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BUILDING SOCIETIES, AUSTRALIA DECEMBER 1986

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MAIN FEATURES

New lending commitments in December 1986 totalled \$304.9 million, an increase of \$11.3 million (3.8%) on November 1986.

The level of unsecured borrowings and withdrawable share capital continued the upward movement evident in November 1986, increasing by \$174.4 million to \$18,299.8 million at the end of December 1986.

Loan outstandings for owner-occupied housing rose marginally during December 1986 to \$12,001.0 million.

EXPLANATORY NOTES

Introduction

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

2. Details of the scope and coverage of these statistics are provided in the July 1986 issue of this publication.

3. The population for building societies may vary from month to month due to:

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

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

Presentation

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

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

Data items

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

Statistical period

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

Comparability

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

Revisions

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

Related publications

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

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

Finance Companies, Australia (5639.0)—issued monthly.

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

10. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The *Catalogue* and *Publications Advice* are available from any ABS office.

Symbols and other usages

— nil or rounded to zero

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

Electronic services

12. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

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

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

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

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

	Lending operations with residents(a)						Borrowing operations from residents(b)				Interest and dividends credited to accounts during period
	Lending commitments			Loans advanced and book debts purchased during period	Payments received during period	Interest debited to loan accounts during period	Receipts during period		Withdrawals during period		
	New during period	Cancelled during period	Unused at end of period				Unsecured borrowings	Withdrawable shares	Unsecured borrowings	Withdrawable shares	
AUSTRALIA											
1985											
October	414.6	24.8	832.9	399.8	375.4	204.8	2,143.8	2,877.9	1,931.3	2,824.1	114.3
November	372.3	36.0	811.7	357.4	337.8	158.6	1,747.7	2,796.8	1,669.2	2,704.9	198.0
December	303.3	26.7	700.5	409.9	379.7	163.2	1,740.7	2,967.2	1,780.5	2,878.4	168.0
1986											
January	223.6	19.6	670.0	235.5	346.7	218.4	1,862.8	2,743.8	1,737.6	2,865.9	102.4
February	227.6	61.3	581.4	238.4	330.4	161.5	1,502.0	2,760.1	1,366.6	2,783.4	101.9
March	230.5	20.8	582.6	208.6	319.0	166.9	1,534.7	2,582.7	1,567.0	2,529.3	129.9
April	268.7	41.7	591.8	224.2	353.1	214.7	1,938.8	2,821.1	1,792.6	2,983.0	122.2
May	227.4	20.9	548.8	249.5	380.7	184.5	2,075.9	2,956.3	1,816.7	2,768.4	210.9
June	267.0	13.3	600.0	198.6	368.0	166.3	1,974.9	2,808.8	1,847.6	2,748.8	158.7
July	259.1	57.7	569.6	231.8	423.9	219.6	2,423.1	3,252.5	2,400.1	3,140.8	137.0
August	285.2	20.5	625.6	208.7	360.8	160.7	1,951.7	3,060.1	2,010.0	3,992.8	152.9
September	340.3	46.3	646.8	272.7	412.7	164.8	1,902.8	3,156.3	1,967.4	3,200.3	170.0
October	341.5	49.1	659.1	280.1	421.6	221.5	2,394.1	3,381.5	2,171.0	3,399.8	152.9
November	293.6	36.3	655.8	260.6	390.8	170.2	1,785.4	2,973.7	1,726.5	2,889.3	235.8
December	304.9	51.3	571.5	337.9	463.6	178.9	2,007.1	3,623.7	2,073.2	3,382.4	195.1
STATES - NOVEMBER 1986											
N.S.W.	137.9	11.4	316.8	127.0	132.1	73.2	621.5	1,481.7	561.9	1,401.8	145.9
Vic.	74.8	21.5	190.6	58.3	82.2	41.9	659.5	220.7	647.5	229.2	27.5
Qld	29.1	1.3	41.2	24.2	59.1	28.7	248.5	562.3	219.0	564.0	13.4
S.A.	19.8	.8	32.5	18.9	28.5	13.3	85.4	185.4	95.3	185.2	12.9
W.A.	24.5	.7	45.4	24.3	67.6	6.2	158.9	401.0	189.1	388.2	24.9
Tas.											
N.T.	7.5	.5	29.4	7.9	15.4	7.0	11.6	122.6	13.6	120.8	11.3
A.C.T.											
STATES - DECEMBER 1986											
N.S.W.	126.1	22.2	234.7	185.9	161.0	75.5	746.7	1,818.5	668.7	1,782.4	59.6
Vic.	79.3	19.6	185.4	64.8	117.3	42.0	673.3	214.4	664.1	210.7	32.7
Qld	33.5	1.5	41.1	32.0	68.6	31.2	222.6	762.9	278.8	670.6	36.6
S.A.	25.1	4.5	36.0	17.2	30.1	14.0	140.3	232.9	137.1	227.1	33.7
W.A.	34.5	1.1	49.2	29.6	71.0	6.6	196.2	468.8	293.9	375.5	21.9
Tas.											
N.T.	6.4	2.5	25.1	8.3	15.4	6.6	27.9	126.1	30.5	116.2	10.6
A.C.T.											

