities and assets within Australia, at end of June 1962 to 1971	44
47. Operative accounts, deposits, withdrawals, interest and depositors' balances, 1961-62 to 1970-71	45
48. Lending for housing by savings banks, 1960-61 to 1968-69, September Quarter 1969	48
49. Housing finance transactions within Australia, 1969-70 and 1970-71	49
50. Housing finance transactions in each State and Territory, 1969-70 and 1970-71	50
51. School savings accounts, 1961-62 to 1970-71	54
52. Cheque accounts at savings banks, 1970-71	54
D.—DEVELOPMENT BANKS—	
Australian Resources Development Bank—	
53. Selected liabilities and assets within Australia, 1968-69 to 1970-71	55
Commonwealth Development Bank of Australia—	
54. Liabilities, 30 June 1962 to 1971	56
55. Assets, 30 June 1962 to 1971	56
56. Profit and loss, 30 June 1962 to 1971	56
57. Liabilities and assets, 1961-62 to 1970-71	57
58. Loans, advances and bills discounted, 1970-71	57

E.—RESERVE BANK OF AUSTRALIA—	
<i>Table 59.</i> All departments—Liabilities, 30 June 1962 to 1971	PAGE 58
60. All departments—Assets, 30 June 1962 to 1971	59
61. All departments—Profits and distribution of profits, 30 June 1962 to 1971	60
62. Central banking business—Liabilities, 1961-62 to 1970-71	61
63. Central banking business—Assets, 1961-62 to 1970-71	61
64. Rural Credits Department—Liabilities and assets, 1961-62 to 1970-71	62
65. Rural Credits Department—Loans, advances and bills discounted, 1970-71	62
SECTION 2.—NOTE ISSUE AND COINAGE—	
66. Australian notes: Value of notes outstanding, June 1962 to 1971	63
67. Note Issue Department of Reserve Bank of Australia: Liabilities and assets, 30 June 1962 to 1971	63
68. Note Issue Department of Reserve Bank of Australia: Profits, 30 June 1962 to 1971	63
69. Australian coin: Value of coin outstanding, 30 June 1962 to 1971	64
70. Australian pre-decimal coin, aggregate net issue: Value, 30 June 1962 to 1971	64
71. Australian decimal coin produced during the year ended December 1970	64
72. Australian decimal coin: Value of coin issued, 30 June 1966 to 1971	64
73. Australian decimal coin: Costs of coin issued, 1965-66 to 1970-71	65
... Price of gold: Average price per fine ounce paid for gold	65
SECTION 3.—EXCHANGE AND INTEREST RATES—	
74. Overseas exchange rates: Par value of overseas currencies to 30 June 1971	66
75. Overseas exchange rates: Telegraphic transfer rates for Sydney on overseas countries 1970-71	67
76. Overseas exchange rates: Telegraphic transfer rates for Sydney on overseas countries, year ended June 1962 to 1971 and year ended December 1961 to 1970	68
77. Overseas exchange rates: Australia on overseas countries, 1970-71, year ended June 1962 to 1971, year ended December 1961 to 1970	70
78. Overseas exchange rates: Australia on London, 1962 to 1971	71
79. Overseas exchange rates: Averages of buying and selling rate for telegraphic transfers—London on New York, 1961-62 to 1970-71	71
80. Overseas exchange rates: Average selling rates for telegraphic transfers—Australia on New York, 1961-62 to 1970-71	71
81. Interest rates: Lending rates—Trading banks, Savings banks, Reserve Bank of Australia, Commonwealth Development Bank, 1961 to 1971	72
82. Interest rates: Deposit rates—Trading banks, Savings banks, Australian Resources Development Bank, 1968 to 1971	73
83. Interest rates and security yields, 1961-62 to 1970-71	74
SECTION 4.—MISCELLANEOUS—	
84. Net gold and foreign exchange holdings: Official and banking institutions—Australia, June 1962 to 1971	75
85. Volume of money: Australia, June 1962 to 1971	76
86. Bank liquidity and money: Analysis of changes, Australia	77
INDEX	78
Printed Publications issued by the Central Office of the Commonwealth Bureau of Census and Statistics	81

Any discrepancies between totals and sums of components in tables are due to rounding.

In the following tables, the symbol . . means nil or less than half final digit shown or not applicable.

Values are shown in Australian dollars (\$) unless otherwise indicated.

EXPLANATORY NOTES

This bulletin covers Australian banking and related statistics. The tables have been compiled from returns submitted under the *Banking Act 1959-1967* and from other information provided voluntarily by the banks, including State banks. The banks concerned have been divided into the following groups and a separate series is presented for each:

Major Trading Banks

Commonwealth Trading Bank of Australia, Australia and New Zealand Banking Group*, Australia and New Zealand Bank Ltd*, The English, Scottish and Australian Bank Ltd*, The Bank of Adelaide, The Bank of New South Wales, The Commercial Bank of Australia Ltd, The Commercial Banking Company of Sydney Limited, The National Bank of Australasia Ltd.

* As from 1 October 1970, the Australia and New Zealand Banking Group took over the banking business of the Australia and New Zealand Bank and the English, Scottish and Australian Bank.

All Trading Banks

The major trading banks and the following banks: The Bank of China, Bank of New Zealand, Bank of Queensland Limited (prior to 11 May 1970 The Brisbane Permanent Building and Banking Co. Ltd), Banque Nationale de Paris (prior to 1 July 1966 the Comptoir National d'Escompte de Paris), The General Bank Department of The Rural Bank of New South Wales, The State Bank of South Australia, and the Rural Department of the Rural and Industries Bank of Western Australia.

Savings Banks

Commonwealth Savings Bank of Australia*, Australia and New Zealand Savings Bank Ltd*, E. S. & A. Savings Bank Ltd†, The Bank of Adelaide Savings Bank Ltd*, The Bank of New South Wales Savings Bank Ltd*, The Commercial Savings Bank of Australia Limited*, C.B.C. Savings Bank Ltd*, The National Bank Savings Bank Ltd*, The Hobart Savings Bank, Launceston Bank for Savings, The State Savings Bank of Victoria, The Savings Bank of South Australia, The Rural and Industries Bank of Western Australia (Savings Bank Division).

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

† As from 1 October 1970, the Australia and New Zealand Savings Bank Limited took over the banking business of the E.S. & A. Savings Bank Ltd.

Development Banks

The Australian Resources Development Bank and the Commonwealth Development Bank of Australia.

Reserve Bank of Australia

Central Banking Business, Note Issue Department and Rural Credits Department.

Trading Banks

Average of liabilities and assets are the average of liabilities and assets within Australia (including Papua, New Guinea and Other External Territories) of the banks on the weekly balance days (Wednesdays) during the period concerned. Banks are exempted from furnishing a return for the fourth Wednesday of December. Averages of debits to customers' accounts and new lending commitments are averages for weeks ended on the balance days during the period.

In the classification of bank advances, borrowers are classified into two main groups:

Resident borrowers, comprising all institutions (including branches of overseas institutions) engaged in business in Australia and individuals permanently residing in Australia, and

Non-resident borrowers, comprising all other persons and institutions, including companies incorporated abroad, which, although represented, do not carry on business in Australia.

Advances to resident borrowers are classified into:

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

Separate figures are shown for business advances to companies and to other (unincorporated) businesses and advances are also classified to the main industry of borrower.

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

Personal advances, which are advances to individuals for purposes other than carrying on a business or profession.

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

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

Savings Banks

Particulars for the Commonwealth Savings Bank, The State Savings Bank of Victoria, The Savings Bank of South Australia, The Rural and Industries Bank of Western Australia and The Hobart Savings Bank relate to the end of the month, those for the Launceston Bank for Savings to the last Monday in the month, and those for the other savings banks to the last Wednesday in the month.

The number of operative accounts excludes school bank accounts and small inoperative accounts. The other sections of the tables relating to depositors' balances, etc., include school bank accounts, small inoperative accounts, deposit stock and non-interest bearing cheque accounts at the State Savings Bank of Victoria and the Savings Bank of South Australia, and fixed deposit accounts and non-interest bearing cheque accounts at the trustee savings banks in Tasmania.

SECTION I. — BANKING

A.—ALL TRADING BANKS

No. 1.—ALL TRADING BANKS: NUMBER OF BRANCHES(a) AND AGENCIES IN AUSTRALIA 30 JUNE 1971

Bank	Number of branches in—									Number of agencies in—								
	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Major trading banks—																		
Commonwealth Trading Bank of Australia	359	140	115	49	71	18	3	8	763	123	91	70	45	32	11	1	10	383
Australia and New Zealand Banking Group Ltd (b)	316	373	156	89	74	41	6	10	1,065	45	103	45	49	24	20	7	2	295
The Bank of Adelaide	1	2	1	87	2	1	..	1	95	6	6	6	54	3	..	..	..	75
Bank of New South Wales	395	177	139	43	106	9	3	8	880	78	12	42	3	30	..	2	2	169
The Commercial Bank of Australia Ltd	125	167	78	48	36	26	1	5	486	22	54	32	38	19	28	..	1	194
The Commercial Banking Company of Sydney Ltd	278	146	53	6	7	4	..	6	500	58	39	4	..	..	..	..	5	106
The National Bank of Australasia Ltd	131	243	174	80	76	8	2	6	720	20	81	67	39	35	5	2	1	250
Metropolitan area	772	724	242	211	193	34	4	30	2,210	166	190	112	120	80	20	4	10	702
Elsewhere	833	524	474	191	179	73	11	14	2,299	186	196	154	108	63	44	8	11	770
<i>Total, major trading banks</i>	<i>1,605</i>	<i>1,248</i>	<i>716</i>	<i>402</i>	<i>372</i>	<i>107</i>	<i>15</i>	<i>44</i>	<i>4,509</i>	<i>352</i>	<i>386</i>	<i>266</i>	<i>228</i>	<i>143</i>	<i>64</i>	<i>12</i>	<i>21</i>	<i>1,472</i>
Other trading banks—																		
Bank of China	1	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..
Bank of New Zealand	1	1	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..
Bank of Queensland Ltd	..	..	5	..	..	..	..	..	5	..	..	..	..	..	..	..	..	..
Banque Nationale de Paris	2	1	..	..	1	..	..	..	5	..	..	..	..	..	..	..	..	..
The Rural Bank of New South Wales	172	..	..	..	..	..	..	..	172	19	..	..	..	..	..	..	..	19
State Bank of South Australia	..	..	..	35	..	..	..	..	35	..	..	..	16	..	..	..	..	16
The Rural and Industries Bank of Western Australia	..	..	..	..	58	..	..	..	58	..	..	..	..	24	..	..	..	24
Metropolitan area	69	2	6	5	24	..	..	..	106	12	..	..	..	..	..	..	..	12
Elsewhere	107	..	..	30	35	..	..	..	172	7	..	..	16	24	..	..	..	47
<i>Total, other trading banks</i>	<i>176</i>	<i>2</i>	<i>6</i>	<i>35</i>	<i>59</i>	<i>..</i>	<i>..</i>	<i>..</i>	<i>278</i>	<i>19</i>	<i>..</i>	<i>..</i>	<i>16</i>	<i>24</i>	<i>..</i>	<i>..</i>	<i>..</i>	<i>59</i>
Metropolitan area	841	726	248	216	217	34	4	30	2,316	178	190	112	120	80	20	4	10	714
Elsewhere	940	524	474	221	214	73	11	14	2,471	193	196	154	124	87	44	8	11	817
Total, all trading banks	1,781	1,250	722	437	431	107	15	44	4,787	371	386	266	244	167	64	12	21	1,531

(a) Includes head office. (b) As from 1 October 1970 the Australia and New Zealand Banking Group Ltd took over the banking business of the Australia and New Zealand Bank Ltd and the English, Scottish and Australian Bank Ltd.

No. 2.—ALL TRADING BANKS: NUMBER OF BRANCHES^(a) AND AGENCIES IN AUSTRALIA

Bank	Number of branches at 30 June											Number of agencies at 30 June										
	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971		
Major trading banks—																						
Commonwealth Trading Bank of Australia	587	643	658	708	726	731	739	741	752	763	252	261	302	293	317	332	343	347	348	383		
Australia and New Zealand Banking Group Ltd ^(b)										1,065										295		
Australia and New Zealand Bank Ltd ^(b)	509	517	538	561	594	619	640	655	672	(b)	244	258	275	307	319	257	230	229	227	(b)		
The Bank of Adelaide	83	85	89	93	96	96	97	100	100	95	83	90	93	89	80	74	99	94	94	75		
Bank of New South Wales	771	788	809	841	848	851	854	861	873	880	207	213	210	210	201	191	166	169	161	169		
The Commercial Bank of Australia Ltd	427	440	450	458	467	474	481	485	485	486	281	284	290	281	275	264	261	255	229	194		
The Commercial Banking Co. of Sydney Ltd	401	411	428	438	451	464	470	482	490	500	86	91	93	100	104	105	106	104	105	106		
The English, Scottish and Australian Bank Ltd ^(b)	567	571	581	596	609	618	625	632	638	(b)	125	123	122	121	118	116	114	110	107	(b)		
The National Bank of Australasia Ltd	609	638	670	708	710	701	700	707	714	720	295	296	301	317	278	257	250	232	233	250		
Metropolitan area	1,593	1,697	1,785	1,912	2,023	2,076	2,110	2,145	2,207	2,210	670	699	794	780	764	734	732	727	715	702		
Elsewhere	2,161	2,196	2,238	2,271	2,278	2,278	2,296	2,318	2,317	2,299	903	917	952	938	928	862	837	833	809	770		
<i>Total, major trading banks</i>	<i>3,754</i>	<i>3,893</i>	<i>4,023</i>	<i>4,203</i>	<i>4,301</i>	<i>4,354</i>	<i>4,406</i>	<i>4,463</i>	<i>4,524</i>	<i>4,509</i>	<i>1,573</i>	<i>1,616</i>	<i>1,686</i>	<i>1,718</i>	<i>1,692</i>	<i>1,596</i>	<i>1,569</i>	<i>1,580</i>	<i>1,524</i>	<i>1,472</i>		
Other trading banks—																						
Bank of China	1	1	1	1	1	1	1	1	1	1	..	..	..	..	..	..	..	..	..	..
Bank of New Zealand	2	2	2	2	2	2	2	2	2	2	..	..	..	..	..	..	..	..	..	..
Bank of Queensland Ltd	1	1	1	1	1	1	1	1	1	3	..	..	..	..	..	..	..	..	..	..
Banque Nationale de Paris	3	3	3	3	4	4	4	4	4	5	..	..	..	..	..	..	..	..	..	..
The Rural Bank of New South Wales	137	141	143	147	149	153	159	163	171	172	10	9	9	10	12	16	16	18	17	19		
State Bank of South Australia	34	35	35	35	35	35	35	35	35	35	17	17	16	16	16	15	15	15	15	16		
The Rural and Industries Bank of Western Australia	40	42	47	48	51	52	55	56	57	58	24	24	24	25	26	26	24	24	24	24		
Metropolitan area	61	67	73	73	80	83	89	92	102	106	7	4	3	6	9	13	9	13	10	12		
Elsewhere	157	158	159	164	163	165	168	170	172	172	44	46	46	45	45	44	46	44	46	47		
<i>Total, other trading banks</i>	<i>218</i>	<i>225</i>	<i>232</i>	<i>237</i>	<i>243</i>	<i>248</i>	<i>257</i>	<i>262</i>	<i>274</i>	<i>278</i>	<i>51</i>	<i>50</i>	<i>49</i>	<i>51</i>	<i>54</i>	<i>57</i>	<i>55</i>	<i>57</i>	<i>56</i>	<i>59</i>		
Metropolitan area	1,654	1,764	1,858	2,005	2,103	2,159	2,199	2,237	2,309	2,316	677	703	757	786	773	747	741	740	725	714		
Elsewhere	2,318	2,354	2,397	2,435	2,441	2,443	2,464	2,488	2,489	2,471	947	963	978	983	973	906	883	877	855	817		
Total, all trading banks	3,972	4,118	4,255	4,440	4,544	4,602	4,663	4,725	4,798	4,787	1,624	1,666	1,735	1,769	1,746	1,653	1,624	1,617	1,580	1,531		

(a) Includes head offices. (b) As from 1 October 1970 the Australia and New Zealand Banking Group Ltd took over the banking business of the Australia and New Zealand Bank Ltd and the English, Scottish and Australian Bank Ltd.

No. 3.—ALL TRADING BANKS(a): LIABILITIES, 1970
(\$ million)

Bank	Date of balance sheet	Capital			Reserve funds (used in business of the bank)	Final dividend proposed	Balance of profit and loss account	Total shareholders' funds or total capital and reserve funds	Balances due to other banks	Deposits, bills payable and other liabilities including provisions for contingencies	Total liabilities
		Authorised	Issued	Paid-up							
Major trading banks—											
Commonwealth Trading Bank of Australia	30 6 70	...	...	(b)14.9	19.3	...	...	34.2	9.9	1,692.7	1,736.8
Australia and New Zealand Banking Group Ltd	30 9 70	75.3	69.1	69.1	...	3.5	...	72.6	3.2	1.0	76.7
Australia and New Zealand Bank Ltd	30 9 70	48.4	33.1	33.1	34.3	...	5.9	73.3	240.0	1,550.6	1,863.9
The Bank of Adelaide	30 9 70	30.0	16.8	16.8	9.9	0.8	1.6	29.1	6.0	115.7	150.8
Bank of New South Wales	30 9 70	80.0	80.0	80.0	49.5	4.0	12.6	146.1	37.0	2,125.9	2,309.0
The Commercial Bank of Australia Ltd	30 6 70	50.0	24.4	24.4	21.3	1.3	1.8	48.8	38.2	759.3	846.3
The Commercial Banking Co. of Sydney Ltd	30 6 70	30.0	19.1	19.1	20.3	1.2	2.2	42.8	26.3	678.1	747.2
The English, Scottish and Australian Bank Ltd	30 9 70	25.8	18.1	18.1	11.3	...	1.7	31.1	64.3	595.5	690.9
The National Bank of Australasia Ltd	30 9 70	40.0	25.2	25.2	26.5	1.6	1.3	54.6	35.6	1,098.7	1,188.9
<i>Total, major trading banks</i>		379.3	285.9	300.8	192.4	12.4	27.1	532.6	460.5	8,617.5	9,610.6
Other trading banks(a)—											
Bank of Queensland Ltd	31 8 70	4.0	2.8	2.8	1.5	0.1	0.2	4.6	...	12.6	17.1
The Rural Bank of New South Wales (General Bank Department)	30 6 70	...	...	(c)18.1	(d)46.3	...	...	64.4	...	(e)361.8	426.2
State Bank of South Australia	30 6 70	...	(f)114.7	(f)114.7	8.6	...	...	23.3	...	(g)137.1	160.5
The Rural and Industries Bank of Western Australia (Rural Department)	31 3 70	...	(h)22.2	(h)22.2	5.0	...	...	27.2	...	(i)166.2	193.6
<i>Total, all trading banks(a)</i>		383.5	325.6	358.6	253.8	12.5	27.3	652.1	460.5	9,295.2	10,408.0

ALL TRADING BANKS

(a) Bank of China, Bank of New Zealand and Banque Nationale de Paris are exempt from submitting annual returns. (b) Amounts specified as Capital in the Commonwealth Banks Act 1959-1966. (c) Incribed stock and debentures issued for capital purposes. (d) Includes special reserve built up from share of profits of the Commonwealth Savings Bank in New South Wales. (e) Includes balances of Government agency departments and Government deposits for specific purposes. (f) Capital provided by State Government of South Australia. (g) Includes 92.9 million of advances by State Treasurer to Home Builders' Fund. (h) Capital provided by State Government of Western Australia. The Sinking Fund established for redemption of capital has been deducted. (i) Includes savings bank deposits, \$68.8 million.

No. 4.—ALL TRADING BANKS(a): ASSETS, 1970(b)
(\$ million)

Bank	Coin, bullion notes and cash at bankers	Money at short call overseas	Australian public securities			Other public securities	Other securities	Loans to authorised dealers in the short-term money market	Statutory Reserve Deposit Account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans(c) advances and bills discounted(d)	Bank premises furniture and sites	Bills receivable and remittances in transit	All other assets	Total assets
			Commonwealth Government		Local and semi-governmental authorities										
			Treasury bills and Treasury notes	Other securities											
Major trading banks—															
Commonwealth Trading Bank of Australia	42.9	11.4	5.7	261.6	16.4	0.7	8.3	27.1	140.1	25.8	862.4	14.6	300.3	19.5	1,736.8
Australia and New Zealand Banking Group Ltd	..	..	..	..	..	..	73.3	..	..	..	1.2	..	..	2.1	76.7
Australian and New Zealand Bank Ltd	54.5	4.4	6.4	140.9	..	21.9	11.3	1.0	85.0	157.6	1,122.9	38.3	209.7	10.0	1,863.9
The Bank of Adelaide	4.7	1.4	0.2	15.1	..	..	21.6	5.5	9.1	12.9	64.3	6.0	3.3	6.7	150.8
Bank of New South Wales	44.6	24.3	52.2	284.6	..	13.2	42.0	32.8	148.9	62.5	1,258.0	36.5	279.4	30.0	2,309.0
The Commercial Bank of Australia Ltd	25.7	4.1	0.1	89.2	0.6	2.4	20.0	2.5	57.4	48.0	469.8	20.1	49.0	57.5	846.4
The Commercial Banking Co. of Sydney Ltd	18.1	2.3	..	93.9	..	..	14.5	8.9	60.0	20.6	401.6	16.8	102.5	8.0	747.2
The English, Scottish and Australian Bank Ltd	20.4	0.2	6.0	76.1	..	1.1	10.5	15.0	46.1	22.8	381.3	16.4	89.6	5.5	691.0
The National Bank of Australasia Ltd	22.8	1.6	20.1	146.4	..	..	14.2	28.3	85.1	28.0	639.8	24.4	124.3	53.9	1,188.9
<i>Total, major trading banks</i>	<i>233.7</i>	<i>49.7</i>	<i>90.7</i>	<i>1,107.8</i>	<i>17.0</i>	<i>39.3</i>	<i>215.7</i>	<i>121.1</i>	<i>631.7</i>	<i>378.2</i>	<i>5,201.2</i>	<i>173.1</i>	<i>1,158.1</i>	<i>193.3</i>	<i>9,610.6</i>
Other trading banks(a)—															
Bank of Queensland Ltd	0.2	..	..	1.2	0.1	..	1.1	0.2	0.2	1.9	11.9	0.3	..	..	17.1
The Rural Bank of New South Wales (General Bank Department)	7.1	..	..	75.3	6.5	..	..	10.9	..	19.5	271.5	16.2	14.2	5.0	426.2
State Bank of South Australia	1.6	..	..	12.7	..	..	12.5	..	..	0.7	(e)125.7	1.5	4.5	1.3	160.5
The Rural and Industries Bank of Western Australia (Rural Department)(f)	(g)9.9	..	1.9	47.3	23.8	..	..	(h)	..	..	97.4	8.2	5.1	(i)	193.6
<i>Total, all trading banks(a)</i>	<i>252.5</i>	<i>49.7</i>	<i>92.6</i>	<i>1,244.3</i>	<i>47.4</i>	<i>39.3</i>	<i>229.3</i>	<i>132.2</i>	<i>631.9</i>	<i>400.3</i>	<i>5,707.6</i>	<i>199.3</i>	<i>1,181.9</i>	<i>199.6</i>	<i>10,408.0</i>

(a) Bank of China, Bank of New Zealand and Banque Nationale de Paris are exempt from submitting annual returns. (b) For dates of balance-sheets see Table 3, page 5. (c) Other than loans to authorised dealers in the short-term money market. (d) After deducting provisions for debts considered bad or doubtful. (e) Includes \$91.9 million advances under extended terms—Home Builders' Fund. (f) Includes assets held against savings Bank deposits of \$68.8 million. (g) Includes account with State Treasury. (h) Included with coin, bullion, notes and cash at bankers. (i) Included with bank premises, furniture and sites.

No. 5.—ALL TRADING BANKS(a): PROFIT AND LOSS, APPROPRIATION OF PROFITS AND DIVIDENDS, 1970
(\$'000)

Bank	Year ended	Profit and loss account				Profits appropriated to—				
		Net earnings(b)	Expenses(c)	Income tax and other taxes, payments in lieu of taxes	Net profit	Reserve funds(d)	Writing-off bank premises	Other appropriations	Dividends(e)	
									Net	Rate per annum (per cent)
Major trading banks—										
Commonwealth Trading Bank of Australia	30. 6. 70	66,758	56,612	4,962	5,184	2,312	559	(f) 2,312	..	..
Australia and New Zealand Banking Group Ltd	30. 9. 70	7,042	174	..	6,868	..	..	..	6,912	10. 00
Australia and New Zealand Bank Ltd	30. 9. 70	86,382	69,618	8,638	8,126	4,303	..	..	3,976	12. 00
The Bank of Adelaide	30. 9. 70	8,997	6,384	450	2,163	..	..	..	1,642	10. 00
Bank of New South Wales	30. 9. 70	107,744	77,390	15,064	15,290	3,000	..	..	8,001	10. 00
The Commercial Bank of Australia Ltd	30. 6. 70	36,529	31,320	2,575	2,634	..	200	..	2,186	(g)
The Commercial Banking Company of Sydney Ltd	30. 6. 70	33,381	27,900	1,885	3,596	1,000	200	..	2,269	11. 00
The English, Scottish and Australian Bank Ltd	30. 9. 70	39,428	31,426	4,937	3,065	..	..	..	2,937	16. 25
The National Bank of Australasia Ltd	30. 9. 70	53,418	43,297	4,956	5,165	2,000	..	..	3,027	12. 00
<i>Total, major trading banks</i>		<i>439,680</i>	<i>344,121</i>	<i>43,467</i>	<i>52,092</i>	<i>12,615</i>	<i>959</i>	<i>2,312</i>	<i>30,949</i>	<i>..</i>
Other trading banks(a)—										
Bank of Queensland Ltd	31. 8. 70	1,029	408	289	332	85	..	..	221	8. 50
The Rural Bank of New South Wales (General Bank Department)(h)	30. 6. 70	15,836	14,258	(i)	1,578	789	..	789	..	..
State Bank of South Australia(h)	30. 6. 70	8,951	7,715	(i)	1,236	1,236	..	..	..	..
The Rural and Industries Bank of Western Australia (Rural Department) (h)(j)	31. 3. 70	13,378	12,350	(i)	1,028	1,028	..	..	..	..
<i>Total, all trading banks(a)</i>		<i>478,874</i>	<i>378,852</i>	<i>(i)</i>	<i>56,266</i>	<i>15,753</i>	<i>959</i>	<i>3,101</i>	<i>31,170</i>	<i>..</i>

(a) Bank of China, Bank of New Zealand and Banque Nationale de Paris are exempt from submitting annual returns. (b) Discount and interest earned, net exchange, commissions and other items (including transfers from contingencies accounts) after deducting interest paid and accrued on deposits, rebates on bills current at balance date, amounts written off assets and losses on realisation of assets, and transfers to the credit of contingencies accounts (out of which accounts provision for all bad and doubtful debts has been made). (c) Includes directors' fees. (d) Excludes accumulated profits and profit and loss accounts. (e) Dividends paid or payable out of profits. (f) Commonwealth of Australia. (g) 4 per cent on Preference shares and 11 per cent on Ordinary shares. (h) Earnings represent gross earnings, expenses include interest paid, management expense and provisions for contingencies. (i) Not available. (j) Includes profit and loss on account of Savings Bank business.

No. 6.—ALL TRADING BANKS(a): PROFITS AND DIVIDENDS
(\$'000)

Bank	Net profits					Net dividends(b)				
	1966	1967	1968	1969	1970	1966	1967	1968	1969	1970
Major trading banks—										
Commonwealth Trading Bank of Australia	2,550	2,809	3,896	4,103	5,184	..	..	..	..	..
Australia and New Zealand Banking Group Ltd	..	..	..	..	6,868	..	..	..	..	6,912
Australia and New Zealand Bank Ltd	5,253	6,600	8,052	7,459	8,126	4,638	4,638	3,976	3,976	3,976
The Bank of Adelaide	641	754	804	1,220	2,163	560	560	560	860	1,642
Bank of New South Wales	7,255	8,670	12,126	14,258	15,290	4,829	7,375	5,795	7,302	8,001
The Commercial Bank of Australia Ltd	1,771	2,078	2,234	2,624	2,634	1,865	1,512	1,579	1,780	2,186
The Commercial Banking Co. of Sydney Ltd	2,563	3,003	3,494	3,546	3,596	1,700	1,700	1,998	2,104	2,269
The English, Scottish and Australian Bank Ltd	1,934	2,340	2,702	(c) 3,466	3,065	1,685	1,968	1,807	(c) 2,620	2,937
The National Bank of Australasia Ltd	2,855	3,988	4,755	5,015	5,165	2,522	2,522	2,774	2,774	3,027
<i>Total, major trading banks</i>	<i>24,822</i>	<i>30,243</i>	<i>38,123</i>	<i>41,690</i>	<i>52,092</i>	<i>17,800</i>	<i>20,276</i>	<i>18,489</i>	<i>21,417</i>	<i>30,949</i>
Other trading banks(a)—										
Bank of Queensland Ltd	246	252	247	291	332	200	200	200	200	221
The Rural Bank of New South Wales (General Bank Department)	752	876	1,075	1,292	1,578	..	..	..	..	..
State Bank of South Australia	674	747	822	1,145	1,236	..	..	..	..	..
The Rural and Industries Bank of Western Australia (Rural Department)(d)	322	441	597	790	1,028	..	..	..	..	..
<i>Total, all trading banks(a)</i>	<i>26,816</i>	<i>32,558</i>	<i>40,864</i>	<i>45,209</i>	<i>56,266</i>	<i>18,000</i>	<i>20,476</i>	<i>18,688</i>	<i>21,617</i>	<i>31,070</i>

(a) Bank of China, Bank of New Zealand and Banque Nationale de Paris are exempt from submitting annual returns.
ending 30.9.1969. (d) Includes profit and loss on account of savings bank business.

(b) Dividends paid or payable out of profits earned during the year.

(c) In respect of 15 months

No. 7.—ALL TRADING BANKS: LIABILITIES WITHIN AUSTRALIA^(a), JUNE 1971^(b) (EXCLUDING SHAREHOLDERS' FUNDS, INTER-BRANCH ACCOUNTS AND CONTINGENCIES)
(\$'000)

Bank	Deposits repayable in Australia													Total deposits	Balances due to other banks	Bills payable and all other liabilities to the public (excluding share-holders' funds)	Total liabilities
	Fixed				Current												
	Cwilt and State Governments	Other banks	Other	Total fixed deposits	Bearing interest			Not bearing interest			Total current deposits						
					Cwilt and State Governments	Other banks	Other	Total	Cwilt and State Governments	Other banks		Other	Total				
Major trading banks—																	
Commonwealth Trading Bank of Australia	7,506	100	743,500	751,106	5,619	23,979	50,667	80,265	12,240	22,712	635,340	670,292	750,557	1,501,663	22,859	26,648	1,551,170
Australia and New Zealand Banking Group Ltd ^(c)	34,225	9,480	530,549	574,254	11,043	141	57,876	69,060	7,890	21,923	804,559	834,372	903,432	1,477,686	132,696	95,004	1,705,386
The Bank of Adelaide	2,680	2,116	34,166	38,962		1,829	4,673	6,502	145	648	53,085	53,878	60,380	99,342	4,527	9,249	113,118
Bank of New South Wales	71,548	3,731	608,471	683,750	55,755	16,807	71,366	143,928	4,534	38	875,967	880,539	1,024,467	1,708,217	68,704	33,534	1,812,375
The Commercial Bank of Australia Ltd	13,420	8,055	219,071	240,546	8,328	174	29,324	37,826	1,111	5,881	305,158	312,150	349,976	590,522	16,087	75,434	682,043
The Commercial Banking Company of Sydney Ltd	38,170	2,456	189,457	230,083	15,382	9,230	30,001	54,613	1,480	1,763	302,647	305,890	360,503	590,586	26,650	44,654	661,890
The National Bank of Australasia Ltd	14,670	2,986	391,042	408,658	7,844	6,308	48,647	62,799	5,297	4,244	462,998	472,539	535,338	943,996	32,531	64,579	1,041,106
<i>Total, major trading banks</i>	<i>182,179</i>	<i>28,924</i>	<i>2,716,256</i>	<i>2,927,339</i>	<i>103,971</i>	<i>58,468</i>	<i>292,554</i>	<i>454,593</i>	<i>32,697</i>	<i>57,209</i>	<i>3,439,754</i>	<i>3,529,660</i>	<i>3,984,653</i>	<i>6,912,012</i>	<i>304,054</i>	<i>351,022</i>	<i>7,567,088</i>
Other trading banks—																	
Bank of China	..	..	20	20	..	..	98	98	..	2,500	92	2,592	2,690	2,710	..	5	2,715
Bank of New Zealand	..	..	4,799	4,799	..	..	238	238	..	..	8,371	8,371	8,609	13,408	749	634	14,791
Bank of Queensland Ltd	..	..	3,157	3,157	..	..	8,988	8,988	..	..	..	..	8,988	12,145	346	687	13,178
Banque Nationale de Paris	..	..	7,870	7,870	..	..	402	402	..	268	9,690	9,958	10,360	18,230	4,968	668	23,806
The Rural Bank of New South Wales (General Bank Department)	39,730	..	131,546	171,276	23,072	..	52,976	76,048	6,391	..	107,080	113,471	189,519	360,795	8,395	21,478	390,668
State Bank of South Australia	..	..	23,742	23,742	..	..	4,399	4,399	45	..	9,563	9,608	14,007	37,749	22	121,582	159,353
The Rural and Industries Bank of Western Australia (Rural Department)	5,309	..	32,997	38,306	..	..	6,008	6,008	876	..	28,972	29,848	35,856	74,162	1,304	29,970	105,436
<i>Total, other trading banks</i>	<i>45,039</i>	<i>..</i>	<i>204,131</i>	<i>249,170</i>	<i>23,072</i>	<i>..</i>	<i>73,109</i>	<i>96,181</i>	<i>7,312</i>	<i>2,768</i>	<i>163,768</i>	<i>173,848</i>	<i>270,029</i>	<i>519,199</i>	<i>15,784</i>	<i>175,024</i>	<i>710,007</i>
Total, all trading banks	227,218	28,924	2,920,387	3,176,529	127,043	58,468	365,663	551,174	40,009	59,977	3,603,522	3,703,508	4,254,682	7,431,211	319,838	526,046	8,277,095

(a) Includes Papua and New Guinea. (b) Average of weekly figures. (c) As from 1 October 1970 the Australia and New Zealand Banking Group Ltd took over the banking business of the Australia and New Zealand Bank Ltd and the English, Scottish and Australian Bank Ltd. (d) Inscrutable stock and debentures. (e) Includes capital provided by State Government.

