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# BANKING AUSTRALIA JUNE QUARTER 1981

CATALOGUE NO. 5005.0

AUSTRALIAN BUREAU OF STATISTICS Canberra

NOON 9 SEPTEMBER 1981

**BANKING  
AUSTRALIA**

**JUNE QUARTER  
1981**

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CATALOGUE NO. 5605.0

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## EXPLANATORY NOTES

## Introduction

This publication covers banking and related statistics compiled from returns submitted under the *Banking Act 1959* and from other information provided voluntarily by the banks including State banks.

## Seasonal adjustment

2. This publication contains seasonally adjusted figures for major trading banks deposits, liquid assets and Australian Government securities, loans, advances and bills discounted (see Table 8) and depositors' balances with savings banks (see Table 11). Details of the methods used in seasonally adjusting these series are provided in *Seasonally Adjusted Indicators Australia* (1308.0).

## Trading banks

3. Trading banks comprise the major trading banks and several additional trading banks.

The major trading banks are:

Commonwealth Trading Bank of Australia  
Australia and New Zealand Banking Group Limited  
Bank of New South Wales  
The Commercial Bank of Australia Limited  
The Commercial Banking Company of Sydney Limited  
The National Bank of Australasia Limited

The additional banks are:

Bank of New Zealand  
Bank of Queensland Limited  
Banque Nationale de Paris  
The Rural Bank of New South Wales  
State Bank of South Australia  
The Rural and Industries Bank of Western Australia (Rural Department).

4. Unless otherwise stated, the statistics presented are averages of weekly returns. The figures shown for liabilities and assets are the averages of liabilities and assets within Australia of the banks at the close of business on the weekly balance days during the period concerned. The weekly balance day is usually Wednesday. The figures shown for debits to customers' accounts are the average of debits for the weeks ending at the close of business on the weekly balance days during the period concerned. The figures shown for new and increased lending commitments are the averages of weekly commitments for the month ending on the second Wednesday of the month under review. Banks are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year.

5. A classification of advances and deposits, overdraft limits and new and increased lending commitments of the major trading banks is made half-yearly at the second Wednesday in January and July.

## Savings banks

6. The savings banks are:

Commonwealth Savings Bank of Australia\*  
Australia and New Zealand Savings Bank Limited\*  
Bank of New South Wales Savings Bank Limited\*  
The Commercial Savings Bank of Australia Limited\*  
C. B. C. Savings Bank Limited\*  
The National Bank Savings Bank Limited\*  
The Bank of New Zealand Savings Bank Limited\*  
The Hobart Savings Bank (trading as The Savings Bank of Tasmania)  
Launceston Bank for Savings  
The State 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.

7. Particulars for the Commonwealth Savings Bank, the three State banks and the Hobart Savings Bank relate to the end of the month; those for the Launceston Bank for Savings to the last Monday of the month and those for the private savings banks to the last Wednesday of the month.

8. The number of operative accounts *excludes* school bank accounts and small inoperative accounts. The other sections of the tables relating to depositors' balances etc., relate to all accounts *including* school accounts and small inoperative accounts.

9. Depositors' balances in Australia *exclude* balances in External Territories.

10. Deposits and withdrawals during each month *include* inter-branch transfers for those savings banks which operate in more than one State.

11. Details of liabilities and assets for individual trading banks, savings banks, the Commonwealth Development Bank, the Rural Credits Department of the Reserve Bank of Australia, the Australian Resources Development Bank Limited and the Primary Industry Bank, are published each month in the *Commonwealth of Australia Gazette*.

**Revisions**

12. This publication incorporates revisions made to previous statistics in this series.

**Related publications**

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

*Major Trading Banks, Australia (5603.0)—issued monthly*

*Savings Banks, Australia (5602.0)—issued monthly.*

14. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia (1101.0)* which is available free of charge from any ABS office.

**Symbols and other usages**

- nil, or rounded to zero
- break in continuity of series (where drawn across a column between two consecutive figures).

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

## SECTION 1 : TRADING BANKS

TABLE 1. ALL TRADING BANKS AND MAJOR TRADING BANKS : LIABILITIES WITHIN AUSTRALIA(a)  
(\$ million)

Average of weekly figures for month of—	Deposits													Balances due to other banks(c)	Bills payable and all other liabilities	Total liabilities		
	Fixed			Bearing interest						Current								
	Australian and State Governments	Other		Total fixed	Australian and State Governments	Other		Total bearing interest	Australian and State Governments	Other		Total not bearing interest	Total current				Total deposits	
		Other banks	Other(b)			Other banks	Other			Other banks	Other							
<b>ALL TRADING BANKS</b>																		
1980—																		
May	1,275.5	55.7	13,362.3	14,693.5	112.0	19.9	1,076.7	1,208.7	76.1	285.3	9,127.8	9,489.2	10,697.8	25,391.4	849.8	5,524.1	31,765.2	
June	1,111.2	36.4	13,607.9	14,755.5	112.4	31.0	1,104.3	1,247.7	89.1	250.0	9,300.8	9,599.9	10,887.7	25,643.2	790.0	5,555.3	31,988.5	
July	1,012.5	27.1	13,917.0	14,956.5	135.2	18.4	1,128.2	1,281.8	87.1	220.6	9,441.4	9,749.1	11,037.9	25,987.4	822.8	5,602.9	32,413.1	
August	897.1	22.0	14,362.6	15,281.7	127.4	28.5	1,096.3	1,254.2	79.1	241.6	9,442.5	9,763.3	11,017.5	26,299.2	838.6	5,612.4	32,750.2	
September	864.1	16.6	14,694.6	15,575.2	109.4	15.6	1,087.4	1,212.3	73.4	245.7	9,574.9	9,894.0	11,106.4	26,681.6	795.4	5,099.7	33,176.8	
October	951.3	15.0	14,907.9	15,874.2	108.8	21.5	1,114.2	1,244.5	76.8	286.5	10,021.3	10,384.4	11,629.2	27,503.3	705.6	5,880.3	34,089.2	
November	831.8	16.3	14,840.5	15,688.6	122.2	8.6	1,134.5	1,265.2	82.5	311.6	10,436.9	10,831.0	12,096.2	27,784.8	845.5	5,924.0	34,554.3	
December(d)	813.7	18.1	14,812.1	15,643.8	129.0	22.0	1,129.5	1,280.5	90.3	308.1	11,061.2	11,459.6	12,740.2	28,384.0	792.0	6,124.4	35,300.4	
1981—																		
January	855.9	22.2	15,168.1	16,046.1	110.1	12.1	1,133.0	1,255.2	81.2	276.3	10,946.4	11,304.0	12,559.2	28,605.3	762.1	6,380.5	35,747.9	
February	910.4	29.1	15,505.5	16,445.0	113.7	15.0	1,158.1	1,286.9	78.7	259.0	10,792.9	11,130.5	12,417.4	28,862.4	770.0	6,385.8	36,018.2	
March	971.9	43.9	16,005.7	17,021.5	100.7	11.7	1,180.5	1,271.3	82.5	246.5	10,843.4	11,172.4	12,443.7	29,465.2	745.3	6,425.2	36,635.8	
April	936.5	55.9	16,065.9	17,058.3	135.0	16.9	1,147.9	1,299.8	110.5	284.4	10,807.5	11,202.3	12,502.1	29,560.4	741.9	6,790.8	37,093.1	
May	842.2	58.1	16,291.4	17,191.7	118.0	23.3	1,102.3	1,243.6	82.6	276.9	10,328.8	10,688.3	11,931.8	29,123.6	858.6	7,009.9	36,992.1	
June	795.5	49.8	16,342.5	17,187.8	107.3	10.0	1,101.0	1,218.4	94.1	272.5	10,533.1	10,899.7	12,118.1	29,305.9	820.9	7,302.9	37,429.6	
<b>MAJOR TRADING BANKS</b>																		
1980—																		
May	969.2	42.2	11,572.1	12,583.5	56.2	19.7	880.1	956.0	54.9	284.2	8,557.0	8,896.2	9,852.1	22,435.6	774.8	4,709.9	27,920.3	
June	839.5	24.1	11,794.7	12,658.3	55.4	30.6	904.7	990.7	60.4	249.3	8,720.9	9,030.6	10,021.4	22,679.7	714.0	4,707.5	28,101.1	
July	753.5	19.6	12,071.8	12,844.9	58.9	18.0	940.0	1,016.9	59.3	219.5	8,869.3	9,148.2	10,165.1	23,010.0	748.6	4,768.3	28,526.9	
August	644.2	16.3	12,457.6	13,118.1	64.2	28.1	912.9	1,005.2	52.5	240.6	8,861.7	9,154.8	10,160.0	23,278.1	753.6	4,777.3	28,809.0	
September	609.8	12.6	12,743.2	13,365.5	49.6	15.2	900.7	965.5	50.2	344.8	9,003.7	9,298.7	10,264.2	23,029.7	719.7	4,854.7	29,204.2	
October	665.6	12.1	12,865.6	13,543.3	47.4	20.9	915.4	983.6	55.7	285.1	9,419.9	9,760.7	10,744.3	24,287.7	631.1	4,989.6	29,908.3	
November	571.7	14.0	12,788.9	13,374.6	59.1	8.2	929.4	996.7	59.1	309.6	9,815.5	10,184.2	11,180.9	24,555.6	756.1	4,965.6	30,308.2	
December(d)	549.4	14.3	12,775.2	13,338.9	73.4	21.6	925.1	1,020.1	64.0	304.5	10,400.0	10,768.5	11,788.6	25,127.5	703.0	5,180.8	31,011.3	
1981—																		
January	578.0	16.9	13,107.9	13,702.8	55.6	11.5	925.1	992.2	56.5	273.8	10,267.0	10,597.3	11,589.5	25,292.3	675.2	5,449.2	31,416.7	
February	622.7	21.9	13,441.7	14,086.3	62.3	14.7	959.8	1,036.8	56.5	256.7	10,127.4	10,440.6	11,477.4	25,563.7	677.8	5,446.1	31,687.6	
March	684.7	31.4	13,324.4	14,648.5	50.0	11.4	955.8	1,017.2	59.5	243.4	10,178.7	10,481.5	11,498.8	26,147.3	651.4	5,800.4	32,279.1	
April	658.0	46.9	13,974.6	14,679.5	64.4	16.3	946.6	1,029.3	85.2	282.0	10,143.3	10,510.5	11,539.8	26,219.3	643.5	5,480.0	32,662.7	
May	585.9	47.1	14,160.1	14,793.1	58.4	22.9	909.1	990.4	60.8	274.5	9,684.0	10,019.3	11,009.8	25,802.8	749.5	6,029.4	32,581.7	
June	534.6	42.8	14,158.3	14,735.7	56.0	9.7	911.8	977.6	68.2	270.1	9,883.8	10,222.1	11,199.8	25,935.4	692.2	6,329.2	32,956.8	

(a) Excludes shareholders' funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. See Table 7, page 10. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia. (d) Excludes one Wednesday.