(a) Excludes related corporations.

(b) Excludes related corporations and banks.

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

	<i>Unused borrowing lines and standby facilities available at end of period</i>				<i>Bill (acceptance/endorsement) lines available at end of period</i>		
	<i>Residents</i>		<i>Non-residents</i>	<i>Total (used and unused)</i>	<i>Unused</i>		
	<i>Related corporations</i>	<i>Banks</i>			<i>Other</i>	<i>Banks</i>	<i>Other</i>
AUSTRALIA							
1985							
October	3.0	377.9	92.1	97.0	75.4	15.0	-
November	3.2	378.3	104.8	76.0	76.3	15.0	-
December	3.2	404.3	108.1	76.0	80.2	16.0	-
1986							
January	3.2	402.1	112.6	76.0	90.9	18.0	-
February	3.2	400.1	114.6	76.0	90.3	18.0	-
March	3.2	389.3	117.6	76.0	98.4	28.0	-
April	3.2	393.3	109.6	76.0	98.3	19.0	-
May	3.2	395.5	110.6	96.0	97.6	17.0	-
June	3.2	390.9	87.6	96.0	99.5	17.0	-
July	3.2	401.6	88.5	96.0	124.9	16.0	-
August	3.0	410.3	91.5	96.0	123.5	17.0	-
September	3.0	416.7	93.0	96.0	131.3	17.0	-
October	3.0	376.8	117.0	96.0	128.2	9.0	-
November	3.0	504.1	120.0	151.0	119.2	16.0	-
December	3.0	515.0	116.0	151.0	124.2	16.0	-
STATES - NOVEMBER 1986							
N.S.W.	-	66.9	2.8	76.0	-	-	-
Vic.	3.0	71.2	13.8	-	109.2	6.0	-
Qld	-	100.1	55.0	45.0	-	-	-
S.A.	-	35.2	11.0	-	-	-	-
W.A.	-	216.0	11.0	30.0	10.0	10.0	-
Tas.	-	-	-	-	-	-	-
N.T.	-	14.7	26.5	-	-	-	-
A.C.T.	-	-	-	-	-	-	-
STATES - DECEMBER 1986							
N.S.W.	-	67.0	2.8	76.0	-	-	-
Vic.	3.0	67.3	13.8	-	114.2	6.0	-
Qld	-	100.5	55.0	45.0	-	-	-
S.A.	-	35.2	11.0	-	-	-	-
W.A.	-	234.3	12.0	30.0	10.0	10.0	-
Tas.	-	-	-	-	-	-	-
N.T.	-	10.8	21.5	-	-	-	-
A.C.T.	-	-	-	-	-	-	-

TABLE 1 - BUILDING SOCIETIES - SELECTED LIABILITIES
(\$ million)