No. 8.—ALL TRADING BANKS: ASSETS WITHIN AUSTRALIA(a), JUNE 1971(b) (EXCLUDING INTER-BRANCH ACCOUNTS AND CONTINGENCIES)
(\$'000)

Bank	Coin and bullion		Australian notes	Cash with Reserve Bank	Australian public securities				Other securities	Loans to authorised dealers in the short-term money market	Statutory Reserve Deposit Account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans(e), advances and bills discounted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	Gold	Other			Commonwealth Government			Local and semi-governmental authorities								
					Treasury bills	Treasury notes	Other securities									
Major trading banks—																
Commonwealth Trading Bank of Australia	8	3,165	31,283	649	..	33,962	321,568	15,752	9,547	22,968	133,966	25,263	954,951	15,323	37,239	1,605,644
Australia and New Zealand Banking Group Ltd(d)	189	3,342	40,089	349	..	11,001	217,888	..	19,667	7,462	131,693	44,270	1,062,191	44,659	65,627	1,648,427
The Bank of Adelaide . . . . .	..	316	3,431	132	..	..	15,181	..	26,086	50	9,117	7,834	67,394	4,973	13,105	147,619
Bank of New South Wales	11	3,717	33,146	273	..	43,010	298,740	..	46,271	62,540	152,155	30,056	1,210,435	34,475	19,811	1,934,640
The Commercial Bank of Australia Ltd . . . . .	..	1,267	9,059	1,092	..	4,376	92,693	392	16,598	1,760	52,834	15,718	416,207	17,350	77,245	706,593
The Commercial Banking Co. of Sydney Ltd . . . . .	..	1,279	14,345	334	..	5,126	90,093	..	22,870	9,742	53,459	14,872	414,823	17,606	23,037	667,586
The National Bank of Australasia Ltd . . . . .	..	2,691	20,443	448	..	10,590	157,229	..	23,496	13,430	84,528	25,803	644,014	30,282	65,991	1,078,945
<i>Total, major trading banks</i>	208	15,777	151,796	3,277	..	108,065	1,193,392	16,144	164,535	117,952	617,752	163,816	4,770,015	164,668	302,055	7,789,454
Other trading banks—																
Bank of China . . . . .	..	..	8	220	..	..	..	..	..	..	143	1,080	1,510	33	..	2,994
Bank of New Zealand . . . . .	..	4	108	5	..	2,061	356	..	..	794	917	3,891	8,626	339	618	17,718
Bank of Queensland Ltd . . . . .	..	9	96	..	..	..	1,561	157	1,293	1,090	239	1,157	12,156	317	19	18,094
Banque Nationale de Paris . . . . .	..	1	136	137	..	720	100	..	52	4,209	794	2,956	20,605	861	2,377	32,947
The Rural Bank of New South Wales (General Bank Department) . . . . .	..	437	5,688	44	..	..	104,327	6,927	..	14,685	..	4,474	292,057	16,513	879	446,030
State Bank of South Australia . . . . .	..	120	1,013	590	..	..	12,700	..	10,170	..	..	569	141,365	1,554	2,508	170,589
The Rural and Industries Bank of Western Australia (Rural Department) . . . . .	..	282	1,985	45	..	..	27,048	2,280	5,503	3,266	..	1,359	70,475	9,126	(e)895	122,264
<i>Total, other trading banks</i> . . . . .	..	853	9,034	1,041	..	2,781	146,092	9,364	17,018	24,044	2,093	15,486	546,794	28,743	7,296	810,636
Total, all trading banks	208	16,630	160,830	4,318	..	110,846	1,339,484	25,508	181,553	141,996	619,845	179,302	5,316,809	193,411	309,351	8,600,090

(a) Includes Papua and New Guinea. (b) Average of weekly figures. (c) Other than loans to authorised dealers in the short-term money market. (d) As from 1 October 1970 the Australia and New Zealand Banking Group Ltd took over the banking business of the Australia and New Zealand Bank Ltd and the English, Scottish and Australian Bank Ltd. (e) Includes account with State Treasury, Western Australia.

No. 9.—ALL TRADING BANKS: LIABILITIES WITHIN AUSTRALIA^(a) (EXCLUDING SHAREHOLDERS' FUNDS, INTER-BRANCH ACCOUNTS AND CONTINGENCIES)

(\$ million)

Average of weekly figures	Deposits repayable in Australia											Balances due to other banks	Bills payable and all other liabilities to the public (excluding shareholders' funds)	Total liabilities			
	Fixed				Current										Total deposits		
	Commonwealth and State Governments	Other banks	Other	Total fixed deposits	Bearing interest			Not bearing interest									
					Commonwealth and State Governments	Other banks	Other	Total	Commonwealth and State Governments	Other banks	Other					Total	Total current deposits
1961-62	60.5	59.5	990.6	1,110.7	44.1	25.3	172.1	241.5	23.5	22.5	2,395.1	2,441.0	2,682.5	3,793.2	20.3	124.9	3,938.5
1962-63	71.2	63.0	1,121.3	1,255.5	46.1	26.8	193.6	266.6	25.1	25.2	2,439.8	2,490.0	2,756.7	4,012.2	22.1	151.4	4,185.7
1963-64	115.3	64.5	1,242.9	1,422.7	51.0	30.0	220.1	301.1	26.5	26.7	2,653.0	2,706.2	3,007.3	4,430.0	25.9	173.9	4,629.8
1964-65	139.7	71.9	1,573.0	1,784.7	46.0	34.4	248.1	328.6	29.1	28.2	2,781.4	2,838.7	3,167.2	4,951.9	28.5	203.9	5,184.3
1965-66	171.2	60.5	1,841.2	2,073.0	46.7	32.9	281.3	361.0	30.7	31.3	2,735.8	2,797.8	3,158.7	5,231.7	46.1	239.9	5,517.7
1966-67	175.0	69.3	1,982.6	2,226.9	47.4	32.8	300.9	381.1	30.3	35.6	2,904.1	2,970.0	3,351.1	5,578.0	35.7	262.9	5,876.6
1967-68	215.9	72.0	2,154.6	2,442.5	43.5	34.4	331.4	409.3	31.2	37.4	3,058.2	3,126.8	3,536.1	5,978.6	37.9	262.2	6,283.8
1968-69	240.9	77.6	2,387.6	2,706.0	34.1	46.2	369.5	449.8	32.9	45.0	3,256.4	3,334.3	3,784.1	6,480.2	80.2	295.6	6,866.0
1969-70	286.1	58.2	2,695.1	3,039.4	35.8	52.4	366.2	454.4	36.0	47.5	3,502.7	3,586.2	4,040.6	7,080.0	169.1	372.0	7,621.2
1970-71	314.1	30.4	2,844.2	3,188.7	42.1	60.3	347.1	449.5	37.5	58.6	3,605.5	3,701.6	4,151.1	7,339.8	274.9	465.1	8,079.8
1970-71—																	
July	272.7	39.6	2,704.9	3,017.2	43.2	66.4	342.4	452.0	39.2	53.5	3,437.4	3,530.2	3,982.2	6,999.5	253.4	493.1	7,746.0
August	286.4	38.3	2,701.7	3,026.4	30.1	67.1	334.9	432.2	35.1	57.5	3,402.4	3,495.0	3,927.2	6,953.6	215.7	467.8	7,637.1
September	306.2	31.0	2,720.8	3,058.0	34.9	67.8	338.7	441.3	35.1	56.4	3,462.0	3,553.5	3,994.9	7,052.9	221.9	463.2	7,738.0
October	321.6	30.9	2,749.0	3,101.5	26.0	64.9	341.4	432.3	36.6	64.1	3,526.7	3,627.4	4,059.7	7,161.1	352.8	444.9	7,958.8
November	317.4	29.1	2,785.9	3,132.4	26.7	58.4	351.4	436.4	37.5	61.8	3,601.1	3,700.3	4,136.8	7,269.1	266.0	436.3	7,972.0
December (b)	320.9	24.3	2,808.4	3,153.6	34.1	56.7	353.7	444.5	40.9	62.1	3,756.8	3,859.9	4,304.4	7,458.0	242.6	447.6	8,148.2
January	343.3	25.7	2,848.2	3,217.1	35.8	55.6	336.7	428.0	38.0	53.7	3,728.6	3,820.3	4,248.3	7,465.4	272.1	429.8	8,167.3
February	351.1	30.6	2,927.3	3,309.0	35.9	59.1	343.4	438.4	38.2	59.6	3,778.7	3,876.5	4,314.9	7,623.9	269.1	432.4	8,325.4
March	357.1	29.7	3,000.0	3,386.8	36.9	59.7	353.0	449.6	36.4	58.6	3,757.0	3,851.9	4,301.5	7,688.3	281.8	457.1	8,427.1
April	346.3	27.9	3,001.5	3,375.7	29.9	58.0	352.6	440.5	37.4	59.2	3,662.7	3,759.4	4,199.8	7,575.5	307.0	474.6	8,357.1
May	342.2	26.5	2,969.9	3,338.5	26.0	49.1	348.8	423.9	35.9	57.7	3,589.8	3,683.4	4,107.3	7,445.9	301.0	488.1	8,235.0
June	227.2	28.9	2,920.4	3,176.5	127.0	58.5	365.7	551.2	40.0	60.0	3,603.5	3,703.5	4,254.6	7,431.2	320.8	526.1	8,278.1

(a) Includes Papua and New Guinea. (b) Excludes one Wednesday.

No. 10.—ALL TRADING BANKS: ASSETS WITHIN AUSTRALIA(a) (EXCLUDING INTER-BRANCH ACCOUNTS AND CONTINGENCIES)
(\$ million)

Average of weekly figures	Coin and bullion		Australian notes	Cash with Reserve Bank	Australian public securities				Other securities	Loans to authorised dealers in the short-term money market	Statutory Reserve Deposit Account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans (c) advances and bills discounted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	Gold	Coin			Commonwealth Government			Local and semi-governmental authorities								
					Treasury bills	Treasury notes(b)	Other securities									
1961-62	0.6	12.4	102.2	39.7	48.4	21.5	784.1	10.3	52.6	66.6	435.5	88.4	2,216.2	116.0	59.1	4,053.4
1962-63	0.6	13.2	109.6	26.3	2.8	69.4	793.7	10.8	60.1	68.4	424.5	159.4	2,365.3	120.5	59.3	4,283.7
1963-64	0.6	13.9	115.9	13.1	0.8	113.7	939.7	10.7	67.6	73.9	531.4	142.0	2,487.9	125.3	58.9	4,685.5
1964-65	0.5	14.5	124.4	12.2	0.3	120.6	1,017.7	10.8	72.8	85.1	701.6	128.2	2,732.0	132.0	68.4	5,221.2
1965-66	0.5	17.5	(d)141.1	11.5	0.4	88.7	1,080.7	12.3	79.4	83.8	607.8	144.1	3,040.0	141.0	86.6	5,535.4
1966-67	0.5	17.5	135.9	7.9	0.1	89.2	1,284.4	18.0	85.1	98.5	476.1	180.2	3,319.2	150.3	99.4	5,962.1
1967-68	0.4	15.7	140.5	7.8	..	92.8	1,309.5	19.8	96.3	90.6	479.8	161.4	3,751.1	151.8	113.4	6,430.9
1968-69	0.3	14.5	141.7	6.4	..	99.3	1,375.6	20.2	120.4	107.5	522.9	176.8	4,158.9	157.6	135.1	7,037.2
1969-70	0.3	15.4	145.3	7.3	..	126.7	1,391.6	21.8	148.9	120.3	646.9	160.8	4,634.5	172.3	195.6	7,789.4
1970-71	0.2	16.6	157.7	4.9	..	225.3	1,303.2	25.8	169.9	120.4	644.0	190.5	5,028.2	187.7	268.8	8,343.2
1970-71—																
July	0.2	15.6	146.1	8.9	..	41.3	1,241.1	26.6	154.3	130.8	666.3	175.7	4,925.6	181.7	296.5	8,010.6
August	0.2	15.3	148.0	4.5	..	64.1	1,239.6	26.2	158.7	124.7	656.6	141.5	4,872.5	183.5	283.5	7,918.8
September	0.3	15.6	146.7	4.2	..	97.4	1,265.7	25.9	155.8	145.1	642.9	164.9	4,867.8	184.7	266.8	7,983.0
October	0.3	15.8	152.6	4.3	..	123.7	1,293.8	25.9	156.6	90.2	617.0	315.7	4,983.3	184.5	261.5	8,225.0
November	0.3	16.4	152.4	3.2	..	166.7	1,326.6	25.6	159.2	94.5	626.2	210.0	4,950.2	185.1	245.1	8,161.5
December(e)	0.2	18.1	177.1	5.5	..	193.6	1,348.1	26.1	164.5	137.3	635.9	201.8	4,909.7	187.3	248.4	8,253.5
January	0.2	18.8	161.2	5.1	..	356.3	1,340.7	25.6	177.4	125.9	650.8	207.1	4,982.5	188.2	245.2	8,484.9
February	0.2	17.3	163.7	4.3	..	507.0	1,325.5	25.8	183.4	107.9	655.2	182.7	4,962.9	189.2	245.5	8,570.4
March	0.2	17.1	160.3	5.4	..	511.4	1,316.0	25.3	184.6	115.1	666.1	180.8	5,037.7	190.5	250.9	8,661.4
April	0.3	16.5	168.2	4.8	..	349.5	1,304.8	25.5	182.1	93.5	655.1	170.9	5,248.0	191.8	273.3	8,688.1
May	0.2	16.1	160.1	3.8	..	216.5	1,309.9	25.6	181.1	124.7	631.5	170.5	5,271.9	192.3	287.8	8,592.0
June	0.3	16.6	160.8	4.3	..	110.8	1,339.5	25.5	181.6	142.0	619.8	179.3	5,316.8	193.4	309.3	8,600.0

(a) Includes Papua and New Guinea.
period of transition to decimal currency.

(b) Prior to July 1962, seasonal securities.
(c) Excludes one Wednesday.

(c) Other than loans to authorised dealers in the short-term money market.

(d) Includes abnormal stocks of notes held by banks during the

No. 11.—ALL TRADING BANKS: DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY (\$'000)

Average of weekly figures	Deposits repayable in Australia						Total deposits	Loans, (a) advances and bills discounted
	Commonwealth and State Governments			Other than Commonwealth and State Governments				
	Fixed	Current		Fixed	Current			
		Bearing interest	Not bearing interest		Bearing interest	Not bearing interest		
NEW SOUTH WALES								
1961-62	48,424	22,632	6,248	376,216	90,412	972,138	1,516,070	955,890
1962-63	50,470	25,502	7,276	436,134	99,136	1,001,446	1,620,164	1,021,160
1963-64	80,856	33,026	7,594	489,344	115,462	1,090,932	1,817,214	1,088,530
1964-65	98,948	30,398	8,996	623,842	125,032	1,154,346	2,041,562	1,191,028
1965-66	114,023	30,907	10,126	742,755	132,283	1,128,212	2,158,301	1,338,581
1966-67	101,884	32,807	9,752	793,470	141,524	1,185,313	2,264,748	1,463,784
1967-68	135,040	25,473	10,213	878,436	163,341	1,242,633	2,455,133	1,650,538
1968-69	153,671	17,416	10,346	962,805	192,871	1,342,156	2,679,265	1,825,364
1969-70	191,151	19,833	12,009	1,068,082	186,622	1,464,059	2,941,756	2,057,406
1970-71	197,718	25,791	12,555	1,192,140	182,781	1,541,914	3,152,879	2,208,834
1970-71—								
July	190,603	28,633	14,458	1,102,174	186,161	1,462,976	2,985,005	2,172,570
August	195,454	18,150	11,188	1,110,988	181,649	1,459,736	2,797,160	2,147,476
September	199,474	24,305	11,683	1,131,541	180,902	1,473,106	3,021,011	2,149,203
October	207,339	16,723	12,205	1,149,291	177,526	1,499,349	3,062,432	2,197,091
November	199,510	15,865	12,599	1,108,626	175,555	1,532,339	3,104,494	2,192,457
December(b)	204,941	18,928	13,009	1,167,307	177,484	1,569,985	3,171,654	2,193,291
January	214,178	21,515	11,669	1,184,651	176,822	1,586,703	3,195,538	2,191,934
February	214,866	21,458	12,417	1,223,353	181,655	1,625,251	3,278,999	2,184,050
March	218,549	22,699	11,890	1,274,332	182,909	1,603,859	3,314,238	2,195,982
April	209,692	16,046	12,199	1,285,991	180,374	1,565,751	3,270,052	2,278,734
May	206,401	11,133	11,805	1,266,636	182,429	1,555,568	3,233,972	2,278,751
June	124,297	82,107	11,568	1,249,696	205,219	1,554,606	3,230,494	2,326,193
VICTORIA								
1961-62	12,088	20,994	11,250	333,268	52,150	730,972	1,160,722	596,200
1962-63	20,730	20,196	11,868	364,980	60,722	734,020	1,212,516	619,500
1963-64	34,078	17,198	12,752	387,322	68,634	789,652	1,309,636	630,702
1964-65	36,770	14,836	13,262	482,818	85,824	813,018	1,446,528	675,810
1965-66	54,043	13,876	13,243	541,226	101,184	784,006	1,507,575	747,299
1966-67	67,646	11,583	12,753	593,808	102,204	834,355	1,622,348	831,205
1967-68	70,212	13,128	13,216	635,629	104,554	871,991	1,708,730	947,127
1968-69	76,430	14,608	14,424	711,177	112,698	901,614	1,830,951	1,060,322
1969-70	84,662	15,026	14,777	756,760	116,684	953,392	1,941,300	1,150,842
1970-71	92,397	14,962	15,225	728,100	111,782	976,453	1,938,919	1,260,913
1970-71—								
July	62,745	13,602	15,264	731,252	114,026	925,423	1,862,312	1,215,903
August	69,158	11,036	14,459	714,995	112,421	915,371	1,837,439	1,183,411
September	84,330	9,499	14,173	703,400	112,841	911,514	1,855,397	1,177,233
October	91,442	8,332	14,758	702,709	109,246	960,105	1,886,591	1,218,204
November	94,552	9,939	15,538	707,519	110,863	986,877	1,925,287	1,193,864
December(b)	94,221	14,000	16,889	715,836	113,102	1,036,784	1,990,930	1,203,906
January	102,146	12,873	15,192	729,664	108,299	992,890	1,961,064	1,257,182
February	110,142	13,092	15,390	743,807	112,295	1,012,601	2,012,937	1,293,565
March	114,479	12,858	14,572	743,254	115,173	1,012,601	2,012,937	1,293,565
April	108,967	12,541	15,508	743,088	113,265	991,870	1,985,237	1,375,620
May	107,154	13,624	14,779	749,828	108,699	977,517	1,971,628	1,384,214
June	76,783	43,487	15,887	751,192	109,681	978,564	1,975,594	1,380,365

(a) Excludes loans to authorized dealers in the short-term money market.

(b) Excludes one Wednesday.

No. 11.—ALL TRADING BANKS: DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY—continued
(\$'000)

Average of weekly figures	Deposits repayable in Australia						Total deposits	Loans, (c) advances and bills discounted
	Commonwealth and State Governments			Other than Commonwealth and State Governments				
	Fixed	Current		Fixed	Current			
		Bearing interest	Not bearing interest		Bearing interest	Not bearing interest		
QUEENSLAND								
1961-62	32	270	2,798	156,620	24,210	321,224	505,154	309,272
1962-63	8	238	2,738	181,902	26,520	328,194	539,600	325,272
1963-64	338	440	2,812	204,182	29,390	368,184	605,346	335,846
1964-65	2,412	552	3,182	253,874	31,862	388,292	680,174	372,972
1965-66	1,037	558	2,982	285,025	37,755	381,242	708,395	415,241
1966-67	1,215	608	3,245	309,195	42,288	402,178	758,728	433,523
1967-68	3,595	667	3,211	327,021	44,986	426,652	806,131	467,516
1968-69	3,994	719	3,300	362,087	46,818	448,164	864,982	512,735
1969-70	2,746	637	3,495	404,091	48,091	472,052	931,113	558,053
1970-71	9,662	717	3,795	427,483	49,541	481,756	972,954	594,911
1970-71—								
July	5,798	656	3,418	399,189	45,291	462,942	917,324	590,131
August	6,375	632	3,411	404,496	46,765	461,718	925,416	584,156
September	7,390	807	3,496	411,274	51,873	480,918	955,759	576,593
October	7,888	677	3,624	419,267	55,840	485,513	972,807	585,877
November	8,297	562	3,900	425,786	58,516	493,507	990,567	584,214
December (b)	8,858	870	4,689	432,002	55,495	508,057	1,009,970	582,573
January	9,436	873	4,472	431,906	46,139	497,905	990,731	589,145
February	10,610	831	3,859	439,517	46,473	488,376	989,665	593,681
March	11,460	642	3,595	448,100	51,646	478,573	994,016	603,100
April	14,204	643	3,771	444,167	48,343	478,094	989,223	615,461
May	13,939	734	3,647	440,500	43,069	461,086	962,974	620,237
June	12,316	630	3,674	436,244	44,702	481,567	979,133	615,440
SOUTH AUSTRALIA								
1961-62	4	60	1,022	92,900	15,496	167,956	277,434	152,546
1962-63	6	50	1,060	99,682	16,134	168,488	283,418	175,754
1963-64	14	226	870	112,484	16,442	181,180	311,208	193,250
1964-65	25	204	1,113	152,946	18,356	190,222	362,862	258,407
1965-66	31	230	1,148	154,071	19,820	197,698	372,985	284,271
1966-67	178	268	1,126	168,915	21,104	198,520	390,110	321,892
1967-68	188	324	1,098	181,853	22,897	199,367	405,666	354,782
1968-69	250	268	1,208	192,308	23,611	206,361	424,017	374,575
1969-70	2,405	284	1,230	198,342	24,218	205,395	431,874	396,104
1970-71								
July	252	271	1,304	193,552	22,809	191,761	409,678	395,697
August	235	235	1,120	192,784	21,806	187,737	401,719	391,523
September	235	235	1,227	189,819	21,995	192,730	406,006	392,405
October	230	230	1,127	190,966	23,383	196,076	411,771	399,181
November	256	256	1,199	193,204	24,083	197,821	416,563	396,218
December (b)	500	242	1,342	196,387	24,651	209,341	432,464	392,017
January	5,000	243	1,365	199,451	23,830	216,301	446,189	394,536
February	5,000	234	1,283	202,054	24,247	223,027	455,844	385,484
March	5,000	362	1,236	207,565	24,305	225,269	463,637	386,816
April	5,000	317	1,129	206,724	27,222	219,139	459,521	402,734
May	5,000	293	1,225	205,877	26,666	204,556	443,617	406,057
June	4,000	445	1,175	202,259	26,052	202,366	436,297	401,180

(a) Excludes loans to authorised dealers in the short-term money market. (b) Excludes one Wednesday.

No. 11.—ALL TRADING BANKS: DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY—continued
(\$'000)

Average of weekly figures	Deposits repayable in Australia						Total deposits	Loans, (a) advances and bills discounted
	Commonwealth and State Governments			Other than Commonwealth and State Governments				
	Fitted	Current		Fixed	Current			
		Bearing interest	Not bearing interest		Bearing interest	Not bearing interest		
WESTERN AUSTRALIA								
1961-62	..	30	1,152	60,280	7,948	139,864	209,274	139,204
1962-63	..	20	1,092	66,256	9,336	143,248	219,952	153,528
1963-64	..	43	20	1,238	74,806	11,280	154,882	242,268
1964-65	..	1,574	12	1,356	97,316	12,686	159,486	272,430
1965-66	..	1,959	1,142	1,734	117,160	13,875	174,565	310,432
1966-67	..	3,126	2,189	1,673	130,769	15,466	202,679	355,899
1967-68	..	5,527	3,920	1,764	141,632	16,849	229,146	398,837
1968-69	..	3,356	1,098	1,728	162,943	21,042	270,481	462,559
1969-70	..	3,822	10	1,817	236,274	24,887	291,402	558,017
1970-71	..	4,150	2	1,726	231,684	23,237	284,014	544,834
1970-71—								
July	..	3,597	13	1,718	226,994	24,690	268,816	525,828
August	..	3,423	1	1,797	225,850	23,983	260,137	515,190
September	..	3,427	9	1,395	222,362	23,864	267,763	319,021
October	..	3,469	1	1,408	232,392	24,934	279,450	531,681
November	..	3,476	1	1,332	222,910	24,135	282,433	534,287
December(a)	..	3,476	1	1,723	223,879	24,033	297,021	550,133
January	..	3,476	..	2,036	233,830	21,658	308,413	569,412
February	..	4,976	..	2,167	251,492	22,348	314,109	595,092
March	..	3,727	..	2,046	255,757	22,919	303,105	587,554
April	..	4,838	..	1,907	248,805	23,618	283,049	562,217
May	..	5,047	..	1,749	235,943	20,087	274,364	537,190
June	..	6,804	..	1,501	213,685	22,402	272,253	516,646
TASMANIA								
1961-62	38	462	20,708	4,302	53,422	78,952
1962-63	40	470	23,070	4,714	54,884	83,178
1963-64	38	454	24,048	4,968	56,702	86,210
1964-65	..	28	26	526	29,484	5,480	59,060	94,604
1965-66	..	163	35	556	34,970	5,919	60,867	102,507
1966-67	..	1,089	34	596	39,427	6,977	63,969	112,091
1967-68	..	1,337	28	588	42,096	7,788	65,975	117,811
1968-69	..	1,925	34	543	46,586	8,018	67,369	124,473
1969-70	..	1,946	34	605	51,444	8,094	70,277	131,501
1970-71	..	5,757	27	703	50,545	8,823	69,797	131,652
1970-71—								
July	..	7,560	17	690	48,834	6,842	70,796	134,738
August	..	9,460	21	601	49,540	6,436	67,582	133,639
September	..	9,574	37	626	49,538	6,623	68,751	135,148
October	..	9,542	67	756	49,796	6,826	66,467	133,453
November	..	9,336	87	692	51,767	7,488	67,124	136,493
December(a)	..	6,720	95	791	51,601	7,189	70,587	136,983
January	..	6,877	..	740	50,869	6,511	70,982	135,980
February	..	3,431	..	748	51,951	6,625	70,804	133,559
March	..	1,856	..	689	52,427	6,733	72,495	134,199
April	..	1,616	..	627	51,220	7,337	71,700	132,499
May	..	2,238	..	551	50,718	6,649	68,845	129,002
June	..	1,316	..	878	48,686	6,638	70,414	127,932

(a) Excludes loans to authorized dealers in the short-term money market. (b) Excludes one Wednesday.

BANKING AND CURRENCY

No. 11.—ALL TRADING BANKS: DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY—continued
(\$'000)

Average of weekly figures	Deposits repayable in Australia						Total deposits	Loans, (a) advanced and bills discounted
	Commonwealth and State Governments			Other than Commonwealth and State Governments				
	Fixed	Current		Fixed	Current			
		Bearing interest	Not bearing interest		Bearing interest	Not bearing interest		
NORTHERN TERRITORY								
1961-62			44	2,014	220	5,622	7,900	2,448
1962-63			50	2,564	312	6,010	8,936	2,590
1963-64			60	2,994	338	6,364	9,756	2,998
1964-65			82	3,586	364	7,098	11,130	3,604
1965-66			92	4,452	412	8,134	13,088	4,205
1966-67			102	5,575	464	9,326	15,467	4,743
1967-68		1	116	6,164	638	10,823	17,741	5,445
1968-69			145	5,953	793	12,584	19,474	7,292
1969-70			191	8,327	858	16,258	25,635	9,546
1970-71		100	182	7,292	859	20,387	28,830	11,586
1970-71—								
July			389	7,434	780	18,050	26,654	11,094
August			268	6,630	864	18,586	26,348	11,108
September			213	7,004	866	19,657	27,740	11,116
October			266	7,045	873	20,588	28,771	10,748
November			294	6,824	846	19,401	27,364	10,881
December (b)			244	7,150	842	22,079	30,314	11,244
January		227	109	7,235	871	20,222	28,664	11,607
February		239	117	7,318	907	21,030	29,610	11,643
March		215	56	7,392	957	21,605	29,625	12,541
April		207	75	7,546	916	22,007	30,751	12,541
May		131	82	7,802	792	21,357	30,164	12,585
June		298	60	8,000	804	20,761	29,923	12,870
AUSTRALIAN CAPITAL TERRITORY								
1961-62			2	4,114	1,932	16,908	22,956	5,762
1962-63			4	4,942	2,614	18,658	26,218	7,650
1963-64			6	6,584	2,760	20,520	29,870	9,284
1964-65			6	8,922	2,702	23,566	35,196	16,628
1965-66			7	10,640	3,393	25,156	39,195	16,481
1966-67			8	12,479	3,523	27,506	43,516	14,503
1967-68			9	13,582	4,898	30,895	49,383	18,222
1968-69		1,275	88	18,292	6,486	38,492	64,634	22,760
1969-70		2,628	165	20,448	7,220	49,059	79,520	34,642
1970-71		2,198	39	148	22,474	6,080	51,153	82,092
1970-71—								
July	2,500		145	20,674	6,080	59,227	88,626	72,317
August	2,500		137	20,823	5,717	55,687	84,863	72,070
September	2,020		107	20,867	5,475	50,843	79,311	71,157
October	1,900		103	21,822	5,424	49,103	78,351	71,226
November	2,200		121	22,105	5,640	46,966	79,032	71,038
December (b)	2,200		108	22,235	5,460	50,377	80,379	33,493
January	2,150	20	122	22,470	5,614	50,590	80,966	33,673
February	2,100	94	169	23,111	5,547	50,241	81,261	34,494
March	2,010	107	195	23,969	6,344	50,295	83,456	36,108
April	1,950	99	190	24,092	7,155	49,970	82,925	35,124
May	2,400	98	209	27,623	7,574	49,021	82,925	35,124
June	2,400	58	171	24,635	6,951	48,620	82,326	34,872

(a) Excludes loans to authorised dealers in the short-term money market.

(b) Excludes one Wednesday.

No. 12.—ALL TRADING BANKS: RATIO OF SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA^(a) TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	Liquid assets and Commonwealth Government securities				Statutory Reserve Deposit Account with Reserve Bank	Loans ^(d) advances and bills discounted	Total deposits	
	Cash and cash balances ^(b)	Treasury bills and Treasury notes ^(c)	Other Commonwealth and State Government securities	Total			Not bearing interest	Bearing interest
1961-62	4.1	1.8	20.7	26.6	11.5	58.4	64.4	35.6
1962-63	3.7	1.8	19.8	25.3	10.6	59.0	62.1	37.9
1963-64	3.2	2.6	21.0	26.8	12.0	56.2	61.1	38.9
1964-65	3.1	2.4	20.6	26.1	14.2	55.2	57.3	42.7
1965-66	3.3	1.7	20.7	25.6	11.7	58.1	53.5	46.3
1966-67	2.9	1.6	23.0	27.5	8.5	59.5	53.2	46.8
1967-68	2.7	1.6	21.9	26.2	8.0	62.7	52.2	47.8
1968-69	2.5	1.5	21.2	25.2	8.1	64.1	51.4	48.6
1969-70	2.4	1.8	19.7	23.8	9.1	65.5	50.7	49.3
1970-71	2.4	3.1	17.8	23.3	8.8	68.5	50.4	49.6
1970-71—								
July	2.4	0.6	17.7	20.7	9.5	70.4	50.4	49.6
August	2.4	0.9	17.8	21.2	9.4	70.0	50.3	49.7
September	2.4	1.4	18.0	21.8	9.1	69.0	50.3	49.7
October	2.4	1.7	18.1	22.2	8.6	69.6	50.7	49.3
November	2.1	2.3	18.3	22.9	8.6	68.1	50.9	49.1
December ^(e)	2.7	2.6	18.1	23.4	8.5	65.8	51.8	48.2
January	2.5	4.8	18.0	25.3	8.7	66.7	51.2	48.8
February	2.4	6.7	17.4	26.5	8.6	65.1	50.8	49.2
March	2.4	6.7	17.1	26.2	8.7	65.5	50.1	49.9
April	2.5	4.6	17.2	24.3	8.6	69.3	49.6	50.4
May	2.4	2.9	17.6	22.9	8.5	70.8	49.5	50.5
June	2.4	1.5	18.0	21.9	8.3	71.5	49.8	50.2

^(a) Includes Papua and New Guinea. ^(b) Coin, bullion, notes and cash with Reserve Bank on current account. ^(c) Prior to July 1962, Treasury bills and seasonal securities. ^(d) Excludes loans to authorized dealers in the short-term money market. ^(e) Excludes one Wednesday.

No. 13.—ALL TRADING BANKS: RATIO OF NON-INTEREST BEARING DEPOSITS TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust ^(a)
1961-62	64.5	63.9	64.1	60.9	67.4	68.2	71.7	73.7	64.4
1962-63	62.3	61.5	61.3	59.4	65.6	66.5	67.8	71.2	62.1
1963-64	60.5	61.3	61.3	58.5	64.4	66.3	65.8	68.7	61.1
1964-65	57.0	57.1	57.6	55.6	59.0	63.0	64.5	67.0	57.3
1965-66	52.7	52.9	54.2	52.7	56.8	59.9	62.9	64.2	53.5
1966-67	52.8	52.2	53.4	53.3	57.4	57.6	61.0	63.2	53.2
1967-68	51.0	51.8	53.3	51.2	57.9	56.5	61.7	62.3	52.3
1968-69	49.9	48.2	52.3	48.6	57.1	54.9	67.0	60.0	50.5
1969-70	50.2	49.9	51.1	49.0	52.5	53.9	64.2	61.9	50.7
1970-71	49.3	51.1	49.9	47.8	52.4	52.8	71.3	62.5	50.4

^(a) Includes Papua and New Guinea.

No. 14.—ALL TRADING BANKS: RATIO OF ADVANCES TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust ^(a)
1961-62	63.1	51.4	61.2	55.0	66.5	62.5	31.0	25.1	58.4
1962-63	63.0	51.1	60.3	61.6	69.8	63.9	29.0	29.2	59.0
1963-64	59.9	48.2	55.5	62.1	68.1	63.9	30.7	31.1	56.2
1964-65	58.3	46.7	54.8	64.4	68.3	57.3	32.4	47.2	55.2
1965-66	62.0	49.6	58.6	71.2	62.9	53.9	32.1	42.0	58.1
1966-67	64.6	51.2	57.1	76.2	59.6	53.9	30.7	33.3	59.5
1967-68	67.2	55.4	58.0	82.5	63.3	58.8	30.7	36.8	62.8
1968-69	70.4	58.9	61.3	88.8	57.8	55.5	40.2	35.4	65.4
1969-70	69.9	59.3	59.9	88.3	58.0	59.0	37.2	38.7	65.5
1970-71	70.1	65.1	61.2	91.7	64.5	65.1	40.3	61.0	68.5

^(a) Includes Papua and New Guinea.

No. 15.—ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS(a)
(\$ million)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
COMMONWEALTH AND STATE GOVERNMENTS(b)									
1961-62	57.6	25.9	0.5	0.3	0.5	0.2	..	..	85.1
1962-63	62.0	25.6	0.6	0.4	0.5	0.2	..	..	89.2
1963-64	66.7	27.1	0.5	0.1	0.1	0.1	..	..	94.5
1964-65	76.8	30.1	0.4	0.1	0.1	..	..	..	107.5
1965-66	78.9	30.6	0.4	0.1	..	..	..	..	109.9
1966-67	85.5	33.3	0.4	0.1	..	..	..	..	119.3
1967-68	93.8	35.4	0.4	0.1	..	..	..	..	129.7
1968-69	106.5	39.0	0.2	0.1	..	..	..	..	145.9
1969-70	125.7	43.8	0.2	0.2	..	..	..	..	170.9
1970-71	151.9	57.3	0.2	0.2	0.1	..	..	..	209.7
1970-71—									
July	182.2	74.8	0.1	0.2	..	..	..	..	257.4
August	115.4	58.5	0.2	0.2	0.1	..	..	..	174.3
September	123.6	43.6	0.2	0.3	0.1	..	..	..	167.6
October	135.0	49.5	0.2	0.2	0.2	..	..	..	185.1
November	134.5	49.2	0.3	0.2	0.1	..	..	0.1	184.3
December	160.7	56.5	0.2	0.2	..	..	..	..	217.6
January	125.7	46.5	0.7	0.2	..	..	..	..	173.2
February	127.0	51.8	0.4	0.3	0.1	..	..	..	179.6
March	156.3	51.8	0.2	0.2	..	..	..	..	208.5
April	128.7	54.6	0.2	0.2	..	..	..	..	183.7
May	151.1	61.2	0.2	0.2	0.1	..	..	..	213.2
June	253.2	83.9	0.2	0.2	0.1	..	..	0.4	337.5
OTHER									
1961-62	654.0	590.0	164.4	116.2	80.4	32.1	2.2	7.9	1,647.1
1962-63	713.1	650.5	185.1	131.6	88.2	35.1	2.5	10.2	1,816.4
1963-64	824.8	733.2	213.2	155.1	96.4	37.1	2.8	11.5	2,073.9
1964-65	935.2	825.3	232.9	170.4	106.3	41.3	3.4	14.5	2,329.3
1965-66	949.0	847.7	232.5	172.8	122.4	43.2	3.8	15.3	2,386.7
1966-67	1,080.2	940.0	256.9	184.4	138.6	47.3	4.5	17.0	2,668.9
1967-68	1,257.9	1,041.8	289.2	201.7	169.1	51.3	5.8	21.2	3,038.0
1968-69	1,526.0	1,214.1	325.3	234.2	209.0	55.9	7.4	50.4	3,612.6
1969-70	1,865.6	1,413.3	364.7	243.2	246.4	61.2	12.7	87.7	4,294.9
1970-71	2,148.6	1,647.3	405.0	269.6	295.3	64.2	15.8	64.6	4,910.4
1970-71—									
July	2,159.2	1,552.1	394.2	257.0	271.4	66.9	19.6	94.2	4,814.7
August	2,034.4	1,484.7	350.5	255.7	268.9	60.9	14.9	130.0	4,599.9
September	2,033.0	1,634.0	393.3	248.6	262.8	58.3	14.5	92.6	4,737.0
October	2,096.2	1,624.2	412.9	253.4	314.8	60.3	17.6	71.5	4,851.0
November	2,159.2	1,602.7	419.6	279.6	297.1	64.5	15.9	73.5	4,912.2
December	2,276.4	1,786.7	417.2	282.3	318.1	69.5	16.4	58.6	5,225.4
January	2,085.3	1,506.8	374.0	273.7	288.3	53.0	16.5	40.8	4,638.3
February	2,235.5	1,700.3	384.7	280.0	297.0	61.9	13.8	42.1	5,015.3
March	2,148.0	1,634.3	404.9	272.0	306.3	66.4	14.0	42.0	4,887.8
April	1,988.7	1,597.6	404.4	256.2	290.2	65.4	13.2	40.1	4,655.7
May	2,201.3	1,793.9	420.4	285.1	315.3	70.7	15.2	44.2	5,146.0
June	2,318.0	1,805.9	470.1	291.3	314.6	69.8	17.1	43.8	5,330.5

(a) Covers all trading banks and in addition the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank. (b) At city branches in State Capitals.