TABLE 2. ALL TRADING BANKS AND MAJOR TRADING BANKS: ASSETS WITHIN AUSTRALIA(a)  
(\$ million)

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Loans to authorised dealers in the short-term money market			Statutory reserve with Reserve Bank		Cheques and bills of other banks(b)		Loans, advances and bills discounted					Bills receivable and all other assets	Total assets
	Coin, bullion and notes	Cash with Reserve Bank	Treasury notes	Other securities	Local and semi-government securities	Other securities	Reserve Bank	with due from other banks(b)	Temporary advances to wool-buyers(c)	Term loans	Farm development loans	Other loans	Total loans, advances and bills discounted	Bank premises, furniture and sites				
<b>ALL TRADING BANKS</b>																		
<b>1980—</b>																		
May	467.7	6.5	200.5	4,084.2	212.4	969.9	183.9	1,418.9	711.3	193.0	1,898.6	685.7	17,733.8	20,511.1	535.7	4,624.6	33,926.7	
June	471.5	14.1	182.8	4,118.1	205.1	994.6	384.3	1,385.6	711.1	195.9	1,915.9	697.5	17,592.7	20,402.0	547.5	4,658.9	34,075.7	
July	467.9	6.8	174.2	4,217.4	225.0	1,043.2	235.9	1,387.9	749.9	188.6	1,926.8	714.7	17,929.9	20,760.0	539.3	4,715.9	34,523.4	
August	478.5	7.4	171.0	4,390.5	237.4	1,052.8	238.2	1,405.9	720.7	166.7	1,944.7	723.3	17,980.6	20,815.3	543.7	4,703.9	34,765.3	
September	482.0	9.1	248.9	4,501.7	266.8	1,060.5	407.5	1,423.2	679.9	176.5	1,960.7	730.8	17,863.9	20,731.8	549.3	4,786.3	35,147.1	
October	488.2	25.8	634.9	4,584.4	289.1	1,104.4	392.9	1,444.3	727.7	224.2	1,946.0	740.8	18,366.5	21,277.5	550.4	4,929.8	36,449.4	
November	498.5	7.3	831.5	4,547.0	267.4	1,134.2	335.1	1,481.3	652.8	265.5	1,958.6	753.5	18,453.5	21,431.1	552.8	4,969.3	36,708.4	
December(d)	596.7	9.3	711.3	4,522.4	247.2	1,159.9	401.7	1,502.2	674.4	285.3	1,984.7	772.5	18,680.3	21,722.8	559.3	5,115.8	37,223.0	
<b>1981—</b>																		
January	552.2	6.8	1,011.1	4,538.1	241.6	1,216.3	267.4	1,786.3	596.8	260.7	1,996.5	781.6	18,721.1	21,759.9	564.3	5,384.0	37,924.6	
February	518.6	9.9	1,338.7	4,456.7	232.6	1,182.6	355.9	1,803.8	565.3	226.3	2,014.9	784.4	18,695.4	21,721.0	569.4	5,382.2	38,136.8	
March	527.2	6.3	1,596.3	4,461.9	232.0	1,215.6	294.6	1,820.3	632.9	241.6	2,020.5	793.0	18,913.3	21,968.4	576.0	5,393.5	38,724.9	
April	537.8	7.4	1,173.0	4,452.9	225.9	1,227.9	273.0	1,858.5	717.6	262.7	2,032.7	807.5	19,575.2	22,678.1	584.7	5,706.5	39,446.9	
May	531.2	5.0	742.7	4,310.6	224.9	1,223.4	269.5	1,870.8	631.6	237.5	2,070.7	824.9	19,965.2	23,098.3	606.5	5,920.2	39,434.7	
June	543.6	6.8	838.3	4,415.4	219.8	1,236.0	264.5	1,852.6	616.9	215.3	2,045.5	835.8	19,932.1	23,028.7	609.8	6,189.3	39,821.7	
<b>MAJOR TRADING BANKS</b>																		
<b>1980—</b>																		
May	439.3	5.7	137.1	3,701.1	107.7	899.9	143.4	1,389.7	540.7	193.0	1,898.6	685.7	14,836.0	17,613.3	430.5	4,252.8	29,661.1	
June	442.8	13.3	131.0	3,701.5	102.5	925.4	324.9	1,356.1	541.1	195.9	1,915.9	697.5	14,704.8	17,514.1	441.3	4,265.9	29,759.9	
July	438.8	6.1	140.6	3,807.5	125.1	973.9	188.7	1,358.1	559.2	188.6	1,926.8	714.7	15,033.5	17,863.6	431.5	4,324.9	30,218.0	
August	449.5	6.5	135.8	3,971.2	132.8	979.9	183.6	1,375.9	536.9	166.7	1,944.7	723.3	15,066.2	17,900.9	435.4	4,313.7	30,422.1	
September	452.6	8.4	211.1	4,073.7	163.0	982.3	349.4	1,392.7	508.0	176.5	1,960.7	730.8	14,942.9	17,810.8	441.3	4,392.6	30,785.8	
October	457.7	24.2	570.5	4,160.3	179.1	1,017.6	311.9	1,413.4	510.3	224.2	1,946.0	740.8	15,362.4	18,273.4	443.1	4,508.5	31,869.9	
November	469.3	6.3	754.1	4,114.6	154.1	1,039.2	273.3	1,448.0	470.0	265.5	1,958.6	753.5	15,378.5	18,356.2	445.7	4,512.7	32,043.4	
December(d)	561.9	8.7	620.7	4,083.5	124.6	1,065.6	334.4	1,469.5	518.0	285.3	1,984.7	772.5	15,596.2	18,638.7	451.3	4,647.4	32,524.1	
<b>1981—</b>																		
January	516.5	6.0	921.2	4,085.3	110.0	1,099.6	218.2	1,748.9	453.7	260.7	1,996.5	781.6	15,566.9	18,605.8	455.0	4,922.6	33,142.8	
February	486.0	9.2	1,235.7	4,008.8	101.7	1,078.6	288.7	1,767.6	422.8	226.3	2,014.9	784.4	15,569.3	18,594.8	459.3	4,923.5	33,376.6	
March	494.0	5.6	1,491.5	4,004.9	99.9	1,121.2	241.8	1,784.7	478.2	241.6	2,020.5	793.0	15,746.9	18,802.0	465.1	4,935.5	33,924.3	
April	503.6	6.7	1,092.2	3,999.1	96.7	1,143.7	221.8	1,822.6	550.6	262.7	2,032.7	807.5	16,354.0	19,457.0	473.5	5,206.1	34,573.4	
May	497.0	4.2	695.1	3,867.4	91.5	1,133.6	208.0	1,834.2	465.9	237.5	2,070.7	824.9	16,717.7	19,850.9	494.7	5,422.1	34,564.5	
June	508.7	5.9	769.8	3,985.2	85.2	1,146.7	205.5	1,813.6	453.7	215.3	2,045.5	835.8	16,617.7	19,714.4	497.5	5,701.6	34,887.8	

(a) Excludes inter-branch accounts. (b) Includes term loan fund and farm development loan fund accounts of the major trading banks with the Reserve Bank. (c) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals. (d) Excludes one Wednesday.

TABLE 3. ALL TRADING BANKS AND MAJOR TRADING BANKS  
SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA AND RATIOS TO TOTAL DEPOSITS