Borrowings from residents											Borrowings from non-residents	
Paid up capital(a)	By the acceptance of bills of exchange and the issue of promissory notes	Related corporations	Banks		Secured borrowing(b)			Other(b)		Total		
			Bank accepted bills of exchange	Other	Government and public authorities	Insurance companies	Other	Unsecured borrowings	Withdrawable share capital			
											AUSTRALIA	
1985												
October	70.8	-	25.7	109.3	212.9	105.7	19.6	471.6	6,783.7	10,684.4	17,468.1	14.9
November	71.0	-	42.4	120.3	226.3	105.7	19.6	467.9	6,862.2	10,776.4	17,638.6	15.5
December	70.9	-	44.9	118.1	206.7	104.1	19.0	504.2	6,781.4	10,865.1	17,646.6	15.8
1986												
January	70.8	-	27.4	116.6	192.4	103.0	18.5	533.3	6,859.1	10,790.6	17,649.6	16.6
February	57.2	-	20.1	115.9	204.5	103.3	20.3	531.3	6,597.7	10,765.4	17,363.1	16.9
March	57.2	-	60.2	135.9	209.8	102.4	19.8	567.2	6,565.4	10,818.8	17,384.2	17.2
April	59.9	-	62.9	145.5	184.6	73.0	19.5	559.3	6,711.6	10,657.0	17,368.5	46.5
May	59.9	-	63.0	145.1	168.0	67.1	19.4	601.3	6,970.8	10,844.8	17,815.6	68.1
June	72.6	-	62.9	137.6	226.8	42.1	18.3	570.8	6,976.6	10,741.0	17,717.6	68.4
July	72.6	11.2	62.9	150.1	188.2	43.7	18.4	537.6	6,999.6	10,582.7	17,862.3	54.4
August	75.6	11.2	40.5	138.6	202.9	43.4	18.2	584.2	6,956.0	10,930.0	17,886.0	40.7
September	75.6	11.2	40.6	140.7	196.8	42.3	17.5	563.4	6,891.5	10,885.9	17,777.4	40.7
October	75.6	11.2	41.0	144.7	182.5	40.9	17.4	515.2	7,114.6	10,867.7	17,982.2	26.5
November	75.6	11.2	41.0	129.1	211.5	41.2	16.9	496.4	7,173.4	10,952.0	18,125.4	20.2
December	77.0	11.2	41.1	134.9	175.8	45.6	16.5	489.6	7,106.5	11,193.3	18,299.8	20.3
STATES - NOVEMBER 1986												
N.S.W.	3.2	-	-	-	40.9	.4	3.7	7.0	1,305.6	5,694.9	7,000.5	2.3
Vic.	71.7	11.2	1.0	114.2	40.8	12.0	5.0	27.3	3,136.8	939.7	4,096.6	-
Qld	-	-	-	-	101.2	-	1.1	-	1,474.1	1,256.8	2,730.9	1.2
S.A.	-	-	-	-	8.3	6.0	3.1	-	407.3	1,054.9	1,462.2	-
W.A.	.7	-	-	-	8.0	18.9	2.5	436.1	682.6	1,549.9	2,232.5	16.7
Tas.	-	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	14.9	12.3	3.9	1.5	26.1	167.0	435.8	602.8	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-	-
STATES - DECEMBER 1986												
N.S.W.	3.2	-	-	-	31.0	-	3.7	2.2	1,383.6	5,731.0	7,114.6	2.3
Vic.	73.1	11.2	1.1	119.9	37.3	17.0	5.0	49.5	3,146.0	963.5	4,109.5	-
Qld	-	-	-	-	95.9	-	1.1	-	1,417.8	1,349.2	2,767.0	1.2
S.A.	-	-	-	-	5.5	6.0	3.1	-	409.7	1,060.7	1,470.5	-
W.A.	.7	-	-	-	1.7	18.8	2.5	419.8	584.9	1,643.3	2,228.2	16.7
Tas.	-	-	-	-	-	-	-	-	-	-	-	-
N.T.	-	-	40.0	15.0	4.4	3.9	1.0	18.1	164.4	445.7	610.1	-
A.C.T.	-	-	-	-	-	-	-	-	-	-	-	-

(a) Includes only fixed share capital.

(b) Excludes borrowings from related corporations and banks, and borrowings by the acceptance of bills of exchange and the issue of promissory notes.