No. 15.—ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS(a)—continued
(\$ million)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL									
1961-62	711.6	615.9	164.9	116.5	80.8	32.3	2.2	7.9	1,732.2
1962-63	775.1	676.2	185.7	132.0	88.7	35.3	2.5	10.2	1,905.6
1963-64	891.4	760.3	213.7	155.2	96.5	37.1	2.8	11.5	2,168.5
1964-65	1,012.0	855.4	233.3	170.5	106.3	41.3	3.4	14.5	2,436.8
1965-66	1,027.8	878.3	232.8	172.9	122.5	43.2	3.8	15.3	2,496.6
1966-67	1,165.7	973.3	257.2	184.5	138.6	47.3	4.5	17.0	2,788.2
1967-68	1,351.6	1,077.2	289.6	201.8	169.1	51.3	5.8	21.2	3,167.7
1968-69	1,632.5	1,253.1	325.5	224.4	209.1	55.9	7.4	30.4	3,758.5
1969-70	1,992.3	1,457.1	364.8	243.4	246.5	61.2	12.7	37.7	4,465.8
1970-71	2,300.5	1,704.6	405.2	269.8	295.4	64.2	15.8	64.6	5,120.1
1970-71—									
July	2,341.4	1,626.9	394.3	257.1	271.5	67.0	19.6	94.3	5,072.1
August	2,149.8	1,543.1	350.7	255.9	269.0	60.9	14.9	130.0	4,774.2
September	2,156.6	1,677.6	393.5	248.9	262.8	58.3	14.5	92.6	4,904.7
October	2,231.2	1,673.7	413.0	253.5	315.0	60.4	17.6	71.6	5,036.1
November	2,293.7	1,651.9	419.8	279.9	297.1	64.5	15.9	73.6	5,096.5
December	2,437.1	1,843.1	417.4	282.5	318.4	69.5	16.4	58.7	5,443.0
January	2,211.0	1,553.3	374.7	273.9	288.3	53.0	16.5	40.8	4,811.5
February	2,162.5	1,752.1	385.1	280.3	297.1	61.7	13.8	42.1	5,194.9
March	2,304.3	1,686.0	405.1	272.2	306.3	66.4	14.0	42.0	5,096.3
April	2,117.4	1,652.2	404.6	256.4	290.2	65.4	13.2	40.1	4,839.5
May	2,352.5	1,855.1	420.6	285.2	315.3	70.7	15.2	44.6	5,359.2
June	2,571.2	1,889.8	470.3	291.5	314.7	69.8	17.1	43.8	5,668.0

(a) Covers all trading banks and in addition the Rural Credits Department of the Reserve Bank and the Commonwealth Development Bank.

No. 16.—STATUTORY RESERVE DEPOSIT RATIO(a)

Each trading bank is required under the *Banking Act 1959-1967* to have on deposit in its Statutory Reserve Deposit Account with the Reserve Bank a proportion of its current level of Australian deposits as is determined from time to time by the Reserve Bank.

Date of change	Ratio	Date of change	Ratio
	Per cent		Per cent
11 January 1961	17.5	5 April 1965	14.8
19 April 1961	16.5	5 May 1965	(b) 13.8
10 May 1961	15.5	7 December 1965	12.8
21 June 1961	14.5	5 April 1966	(b)(c) 10.4
30 June 1961	13.5	26 April 1966	9.4
12 July 1961	12.5	6 December 1966	(b) 8.9
18 April 1962	(b) 10.5	19 February 1968	(b) 8.4
31 October 1962	11.5	9 April 1968	(c) 8.0
10 July 1963	(b) 10.8	23 October 1968	8.5
8 January 1964	12.0	15 November 1968	9.0
5 February 1964	14.0	18 August 1969	9.5
4 March 1964	15.5	3 October 1969	10.0
13 July 1964	(b) 14.8	29 September 1970	9.4
14 October 1964	15.8	15 April 1971	8.9

(a) In terms of the *Banking Act 1959*, initial Statutory Reserve Deposit ratio was determined at 16.5 per cent. (b) Term Loan Fund accounts were established on 18 April 1962; transfers from Statutory Reserve Deposits were made on 18 April 1962, 10 July 1963, 11 July 1964, 5 May 1965, 3 April 1966, 6 December 1966, 19 February 1968 and 29 September 1970. (c) Farm development loan fund accounts were established on 5 April 1966; transfers from Statutory Reserve Deposits were made on 5 April 1966, 9 April 1968 and 29 September 1970.

Trading Bank Charges

From 1 October 1962, the trading banks instituted a system of charges on current accounts and abolished the interstate exchange rates obtaining prior to this date. Details of interstate exchange rates prior to 1 October 1962, may be found in the bulletin *Finance, Part I—Public and Private Finance*, No. 52, page 152.

Charges on current accounts comprise a basic maintenance fee, a ledger activity fee and a cheque collection fee, each calculated on a quarterly basis and debited as a composite item to accounts four times a year. The following are the charges which applied at 30 June 1971. Details of charges applicable prior to those current at 30 June 1971, may be found in previous issues of this bulletin.

Quarterly Charges

- (a) *Base maintenance fee:* 75 cents.
- (b) *Ledger activity fee:* Up to $\frac{1}{2}$ folio (i.e., 20 entries), 25 cents; over $\frac{1}{2}$ folio to 1 folio (40 entries), \$1.00; over 1 folio to 2 folios, \$3.10; over 2 folios to 3 folios, \$7.00; over 3 folios to 4 folios, \$10.50; over 4 folios to 5 folios, \$14.00; over 5 folios to 6 folios, \$17.50; over 6 folios to 15 folios, \$17.50 plus \$3.30 per folio or part thereof exceeding 6; over 15 folios to 25 folios, \$47.20 plus \$2.80 per folio or part thereof exceeding 15; over 25 folios to 50 folios, \$75.20 plus \$2.40 per folio or part thereof exceeding 25; over 50 folios, \$135.20 plus \$2.00 per folio or part thereof exceeding 50. Rebates of 1 free folio (or equivalent of approximately 40 entries) are allowed for each complete \$1,000 minimum quarterly credit balance. Where rebates are applicable, the number of free folios is deducted before the activity fee is calculated.
- (c) *Collection fee on cheques, etc., deposited:* Up to 20 cheques per quarter, Free; 21 to 100 cheques, 80 cents plus 40 cents per each 10 cheques or part thereof exceeding 20; 101 to 250 cheques, \$4.00 plus \$1.15 per each 25 or part thereof exceeding 100; 251 to 500 cheques, \$10.90 plus \$2.30 per each 50 or part thereof exceeding 250; 501 to 1,000 cheques, \$22.40 plus \$4.60 per each 100 or part thereof exceeding 500; 1,001 to 5,000 cheques, \$45.40 plus \$11.50 per each 250 or part thereof exceeding 1,000; 5,001 to 10,000 cheques, \$229.40 plus \$23.00 per each 500 or part thereof exceeding 5,000; 10,001 to 50,000 cheques, \$459.40 plus \$18.00 per each 500 or part thereof exceeding 10,000; 50,001 to 100,000 cheques, \$1,899.40 plus \$60.00 per each 2,500 or part thereof exceeding 50,000; over 100,000 cheques, \$3,099.40 plus \$200.00 per each 10,000 or part thereof exceeding 100,000.

B.—MAJOR TRADING BANKS

No. 17.—MAJOR TRADING BANKS: LIABILITIES WITHIN AUSTRALIA^(a) (EXCLUDING SHAREHOLDERS' FUNDS, INTER-BRANCH ACCOUNTS AND CONTINGENCIES)
(\$ million)

Average of weekly figure	Deposits repayable in Australia														Balances due to other banks	Bills payable and all other liabilities to the public (excluding shareholders' funds)	Total liabilities
	Fixed				Current												
	Commonwealth and State Governments	Other banks	Other	Total fixed deposits	Bearing interest			Total current deposits	Not bearing interest			Total deposits					
					Commonwealth and State Governments	Other banks	Other		Other	Other	Total						
1961-62	55.3	59.5	952.7	1,067.6	28.3	25.1	145.3	198.8	21.9	22.4	2,302.5	2,346.8	2,545.6	3,613.2	16.8	62.2	3,692.1
1962-63	57.4	63.0	1,073.5	1,193.8	36.2	26.6	164.4	227.0	23.2	25.1	2,319.2	2,387.4	2,614.5	3,808.4	18.8	70.3	3,878.6
1963-64	88.3	64.5	1,185.7	1,338.4	39.7	29.8	188.2	257.7	24.0	26.7	2,538.7	2,589.3	2,847.0	4,185.4	22.0	81.7	4,289.1
1964-65	106.0	71.9	1,500.8	1,678.6	33.5	34.2	215.8	283.6	26.1	28.1	2,657.3	2,711.5	2,995.0	4,673.7	23.6	101.4	4,798.7
1965-66	131.0	60.5	1,751.8	1,943.3	31.2	32.8	248.2	312.2	26.9	31.2	2,613.5	2,671.6	2,953.8	4,927.0	38.3	128.7	5,094.0
1966-67	138.0	69.3	1,879.4	2,086.7	30.0	32.6	264.2	326.8	26.4	34.7	2,769.5	2,830.6	3,157.3	5,244.0	26.1	141.1	5,411.2
1967-68	170.6	72.0	2,032.0	2,274.6	26.0	34.2	287.4	347.7	26.7	36.7	2,917.3	2,980.7	3,328.4	5,603.1	26.8	134.1	5,763.9
1968-69	192.1	77.6	2,246.1	2,515.9	23.0	46.1	313.2	382.3	28.6	44.2	3,105.7	3,178.6	3,560.9	6,076.7	69.2	152.8	6,298.7
1969-70	226.8	58.2	2,524.6	2,809.7	25.3	52.3	310.7	388.2	31.3	46.4	3,341.3	3,419.0	3,807.2	6,616.9	156.6	219.4	6,993.0
1970-71	248.7	30.4	2,643.8	2,922.9	30.0	60.3	290.0	380.3	32.5	56.0	3,439.2	3,527.7	3,907.9	6,830.7	260.9	297.2	7,388.7
1970-71—																	
July	212.7	39.6	2,525.5	2,777.8	26.1	66.3	283.3	375.6	34.2	51.8	3,286.5	3,372.5	3,748.1	6,525.9	240.7	331.9	7,098.5
August	225.2	38.3	2,516.9	2,780.5	18.0	67.0	279.3	364.3	30.3	55.5	3,250.1	3,335.9	3,700.2	6,480.8	203.3	304.4	6,988.5
September	237.9	31.0	2,510.7	2,799.6	22.1	67.7	282.7	372.6	31.0	54.2	3,309.9	3,395.0	3,767.5	6,567.1	208.7	298.8	7,074.7
October	250.2	30.9	2,556.8	2,837.9	14.9	64.7	286.3	365.9	32.2	61.4	3,368.3	3,461.8	3,827.8	6,665.6	140.6	279.5	7,285.7
November	247.5	29.1	2,587.8	2,864.4	16.2	58.3	297.4	371.8	33.7	59.0	3,438.9	3,531.6	3,903.5	6,767.9	252.9	271.6	7,292.4
December ^(b)	253.0	24.3	2,606.5	2,883.8	23.0	56.6	297.9	377.5	36.1	59.0	3,589.0	3,684.1	4,061.6	6,945.4	228.9	280.2	7,454.5
January	272.4	25.7	2,642.9	2,940.9	26.8	55.6	284.5	366.8	32.8	51.0	3,554.0	3,637.8	4,004.7	6,945.6	259.5	260.8	7,465.9
February	283.5	30.6	2,713.7	3,027.7	26.1	59.1	290.4	375.6	32.8	56.9	3,598.4	3,688.1	4,063.7	7,091.4	253.2	262.8	7,607.4
March	286.8	29.7	2,787.1	3,103.6	27.0	59.7	297.7	376.2	32.1	55.8	3,574.1	3,661.0	4,045.4	7,149.0	267.2	287.4	7,703.6
April	280.6	27.9	2,785.6	3,094.1	21.5	58.0	296.7	376.2	32.1	56.6	3,485.8	3,574.4	3,950.6	7,044.8	291.0	302.2	7,638.0
May	271.1	26.5	2,759.4	3,057.0	19.5	49.1	292.0	360.6	31.0	54.6	3,412.0	3,497.6	3,858.2	6,915.1	284.9	315.3	7,515.3
June	182.2	28.9	2,716.3	2,927.4	104.0	58.5	292.6	455.0	32.7	57.2	3,439.7	3,529.6	3,984.6	6,912.0	305.0	351.0	7,568.0

(a) Includes Papua and New Guinea.

(b) Excludes one Wednesday.

No. 18.—MAJOR TRADING BANKS: ASSETS WITHIN AUSTRALIA(a) (EXCLUDING INTER-BRANCH ACCOUNTS AND CONTINGENCIES)
(\$ million)

Average of weekly figures	Coin and bullion		Australian notes	Cash with Reserve Bank	Australian public securities				Other securities	Loans to authorised dealers in the short-term money market	Statutory Reserve Deposit Account with Reserve Bank	Cheques and bills of other banks and balances with and due from other banks	Loans(c) advances and bills due discounted	Bank premises, furniture and sites	Bills receivable and all other assets	Total assets
	Gold	Coin			Commonwealth Government			Local and semi-governmental authorities								
					Treasury bills	Treasury notes(b)	Other securities									
1961-62	0.6	12.1	98.4	32.6	48.2	20.9	740.2	9.4	45.2	61.9	434.5	83.5	2,004.4	100.5	56.7	3,749.0
1962-63	0.6	12.8	105.4	20.0	2.8	65.8	748.7	9.9	52.2	64.0	423.6	154.0	2,121.1	104.4	56.4	3,941.7
1963-64	0.6	13.6	111.4	11.5	0.8	108.8	866.2	9.8	59.1	64.4	530.3	135.1	2,212.7	108.3	55.6	4,288.3
1964-65	0.5	14.1	119.5	10.5	0.3	113.8	932.3	9.1	67.5	74.6	700.6	121.4	2,430.1	114.1	63.9	4,772.5
1965-66	0.5	16.8	(d) 135.4	8.0	0.4	87.3	987.4	9.7	72.0	70.6	606.8	135.8	2,708.7	122.4	81.4	5,043.2
1966-67	0.5	16.8	130.1	5.0	0.1	85.3	1,169.4	14.8	76.5	82.3	475.1	173.3	2,970.8	130.9	94.0	5,424.8
1967-68	0.4	15.1	133.9	4.1	..	84.5	1,190.9	16.0	87.2	75.3	478.6	153.7	3,350.3	131.4	107.8	5,829.2
1968-69	0.3	13.9	134.5	3.9	..	92.3	1,244.0	15.7	103.7	87.8	521.5	167.1	3,733.6	136.4	129.7	6,384.4
1969-70	0.3	14.7	137.3	4.6	..	118.9	1,256.1	16.6	128.6	95.5	645.0	149.9	4,161.7	148.5	150.0	7,067.0
1970-71	0.2	15.8	149.0	3.8	..	218.7	1,153.5	16.5	152.0	93.9	642.0	177.7	4,505.0	160.1	261.8	7,549.9
1970-71—																
July	0.2	14.9	137.9	7.3	..	38.6	1,108.3	16.9	138.6	102.8	664.4	162.3	4,422.2	156.3	289.6	7,260.2
August	0.2	14.5	139.9	3.6	..	62.0	1,104.4	16.8	141.5	97.1	654.8	128.9	4,368.2	157.2	276.7	7,165.9
September	0.3	15.0	138.4	3.3	..	95.1	1,117.6	16.8	142.1	116.3	641.1	152.5	4,357.2	158.2	560.3	7,214.2
October	0.3	15.1	144.1	3.5	..	120.7	1,132.7	16.7	142.8	67.4	615.3	303.9	4,472.1	157.9	255.1	7,447.7
November	0.3	15.7	143.9	2.5	..	160.9	1,169.1	16.7	144.2	69.0	624.3	198.7	4,436.0	158.1	237.9	7,377.1
December(e)	0.2	17.3	167.9	2.7	..	186.1	1,193.9	16.7	147.8	112.2	633.8	190.2	4,392.5	159.9	240.3	7,462.6
January	0.2	17.8	152.0	3.8	..	347.6	1,181.7	16.5	156.9	96.1	648.7	194.6	4,465.2	160.0	238.5	7,679.6
February	0.2	16.5	154.5	3.0	..	492.9	1,172.3	16.4	159.0	76.3	652.9	169.5	4,440.1	160.6	238.3	7,752.4
March	0.2	16.2	151.0	4.1	..	498.0	1,163.9	16.3	163.3	85.5	663.8	168.1	4,503.2	161.7	243.6	7,839.0
April	0.3	15.7	159.1	3.6	..	338.1	1,154.8	16.2	161.0	74.4	652.3	158.3	4,704.9	163.1	266.1	7,868.3
May	0.2	15.4	151.0	2.7	..	209.5	1,157.9	16.2	162.1	99.9	629.3	158.3	4,720.3	163.6	280.6	7,767.0
June	0.2	15.8	151.8	3.3	..	108.1	1,193.4	16.1	164.5	118.0	617.8	163.8	4,770.0	164.7	302.1	7,789.4

(a) Includes Papua and New Guinea, period of transition to decimal currency.

(b) Prior to July 1962, seasonal securities.

(c) Excludes one Wednesday.

(d) Other than loans to authorised dealers in the short-term money market.

(e) Includes abnormal stocks of notes held by banks during the

No. 19.—MAJOR TRADING BANKS: RATIOS OF SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA (a) TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	Liquid assets and Commonwealth Government securities				Statutory Reserve Deposit Account with Reserve Bank	Loans (d) advances and bills discounted	Total deposits	
	Cash and cash balances (c)	Treasury bills and Treasury notes (c)	Other Commonwealth and State Government securities	Total			Not bearing interest	Bearing interest
1961-62	4.0	1.9	20.5	26.4	12.0	55.5	65.0	35.0
1962-63	3.6	1.8	19.7	25.1	11.1	55.7	62.7	37.3
1963-64	3.3	2.6	20.7	26.6	12.7	52.9	61.9	38.1
1964-65	3.1	2.4	20.0	25.5	13.0	52.0	58.0	42.0
1965-66	3.3	1.8	20.0	25.1	12.3	55.0	54.2	45.8
1966-67	2.9	1.6	22.3	26.8	9.1	56.7	54.0	46.0
1967-68	2.7	1.5	21.3	25.5	8.5	59.8	53.2	46.8
1968-69	2.5	1.5	20.5	24.5	8.6	61.4	52.3	47.7
1969-70	2.4	1.8	19.0	23.2	9.7	62.9	51.7	48.3
1970-71	2.5	3.2	16.9	22.6	9.4	66.0	51.6	48.4
1970-71—								
July	2.4	0.5	16.9	19.8	10.1	67.7	51.6	48.4
August	2.4	0.9	17.0	20.3	10.1	67.4	51.5	48.5
September	2.4	1.4	17.0	20.8	9.8	66.4	51.7	48.3
October	2.4	1.8	17.0	21.2	9.2	67.1	51.9	48.1
November	2.4	2.4	17.3	22.1	9.2	65.5	52.2	47.8
December (e)	2.7	2.7	17.2	22.6	9.1	63.2	53.0	47.0
January	2.5	5.0	17.0	24.5	9.3	64.3	52.4	47.6
February	2.5	7.0	16.5	26.0	9.2	62.6	52.0	48.0
March	2.4	7.0	16.3	25.7	9.3	63.0	51.2	48.8
April	2.5	4.8	16.4	23.7	9.3	66.8	50.7	49.3
May	2.4	3.0	16.7	22.1	9.1	68.3	50.6	49.4
June	2.5	1.6	17.3	21.4	8.9	69.0	51.1	48.9

(a) Includes Papua and New Guinea. (b) Cash, bullion, notes and cash with Reserve Bank on current account. (c) Prior to July 1962, Treasury bills and seasonal securities. (d) Excludes loans to authorised dealers in the short-term money market. (e) Excludes one Wednesday.

No. 20.—MAJOR TRADING BANKS: RATIO OF NON-INTEREST BEARING DEPOSITS TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust (a)
1961-62	66.0	63.9	64.9	61.2	66.2	68.2	71.7	73.7	65.0
1962-63	63.7	61.5	62.0	60.0	64.6	66.5	67.8	71.2	62.7
1963-64	62.3	61.2	62.0	58.7	63.1	66.3	65.8	68.7	61.9
1964-65	58.7	57.1	58.1	55.2	58.2	63.0	64.5	67.0	58.0
1965-66	54.3	52.8	54.8	52.3	56.7	59.9	62.9	64.2	54.2
1966-67	52.8	52.2	53.4	53.3	57.4	57.6	61.0	63.2	53.2
1967-68	51.0	51.8	53.3	51.2	57.9	56.5	61.7	62.6	52.3
1968-69	50.5	50.0	52.2	49.4	58.8	54.6	65.4	59.7	51.4
1969-70	52.0	49.9	51.6	50.9	53.5	53.9	64.2	61.9	51.7
1970-71	51.3	51.0	50.4	49.9	54.6	52.8	71.3	62.5	51.6

(a) Includes Papua and New Guinea.

No. 21.—MAJOR TRADING BANKS: RATIO OF ADVANCES TO TOTAL DEPOSITS
(Per cent)

Average of weekly figures	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	ACT.	Aust (a)
1961-62	58.8	51.0	60.4	46.4	60.9	62.5	31.0	25.1	55.5
1962-63	58.4	50.9	59.5	50.1	64.3	63.9	29.0	29.2	55.7
1963-64	55.6	48.1	54.8	48.5	62.0	63.9	30.7	31.1	52.9
1964-65	54.8	46.6	54.2	48.3	62.9	57.3	32.4	47.2	52.0
1965-66	58.8	48.4	58.0	52.3	58.2	53.9	32.1	42.0	55.0
1966-67	64.6	51.2	57.1	76.2	56.9	51.9	30.7	33.3	59.5
1967-68	67.2	55.4	58.0	82.5	63.3	58.8	30.7	36.9	62.7
1968-69	68.1	57.9	59.3	87.5	60.6	58.2	37.4	35.2	64.1
1969-70	68.3	59.1	59.5	66.5	54.2	59.0	37.2	48.7	62.9
1970-71	68.7	64.9	60.7	67.1	60.1	65.1	40.3	61.0	66.0

(a) Includes Papua and New Guinea.

No. 22.—MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS
(Source: Reserve Bank of Australia)

(\$ million)

Weekly average for period ending second Wednesday of—	New and increased lending commitments			Overdraft limits	
	Aggregate	Term loan component	Farm development loan component	At second Wednesday of—	Total outstanding ^(b)
1961-62(c)	20.3	0.3	—	1961 July	3,142.9
1962-63(c)	22.1	1.9	—	1962 July	3,465.5
1963-64(c)	22.4	1.6	—	1963 July	3,642.7
1964-65(c)	22.1	1.4	—	1964 July	3,801.0
1965-66(c)	22.2	1.3	—	1965 July	3,932.2
1966-67(c)	31.3	2.5	0.5	1966 July	4,098.4
1967-68(c)	33.2	2.1	0.5	1967 July	4,512.9
1968-69(c)	35.2	3.6	0.6	1968 July	4,983.9
1969-70(c)	37.8	4.8	0.4	1969 July	5,295.2
1970-71(c)	39.1	3.9	0.5	1970 July	5,595.8
1970-71—July	30.3	2.2	0.2	1970-71—July	5,595.8
August	18.8	1.2	0.2	August	5,657.4
September	16.5	2.8	0.2	September	5,678.9
October	19.9	4.2	0.3	October	5,725.5
November	36.1	2.2	0.4	November	5,751.8
December	38.4	3.8	0.8	December	5,772.7
January	44.2	4.8	0.4	January	5,823.1
February	49.2	3.0	0.5	February	5,887.3
March	37.4	4.1	0.6	March	5,905.4
April	37.0	4.1	0.6	April	5,940.7
May	36.0	4.6	0.5	May	5,959.2
June	42.9	10.1	0.7	June	5,963.4

(a) This series comprises new and increased lending commitments for overdrafts (including lending not subject to maximum overdraft rate), term loans and farm development loans; commitments in respect of temporary advances to woolbuyers are excluded. (b) Excludes limits in respect of temporary advances to woolbuyers, term of loans and farm development loans. (c) Year ended second Wednesday of July.

No. 23. MAJOR TRADING BANKS: CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA^(a), 13 JANUARY 1971
(\$ million)

Classification	N.S.W.(b)	Vic.	Qld(c)	S.A.(c)	W.A.	Tas.	Asif (d)
RESIDENT BORROWERS							
Business advances classified according to main industry of borrower—							
Agriculture, grazing and dairying(d) —							
Mainly sheep grazing	214.6	78.9	37.4	27.6	34.9	8.1	421.6
Mainly wheat growing	39.9	26.5	15.7	22.8	26.5		131.5
Mainly dairying and pig raising	27.0	42.2	24.4	4.9	6.0	4.4	109.0
Other	88.8	49.9	132.4	24.2	13.5	7.8	316.5
Total, agriculture, etc.(d)	390.3	197.5	209.9	79.6	80.9	20.4	978.7
Manufacturing	298.8	241.2	71.9	36.7	25.3	19.2	693.1
Transport, storage and communication	40.3	23.2	11.3	4.6	6.4	1.5	87.3
Finance—							
Building and housing societies	19.3	16.1	2.2	1.1	0.8	0.3	39.8
Pastoral finance companies	19.7	21.9	12.8	16.0	3.5	2.1	76.1
Hire purchase and other finance companies	21.8	23.1	1.9	2.9	1.8	0.5	52.1
Other	28.1	40.1	3.8	3.5	1.6	0.6	77.7
Total, finance	88.9	101.3	20.8	23.5	7.7	3.5	245.7
Commerce—							
Retail trade	108.5	72.3	50.3	24.6	21.7	8.0	285.4
Wholesale trade(e)	171.9	112.4	18.4	20.0	28.6	6.5	357.8
Total, commerce	280.5	184.8	68.7	44.6	50.2	14.5	643.2
Building and construction	60.9	35.5	18.4	7.8	9.7	2.4	134.8
Other businesses—							
Mining	139.0	95.7	63.6	5.4	7.8	0.3	311.9
Other	185.5	114.3	61.8	23.2	26.3	8.4	419.3
Total, other businesses	324.5	210.0	125.4	28.6	34.1	8.7	731.3
Unclassified	22.0	10.4	5.3	3.3	6.4	0.8	48.2
Total, business advances—							
Companies	983.1	689.6	243.1	124.2	97.8	41.7	2,179.5
Other	523.2	314.2	288.5	104.7	123.1	29.2	1,382.8
Total	1,506.3	1,003.8	531.6	228.9	220.8	71.0	3,562.3
Advances to public authorities(f)	15.3	41.7	4.4	1.0	1.3	0.4	64.1
Personal advances—							
Building or purchasing own home	130.6	63.8	39.2	16.1	19.2	4.4	292.2
Other	219.6	127.8	66.6	30.5	32.4	8.0	484.9
Total, personal	369.2	191.5	105.8	46.6	51.6	12.4	777.2
Advances to non-profit organisations	29.9	18.6	12.3	3.3	4.3	1.0	69.5
Total, advances to resident borrowers(d)	1,920.7	1,255.6	654.1	279.8	278.1	84.8	4,473.0
NON-RESIDENT BORROWERS							
Advances to non-resident borrowers	1.8	1.2	0.2	0.1	0.2	..	3.6
TOTAL ADVANCES TO ALL BORROWERS							
Grand total(d)	1,922.6	1,256.8	654.3	279.9	278.3	84.8	4,476.6

(a) Includes Papua and New Guinea. (b) Includes Australian Capital Territory. (c) Includes Northern Territory. (d) Includes farm development loan component. (e) Includes temporary advances to wholesalers. (f) Includes local and semi-government bodies.

No. 24.—MAJOR TRADING BANKS: CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA(a), 14 JULY 1971
(\$ million)

Classification	N.S.W.(b)	Vic.	Qld(a)	S.A.(c)	W.A.	Tas.	Aust.(a)
RESIDENT BORROWERS							
Business advances classified according to main industry of borrower—							
Agriculture, grazing and dairying(d)—							
Mainly sheep grazing	224.3	78.9	36.6	24.5	37.6	8.3	410.2
Mainly wheat growing	38.7	27.2	15.8	22.5	31.7	..	135.8
Mainly dairying and pig raising	26.3	45.5	23.3	5.1	6.2	4.6	111.0
Other	98.9	51.8	137.0	25.9	15.1	8.2	336.8
Total, agriculture, etc.(d)	388.2	203.3	212.6	78.1	90.6	21.1	993.9
Manufacturing	385.1	309.9	71.4	35.9	20.3	20.9	843.5
Transport, storage and communication	39.0	23.5	12.2	6.5	7.1	1.8	90.1
Finance—							
Building and housing societies	22.0	16.5	2.4	0.2	1.0	0.3	42.4
Pastoral finance companies	18.1	23.5	14.3	7.5	4.7	1.9	70.0
Hire purchase and other finance companies	30.9	17.3	2.0	3.4	1.0	0.5	55.1
Other	29.3	27.5	3.9	4.0	2.3	0.7	67.6
Total, finance	100.3	84.8	22.7	15.1	8.9	3.4	235.2
Commerce—							
Retail trade	129.3	80.9	57.7	29.4	25.0	9.4	331.7
Wholesale trade(e)	178.8	118.3	20.6	19.5	23.2	5.6	366.1
Total, commerce	308.0	199.2	78.4	49.0	48.2	15.0	697.8
Building and construction	66.6	42.6	19.4	9.7	11.3	2.4	152.1
Other businesses—							
Mining	143.2	108.2	92.8	6.0	6.8	0.3	357.1
Other	200.9	127.7	68.4	26.4	27.2	9.5	460.1
Total, other businesses	344.0	235.9	161.1	32.4	33.9	9.8	817.1
Unclassified	22.4	16.7	4.1	2.6	4.9	0.5	51.2
Total, business advances—							
Companies	1,115.2	779.1	281.0	123.5	97.4	44.0	2,437.2
Other	538.6	336.8	301.1	108.7	127.7	30.7	1,443.6
Total	1,653.8	1,115.9	582.1	229.2	225.1	74.7	3,880.8
Advances to public authorities(f)	18.9	36.7	4.0	0.7	1.8	0.3	62.3
Personal advances—							
Building or purchasing own home	151.2	63.1	40.2	17.4	18.5	4.4	294.8
Other	237.2	139.5	73.0	34.0	35.6	8.2	527.5
Total, personal advances	388.4	202.6	113.2	51.3	54.1	12.6	822.3
Advances to non-profit organisations	30.4	18.3	11.8	3.0	4.6	1.0	69.3
Total, advances to resident borrowers(d)	2,091.5	1,373.5	711.2	284.3	285.5	88.7	4,834.7
NON-RESIDENT BORROWERS							
Advances to non-resident borrowers	1.9	1.9	0.2	0.1	0.2	..	4.2
TOTAL ADVANCES TO ALL BORROWERS							
Grand total	2,093.4	1,375.3	711.4	284.4	285.7	88.7	4,839.0

(a) Includes Papua and New Guinea. (b) Includes Australian Capital Territory. (c) Includes Northern Territory. (d) Includes farm development loan component. (e) Includes temporary advances to woolbuyers. (f) Includes local and semi-government bodies.

No. 25.—MAJOR TRADING BANKS: CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA(a)
(\$ million)

Classification	At second Wednesday of—					
	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971
RESIDENT BORROWERS						
Business advances classified according to main industry of borrower—						
Agriculture, grazing and dairying(b)—						
Mainly sheep grazing	401.9	406.2	405.0	426.9	421.6	410.2
Mainly wheat growing	128.4	124.6	131.5	142.4	131.5	135.8
Mainly dairying and pig raising	121.3	126.1	116.5	119.5	109.0	111.0
Other	262.7	281.6	292.9	309.1	316.5	336.8
Total, agriculture, etc.(b)	916.3	938.5	945.8	997.8	978.7	993.9
Manufacturing	614.7	673.1	669.0	729.0	693.1	843.5
Transport, storage and communication	61.0	75.9	78.9	85.7	87.3	90.1
Finance—						
Building and housing societies	38.1	45.5	41.8	42.6	39.8	42.4
Pastoral finance companies	43.8	43.8	66.5	57.7	76.1	70.0
Hire purchase and other finance companies	30.8	38.8	37.5	55.9	52.1	55.1
Other	48.3	47.8	62.7	48.2	77.7	67.6
Total, finance	161.0	175.8	208.4	204.5	245.7	235.2
Commerce—						
Retail trade	275.9	328.2	296.0	332.4	285.4	331.7
Wholesale trade	209.3	218.3	139.8	238.7	235.3	254.9
Temporary advances to woolbuyers	139.6	139.1	211.2	119.5	122.5	111.2
Total, commerce	624.8	685.6	647.0	690.7	643.2	697.8
Building and construction	121.7	141.3	141.5	149.2	134.8	152.1
Other businesses—						
Mining	90.8	116.2	162.6	202.5	311.9	357.1
Other	303.1	362.0	426.0	415.3	419.3	460.1
Total, other businesses	394.0	478.1	588.6	617.8	731.3	817.1
Unclassified	29.4	47.9	60.1	46.3	48.2	51.2
Total, business advances—						
Companies	1,642.4	1,850.9	1,976.3	2,075.4	2,179.5	2,437.2
Other	1,280.4	1,365.5	1,363.1	1,445.7	1,382.8	1,443.6
Total	2,922.8	3,216.4	3,339.4	3,521.1	3,562.3	3,880.8
Advances to public authorities(c)	55.7	34.0	63.1	36.9	64.1	62.3
Personal advances—						
Building or purchasing own home	287.0	293.7	291.9	297.3	292.2	294.8
Other	360.2	422.6	437.6	483.8	484.9	527.5
Total, personal	647.2	716.3	729.5	781.1	777.2	822.3
Advances to non-profit organisations	70.6	68.5	70.5	70.7	69.5	69.3
Total advances to resident borrowers	3,696.3	4,035.2	4,202.5	4,409.8	4,473.0	4,834.7
NON-RESIDENT BORROWERS						
Advances to non-resident borrowers	2.7	3.0	3.8	4.0	3.6	4.2
TOTAL ADVANCES TO ALL BORROWERS						
Grand total	3,699.0	4,038.3	4,206.3	4,413.8	4,476.6	4,839.0

(a) Includes Papua and New Guinea. (b) Includes farm development loan component. (c) Includes local and semi-government bodies.