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest	Liquid assets and Australian and State Government securities				Statutory reserve deposit accounts with Reserve Bank	Loans, advances and bills discounted	Deposits not bearing interest
	Cash and cash with Reserve Bank	Securities		Total				Cash and cash with Reserve Bank	Securities		Total			
		Treasury notes	Other securities						Treasury notes	Other securities				
AMOUNT (\$ million)							RATIO TO TOTAL DEPOSITS (per cent)							
<b>ALL TRADING BANKS</b>														
1980—														
May	474.2	200.5	4,084.2	4,758.9	1,418.9	20,511.1	9,489.2	1.9	0.8	16.1	18.7	5.6	80.8	37.4
June	485.6	182.8	4,118.1	4,786.5	1,385.6	20,402.0	9,639.9	1.9	0.7	16.1	18.7	5.4	79.6	37.6
July	474.7	174.2	4,217.4	4,866.3	1,387.9	20,760.0	9,749.1	1.8	0.7	16.2	18.7	5.3	79.9	37.5
August	485.9	171.0	4,390.5	5,047.4	1,405.9	20,815.3	9,763.3	1.9	0.7	16.7	19.2	5.4	79.2	37.1
September	491.1	248.9	4,501.7	5,241.7	1,423.2	20,731.8	9,894.0	1.8	0.9	16.9	19.7	5.3	77.7	37.1
October	514.0	634.9	4,584.4	5,733.3	1,444.3	21,277.5	10,384.6	1.9	2.3	16.7	20.9	5.3	77.4	37.8
November	505.7	831.5	4,547.0	5,884.3	1,481.3	21,431.1	10,831.0	1.8	3.0	16.4	21.2	5.3	77.1	39.0
December(a)	606.0	711.3	4,522.4	5,839.7	1,502.2	21,722.8	11,459.6	2.1	2.5	15.9	20.6	5.3	76.5	40.4
1981—														
January	558.9	1,011.1	4,538.1	6,108.1	1,786.3	21,759.9	11,304.0	2.0	3.5	15.9	21.4	6.2	76.1	39.5
February	528.6	1,338.7	4,456.7	6,324.0	1,803.8	21,721.0	11,130.5	1.8	4.6	15.4	21.9	6.3	75.3	38.6
March	533.5	1,596.3	4,461.9	6,591.7	1,820.3	21,968.4	11,172.4	1.8	5.4	15.1	22.4	6.2	74.6	37.9
April	545.1	1,173.0	4,452.9	6,171.0	1,856.5	22,678.1	11,202.3	1.8	4.0	15.1	20.9	6.3	76.7	37.9
May	536.2	742.7	4,310.6	5,589.5	1,870.8	23,098.3	10,688.3	1.8	2.6	14.8	19.2	6.4	79.3	36.7
June	550.4	838.3	4,415.4	5,804.1	1,852.6	23,028.7	10,899.7	1.9	2.9	15.1	19.8	6.3	78.6	37.2
<b>MAJOR TRADING BANKS</b>														
1980—														
May	445.0	137.1	3,701.1	4,283.1	1,389.7	17,613.3	8,896.2	2.0	0.6	16.5	19.1	6.2	78.5	39.7
June	456.1	131.0	3,701.5	4,288.6	1,356.1	17,514.1	9,030.6	2.0	0.6	16.3	18.9	6.0	77.2	39.8
July	444.9	140.6	3,807.5	4,393.0	1,358.1	17,863.6	9,148.2	1.9	0.6	16.6	19.1	5.9	77.6	39.8
August	455.9	135.8	3,971.2	4,563.0	1,375.9	17,900.9	9,154.8	2.0	0.6	17.1	19.6	5.9	76.9	39.3
September	461.0	211.1	4,073.7	4,745.7	1,392.7	17,810.8	9,298.7	2.0	0.9	17.2	20.1	5.9	75.4	39.4
October	481.9	570.5	4,160.3	5,212.7	1,413.4	18,273.4	9,760.7	2.0	2.4	17.1	21.5	5.8	75.2	40.2
November	475.7	754.1	4,114.6	5,344.4	1,448.0	18,356.2	10,184.2	1.9	3.1	16.8	21.8	5.9	74.8	41.5
December(a)	570.6	620.7	4,083.5	5,274.8	1,469.5	18,638.7	10,768.5	2.3	2.5	16.3	21.0	5.9	74.2	42.9
1981—														
January	522.5	921.2	4,085.3	5,529.0	1,748.9	18,605.8	10,597.3	2.1	3.6	16.2	21.9	6.9	73.6	41.9
February	495.2	1,235.7	4,008.8	5,739.7	1,767.6	18,594.8	10,440.6	1.9	4.8	15.7	22.5	6.9	72.7	40.8
March	499.6	1,491.5	4,004.9	5,995.9	1,784.7	18,802.0	10,481.5	1.9	5.7	15.3	22.9	6.8	71.9	40.1
April	510.2	1,092.2	3,999.1	5,601.5	1,822.6	19,457.0	10,510.5	2.0	4.2	15.3	21.4	7.0	74.2	40.1
May	501.3	695.1	3,867.4	5,063.7	1,834.2	19,850.9	10,019.3	1.9	2.7	15.0	19.6	7.1	76.9	38.8
June	514.6	769.8	3,852.2	5,269.6	1,813.6	19,714.4	10,222.1	2.0	3.0	15.4	20.3	7.0	76.0	39.4

(a) Excludes one Wednesday.

TABLE 4. ALL TRADING BANKS: DEPOSITS AND ADVANCES IN EACH STATE AND TERRITORY  
(£ million)

Average of weekly figures for month of—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
DEPOSITS									
1980—									
May	11,574.0	5,706.6	3,894.9	1,648.9	1,729.7	404.6	143.7	274.4	25,376.9
June	11,663.5	5,806.9	3,934.8	1,652.0	1,747.2	408.5	135.9	279.7	25,628.4
July	11,867.5	5,856.4	4,061.2	1,637.1	1,740.2	385.2	135.8	288.9	25,972.2
August	11,964.0	5,897.3	4,194.9	1,655.0	1,749.9	398.6	140.7	285.6	26,283.9
September	12,046.6	5,962.1	4,300.7	1,683.8	1,802.4	435.7	148.2	286.6	26,666.1
October	12,402.4	6,103.3	4,480.9	1,710.2	1,900.2	433.8	153.5	303.5	27,487.8
November	12,459.9	6,111.0	4,628.9	1,726.5	1,928.4	455.1	156.2	302.5	27,768.5
December(a)	12,620.1	6,235.4	4,778.6	1,778.4	2,004.7	462.5	162.7	324.5	28,366.9
1981—									
January	12,526.5	6,264.1	4,797.9	1,888.0	2,168.4	457.3	159.1	326.4	28,587.6
February	12,570.5	6,387.0	4,782.5	1,911.3	2,214.7	470.9	163.4	343.4	28,843.8
March	12,648.0	6,694.6	4,877.0	1,952.3	2,273.5	485.9	164.2	351.4	29,447.0
April	12,847.8	6,678.6	4,848.1	1,913.0	2,265.1	463.5	170.0	355.6	29,541.7
May	12,670.7	6,632.4	4,817.0	1,831.5	2,177.7	451.2	171.6	352.1	29,104.1
June	12,815.1	6,638.2	4,896.3	1,813.4	2,136.5	456.9	171.4	358.4	29,286.3
LOANS, ADVANCES AND BILLS DISCOUNTED									
1980—									
May	8,839.4	4,599.1	2,498.9	1,941.7	1,811.7	374.7	92.9	348.7	20,507.0
June	8,777.3	4,524.9	2,509.2	1,938.3	1,826.5	373.7	95.3	352.5	20,397.8
July	8,946.6	4,589.3	2,555.2	1,972.8	1,860.8	382.1	94.6	354.4	20,555.9
August	8,951.1	4,704.6	2,499.8	1,973.4	1,849.9	385.8	94.5	351.9	20,811.1
September	8,927.2	4,682.3	2,469.2	1,976.7	1,843.0	383.2	95.5	350.4	20,727.6
October	9,260.7	4,771.6	2,510.6	2,005.8	1,911.0	392.2	96.7	324.5	21,273.2
November	9,351.6	4,793.1	2,529.4	2,002.5	1,918.6	394.1	98.9	338.6	21,426.8
December(a)	9,555.1	4,806.8	2,575.8	2,023.8	1,911.7	392.6	101.1	351.5	21,718.3
1981—									
January	9,496.8	4,823.0	2,619.5	2,035.1	1,936.6	385.8	102.4	355.9	21,755.2
February	9,485.9	4,754.2	2,642.4	2,040.1	1,941.3	390.4	103.4	358.6	21,716.2
March	9,581.0	4,813.8	2,681.0	2,071.0	1,958.0	392.5	111.3	354.8	21,963.4
April	9,848.9	5,020.1	2,766.9	2,123.1	2,038.6	403.9	110.3	361.3	22,673.2
May	10,031.2	5,168.3	2,798.4	2,144.0	2,055.5	415.0	111.0	369.9	23,093.2
June	10,032.8	5,071.7	2,817.8	2,149.0	2,050.6	417.5	112.9	370.9	23,023.3

(a) Excludes one Wednesday.

**TABLE 5. ALL TRADING BANKS: DEBITS TO CUSTOMERS' ACCOUNTS(a)**  
 (\$ million)

Average of weekly figures for month of—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
<b>AUSTRALIAN AND STATE GOVERNMENTS(b)</b>									
<b>1980—</b>									
May	648.5	132.9	0.3	0.1	0.6	0.3	—	—	782.7
June	984.6	159.0	0.4	0.6	1.0	0.3	—	—	1,145.9
July	732.0	185.0	0.4	0.3	0.6	0.3	—	—	918.5
August	594.7	144.2	0.3	0.2	0.5	0.4	—	—	740.3
September	698.3	167.6	0.4	0.6	0.4	0.4	—	—	867.7
October	674.1	157.2	0.4	0.2	0.3	0.2	—	—	832.4
November	612.5	143.1	0.4	0.2	0.8	0.2	—	—	757.2
December	789.6	158.3	1.4	0.2	0.4	0.5	—	—	950.4
<b>1981—</b>									
January	555.8	138.8	0.3	0.1	0.3	0.2	—	—	695.5
February	696.8	191.3	0.4	0.2	1.3	0.2	—	—	890.2
March	675.6	145.7	0.4	0.2	0.5	0.3	—	—	822.8
April	698.4	120.2	0.4	0.2	0.4	0.3	—	—	819.8
May	780.8	170.0	0.4	0.1	0.6	0.2	—	—	952.1
June	800.2	122.4	1.0	0.2	0.7	0.3	—	—	924.8
<b>OTHER</b>									
<b>1980—</b>									
May	10,014.6	7,955.6	1,989.9	1,044.3	1,576.7	284.6	55.7	235.7	23,156.1
June	10,516.4	7,854.9	2,108.4	1,021.0	1,498.7	268.0	76.1	240.0	23,583.6
July	11,318.0	9,019.5	2,283.8	1,176.2	1,767.0	297.6	137.4	293.4	26,292.7
August	10,272.7	8,079.7	2,030.3	1,178.1	1,553.9	274.1	64.7	236.6	23,690.1
September	10,938.3	8,013.7	2,191.6	1,160.7	1,597.9	264.8	65.7	260.1	24,492.9
October	10,793.7	8,295.9	2,277.5	1,124.8	1,724.9	280.9	68.6	292.4	24,858.7
November	12,030.2	8,717.3	2,479.9	1,197.1	1,897.8	276.5	72.1	314.5	27,005.3
December	11,974.8	9,581.6	2,586.2	1,347.0	1,936.0	324.2	72.5	326.6	28,149.0
<b>1981—</b>									
January	9,982.1	7,482.2	2,044.6	1,094.8	1,653.4	239.2	59.4	234.0	22,789.5
February	11,757.2	8,986.4	2,357.7	1,254.4	1,926.5	283.9	73.2	359.7	26,999.0
March	12,107.8	8,989.3	2,417.7	1,236.0	1,960.3	292.2	69.9	425.6	27,498.8
April	12,057.6	9,016.0	2,431.4	1,270.8	1,924.8	306.9	77.6	401.9	27,487.0
May	13,090.9	10,170.5	2,610.7	1,333.2	2,140.2	312.6	83.3	395.4	30,136.8
June	12,319.1	8,871.0	2,522.5	1,169.6	1,821.4	280.6	78.4	346.8	27,409.3
<b>TOTAL</b>									
<b>1980—</b>									
May	10,663.2	8,088.4	1,989.3	1,044.4	1,577.2	284.8	55.7	235.7	23,938.8
June	11,501.0	8,013.9	2,108.8	1,021.6	1,497.7	268.3	76.1	240.0	24,729.5
July	12,049.9	9,204.5	2,284.2	1,176.5	1,767.6	297.9	137.4	293.4	27,211.2
August	10,867.4	8,223.9	2,030.7	1,178.3	1,554.4	274.5	64.7	236.6	24,430.3
September	11,636.6	8,181.3	2,192.1	1,161.3	1,598.4	265.2	65.7	260.1	25,360.6
October	11,467.8	8,453.1	2,277.9	1,125.0	1,725.2	281.2	68.6	292.4	25,691.1
November	12,642.7	8,860.3	2,480.2	1,197.2	1,898.6	276.8	72.1	314.5	27,762.5
December	12,764.4	9,739.9	2,587.6	1,347.2	1,936.4	324.8	72.5	326.6	29,099.3
<b>1981—</b>									
January	10,537.9	7,620.9	2,044.9	1,094.9	1,653.7	239.4	59.4	234.0	23,485.1
February	12,454.0	9,177.7	2,358.1	1,254.6	1,927.8	284.2	73.2	359.7	27,889.2
March	12,783.5	9,135.0	2,418.1	1,236.1	1,960.8	292.6	69.9	425.6	28,321.6
April	12,756.0	9,136.2	2,431.8	1,270.9	1,925.2	307.2	77.6	401.9	28,306.8
May	13,871.7	10,340.5	2,611.1	1,333.4	2,140.8	312.8	83.3	395.4	31,088.9
June	13,119.3	8,993.3	2,522.5	1,169.8	1,822.1	280.9	78.4	346.8	28,334.1