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

	Bills of exchange purchased and held(a)						Promissory notes purchased and held			Other government and public authority securities		
	Bank accepted/j endorsed			Other bills			Public authorities	Corporations registered under FCA	Other	Treasury notes	Other Commonwealth Government securities	
	Public authorities	Corporations registered under FCA	Other	Public authorities	Corporations registered under FCA	Other					Government securities	Other
AUSTRALIA												
1985												
October		1,493.1		-	-	-	30.0	-	11.2	42.1	570.1	770.3
November		1,536.3		-	-	-	33.2	-	5.7	93.9	524.1	779.8
December		1,372.4		-	-	-	42.3	-	8.6	98.4	526.1	762.1
1986												
January		1,296.5		-	-	-	24.1	-	16.2	106.3	497.7	787.9
February		1,389.4		-	-	-	30.2	.9	13.6	93.6	473.5	760.4
March		1,340.2		-	-	-	61.4	.9	9.5	64.0	482.0	786.5
April	10.6	393.7	1,120.3	-	-	-	60.2	.9	19.0	26.2	364.0	742.6
May	9.6	433.9	1,335.2	-	-	-	35.8	1.8	24.0	24.6	412.2	740.2
June	3.8	367.5	1,804.9	-	-	-	34.1	1.8	58.4	11.6	362.9	689.2
July	9.7	409.2	1,671.3	-	-	-	33.8	-	48.0	13.6	440.0	704.0
August	11.1	365.3	1,674.7	-	-	-	67.4	-	56.5	12.4	366.0	719.7
September	5.2	372.9	1,627.5	-	-	-	60.2	1.0	79.4	13.2	367.1	702.0
October	3.4	326.5	1,547.5	-	-	-	124.8	2.1	85.1	33.5	431.9	733.7
November	4.9	320.4	1,605.5	-	-	-	86.5	2.1	93.9	14.6	406.1	731.7
December	1.9	298.2	1,833.3	-	-	-	73.4	1.0	96.9	41.9	422.3	752.3
STATES - NOVEMBER 1986												
N.S.W.	-	97.9	360.7	-	-	-	-	-	10.7	3.3	305.7	287.6
Vic.	4.9	27.1	334.2	-	-	-	57.1	1.9	42.9	-	46.0	187.8
Qld	-	3.9	405.6	-	-	-	6.0	.2	1.0	9.7	1.7	94.1
S.A.	-	35.4	234.5	-	-	-	-	-	-	.2	1.5	74.5
W.A.	-	149.1	174.7	-	-	-	23.4	-	39.3	-	51.4	66.3
Tas.	}	7.0	95.6	-	-	-	-	-	-	1.5	1.8	21.5
N.T.												
A.C.T.												
STATES - DECEMBER 1986												
N.S.W.	-	64.9	406.6	-	-	-	-	-	22.7	10.4	333.3	279.8
Vic.	1.9	30.9	524.8	-	-	-	51.7	.9	46.3	1.0	32.1	207.4
Qld	-	3.2	407.2	-	-	-	.3	.1	1.0	28.9	1.7	92.9
S.A.	-	38.9	199.1	-	-	-	-	-	-	.2	1.5	80.5
W.A.	-	154.6	165.5	-	-	-	21.4	-	26.9	-	51.8	70.1
Tas.	}	5.7	130.2	-	-	-	-	-	-	1.5	1.8	21.6
N.T.												
A.C.T.												