No. 26.—MAJOR TRADING BANES: CLASSIFICATION OF ADVANCES WITHIN AUSTRALIA^(a); PROPORTION OF EACH CLASS TO TOTAL
(Per cent)

Classification	At semi-Weekly of—					
	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971
RESIDENT BORROWERS						
Business advances classified according to main industry of borrower—						
Agriculture, grazing and dairying ^(b) —						
Mainly sheep grazing	10.9	10.1	9.6	9.7	9.4	8.5
Mainly wheat growing	3.5	3.1	3.1	3.2	2.9	2.8
Mainly dairying and pig raising	3.3	3.1	2.8	2.7	2.4	2.3
Other	7.1	7.0	7.0	7.0	7.1	7.0
Total agriculture, etc. ^(b)	24.8	23.2	22.5	22.6	21.9	20.5
Manufacturing	16.6	16.7	15.9	16.5	15.5	17.4
Transport, storage and communication	1.6	1.9	1.9	1.9	2.0	1.9
Finance—						
Building and housing societies	1.1	1.1	1.0	1.0	0.9	0.9
Pastoral finance companies	1.2	1.1	1.6	1.3	1.7	1.5
Hire purchase and other finance companies	0.8	1.0	0.9	1.3	1.2	1.1
Other	1.3	1.2	1.5	1.1	1.7	1.4
Total, finance	4.4	4.4	5.0	4.6	5.5	4.9
Commerce—						
Retail trade	7.5	8.1	7.0	7.5	6.4	6.9
Wholesale trade	5.7	5.4	3.3	5.4	5.3	5.3
Temporary advances to woolbuyers	3.8	3.4	5.0	2.7	2.7	2.3
Total, commerce	16.9	17.0	15.4	15.6	14.4	14.4
Building and construction	3.3	3.5	3.4	3.4	3.0	3.1
Other businesses—						
Mining	2.4	2.9	3.9	4.6	7.0	7.4
Other	8.2	9.0	10.1	9.4	9.4	9.5
Total, other businesses	10.6	11.8	14.0	14.0	16.3	16.9
Unclassified	0.8	1.2	1.4	1.0	1.1	1.1
Total, business advances—						
Companies	44.4	45.8	47.0	47.0	48.7	50.4
Other	34.6	33.8	32.4	32.8	30.9	29.8
Total	79.0	79.6	79.4	79.8	79.6	80.2
Advances to public authorities ^(c)	1.5	0.8	1.5	0.8	1.4	1.3
Personal advances—						
Building or purchasing own home	7.7	7.3	6.9	6.7	6.5	6.1
Other	9.8	10.5	10.4	11.0	10.8	10.9
Total, personal	17.5	17.7	17.3	17.7	17.4	17.0
Advances to non-profit organisations	1.9	1.7	1.7	1.6	1.6	1.4
Total advances to resident borrowers	99.9	99.9	99.9	99.9	99.9	99.9
NON-RESIDENT BORROWERS						
Advances to non-resident borrowers	0.1	0.1	0.1	0.1	0.1	0.1
TOTAL ADVANCES TO ALL BORROWERS						
Grand total	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes Papua and New Guinea.

(b) Includes farm development loans component.

(c) Includes local and semi-government bodies.

No. 27.—MAJOR TRADING BANKS: CLASSIFICATION OF TERM LOANS INCLUDED IN TOTAL ADVANCES WITHIN AUSTRALIA(a)

Classification	At second Wednesday of—					
	January	July	January	July	January	July
	1969	1969	1970	1970	1971	1971
RESIDENT BORROWERS						
Business advances classified according to main industry of borrower—						
Agriculture, grazing and dairying—						
Mainly sheep grazing	49.1	50.3	50.6	49.0	47.9	42.2
Mainly wheat growing	20.6	20.7	21.8	21.1	20.9	17.9
Mainly dairying and pig raising	12.9	13.4	14.3	14.1	13.6	13.6
Other	38.5	42.2	45.0	47.0	48.0	48.4
Total, agriculture, etc.	121.0	126.6	131.7	131.2	130.5	122.1
Manufacturing	111.1	110.8	115.6	126.5	144.7	154.2
Transport, storage and communication	12.2	13.4	15.0	15.0	16.9	15.7
Finance—						
Building and housing societies	0.2	0.4	0.1	0.1	0.1	0.1
Pastoral finance companies	0.4	2.4	2.3	2.3	2.3	2.2
Hire purchase and other finance companies	1.2	0.9	0.9	0.8	0.7	0.7
Other	0.4	0.6	0.6	0.6	0.7	0.6
Total, finance	2.1	4.2	4.0	3.8	3.8	3.6
Commerce—						
Retail trade	7.4	8.0	8.7	8.3	10.5	10.8
Wholesale trade	9.8	10.6	10.3	12.2	15.3	16.0
Temporary advances to woolbuyers	..	..	..	..	..	..
Total, commerce	17.2	18.6	19.1	20.6	25.9	26.8
Building and construction	9.2	11.2	10.4	13.3	9.4	14.0
Other businesses—						
Mining	55.3	61.0	100.4	131.4	180.8	208.3
Other	12.4	17.3	35.6	44.8	38.1	54.9
Total, other businesses	67.7	78.3	136.0	176.2	218.9	263.2
Unclassified	1.5	0.3	1.0	1.0	2.0	1.8
Total, business advances—						
Companies	231.4	242.4	303.3	362.5	422.4	478.5
Other	110.6	121.0	129.4	125.0	129.6	123.0
Total	342.0	363.4	432.7	487.6	552.0	601.4
Advances to public authorities	1.5	2.0	2.0	1.7	2.0	1.5
Personal advances—						
Building or purchasing own home	0.1	0.1	..	0.1	0.1	..
Other	0.1	0.1	0.1	0.3	0.2	0.3
Total, personal	0.2	0.2	0.2	0.3	0.3	0.4
Advances to non-profit organisations	1.4	2.0	2.4	3.1	2.6	2.8
Total advances to resident borrowers	345.1	367.7	437.4	492.7	556.9	606.1
NON-RESIDENT BORROWERS						
Advances to non-resident borrowers	..	0.1	..	0.1	..	..
TOTAL ADVANCES TO ALL BORROWERS						
Grand total	345.1	367.7	437.4	492.7	556.9	606.1

(a) Includes Papua and New Guinea.

No. 29.—MAJOR TRADING BANKS: CLASSIFICATION OF CURRENT DEPOSITS(a) WITHIN AUSTRALIA(b)

Classification	At second Wednesday of—											
	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971
	Amount (\$ million)						Proportion of each class to total (per cent)					
RESIDENT DEPOSITORS												
Business deposits classified according to main industry of depositor—												
Agriculture, grazing and dairying	498.7	459.0	492.6	407.0	447.5	382.0	13.8	13.0	12.9	11.1	11.4	10.3
Manufacturing	287.9	252.4	309.2	248.8	285.3	222.1	8.0	7.1	8.1	6.8	7.3	6.0
Transport, storage and communication	71.3	65.7	71.8	68.7	73.6	73.2	2.0	1.9	1.9	1.9	1.9	2.0
Finance	282.9	297.1	279.7	306.6	269.9	267.1	7.8	8.4	7.3	8.3	7.2	7.2
Commerce	382.2	329.1	397.7	343.3	421.7	356.8	10.6	9.3	10.4	9.3	10.7	9.6
Building and construction	138.2	132.7	155.1	139.0	164.6	142.6	3.8	3.7	4.0	3.8	4.2	3.8
Other businesses	587.8	618.1	693.1	690.3	737.7	734.0	16.3	17.4	18.1	18.7	18.8	19.8
Unclassified	55.1	49.9	47.7	67.5	49.7	59.6	1.5	1.4	1.2	1.8	1.3	1.6
Total business deposits—												
Companies	1,032.7	1,007.3	1,158.0	1,123.6	1,179.2	1,094.7	28.6	28.4	30.2	30.5	30.0	29.5
Other	1,271.4	1,196.6	1,288.7	1,147.6	1,281.7	1,142.7	35.2	33.8	33.7	31.2	32.7	30.8
Total	2,304.1	2,203.9	2,446.7	2,271.2	2,460.9	2,237.4	63.8	62.2	63.9	61.7	62.7	60.2
Deposits of public authorities	120.7	165.9	124.7	162.4	125.2	152.2	3.3	4.7	3.2	4.4	3.2	4.1
Personal deposits	955.4	934.0	1,005.2	995.6	1,086.2	1,059.1	26.4	26.3	26.3	27.0	27.7	28.5
Deposits of non-profit organisations	182.7	186.8	194.2	193.8	185.3	200.4	5.1	5.3	5.1	5.3	4.7	5.4
Total, resident depositors	3,563.0	3,490.6	3,770.8	3,623.1	3,857.6	3,649.2	98.6	98.5	98.3	98.4	98.3	98.3
NON-RESIDENT DEPOSITORS												
Total, non-resident depositors	50.6	53.4	58.2	60.4	67.6	64.9	1.4	1.5	1.5	1.6	1.7	1.7
TOTAL—ALL DEPOSITORS												
Gross total	3,613.6	3,543.9	3,829.0	3,683.5	3,925.2	3,714.1	100.0	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments. (b) Includes Papua and New Guinea.

No. 30.—MAJOR TRADING BANKS: CLASSIFICATION OF TOTAL DEPOSITS(a) WITHIN AUSTRALIA(b)

Classification	At second Wednesday of—											
	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971
	Amount (£ million)						Proportion of each class to total (per cent)					
RESIDENT DEPOSITORS												
Business deposits classified according to main industry of depositor—												
Agriculture, grazing and dairying	854.1	814.4	852.8	756.2	795.9	729.1	14.3	13.9	13.8	12.3	12.2	11.3
Manufacturing	405.7	350.7	423.4	359.0	395.6	314.7	6.8	6.0	6.8	5.8	6.1	4.9
Transport, storage and communication	91.2	86.7	91.9	96.8	95.4	96.8	1.5	1.5	1.6	1.5	1.5	1.5
Finance	457.6	440.9	411.5	421.0	442.2	425.9	7.7	7.5	6.6	6.9	6.8	6.6
Commerce	480.0	423.8	493.4	442.1	530.1	458.0	8.0	7.3	7.9	7.2	8.2	7.1
Building and construction	191.7	182.3	204.4	187.3	222.3	205.0	3.2	3.1	3.3	3.1	3.4	3.2
Other businesses	718.9	751.8	835.3	844.2	912.9	928.7	12.1	12.8	13.5	13.7	14.0	14.5
Unclassified	71.1	66.4	66.0	91.2	71.4	100.1	1.2	1.1	1.1	1.5	1.1	1.6
Total business deposits—												
Companies	1,421.7	1,365.2	1,518.0	1,469.8	1,594.6	1,514.7	23.8	23.3	24.5	23.9	24.5	23.6
Other	1,848.3	1,751.8	1,860.6	1,728.0	1,871.2	1,743.7	31.0	29.9	30.0	28.2	28.8	27.1
Total	3,270.1	3,117.0	3,378.5	3,197.8	3,465.8	3,258.4	54.8	53.2	54.5	52.1	53.3	50.7
Deposits of public authorities	298.2	341.2	286.2	377.5	358.9	405.6	5.0	5.8	4.6	6.1	5.5	6.3
Personal deposits	2,028.3	2,019.0	2,148.2	2,161.9	2,285.3	2,340.8	34.0	34.5	34.6	35.2	35.1	36.4
Deposits of non-profit organisations	266.0	280.3	299.2	307.6	292.4	318.4	4.5	4.8	4.7	5.0	4.5	5.0
Total, resident depositors	5,862.6	5,757.5	6,102.1	6,044.8	6,402.4	6,323.2	98.3	98.3	98.4	98.4	98.4	98.4
NON-RESIDENT DEPOSITORS												
Total, non-resident depositors	99.7	100.4	97.5	98.1	104.4	102.9	1.7	1.7	1.6	1.6	1.6	1.6
TOTAL—ALL DEPOSITORS												
Grand total	5,962.3	5,857.9	6,199.6	6,142.9	6,506.8	6,426.1	100.0	100.0	100.0	100.0	100.0	100.0

(a) Excludes the deposits of Commonwealth and State Governments. (b) Includes Papua and New Guinea.

No. 31. MAJOR TRADING BANKS—CLASSIFICATION OF OVERDRAFT LIMITS OUTSTANDING(a) WITHIN AUSTRALIA(b)
(Source: Reserve Bank of Australia)
(\$ million)

Classification	At second Wednesday of—					
	January 1969	July 1969	January 1970	July 1970	January 1971	July 1971
RESIDENT BORROWERS						
Business overdraft limits, by main industry of borrower—						
Agriculture, grazing and dairying—						
Mainly sheep grazing	417.1	401.8	403.8	402.7	400.4	381.7
Mainly wheat growing	132.5	121.8	125.0	125.7	127.6	122.8
Mainly dairying and pig raising	119.5	120.9	117.1	114.3	105.5	103.8
Other	265.7	278.4	286.3	289.3	299.4	313.3
Total, agriculture, etc.	934.9	922.9	932.2	932.0	932.8	921.5
Manufacturing	1,162.1	1,193.6	1,222.7	1,229.2	1,255.5	1,256.7
Transport, storage and communication	89.0	95.0	97.3	111.3	105.9	107.5
Finance—						
Building and housing societies	56.0	61.9	65.7	66.2	63.7	67.7
Pastoral finance companies	99.1	96.1	99.2	104.7	119.1	147.2
Hire purchase and other finance companies	78.6	82.0	86.1	98.6	83.9	95.0
Other	82.0	89.5	93.1	87.1	92.7	99.2
Total, finance	315.6	329.4	344.2	356.6	359.4	409.0
Commerce—						
Retail trade	438.3	461.4	467.2	477.1	473.9	485.6
Wholesale trade	319.6	314.4	323.2	365.5	389.5	399.6
Total, commerce	757.9	775.8	790.4	842.6	863.3	885.2
Building and construction	181.8	196.1	196.1	197.9	194.6	196.1
Other businesses—						
Mining	81.7	98.2	116.2	133.0	224.9	212.2
Other	442.1	478.7	497.8	514.5	540.1	593.3
Total, other businesses	523.8	576.9	614.0	647.5	765.0	805.5
Unclassified	31.9	39.0	47.6	42.6	47.4	52.8
Total, business overdraft limits	3,997.0	4,128.7	4,244.4	4,359.9	4,523.9	4,634.4
Overdraft limits of public authorities	182.8	176.1	187.7	173.1	215.4	236.0
Personal overdraft limits—						
Building or purchasing own home	342.2	349.2	350.1	349.3	350.7	347.5
Other	468.4	519.1	550.6	587.0	605.4	641.7
Total, personal overdraft limits	810.6	868.4	900.7	936.3	956.0	989.1
Overdraft limits of non-profit organisations	119.0	118.2	119.2	124.2	121.2	119.9
<i>Total, overdraft limits of resident borrowers</i>	<i>5,109.5</i>	<i>5,291.3</i>	<i>5,452.0</i>	<i>5,593.5</i>	<i>5,816.6</i>	<i>5,979.4</i>
NON-RESIDENT BORROWERS						
<i>Overdraft limits of non-resident borrowers</i>	<i>3.0</i>	<i>3.8</i>	<i>4.2</i>	<i>4.8</i>	<i>6.5</i>	<i>4.7</i>
TOTAL OVERDRAFT LIMITS						
Grand total	5,112.5	5,295.2	5,456.2	5,598.3	5,823.1	5,984.1

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

(b) Includes Papua and New Guinea.

No. 32.—MAJOR TRADING BANKS: CLASSIFICATION OF NEW AND INCREASED LENDING COMMITMENTS(a)

(Source: Reserve Bank of Australia)

(\$ million)

Classification	Six months ended second Wednesday of—											
	January 1969		July 1969		January 1970		July 1970		January 1971		July 1971	
	Aggregate	Term loan component	Aggregate	Term loan component	Aggregate	Term loan component	Aggregate	Term loan component	Aggregate	Term loan component	Aggregate	Term loan component
Business—												
Agriculture, grazing and dairying	(b) 151.8	18.4	(b) 161.5	22.8	(b) 139.6	17.7	(b) 125.7	14.0	(b) 106.1	11.8	(b) 108.7	10.7
Manufacturing	117.2	22.5	131.2	25.0	151.4	33.3	144.3	28.3	151.7	13.4	137.8	40.7
Finance	22.1	0.1	31.2	0.7	28.4	0.1	26.8	0.3	62.8	0.2	60.5	0.5
Commerce(a)	114.4	3.2	130.2	8.0	134.9	3.6	123.4	3.0	145.0	8.5	139.6	16.3
Building and construction	43.9	1.9	53.1	1.2	45.5	1.2	44.4	1.4	64.3	19.5	47.2	3.4
Persons—												
Advances for building or purchase of own home	95.5	..	98.5	..	96.6	..	88.6	..	90.4	..	97.2	..
Other	125.1	..	155.0	..	166.8	..	163.3	..	165.4	..	176.1	..
All other	195.5	54.9	208.1	34.6	311.5	114.2	173.2	30.2	273.2	33.5	257.9	46.5
Total	(b) 865.5	100.9	(b) 968.7	92.3	(b) 1,074.6	170.2	(b) 889.7	77.1	(b) 1,059.0	86.9	(b) 1,025.0	118.0

(a) Excludes commitments in respect of temporary advances to woolbuyers. (July 1970), \$10.0 million (January 1971), and \$15.8 million (July 1971).

(b) Includes farm development loan approvals, \$14.3 million (January 1969), \$15.7 million (July 1969), \$12.5 million (January 1970), \$7.5 million

No. 36.—MAJOR TRADING BANKS: FARM DEVELOPMENT LOANS CLASSIFIED BY INTEREST RATES
PROPORTION OF TOTAL FARM DEVELOPMENT LOANS

(Source: Reserve Bank of Australia)

(Per cent)

Interest rate per annum	At about end of—					
	December 1969	June 1969	December 1969	June 1970	December 1970	June 1971
Less than 5½ per cent	..	..	..	..	..	0.1
5½ per cent	..	..	..	..	..	..
More than 5½ per cent, but less than 6 per cent	4.4	3.7	2.8	2.4	2.2	1.8
6 per cent	3.5	3.8	3.1	2.7	2.8	2.2
More than 6 per cent, but less than 6½ per cent	31.0	27.1	22.6	18.2	13.1	16.0
6½ per cent	32.9	35.6	24.7	21.6	20.7	17.7
More than 6½ per cent, but less than 7 per cent	25.0	25.7	14.0	10.1	27.5	25.0
7 per cent	2.2	4.2	9.0	12.1	11.6	10.7
More than 7 per cent, but less than 7½ per cent	..	0.2	3.4	9.4	11.7	14.1
7½ per cent	..	..	0.2	2.6	3.1	7.5
More than 7½ per cent, but less than 8 per cent	..	..	0.1	0.6	1.6	3.4
8 per cent	..	..	..	0.2	0.2	0.4
More than 8 per cent but less than 8½ per cent	..	..	..	..	0.3	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

No. 37.—MAJOR TRADING BANKS: FIXED DEPOSITS CLASSIFIED BY INTEREST RATES(a)
PROPORTION OF TOTAL FIXED DEPOSITS

(Source: Reserve Bank of Australia)

(Per cent)

Interest rate per annum	At about end of—					
	December 1969	June 1969	December 1969	June 1970	December 1970	June 1971
4 per cent	0.4	..	..	..	..	..
More than 4 per cent, but less than 4½ per cent	..	..	..	..	..	..
4½ per cent and less than 4¾ per cent	42.8	30.3	1.3	0.1	..	..
4¾ per cent and less than 4¾ per cent	42.6	39.8	52.0	14.1	3.1	0.1
4¾ per cent and less than 5 per cent	14.2	29.8	33.2	36.1	22.6	1.9
5 per cent and less than 5½ per cent	..	..	13.4	22.5	29.6	37.4
5½ per cent and less than 5¾ per cent	..	..	..	6.4	16.4	19.8
5¾ per cent and less than 5¾ per cent	..	..	..	20.8	27.5	28.0
5¾ per cent and less than 6 per cent	..	..	..	..	..	..
6 per cent and less than 6½ per cent	..	..	..	..	0.1	1.8
6½ per cent and less than 6½ per cent	..	..	..	..	..	..
6½ per cent	..	..	..	..	0.7	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

(a) Excludes certificates of deposit first issued March 1969 and fixed deposits of Commonwealth and State Governments.

No. 38.—MAJOR TRADING BANKS: FIXED DEPOSITS CLASSIFIED BY TERM AND INTEREST RATES (a),
31 DECEMBER 1970

(Source: Reserve Bank of Australia)

(\$ million)

Interest rate per annum	Term at lodgment (months)										All terms		
	1 and less than 1	3 and less than 6	6	More than 6 and less than 12	12	More than 12 and less than 18	18	More than 18 and less than 24	24	More than 24 and less than 36		36 and less than 48	48
Less than 4½ per cent	..	0.1	..	..	..	..	..	..	..	..	..	..	0.1
4½ per cent and less than 4½ per cent	..	0.4	0.2	0.5	75.1	2.7	..	..	0.9	..	..	..	79.9
4½ per cent and less than 5 per cent	..	191.1	59.8	11.1	..	..	11.2	7.5	297.4	..	..	..	580.7
5 per cent and less than 5½ per cent	..	0.2	46.7	6.2	2.7	340.5	12.1	90.9	12.8	247.2	..	..	759.3
5½ per cent and less than 5½ per cent	..	4.6	..	..	..	..	..	99.1	14.0	302.1	..	..	419.8
5½ per cent and less than 6 per cent	..	446.2	104.2	21.5	4.4	75.8	12.9	6.1	0.8	31.7	1.0	..	704.6
6 per cent and less than 6½ per cent	1.0	2.4	..	3.4
6½ per cent and less than 6½ per cent
6½ per cent	18.9
Total	450.9	342.9	87.7	20.8	491.6	27.8	207.3	35.1	879.3	2.1	2.4	18.9	2,566.7

(a) Excludes certificates of deposit (first issued March, 1969) and fixed deposits of Commonwealth and State Governments.

No. 39.—MAJOR TRADING BANKS: CERTIFICATES OF DEPOSIT CLASSIFIED BY TERM AND ISSUE YIELD,
31 DECEMBER 1970

(Source: Reserve Bank of Australia)

(\$ million)

Issue yield per annum	Term at issue (months)							All terms		
	3 and less than 6	6	More than 6 and less than 12	12	More than 12 and less than 18	18	More than 18 and less than 24		24	
4½ per cent and less than 5 per cent	..	..	..	..	..	..	..	0.7	0.1	0.9
5 per cent and less than 5½ per cent	..	0.1	..	0.2	0.1	..	0.2	0.1	0.6	..
5½ per cent	66.8	5.5	1.8	0.9	..	..	..	0.1	75.1	..
Total	66.8	5.6	1.8	1.1	0.1	..	0.9	0.3	76.6	..

C.—SAVINGS BANKS

No. 40.—SAVINGS BANKS: NUMBER OF BRANCHES^(a) AND AGENCIES, 30 JUNE 1971

Bank	Number of branches in—									Number of agencies in—								
	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Commonwealth Savings Bank of Australia	417	198	154	78	92	18	3	8	968	2,402	1,504	1,460	760	700	315	66	62	7,269
State savings banks—																		
The State Savings Bank of Victoria	..	511	..	..	..	..	..	..	511	..	667	..	..	..	..	..	..	667
The Savings Bank of South Australia	..	..	..	136	..	..	..	..	136	..	..	..	886	..	..	..	..	886
The Rural and Industries Bank of Western Australia (Savings Bank Division)	..	..	..	..	58	..	..	..	58	..	..	..	..	354	..	..	..	354
Trustee savings banks—																		
The Hobart Savings Bank	..	..	..	..	..	21	..	..	21	..	..	..	..	..	25	..	..	25
Launceston Bank for Savings	..	..	..	..	..	25	..	..	25	..	..	..	..	..	55	..	..	55
Private savings banks—																		
Australia and New Zealand Savings Bank Ltd ^(b)	316	373	156	89	74	41	6	10	1,065	241	383	245	115	346	73	58	36	1,497
The Bank of Adelaide Savings Bank Ltd	1	2	1	87	2	1	..	1	95	47	11	17	240	10	3	..	2	330
Bank of New South Wales Savings Bank Ltd	395	177	139	43	106	9	3	8	880	1,163	381	501	225	346	71	22	21	2,730
The Commercial Savings Bank of Australia Ltd	125	167	78	48	36	26	1	5	486	142	134	130	64	42	58	1	4	575
C.B.C. Savings Bank Ltd	278	146	53	6	7	4	..	6	500	231	56	40	2	10	2	..	9	350
The National Savings Bank Ltd	131	243	174	80	76	8	2	6	720	104	109	107	93	75	9	6	7	510
Total, all savings banks	1,663	1,817	755	567	451	153	15	44	5,465	4,330	3,245	2,500	2,385	1,883	611	153	141	15,248
Metropolitan area	814	1,088	270	306	234	49	4	30	2,795	1,922	1,688	895	1,529	1,084	208	30	59	7,415
Elsewhere	849	729	485	261	217	104	11	14	2,670	2,408	1,557	1,605	856	799	403	123	82	7,833

(a) Includes head offices. (b) As from 1 October 1970, the Australia and New Zealand Savings Bank Ltd took over the banking business of the E.S. & A. Savings Bank Ltd.

No. 41.—SAVINGS BANKS: NUMBER OF BRANCHES^(a) AND AGENCIES, AUSTRALIA

Bank	Number of branches at 30 June—										Number of agencies at 30 June—							
	1963	1964	1965	1966	1967	1968	1969	1970	1971	1963	1964	1965	1966	1967	1968	1969	1970	1971
Commonwealth Savings Bank of Australia	825	870	897	923	940	957	961	965	968	7,594	7,826	8,049	8,049	8,074	8,098	7,848	7,474	7,269
State savings banks—																		
The State Savings Bank of Victoria	433	461	484	491	501	508	506	507	511	669	664	694	700	705	687	677	668	667
The Savings Bank of South Australia	117	121	123	126	130	133	134	135	136	720	739	764	781	788	802	816	868	886
The Rural and Industries Bank of Western Australia (Savings Bank Division)	42	47	48	51	52	55	56	59	58	238	248	258	267	270	297	285	336	354
Trustee savings banks—																		
The Hobart Savings Bank	20	20	21	21	21	21	21	21	21	19	18	18	20	26	24	25	25	25
Launceston Bank for Savings	22	22	24	25	25	25	25	25	25	46	50	51	51	52	52	53	53	55
Private savings banks—																		
Australia and New Zealand Savings Bank Ltd ^(b)	517	538	561	594	619	640	655	672	1,065	669	684	712	804	845	929	874	1,074	1,497
The Bank of Adelaide Savings Bank Ltd	85	89	93	96	96	97	100	100	95	236	288	312	312	312	347	341	334	330
Bank of New South Wales Savings Bank Ltd	788	809	841	848	851	854	861	873	880	2,985	2,951	3,016	2,941	2,818	2,779	2,706	2,670	2,730
The Commercial Savings Bank of Australia Ltd	440	450	458	467	474	481	485	485	486	525	603	630	596	616	626	624	596	575
C.B.C. Savings Bank Ltd	411	428	438	451	464	470	482	490	500	91	418	420	385	349	349	366	364	350
E.S. & A. Savings Bank Ltd ^(b)	371	381	396	409	418	425	432	438	(b)	390	407	407	417	429	465	472	468	(b)
The National Bank Savings Bank Ltd	638	670	708	710	701	700	707	714	720	362	400	440	405	396	407	430	484	510
Total, all savings banks—	4,709	4,966	5,092	5,212	5,292	5,366	5,425	5,484	5,465	14,544	15,296	15,771	15,728	15,680	15,862	15,517	15,414	15,248
Metropolitan area	2,151	2,285	2,439	2,560	2,645	2,703	2,735	2,794	2,795	(c)	(c)	(c)	(c)	(c)	7,154	6,992	7,554	7,415
Elsewhere	2,558	2,621	2,653	2,652	2,647	2,663	2,690	2,690	2,670	(c)	(c)	(c)	(c)	(c)	8,708	8,525	7,860	7,833

(a) Includes head offices. (b) As from 1 October 1970, the Australia and New Zealand Savings Bank Ltd took over the banking business of the E.S. & A. Savings Bank Ltd. (c) Not available. Series revised to include, for all banks, agencies not staffed by banks' own staff.

No. 42.—SAVINGS BANKS: LIABILITIES, 1970
(£ million)

Bank	Date of balance-sheet	Authorised capital	Issued and paid-up capital	Reserve funds (funds in the business of the bank)	Final dividend proposed	Balance of profit and loss account	Total shareholders' funds	Depositors' balances	Balances due to other banks	Bills payable and all other liabilities including provisions for contingencies	Total liabilities
Commonwealth Savings Bank of Australia	30. 6. 70	..	..	38.9	..	..	(a)38.9	2,958.7	1.9	96.7	3,096.3
State savings banks(b)—											
The State Savings Bank of Victoria(c)	30. 6. 70	..	..	36.5	..	1.3	(a)37.8	1,163.6	8.3	54.2	1,263.9
The Savings Bank of South Australia	30. 6. 70	..	..	29.4	..	0.2	(a)29.6	416.3	4.0	0.5	450.4
Trustee savings banks—											
The Hobart Savings Bank	31. 8. 70	..	..	2.6	..	0.1	(a)2.7	54.6	..	0.3	57.5
Launceston Bank for Savings	31. 8. 70	..	..	2.3	..	0.1	(a)2.4	49.9	..	0.2	52.6
Private savings banks—											
Australia and New Zealand Savings Bank Ltd	30. 9. 70	14.0	5.0	7.6	..	0.5	13.0	489.6	..	19.8	522.4
The Bank of Adelaide Savings Bank Ltd	30. 9. 70	2.0	1.0	0.8	..	0.2	2.0	39.0	..	0.7	41.7
Bank of New South Wales Savings Bank Ltd	30. 9. 70	20.0	14.0	4.5	..	3.6	22.1	991.1	..	35.4	1,048.5
The Commercial Savings Bank of Australia Ltd	30. 6. 70	10.0	3.0	2.6	..	0.4	5.9	197.1	..	4.9	208.0
C.B.C. Savings Bank Ltd	30. 6. 70	10.0	4.0	5.2	..	0.3	9.5	276.2	..	6.3	292.0
E.S. & A. Savings Bank Ltd	30. 6. 70	4.0	2.0	3.2	..	0.1	5.2	194.4	..	8.3	208.0
The National Savings Bank Ltd	30. 9. 70	20.0	2.0	4.0	..	0.6	6.6	330.7	..	9.3	346.6
Total, all savings banks(b)		80.0	31.0	137.4	..	7.3	175.7	7,161.2	14.2	236.6	7,587.7

(a) Total reserve funds
Credit Foncier Department.

(b) Excludes Savings Bank Divisions of the Rural and Industries Bank of Western Australia which is included with the Rural and Industries Bank of Western Australia, see Table 3, page 5.

(c) Includes

No. 43.—SAVINGS BANKS: ASSETS, 1970(a)
(\$ million)

	Coin, bullion and Australian notes	Deposits with Reserve Bank	Deposits in Australia with trading banks	Australian public securities				Other public securities	Other securities	Loans to authorised dealers in the short-term money market	Cheques and bills of other banks and balances with and due from other banks	Loans(b) advances and bills discounted (c)	Bank premises, furniture and sites	Bills receivable and remittances in transit	All other assets	Total assets	
				Commonwealth Government		Local and semi-governmental authorities	Treasury bills and Treasury notes										Other securities
				Treasury bills and Treasury notes	Other securities												
Commonwealth Savings Bank of Australia	5.3	289.6	38.4	6.7	1,217.1	458.4	0.6	..	..	143.8	849.0	55.5	0.4	31.5	3,096.3
State savings banks(d)—																	
The State Savings Bank of Victoria(e)	7.6	75.6	21.5	..	247.8	398.6	..	..	10.4	6.9	461.1	17.4	..	17.0	1,263.9
The Savings Bank of South Australia	0.8	13.9	23.1	..	138.9	89.1	..	..	5.2	..	166.6	8.1	..	4.7	450.4
Trustee savings banks—																	
The Hobart Savings Bank	0.2	0.8	3.4	..	9.6	25.5	..	..	2.4	0.1	13.4	1.1	..	1.0	57.5
Launceston Bank for Savings	0.1	0.1	3.1	..	11.8	17.5	..	..	1.8	0.1	16.1	1.0	..	1.0	52.6
Private savings banks—																	
Australia and New Zealand Savings Bank Ltd	..	21.7	6.6	28.6	119.4	140.6	1.6	10.8	22.9	2.0	164.1	..	..	4.1	522.4
The Bank of Adelaide Savings Bank Ltd	..	3.9	0.4	..	6.3	13.2	..	..	3.6	0.2	13.0	0.5	..	0.4	41.7
Bank of New South Wales Savings Bank Ltd	2.0	74.1	27.4	27.6	221.8	324.9	2.6	0.4	..	11.7	331.6	10.7	..	10.7	1,048.5		
The Commercial Savings Bank of Australia Ltd	..	19.2	6.8	0.7	30.1	79.5	..	0.4	1.5	0.5	66.9	0.5	..	1.9	208.0		
C.B.C. Savings Bank Ltd	..	27.9	10.2	..	96.9	68.8	..	..	..	0.8	84.7	1.4	..	1.2	292.0
E.S. & A. Savings Bank Ltd	..	18.7	2.8	1.4	43.0	64.8	..	..	4.4	0.8	68.4	2.1	..	2.0	208.0
The National Bank Savings Bank Ltd	..	25.1	6.9	9.8	86.8	111.0	..	..	2.0	0.9	102.2	..	..	2.8	346.6
Total, all savings banks(f)	16.0	569.1	150.8	74.7	2,232.6	1,791.9	4.9	11.6	54.1	167.8	2,337.2	98.2	0.4	78.3	7,587.7		

SAVINGS BANKS

(a) For dates of balance-sheets see Table 42, page 40. (b) Other than loans to authorised dealers in the short-term money market. (c) After deducting provisions for debts considered bad or doubtful. (d) Savings Bank Division of Rural and Industries Bank of Western Australia included with the Rural and Industries Bank of Western Australia, see Table 4, page 6. (e) Includes Credit Foncier Department.

No. 44.—SAVINGS BANKS: PROFIT AND LOSS, APPROPRIATION OF PROFITS AND DIVIDENDS, 1970
(\$'000)

Bank	Year ended—	Profit and loss				Profits appropriated to—				
		Net earnings (a)	Expenses (b)	Income, land and other taxes and payments in lieu of taxes	Net profit	Reserve funds (c)	Written off bank premiums	Other appropriations	Dividends(d)	
									Gross and net	Rate per annum (per cent)
Commonwealth Savings Bank of Australia	30. 6. 70	59,470	52,986	788	5,696	1,512	1,471	(e) 2,713	..	..
State savings banks(f)—										
The State Savings Bank of Victoria(g)	30. 6. 70	26,285	23,698	(h)	2,587	1,918	300	(c) 300	..	..
The Savings Bank of South Australia	30. 6. 70	7,109	6,608	(h)	501	500	(i)	..	..	..
Trustee savings banks—										
The Hobart Savings Bank	31. 8. 70	977	757	36	184	135	44	(j) 5	..	..
Launceston Bank for Savings	31. 8. 70	924	762	18	144	50	45	(k) 23	..	..
Private savings banks—										
Australia and New Zealand Savings Bank Ltd	30. 9. 70	10,832	8,320	1,215	1,297	1,600	..	..	..	..
The Bank of Adelaide Savings Bank Ltd	30. 9. 70	1,027	558	172	297	200	..	..	100	10.00
Bank of New South Wales Savings Bank Ltd	30. 9. 70	22,400	15,315	3,275	3,810	1,000	..	..	2,000	14.2857
The Commercial Savings Bank of Australia Ltd	30. 6. 70	4,101	2,366	882	853	450	20	..	375	12.50
C.B.C. Savings Bank Ltd	30. 6. 70	5,617	3,576	917	1,124	700	..	..	400	10.00
E.S. & A. Savings Bank Ltd	30. 9. 70	4,287	2,438	1,072	777	800	..	..	..	..
The National Bank Savings Bank Ltd	30. 9. 70	6,575	4,063	1,221	1,291	1,000	..	..	300	15.00
Total, all savings banks(f)		149,606	121,448	(h)	18,561	9,865	1,880	3,042	3,175	..

(a) Discount and interest earned, net exchange, commissions and other items (including transfers from contingencies accounts), after deducting interest paid and accrued on deposits, rebate on bills current at balance date, amounts written off assets and losses on realisation of assets and transfers to the credit of contingencies accounts (out of which accounts provisions for all bad and doubtful debts have been made). (b) Includes directors' fees. (c) Excludes accumulated profits and profit and loss accounts. (d) Dividends paid or payable out of profits earned during the year. (e) Provisions for Settlements under Savings Bank Amalgamation Agreements \$1,201,595 and Commonwealth of Australia \$1,511,842. (f) Savings Bank Division of Rural and Industries Bank of Western Australia included with the Rural and Industries Bank of Western Australia, see Table 5, page 7. (g) Includes Credit Foncier Department. (h) Not available. (i) Included in Expenses. (j) Provision for long service leave and retiring allowances and interest fluctuation and depreciation. (k) Transfer to Staff Contingency Fund.