Week ended—	Australian and State Governments (b)	Other	Total	Week ended—	Australian and State Governments (b)	Other	Total
1 April	1,012.3	33,325.4	34,337.7	20 May	1,312.8	28,029.2	29,341.9
8 April	825.1	29,630.4	30,455.6	27 May	818.5	27,291.3	28,109.8
15 April	899.8	28,626.5	29,526.3	3 June	940.5	33,483.3	33,423.8
22 April	590.3	18,299.6	18,889.9	10 June	583.8	22,743.5	23,327.3
29 April	771.4	27,553.2	28,324.6	17 June	1,198.0	27,783.4	28,981.4
6 May	1,021.8	36,773.7	37,795.5	24 June	976.7	26,627.2	27,603.9
13 May	655.4	28,453.0	29,108.4				

(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.

TABLE 6. ALL TRADING BANKS: CERTIFICATES OF DEPOSIT ISSUED(a)  
(Source: Reserve Bank of Australia)

	Average weekly issues during period (\$ million)				Weighted average issue yield (per cent per annum)			
	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 24 months	24 months to 48 months	3 months to less than 6 months	6 months to less than 12 months	12 months to less than 24 months	24 months to 48 months
1980—								
May	130.6	54.8	5.2	2.5	13.28	13.28	12.89	12.13
June	136.7	70.5	0.8	—	13.29	13.12	12.07	—
July	185.4	36.0	1.8	—	12.74	12.43	11.12	—
August	170.9	27.8	4.2	0.7	12.18	11.96	11.91	11.25
September	178.9	41.5	14.3	—	11.74	11.74	12.02	—
October	150.7	43.3	11.0	—	11.15	11.71	12.08	—
November	103.0	76.9	3.2	—	11.11	11.91	12.13	—
December	116.0	55.3	0.2	—	12.25	12.89	12.51	—
1981—								
January	66.4	32.9	0.9	—	12.87	13.81	13.94	—
February	57.2	24.8	0.7	0.1	13.58	14.28	12.65	13.60
March	75.8	24.4	0.2	—	14.58	14.39	13.04	—
April	53.5	13.5	—	0.6	15.96	16.01	—	14.10
May	84.7	23.4	0.7	—	16.03	15.48	12.73	—
June	67.1	14.6	0.8	0.5	15.04	14.99	13.00	14.75

(a) Issued for amounts of \$50,000 and over.

TABLE 7. ALL TRADING BANKS: CERTIFICATES OF DEPOSIT OUTSTANDING  
(\$ million)

Average of weekly figures for month of—	(\$ million)						
	N.S.W. (a)	Vic.	Qld	S.A. (b)	W.A.	Tas.	Total
1980—							
May	1,223.0	640.4	345.0	280.2	202.4	26.6	2,717.5
June	1,504.3	812.6	432.1	321.8	256.0	38.0	3,364.8
July	1,812.5	951.9	510.9	364.4	274.7	52.0	3,966.3
August	1,959.7	1,044.3	622.0	409.1	293.8	60.1	4,389.1
September	2,009.3	1,068.8	688.5	461.1	316.3	99.7	4,643.7
October	1,976.2	1,002.0	773.5	481.3	334.3	95.0	4,662.3
November	1,872.4	834.1	750.2	470.2	323.0	98.2	4,348.2
December(c)	1,699.5	758.0	750.0	443.3	307.9	88.4	4,047.1
1981—							
January	1,478.9	613.6	693.3	445.5	272.2	87.3	3,590.9
February	1,293.6	548.5	642.2	458.8	251.8	81.2	3,276.2
March	1,133.8	487.8	607.7	460.6	223.9	68.8	2,982.5
April	1,015.1	456.8	563.2	433.4	212.9	51.1	2,732.5
May	1,006.8	439.9	545.1	404.3	220.5	43.5	2,660.0
June	1,012.4	416.2	523.2	379.6	206.2	38.1	2,575.9

(a) Includes Australian Capital Territory. (b) Includes Northern Territory. (c) Excludes one Wednesday.

**TABLE 8. MAJOR TRADING BANKS: SELECTED ASSETS AND LIABILITIES WITHIN AUSTRALIA ORIGINAL AND SEASONALLY ADJUSTED (\$ million)**

The difference between the seasonally adjusted figures for "Loans, advances and bills discounted—total" and "Loans, advances and bills discounted—other" should not be regarded as being satisfactorily seasonally adjusted.

Average of weekly figures for month of—	Liquid assets and Australian and State Government securities				Loans, advances and bills discounted—			
	Deposits				Total		Other (a)	
	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted	Original	Seasonally adjusted
<b>1980—</b>								
May	22,435.6	22,950.2	4,283.1	4,562.9	17,613.3	17,515.6	14,836.0	14,726.9
June	22,679.7	23,519.2	4,288.6	4,848.0	17,514.1	17,619.5	14,704.8	14,812.8
July	23,010.0	23,966.4	4,393.0	4,971.3	17,863.6	17,832.6	15,033.5	14,990.9
August	23,278.1	24,204.7	4,563.0	5,106.5	17,900.9	17,938.0	15,066.2	15,044.4
September	23,629.7	24,264.2	4,745.7	5,220.0	17,810.8	17,774.7	14,942.9	14,877.0
October	24,287.7	24,411.0	5,212.7	5,461.9	18,273.4	17,914.7	15,362.4	14,992.2
November	24,555.6	24,617.7	5,344.4	5,461.2	18,356.2	18,082.8	15,378.5	15,123.1
December(b)	25,127.5	24,570.3	5,274.3	5,190.5	18,638.7	18,434.6	15,596.2	15,472.0
<b>1981—</b>								
January	25,292.3	24,610.6	5,520.0	4,913.4	18,605.8	18,753.2	15,566.9	15,741.8
February	25,563.7	24,520.2	5,739.7	4,897.4	18,594.8	19,022.0	15,569.3	15,992.0
March	26,147.3	25,034.2	5,995.9	5,100.3	18,802.0	19,134.0	15,746.9	16,098.7
April	26,219.3	25,355.8	5,601.5	5,239.3	19,457.0	19,448.8	16,354.0	16,332.9
May	25,802.8	26,398.0	5,063.7	5,396.2	19,850.9	19,740.2	16,717.7	16,593.9
June	25,935.4	26,897.4	5,269.6	5,955.2	19,714.4	19,841.4	16,617.7	16,748.8

**VARIATION OVER PREVIOUS MONTH**

<b>1980—</b>								
May	-652.2	+623.5	-740.0	-135.4	+309.1	+221.1	+260.3	+173.8
June	+244.1	+569.0	+5.5	+285.1	-99.2	+103.9	-131.2	+85.9
July	+330.3	+447.2	+104.4	+123.3	-349.5	+213.1	+328.7	+178.1
August	+268.1	+238.3	+170.0	+135.2	+37.3	+105.4	+32.7	+53.5
September	+351.6	+59.5	+182.7	+113.5	-90.1	-163.3	-123.3	-167.4
October	+658.0	+146.8	+467.0	+241.9	+462.6	+140.0	+419.5	+115.2
November	+267.9	+206.7	+131.7	-0.7	+82.8	+168.1	+16.1	+130.9
December(b)	+571.9	-47.4	-69.6	-270.7	+282.5	+351.8	+217.7	+348.9
<b>1981—</b>								
January	+164.8	+40.3	+254.2	-277.1	-32.9	+318.6	-29.3	+269.8
February	+271.4	-90.4	+210.7	-16.0	-11.0	+268.8	+2.4	+250.2
March	+583.6	+514.0	+256.2	+202.9	+207.2	+112.0	+177.6	+106.7
April	+72.0	+321.6	-394.4	+139.0	+655.0	+314.8	+607.1	+234.2
May	-416.5	+1,042.2	-537.8	+156.9	+393.9	+291.4	+363.7	+261.0
June	+132.6	+499.4	+205.9	+559.0	-136.5	+101.2	-100.0	+153.9

(a) Excludes temporary advances to woolbuyers, term loans and farm development loans. (b) Excludes one Wednesday.

**TABLE 9. MAJOR TRADING BANKS: NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS(a) (\$ million)**

Weekly average for period ending second Wednesday of—	New and increased lending commitments				Overdraft limits (b)		
	Term loan approvals	Farm development loan approvals	Overdraft approvals (b)	Total approvals	Cancellations and reductions (c)	Net movement in limits	Overdraft limits outstanding (end of period)
<b>1980—</b>							
May	9.9	4.0	136.4	150.4	107.4	29.0	19,474.0
June	18.6	4.3	134.7	157.6	112.5	22.2	19,562.8
July	10.3	4.7	134.6	149.6	102.6	32.0	19,691.0
August	12.1	4.8	131.4	148.3	111.8	19.5	19,788.7
September	11.6	5.4	141.2	158.2	113.3	27.9	19,900.2
October	10.3	5.7	139.0	155.1	117.5	21.6	19,986.4
November	15.0	5.4	164.4	184.8	123.2	41.1	20,192.1
December	12.5	6.8	165.4	184.7	131.4	34.0	20,328.0
<b>1981—</b>							
January	15.4	5.0	147.8	166.1	128.5	19.3	20,424.5
February	12.0	7.3	148.4	167.7	110.1	38.3	20,577.8
March	14.6	7.4	162.9	184.8	117.7	45.1	20,758.4
April	13.0	7.3	166.5	186.9	93.8	72.8	21,049.5
May	17.3	6.0	147.1	170.4	111.7	35.3	21,226.1
June	15.2	5.8	142.8	163.9	128.8	14.0	21,282.1

(a) Includes External Territories. (b) Excludes commitments in respect of commercial bills, bank card, temporary advances to woolbuyers. Includes bridging finance, personal instalment lending and lease financing. (c) Derived by subtracting weekly average of change in overdraft limits outstanding from overdraft approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series.