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

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

	Other securities		Loan outstanding(a)				Other loans and advances	Other assets in Australia	Overseas assets	Total assets	
	Related corporations	Other businesses	Related corporations		Other corporations registered under FCA	Individuals					
			Registered under FCA	Other		Owner-occupied housing					Other
AUSTRALIA											
1985											
October	52.7	168.5	21.7	7.7	29.0	11,828.9	353.1	2,212.4	763.7	-	
November	54.4	169.6	28.5	15.1	33.1	11,943.7	364.6	2,256.2	756.4	-	
December	54.3	195.6	30.2	24.5	7.6	12,071.6	380.0	2,294.3	750.2	-	
1986											
January	54.3	215.6	32.7	25.4	14.2	12,117.8	406.6	2,283.5	795.8	-	
February	58.4	200.5	32.6	33.3	5.4	11,971.6	463.1	2,101.6	777.3	-	
March	75.2	196.0	34.6	34.4	9.2	12,017.9	419.5	2,180.8	768.0	-	
April	98.3	192.1	36.0	35.4	11.0	12,062.7	423.3	2,177.4	749.3	-	
May	62.6	187.1	98.7	27.8	7.6	12,135.4	445.2	2,150.7	769.6	-	
June	68.8	166.8	110.9	26.8	4.2	11,888.1	450.1	2,127.2	771.6	-	
July	69.8	165.6	133.3	24.6	1.1	11,880.5	447.9	2,116.6	795.9	-	
August	65.1	168.8	163.9	24.3	37.0	11,885.6	452.9	2,118.1	830.0	-	
September	65.9	165.7	175.8	24.4	44.3	11,881.6	455.9	2,169.4	834.7	-	
October	66.3	165.2	189.3	25.2	.9	11,927.3	469.4	2,192.2	830.9	-	
November	65.4	165.5	195.1	27.4	7.3	11,928.1	473.1	2,259.1	864.0	-	
December	65.7	170.4	202.0	29.2	5.0	12,001.0	466.8	2,268.8	805.1	-	
STATES - NOVEMBER 1986											
N.S.W.	3.2	1.6	54.4	20.3	-	5,162.1	240.6	226.6	291.1	-	
Vic.	17.3	56.1	-	.8	-	2,213.4	106.1	1,022.8	183.4	-	
Qld	-	2.3	-	-	-	1,954.1	81.1	187.7	87.6	-	
S.A.	5.4	25.8	11.9	-	-	732.6	-	329.9	96.1	-	
W.A.	39.5	79.4	128.9	6.3	7.3	1,496.0	42.7	352.0	116.3	-	
Tas.	-	-	-	-	-	-	-	-	-	-	
N.T.	-	.3	-	-	-	369.9	2.7	140.0	89.5	-	
A.C.T.	-	-	-	-	-	-	-	-	-	-	
STATES - DECEMBER 1986											
N.S.W.	3.2	1.6	56.2	22.1	-	5,246.5	247.1	233.4	290.8	-	
Vic.	17.3	56.1	-	.7	-	2,217.3	92.1	1,028.9	192.0	-	
Qld	-	2.4	-	-	-	1,946.4	81.9	189.1	85.5	-	
S.A.	5.6	30.6	13.6	-	-	733.0	-	325.0	83.8	-	
W.A.	39.6	79.4	132.2	6.4	5.0	1,486.8	42.9	351.3	113.1	-	
Tas.	-	-	-	-	-	-	-	-	-	-	
N.T.	-	.3	-	-	-	371.1	2.8	141.3	39.9	-	
A.C.T.	-	-	-	-	-	-	-	-	-	-	

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

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

	Secured borrowings					Unsecured borrowings and withdrawable share capital					
	Up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year	Total	At call	Over 3 months but not at call	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year	Total
AUSTRALIA											
1985											
September	267.6	92.2	88.3	99.1	547.1	7,610.4	6,039.6	1,819.2	1,172.2	560.9	17,202.2
December	200.0	159.8	80.8	186.7	627.3	7,582.5	6,186.4	1,660.2	1,739.3	478.1	17,646.6
1986											
March	260.4	98.9	110.3	219.7	689.3	7,208.7	5,039.8	2,702.9	2,018.5	414.3	17,384.2
June	305.2	93.9	122.7	109.4	631.2	7,168.6	6,428.5	2,145.2	1,502.1	473.1	17,717.6
September	314.8	105.2	108.5	94.7	623.1	7,466.6	6,687.0	1,986.5	1,230.8	406.5	17,777.4
December	273.1	83.0	128.2	67.4	551.8	7,660.1	7,329.4	1,892.6	836.0	581.7	18,299.8
STATES - SEPTEMBER 1986											
N.S.W.	14.7	.3	-	5.8	20.9	3,216.3	2,320.1	783.1	376.7	95.7	6,791.9
Vic.	49.1	.7	.8	10.0	60.6	1,335.1	1,763.2	331.6	554.9	95.8	4,080.6
Qld	9.5	-	-	.7	10.2	1,286.0	1,005.0	271.1	77.6	4.2	2,643.8
S.A.	.5	-	3.1	5.5	9.1	552.5	542.4	175.0	104.4	103.3	1,477.5
W.A.	222.7	100.1	99.1	59.2	481.1	873.4	935.8	172.0	103.4	99.3	2,184.0
Tas.											
N.T.	18.3	4.0	5.4	13.6	41.2	203.3	120.5	253.8	13.7	8.2	599.6
A.C.T.											
STATES - DECEMBER 1986											
N.S.W.	-	-	-	5.9	5.9	3,351.2	2,610.5	743.0	320.3	89.8	7,114.6
Vic.	47.0	10.3	5.4	8.9	71.5	1,396.1	1,911.3	436.2	221.4	144.4	4,109.5
Qld	.5	-	-	.7	1.2	1,405.5	1,177.9	107.9	71.6	4.1	2,767.0
S.A.	.5	.1	3.1	5.4	9.1	580.2	586.6	159.2	76.1	68.4	1,470.5
W.A.	225.3	63.7	118.4	33.7	441.0	732.3	925.4	174.3	129.4	266.8	2,228.2
Tas.											
N.T.	-	8.9	1.4	12.8	23.1	194.8	117.8	272.0	17.2	8.3	610.1
A.C.T.											