No. 45.—SAVINGS BANKS: LIABILITIES AND ASSETS WITHIN AUSTRALIA(a), END OF JUNE 1971(b) (EXCLUDES CAPITAL AND RESERVES AND INTER-BRANCH ACCOUNTS)
(\$ million)

Bank	Liabilities			Assets													Total
	De- positors' balances	Balances due to other banks, bills payable and all other liabilities (c)	Total	Coin, bullion and Aus- tralian notes	Deposits with Reserve Bank	Deposits in Australia with trading banks	Australian public securities				Loans to author- ized dealers in the short- term money market	Cheques and bills of other banks with and due from other banks	Loans(d), advances and bills discounted		Bank furniture, fixtures and sites	Bills receivable and all other assets	
							Commonwealth and States		Local and semi- govern- mental authori- ties	Other securi- ties			Housing	Other			
							Treasury notes	Other									
Commonwealth Savings Bank of Australia	3,142.0	82.5	3,224.5	4.8	318.3	40.2	..	1,247.0	496.7	..	..	158.1	876.2	61.1	59.6	3.6	3,265.5
State savings banks—																	
The State Savings Bank of Victoria	1,235.4	62.8	1,298.2	8.8	72.4	5.6	..	241.3	417.6	..	39.1	10.0	439.8	69.2	19.5	15.9	1,339.2
The Savings Bank of South Australia	438.8	4.2	443.0	1.1	13.9	19.5	..	141.2	96.3	..	9.7	2.5	141.2	31.9	8.4	0.3	466.4
The Rural and Industries Bank of Western Australia (Savings Bank Division)	82.6	..	82.6	..	3.4	1.3	..	14.1	27.0	..	..	..	41.6	..	..	..	87.5
Trustee savings banks—																	
The Hobart Savings Bank	57.2	0.4	57.6	0.2	0.9	3.0	..	9.2	27.1	..	2.3	1.5	11.6	3.1	1.3	0.2	60.3
Launceston Bank for Savings	53.6	1.0	54.6	0.2	0.1	2.8	..	10.6	18.6	..	1.3	3.3	14.8	3.4	1.0	0.7	56.9
Private savings banks—																	
Australia and New Zealand Savings Bank Ltd (e)	720.2	20.4	740.6	0.1	27.5	7.1	45.0	171.4	218.2	17.9	17.0	1.8	233.8	16.6	..	..	756.3
The Bank of Adelaide Savings Bank Ltd	41.8	1.9	43.7	..	4.3	2.5	..	6.7	14.4	..	2.2	0.2	10.7	2.4	0.5	1.7	45.4
Bank of New South Wales Savings Bank Ltd	1,036.0	24.7	1,060.7	3.0	96.2	9.1	10.0	231.0	356.2	0.4	..	3.6	324.8	28.7	11.9	4.4	1,079.3
The Commercial Savings Bank of Australia Ltd	215.5	4.6	220.1	..	16.4	4.8	5.3	22.2	93.4	0.4	1.7	0.5	68.6	12.5	0.5	..	226.2
C.B.C. Savings Bank Ltd	300.2	8.1	308.3	..	27.5	7.9	4.0	110.4	74.5	..	..	0.8	85.9	4.7	1.4	1.4	318.4
E.S. & A. Savings Bank Ltd (e)	..	0.2	0.2	..	..	..	..	..	..	..	..	0.2	..	..	2.1	..	2.2
The National Bank Savings Bank Ltd	358.2	6.7	364.9	..	34.8	2.4	1.5	82.6	120.6	..	6.0	0.0	115.3	5.3	..	1.4	370.9
Total, all savings banks	7,681.6	217.3	7,898.9	18.3	615.5	106.2	65.8	2,287.7	1,960.6	18.7	79.3	183.4	2,364.3	238.9	106.1	29.8	8,074.4

(a) Includes liabilities and assets in Papua, New Guinea and Other External Territories. (b) Particulars for the Commonwealth Savings Bank, The State Savings Bank of Victoria, The Savings Bank of South Australia, The Rural and Industries Bank of Western Australia and The Hobart Savings Bank relate to the end of the month, those for the Launceston Bank for Savings to the last Monday in the month, and those for the other savings banks to the last Wednesday in the month. (c) Includes provisions for contingencies but excludes capital and reserves. (d) Other than loans to authorised dealers in the short-term money market. (e) As from 1 October 1970 the Australia and New Zealand Savings Bank Ltd took over the banking business of the E.S. & A. Savings Bank Ltd.

No. 46.—SAVINGS BANKS: LIABILITIES AND ASSETS WITHIN AUSTRALIA(a) (EXCLUDES CAPITAL AND RESERVES AND INTER-BRANCH ACCOUNTS)

(\$ million)

At end of month	Liabilities			Assets										Total		
	Depositors' balances	Balances due to other banks, bills payable and all other liabilities (b)	Total	Coin, bullion and Australian notes	Deposits with Reserve Bank	Deposits in Australia with trading banks	Australian Public securities		Other securities	Loans to authorized dealers in the short-term money market	Cheques and bills of other banks and advances with and due from other banks (c)	Loans (other than loans to authorized dealers in the short-term money market), advances and bills discounted			Bank premises, furniture and sites	Bills receivable and all other assets
							Commonwealth Government (includes Treasury bills and Treasury notes)	Local and semi-governmental authorities				Housing	Other (d)			
1962—June	3,484.2	77.7	3,561.9	9.9	319.0	111.8	1,665.1	703.9	0.9	27.6	0.2	678.7	71.4	47.5	11.9	3,647.9
1963—June	3,956.2	90.9	4,047.1	9.5	366.2	119.0	1,827.2	835.5	2.3	39.0	0.4	793.9	80.7	52.1	13.8	4,139.6
1964—June	4,495.5	125.2	4,620.7	10.1	430.2	123.1	1,994.3	955.6	3.4	34.2	0.6	997.8	96.0	57.2	15.4	4,717.9
1965—June	4,908.7	130.8	5,039.6	10.8	430.3	117.5	2,066.1	1,092.3	5.1	28.8	0.4	1,185.2	131.7	63.0	19.0	5,150.3
1966—June	5,280.1	148.9	5,429.0	10.7	419.2	129.0	2,125.8	1,198.8	5.1	34.2	0.5	1,358.5	176.5	68.8	18.8	5,545.9
1967—June	5,795.2	157.4	5,952.7	12.3	492.5	136.3	2,184.5	1,328.5	5.4	50.5	0.8	1,548.8	222.3	76.0	19.5	6,077.3
1968—June	6,255.4	171.7	6,427.1	13.3	497.2	145.5	2,271.1	1,486.5	5.7	23.9	1.0	1,751.2	256.2	84.5	21.4	6,567.5
1969—June	6,745.3	183.1	6,928.4	16.6	536.0	152.7	2,300.6	1,651.7	9.4	31.2	1.5	1,961.5	301.9	92.2	24.9	7,080.2
1970—June	7,147.6	195.7	7,343.3	17.5	612.9	135.1	2,261.4	1,800.9	17.5	37.1	154.0	2,144.2	195.6	99.4	28.2	7,503.8
1971—June	7,681.6	217.3	7,898.9	18.3	615.5	106.2	2,353.4	1,960.6	18.7	79.3	183.4	2,364.3	238.9	106.1	29.8	8,074.4
1970—71—																
July	7,193.0	174.7	7,367.7	15.3	611.2	149.2	2,247.7	1,806.7	17.5	49.0	147.2	2,154.7	200.6	99.8	10.4	7,529.3
August	7,250.0	184.4	7,434.4	16.1	618.3	146.7	2,310.8	1,813.4	16.8	48.3	148.3	2,164.5	205.1	100.5	10.5	7,599.3
September	7,312.6	217.0	7,529.6	16.5	552.8	147.4	2,417.3	1,829.5	12.1	53.1	153.7	2,195.6	208.7	99.7	10.8	7,697.2
October	7,381.5	234.9	7,616.4	15.3	513.4	149.2	2,511.6	1,842.9	12.1	58.1	154.6	2,210.8	206.3	100.3	8.4	7,782.9
November	7,425.7	262.9	7,688.6	20.5	466.6	125.9	2,599.6	1,866.5	12.1	67.1	156.2	2,225.0	208.3	100.9	8.2	7,856.9
December	7,409.8	278.1	7,687.9	19.6	426.9	124.9	2,599.3	1,889.9	15.9	47.1	160.0	2,254.0	207.8	101.9	6.6	7,853.9
January	7,403.6	302.2	7,705.8	17.3	471.6	127.1	2,565.3	1,903.1	16.9	39.3	162.4	2,258.5	208.1	102.6	6.8	7,878.9
February	7,464.2	324.5	7,788.7	19.9	557.1	148.2	2,510.9	1,913.8	18.2	27.8	163.0	2,271.0	216.0	103.2	8.4	7,957.6
March	7,472.5	352.9	7,825.4	18.9	538.7	123.7	2,525.2	1,927.0	16.8	39.1	162.9	2,206.2	222.8	103.9	12.7	7,998.0
April	7,493.5	367.6	7,861.1	18.1	543.5	122.3	2,502.0	1,941.9	15.4	55.1	163.8	2,323.2	226.5	104.6	11.1	8,027.5
May	7,555.4	337.7	7,893.1	20.3	602.8	107.7	2,405.5	1,953.5	15.4	97.9	167.2	2,338.9	235.1	106.2	16.7	8,062.3
June	7,681.6	217.3	7,898.9	18.3	615.5	106.2	2,353.4	1,960.6	18.7	79.3	183.4	2,364.3	238.9	106.1	29.8	8,074.4

BANKING AND CURRENCY

(a) Includes Papua, New Guinea, and Other External Territories. (b) Includes provisions for contingencies but excludes capital and reserve funds. (c) Prior to July 1962, Treasury bills and seasonal securities. (d) From May 1970, deposits with and loans to prescribed banks other than trading banks were transferred from "Loans, advances and bills discounted, Other" to "Cheques and bills of other banks and balances with and due from other banks".

No. 47.—SAVINGS BANKS: OPERATIVE ACCOUNTS, DEPOSITS, WITHDRAWALS, INTEREST AND DEPOSITORS' BALANCES

Period	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
NUMBER OF OPERATIVE ACCOUNTS AT END OF PERIOD									
('000)									
1961-62	3,324	2,984	1,250	1,019	625	332	19	45	9,599
1962-63	3,562	3,203	1,345	1,104	683	350	22	54	10,323
1963-64	3,817	3,418	1,448	1,182	736	363	25	63	11,051
1964-65	4,076	3,630	1,541	1,254	786	379	29	74	11,769
1965-66	4,347	3,815	1,626	1,319	848	395	33	86	12,469
1966-67	4,568	4,026	1,715	1,371	905	413	38	97	13,134
1967-68	4,806	4,234	1,808	1,418	970	432	44	109	13,823
1968-69	5,042	4,452	1,907	1,472	1,036	452	52	122	14,535
1969-70	5,279	4,694	2,011	1,546	1,096	466	61	138	15,291
1970-71	5,492	4,924	2,115	1,782	1,153	486	71	155	16,178
1970-71—									
July	5,291	4,702	2,021	1,552	1,097	467	63	139	15,330
August	5,260	4,699	2,014	1,548	1,094	467	63	139	15,284
September	5,283	4,720	2,026	1,550	1,100	468	64	141	15,352
October	5,306	4,741	2,036	1,556	1,106	471	64	142	15,424
November	5,330	4,761	2,046	1,564	1,112	471	65	143	15,492
December	5,339	4,782	2,051	1,570	1,114	472	66	144	15,538
January	5,374	4,803	2,063	1,582	1,121	475	66	146	15,630
February	5,414	4,843	2,079	1,595	1,131	477	67	149	15,755
March	5,456	4,875	2,094	1,607	1,140	481	68	151	15,872
April	5,476	4,895	2,102	1,613	1,146	483	69	153	15,937
May	5,495	4,911	2,110	1,619	1,151	484	70	154	15,994
June	5,492	4,924	2,115	1,623	1,153	486	71	155	16,019
DEPOSITS DURING PERIOD(a)									
(\$'000)									
1961-62	1,662,950	1,338,088	473,906	413,398	223,662	96,566	9,830	25,968	4,044,368
1962-63	1,665,230	1,582,378	548,684	490,136	258,132	109,688	11,186	31,328	4,696,982
1963-64	1,909,726	1,860,832	647,710	579,634	306,142	125,316	13,072	40,480	5,482,912
1964-65	2,127,108	2,184,056	731,558	671,412	345,734	142,382	15,456	51,734	6,269,440
1965-66	2,217,560	2,440,714	769,191	721,481	397,581	153,444	18,059	62,114	6,780,144
1966-67	2,409,000	2,622,520	851,942	784,741	467,401	189,026	23,677	76,519	7,424,926
1967-68	2,693,992	2,967,486	959,718	841,915	557,289	203,850	28,932	102,335	8,355,317
1968-69	3,040,231	3,352,838	1,072,776	941,590	663,653	217,531	36,182	99,017	9,423,818
1969-70	3,394,040	3,810,156	1,247,146	1,087,832	719,323	244,417	49,648	119,310	10,671,871
1970-71	3,891,993	4,498,250	1,455,631	1,193,818	781,226	285,189	66,914	150,955	12,323,977
1970-71—									
July	340,775	389,211	131,103	108,278	69,045	22,831	5,444	12,145	1,078,832
August	300,756	339,033	108,208	92,771	61,081	22,616	4,845	10,188	939,498
September	336,177	352,595	127,530	105,831	66,344	25,687	5,729	13,023	1,032,915
October	314,615	371,857	116,966	95,020	66,847	21,188	5,337	12,162	1,003,992
November	316,868	369,508	108,958	93,732	61,045	23,549	5,064	11,122	989,845
December	362,943	443,223	134,328	108,448	70,837	28,139	5,947	13,243	1,167,107
January	265,196	310,988	105,099	80,800	57,000	19,390	4,966	10,208	853,647
February	291,168	340,094	109,636	92,641	59,321	20,566	5,224	12,582	931,231
March	374,709	413,299	138,025	110,874	72,599	27,824	6,501	15,705	1,159,535
April	308,323	382,147	119,056	98,197	61,968	22,683	5,013	12,116	1,009,503
May	317,820	368,540	118,290	97,139	63,708	24,018	5,794	14,110	1,009,419
June	362,643	417,756	138,432	110,089	71,431	26,699	7,050	14,352	1,148,453

(a) Includes inter-branch transfers.

BANKING AND CURRENCY

No. 47.—SAVINGS BANKS: OPERATIVE ACCOUNTS, DEPOSITS, WITHDRAWALS
INTEREST AND DEPOSITORS' BALANCES—continued

Period	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
WITHDRAWALS DURING PERIOD(a)									
(\$'000)									
1961-62	1,389,412	1,264,868	449,136	396,620	209,384	92,198	9,288	23,990	3,834,896
1962-63	1,549,638	1,463,096	504,174	448,892	236,432	102,930	10,562	28,018	4,343,762
1963-64	1,775,816	1,716,234	589,808	532,654	281,322	116,932	12,172	36,224	5,061,162
1964-65	2,040,774	2,087,078	698,296	643,280	331,250	135,516	14,608	48,134	5,998,936
1965-66	2,166,572	2,365,717	744,509	699,068	375,075	145,489	16,954	59,139	6,572,523
1966-67	2,313,637	2,496,370	811,206	757,442	439,255	175,621	22,103	71,244	7,086,878
1967-68	2,619,260	2,867,741	926,514	825,034	525,587	198,986	27,465	97,948	8,088,535
1968-69	2,959,026	3,261,703	1,037,889	917,530	637,254	211,844	33,686	95,121	9,154,053
1969-70	3,357,104	3,741,244	1,220,150	1,072,763	714,718	241,757	46,322	114,802	10,508,860
1970-71	3,824,908	4,388,765	1,419,823	1,167,546	763,787	274,943	61,620	144,326	12,045,718
1970-71—									
July	334,433	367,829	122,047	104,462	68,907	21,814	4,526	11,206	1,035,224
August	286,560	320,612	99,659	89,249	56,804	19,656	3,997	9,409	885,946
September	318,290	335,084	119,118	99,588	61,584	25,528	4,870	12,317	974,160
October	296,121	339,367	112,310	89,865	62,600	21,043	4,622	11,026	936,954
November	309,519	345,558	105,182	89,159	59,828	22,063	4,767	11,045	947,121
December	367,314	451,408	136,029	109,277	73,026	28,886	6,294	12,518	1,184,752
January	267,901	309,232	109,138	80,800	57,178	19,094	5,048	10,655	859,046
February	275,487	319,069	104,423	83,819	54,822	19,227	4,918	11,292	873,057
March	368,496	423,264	136,445	107,497	70,743	27,014	5,937	14,343	1,153,739
April	301,682	370,233	119,221	100,269	61,511	21,399	4,796	11,888	990,999
May	320,179	367,661	115,805	97,984	64,389	22,880	5,241	14,005	1,008,144
June	378,927	441,467	140,447	115,576	72,396	26,339	6,603	14,623	1,196,377
EXCESS OF DEPOSITS OVER WITHDRAWALS DURING PERIOD									
(\$'000)									
1961-62	73,538	73,220	24,770	16,778	14,278	4,368	542	1,978	209,472
1962-63	115,592	119,482	44,510	41,264	21,700	6,758	624	3,290	353,220
1963-64	133,910	144,598	57,902	46,980	24,820	8,384	900	4,256	421,750
1964-65	86,334	96,978	33,262	28,132	14,484	6,866	848	3,600	270,504
1965-66	50,988	74,997	24,682	22,413	22,506	7,955	1,105	2,975	207,621
1966-67	95,363	126,150	40,736	27,299	28,146	13,405	1,574	5,375	338,048
1967-68	74,732	99,747	33,204	16,880	31,703	4,863	1,467	4,387	266,982
1968-69	81,205	91,135	34,887	24,060	26,399	5,687	2,496	3,896	269,765
1969-70	36,936	68,912	26,996	15,069	4,605	2,660	3,326	4,508	161,011
1970-71	67,085	109,485	35,808	26,272	17,439	10,246	5,294	6,629	278,259
1970-71—									
July	6,342	21,382	9,057	3,816	136	1,017	918	939	41,608
August	14,197	18,421	8,549	3,522	4,277	2,960	848	739	53,552
September	17,886	19,531	8,411	6,243	4,760	159	859	706	58,555
October	18,494	32,489	4,656	5,155	4,247	145	715	1,136	67,038
November	7,349	21,949	3,776	4,573	1,217	1,486	296	78	42,724
December	-4,372	-8,185	-1,701	-829	-2,189	-748	-347	725	-17,645
January	-2,705	1,756	-4,039	-	-177	297	-83	-447	-5,399
February	15,681	21,025	5,213	8,821	4,499	1,340	306	1,290	58,175
March	6,213	-9,966	1,580	3,377	1,856	810	564	1,362	5,796
April	6,641	11,914	-166	-2,072	457	1,284	217	228	18,504
May	-2,359	879	2,486	-845	-681	1,138	553	104	1,275
June	-16,283	-23,710	-2,015	-5,487	-965	360	447	-271	-47,924

(a) Includes inter-branch transfers.

NOTE.—Minus sign (-) indicates excess of withdrawals over deposits.

SAVINGS BANKS

47

No. 47.—SAVINGS BANKS: OPERATIVE ACCOUNTS, DEPOSITS, WITHDRAWALS
INTEREST AND DEPOSITORS' BALANCES—continued

Period	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
INTEREST ADDED DURING PERIOD (\$'000)									
1961-62	38,202	33,542	12,672	11,716	5,354	3,316	176	420	105,398
1962-63	42,362	36,882	14,138	12,912	6,056	3,638	198	514	116,700
1963-64	41,306	36,308	14,098	12,668	6,134	3,530	196	566	114,806
1964-65	50,098	44,462	17,412	15,332	7,404	4,100	244	760	139,812
1965-66	57,149	50,574	19,944	17,176	8,711	4,710	301	928	159,493
1966-67	61,191	54,584	21,641	19,011	9,790	5,300	348	1,092	172,957
1967-68	66,714	59,071	23,798	21,642	11,093	5,857	415	1,294	189,884
1968-69	75,432	67,671	27,081	24,028	12,983	6,529	511	1,534	215,769
1969-70	81,466	73,516	29,584	26,251	14,289	7,088	627	1,781	234,601
1970-71	86,256	79,106	31,947	28,530	15,294	7,626	775	2,028	251,562
1970-71—									
July	121	161	59	25	50	27	2	6	450
August	119	131	39	27	26	1,833	2	3	2,180
September	192	189	70	54	2,598	12	3	5	3,123
October	193	235	69	56	41	14	3	5	617
November	254	460	77	66	54	29	3	3	950
December	539	535	167	1,563	92	50	6	10	2,963
January	342	372	107	76	63	25	6	9	1,001
February	379	440	117	94	69	1,157	6	10	2,270
March	534	589	188	145	95	1,049	9	11	2,621
April	1,344	569	171	152	208	29	6	24	2,504
May	26,544	14,994	9,357	3,907	3,642	700	231	602	59,979
June	55,692	60,431	21,527	22,363	8,357	2,700	498	1,335	172,903
DEPOSITORS' BALANCES AT END OF PERIOD (\$'000)									
1961-62	1,250,042	1,141,698	411,704	361,980	181,056	102,460	6,170	14,662	3,469,772
1962-63	1,407,996	1,298,062	470,352	416,156	208,812	112,856	6,992	18,466	3,939,692
1963-64	1,583,212	1,478,968	542,352	475,804	239,766	124,770	8,088	23,288	4,476,248
1964-65	1,719,644	1,620,408	593,026	519,268	261,654	135,716	9,180	27,648	4,886,564
1965-66	1,827,781	1,745,979	637,652	558,856	292,871	148,401	10,586	31,551	5,253,678
1966-67	1,984,335	1,926,713	700,029	605,167	330,807	167,106	12,508	38,018	5,764,683
1967-68	2,125,781	2,085,529	757,031	643,690	373,602	177,827	14,390	43,699	6,221,549
1968-69	2,282,418	2,244,335	818,999	691,778	412,984	190,043	17,397	49,129	6,707,083
1969-70	2,400,821	2,386,762	875,578	733,100	431,877	199,790	21,349	55,416	7,104,692
1970-71	2,554,161	2,575,353	943,333	787,901	464,610	217,663	27,417	64,073	7,634,512
1970-71—									
July	2,407,284	2,408,305	884,693	736,940	432,065	200,834	22,268	56,362	7,148,751
August	2,421,600	2,426,857	893,281	740,489	436,368	205,627	23,118	57,141	7,204,482
September	2,439,678	2,446,577	901,762	746,786	443,726	205,797	23,980	57,854	7,266,160
October	2,458,366	2,479,301	906,487	751,997	448,013	205,957	24,697	58,995	7,333,815
November	2,465,969	2,503,711	910,339	756,636	449,284	207,472	24,997	59,079	7,377,489
December	2,462,137	2,496,061	908,806	757,370	447,188	206,775	24,656	59,814	7,362,807
January	2,459,773	2,498,189	904,874	757,446	447,074	207,097	24,579	59,376	7,358,409
February	2,475,834	2,519,654	910,304	766,361	451,641	209,593	24,891	60,676	7,418,854
March	2,482,581	2,510,277	911,972	769,883	453,592	211,452	25,464	62,049	7,427,271
April	2,490,567	2,522,760	911,977	767,963	454,258	212,765	25,687	62,302	7,448,279
May	2,514,752	2,538,632	923,820	771,026	457,218	214,603	26,472	63,009	7,509,533
June	2,554,161	2,575,353	943,333	787,901	464,610	217,663	27,417	64,073	7,634,512

No. 47.—SAVINGS BANKS: OPERATIVE ACCOUNTS, DEPOSITS, WITHDRAWALS
INTEREST AND DEPOSITORS' BALANCES—*continued*

Period	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITORS' BALANCES PER HEAD OF POPULATION AT END OF PERIOD (\$)									
1961-62	314	383	26.5	367	236	288	134	222	323
1962-63	348	427	298	412	265	313	144	252	360
1963-64	385	476	337	458	297	342	157	290	401
1964-65	412	512	361	486	317	369	170	313	429
1965-66	431	542	381	510	345	400	187	329	453
1966-67	461	588	411	544	377	444	211	367	488
1967-68	485	627	437	572	411	465	226	387	517
1968-69	510	663	463	605	437	489	256	403	546
1969-70	526	693	487	629	441	509	300	417	566
1970-71	549	735	515	667	460	549	447	361	597
1970-71—									
July	527	699	492	633	441	512	312	424	570
August	530	705	496	636	445	524	324	429	574
September	531	707	498	639	448	523	328	424	575
October	535	716	501	643	452	523	338	433	581
November	533	719	500	642	449	524	337	423	580
December	532	717	499	643	447	523	333	428	579
January	532	718	497	643	446	524	332	425	579
February	535	724	500	651	451	530	336	434	584
March	534	717	498	651	449	533	336	433	581
April	535	720	498	650	449	537	338	435	582
May	540	725	505	652	452	541	349	440	587
June	549	735	515	667	460	549	361	447	597

No. 48.—SAVINGS BANKS: LENDING FOR HOUSING BY SAVINGS BANKS(a)
(Source: Reserve Bank of Australia)

(\$ million)

Period	New loans approved during period	Commitments undrawn at end of period	Loans outstanding at end of period
1960-61	107.7	52.4	612.5
1961-62	117.1	48.6	678.7
1962-63	217.3	87.2	793.9
1963-64	309.5	101.4	997.8
1964-65	298.1	84.6	1,185.2
1965-66	329.8	96.7	1,338.5
1966-67	364.0	106.1	1,548.8
1967-68	417.0	118.3	1,751.2
1968-69	458.6	129.5	1,961.5
1969-70—			
September quarter	120.2	128.3	1,998.8

(a) These statistics have been compiled from returns submitted by all savings banks to the Reserve Bank. The figures cover approvals and loans made by savings banks, either to individuals or to building and housing societies, for the erection of new dwellings and for the purchase of existing dwellings. The figures include lending in external territories. From July 1969 all savings banks have provided monthly returns of lending for housing to the Commonwealth Statistician and the Reserve Bank. Selected aggregate statistics from these returns shown in Table 49 are not strictly comparable with the above previously available data because—(i) definitions have been altered to achieve uniform reporting by banks, (ii) lending to building and housing societies is excluded though loans outstanding to the societies are shown, and (iii) they do not include lending in external territories.

No. 49.—SAVINGS BANKS: HOUSING FINANCE TRANSACTIONS WITHIN AUSTRALIA

Period	Dwellings not previously occupied				Loans approved to individuals				Balances outstanding on housing loans to—				Interest on deposits to accounts (c)
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions		Total housing loans to individuals		Individuals		Building societies		
	Number(f)	\$'000(g)	Number(f)	\$'000(g)	\$'000	Number(f)	\$'000(g)	Number(f)	\$'000(g)	Number(f)	\$'000	\$'000	
1969-70	25,253	204,248	35,569	257,155	7,778	469,181	3,615	26,451	1,499,281	245,118	106,888		
1970-71	27,725	237,945	40,479	320,283	8,979	567,207	4,052	32,242	2,124,907	238,592	130,085		
1970-71—													
July	2,720	22,638	3,159	24,347	607	47,592	291	2,086	1,909,965	244,160	4,411		
August	2,633	22,821	3,055	23,988	584	47,393	374	2,606	1,920,919	242,958	8,135		
September	2,443	22,443	3,524	27,104	750	50,297	356	2,891	1,932,786	242,145	23,313		
October	2,662	22,413	3,524	27,104	750	50,297	356	2,891	1,932,786	242,145	23,313		
November	2,330	20,013	3,498	27,486	731	47,808	358	2,710	1,945,969	238,473	8,446		
December	2,377	20,712	3,519	28,203	872	49,807	364	2,948	2,011,389	241,925	8,768		
January	1,876	16,500	3,082	24,382	476	41,158	272	2,177	2,016,975	240,839	4,662		
February	1,944	16,856	3,329	26,725	727	44,308	338	2,644	2,030,670	239,666	9,140		
March	2,397	20,293	3,712	29,920	896	51,109	326	2,601	2,058,482	237,113	9,251		
April	2,366	20,166	3,626	29,626	866	50,824	326	2,601	2,068,422	237,113	9,251		
May	2,178	18,805	3,434	27,276	758	46,839	362	2,938	2,102,968	235,244	9,358		
June	2,298	19,975	3,513	28,142	830	46,947	339	2,713	2,124,907	238,592	13,275		

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments.

(b) Included in balances outstanding on housing loans to individuals.

(c) Number of dwelling units.

(d) Includes second mortgage finance for which approvals are not included in number of dwelling units.

No. 50.—SAVINGS BANKS: HOUSING FINANCE TRANSACTIONS IN EACH STATE AND TERRITORY

Period	Loans approved to individuals									Balances outstanding at end of period on housing loans to—	
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Cancellation of loans (previously approved)		Undrawn commitments at end of—	Individuals	Building societies
	Number(b)	£'000(c)	Number(b)	£'000(c)	£'000	£'000	Number(b)	£'000(c)	£'000	£'000	£'000
NEW SOUTH WALES											
1969-70	5,977	45,027	13,001	92,628	2,880	140,535	1,895	13,431	41,366	524,010	129,647
1970-71	6,643	56,760	14,727	119,901	3,451	180,112	2,158	18,146	43,740	588,020	125,959
1970-71—											
July	674	5,660	1,095	8,795	220	14,675	166	1,230	..	525,655	129,279
August	688	5,917	1,182	9,485	195	15,597	201	1,686	..	527,939	128,858
September	664	5,495	1,364	10,754	294	16,543	209	1,858	50,795	539,077	128,245
October	517	4,433	1,322	10,682	272	15,387	182	1,529	..	542,882	127,385
November	534	4,602	1,321	11,148	301	16,051	206	1,673	..	546,899	126,268
December	574	5,123	1,264	10,696	380	16,199	188	1,088	44,616	555,606	127,282
January	431	3,877	1,088	8,847	182	12,906	147	1,269	..	555,556	127,282
February	433	3,803	1,257	10,430	269	14,502	165	1,459	..	558,201	126,607
March	558	4,493	1,264	10,522	281	15,296	166	1,449	47,258	571,348	124,724
April	494	4,145	1,117	8,720	493	13,358	161	1,390	..	576,044	125,018
May	502	4,237	1,203	9,607	236	14,080	193	1,574	..	580,082	124,268
June	574	4,975	1,250	10,215	328	15,518	174	1,341	43,740	588,020	125,959
VICTORIA											
1969-70	11,283	95,724	11,933	92,309	2,046	190,079	837	7,144	46,910	748,483	83,132
1970-71	10,996	95,943	12,504	102,079	2,350	200,372	912	6,783	50,127	826,435	79,524
1970-71—											
July	1,133	9,645	1,027	8,157	149	17,951	50	371	..	754,715	82,376
August	921	7,969	860	6,916	163	15,048	96	738	..	758,600	81,623
September	1,021	8,606	1,009	7,941	190	16,737	69	499	49,245	768,658	81,162
October	926	7,997	1,093	8,750	228	16,975	81	510	..	776,009	79,772
November	847	7,434	1,010	8,157	163	15,754	86	615	..	781,116	80,073
December	992	8,714	1,176	9,628	219	18,561	87	661	46,122	789,279	81,355
January	773	6,811	935	7,574	190	14,430	57	416	..	791,366	80,580
February	769	6,810	955	7,847	197	14,854	84	573	..	797,478	80,249
March	985	8,675	1,216	10,232	279	19,186	65	481	50,160	809,354	79,696
April	826	7,403	1,011	8,429	151	15,983	82	609	..	814,084	79,087
May	886	7,741	1,069	8,974	253	16,968	76	572	..	820,474	78,544
June	917	8,138	1,143	9,524	263	17,925	79	738	50,127	826,435	79,524

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments for which approvals are not included in number of dwelling units.

(b) Number of dwelling units.

(c) Includes second mortgage finance

No. 50.—SAVINGS BANKS: HOUSING FINANCE TRANSACTIONS IN EACH STATE AND TERRITORY—continued

Period	Loans approved to individuals									Balances outstanding at end of period on housing loans to—	
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Cancellation of loans previously approved(a)		Undrawn commitments at end of—	Individuals	Building societies
	Number(b)	\$'000(c)	Number(b)	\$'000(c)			\$'000	\$'000			
QUEENSLAND											
1969-70	3,709	27,699	3,807	23,943	970	52,612	387	2,596	9,975	196,498	19,470
1970-71	4,202	33,296	4,602	31,299	891	65,486	426	2,911	12,274	226,709	18,758
1970-71—											
July	322	2,484	343	2,244	78	4,806	41	278	..	198,151	19,372
August	368	2,900	318	2,225	45	5,170	30	179	..	199,845	19,294
September	387	3,107	383	2,537	68	5,712	31	218	11,121	204,031	19,301
October	397	3,178	395	2,618	81	5,877	43	286	..	205,949	19,287
November	339	2,688	390	2,687	101	5,476	27	190	..	209,036	19,149
December	383	3,046	370	2,468	79	5,593	38	254	11,489	211,758	19,376
January	310	2,437	386	2,785	64	5,286	26	175	..	212,857	19,197
February	304	2,372	397	2,712	67	5,151	32	233	..	214,878	18,963
March	357	2,781	469	3,163	67	6,011	39	265	11,973	219,469	18,761
April	321	2,475	358	2,470	80	5,025	35	244	..	221,912	18,552
May	339	2,791	377	2,547	91	5,429	38	268	..	221,730	18,458
June	375	3,037	416	2,843	70	5,950	46	321	12,274	226,709	18,758
SOUTH AUSTRALIA(d)											
1969-70	2,343	18,369	3,846	27,153	642	46,164	278	1,818	7,322	254,401	..
1970-71	2,376	19,387	4,604	34,099	682	54,168	266	1,810	8,255	275,201	..
1970-71—											
July	224	1,738	385	2,732	48	4,518	23	119	..	255,372	..
August	210	1,638	334	2,405	58	4,101	28	156	..	256,684	..
September	218	1,747	366	2,602	49	4,398	26	160	7,645	260,029	..
October	194	1,562	353	2,540	81	4,183	19	107	..	260,908	..
November	214	1,761	389	2,919	64	4,744	16	85	..	262,106	..
December	180	1,512	373	2,800	68	4,380	22	152	8,637	264,281	..
January	160	1,317	376	2,780	36	4,133	18	118	..	265,295	..
February	178	1,464	363	2,721	68	4,253	28	146	..	266,309	..
March	197	1,619	403	3,092	53	4,764	23	146	8,525	269,621	..
April	193	1,627	434	3,326	82	5,035	21	152	..	271,275	..
May	204	1,723	467	3,486	62	5,261	24	139	..	273,163	..
June	204	1,679	361	2,696	23	4,398	18	140	8,255	275,201	..

SAVINGS BANKS

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments. (b) Number of dwelling units. (c) Includes second mortgage finance for which approvals are not included in number of dwelling units. (d) Includes Northern Territory.

No. 50.—SAVINGS BANKS: HOUSING FINANCE TRANSACTIONS IN EACH STATE AND TERRITORY—continued

Period	Loans approved to individuals									Balances outstanding at end of period on housing loans to—	
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Cancellation of loans previously approved(a)		Undrawn commitments at end of—	Individuals	Building societies
	Number(b)	£'000(c)	Number(b)	£'000(c)	£'000	£'000	Number(b)	£'000(c)	£'000	£'000	£'000
WESTERN AUSTRALIA											
1969-70	1,578	12,599	1,906	13,695	906	27,200	122	846	5,755	120,144	10,127
1970-71	2,652	25,762	2,487	20,261	1,260	47,283	158	1,314	9,077	145,274	11,182
1970-71—											
July	265	2,400	204	1,573	71	4,044	7	56	..	120,830	10,214
August	378	3,838	264	2,217	94	6,149	13	97	..	122,098	10,285
September	302	2,980	279	2,318	141	5,439	13	100	11,808	124,416	10,455
October	249	2,474	209	1,762	122	4,358	17	131	..	127,584	10,460
November	220	2,136	198	1,682	82	3,900	13	113	..	129,503	10,039
December	179	1,760	134	1,415	107	3,282	11	80	11,170	132,136	10,730
January	160	1,562	194	1,565	83	3,210	13	130	..	133,461	10,803
February	189	1,885	212	1,802	71	3,758	11	88	..	134,821	10,788
March	208	1,948	185	1,451	180	3,579	17	144	10,808	138,336	10,877
April	172	1,635	156	1,261	106	3,002	17	140	..	141,538	10,872
May	166	1,609	179	1,451	89	3,149	15	138	..	143,144	10,840
June	164	1,535	213	1,764	114	3,413	11	97	9,077	145,274	11,182
TASMANIA											
1969-70	444	3,356	865	5,542	269	9,187	78	525	2,353	45,487	2,127
1970-71	578	4,853	1,281	8,990	242	14,085	113	1,151	3,044	50,879	2,205
1970-71—											
July	71	572	92	626	31	1,229	3	24	460	45,794	2,120
August	49	416	87	564	23	1,001	6	50	544	46,177	2,103
September	43	347	105	712	8	1,067	8	56	2,911	46,692	2,151
October	35	269	88	587	15	871	6	45	378	46,929	2,141
November	52	413	104	696	10	1,119	8	54	479	47,102	2,129
December	50	446	106	753	8	1,207	13	86	2,788	47,787	2,165
January	24	184	75	540	12	736	11	69	529	47,784	2,150
February	44	327	129	947	41	1,315	17	138	577	48,029	2,138
March	61	537	134	964	27	1,528	14	463	3,005	48,980	2,144
April	51	425	135	959	16	1,400	8	53	..	49,510	2,160
May	60	544	117	877	28	1,449	11	42	..	50,211	2,169
June	38	373	109	765	23	1,161	8	71	3,044	50,879	2,205

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments, for which approvals are not included in number of dwelling units.