## SECTION 2 : SAVINGS BANKS

TABLE 10. SAVINGS BANKS : ASSETS AND LIABILITIES WITHIN AUSTRALIA(a)

	Assets													Liabilities				
	Coin, bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Australian and State Government securities		Local and semi-government 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, advances and bills discounted		Bank premises, furniture and sties	Bills receivable and all other assets	Total assets within Australia	Liabilities due to other banks, bills payable and all other liabilities(b)		Total liabilities within Australia
				Treasury bills and Treasury notes	Other				Housing	Other	Depositors' balances	Other						
AMOUNT (\$ million)																		
1980—																		
May	57.2	454.5	290.8	1,002.2	2,290.4	5,722.0	36.5	73.9	409.1	10,827.2	933.3	377.1	314.4	22,788.6	20,852.9	1,268.9	22,121.7	
June	64.0	553.2	197.6	915.0	2,176.7	5,752.1	36.5	203.1	367.4	10,901.0	876.1	368.3	273.4	22,684.4	21,268.5	718.3	21,986.7	
July	52.0	470.7	235.9	1,028.1	2,192.4	5,736.6	42.4	83.4	310.6	10,985.9	1,000.9	370.5	280.8	22,790.1	21,358.9	651.4	22,010.3	
August	46.3	478.6	329.4	1,051.8	2,205.8	5,754.1	42.4	115.3	364.3	11,043.2	1,047.7	376.1	156.8	23,011.8	21,600.0	631.9	22,232.0	
September	62.4	429.9	249.1	1,225.9	2,218.7	5,787.7	42.4	54.9	344.2	11,148.5	1,011.5	385.2	231.3	23,281.7	21,779.0	731.2	22,510.3	
October	54.7	505.8	232.1	1,508.9	2,205.7	5,796.4	48.4	58.0	333.5	11,309.5	1,154.5	390.0	342.8	23,940.3	22,105.6	1,045.5	23,151.1	
November	62.6	388.0	272.9	1,621.1	2,235.4	5,816.7	44.4	135.8	378.2	11,366.2	1,123.7	394.9	316.5	24,156.3	22,218.6	1,142.9	23,361.5	
December	74.1	436.7	313.4	1,726.6	2,240.5	5,869.0	45.2	83.1	316.0	11,465.7	1,235.3	387.1	172.3	24,365.0	22,707.1	845.3	23,552.3	
1981—																		
January	57.3	583.5	253.9	1,742.0	2,239.6	5,907.2	47.3	48.6	353.5	11,492.0	1,281.1	405.9	145.1	24,557.4	22,713.0	1,027.6	23,740.6	
February	58.7	377.6	263.4	1,968.5	2,338.9	5,959.8	47.6	53.6	349.9	11,547.2	1,322.4	408.4	237.6	24,933.6	22,967.3	1,163.5	24,130.8	
March	66.6	252.6	251.5	1,863.7	2,436.8	6,007.0	47.6	76.4	314.9	11,651.0	1,326.6	414.8	253.0	24,962.5	22,841.9	1,260.1	24,102.0	
April	70.7	160.6	237.3	1,730.8	2,356.5	6,065.7	47.6	95.1	325.5	11,842.3	1,242.6	420.7	188.7	24,784.1	22,540.5	1,404.5	23,965.0	
May	61.0	152.1	235.7	1,537.5	2,342.0	6,081.0	48.6	135.2	338.8	11,931.1	1,277.1	427.1	217.9	24,786.4	22,828.3	1,139.4	23,967.7	
June	76.2	128.6	268.3	1,599.5	2,173.5	6,118.4	50.4	136.0	349.9	12,022.9	1,255.0	410.8	296.3	24,885.9	23,226.9	806.3	24,033.1	
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																		
1980—																		
May	0.3	2.2	1.4	4.8	11.0	27.5	0.2	0.4	2.0	52.0	4.4	1.8	1.5	109.3				
June	0.3	2.6	0.9	4.3	10.2	27.0	0.2	1.0	1.7	51.3	4.1	1.7	1.3	106.7				
July	0.2	2.2	1.1	4.8	10.3	26.9	0.2	0.4	1.5	51.4	4.7	1.7	1.3	106.7				
August	0.2	2.2	1.5	4.9	10.2	26.6	0.1	0.5	1.6	51.1	4.8	1.7	0.7	106.5				
September	0.2	2.0	1.1	5.6	10.2	26.6	0.2	0.3	1.6	51.1	5.1	1.8	1.1	106.9				
October	0.2	2.3	1.1	6.8	10.0	26.2	0.2	0.3	1.5	51.2	5.2	1.8	1.6	108.3				
November	0.3	1.7	1.3	7.3	10.1	26.2	0.2	0.6	1.7	51.2	5.1	1.8	1.4	108.7				
December	0.3	1.9	1.4	7.6	9.9	25.9	0.2	0.4	1.4	50.5	5.4	1.7	0.8	107.3				
1981—																		
January	0.3	2.6	1.1	7.7	9.9	26.0	0.2	0.2	1.6	50.6	5.6	1.8	0.6	108.1				
February	0.3	1.6	1.1	8.6	10.2	25.9	0.2	0.2	1.5	50.3	5.8	1.8	1.0	108.6				
March	0.3	1.1	1.1	8.2	10.7	26.3	0.2	0.3	1.4	51.0	5.8	1.8	1.1	109.3				
April	0.3	0.7	1.1	7.7	10.4	26.8	0.2	0.4	1.4	52.5	5.5	1.9	0.8	109.9				
May	0.3	0.7	1.0	6.7	10.3	26.6	0.2	0.6	1.5	52.3	5.6	1.9	1.0	108.6				
June	0.3	0.6	1.2	6.9	9.4	26.3	0.2	0.6	1.5	51.8	5.4	1.8	1.3	107.1				

(a) Includes External Territories. (b) Includes provisions for contingencies but does not include capital or reserve funds.

TABLE II. SAVINGS BANKS ACCOUNTS, DEPOSITS, WITHDRAWALS, INTEREST ADDED TO ACCOUNTS  
DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED) AND DEPOSITORS' BALANCES PER HEAD OF POPULATION(a)

	No. of operating accounts ('000)			Depositors' balances at end of month (\$ million)						Variation in depositors' balances over previous month (\$ million)		Depositors' balances per head of population(b)(\$)	
	Investment accounts/ deposit stock			Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts/ deposit stock			Original	Seasonally adjusted		
	Other	Total	Other				Total	Seasonally adjusted					
AUSTRALIA													
1980—													
May	1,595	20,247	21,842	4,981.6	5,065.6	84.8	8,069.7	12,775.8	20,845.5	21,130.3	+0.8	-44.3	1,431
June	1,601	20,260	21,861	5,200.5	5,247.6	462.6	8,163.2	13,077.7	21,260.9	21,270.0	+415.4	+139.7	1,455
July	1,611	20,316	21,927	6,294.2	6,207.4	3.7	8,199.3	13,152.0	21,351.4	21,343.9	+90.5	+73.9	1,461
August	1,638	20,270	21,908	5,554.5	5,325.9	12.3	8,338.9	13,253.3	21,592.2	21,517.5	+240.8	+173.6	1,477
September	1,663	20,294	21,957	5,358.9	5,201.3	21.1	8,474.2	13,296.7	21,770.9	21,663.4	+176.7	+145.9	1,485
October	1,689	20,377	22,066	6,123.8	5,803.6	6.3	8,687.9	13,409.6	22,097.5	21,888.2	+326.6	+224.8	1,507
November	1,708	20,265	21,973	5,395.5	5,290.3	7.6	8,860.1	13,350.2	22,210.3	22,180.1	+112.8	+291.9	1,514
December	1,729	20,111	21,840	7,010.5	6,649.7	127.5	9,272.1	13,426.5	22,698.6	22,621.2	+488.3	+441.1	1,541
1981—													
January	1,776	20,231	22,007	5,350.0	5,351.7	7.6	9,532.4	13,172.1	22,704.5	22,631.9	+5.9	+10.7	1,542
February	1,836	20,358	22,194	5,688.7	5,454.6	20.1	9,769.2	13,189.6	22,958.7	22,837.0	+254.2	+205.1	1,559
March	1,861	20,441	22,302	6,278.9	6,416.3	12.0	9,709.1	13,124.2	22,833.3	22,960.0	-125.4	+123.0	1,550
April	1,882	20,502	22,384	6,891.2	7,189.0	16.1	9,526.1	13,025.5	22,551.5	22,913.3	-281.8	-46.7	1,531
May	1,898	20,556	22,454	5,957.2	6,049.8	360.3	9,715.0	13,104.3	22,819.3	23,142.1	+267.8	+228.8	1,550
June	1,918	20,589	22,507	6,256.9	6,418.3	560.1	9,848.2	13,369.7	23,217.9	23,202.1	+398.6	+60.0	1,577
STATES—APRIL 1981													
New South Wales	439	6,494	6,933	1,381.6	1,459.9	5.2	2,417.5	3,942.2	6,359.7		-73.1		1,227
Victoria	742	6,607	7,349	3,503.8	3,589.7	4.2	3,608.5	4,776.4	8,385.0		-81.6		2,146
Queensland	255	2,882	3,137	773.3	817.3	2.8	1,358.1	1,740.3	3,098.4		-41.2		1,362
South Australia	253	1,948	2,201	681.8	736.0	1.8	1,200.4	1,189.0	2,389.4	(c)	-52.4	(c)	1,835
Western Australia	111	1,522	1,634	287.4	308.9	0.8	573.7	757.2	1,330.9		-20.7		1,042
Tasmania	57	657	714	154.1	163.6	0.9	237.8	446.9	684.8		-8.6		1,613
Northern Territory	7	155	162	37.8	37.1	0.1	35.8	68.4	104.2		+0.9		828
A.C.T.	19	237	255	71.3	76.6	0.2	94.1	105.0	199.2		-5.0		865
STATES—MAY 1981													
New South Wales	443	6,497	6,940	1,243.7	1,298.1	131.1	2,480.6	3,955.9	6,436.5		+76.8		1,242
Victoria	747	6,637	7,384	2,847.5	2,847.9	103.7	3,663.4	4,824.9	8,488.2		+103.2		2,172
Queensland	258	2,890	3,148	721.6	726.7	70.5	1,404.4	1,759.5	3,103.9		+65.5		1,390
South Australia	256	1,950	2,207	625.0	644.8	22.2	1,210.3	1,181.5	2,391.8	(c)	-2.4	(c)	1,836
Western Australia	112	1,529	1,641	278.9	287.5	21.3	583.3	760.3	1,343.7		+12.8		1,052
Tasmania	57	659	716	150.8	151.1	5.6	240.0	450.0	690.0		+5.2		1,625
Northern Territory	7	156	163	32.9	33.0	1.8	37.2	68.7	106.0		+1.8		842
A.C.T.	19	237	256	56.7	60.7	4.1	95.8	103.4	199.2		+—		865
STATES—JUNE 1981													
New South Wales	447	6,499	6,946	1,281.9	1,349.4	165.4	2,517.6	4,016.8	6,534.4		+97.9		1,261
Victoria	751	6,656	7,407	3,029.8	3,075.8	179.7	3,692.5	4,929.5	8,621.9		+133.7		2,206
Queensland	261	2,896	3,158	746.0	758.5	81.0	1,425.9	1,806.4	3,232.3		+68.4		1,420
South Australia	259	1,952	2,211	654.4	679.2	90.1	1,244.0	1,213.1	2,457.1	(c)	+65.3	(c)	1,887
Western Australia	116	1,532	1,648	274.4	284.1	26.3	590.8	769.5	1,360.3		+16.6		1,065
Tasmania	58	660	718	167.4	168.3	9.8	240.9	458.0	698.9		+8.9		1,646
Northern Territory	7	157	164	34.1	33.6	2.5	38.6	70.5	109.0		+3.0		866
A.C.T.	19	237	256	68.8	69.5	5.3	97.9	106.0	203.9		+4.7		886