(a) By period of notice for withdrawal, or remaining period to maturity where a maturity date is specified.

(b) Excludes borrowings from related corporations and banks, and borrowings by the acceptance of bills of exchange and the issue of promissory notes.

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

Borrowing rates on withdrawable shares or unsecured borrowings										
Withdrawable at call - calculated on(b)				Fixed term(c)						
Minimum monthly balance		Daily balance		3 months		6 months		12 months		
Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)	Range	Average(d)	
NEW SOUTH WALES										
1986										
July	7.00 - 11.50	8.98	7.00 - 10.50	8.88	13.50 - 14.50	14.00	12.25 - 14.50	13.90	13.25 - 14.50	13.88
August	7.00 - 11.50	8.98	7.00 - 10.50	8.88	13.50 - 14.50	13.98	12.25 - 14.50	13.88	13.25 - 14.50	13.88
September	7.00 - 11.50	8.98	7.00 - 10.50	8.88	13.50 - 15.00	14.20	12.25 - 15.00	14.04	13.25 - 14.50	13.88
October	7.00 - 11.50	8.98	7.00 - 10.50	8.88	13.50 - 16.00	14.55	12.25 - 15.00	13.96	13.25 - 14.50	13.88
November	7.00 - 11.50	8.98	7.00 - 11.50	9.00	12.75 - 15.00	14.30	12.25 - 14.50	13.94	13.25 - 14.50	13.85
December	7.00 - 11.50	8.93	7.00 - 11.50	9.00	12.75 - 15.50	14.34	12.25 - 15.00	14.06	13.25 - 14.50	13.85
VICTORIA										
1986										
July	6.00 - 12.00	9.96	5.00 - 15.00	7.94	11.00 - 16.00	14.36	11.75 - 15.00	14.13	11.75 - 17.00	14.03
August	6.00 - 12.00	9.82	5.00 - 15.00	8.12	11.00 - 16.00	14.52	13.00 - 15.50	14.48	12.00 - 17.00	14.17
September	6.00 - 12.00	9.82	5.00 - 15.00	8.06	11.00 - 16.00	14.57	12.00 - 16.00	14.65	12.00 - 17.00	14.18
October	6.00 - 12.00	10.04	5.00 - 15.00	8.06	11.00 - 16.00	14.67	12.00 - 16.00	14.46	12.00 - 17.00	14.21
November	6.00 - 12.00	10.04	5.00 - 15.00	8.28	11.00 - 16.00	14.68	12.00 - 16.00	14.53	12.00 - 16.50	14.38
December	6.00 - 12.00	9.96	5.00 - 15.00	8.28	11.00 - 16.00	14.56	12.00 - 15.00	14.40	12.00 - 16.50	14.61
QUEENSLAND										
1986										
July	8.50 - 10.00	9.25	9.00 - 11.00	9.75	13.50 - 14.50	14.15	13.25 - 15.00	14.03	13.00 - 14.30	13.94
August	8.50 - 10.00	9.25	9.00 - 10.50	9.70	14.00 - 15.50	14.62	13.25 - 15.50	14.43	13.50 - 15.50	14.50
September	8.50 - 10.00	9.25	8.50 - 10.50	9.55	14.50 - 16.00	15.35	14.50 - 16.25	15.38	14.00 - 16.00	15.32
October	8.50 - 10.00	9.17	8.50 - 10.50	9.45	14.25 - 16.00	15.13	14.00 - 16.00	15.10	14.00 - 16.00	15.00
November	8.50 - 10.00	9.17	8.50 - 10.50	9.45	14.25 - 15.50	14.78	14.00 - 15.25	14.68	14.00 - 15.25	14.46
December	8.00 - 10.00	8.83	8.50 - 10.50	9.41	14.00 - 14.75	14.29	14.00 - 14.75	14.30	14.00 - 15.00	14.29