(b) Number of dwelling units.

(c) Includes second mortgage finance

No. 50—SAVINGS BANKS: HOUSING FINANCE TRANSACTIONS IN EACH STATE AND TERRITORY—continued

Period	Loans approved to individuals									Balances outstanding at end of period on housing loans to—	
	Dwellings not previously occupied		Dwellings previously occupied		Alterations and additions	Total housing loans approved to individuals	Cancellation of loans previously approved(a)		Undrawn commitments at end of—	Individuals	Building societies
	Number(b)	£'000(c)	Number(b)	£'000(c)	£'000	£'000	Number(b)	£'000(c)	£'000	£'000	£'000
AUSTRALIAN CAPITAL TERRITORY											
1969-70	219	1,474	211	1,885	45	3,404	18	91	729	9,258	815
1970-71	278	1,944	274	3,654	103	5,701	19	127	2,486	12,389	964
1970-71—											
July	31	139	13	220	10	369	1	8	..	9,448	799
August	19	143	10	176	6	325	..	..	..	9,576	795
September	27	161	18	240	..	401	..	..	892	9,883	831
October	17	120	16	247	..	367	..	..	..	10,055	820
November	24	128	28	295	30	453	..	..	..	10,207	815
December	19	131	36	443	11	585	..	..	..	10,542	830
January	18	112	28	341	4	457	5	27	1,741	10,656	827
February	27	195	16	266	14	475	1	7	..	10,954	921
March	31	240	41	496	9	745	2	13	1,142	11,294	911
April	21	177	25	261	1	439	2	12	..	11,561	962
May	18	160	22	334	9	503	5	35	..	12,164	965
June	26	238	21	335	9	582	3	25	2,486	12,389	964

(a) Cancellations reported for a particular month include amounts cancelled as a result of periodic examinations by banks of undrawn commitments for which approvals are not included in number of dwelling units.

(b) Number of dwelling units.

(c) Includes second mortgage finance

No. 51.—SAVINGS BANKS: SCHOOL SAVINGS ACCOUNTS

At end of—	Number of school bank agencies	Number of operative accounts	Depositors' balances
		'000	\$'000
1961-62	9,444	1,219	18,449
1962-63	9,369	1,255	19,331
1963-64	9,878	1,294	20,374
1964-65	9,544	1,364	22,055
1965-66	9,699	1,390	23,313
1966-67	10,301	1,450	24,886
1967-68	10,400	1,516	26,482
1968-69	10,957	1,584	28,476
1969-70	11,042	1,600	28,079
1970-71	9,617	1,598	28,808
1971 June—			
New South Wales	3,524	523	9,102
Victoria	3,078	506	9,073
Queensland	1,729	202	3,181
South Australia	872	168	3,463
Western Australia	1,082	95	1,632
Tasmania	366	78	1,936
Northern Territory	85	10	169
Australian Capital Territory	187	17	254
Total(a)	10,923	1,598	28,808

(a) Includes composite agency arrangements under special joint servicing arrangements of government schools by all savings banks.

No. 52.—SAVINGS BANKS: CHEQUE ACCOUNTS(a) AT SAVINGS BANKS

At end of—	Number of operative accounts	Deposits during period	Withdrawals during period	Interest added during period	Depositors' balances
	'000	\$'000	\$'000	\$'000	\$'000
1970-71—					
July	398	214,425	218,732	36	189,577
August	400	190,486	189,640	31	190,454
September	401	188,045	189,978	20	188,541
October	404	222,153	213,145	4	197,805
November	406	220,506	202,945	4	215,370
December	409	240,739	268,858	8	187,260
January	410	193,648	192,899	33	188,041
February	413	204,262	192,128	20	200,195
March	413	236,093	236,272	46	200,062
April	410	233,443	226,071	16	207,449
May	416	222,182	224,991	391	205,031
June	419	260,923	260,965	2,934	207,923
1971 June—					
New South Wales	74	58,941	56,570	953	58,102
Victoria	256	129,793	133,390	906	84,689
Queensland	41	36,521	36,029	582	32,078
South Australia	14	9,853	9,714	146	10,054
Western Australia	16	12,383	12,019	191	11,580
Tasmania	14	6,936	7,045	83	6,867
Northern Territory	1	1,890	1,554	27	1,835
Australian Capital Territory	2	4,607	4,644	46	2,718
Total	419	260,923	260,965	2,934	207,923

(a) Includes non-interest bearing cheque accounts with the State Savings Bank of Victoria, The Hobart Savings Bank and the Launceston Bank for Savings. Excludes cheque accounts at the Savings Bank of South Australia.

D.—DEVELOPMENT BANKS

No. 53.—AUSTRALIAN RESOURCES DEVELOPMENT BANK: SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA
(\$ million)

Average of weekly figures	Liabilities						Assets				
	Deposits			Balances due to other banks		Other liabilities (excluding share-holders' funds)	Commonwealth Government securities		Loans to authorised money market dealers	Refinanced loans and direct loans	Other assets
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other		Treasury notes	Other			
1968-69	39.3	..	1.1	2.3	3.6	0.5	0.4	0.6	1.5	39.6	7.7
1969-70	88.3	..	1.4	2.3	21.8	0.1	0.2	0.3	1.1	118.5	2.4
1970-71	124.4	1.6	1.7	2.3	33.1	0.1	0.3	0.1	1.7	215.7	0.5
1970-71—											
July	109.6	..	1.7	2.3	30.4	..	0.2	..	1.2	174.6	0.1
August	113.0	..	1.7	2.3	23.9	0.4	0.2	..	1.1	179.4	1.3
September	115.0	1.4	1.7	2.3	25.9	..	0.2	..	2.6	182.1	2.6
October	118.1	1.9	1.7	2.3	26.4	..	0.2	..	2.0	189.9	..
November	119.8	1.9	1.7	2.3	26.5	..	1.1	..	1.0	191.1	0.1
December(a)	121.9	1.9	1.7	2.3	29.8	..	0.2	..	0.7	198.0	0.1
January	124.3	1.9	1.7	2.3	45.7	..	0.2	..	0.6	228.8	0.1
February	127.0	1.9	1.7	2.3	33.8	..	0.2	..	3.6	232.7	0.1
March	129.2	1.9	1.7	2.3	34.8	0.8	0.2	0.1	2.8	242.3	0.3
April	133.9	2.0	1.7	2.3	39.6	0.2	0.2	0.1	2.0	254.9	0.4
May	138.6	2.0	1.7	2.3	39.0	..	0.2	0.1	1.4	254.6	0.1
June	142.6	2.0	1.7	2.3	41.7	0.1	0.2	0.1	1.7	260.7	0.4

(a) Excludes one Wednesday.

No. 54.—COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA: LIABILITIES
(\$ million)

At 30 June—	Capital	Reserve fund	Balances due to other banks	Deposits, bills payable and all other liabilities	Total liabilities
1962	51.7	13.1	29.1	18.5	112.4
1963	51.7	14.9	28.2	20.2	115.0
1964	61.7	16.8	27.2	22.9	128.6
1965	61.7	19.0	45.0	25.1	150.8
1966	61.7	21.2	65.9	27.8	176.6
1967	61.7	23.2	91.3	30.0	206.1
1968	61.7	25.2	112.8	32.3	232.0
1969	61.7	27.2	131.3	34.7	254.9
1970	61.7	29.3	142.2	32.5	265.6
1971	61.7	31.0	157.7	32.3	282.7

No. 55.—COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA: ASSETS
(\$ million)

At 30 June—	Coin, bullion, notes and cash at bankers	Australian public securities (including Treasury bills)	Other securities	Loans to authorized dealers in the short-term money market	Cheques and bills of other banks	Loans, advances and bills discounted	All other assets	Total assets
1962	0.7	12.8	0.7	1.0	0.6	96.3	0.3	112.4
1963	0.8	5.3	0.4	0.4	0.8	106.9	0.3	115.0
1964	0.6	3.0	0.4	..	0.9	123.4	0.4	128.6
1965	0.3	1.2	0.4	0.7	1.0	146.8	0.5	150.8
1966	0.5	1.2	0.3	0.4	1.1	172.6	0.6	176.6
1967	0.3	1.2	0.3	0.5	1.2	202.0	0.6	206.1
1968	0.5	1.2	0.3	0.4	1.4	227.5	0.8	232.0
1969	0.8	1.2	0.2	..	1.5	250.2	0.9	254.9
1970	0.8	0.8	0.3	..	1.7	261.0	1.0	265.6
1971	0.8	0.7	0.2	..	1.9	277.8	1.2	282.7

No. 56.—COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA: PROFIT AND LOSS
(\$ million)

Year ended 30 June—	Discount and interest earned, net exchange, commissions and other items (including transfers from contingencies accounts) (a)	Expenses (b)	Taxes and payments in lieu of taxes	Net profit (c)	Total
1962	5.2	3.8	..	1.4	5.2
1963	5.6	3.8	..	1.8	5.6
1964	6.1	4.1	..	1.9	6.1
1965	7.2	5.0	0.1	2.1	7.2
1966	8.7	6.5	0.1	2.2	8.7
1967	10.7	8.7	0.1	2.0	10.7
1968	12.2	10.0	0.1	2.1	12.2
1969	14.0	12.0	0.1	1.9	14.0
1970	15.3	13.1	0.1	2.1	15.3
1971	17.0	15.1	0.1	1.8	17.0

(a) After deducting interest paid and accrued on deposits, rebate on bills current at balance date, amounts written off assets and losses on realisation of assets and transfers to the credit of contingencies accounts (out of which accounts provision for all bad and doubtful debts has been made). (b) Includes proportion of expenses of Commonwealth Banking Corporation attributable to the Development Bank. (c) Appropriated to Commonwealth Development Bank Reserve Fund.

No. 57.—COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA: LIABILITIES AND ASSETS
(\$ million)

Average of weekly figures	Liabilities (excluding capital and reserve funds)			Assets						
	Deposits	Other liabilities	Total	Loans, advances, etc.		Commonwealth Government securities		Other securities	Other assets (including cash balances)	Total
				Hire purchase	Other	Treasury bills and Treasury notes(a)	Other			
1961-62	35.0	35.0	39.9	48.7	0.9	5.0	0.7	1.7	97.0
1962-63	34.1	34.1	41.5	61.7	1.5	6.7	0.5	1.9	113.7
1963-64	33.6	33.6	43.6	71.6	..	4.2	0.4	1.8	121.7
1964-65	43.0	43.0	49.1	87.0	..	1.8	0.4	2.1	140.3
1965-66	61.6	61.6	52.4	106.8	..	1.2	0.3	2.2	162.9
1966-67	86.6	86.6	53.6	134.5	..	1.2	0.3	2.5	192.2
1967-68	108.3	108.3	54.2	159.6	..	1.2	0.3	2.5	217.8
1968-69	132.5	132.5	58.4	181.9	..	1.3	0.3	4.2	246.0
1969-70	142.7	142.7	58.1	198.1	0.1	..	0.2	3.4	260.0
1970-71	155.2	155.2	55.6	216.4	1.0	..	0.3	3.3	276.5
1970-71—										
July	146.7	146.7	57.0	208.0	..	..	0.3	2.8	268.2
August	147.8	147.8	57.1	209.1	..	..	0.3	2.4	268.9
September	149.7	149.7	56.8	210.7	..	..	0.3	2.5	270.2
October	151.2	151.2	56.8	211.7	..	..	0.3	2.6	271.4
November	152.8	152.8	57.2	212.7	..	..	0.3	2.6	272.7
December(b)	154.6	154.6	57.3	219.1	0.7	..	0.3	3.3	280.7
January	158.9	158.9	56.1	219.2	..	..	0.3	4.7	280.3
February	159.3	159.3	54.7	219.0	1.2	..	0.3	5.1	280.3
March	159.8	159.8	53.5	219.2	3.7	..	0.3	3.5	280.1
April	160.2	160.2	53.3	220.1	3.4	..	0.3	3.0	280.0
May	160.7	160.7	53.6	220.8	2.3	..	0.3	2.8	279.8
June	161.4	161.4	54.2	226.8	0.4	..	0.3	4.1	285.8

(a) Prior to July 1962, Treasury bills and seasonal securities, the latter securities being replaced by Treasury notes. (b) Excludes one Wednesday.

No. 58.—COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA: LOANS, ADVANCES AND BILLS DISCOUNTED
(\$ million)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	A.C.T. and N.T.	Aust.
1970-71—								
July	78.4	47.1	46.8	23.6	54.2	9.6	5.0	264.7
August	79.1	47.2	46.9	23.8	54.2	9.7	4.9	265.8
September	79.9	47.3	46.9	24.0	54.3	9.8	5.0	267.2
October	80.1	47.6	47.0	24.1	54.6	9.8	5.0	268.2
November	80.5	47.9	47.1	24.4	54.9	9.7	5.0	269.5
December(a)	83.0	48.7	48.2	25.1	56.3	9.8	5.1	276.2
January	83.0	48.5	47.8	25.0	55.9	9.7	5.2	275.1
February	82.8	48.2	47.9	24.8	54.9	9.7	5.2	273.5
March	82.5	48.0	48.2	24.4	54.3	9.9	5.1	272.4
April	82.8	48.0	48.5	24.2	54.5	9.9	5.1	273.0
May	83.1	48.5	48.8	24.2	54.6	9.9	5.1	274.2
June	85.1	49.4	50.5	24.5	56.0	10.1	5.2	280.8

(a) Excludes one Wednesday.

E.—RESERVE BANK OF AUSTRALIA

No. 59.—RESERVE BANK OF AUSTRALIA: ALL DEPARTMENTS—LIABILITIES
(\$ million)

At 30 June—	Capital	Reserve fund	Special reserve— I.M.F. special drawing rights	Development fund	Special reserve— premium on gold sold	Australian notes on issue	Deposits of trading banks		Deposits of savings banks	Deposits of overseas institutions (a)	Other deposits, bills payable and other liabilities (b)	Total
							Statutory Reserve Accounts	Other				
CENTRAL BANKING BUSINESS												
1962	8.0	40.2	..	..	..	..	387.9	175.0	320.2	19.3	296.2	1,246.9
1963	8.0	43.6	..	..	..	..	445.2	102.9	370.1	25.5	306.4	1,301.7
1964	8.0	48.5	..	..	..	..	676.3	101.8	432.3	20.5	307.4	1,594.8
1965	40.0	21.3	..	..	..	..	654.7	100.4	429.6	19.7	327.5	1,593.2
1966	40.0	25.3	..	..	..	..	471.9	130.2	418.6	18.7	332.9	1,437.6
1967	40.0	28.8	..	..	..	..	473.8	98.9	492.5	19.5	335.8	1,489.3
1968	40.0	20.1	..	..	..	..	456.4	117.9	495.8	8.4	319.2	1,457.8
1969	40.0	23.0	..	..	..	..	565.6	60.4	535.2	59.4	598.6	1,882.1
1970	40.0	27.7	75.0	..	..	..	674.5	39.5	613.2	46.0	626.2	2,141.2
1971	40.0	30.7	138.6	..	..	..	617.5	62.8	615.5	113.1	985.7	2,603.9
NOTE ISSUE DEPARTMENT												
1962	..	..	..	..	9.5	848.4	..	..	..	..	20.8	878.7
1963	..	..	..	..	9.5	860.3	..	..	..	..	20.9	890.7
1964	..	..	..	..	9.5	856.1	..	..	..	..	21.1	886.7
1965	..	..	..	..	9.5	862.4	..	..	..	..	21.3	893.2
1966	..	..	..	..	9.5	835.3	..	..	..	..	21.5	866.2
1967	..	..	..	..	9.5	930.1	..	..	..	..	22.1	961.7
1968	..	..	..	..	..	998.5	..	..	..	..	20.3	1,018.8
1969	..	..	..	..	..	1,091.5	..	..	..	..	45.9	1,137.4
1970	..	..	..	..	..	1,195.8	..	..	..	..	62.5	1,258.3
1971	..	..	..	..	..	1,369.4	..	..	..	..	74.2	1,443.6
RURAL CREDITS DEPARTMENT												
1962	9.4	3.9	..	0.5	..	..	..	..	..	..	105.2	119.0
1963	9.4	4.3	..	0.5	..	..	..	..	..	..	196.3	210.6
1964	9.4	4.8	..	0.6	..	..	..	..	..	..	116.1	130.9
1965	9.4	5.3	..	0.6	..	..	..	..	..	..	227.7	243.1
1966	9.4	5.9	..	0.7	..	..	..	..	..	..	158.7	174.7
1967	9.4	6.6	..	0.7	..	..	..	..	..	..	344.2	361.0
1968	9.4	7.3	..	0.8	..	..	..	..	..	..	212.0	229.6
1969	9.4	8.1	..	0.9	..	..	..	..	..	..	461.8	480.3
1970	9.4	9.1	..	1.1	..	..	..	..	..	..	338.5	358.1
1971	9.4	9.9	..	1.1	..	..	..	..	..	..	288.3	308.7
TOTAL ALL DEPARTMENTS(c)												
1962	17.4	44.1	..	0.5	9.5	848.4	387.9	175.0	320.2	19.3	332.7	2,155.0
1963	17.4	47.9	..	0.5	9.5	860.3	445.2	102.9	370.1	25.5	338.4	2,217.7
1964	17.4	53.4	..	0.6	9.5	856.1	676.3	101.8	432.3	20.5	341.1	2,509.0
1965	49.4	26.7	..	0.6	9.5	862.4	654.7	100.4	429.6	19.7	362.4	2,515.6
1966	49.4	31.3	..	0.7	9.5	835.3	471.9	130.2	418.6	18.7	370.3	2,335.8
1967	49.4	35.4	..	0.7	9.5	930.1	473.8	98.9	492.5	19.5	374.1	2,483.9
1968	49.4	27.4	..	0.8	..	998.5	456.4	117.9	495.8	8.4	307.5	2,462.2
1969	49.4	31.1	..	0.9	..	1,091.5	565.6	60.4	535.2	59.4	361.4	2,754.9
1970	49.4	35.7	75.0	1.1	..	1,195.8	674.5	39.5	613.2	46.0	432.7	3,162.9
1971	49.4	40.5	138.6	1.1	..	1,369.4	617.5	62.8	615.5	113.1	652.7	3,660.6

(a) This item includes any deposits of governments and central banks of other countries and of international financial institutions. (b) Includes provision for contingencies. (c) Inter-departmental accounts have been offset.

No. 60.—RESERVE BANK OF AUSTRALIA: ALL DEPARTMENTS—ASSETS

(\$ million)

At 30 June—	Gold and balances held abroad (including money at short call)	I.M.F. special drawing rights	Other overseas securities	Australian notes and coin	Australian Government securities (including Treasury bills and Treasury notes)	Cheques and bills of other banks	Loans, advances, bills discounted, and all other assets ^(a)	Bank premises (at less amounts written off)	Bills receivable and remittances in transit	Total
CENTRAL BANKING BUSINESS										
1962	547.1	..	37.7	11.4	523.0	4.2	101.3	6.5	15.5	1,246.9
1963	592.7	..	35.5	14.0	431.6	4.5	203.6	10.0	9.8	1,301.7
1964	866.1	..	122.6	12.7	411.6	5.5	131.6	15.1	29.6	1,594.8
1965	506.3	..	237.1	10.1	464.4	32.6	277.1	22.4	43.1	1,593.2
1966	551.5	..	171.3	24.0	392.2	15.7	220.4	29.1	33.5	1,437.6
1967	396.9	..	168.8	12.4	420.6	9.2	396.1	30.9	54.3	1,489.3
1968	349.3	..	182.0	9.5	536.2	8.0	263.7	33.8	75.3	1,457.8
1969	589.1	..	231.6	8.4	386.0	10.8	570.1	35.0	51.1	1,882.1
1970	680.2	78.6	201.5	12.6	573.9	8.0	469.0	36.3	81.1	2,141.2
1971	1,138.6	146.4	285.0	11.4	453.1	3.4	392.7	37.9	135.4	2,603.9
NOTE ISSUE DEPARTMENT										
1962	442.7	..	30.0	..	405.9	..	0.1	..	..	878.7
1963	500.0	..	31.9	..	358.7	..	0.1	..	..	890.7
1964	546.2	..	77.1	..	263.3	..	0.1	..	..	886.7
1965	381.1	..	174.1	..	337.8	..	0.2	..	..	893.2
1966	435.0	..	134.8	..	296.2	..	0.2	..	..	866.2
1967	394.5	..	174.8	..	391.7	..	(c) 0.5	(c) 0.2	..	961.7
1968	315.5	..	151.4	..	501.0	..	50.8	0.2	..	1,018.8
1969	164.5	..	198.5	..	457.3	..	316.8	0.3	..	1,137.4
1970	189.9	..	168.0	..	606.1	..	294.0	0.4	..	1,258.3
1971	289.0	..	257.1	..	447.7	..	449.2	0.6	..	1,443.6
RURAL CREDITS DEPARTMENT										
1962	..	..	..	..	..	..	119.0	..	..	119.0
1963	..	..	..	..	..	..	210.6	..	..	210.6
1964	..	..	..	..	..	..	130.9	..	..	130.9
1965	..	..	..	..	..	..	243.1	..	..	243.1
1966	..	..	..	..	..	..	174.7	..	..	174.7
1967	..	..	..	..	..	..	361.0	..	..	361.0
1968	..	..	..	..	..	..	229.6	..	..	229.6
1969	..	..	..	..	..	..	480.3	..	..	480.3
1970	..	..	..	..	..	..	358.1	..	..	358.1
1971	..	..	..	..	..	..	308.7	..	..	308.7
TOTAL ALL DEPARTMENTS^(d)										
1962	989.9	..	67.7	11.4	929.0	4.2	130.9	6.5	15.5	2,155.0
1963	1,092.7	..	67.4	14.0	790.3	4.5	229.0	10.0	9.8	2,217.7
1964	1,412.3	..	199.6	12.7	675.0	5.5	159.1	15.1	29.6	2,509.0
1965	887.3	..	411.3	10.1	802.3	32.6	306.5	22.4	43.1	2,515.6
1966	986.5	..	306.1	24.0	688.5	15.7	252.4	29.1	33.5	2,335.8
1967	791.4	..	343.6	12.4	812.4	9.2	429.5	31.0	54.3	2,483.9
1968	664.8	..	333.5	9.5	1,037.2	8.0	300.1	34.0	75.3	2,462.2
1969	753.5	..	430.1	8.4	843.3	10.8	622.4	35.3	51.1	2,754.9
1970	870.1	78.6	269.5	12.6	1,180.0	8.0	526.4	36.7	81.1	3,162.9
1971	1,427.6	146.4	542.1	11.4	900.7	3.4	455.0	38.6	135.4	3,660.6

(a) Prior to July 1962, Treasury bills and seasonal securities, the latter securities being reissued by Treasury notes. (b) After deducting provision for debts considered bad or doubtful. Includes all other assets. (c) Separate heading revised in 1967-68 financial year for bank premises. Previously included with all other assets. (d) Inter-departmental accounts have been offset.

BANKING AND CURRENCY

No. 61.—RESERVE BANK OF AUSTRALIA: ALL DEPARTMENTS—PROFITS AND DISTRIBUTION OF PROFITS

(\$ million)

Year ended 30 June—	Commonwealth Consolidated Revenue Fund	Rural Credits Department Development Fund	Reserve funds(a)	Total profit(b)
CENTRAL BANKING BUSINESS				
1962	9.0	..	4.4	13.3
1963	3.4	..	3.4	6.7
1964	5.0	..	5.0	10.0
1965	10.5	..	4.8	15.3
1966	4.7	..	4.0	8.7
1967	4.4	..	3.5	7.9
1968	3.2	..	1.3	4.5
1969	2.8	..	2.9	5.7
1970	5.2	..	3.6	8.9
1971	7.3	..	4.0	11.3
NOTE ISSUE DEPARTMENT				
1962	31.5	..	..	31.5
1963	25.6	..	..	25.6
1964	27.0	..	..	27.0
1965	30.5	..	..	30.5
1966	31.1	..	..	31.1
1967	34.3	..	..	34.3
1968	23.0	..	..	23.0
1969	23.8	..	..	23.8
1970	36.3	..	..	36.3
1971	46.9	..	..	46.9
RURAL CREDITS DEPARTMENT				
1962	..	0.5	0.5	0.9
1963	..	0.4	0.4	0.9
1964	..	0.5	0.5	1.0
1965	..	0.5	0.5	1.0
1966	..	0.6	0.6	1.2
1967	..	0.7	0.7	1.3
1968	..	0.7	0.7	1.5
1969	..	0.8	0.8	1.6
1970	..	0.9	0.9	1.9
1971	..	0.8	0.8	1.6
ALL DEPARTMENTS				
1962	40.5	0.5	4.8	45.8
1963	28.9	0.4	3.8	33.2
1964	32.0	0.5	5.5	37.9
1965	41.0	0.5	5.3	46.8
1966	35.8	0.6	4.6	41.0
1967	38.7	0.7	4.2	43.6
1968	26.2	0.7	2.0	29.0
1969	26.6	0.8	3.7	31.1
1970	41.6	0.9	4.6	47.1
1971	54.2	0.8	4.8	59.8

(a) Paid to Reserve fund of Department for contingencies.

(b) After deducting amounts written off bank premises and amounts provided

No. 62.—RESERVE BANK OF AUSTRALIA: CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT)
LIABILITIES
(\$ million)

Average of weekly figures	Capital and reserve funds	Special reserve— I.M.F. special drawing rights	Notes on issue	Deposits of trading banks				Deposits of savings banks	Other liabilities	Total liabilities
				Statutory reserve deposit accounts	Term loan fund account(a)	Farm development loan fund account(b)	Other			
1961-62	52.0	...	855.0	435.5	22.7	...	40.2	302.1	363.9	2,071.4
1962-63	57.0	...	876.5	424.5	92.2	...	26.8	356.4	257.2	2,090.7
1963-64	60.6	...	876.7	531.4	68.8	...	14.0	420.3	278.4	2,250.2
1964-65	65.4	...	887.1	701.6	48.8	...	13.6	434.4	284.2	2,435.0
1965-66	70.3	...	871.6	607.8	41.0	13.0	13.0	437.1	274.2	2,327.9
1966-67	74.4	...	908.8	476.1	42.6	41.7	8.9	455.5	277.9	2,285.9
1967-68	72.1	...	990.2	479.8	38.4	26.2	8.9	505.1	227.0	2,347.6
1968-69	61.3	...	1,071.2	522.9	41.2	34.0	7.5	568.3	224.8	2,531.1
1969-70	62.6	36.8	1,175.6	646.9	22.6	14.7	8.4	596.1	285.1	2,848.7
1970-71	66.2	106.8	1,309.4	644.0	24.6	26.8	5.9	550.6	399.5	3,133.8
1970-71—										
July	63.0	75.0	1,223.5	666.3	16.4	9.0	8.1	622.0	332.1	3,015.3
August	64.8	75.0	1,244.0	656.6	15.9	9.0	5.6	621.2	305.3	2,997.4
September	66.7	75.0	1,249.2	642.9	19.6	12.6	5.5	587.1	295.0	2,953.5
October	66.7	75.0	1,265.2	617.0	29.3	28.4	5.0	528.2	315.1	2,929.9
November	66.7	75.0	1,279.9	626.2	29.2	28.1	4.4	487.5	313.3	2,910.3
December(c)	66.7	75.0	1,380.0	615.9	29.2	28.7	7.8	443.3	358.1	3,024.7
January	66.7	138.5	1,328.0	650.8	28.3	36.7	5.8	472.3	347.8	3,074.9
February	66.7	138.5	1,327.1	655.2	27.6	36.2	5.5	519.3	384.3	3,160.5
March	66.7	138.5	1,331.7	666.1	25.0	36.2	6.6	555.7	393.4	3,219.9
April	66.7	138.5	1,381.3	655.1	27.3	35.2	5.9	536.9	456.6	3,303.5
May	66.7	138.5	1,356.1	631.5	26.9	33.9	4.9	580.8	563.1	3,402.4
June	66.7	138.5	1,364.3	619.8	24.2	31.6	5.4	609.7	699.7	3,560.1

(a) Term loan fund accounts were established in mid-April 1962. (b) Farm development loan accounts were established on 5 April 1966. (c) Excludes one Wednesday.

No. 63.—RESERVE BANK OF AUSTRALIA: CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT)
ASSETS
(\$ million)

Average of weekly figures	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Australian Government securities			Bills receivable and remittances in transit	Loans, advances and all other assets	Total assets
				Redeemable in Australia		Other securities			
				Treasury bills and Treasury notes(a)	Other				
1961-62	1,052.1	16.0	3.6	380.2	471.5	7.5	12.5	128.0	2,071.4
1962-63	1,095.7	18.2	3.9	308.8	515.1	5.1	15.3	128.6	2,090.7
1963-64	1,399.7	19.3	3.7	232.5	428.7	2.9	18.3	145.1	2,250.2
1964-65	1,490.7	16.0	5.6	193.0	534.4	0.2	19.4	175.7	2,435.0
1965-66	1,207.6	22.5	8.1	294.9	539.0	...	24.0	231.8	2,327.9
1966-67	1,173.8	23.7	6.1	313.8	439.9	...	28.8	299.8	2,285.9
1967-68	1,041.8	18.0	4.9	187.4	728.4	...	30.8	336.3	2,347.6
1968-69	1,090.1	14.0	4.6	300.1	712.5	...	35.4	374.5	2,531.1
1969-70	1,043.3	10.2	4.8	432.7	817.5	...	34.9	505.4	2,848.7
1970-71	1,492.5	10.5	4.1	292.7	855.5	...	40.6	438.0	3,133.8
1970-71—									
July	1,306.9	11.3	4.3	215.7	994.8	...	34.6	447.7	3,015.3
August	1,333.8	10.5	3.7	230.4	976.8	...	26.0	416.1	2,997.4
September	1,318.5	10.0	3.8	284.8	915.4	...	25.2	395.8	2,953.5
October	1,296.7	9.5	3.3	316.4	873.8	...	29.0	401.2	2,929.9
November	1,312.0	9.4	3.5	293.2	871.0	...	29.6	391.6	2,910.3
December(b)	1,303.8	8.6	4.4	415.9	845.8	...	19.6	426.6	3,024.7
January	1,355.0	10.0	3.1	377.8	801.9	...	39.4	487.7	3,074.9
February	1,418.7	11.6	4.7	290.4	811.5	...	44.9	578.7	3,160.5
March	1,527.6	11.7	4.3	270.8	802.1	...	43.0	560.4	3,219.9
April	1,712.0	10.5	4.1	357.4	763.6	...	63.5	392.4	3,303.5
May	1,897.0	10.9	4.3	294.7	767.2	...	50.5	377.7	3,402.4
June	2,065.3	11.2	5.0	211.5	816.1	...	77.8	373.3	3,560.1

(a) Prior to July 1962, Treasury bills and seasonal securities, the latter securities being replaced by Treasury notes. (b) Excludes one Wednesday.

No. 64.—RESERVE BANK OF AUSTRALIA: RURAL CREDITS DEPARTMENT
LIABILITIES AND ASSETS(a)
(\$ million)

Average of weekly figures	Liabilities (excluding capital and reserve funds)			Assets		
	Deposits(b)	Other liabilities	Total	Loans, advances, etc.	Other assets (including cash balances)	Total
1961-62	2.2	113.0	115.2	137.0	0.1	137.1
1962-63	2.2	108.9	111.1	133.4	1.0	134.4
1963-64	1.6	117.5	119.1	143.7	0.3	144.0
1964-65	1.2	132.7	133.9	161.0	0.7	161.7
1965-66	1.2	166.5	167.7	195.8	0.2	196.0
1966-67	1.3	214.3	215.6	245.6	0.1	245.7
1967-68	1.1	249.2	250.4	283.0	..	283.1
1968-69	1.3	283.4	284.7	319.8	0.1	319.8
1969-70	1.2	400.7	401.9	440.6	..	440.6
1970-71	1.1	341.1	342.2	384.8	..	384.8
1970-71—						
July	1.0	304.4	305.4	347.1	..	347.1
August	0.7	308.4	309.1	350.8	..	350.8
September	1.3	310.2	311.5	353.2	..	353.2
October	1.0	312.5	313.5	355.1	..	355.1
November	1.5	310.0	311.5	353.2	..	353.2
December(c)	1.7	330.3	332.0	373.6	..	373.6
January	1.2	401.2	402.4	446.1	..	446.1
February	0.6	490.0	490.6	534.1	..	534.1
March	0.8	471.1	471.9	515.3	..	515.3
April	0.8	305.3	306.1	349.6	..	349.6
May	0.8	289.1	289.9	333.2	..	333.2
June	2.0	264.1	266.1	309.8	..	309.8

(a) Includes Papua and New Guinea. (b) Deposits are predominantly temporary credit funds. (c) Excludes one Wednesday.

No. 65.—RESERVE BANK OF AUSTRALIA: RURAL CREDITS DEPARTMENT
LOANS, ADVANCES AND BILLS DISCOUNTED(a)
(\$ million)

Average of weekly figures	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	A.C.T. and N.T.	Aust.
1970-71—								
July	18.7	314.0	10.0	3.1	1.0	0.1	..	346.9
August	20.2	316.1	12.4	1.1	0.7	0.1	..	350.5
September	19.0	319.7	12.2	1.0	1.0	0.1	..	353.0
October	16.7	325.6	10.7	0.9	1.1	0.1	..	355.1
November	14.7	326.4	9.9	0.8	1.3	0.1	..	353.2
December(b)	14.6	346.5	9.0	0.7	2.8	0.1	..	373.6
January	15.4	405.2	9.5	1.3	14.5	..	..	446.0
February	15.4	477.1	10.0	9.6	21.9	..	..	534.1
March	16.0	456.7	8.3	14.4	19.8	0.1	..	515.3
April	15.5	305.0	5.2	9.9	13.8	0.2	..	349.5
May	18.5	293.5	5.7	9.5	5.7	0.2	..	333.2
June	20.6	269.2	7.1	8.8	3.8	0.1	..	309.5

(a) Classified by State in which head office of borrowing institution is located. (b) Excludes one Wednesday.