(a) Excludes External Territories. (b) Based on population estimates published in *Australian Demographic Statistics Quarterly*, December 1980 (3101.0). (c) Data seasonally adjusted data are not available.

## SECTION 3 : RESERVE BANK OF AUSTRALIA

TABLE 12. CENTRAL BANKING BUSINESS (INCLUDING NOTE ISSUE DEPARTMENT) : LIABILITIES AND ASSETS WITHIN AUSTRALIA AND OVERSEAS AND RURAL CREDITS DEPARTMENT — LOANS, ADVANCES AND BILLS DISCOUNTED

LIABILITIES (\$ million)											
Central banking business (including Note Issue Department)											
Average of weekly figures for month of —	Deposits of trading banks							Deposits of savings banks	Other liabilities	Total liabilities	
	Capital and reserve funds	Special reserve— I.M.F. special drawing rights	Notes on issue	Statutory reserve deposit accounts	Term loan fund account	Farm development loan fund account	Other				Total
1980—											
May	45.6	416.1	4,560.5	1,418.9	—	—	7.1	1,426.0	463.3	4,611.2	11,522.7
June	45.6	396.2	4,586.1	1,385.6	—	—	14.8	1,400.4	505.7	4,407.9	11,341.8
July	45.6	391.2	4,643.0	1,387.9	—	—	7.3	1,395.2	512.7	5,007.3	11,995.0
August	45.6	386.4	4,734.2	1,406.0	—	—	7.8	1,413.8	480.9	5,214.1	12,274.9
September	45.6	384.7	4,760.7	1,423.2	—	—	9.7	1,432.9	475.4	4,973.0	12,072.2
October	45.6	380.6	4,797.5	1,444.3	—	—	24.4	1,468.7	480.1	5,475.7	12,648.2
November	45.6	374.1	4,871.9	1,481.3	—	—	6.4	1,487.7	460.1	5,661.9	12,901.3
December(a)	45.6	370.0	5,254.5	1,502.2	—	—	9.4	1,511.7	400.1	5,443.3	13,025.1
1981—											
January	45.6	453.1	5,055.6	1,786.3	—	—	8.0	1,794.3	521.7	4,746.6	12,616.8
February	45.6	447.2	4,988.8	1,803.8	—	—	9.0	1,812.7	515.9	4,616.2	12,426.4
March	45.6	445.2	5,025.9	1,820.3	—	—	6.3	1,826.6	327.6	4,289.1	11,960.0
April	45.6	443.1	5,136.4	1,858.5	—	—	7.8	1,866.3	210.3	4,263.0	11,964.6
May	45.6	417.9	5,122.5	1,870.8	—	—	5.6	1,876.4	159.4	4,293.7	11,915.6
June	45.6	393.1	5,183.9	1,852.6	—	—	8.4	1,861.1	159.4	4,354.3	11,997.3
ASSETS (\$ million)											
Central banking business (including Note Issue Department)											
Average of weekly figures for month of —	Australian government securities						Bills receivable and remittances in transit	Loans, advances and other assets	Total assets	Rural Credits Department Loans, advances and bills discounted	
	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Treasury bills and Treasury notes	Other	Total					
1980—											
May	5,130.7	42.3	3.5	3,134.3	2,234.0	5,368.3	130.2	847.7	11,522.7	333.5	
June	5,137.2	43.2	5.1	3,331.0	2,213.5	5,544.5	97.1	514.7	11,341.8	273.7	
July	5,448.0	49.3	6.1	3,372.5	2,380.0	5,752.5	125.3	613.7	11,995.0	252.2	
August	5,651.7	48.3	3.4	3,348.4	2,448.9	5,797.3	142.0	632.2	12,274.9	232.5	
September	5,312.3	45.2	3.0	3,606.4	2,554.1	6,160.6	123.0	428.1	12,072.2	205.5	
October	5,733.0	45.4	3.9	3,803.8	2,624.8	6,428.5	95.0	342.3	12,648.2	207.4	
November	5,995.7	48.2	4.6	3,725.7	2,462.8	6,188.5	264.3	400.0	12,901.3	217.6	
December(a)	5,602.5	52.8	7.2	4,325.7	2,371.3	6,697.0	215.0	450.5	13,025.1	262.7	
1981—											
January	5,444.3	54.3	7.7	4,087.8	2,345.3	6,433.1	162.8	514.5	12,616.8	344.4	
February	5,325.1	45.2	5.0	4,145.3	2,100.4	6,245.7	199.6	605.9	12,426.4	375.7	
March	4,897.1	48.3	8.5	4,173.6	2,038.3	6,211.9	138.8	655.4	11,960.0	381.8	
April	5,240.4	52.1	13.9	3,969.9	1,985.2	5,955.0	102.5	600.6	11,964.6	377.3	
May	5,634.4	55.5	8.3	3,156.3	2,143.9	5,300.3	224.4	692.8	11,915.6	381.9	
June	5,683.6	53.9	5.8	3,149.2	2,154.0	5,303.2	146.9	804.0	11,997.3	387.6	

(a) Excludes one Wednesday.

TABLE 13. AUSTRALIAN NOTE ISSUE—VALUE OF AUSTRALIAN NOTES OUTSTANDING (\$ million)

On last Wednesday of—	Denomination						Total	Total held by banks	Total held by public
	\$1	\$2	\$5	\$10	\$20	\$50			
1980—									
May	68.3	143.6	142.0	564.0	1,883.3	1,725.1	4,526.3	506.0	4,020.3
June	68.6	145.1	143.2	567.6	1,903.9	1,757.8	4,586.1	500.9	4,085.2
July	68.3	144.9	144.0	567.8	1,941.7	1,821.8	4,686.6	551.5	4,137.1
August	69.2	146.2	145.9	572.4	1,988.2	1,868.6	4,790.5	551.0	4,239.5
September	70.1	145.9	145.4	567.7	1,982.3	1,887.8	4,798.5	529.7	4,268.8
October	72.1	147.4	146.5	563.3	1,966.1	1,899.5	4,792.9	550.2	4,242.7
November	72.1	151.2	150.7	571.8	2,005.9	1,942.5	4,894.1	550.2	4,343.9
December	78.4	161.4	163.0	605.2	2,151.8	2,291.0	5,450.8	618.4	4,832.4
1981—									
January	72.5	148.9	151.0	568.4	2,013.6	2,103.7	5,058.1	560.0	4,498.1
February	71.2	147.8	149.9	559.2	2,010.8	2,082.5	5,021.4	602.3	4,419.1
March	71.6	149.0	151.1	555.7	2,021.6	2,099.6	5,048.6	607.5	4,441.1
April	74.2	154.0	155.4	563.3	2,053.9	2,137.3	5,138.0	623.1	4,514.9
May	73.3	151.2	152.9	552.0	2,025.1	2,139.0	5,093.5	70.4	4,523.2
June	74.1	152.7	153.9	555.9	2,060.0	2,190.7	5,187.3	578.1	4,609.2
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total		
1 April	552.9	4,448.6	5,001.5	20 May	605.6	4,541.3	5,146.9		
8 April	606.0	4,454.9	5,060.9	27 May	570.4	4,523.2	5,093.5		
15 April	485.2	4,703.9	5,189.2	3 June	625.1	4,531.2	5,156.4		
22 April	712.5	4,579.7	5,292.2	10 June	611.0	4,576.1	5,187.1		
29 April	623.1	4,514.9	5,138.0	17 June	620.0	4,585.0	5,205.0		
6 May	641.1	4,512.8	5,153.9	24 June	578.1	4,609.2	5,187.3		
13 May	559.8	4,536.0	5,095.8						

## SECTION 4 : MISCELLANEOUS

TABLE 14. COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA  
LOANS, ADVANCES AND BILLS DISCOUNTED  
(\$ million)

Average of weekly figures for month of—	Hire purchase		Other	Total
	Hire purchase	Other		
1980—				
May	100.9	402.7	503.5	
June	103.7	422.5	526.2	
July	107.6	412.8	520.4	
August	108.9	413.6	522.5	
September	109.7	411.2	520.9	
October	111.0	408.3	519.3	
November	114.9	411.8	526.7	
December(a)	118.6	427.5	546.1	
1981—				
January	119.5	429.1	548.6	
February	116.9	428.7	545.6	
March	115.1	427.9	543.0	
April	117.1	427.7	544.8	
May	118.7	427.9	546.6	
June	117.9	444.1	562.0	

	April 1981			May 1981			June 1981		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales(b)	44.9	126.7	171.6	45.2	128.5	173.8	44.6	132.4	176.9
Victoria	22.5	68.8	91.3	22.8	66.8	89.5	22.3	71.6	94.0
Queensland	20.4	89.8	110.2	20.8	89.7	110.6	20.9	91.6	112.4
South Australia	9.3	54.6	63.9	9.5	54.9	64.4	9.5	57.1	66.6
Western Australia	17.2	76.0	93.2	17.6	76.1	93.7	17.9	79.3	97.2
Tasmania	2.8	11.9	14.7	2.8	11.9	14.7	2.7	12.1	14.9

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory dissections are not available, April \$5.2 million, May \$5.0 million, June \$5.0 million.