SOUTH AUSTRALIA										
1986										
July	9.00 - 11.00	10.00	7.00 - 10.00	8.00	13.50 - 14.25	13.94	13.50 - 14.25	13.94	13.50 - 14.50	14.05
August	9.00 - 11.00	10.00	7.00 - 10.00	8.00	13.50 - 14.25	13.94	13.50 - 14.25	13.94	13.50 - 14.50	13.95
September	9.00 - 11.00	10.00	7.00 - 10.00	8.00	14.25 - 16.00	15.65	14.25 - 16.25	15.70	13.50 - 16.00	14.15
October	9.00 - 10.00	9.67	7.00 - 10.00	8.00	14.25 - 16.00	15.15	14.25 - 16.00	15.20	13.25 - 16.00	14.25
November	9.00 - 10.00	9.67	7.00 - 10.00	8.00	14.25 - 15.30	15.01	14.25 - 15.30	15.06	13.50 - 15.50	14.20
December	9.00 - 11.00	10.00	7.00 - 10.00	8.00	14.25 - 15.30	14.91	14.25 - 15.30	14.96	13.50 - 15.50	14.20
WESTERN AUSTRALIA										
1986										
July	11.00 - 12.00	11.44	6.75 - 10.00	8.47	14.50 - 15.00	14.73	14.50 - 15.00	14.69	13.75 - 14.75	14.47
August	11.00 - 12.00	11.44	6.75 - 10.00	8.47	13.50 - 15.75	14.75	13.50 - 15.50	14.75	13.75 - 15.50	14.63
September	11.00 - 12.00	11.44	6.75 - 10.00	8.38	13.50 - 15.75	14.88	14.50 - 15.75	15.19	13.75 - 15.50	14.69
October	11.00 - 12.00	11.44	6.75 - 10.00	8.31	13.50 - 16.00	15.03	14.50 - 16.00	15.25	13.75 - 15.50	14.84
November	11.00 - 11.75	11.19	6.75 - 10.00	8.25	14.50 - 15.75	15.09	14.50 - 15.75	15.19	13.75 - 15.50	14.97
December	11.00 - 11.75	11.19	6.75 - 10.00	8.25	14.50 - 15.50	14.84	14.50 - 15.50	15.15	13.75 - 15.50	14.84
AUSTRALIAN CAPITAL TERRITORY										
1986										
July	8.00 - 8.00	8.00	9.00 - 9.00	9.00	14.50 - 14.50	14.50	14.50 - 14.50	14.50	14.00 - 14.00	14.00
August	8.00 - 8.00	8.00	9.00 - 9.00	9.00	15.00 - 15.00	15.00	15.00 - 15.00	15.00	14.50 - 14.50	14.50
September	8.00 - 8.00	8.00	9.00 - 9.00	9.00	16.00 - 16.00	16.00	16.00 - 16.00	16.00	15.50 - 15.50	15.50
October	8.00 - 8.00	8.00	9.00 - 9.00	9.00	16.00 - 16.00	16.00	16.00 - 16.00	16.00	15.50 - 15.50	15.50
November	8.00 - 8.00	8.00	9.00 - 9.00	9.00	16.00 - 16.00	16.00	16.00 - 16.00	16.00	15.50 - 15.50	15.50
December	8.00 - 8.00	8.00	9.00 - 9.00	9.00	15.50 - 15.50	15.50	15.50 - 15.50	15.50	15.50 - 15.50	15.50

(a) Tasmania and Northern Territory not available for publication.

(b) Rates cited are those attracted by a deposit of \$2,000 withdrawable at call. Excludes cash management accounts.

(c) Rates cited are those attracted by a fixed term deposit of \$5,000. Notice provisions at end of term and frequency of interest credits

(d) have been ignored in the calculation of these interest rates. Excludes deposits with variable interest rates over the term of the deposit, and deposits compounding interest.

(e) Not weighted.