SECTION 2.—NOTE ISSUE AND COINAGE

No. 66.—AUSTRALIAN NOTES: VALUE OF NOTES OUTSTANDING

(\$'000)

At last Wednesday of—	Denomination										Held by—		Total
	\$1 and 10c	\$2 and 1c	\$5	\$10 and 5c	\$20 and 10c	£20	£50	£100	£1,000	Banks	Public		
1962 June	25,150	135,880		379,584	307,136	4	60	72	7,680	117,280	738,286	855,566	
1963 June	26,276	138,104		386,136	310,578	4	58	64	8,224	125,938	743,506	869,444	
1964 June	27,550	141,290		390,728	304,964	4	56	62	5,656	133,710	736,600	870,310	
1965 June	28,396	143,308		392,980	297,479	2	45	41	164	138,783	723,631	862,414	
1966 June	32,204	138,164		369,247	309,713	2	43	41		154,117	695,298	849,414	
1967 June	33,214	127,997	42,829	389,201	344,943	1	43	40		162,006	776,263	938,269	
1968 June	34,881	117,929	57,444	401,079	394,667	1	42	40		159,726	846,357	1,006,083	
1969 June	37,528	117,281	64,088	441,276	447,245	1	42	40		164,867	942,632	1,107,500	
1970 June	40,400	118,500	73,307	474,004	509,271	1	41	37		165,202	1,050,359	1,215,561	
1971 June	42,218	119,284	81,373	521,061	605,383		38	31		177,706	1,191,682	1,369,388	
1970-71—													
July	40,317	118,228	73,665	479,651	522,406	1	39	34		160,484	1,073,856	1,234,340	
August	40,723	119,501	75,012	493,360	533,542	1	39	34		165,505	1,096,706	1,262,211	
September	40,402	118,234	75,567	486,470	528,322	1	39	34		168,290	1,080,779	1,249,069	
October	40,520	118,152	75,794	489,382	534,161	1	39	34		167,781	1,090,303	1,258,084	
November	41,004	118,945	77,055	498,006	543,588	1	39	34		170,107	1,108,566	1,278,673	
December	44,902	129,310	88,587	577,155	655,910	1	39	34		225,422	1,270,515	1,495,937	
January	40,447	116,940	79,003	499,144	577,435	1	39	34		173,025	1,140,016	1,313,041	
February	40,589	118,210	79,388	512,019	580,920	1	39	34		178,642	1,152,558	1,331,200	
March	41,045	118,418	80,063	512,058	576,770	1	39	34		178,257	1,150,170	1,328,427	
April	41,978	120,861	81,707	528,559	592,709	1	39	34		192,340	1,173,547	1,365,887	
May	41,805	119,050	80,807	515,482	589,702	1	39	34		178,124	1,168,795	1,346,919	
June	42,218	119,284	81,373	521,061	605,383		38	31		177,706	1,191,682	1,369,388	

No. 67.—NOTE ISSUE DEPARTMENT OF RESERVE BANK OF AUSTRALIA: LIABILITIES AND ASSETS

(\$ million)

At 30 June—	Liabilities				Assets				Total
	Notes on issue	Special reserve—premium on gold sold	Other liabilities	Total	Gold and balances held abroad	Other overseas securities	Australian Government securities	Other assets	
1962	848.4	9.5	20.8	878.7	442.7	30.0	405.9	0.1	878.7
1963	860.3	9.5	20.9	890.7	500.0	31.9	358.7	0.1	890.7
1964	856.1	9.5	21.1	886.7	546.2	77.1	263.3	0.1	886.7
1965	862.4	9.5	21.3	893.2	381.1	174.1	337.8	0.2	893.2
1966	835.3	9.5	21.5	866.2	435.0	134.8	296.2	0.2	866.2
1967	930.1	9.5	22.1	961.7	394.5	174.8	391.7	0.7	961.7
1968	998.5		20.3	1,018.8	315.5	151.4	501.0	50.9	1,018.8
1969	1,091.5		45.9	1,137.4	164.5	198.5	457.3	317.1	1,137.4
1970	1,195.8		62.5	1,258.3	189.9	168.0	606.1	294.3	1,258.3
1971	1,369.4		74.2	1,443.6	289.0	257.1	447.7	449.8	1,443.6

No. 68.—NOTE ISSUE DEPARTMENT OF RESERVE BANK OF AUSTRALIA: PROFITS

(\$ million)

Year ended 30 June—	Interest received		Expenses		Net profit(a)
1962	-	34.1	-	2.6	31.5
1963	-	28.1	-	2.5	25.6
1964	-	30.0	-	3.0	27.0
1965	-	34.4	-	3.9	30.5
1966	-	35.6	-	4.5	31.1
1967	-	38.7	-	4.4	34.3
1968	-	(b) 27.2	-	4.2	23.0
1969	-	(b) 28.8	-	5.0	23.8
1970	-	(b) 42.8	-	6.5	36.3
1971	-	(b) 54.9	-	8.0	46.9

(a) The net profits of the Note Issue Department of the Reserve Bank are paid to the Commonwealth Consolidated Revenue Fund in accordance with provisions of the Reserve Bank Act 1959-1966. (b) After deducting amounts provided for contingencies.

No. 69.—AUSTRALIAN COIN: VALUE OF COIN OUTSTANDING
(\$ million)

At 30 June—	Held by		
	Banks	Public	Total
1962	21.2	75.2	96.4
1963	23.9	78.0	101.9
1964	24.8	81.8	106.7
1965	23.2	85.9	109.1
1966	39.9	93.6	133.5
1967	25.4	106.2	131.6
1968	20.1	117.0	137.1
1969	21.4	124.1	145.5
1970	27.0	137.3	164.3
1971	26.9	153.5	180.4

No. 70.—AUSTRALIAN PRE-DECIMAL COIN, AGGREGATE NET ISSUE (a): VALUE
(\$'000)

Year ended 30 June—	Silver							Bronze		
	Crown 5s.	Florin 2s.	Shilling 1s.	Sixpence 6d.	Threepence 3d.	Denominations unknown	Total	Penny 1d.	Halfpenny ½d.	Total
1962	551	43,242	20,081	12,507	13,135	-116	89,400	5,384	1,591	6,975
1963	551	45,506	20,937	13,471	14,282	-117	94,629	5,670	1,644	7,314
1964	551	47,250	21,540	14,356	14,743	-117	98,522	6,413	1,765	8,178
1965	551	47,102	21,530	15,980	15,463	-128	100,498	6,818	1,803	8,621
1966	551	47,065	21,522	15,975	13,010	-131	97,992	5,597	1,341	6,938
1967	551	31,967	19,247	13,404	9,418	-131	74,456	4,544	1,157	5,701
1968	551	21,109	15,298	11,492	8,555	-131	56,874	4,076	1,081	5,157
1969	546	18,674	12,721	9,869	8,330	-131	50,009	3,964	1,062	5,026
1970	546	17,486	11,816	9,467	8,270	-131	47,454	3,919	1,052	4,971
1971	546	16,966	11,584	9,282	8,241	-131	46,488	3,890	1,046	4,936

(a) No new issues since 14 February 1966—the date of introduction of decimal currency.

NOTE.—Minus sign (—) indicates an excess of coin withdrawn over new coin issued.

No. 71.—AUSTRALIAN DECIMAL COIN PRODUCED DURING THE YEAR ENDED DECEMBER 1970

Denomination	Number of pieces produced	Gross weight per coin (grams)	Measurement of coin		Type of edge	Date on coins	Metal composition	
			Diameter (inches)	Average thickness at edge of coin (inches)			Metal	Proportion (Per cent)
Fifty cents (50c)	20,868,000	240.0	1.246	0.104	plain milled	1969 1970	Copper	75.0
Twenty cents (20c)	25,068,000	174.6	1.122	0.092	milled	1969 1970	Nickel	25.0
Ten cents (10c)	25,044,000	87.3	0.929	0.073	milled	1969 1970	Copper	97.0
Five cents (5c)	47,596,000	43.6	0.764	0.053	plain	1969 1970	Zinc	2.5
Two cents (2c)	37,952,500	80.0	0.850	0.074	plain	1969 1970	Tin	0.5
One cent (1c)	84,590,000	40.0	0.690	0.055	plain	1969 1970		

No. 72.—AUSTRALIAN DECIMAL COIN: VALUE OF COIN ISSUED
(\$'000)

Year ended 30 June—	50 cents	20 cents	10 cents	5 cents	2 cents	1 cent	Total
1966	11,607	5,960	2,979	1,490	4,234	3,134	29,404
1967	4,869	10,420	1,073	2,913	2,043	671	21,989
1968	1,671	11,206	6,099	2,938	1,118	705	23,737
1969	6,307	3,854	2,847	3,390	906	879	15,304
1970	9,038	5,053	3,074	2,247	1,121	879	21,412
1971	7,420	3,640	2,090	1,900	1,150	919	17,119

No. 73.—AUSTRALIAN DECIMAL COIN: COSTS OF COIN ISSUED
(£'000)

Year	Cost of metal	Cost of minting	Freight and sundry charges	Total cost	Face value of coin issued	Surplus
SILVER (a)						
1965-66	9,077	406	106	9,589	11,607	2,018
1966-67	3,808	170	34	4,012	4,869	857
1967-68	1,350	80	2	1,432	1,671	239
CUPRO-NICKEL						
1965-66	510	631	168	1,309	10,429	9,120
1966-67	772	835	145	1,752	14,406	12,654
1967-68	1,341	1,732	43	3,116	20,243	17,127
1968-69	1,044	1,320	72	2,436	13,008	10,572
1969-70	1,226	1,297	68	2,591	19,412	16,821
1970-71	974	960	65	1,999	15,050	13,051
BRONZE						
1965-66	1,493	2,686	260	4,439	7,368	2,929
1966-67	543	930	110	1,583	2,714	1,131
1967-68	407	589	36	1,032	1,823	791
1968-69	511	745	24	1,280	2,296	1,016
1969-70	574	675	28	1,277	2,000	723
1970-71	703	675	36	1,414	2,068	654
TOTAL						
1965-66	11,080	3,723	534	15,337	29,404	14,067
1966-67	5,123	1,935	289	7,347	21,989	14,642
1967-68	3,098	2,401	81	5,580	23,737	18,157
1968-69	1,555	2,065	96	3,716	15,304	11,588
1969-70	1,800	1,972	96	3,868	21,412	17,544
1970-71	1,677	1,635	101	3,413	17,118	13,705

(a) No silver has been used in minting coins since 1967-68.

Price of Gold

The average price per fine ounce paid for gold delivered to the Reserve Bank of Australia or to persons authorised by the Bank to purchase gold is fixed daily by the Reserve Bank of Australia, and has remained unchanged at \$31.25 (£15.625) since 1 May 1954. From 19 September 1949, to 30 April 1954, the price was \$30.98 (£15.492) per fine ounce.

SECTION 3.—EXCHANGE AND INTEREST RATES

No. 74.—OVERSEAS EXCHANGE RATES: PAR VALUES OF CURRENCIES—TO 30 JUNE 1971

(Source: Reserve Bank of Australia)

In the following table details are given of the par values of a selected number of overseas currencies which have been established under the Articles of Agreement of the International Monetary Fund. The Fund Agreement requires that the par value of the currency of each member shall be expressed in terms of gold as a common denominator or in terms of the United States dollar of the weight and fineness in effect on 1 July 1944. In this table par values are expressed in terms of gold.

Country	Currency unit	Date on which par value established	Par value in terms of grammes of fine gold per currency unit	Parity to Australian currency	
				Dollars (Aust.) per currency unit	Currency units per dollar (Aust.)
Australia	Pound	18.9.49	1.99062	2.000000	0.5000
	Dollar	14.2.66	0.995310	1.000000	1.0000
Austria	Schilling	4.5.53	0.0341796	0.034341	29.1200
		9.5.71	0.0359629	0.036675	27.7200
Belgium	Franc	18.12.46	0.020785	(a) 0.020372	(a) 49.0868
		22.9.49	0.0177734	0.017857	56.0000
Canada	Dollar	19.9.49	0.807883	0.811688	1.2320
		30.9.50	(b)		
		2.5.62	0.822021	0.825893	1.2108
		1.6.70	(b)		
Ceylon	Rupee	16.1.52	0.186621	0.187500	5.3333
		21.11.67	0.149297	0.150000	6.6667
Denmark	Krone	18.9.49	0.128660	0.129266	7.7360
		21.11.67	0.118489	0.119048	8.4000
Finland	Markka (old)	1.7.51	0.09386379	0.003882	257.6000
	" (old)	15.9.57	0.00277710	0.002790	358.4000
		1.1.63	0.277710	0.279018	3.5840
		12.10.67	0.211590	0.212587	4.7040
France	Franc (old)	29.12.58	0.00180000	0.001808	552.9508
	Franc	1.1.60	0.180000	0.180848	5.5295
		10.8.69	0.160000	0.160754	6.2207
Germany, Federal Republic of	Deutsche Mark	30.1.53	0.211588	0.212585	4.7040
		6.3.61	0.222168	0.223214	4.4800
		26.10.69	0.242806	0.243950	4.0992
		9.5.71	(b)		
India	Rupee	18.12.46	0.268601	(a) 0.269866	(a) 3.7055
		22.9.49	0.186621	0.187500	5.3333
		6.6.66	0.118489	0.119048	8.4000
Iran	Rial	18.12.46	0.0275557	(a) 0.027685	(a) 36.1200
		22.5.57	0.0117316	0.011787	84.8400
Iraq	Dinar	18.12.46	3.58134	(a) 3.598214	(a) 0.2779
		20.9.49	2.48828	2.500000	0.4000
Italy	Lira	30.3.60	0.00142187	0.001429	700.0000
Japan	Yen	11.5.53	0.00246853	0.002480	403.2000
Malaysia	Dollar	20.7.62	0.290299	0.291667	3.4286
Mexico	Peso	17.6.49	0.102737	0.103220	9.6880
		19.4.54	0.0710937	0.071429	14.0000
Netherlands	Guilder	18.12.46	0.334987	(a) 0.336565	(a) 2.9712
		21.9.49	0.233861	0.234962	4.2560
		7.3.61	0.245489	0.246646	4.0544
		9.5.71	(b)		
New Zealand	Pound	27.10.61	2.47130	2.482946	0.4027
	Dollar	10.7.67	1.23565	1.241473	0.8055
		20.11.67	0.995310	1.000000	1.0000
Norway	Krone	18.9.49	0.124414	0.125000	8.0000
Pakistan	Rupee	19.3.51	0.268601	0.269866	3.7055
		30.7.55	0.186621	0.187500	5.3333
Philippines	Peso	18.12.46	0.444335	(a) 0.446429	(a) 2.2400
		8.11.65	0.227864	0.228938	4.3640
Singapore	Dollar	12.6.67	0.290299	0.291667	3.4286
South Africa, Republic of	Pound	18.9.49	2.48828	2.500000	0.4000
	Rand	14.2.61	1.24414	1.250000	0.8000
Sweden	Krona	5.11.51	0.171783	0.172592	5.7940
		19.6.47	0.317382	(a) 0.318878	(a) 3.1360
Turkey	Lira	20.8.60	0.0987412	0.099296	10.0800
		9.8.70	0.0592447	0.059524	16.8000
United Kingdom	Pound	18.9.49	2.48828	2.500000	0.4000
		18.11.67	2.13281	2.142857	0.4667
United States	Dollar	18.12.46	0.888671	(a) 0.892857	(a) 1.1200

(a) Operative from 18 September 1949.

(b) Exchange rate allowed to fluctuate, no par value fixed.

No. 75.—OVERSEAS EXCHANGE RATES(a): TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES, 1970-71

Average of daily quotations	London £A to £A1		New York Dollars to £A1		Austria Schillings to £A1		Belgium Francs to £A1		Canada Dollars to £A1		Ceylon Rupees to £A1		Denmark Kroner to £A1		Fiji £A to \$F.1		France Francs to £A1		Germany, Federal Republic of Deutsch Marks to £A1		Greece Drachmas to £A1		Hong Kong Dollars to £A1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
	July	2.1429	2.1514	1.1166	1.1092	28.96	28.54	55.67	54.85	1.1531	1.1452	6.709	6.588	8.41	8.29	1.0117	1.0288	6.185	6.102	4.073	4.013	33.89	32.95	6.836	6.740
August	2.1429	2.1514	1.1152	1.1086	28.89	28.49	55.62	54.79	1.1394	1.1315	6.709	6.588	8.40	8.28	1.0117	1.0288	6.182	6.100	4.068	4.010	33.89	32.95	6.836	6.740
September	2.1429	2.1514	1.1138	1.1072	28.88	28.46	55.54	54.71	1.1319	1.1243	6.709	6.588	8.39	8.27	1.0117	1.0288	6.172	6.090	4.062	4.004	33.89	32.95	6.836	6.740
October	2.1429	2.1514	1.1149	1.1083	28.91	28.49	55.59	54.77	1.1392	1.1313	6.709	6.588	8.40	8.28	1.0117	1.0288	6.182	6.099	4.067	4.009	33.89	32.95	6.836	6.740
November	2.1429	2.1514	1.1164	1.1098	28.98	28.56	55.66	54.83	1.1394	1.1315	6.709	6.588	8.40	8.29	1.0117	1.0288	6.185	6.102	4.071	4.012	33.89	32.95	6.836	6.740
December	2.1429	2.1514	1.1163	1.1097	28.96	28.54	55.68	54.86	1.1368	1.1290	6.709	6.588	8.39	8.28	1.0117	1.0288	6.189	6.106	4.085	4.027	33.89	32.95	6.836	6.740
January	2.1429	2.1512	1.1231	1.1164	29.15	28.73	56.00	55.17	1.1369	1.1291	6.709	6.588	8.44	8.32	1.0117	1.0288	6.222	6.139	4.103	4.044	33.89	32.95	6.836	6.740
February	2.1429	2.1514	1.1292	1.1225	29.36	28.94	56.30	55.47	1.1382	1.1303	6.711	6.590	8.49	8.37	1.0117	1.0288	6.255	6.172	4.118	4.059	33.89	32.95	6.836	6.740
March	2.1429	2.1514	1.1296	1.1230	29.34	28.96	56.32	55.49	1.1373	1.1292	6.709	6.588	8.48	8.37	1.0117	1.0288	6.254	6.171	4.120	4.061	33.89	32.95	6.836	6.740
April	2.1429	2.1514	1.1293	1.1229	29.28	28.87	56.31	55.48	1.1383	1.1304	6.709	6.588	8.49	8.37	1.0117	1.0288	6.252	6.169	4.121	4.063	33.89	32.95	6.836	6.740
May	2.1429	2.1514	1.1296	1.1230	28.52	28.07	56.27	55.43	1.1399	1.1321	6.709	6.588	8.50	8.39	1.0117	1.0288	6.267	6.182	4.031	3.973	33.89	32.95	6.836	6.740
June	2.1429	2.1514	1.1296	1.1229	28.33	27.92	56.42	55.59	1.1534	1.1455	6.709	6.588	8.50	8.38	1.0117	1.0288	6.269	6.185	3.989	3.929	33.89	32.95	6.836	6.740

Average of daily quotations	India Rupees to £A1		Italy Lire to £A1		Japan Yen to £A1		Netherlands Guilders to £A1		New Zealand £A to \$N.Z.1		Norway Kroner to £A1		Pakistan Rupees to £A1		Singapore Dollars to £A1		South Africa, Republic of Rands to £A1		Spain Pesetas to £A1		Sweden Kronor to £A1		Switzerland Francs to £A1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
	July	8.471	8.330	706	695	402.94	397.20	4.051	3.992	0.9980	1.0020	8.01	7.90	5.360	5.285	3.467	3.414	0.8046	0.7950	78.05	76.91	5.815	5.732	4.820	4.764
August	8.471	8.330	704	694	401.19	395.46	4.033	3.975	0.9980	1.0020	8.00	7.89	5.360	5.285	3.466	3.413	0.8046	0.7950	77.96	76.83	5.801	5.718	4.811	4.756
September	8.471	8.330	699	689	400.41	394.68	4.026	3.968	0.9980	1.0020	7.99	7.88	5.360	5.285	3.456	3.403	0.8046	0.7950	77.85	76.72	5.817	5.734	4.810	4.754
October	8.471	8.330	698	688	400.60	394.88	4.031	3.973	0.9980	1.0020	8.00	7.89	5.360	5.285	3.452	3.400	0.8046	0.7950	77.92	76.81	5.807	5.724	4.842	4.787
November	8.471	8.330	699	689	400.97	395.27	4.034	3.976	0.9980	1.0020	8.01	7.90	5.360	5.285	3.455	3.403	0.8046	0.7950	78.01	76.90	5.802	5.719	4.837	4.782
December	8.471	8.330	699	691	400.90	395.21	4.039	3.980	0.9980	1.0020	8.00	7.88	5.360	5.285	3.457	3.404	0.8046	0.7950	78.01	76.89	5.798	5.715	4.828	4.773
January	8.471	8.330	703	693	403.71	397.98	4.054	3.996	0.9980	1.0020	8.05	7.94	5.360	5.285	3.461	3.408	0.8046	0.7950	78.47	77.35	5.823	5.740	4.850	4.794
February	8.471	8.330	707	698	405.30	399.60	4.077	4.019	0.9980	1.0020	8.10	7.98	5.360	5.285	3.467	3.414	0.8046	0.7950	78.91	77.79	5.866	5.783	4.866	4.811
March	8.471	8.330	706	697	405.40	399.68	4.078	4.020	0.9980	1.0020	8.10	7.98	5.360	5.285	3.467	3.414	0.8046	0.7950	78.94	77.81	5.857	5.773	4.872	4.816
April	8.471	8.330	705	696	405.29	399.55	4.083	4.025	0.9980	1.0020	8.08	7.97	5.360	5.285	3.467	3.414	0.8046	0.7950	78.88	77.77	5.855	5.772	4.868	4.813
May	8.471	8.330	706	697	405.40	399.66	4.031	3.970	0.9980	1.0020	8.07	7.95	5.360	5.285	3.465	3.412	0.8046	0.7950	78.94	77.81	5.850	5.776	4.877	4.819
June	8.471	8.330	708	699	405.46	399.72	4.042	3.983	0.9980	1.0020	8.07	7.95	5.360	5.285	3.458	3.406	0.8046	0.7950	78.93	77.81	5.857	5.773	4.640	4.585

(a) This table is based on rates quoted by the Commonwealth Trading Bank of Australia.

No. 76.—OVERSEAS EXCHANGE RATES(a): TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES

Average of daily quotations	London £s to Engl		New York Dollars to £s		Austria Schillings to £s		Belgium Francs to £s		Canada Dollars to £s		Ceylon Rupees to £s		Denmark Kroner to £s		Fiji £s to FJ\$ (b)		France Francs to £s		Germany, Federal Republic of Deutsche Marks to £s		Greece Drachmas to £s		Hong Kong Dollars to £s	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
	YEAR ENDED JUNE																							
1962	2,5000	2,5100	1,1246	1,1180	(c)	(c)	56,30	55,34	1,1764	1,1692	5,367	5,264	7,78	7,67	2,2225	2,2600	5,538	5,465	4,512	4,449	(d)	33,23	6,460	6,357
1963	2,5000	2,5100	1,1218	1,1152	29,10	28,46	56,17	55,24	1,2087	1,2013	5,366	5,264	7,78	7,67	2,2225	2,2600	5,518	5,446	4,503	4,439	(d)	33,37	6,470	6,364
1964	2,5000	2,5100	1,1200	1,1135	29,06	28,64	56,11	55,25	1,2099	1,2026	5,362	5,265	7,77	7,66	2,2225	2,2600	5,510	5,438	4,474	4,410	(d)	33,37	6,446	6,341
1965	2,5000	2,5100	1,1169	1,1104	28,97	28,56	55,73	54,88	1,2038	1,1966	5,362	5,266	7,76	7,65	2,2225	2,2600	5,549	5,423	4,463	4,400	(d)	33,37	6,452	6,354
1966	2,5000	2,5100	1,1195	1,1130	29,04	28,63	55,92	55,07	1,2038	1,1984	5,362	5,266	7,77	7,66	2,2225	2,2600	5,508	5,436	4,508	4,445	(d)	33,17	6,468	6,371
1967	2,5000	2,5100	1,1177	1,1111	29,00	28,59	55,94	55,10	1,2071	1,1997	5,362	5,266	7,76	7,65	2,2225	2,2600	5,531	5,461	4,467	4,405	(d)	33,17	6,466	6,370
1968	2,2846	2,2948	1,1188	1,1122	29,04	28,61	55,84	54,99	1,2073	1,2000	6,160	5,990	8,15	8,04	2,1013	2,1368	5,520	5,448	4,485	4,425	(d)	33,26	6,709	6,611
1969	2,1429	2,1514	1,1156	1,1091	28,98	28,55	56,26	55,39	1,1992	1,1916	6,700	6,578	8,42	8,30	1,0117	1,0288	5,570	5,488	4,483	4,400	33,89	32,95	6,845	6,760
1970	2,1429	2,1514	1,1193	1,1127	29,08	28,65	56,06	55,22	1,2006	1,1930	6,710	6,587	8,44	8,32	1,0117	1,0288	6,237	6,154	4,226	4,159	33,89	32,95	6,838	6,740
1971	2,1429	2,1514	1,1218	1,1152	28,97	28,55	55,94	55,11	1,1404	1,1326	6,709	6,586	8,44	8,32	1,0117	1,0288	6,216	6,133	4,076	4,017	33,89	32,95	6,836	6,740
YEAR ENDED DECEMBER																								
1961	2,5000	2,5100	1,1217	1,1152	(c)	(c)	56,25	55,29	1,1329	1,1259	5,367	5,264	7,78	7,66	2,2225	2,2600	5,523	5,451	4,511	4,448	(d)	33,11	6,464	6,361
1962	2,5000	2,5100	1,1240	1,1174	(c)	(c)	56,25	55,29	1,2014	1,1941	5,367	5,264	7,79	7,67	2,2225	2,2600	5,529	5,456	4,513	4,449	(d)	33,34	6,461	6,357
1963	2,5000	2,5100	1,1208	1,1143	29,08	28,54	56,17	55,30	1,2091	1,2017	5,363	5,265	7,77	7,66	2,2225	2,2600	5,513	5,442	4,487	4,424	(d)	33,37	6,465	6,362
1964	2,5000	2,5100	1,1176	1,1111	29,08	28,58	55,87	55,02	1,2057	1,1984	5,362	5,266	7,76	7,65	2,2225	2,2600	5,498	5,426	4,462	4,399	(d)	33,37	6,444	6,339
1965	2,5000	2,5100	1,1191	1,1126	29,03	28,61	55,82	54,97	1,2067	1,1994	5,362	5,266	7,77	7,66	2,2225	2,2600	5,506	5,434	4,489	4,426	(d)	33,26	6,465	6,367
1966	2,5000	2,5100	1,1180	1,1114	29,01	28,60	55,98	55,13	1,2046	1,1972	5,362	5,266	7,76	7,65	2,2225	2,2600	5,513	5,443	4,489	4,426	(d)	33,17	6,468	6,372
1967	2,4626	2,4737	1,1179	1,1113	29,01	28,59	55,81	54,96	1,2060	1,1986	5,487	5,326	7,84	7,73	2,2069	2,2381	5,520	5,449	4,475	4,412	(d)	33,19	6,513	6,417
1968	2,1429	2,1514	1,1180	1,1113	29,02	28,58	56,09	55,22	1,2048	1,1973	6,697	6,580	8,40	8,28	2,0235	2,0576	5,556	5,484	4,482	4,419	(d)	33,20	6,844	6,759
1969	2,1429	2,1514	1,1162	1,1096	29,00	28,58	56,23	55,37	1,2022	1,1947	6,707	6,583	8,43	8,31	1,0117	1,0288	6,238	6,155	4,395	4,320	33,89	32,95	6,849	6,740
1970	2,1429	2,1514	1,1188	1,1121	29,05	28,63	55,81	54,98	1,1690	1,1608	6,709	6,588	8,42	8,31	1,0117	1,0288	6,209	6,127	4,098	4,038	33,89	32,95	6,836	6,740

(a) This table is based on rates quoted by the Commonwealth Trading Bank of Australia. (b) Unit of currency changed on 13 January 1969 on the basis £F.1 = SF.2. (c) Not available. (d) Rates compiled from statements issued by the Department of Customs and Excise—see Note, Table 77, page 70.

No. 76.—OVERSEAS EXCHANGE RATES(a): TELEGRAPHIC TRANSFER RATES FOR SYDNEY ON OVERSEAS COUNTRIES—continued

Average of daily quotations	India Rupees to £A1		Italy Lire to £A1		Japan Yen to £A1		Netherlands Guilders to £A1		New Zealand(b) \$A to £N.Z.1		Norway Kroner to £A1		Pakistan Rupees to £A1		Singapore(c) Dollars to £A1		South Africa Republic of Rand to £A1		Spain Pesetas to £A1		Sweden Kronor to £A1		Switzerland Francs to £A1				
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling			
	YEAR ENDED JUNE																										
1962	5 367	5 282	702	691	408	70	402	42	4 069	4 012	1 2400	1 2454	8 06	7 91	5 367	5 282	3 450	3 396	0 8046	0 7950	(e)	66	93	5 832	5 744	4 875	4 821
1963	5 366	5 282	700	689	405	66	399	25	4 053	3 998	1 2400	1 2454	8 06	7 91	5 366	5 282	3 447	3 394	0 8046	0 7950	(e)	66	88	5 829	5 741	4 863	4 808
1964	5 362	5 284	701	690	407	91	401	60	4 057	4 000	1 2400	1 2454	8 06	7 92	5 362	5 284	3 461	3 407	0 8046	0 7950	(e)	66	72	5 822	5 734	4 851	4 797
1965	5 362	5 284	701	690	405	19	399	17	4 040	3 983	1 2400	1 2454	8 04	7 90	5 362	5 284	3 451	3 398	0 8046	0 7950	(e)	66	56	5 775	5 687	4 846	4 792
1966	5 551	5 470	703	692	407	03	401	02	4 061	4 004	1 2400	1 2454	8 05	7 92	5 362	5 284	3 448	3 395	0 8046	0 7950	(e)	66	76	5 812	5 724	4 854	4 800
1967	8 472	8 329	702	691	406	78	400	98	4 055	3 998	1 2400	1 2454	8 04	7 90	5 362	5 284	3 449	3 396	0 8046	0 7950	(e)	66	67	5 801	5 713	4 848	4 794
1968	8 471	8 330	701	690	406	78	400	95	4 050	3 993	1 0940	0 9886	8 04	7 91	5 350	5 284	3 450	3 396	0 8046	0 7950	(e)	73	32	5 806	5 718	4 860	4 805
1969	8 472	8 329	700	689	401	83	396	01	4 067	4 009	0 9980	1 0020	8 01	7 88	5 364	5 284	3 435	3 382	0 8046	0 7950	(e)	78	29	5 793	5 708	4 821	4 766
1970	8 471	8 330	707	690	402	79	396	96	4 071	4 015	0 9980	1 0020	8 04	7 92	5 360	5 285	3 452	3 399	0 8046	0 7950	(e)	78	52	5 823	5 737	4 837	4 781
1971	8 471	8 330	703	694	403	08	397	36	4 048	3 990	0 9980	1 0020	8 04	7 92	5 360	5 285	3 461	3 409	0 8046	0 7950	(e)	78	39	5 829	5 746	4 811	4 755
YEAR ENDED DECEMBER																											
1961	5 367	5 282	700	689	406	70	400	43	4 077	4 020	1 2400	1 2454	8 06	7 92	5 367	5 282	3 450	3 397	0 8046	0 7950	(e)	66	93	5 823	5 736	4 859	4 805
1962	5 367	5 282	701	690	407	30	400	90	4 067	4 010	1 2400	1 2454	8 07	7 93	5 367	5 282	3 446	3 392	0 8046	0 7950	(e)	66	93	5 822	5 734	4 874	4 819
1963	5 363	5 281	700	689	406	94	400	53	4 053	3 996	1 2400	1 2454	8 06	7 92	5 363	5 283	3 448	3 394	0 8046	0 7950	(e)	66	78	5 843	5 755	4 857	4 803
1964	5 362	5 284	701	690	406	41	400	29	4 048	3 991	1 2400	1 2454	8 04	7 91	5 362	5 284	3 452	3 399	0 8046	0 7950	(e)	66	60	5 785	5 697	4 841	4 787
1965	5 362	5 284	703	692	406	28	400	27	4 046	3 989	1 2400	1 2454	8 05	7 91	5 362	5 284	3 448	3 395	0 8046	0 7950	(e)	66	70	5 801	5 713	4 857	4 803
1966	7 164	7 049	702	691	406	79	400	87	4 063	4 006	1 2400	1 2454	8 04	7 91	5 362	5 284	3 448	3 395	0 8046	0 7950	(e)	66	67	5 803	5 715	4 850	4 796
1967	8 471	8 330	701	690	406	49	400	73	4 045	3 988	1 2146	1 2199	8 04	7 90	5 362	5 284	3 453	3 398	0 8046	0 7950	(e)	67	86	5 798	5 710	4 852	4 798
1968	8 472	8 329	700	689	404	82	398	92	4 064	4 006	0 9980	1 0020	8 03	7 90	5 365	5 283	3 443	3 391	0 8046	0 7950	(e)	77	47	5 805	5 716	4 839	4 784
1969	8 472	8 329	704	691	401	73	395	91	4 062	4 004	0 9980	1 0020	8 02	7 88	5 366	5 285	3 434	3 381	0 8046	0 7950	(e)	78	36	5 796	5 710	4 829	4 773
1970	8 471	8 330	705	694	402	38	396	65	4 064	4 006	0 9980	1 0020	8 03	7 92	5 360	5 285	3 463	3 410	0 8046	0 7950	(e)	78	36	5 827	5 743	4 837	4 781

(a) This table is based on rates quoted by the Commonwealth Trading Bank of Australia. (b) Unit of currency changed on 10 July 1967 on basis of £N.Z.1 = 1N.Z.2. (c) On 12 June 1967 Malaysia and Singapore adopted separate currencies. The daily quotation of the Malaysian dollar and Singapore dollar has remained unchanged with one Malaysian dollar equal to one Singapore dollar. (d) Unit of currency changed on 14 February 1961, on basis of U.S.A. 1 = 2 rands. (e) Rates compiled from statements issued by the Department of Customs and Excise—see Note Table 77, page 70.

No. 77.—OVERSEAS EXCHANGE RATES: AUSTRALIA ON OVERSEAS COUNTRIES

The exchange rates for countries shown in this table have been compiled from statements issued by the Department of Customs and Excise, Canberra. They are not official exchange quotations (see Table Nos 75 and 76) but are rates of exchange to be used in converting import values to Australian currency for purposes of calculating customs duty. These rates are the equivalent of telegraphic transfer selling rates of exchange.