TABLE 15. AUSTRALIAN RESOURCES DEVELOPMENT BANK  
SELECTED LIABILITIES AND ASSETS WITHIN AUSTRALIA  
(\$ million)

LIABILITIES						
Average of weekly figures for month of—	Deposits			Balances due to other banks		Other liabilities (excluding shareholders' funds)
	Transferable deposits	Negotiable certificates of deposit	Term deposits	Loan capital	Other	
<i>1980—</i>						
May	453.0	—	2.5	2.3	173.2	0.6
June	457.3	—	2.4	2.3	172.2	0.6
July	458.3	—	2.4	2.3	173.3	0.4
August	458.9	—	2.4	2.3	164.5	0.5
September	461.9	—	2.2	2.3	163.3	0.4
October	446.6	—	2.0	2.3	161.0	8.3
November	450.6	—	2.0	2.3	207.1	1.1
December(a)	451.0	—	2.0	2.3	209.5	3.9
<i>1981—</i>						
January	453.1	—	2.0	2.3	202.1	2.8
February	456.8	—	2.0	2.3	201.9	1.6
March	464.7	—	2.0	2.3	206.5	1.4
April	445.7	—	2.0	2.3	149.9	16.0
May	448.9	—	2.0	2.3	148.8	2.2
June	447.9	—	2.0	2.3	148.3	1.6
ASSETS						
Average of weekly figures for month of—	Government securities	Loans to authorised dealers in the short-term money market		Refinanced loans and direct loans	Other assets	
<i>1980—</i>						
May	0.1	0.3		735.7	26.6	
June	0.1	0.5		742.8	22.2	
July	0.1	6.4		732.0	30.5	
August	0.1	0.4		737.9	26.7	
September	0.8	0.3		746.0	17.7	
October	0.1	2.1		707.9	41.4	
November	0.1	0.3		716.4	38.0	
December(a)	0.1	3.7		724.7	13.7	
<i>1981—</i>						
January	0.1	1.2		719.6	9.9	
February	0.1	1.6		723.7	6.7	
March	4.1	0.2		731.8	18.6	
April	0.1	3.1		709.2	38.4	
May	0.1	1.2		717.9	25.6	
June	0.1	0.6		722.7	21.3	

(a) Excludes one Wednesday.

TABLE 16. INTEREST RATES AT 30 JUNE 1981  
(Source: Reserve Bank of Australia)

	Rate per annum %	Date from which operative	Previous rate per annum %
<b>LENDING RATES</b>			
<b>Reserve Bank of Australia—Rural Credits Department</b>	13.25-13.75	June 1981	12.25-12.75
<b>Commonwealth Development Bank of Australia—</b>			
Rural	(basic)12.00	Apr. 1981	11.50
Industrial	(basic)12.00	Apr. 1981	11.50
<b>Trading Banks—</b>			
Overdraft (under \$100,000) (a)(b)			
Overdraft (\$100,000 and over)	12.50	Dec. 1980	10.50
Unsecured personal loans (a)(d)	(c)	Feb. 1972	8.25
	8.75	Dec. 1980	7.75
<b>Savings Banks—</b>			
New Housing loans to individuals for owner occupation			
Other loans (under \$100,000) (a)(b)	11.50	Jan. 1981	(e)10.50-11.50
Other loans (\$100,000 and over)	12.50	Dec. 1980	10.50
	(c)	Mar. 1972	7.75
<b>DEPOSIT RATES</b>			
<b>Trading Banks—</b>			
<b>Fixed deposits (less than \$50,000)</b>			
3 months and less than 6 months	10.50-12.25	Apr. 1981	10.50-11.75
6 months and less than 24 months	11.00-12.25	Apr. 1981	11.00-12.00
24 months to 48 months	11.25-12.00	Mar. 1981	10.50-11.75
<b>Fixed deposits (\$50,000 and over)(c)</b>			
Certificates of deposit (\$50,000 and over)(c)	(f)	Dec. 1980	10.00
3 months to 48 months	(f)	Sept. 1974	6.50
<b>Savings Banks (g)—</b>			
<b>Ordinary accounts (h)</b>			
Up to and including \$4,000	3.75-5.00	Dec. 1978	3.75-5.25
Over \$4,000	5.00-6.25	Apr. 1978	6.00-6.50
Investment accounts (i)	10.00-10.50	Jan. 1981	9.00-10.50
<b>Australian Resources Development Bank Ltd—</b>			
<b>Term deposits (j)</b>			
— 4 years	13.00	June 1981	9.50
— 5 years	13.50	June 1981	10.00
<b>Transferable deposits (k)</b>			
— 5 years	13.50	Mar. 1981	12.20
— 6 years	13.50	Mar. 1981	12.25
— 10 years	13.50	Mar. 1981	12.25

(a) Maximum rate. (b) Since December 1980 banks have generally charged not more than 11.50 per cent per annum. (c) Actual rates are a matter for negotiation between banks and their customers. (d) Flat rate. (e) Standard range of rates on new loans. (f) Not subject to maximum rate. (g) For other than society accounts the maximum interest bearing amount of \$20,000 in any one account was removed on 19.3.74 for Ordinary accounts, and investment accounts. There is no limit on the maximum interest bearing amounts for society accounts. (h) For the majority of banks, the lower rate quoted has predominated, however, for amounts over \$4,000, the rate offered by most banks since March 1975 has continued to be 6.00%. (i) Subject to special notice and minimum balance requirements. (j) Minimum deposit \$10,000 and thereafter in multiples of \$1,000. (k) Public issue rates. Minimum deposit \$100 and thereafter in multiples of \$100.

**TABLE 17. SECURITY YIELDS AND SHORT-TERM MONEY MARKET INTEREST RATES**  
(Source: Reserve Bank of Australia)  
(Per cent per annum)

Month (a)	Australian Government securities					Short-term money market weighted average rate on loans outstanding (d)
	Treasury notes (b)		Bonds (c)			
	13 week notes	26 week notes	2 year	10 year	20 year	
<b>1980—</b>						
May	10.92	11.05	11.54	11.78	11.80	10.74
June	10.84	10.55	11.50	11.76	11.79	10.34
July	10.82	10.73	11.34	11.78	11.78	10.91
August	10.59	10.63	11.50	11.82	11.80	9.58
September	10.56	11.02	11.50	11.78	11.78	9.81
October	10.95	11.78	11.58	11.90	11.88	8.92
November	11.47	11.81	12.42	12.42	12.42	9.83
December	12.17	13.04	12.85	12.60	12.60	9.43
<b>1981—</b>						
January	12.42	13.26	13.10	13.10	13.10	9.62
February	12.68	—	13.12	13.10	13.10	10.35
March	12.72	13.21	13.10	13.10	13.10	11.11
April	13.78	13.82	13.15	13.10	13.10	11.71
May	13.22	13.26	13.10	13.10	13.10	12.07
June	13.31	13.25	13.10	13.10	13.10	13.04

(a) Data are compiled at or near the end of the month, except for the short-term money market (see footnote (d)). (b) Weighted average yield of notes allotted at tender.  
(c) Average for week centred on last Wednesday of month; security yields shown are those applying if no brokerage is charged. Theoretical yields are shown. (d) Weighted average of rates paid on all days of the four or five weeks ending on the last Wednesday of the month.

**TABLE 18. VOLUME OF MONEY**  
(Source: Reserve Bank of Australia)  
(\$ million)

Average of weekly figures for month of—	Notes and coin in hands of public	Deposits of public with all trading banks (a)			Deposits with all savings banks (b)	Total Original	Seasonally adjusted
		Current		Certificates of deposit			
		Current	Fixed				
<b>1980—</b>							
May	4,395	10,217	10,645	2,399	20,852	48,509	49,465
June	4,420	10,423	10,243	3,012	21,061	49,159	50,241
July	4,483	10,596	9,951	3,516	21,314	49,860	50,754
August	4,578	10,564	9,974	3,855	21,479	50,449	51,283
September	4,602	10,682	10,051	4,043	21,690	51,068	51,594
October	4,633	11,159	10,246	3,989	21,942	51,969	51,988
November	4,701	11,610	10,493	3,692	22,162	52,657	52,549
December(c)	4,975	12,245	10,765	3,408	22,463	53,856	52,900
<b>1981—</b>							
January	4,824	12,096	11,578	2,936	22,710	54,144	53,330
February	4,810	11,967	12,230	2,606	22,840	54,452	53,416
March	4,833	12,037	13,024	2,281	22,905	55,080	54,076
April	4,933	11,978	13,334	2,065	22,701	55,012	54,448
May	4,929	11,451	13,632	2,021	22,694	54,727	55,828
June	4,977	11,673	13,767	1,966	23,028	55,411	56,643

(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.