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

	Lending rates on first mortgage owner occupied housing(b)							
	\$30,000		\$40,000		\$50,000		\$60,000	
	Range	Average(c)	Range	Average(c)	Range	Average(c)	Range	Average(c)
NEW SOUTH WALES								
1986								
July	13.00 - 14.50	14.08	13.00 - 15.00	14.46	13.50 - 15.50	14.83	14.50 - 15.50	15.18
August	13.00 - 14.50	14.08	13.00 - 15.00	14.46	13.50 - 15.50	14.83	14.50 - 15.50	15.18
September	13.00 - 14.50	14.08	13.00 - 15.00	14.46	13.50 - 15.50	14.83	14.50 - 15.50	15.18
October	13.00 - 14.50	14.13	13.00 - 15.00	14.46	13.50 - 15.50	14.83	14.50 - 16.00	15.18
November	13.50 - 15.50	14.63	14.00 - 15.50	14.83	14.50 - 15.50	15.08	14.50 - 16.00	15.34
December	13.50 - 15.50	14.96	14.00 - 15.50	15.08	14.50 - 15.50	15.23	14.50 - 15.50	15.34
VICTORIA								
1986								
July	14.50 - 16.00	15.71	14.50 - 16.00	15.73	14.50 - 16.00	15.73	14.50 - 16.00	15.78
August	14.50 - 16.00	15.78	14.50 - 16.00	15.80	14.50 - 16.00	15.80	14.90 - 16.00	15.86
September	14.50 - 16.00	15.87	14.50 - 16.00	15.89	14.50 - 16.00	15.89	15.00 - 16.00	15.92
October	14.50 - 16.00	15.87	14.50 - 16.00	15.89	14.50 - 16.00	15.89	15.50 - 16.00	15.94
November	14.50 - 16.00	15.87	14.50 - 16.00	15.89	14.50 - 16.00	15.89	15.50 - 16.00	15.94
December	14.50 - 16.00	15.87	14.50 - 16.00	15.89	14.50 - 16.00	15.89	15.50 - 16.00	15.94
QUEENSLAND								
1986								
July	15.00 - 15.00	15.00	15.00 - 16.00	15.36	15.00 - 16.50	15.59	15.00 - 16.50	15.77
August	15.00 - 15.00	15.00	15.00 - 16.00	15.45	15.00 - 16.50	15.59	15.00 - 16.50	15.68
September	15.00 - 15.50	15.05	15.00 - 16.00	15.50	15.00 - 16.50	15.59	15.00 - 16.50	15.64
October	15.00 - 15.50	15.08	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58
November	15.00 - 15.50	15.08	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58
December	15.00 - 15.50	15.13	15.00 - 16.00	15.45	15.00 - 16.50	15.58	15.00 - 16.50	15.58
SOUTH AUSTRALIA								
1986								
July	15.00 - 15.50	15.25	15.25 - 15.75	15.45	15.50 - 16.00	15.63	15.50 - 16.50	16.00
August	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.63	15.50 - 16.50	16.00
September	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.63	15.50 - 16.50	16.00
October	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.63	15.50 - 16.50	16.00
November	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.00
December	15.00 - 15.50	15.25	15.25 - 15.75	15.40	15.50 - 16.00	15.60	15.50 - 16.50	16.10
WESTERN AUSTRALIA								
1986								
July	15.00 - 16.50	15.56	15.00 - 16.50	15.56	15.00 - 16.50	15.56	15.00 - 16.50	15.56
August	15.00 - 16.50	15.69	15.00 - 16.50	15.69	15.00 - 16.50	15.69	15.00 - 16.50	15.69
September	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94
October	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94
November	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94	15.50 - 17.00	15.94
December	15.50 - 17.00	16.03	15.50 - 17.00	16.03	15.50 - 17.00	16.03	15.50 - 17.00	16.03
AUSTRALIAN CAPITAL TERRITORY								
1986								
July	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75
August	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75
September	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75
October	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75
November	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75
December	16.00 - 16.00	16.00	16.25 - 16.25	16.25	16.50 - 16.50	16.50	16.75 - 16.75	16.75

(a) Tasmania and Northern Territory not available for publication

(b) Excludes special interest rates applicable to first home buyers.

(c) Not weighted.