(Units of currency to \$A1)

Average of daily quotations	Argentina	Brazil	Chile	China (c)	Czechoslovakia	Finland	Hungary	Iran	Israel	New Caledonia	Philippines	Poland	Portugal	Thailand	Turkey	United Arab Republic	U.S.S.R.
	Pesos (a)	Cruzeiros (b)	Escudos	New Yuan	Crowns	Markka(f)	Forints	Rials	Dollars	Francs	Pesos	Zloty	Escudos	Baht	Lira	Pounds	Roubles
1970-71																	
July	4 441	5 07	13 36	2 72	7 96	4 63	12 9	81 34	3 904	110 00	6 788	4 46	31 75	23 19	10 04	0 469	1 004
August	4 420	5 11	13 62	2 72	7 96	4 63	12 9	81 34	3 904	109 85	6 822	4 46	31 74	23 15	14 65	0 470	1 004
September	4 413	5 14	13 62	2 72	7 96	4 65	12 9	81 34	3 904	109 00	6 887	4 46	31 74	23 11	16 70	0 470	1 004
October	4 416	5 14	13 62	2 72	7 96	4 63	12 9	81 34	3 904	109 00	6 986	4 46	31 74	23 13	16 70	0 470	1 004
November	4 424	5 31	13 62	2 72	7 96	4 63	12 9	81 34	3 904	109 00	7 051	4 46	31 74	23 16	16 70	0 470	0 999
December	4 422	5 38	13 62	2 72	7 96	4 63	12 9	81 34	3 904	109 00	7 082	4 46	31 83	23 27	16 70	0 470	0 999
January	4 444	5 47	13 62	2 72	7 96	4 65	12 9	81 34	3 904	109 00	7 136	4 46	31 95	23 44	16 70	0 470	1 042
February	4 471	5 59	13 64	2 72	7 96	4 68	12 9	81 34	3 904	109 00	7 141	4 46	31 99	23 44	16 70	0 470	1 004
March	4 476	5 63	13 72	2 72	7 96	4 69	12 9	81 34	3 904	109 00	7 136	4 46	32 01	23 44	16 70	0 470	1 004
April	4 508	5 69	13 73	2 72	7 96	4 68	12 9	81 34	3 904	109 00	7 137	4 46	31 57	23 44	16 70	0 470	1 004
May	4 607	5 78	13 73	2 72	7 96	4 70	12 9	81 34	3 904	109 00	7 134	4 46	31 99	23 45	16 70	0 470	1 004
June	4 689	5 85	13 73	2 72	7 96	4 71	12 9	81 34	3 904	109 00	7 134	4 46	31 99	23 45	16 70	0 470	1 004
YEAR ENDED JUNE																	
1962	98 13	339 21	1 171	2 73	7 97	3 59	13 0	84 06	2 483	(e)	(e)	4 45	31 95	23 49	10 04	0 388	1 004
1963	147 23	523 97	1 661	2 73	7 97	3 59	13 0	83 67	3 347	(e)	(e)	4 45	31 94	23 25	10 04	0 391	1 004
1964	152 16	667 82	2 248	2 74	7 97	3 58	13 0	83 67	3 347	(e)	(e)	4 45	31 94	23 24	10 09	0 478	1 004
1965	167 11	1 726 00	2 715	2 74	7 97	3 57	13 0	83 30	3 347	(e)	4 309	4 45	31 94	23 18	10 08	0 478	1 004
1966	204 38	2 279 00	3 666	2 74	7 97	3 59	13 0	82 90	3 347	(e)	(e)	4 45	31 92	23 23	10 04	0 478	1 004
1967	288 60	(b)	4 49	2 74	7 97	3 58	12 9	82 87	3 347	(e)	(e)	4 50	31 90	23 11	10 04	0 475	1 004
1968	387 26	3 276	5 99	2 74	7 96	4 36	12 9	82 42	1 684	98 41	4 330	4 44	31 90	23 17	10 04	0 478	1 004
1969	386 31	4 13	8 51	2 72	7 96	4 64	12 9	81 34	3 903	98 00	4 308	4 40	31 67	23 27	10 04	0 469	1 004
1970	3 892	4 76	11 39	2 72	7 96	4 67	12 9	81 34	3 904	108 73	5 118	4 46	31 68	23 38	10 04	0 469	1 004
1971	4 477	5 43	13 63	2 72	7 96	4 66	12 9	81 34	3 904	109 16	7 026	4 46	31 81	23 28	15 96	0 470	1 004
YEAR ENDED DECEMBER																	
1961	91 86	297 07	1 168	2 73	7 97	3 57	13 0	84 48	2 008	(e)	2 566	4 45	31 94	23 54	10 04	0 388	1 038
1962	124 61	416 39	1 255	2 73	7 97	3 60	13 0	83 67	3 155	(e)	(e)	4 45	31 93	23 34	10 04	0 388	1 004
1963	152 16	620 29	2 063	2 74	7 97	3 59	13 0	83 67	3 347	(e)	(e)	4 45	31 95	23 26	10 04	0 422	1 004
1964	154 20	1 065 00	2 407	2 74	7 97	3 58	13 0	83 58	3 347	(e)	(e)	4 45	31 94	23 19	10 13	0 478	1 004
1965	186 19	2 058 00	3 228	2 74	7 97	3 58	13 0	83 02	3 347	(e)	4 318	4 45	31 94	23 22	10 04	0 478	1 004
1966	229 38	2 443 00	4 12	2 74	7 97	3 58	12 9	82 87	3 347	(e)	(e)	4 50	31 90	23 16	10 04	0 478	1 004
1967	366 19	(b)	4 79	2 74	7 97	3 82	12 9	82 99	1 401	98 41	4 324	4 49	31 91	23 11	10 04	0 478	1 004
1968	387 23	3 7	7 44	2 73	7 96	4 65	12 9	81 55	1 904	98 00	4 321	4 40	31 81	23 19	10 04	0 470	1 004
1969	386 55	4 48	9 85	2 72	7 96	4 66	12 9	81 34	3 904	102 67	4 311	4 43	31 58	23 19	10 04	0 469	1 004
1970	4 172	5 06	12 89	2 72	7 96	4 65	12 9	81 34	3 904	109 70	6 432	4 46	31 76	23 30	12 66	0 470	1 003

(a) On 1 January 1970 a new Peso equal to 100 old Pesos was introduced. (b) On 13 February 1967 a new Cruzeiro equal to 1,000 old Cruzeiros was introduced. (c) Mainland China. (d) To ensure comparability, rates prior to 1 January 1963 were divided by 100, following revaluation on basis of 100 old Marks equal 1 new Mark. (e) Not available.

EXCHANGE AND INTEREST RATES

No. 78.—OVERSEAS EXCHANGE RATES: AUSTRALIA ON LONDON
(\$A to £stg)

On and after—	Buying					Selling			
	Telegraphic transfer	On demand (a)	30 days (a)	60 days (a)	90 days (a)	Telegraphic transfer	On demand	30 days	60 days
1962—9 March	2.500	2.4915	2.4803	2.4690	2.4578	2.5100	2.5100	2.5028	2.4955
23 March	2.500	2.4920	2.4818	2.4715	2.4613	2.5100	2.5100	2.5038	2.4975
27 April	2.500	2.4925	2.4833	2.4740	2.4648	2.5100	2.5100	2.5048	2.4995
1963—4 January	2.500	2.4930	2.4848	2.4765	2.4683	2.5100	2.5100	2.5058	2.5015
1964—28 February	2.500	2.4920	2.4818	2.4715	2.4613	2.5100	2.5100	2.5038	2.4975
24 November	2.500	2.4900	2.4755	2.4610	2.4465	2.5100	2.5100	2.4998	2.4895
1965—4 June	2.500	2.4910	2.4788	2.4665	2.4543	2.5100	2.5100	2.5018	2.4935
1966—14 February	2.500	2.4911	2.4788	2.4665	2.4542	2.5100	2.5100	2.5017	2.4934
15 July	2.500	2.4902	2.4758	2.4614	2.4470	2.5100	2.5100	2.4997	2.4944
1967—27 January	2.500	2.4906	2.4772	2.4638	2.4504	2.5100	2.5100	2.5007	2.4914
17 March	2.500	2.4911	2.4788	2.4665	2.4542	2.5100	2.5100	2.5017	2.4934
5 May	2.500	2.4916	2.4803	2.4680	2.4577	2.5100	2.5100	2.5028	2.4956
20 October	2.500	2.4911	2.4788	2.4665	2.4542	2.5100	2.5100	2.5017	2.4934
10 November	2.500	2.4906	2.4772	2.4638	2.4504	2.5100	2.5100	2.5007	2.4914
22 November	2.1429	2.1336	2.1195	2.1054	2.0913	2.1514	2.1514	2.1408	2.1302
1968—22 March	2.1429	2.1341	2.1209	2.1077	2.0945	2.1514	2.1514	2.1417	2.1320
20 September	2.1429	2.1345	2.1222	2.1099	2.0976	2.1514	2.1514	2.1426	2.1338
1969—28 February	2.1429	2.1336	2.1195	2.1054	2.0913	2.1514	2.1514	2.1408	2.1302
1970—6 March	2.1429	2.1341	2.1209	2.1077	2.0945	2.1514	2.1514	2.1417	2.1320
15 April	2.1429	2.1345	2.1222	2.1099	2.0976	2.1514	2.1514	2.1426	2.1338
19 August	2.1429	2.1336	2.1195	2.1054	2.0913	2.1514	2.1514	2.1426	2.1338
1971—2 April	2.1429	2.1345	2.1222	2.1099	2.0976	2.1514	2.1514	2.1443	2.1372

(a) Air mail quotations.

No. 79.—OVERSEAS EXCHANGE RATES: AVERAGES OF BUYING AND SELLING RATE FOR TELEGRAPHIC TRANSFERS
LONDON ON NEW YORK

(\$US to £stg)

Month	1961-62	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68	1968-69	1969-70	1970-71
July	2.787	2.807	2.809	2.790	2.791	2.789	2.787	2.790	2.791	2.791
August	2.803	2.804	2.800	2.787	2.791	2.789	2.785	2.791	2.785	2.788
September	2.812	2.801	2.798	2.784	2.796	2.789	2.784	2.788	2.783	2.785
October	2.815	2.802	2.798	2.784	2.803	2.792	2.783	2.790	2.790	2.787
November	2.815	2.802	2.798	2.785	2.804	2.791	2.645	2.787	2.787	2.790
December	2.810	2.803	2.797	2.791	2.802	2.790	2.407	2.784	2.787	2.402
January	2.811	2.805	2.800	2.791	2.804	2.791	2.409	2.387	2.401	2.406
February	2.815	2.803	2.797	2.795	2.803	2.794	2.409	2.392	2.405	2.418
March	2.815	2.801	2.798	2.792	2.795	2.796	2.400	2.392	2.406	2.419
April	2.814	2.801	2.799	2.796	2.794	2.800	2.402	2.394	2.406	2.418
May	2.812	2.800	2.799	2.797	2.792	2.797	2.389	2.387	2.404	2.419
June	2.809	2.800	2.794	2.792	2.790	2.791	2.385	2.390	2.398	2.419

No. 80.—OVERSEAS EXCHANGE RATES: AVERAGE SELLING RATES FOR TELEGRAPHIC TRANSFERS
AUSTRALIA ON NEW YORK

(\$US to \$A)

Month	1961-62	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68	1968-69	1969-70	1970-71
July	1.1091	1.1169	1.1146	1.1103	1.1107	1.1096	1.1093	1.1092	1.1098	1.1002
August	1.1153	1.1158	1.1141	1.1091	1.1106	1.1098	1.1085	1.1102	1.1073	1.1086
September	1.1189	1.1147	1.1133	1.1077	1.1127	1.1099	1.1078	1.1082	1.1068	1.1072
October	1.1204	1.1148	1.1134	1.1077	1.1155	1.1109	1.1075	1.1095	1.1095	1.1083
November	1.1202	1.1150	1.1134	1.1083	1.1158	1.1106	1.1130	1.1085	1.1125	1.1098
December	1.1182	1.1156	1.1129	1.1106	1.1152	1.1103	1.1178	1.1070	1.1129	1.1097
January	1.1186	1.1162	1.1136	1.1109	1.1159	1.1105	1.1183	1.1081	1.1143	1.1164
February	1.1200	1.1157	1.1131	1.1124	1.1152	1.1118	1.1187	1.1102	1.1162	1.1225
March	1.1204	1.1146	1.1135	1.1114	1.1124	1.1126	1.1143	1.1104	1.1169	1.1230
April	1.1198	1.1146	1.1139	1.1126	1.1116	1.1138	1.1153	1.1114	1.1171	1.1229
May	1.1191	1.1142	1.1141	1.1132	1.1111	1.1130	1.1095	1.1080	1.1160	1.1230
June	1.1176	1.1144	1.1121	1.1112	1.1102	1.1108	1.1072	1.1093	1.1133	1.1229

No. 81.—INTEREST RATES: LENDING RATES, TRADING BANKS, SAVINGS BANKS, RESERVE BANK OF AUSTRALIA
COMMONWEALTH DEVELOPMENT BANK

(Per cent per annum)

Date of change in rate	Trading banks(a)		Savings banks			Reserve Bank of Australia—Rural Credits Department		Commonwealth Development Bank	
	Overdraft (general)	Unsecured personal loans (b)	Credit foncier housing loans(c)	Loans to co-operative housing and building societies	Loans to local government authorities (a)	Government guaranteed loans	Other loans	Loans(d)	
1961— 1 January	7.00	..	5.25-5.75	5.25-5.50	5.750-5.875	4.00	4.25	7.00	
1962—26 January	..	..	..	..	5.375-5.500	..	..	..
1963— 1 April	6.50	..	..	..	..	..	..	6.50	
11 April	..	..	4.75-5.25	4.75-5.00	..	..	..	..
17 June	..	..	..	..	5.000-5.125	..	..	..
2 October	..	..	..	..	4.875-5.000	..	..	..
1964—27 April	7.00	..	..	..	..	..	..	7.00	
1 June	..	..	4.75-5.50	4.75-5.25	..	..	..	..
August	..	..	..	..	5.500	..	..	..
1965—10 March	7.25	..	..	..	..	..	..	7.25	
1 April	..	..	5.00-5.75	5.00-5.50	..	..	..	..
8 April	..	..	..	..	5.750	..	..	..
15 April	..	..	..	..	..	4.25	4.50	..	
1967— 2 February	..	..	..	..	5.875	..	..	..
1 March	..	..	..	..	..	4.50	4.75	..	
14 March	..	6.00	..	..	..	..	..	..
1968— 1 August	..	..	5.50-6.25	5.50-6.00	..	..	..	..
14 October	..	..	..	..	..	..	..	..
1 December	..	..	..	..	..	4.75	5.00	..	
								Rural(d)	Industrial(d)
1969— 1 August	7.75	6.25	..	..	..	..	..	6.25	6.75
8 August	..	..	..	..	..	5.00	5.25	..	..
1970— 3 March	8.25	6.50	..	..	..	..	..	..	..
			Housing loans to individuals(c)	Other loans(c)					
1 April	..	..	up to 7.00	up to 8.25	..	..	..	..	..
6 April	..	..	..	..	..	..	..	..	7.25
1971—At 30 June	8.25	6.50	up to 7.00	up to 8.25	5.00	5.25	..	6.25	7.25

(a) Maximum rate.

(b) Flat rate.

(c) Predominant rates.

(d) Basic rates.

No. 82.—INTEREST RATES: DEPOSIT RATES, TRADING BANKS, SAVINGS BANKS, AUSTRALIAN RESOURCES DEVELOPMENT BANK
(Per cent per annum)

Date of change in rate	Trading banks(a)					Certifi- cates of deposit (f)	Savings banks(d)		Australian Resources Development Bank									
	Fixed deposits						Ordinary accounts(e)	Friendly and other society accounts		Term deposit(f)		Transferable deposits(g)						
	30 days but less than 3 months (b)	3 months but less than 12 months			12 months but less than 18 months			18 months	Over 18 months to 24 months	\$1-\$10,000	\$1-\$5,000	Over \$5,000	4 years	5 years	6 years	7 years	8 years	10 years
1968—27 June	4.25	4.25			4.50	4.75	4.75	3.50	3.50	2.00	5.25	5.50	6.00	6.25	6.50			
1 August	..	..			..	..	..	3.75	3.75	2.25	..	..	..	..	..	..
1 October	..	..			..	..	..	..	..	..	..	..	6.00	..	..	6.25
1969—March	..	..			..	..	..	4.75	..	..	..	..	..	..	..	..
4 March	..	..			..	..	..	..	..	..	..	..	5.75	..	..	6.00
		3 months but less than 6 months		6 months but less than 12 months		12 months but less than 18 months		18 months to 24 months										
1 August	4.70	(b) 4.80	(h) 4.50	(b) 4.90	(h) 4.50	(b) 5.00	(h) 4.70	(b) 5.00	(h) 5.00	5.00	..	..	..	..	..	..
8 October	..	..	..	..	..	..	..	..	..	..	..	..	6.25	..	..	6.50
											Investment accounts(j)							
December	..	..	..	..	..	..	..	..	..	..	4.70	..	..	..	..	..
5 December	..	..	..	..	..	..	..	..	..	..	..	6.00	6.25	..	..	..
1970—3 March	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
		30 days to 24 months (j)	Over 24 months and less than 4 years (j)	3 months and less than 4 years (j)	3 months and less than 12 months (k)	12 months and less than 18 months (k)	18 months up to 24 months (k)	Over 24 months and less than 3 years (k)	3 years and less than 4 years (k)	4 years (k)								
9 March	..	5.50	..	..	4.80	5.00	5.30	..	..	..	5.50	..	..	..	..	..
1 April	..	..	..	..	..	..	..	..	..	..	3.75-5.00	4.25-5.00	5.00	..	..	..
2 June	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7.50	7.75
8 December	..	..	6.00	6.50	5.00	..	..	..	..	..	..	..	..	..	7.50	7.75
1971—at 30 June	..	5.50	6.00	6.50	5.00	5.00	5.30	5.60	6.00	6.50	5.50	3.75-5.00	4.25-5.00	5.00	6.00	6.25	7.50	7.75

(a) Maximum rate. (b) On deposits of \$10,000 and over. (c) Amounts of \$5,000 and over for term ranging from 3 months to 24 months. (d) Maximum rates paid by majority of savings banks. The remaining savings banks, whose deposits comprise about 10 per cent of total, pay rates generally 0.25 per cent higher than rates shown. From 7 March 1969 banks may pay on progressive savings accounts an interest rate up to 1 per cent above those shown. (e) No interest is paid on deposits in excess of the maximum amount shown. (f) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (g) Minimum deposit \$100 and thereafter in multiples of \$100. Interest rate at issue of security. (h) On deposit of less than \$100,000. (i) Subject to special notice, minimum transaction and minimum balance requirements. (j) On deposits of \$50,000 and over. (k) On deposits of less than \$50,000.

No. 83.—INTEREST RATES AND SECURITY YIELDS

(Source: Reserve Bank of Australia)

(Per cent per annum)

At end of—	Short-term money market Weighted average interest rate on loans outstanding ^(a)	Commonwealth Government securities								Rates on first ranking debentures issued by finance companies associated with major trading banks ^(f)		
		Treasury notes ^(b)		2 year ^(c)		10 year ^(c)		20 year ^(c)		1 year	2 years	5 years
		13 week notes	26 week notes	Rehutable ^(d)	Non-rehutable ^(e)	Rehutable ^(d)	Non-rehutable ^(e)	Rehutable ^(d)	Non-rehutable ^(e)			
1961-62	3.45	..	..	4.43	..	4.81	..	4.95	..	4.75-6.00	5.25-5.75	6.25-7.00
1962-63	3.71	3.23	..	3.88	..	4.37	..	4.57	..	4.75	..	6.50
1963-64	3.71	3.75	..	4.36	..	4.58	..	4.75	..	4.25-4.50	4.75-5.25	5.50-6.50
1964-65	4.16	4.25	..	4.95	..	5.15	..	5.25	..	5.25-5.50	6.00	6.75-7.00
1965-66	4.73	4.58	..	4.94	..	5.17	..	5.25	..	5.25-6.00	5.75-6.50	6.75-7.50
1966-67	4.46	4.26	..	4.52	..	5.03	..	5.25	..	5.25-6.00	5.75-6.50	6.50-7.50
1967-68	4.29	4.42	4.51	4.84	..	5.11	..	5.25	..	5.50-6.00	6.00-6.25	6.75-7.00
1968-69	4.59	4.79	4.91	5.01	5.25	5.35	5.71	5.48	5.87	5.75-6.00	6.00-6.25	7.00
1969-70	6.12	5.41	5.48	6.40	6.48	6.52	6.86	6.60	6.99	6.25-7.50	6.75-8.00	7.50-8.25
1970-71	5.91	5.37	5.57	6.00	6.30	6.40	6.83	6.41	6.99	6.75-7.50	7.00-8.00	8.00-8.50
1970-71—												
July	5.72	5.41	5.48	6.40	6.45	6.52	6.89	6.54	7.00	6.25-7.50	6.75-8.00	7.50-8.25
August	5.46	5.65	5.80	6.18	6.35	6.52	6.87	6.55	6.99	6.25-7.50	6.75-8.00	7.50-8.50
September	5.18	5.65	5.80	6.10	6.40	6.49	6.87	6.55	6.99	6.25-7.50	6.75-8.00	7.50-8.50
October	5.54	5.65	5.80	6.10	6.43	6.43	6.88	6.50	6.99	6.25-7.50	6.75-8.00	7.50-8.50
November	4.97	5.65	5.80	6.10	6.43	6.38	6.83	6.47	7.00	6.75-7.50	7.25-8.00	8.00-8.50
December	4.90	5.65	5.80	6.00	6.44	6.41	6.81	6.49	6.99	6.75-7.50	7.25-8.00	8.00-8.50
January	5.29	5.65	5.80	6.08	6.45	6.42	6.85	6.49	6.99	6.75-7.50	7.25-8.00	8.00-8.50
February	4.94	5.65	5.80	6.10	6.48	6.42	6.85	6.49	7.00	6.75-7.50	7.25-8.00	8.00-8.50
March	4.97	5.65	5.80	6.07	6.40	6.42	6.84	6.47	6.99	6.75-7.50	7.00-8.00	8.00-8.50
April	5.67	5.49	5.65	6.06	6.35	6.40	6.85	6.40	6.99	6.75-7.50	7.00-8.00	8.00-8.50
May	5.58	5.49	5.65	6.10	6.40	6.40	6.82	6.40	7.00	6.75-7.50	7.00-8.00	8.00-8.50
June	5.91	5.37	5.57	6.00	6.30	6.40	6.83	6.41	6.99	6.75-7.50	7.00-8.00	8.00-8.50

(a) Average of weekly figures commencing October, 1961; previously as at last Wednesday. (b) Issue yield. Public Treasury bills are also issued, for periods of not more than three months, at a discount rate of 1 per cent per annum (unchanged since August 1952). (c) Average for week centred on last Wednesday of month; security yields shown are those applying if no brokerage charged. (d) Theoretical yields on bonds issued before 1 November 1968; income from these bonds is subject to income tax at current rate, less a rebate of 10 cents on each dollar of Commonwealth loan interest included in taxable income. A similar allowance applied to earnings on Treasury notes issued up to 1 February 1966. (e) To June 1969 average yields on non-rehutable bonds issued from November, 1969, maturing in May 1971, November 1978 and May 1990; from July 1969, theoretical yields are shown. (f) Range of rates offered on issues of first ranking debentures, i.e. those debentures which are secured by a first charge over assets.

SECTION 4.—MISCELLANEOUS

No. 84.—NET GOLD AND FOREIGN EXCHANGE HOLDINGS: OFFICIAL AND BANKING INSTITUTIONS
AUSTRALIA

(Source: Reserve Bank of Australia)

The major component in the net gold and foreign exchange series is the holdings of the Reserve Bank. This item is published in the Bank's *Weekly Statement of Central Banking Business (including Note Issue Department)* and, in addition to gold, covers principally money at short call, deposits with banks, Treasury bills and other obligations of governments and governmental authorities.

Another important component of the series is the gold and foreign exchange holdings of the trading banks. Most of this information is submitted in accordance with Form F as prescribed in the *Banking Act 1959-1967*. In order to bring the figures for June and December to an end of month basis, it has been necessary to interpolate between the reported figures.

The series also includes government balances not already included as part of the Reserve Bank's gross assets. These comprise Commonwealth Government balances in centres other than London and State Governments' balances with British banks. An adjustment has also been made for outstanding cheques on government account.

(\$A million)

End of period	Gold and net foreign assets—Official and banking institutions										
	Official reserve assets							Other foreign assets (net)	Total	I.M.F. credit tranches	
	Gold	S.D.R.'s (a)	I.M.F. gold tranche	Foreign exchange							Total
				U.S. dollars	Sterling	Other	Total				
1962 June(b)	158.3	..	66.2	50.5	838.5	1.5	890.5	1,115.1	47.0		1,162.1	357.1
1963 June	178.5	..	89.3	84.1	889.6	1.2	974.9	1,242.8	70.3	1,313.1	357.1
1964 June	194.6	..	89.3	98.1	1,311.7	1.5	1,411.4	1,695.3	67.5	1,762.8	357.1
1965 June	205.0	..	111.6	120.2	965.1	1.5	1,086.7	1,403.3	64.0	1,467.3	357.1
1966 June	198.2	..	151.8	161.9	934.2	0.7	1,096.9	1,447.0	79.5	1,526.5	446.4
1967 June	204.5	..	178.1	208.9	722.6	0.6	932.2	1,314.7	62.0	1,376.7	446.4
1968 June	229.9	..	248.9	188.7	604.9	4.7	798.3	1,277.1	68.3	1,345.4	446.4
1969 June	230.5	..	203.5	368.2	586.0	31.5	985.7	1,419.7	94.0	1,513.7	446.4
1970 June	240.9	78.6	216.8	370.9	617.1	13.8	1,001.8	1,538.1	99.9	1,638.0	446.4
1971 June	227.1	146.4	186.4	696.4	947.1	76.7	1,720.2	2,280.1	33.6	2,313.7	593.8
1970-71—											
July	240.5	78.6	216.3	417.3	559.1	14.5	991.0	1,526.4	84.8	1,611.2	446.4
August	240.3	79.5	220.2	419.9	563.0	22.7	1,005.6	1,545.5	64.2	1,609.8	446.4
September	252.1	79.5	205.9	379.8	563.9	22.7	966.4	1,503.9	65.9	1,569.8	446.4
October	252.3	79.5	205.3	387.0	588.5	22.7	998.3	1,535.4	69.8	1,605.2	446.4
November	252.5	79.5	202.3	410.4	615.9	22.6	1,048.9	1,583.2	56.7	1,639.9	446.4
December	213.4	80.8	238.4	421.8	533.6	23.1	978.5	1,511.2	88.1	1,599.3	593.8
January	214.1	144.3	234.8	428.4	575.6	21.8	1,025.8	1,619.0	96.7	1,715.7	593.8
February	214.2	145.2	234.8	424.0	647.0	60.7	1,131.8	1,726.0	75.7	1,801.7	593.8
March	213.7	146.4	206.9	478.5	744.6	64.6	1,287.7	1,854.6	67.3	1,921.9	593.8
April	225.7	146.4	194.4	585.5	791.6	67.4	1,444.5	2,011.1	52.7	2,063.7	593.8
May	226.8	146.4	192.5	641.3	905.4	69.0	1,615.6	2,181.3	24.2	2,205.5	593.8
June	227.1	146.4	186.4	696.4	947.1	76.7	1,720.2	2,280.1	33.6	2,313.7	593.8

(a) Special reserve—International Monetary Fund special drawing rights. (b) June quarter.

BANKING AND CURRENCY

No. 85.—VOLUME OF MONEY: AUSTRALIA

(Source: Reserve Bank of Australia)

(\$ million)

Month	Notes and coin in hands of public	Deposits of public with all cheque-paying banks(a)		Deposits with all savings banks(b)	Total
		Current	Fixed		
1962 June	810	2,569	1,039	3,428	7,845
1963 June	818	2,646	1,147	3,906	8,517
1964 June	815	2,917	1,380	4,444	9,556
1965 June	814	2,977	1,688	4,858	10,337
1966 June	783	3,033	1,898	5,223	10,938
1967 June	882	3,192	2,026	5,724	11,824
1968 June	964	3,450	2,191	6,200	12,805
1969 June	1,065	3,685	2,542	6,682	13,974
1970 June	1,187	3,798	2,763	7,090	14,837
1971 June	1,336	3,976	2,920	7,618	15,851
1970-71—					
July	1,199	3,785	2,705	7,170	14,858
August	1,220	3,741	2,702	7,221	14,884
September	1,228	3,807	2,721	7,281	15,038
October	1,240	3,872	2,762	7,347	15,221
November	1,255	3,958	2,811	7,404	15,427
December(c)	1,330	4,116	2,834	7,418	15,698
January	1,297	4,071	2,874	7,407	15,648
February	1,292	4,127	2,952	7,434	15,806
March	1,301	4,114	3,025	7,468	15,909
April	1,346	4,020	3,020	7,483	15,869
May	1,330	3,943	2,970	7,524	15,767
June	1,336	3,976	2,920	7,618	15,851

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

No. 86.—BANK LIQUIDITY AND MONEY: ANALYSIS OF CHANGES, AUSTRALIA

(Source: Reserve Bank of Australia)

This table is derived basically from a re-arrangement of the Reserve Bank's balance sheet and the aggregate balance sheets of the trading and savings banks. Its purpose is to show the main factors affecting the level of bank liquidity and the volume of money each month. Figures for most of the items are available from published sources. Item 2, which comprises holdings of securities by the Reserve Bank, all cheque-paying banks and all savings banks, is equivalent to Treasury bills and notes and other Commonwealth Government securities on issue (excluding Government holdings) less public holdings of these securities. The form of presentation of the table involves a summary of the flow of net transactions and accordingly does not give any indication of either the gross outflow and inflow aggregates which determine the net figure or the compensatory movement between components. Caution needs to be exercised in interpreting movements in individual components, particularly over short periods. Discrepancies between totals and the sums of components are due to rounding.

(\$ million)

Average of weekly figures(a)	Movements										
					1970-71						
	June 1967 to June 1968	June 1968 to June 1969	June 1969 to June 1970	June 1970 to June 1971	June to September	September to December	December to March	March to June	April (b)	May (b)	June (b)
1. Gold and foreign exchange of Reserve Bank	-91	+210	+47	+784	+37	-15	+224	+538	+184	+185	+168
2. Banking system holdings of Government debt—											
(i) Treasury bills and Treasury notes	-10	-24	+201	+76	+152	+423	-88	-587	-74	-255	-258
(ii) Other Commonwealth Government securities	+314	+144	+73	-54	-60	+52	-72	+26	-58	+11	+73
3. Other assets and liabilities of Reserve Bank—											
(i) Rural credits advances	-142	+260	-140	-39	+4	+20	+142	-206	-166	-16	-23
(ii) Term loan fund accounts	-(+11)	-(+22)	-(+10)	-(+5)	-(+1)	-(+10)	-(+4)	-(+1)	-(+2)	..	-(+3)
(iii) Farm development loan fund accounts	-(+13)	-(+21)	-(+15)	-(+22)	-(+3)	-(+16)	-(+7)	-(+5)	-(+1)	-(+1)	-(+2)
(iv) Other	-(+111)	-(+139)	-(+44)	-(+435)	-(+41)	-(+58)	-(+83)	-(+253)	-(+45)	-(+118)	-(+90)
4. Miscellaneous factors (including coin on issue)	+6	+8	+20	+14	+1	+10	-6	+9	+12	-10	-7
5. Total	+165	+501	+182	+318	+89	+408	-288	-467	-148	-201	-118
of which—											
Notes and coins in hands of public	+82	+101	+122	+150	+41	+102	-29	+35	+45	-16	+7
S.R.D. accounts of all cheque-paying banks	-17	+110	+111	-59	-36	-7	+30	-46	-11	-24	-12
L.G.S. assets of all cheque-paying banks(e)	-6	+223	-100	+131	+29	+213	+268	-378	-170	-134	-74
L.G.S. assets of all savings banks(e)	+106	+67	+48	+97	+55	+100	+19	-77	-12	-27	-38
6. Loans and advances—											
(i) All cheque-paying banks	+474	+361	+519	+415	-34	+40	+128	+280	+177	+58	+46
(ii) All savings banks	+243	+246	+227	+277	+65	+66	+63	+83	+31	+22	+30
7. Other assets and liabilities of banks	+99	+61	-65	+3	+81	+145	-268	+46	-109	-29	+126
8. Total = Volume of Money	+982	+1,169	+863	+1,014	+201	+660	+211	-58	-50	-92	+84
of which—											
Deposits of public with all cheque-paying banks—											
Fixed	+165	+213	+213	+246	-7	+129	+184	-60	-3	-32	-26
Certificates of deposit . . . . .	..	+138	+7	-89	-35	-16	+8	-45	-8	-13	-24
Current	+258	+235	+113	+179	+10	+309	-2	-138	-99	-73	+34
Deposits with all savings banks	+476	+482	+608	+528	+191	+136	+51	+150	+15	+41	+94
Notes and coin in hands of public	+82	+101	+122	+150	+41	+102	-29	+35	+45	-16	+7

(a) Averages for savings banks are interpolated from end of month figures.

(b) Movement from previous month.

(c) Includes notes, coin, cash with Reserve Bank, Treasury bills, Treasury notes and other Commonwealth Government securities.

INDEX

References are to page numbers. For detailed particulars concerning each table see Contents, pages v and vi.

Advances

- Australian Resources Development Bank, 55
- classification of, 25-8
- classified by interest rates, 35
- Commonwealth Development Bank, 56-7
- housing, 25-8, 43-4, 48-53
- Rural Credits Department, Reserve Bank, 59, 62
- savings banks, 41, 43-4, 48-53
- trading banks, 6, 10, 12-17, 22-8, 35

Agencies

- savings banks, 38-9
- trading banks, 3-4

Appropriation of profits, 7, 42, 56, 60, 63

Assets

- Australian Resources Development Bank, 55
- Commonwealth Development Bank, 56-7
- Reserve Bank, central banking business, 59, 61
- Note Issue Department, 59, 63
- Rural Credits Department, 59, 62
- savings banks, 41, 43-4
- trading banks, 6, 10, 12, 17, 22-3

Australian Resources Development Bank, 55

Balance sheet

- Commonwealth Development Bank, 56
- Reserve Bank, central banking business, 58-9
- Note Issue Department, 58-9
- Rural Credits Department, 58-9
- savings banks, 40-1
- trading banks, 5-6

Branches

- savings banks, 38-9
- trading banks, 3-4

Capital

- Commonwealth Development Bank, 56
- Reserve Bank, 58, 61
- savings banks, 40
- trading banks, 5

Central banking business, 58-61

Certificates of deposit, 37

Charges, trading banks, 20

Cheque accounts at savings banks, 54

Coinage

- decimal coin, manufactured, 64
- issued, 64
- costs of coin issued, 65
- pre-decimal coin, value, 64
- value outstanding, 64

Commonwealth Development Bank, 56-7

Debits to customers' accounts, 18-19

Depositors' balances

- savings banks, 40, 43-4, 47-8, 54
- school savings banking, 54

Deposits

- Australian Resources Development Bank, 55
- classification of, 30-2, 36-7
- Commonwealth Development Bank, 56-7
- interest rates on, 36-7, 73
- Reserve Bank, 58, 61-2
- savings banks, 45, 54
- trading banks, 5, 9, 11, 13-17, 21-3, 30-2, 36-7

Dividends

- savings banks, 40, 42
- trading banks, 5, 7, 8

Exchange, foreign and gold, net holdings of, 75

Exchange rates

- Australia on London, 67-8, 71
- New York, 67-8, 71
- Overseas, 66-71
- par values (International Monetary Fund), 66
- Sterling—Dollar (U.S.A.), 71

Foreign exchange (see Exchange, etc.)

Gold, and foreign exchange, net holdings of, 75

price of, 65

Housing advances

- savings banks, 43-4, 48-53
- trading banks, 25-8

Interest

Rates

- Commonwealth Government securities, 74
- deposits, 73
- finance company debentures, 74
- loans, 72
- short-term money market, 74
- Treasury notes, 74

International Monetary Fund, par values of currencies, 66

Liabilities

- Australian Resources Development Bank, 55
- Commonwealth Development Bank, 56-7
- Reserve Bank, central banking business, 58, 61
- Note Issue Department, 58, 63
- Rural Credits Department, 58, 62
- savings banks, 40, 43-4
- trading banks, 5, 9, 11, 17, 21, 23

Major trading banks (see Trading banks)

Money

- volume of, 76
- analysis of changes, 77

Note issue

- denominations, 63
- Department, Reserve Bank, 58-60, 63
- notes held, by banks, 63
- by public, 63
- notes outstanding, value, 63
- profits, distribution of, 63

Operative accounts

- savings banks, 45-8

Overdraft limits

- classification of limits outstanding, 33
- outstanding, 24

- Par values of overseas currencies, 66**
- Profit and loss accounts**
 Commonwealth Development Bank, 56
 Reserve Bank, central banking business, 60
 Note Issue Department, 60, 63
 Rural Credits Department, 60
 savings banks, 42
 trading banks, 7-8
- Ratios**
 advances to total deposits, 17, 24
 non-interest bearing deposits to total deposits, 17, 23
 selected assets and liabilities to total deposits, 17, 23
- Reserve Bank**
 advances, 59
 assets, 59
 capital, 58, 61
 central banking business, 58-61
 deposits, 58, 61-2
 liabilities, 58, 61-3
 Note Issue Department, 56-8, 63
 profit, 60, 63
 Rural Credits Department, 58-60, 62
- Reserves**
 Commonwealth Development Bank, 56
 Reserve Bank, central banking business, 58, 60-1
 Note Issue Department, 58, 60, 63
 Rural Credits Department, 58, 60
 savings banks, 40, 42
 trading banks, 5, 7
- Rural Credits Department, Reserve Bank**
 advances, 59, 62
 assets, 59, 62
 interest rates on loans, 72
 liabilities, 58, 62
 profits, 60
- Savings banks**
 accounts, operative, 45-8
 advances, 41, 43-4, 48-50
 assets, 40, 42-3
 branches and agencies, 38-9
 cheque accounts, 54
 depositors' balances, 40
- Savings banks—continued**
 deposits, 45, 54
 excess of deposits over withdrawals, 46
 interest added, 47
 interest rates, 72-3
 liabilities, 40, 43-4
 profits, 42
 school banking, 54
 withdrawals, 46
- Securities**
 Australian public securities
 held by Australian Resources Development Bank, 55
 Commonwealth Development Bank, 56-7
 Reserve Bank, all departments, 59, 61-3
 savings banks, 41, 43-4
 trading banks, 6, 10, 12, 17, 22-3
 Commonwealth, interest rates, 74
 Short-term money market, 6, 10, 12, 22, 41, 74
- Statutory reserve deposit**
 Account with Reserve Bank, 6, 10, 12, 17, 22-3, 41, 43-4
 ratio, 19
- Trading banks**
 advances, 6, 10, 12-17, 22-4
 classification of, 25-8
 assets, 6, 10, 12, 22
 branches and agencies, 3-4
 capital, 5
 charges, 20
 debits to customers' accounts, 18-19
 deposits, 5, 9, 11, 13-17, 21, 23-4
 classification of, 30-2
 interest rates, 72-3
 liabilities, 5, 9, 11, 17, 21, 23
 new and increased lending commitments, 24
 classification of, 34
 overdraft limits outstanding, 24
 classification of, 33
 profits, 7-8
 reserve funds, 5-7
- Volume of money, 76**
- Withdrawals, savings banks, 51**

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