TABLE 19. OVERSEAS EXCHANGE RATES(a)  
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—continued  
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Italy Lire to \$A.1		Japan Yen to \$A.1		Netherlands Gullders to \$A.1		New Zealand Dollars to \$A.1		Norway Kroner to \$A.1		New Caledonia Francs to \$A.1			
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling		
<i>Year ended—</i>														
December 1980	982	968	259.24	255.71	2.279	2.246	1.176	1.164	5.66	5.58	88.31	86.18		
June 1981	1130	1113	250.03	246.67	2.569	2.533	1.239	1.226	6.09	6.00	99.86	97.54		
<i>1980—</i>														
May	959	945	259.97	256.38	2.245	2.212	1.162	1.151	5.59	5.51	86.75	84.64		
June	969	955	253.07	249.62	2.253	2.220	1.173	1.161	5.64	5.56	87.03	84.92		
July	970	956	257.49	254.15	2.231	2.198	1.180	1.168	5.62	5.54	86.25	84.16		
August	986	972	261.22	257.66	2.269	2.238	1.190	1.178	5.67	5.59	88.08	85.96		
September	1003	989	253.12	249.67	2.293	2.260	1.196	1.184	5.70	5.62	89.22	87.09		
October	1031	1016	247.28	243.91	2.357	2.324	1.203	1.191	5.78	5.70	91.57	89.41		
November	1065	1050	249.78	246.37	2.439	2.405	1.212	1.200	5.88	5.80	94.97	92.76		
December	1097	1081	246.74	243.36	2.512	2.477	1.230	1.218	6.06	5.98	97.71	95.44		
<i>1981—</i>														
January	1129	1113	240.11	236.84	2.585	2.549	1.233	1.221	6.20	6.12	100.15	97.86		
February	1191	1174	240.28	236.97	2.730	2.692	1.247	1.235	6.33	6.24	105.79	103.39		
March	1203	1184	244.20	240.78	2.728	2.689	1.268	1.256	6.30	6.21	105.95	103.52		
April	1246	1226	249.27	246.69	2.778	2.738	1.282	1.269	6.33	6.24	107.82	105.35		
May	1305	1285	252.88	249.29	2.922	2.879	1.299	1.286	6.48	6.39	114.45	111.88		
June	1356	1334	257.16	253.52	3.032	2.987	1.333	1.320	6.76	6.66	118.11	115.38		
			Pakistan Rupees to \$A.1		Philippine Islands Pesos to \$A.1		Singapore Dollars to \$A.1		South Africa Rands to \$A.1		Spain Pesetas to \$A.1		Sri Lanka Rupees to \$A.1	
			Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
<i>Year ended—</i>														
December 1980	11.32	11.06	(c)	8.312	2.454	2.420	0.8932	0.8808	82.37	81.18	18.432	17.925		
June 1981	11.53	11.27	(c)	8.637	2.464	2.429	0.9105	0.8979	94.34	92.96	20.317	19.774		
<i>1980—</i>														
May	11.22	10.96	(c)	8.156	2.457	2.422	0.9001	0.8875	80.65	79.46	17.472	16.978		
June	11.48	11.22	(c)	8.357	2.464	2.429	0.9002	0.8876	81.27	80.08	18.073	17.571		
July	11.52	11.25	(c)	8.451	2.465	2.431	0.8922	0.8805	82.43	81.23	18.126	17.620		
August	11.45	11.20	(c)	8.471	2.482	2.447	0.8858	0.8734	84.31	83.08	18.682	18.174		
September	11.61	11.35	(c)	8.587	2.489	2.454	0.8872	0.8749	86.27	85.01	19.483	18.954		
October	11.66	11.40	(c)	8.635	2.470	2.435	0.8867	0.8744	87.99	86.72	19.908	19.385		
November	11.59	11.33	(c)	8.614	2.457	2.422	0.8816	0.8693	89.71	88.41	20.112	19.585		
December	11.58	11.31	(c)	8.647	2.475	2.440	0.8850	0.8727	92.81	91.43	20.892	20.349		
<i>1981—</i>														
January	11.71	11.44	(c)	8.749	2.472	2.437	0.8885	0.8762	95.59	94.22	21.061	20.520		
February	11.51	11.25	(c)	8.535	2.435	2.400	0.9020	0.8894	100.14	98.71	21.061	20.512		
March	11.53	11.26	(c)	8.702	2.454	2.419	0.9236	0.9107	100.33	98.84	20.928	20.372		
April	11.51	11.23	(c)	8.710	2.445	2.410	0.9296	0.9164	101.22	99.76	21.148	20.586		
May	11.35	11.10	(c)	8.675	2.462	2.426	0.9603	0.9468	104.52	102.96	21.268	20.694		
June	11.35	11.06	(c)	8.782	2.459	2.424	0.9942	0.9802	108.27	106.61	21.396	20.799		

NOTE: For Footnotes see end of table on page 21.

TABLE 19. OVERSEAS EXCHANGE RATES<sup>(a)</sup>  
TELEGRAPHIC TRANSFER RATES FOR AUSTRALIA ON OVERSEAS COUNTRIES—continued  
(UNITS OF FOREIGN CURRENCY TO \$A.1)

	Sweden Kroner to \$A.1		Switzerland Francs to \$A.1		Thailand Bahts to \$A.1		United Kingdom Pounds to \$A.1	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
Year ended—								
December 1980	4.849	4.781	1.920	1.893	23.52	22.94	0.492	0.487
June 1981	5.208	5.134	2.123	2.098	24.17	23.58	0.511	0.505
1980—								
May	4.789	4.720	1.889	1.862	23.22	22.65	0.494	0.488
June	4.840	4.771	1.897	1.871	23.71	23.13	0.496	0.491
July	4.814	4.745	1.874	1.848	23.87	23.29	0.491	0.486
August	4.864	4.795	1.923	1.897	23.86	23.28	0.491	0.486
September	4.893	4.825	1.931	1.904	24.18	23.60	0.490	0.484
October	4.950	4.881	1.961	1.934	24.30	23.72	0.489	0.483
November	5.046	4.975	2.023	1.995	24.24	23.65	0.489	0.484
December	5.169	5.097	2.094	2.065	24.24	23.65	0.501	0.495
1981—								
January	5.267	5.191	2.155	2.125	24.57	23.99	0.493	0.488
February	5.372	5.296	2.276	2.243	24.20	23.60	0.507	0.502
March	5.379	5.303	2.248	2.216	24.19	23.59	0.524	0.518
April	5.427	5.350	2.285	2.252	24.16	23.58	0.532	0.526
May	5.597	5.516	2.366	2.332	24.05	23.44	0.548	0.542
June	5.774	5.691	2.379	2.344	24.24	23.60	0.579	0.572

(a) Average for the period based on daily quotations by the Commonwealth Trading Bank of Australia.

(c) Daily quotations available on application to the Commonwealth Trading Bank of Australia.

(b) "Convertible" rate for trade transactions accompanied by documentation, and "Financial" rate for other transactions.

## SECTION 6—BRANCHES AND AGENCIES

TABLE 20. TRADING BANKS : NUMBER OF BRANCHES IN AUSTRALIA

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks—									
30 June 1978	1,832	1,260	794	463	505	106	18	57	5,035
30 June 1979	1,835	1,261	796	466	511	106	20	60	5,055
30 June 1980	1,843	1,270	804	471	513	106	20	61	5,088
AS AT 30 JUNE 1981									
Major Trading Banks									
Commonwealth Trading Bank	398	186	151	75	87	20	4	13	934
Australia and New Zealand Banking Group	255	295	132	149	74	33	5	9	952
Bank of New South Wales	416	211	168	60	131	13	4	13	1,016
Commercial Bank of Australia Ltd	136	181	92	46	41	27	2	6	531
Commercial Banking Co. of Sydney Ltd	286	151	70	9	9	5	1	10	541
National Bank of Australasia Ltd	159	242	183	77	84	7	4	8	764
Total Major Trading Banks	1,650	1,266	796	416	426	105	20	59	4,738
Other Trading Banks									
Bank of New Zealand	4	2	2	—	—	—	—	—	8
Bank of Queensland Limited	—	—	16	—	—	—	—	—	16
Banque Nationale de Paris	2	1	1	1	1	—	—	1	7
Rural Bank of New South Wales	214	—	—	—	—	—	—	—	214
State Bank of South Australia	—	—	—	41	—	—	—	—	41
Rural and Industries Bank of Western Australia	—	—	—	—	84	—	—	—	84
Total Other Trading Banks	220	3	19	42	85	—	—	1	370
Metropolitan Area	970	792	342	262	302	37	11	60	2,776
Elsewhere	900	477	473	196	209	68	9	—	2,332
Total All Banks	1,870	1,269	815	458	511	105	20	60	5,108

TABLE 21. TRADING BANKS : NUMBER OF AGENCIES IN AUSTRALIA

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Total All Banks—									
30 June 1978	299	224	161	134	99	30	11	23	981
30 June 1979	300	221	163	129	101	29	10	24	977
30 June 1980	316	221	172	127	111	28	12	22	1,009
AS AT 30 JUNE 1981									
Major Trading Banks									
Commonwealth Trading Bank	125	71	67	27	32	12	5	13	352
Australia and New Zealand Banking Group	35	57	32	55	17	5	4	—	205
Bank of New South Wales	57	5	25	1	25	1	3	3	120
Commercial Bank of Australia Ltd	3	23	13	10	3	8	1	—	61
Commercial Banking Co. of Sydney Ltd	53	16	5	—	—	—	—	1	75
National Bank of Australasia Ltd	12	53	30	15	17	2	2	3	134
Total Major Trading Banks	285	225	172	108	94	28	15	20	947
Other Trading Banks									
Bank of New Zealand	—	—	—	—	—	—	—	—	—
Bank of Queensland Limited	—	—	9	—	—	—	—	—	9
Banque Nationale de Paris	—	—	—	—	—	—	—	—	—
Rural Bank of New South Wales	28	—	—	—	—	—	—	—	28
State Bank of South Australia	—	—	—	17	—	—	—	—	17
Rural and Industries Bank of Western Australia	—	—	—	—	20	—	—	—	20
Total Other Trading Banks	28	—	9	17	20	—	—	—	74
Metropolitan Area	160	121	72	40	51	10	8	20	482
Elsewhere	153	104	109	85	63	18	7	—	539
Total All Banks	313	225	181	125	114	28	15	20	1,021

TABLE 22. SAVINGS BANKS : NUMBER OF BRANCHES IN AUSTRALIA

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
<b>Total All Banks—</b>									
30 June 1978	1,661	1,798	800	587	514	165	18	57	5,600
30 June 1979	1,659	1,802	796	593	520	165	20	60	5,615
30 June 1980	1,666	1,838	804	599	522	167	20	61	5,677
<b>AS AT 30 JUNE 1981</b>									
Commonwealth Savings Bank	425	213	165	85	95	20	4	13	1,020
State Bank of Victoria	—	541	—	—	—	—	—	—	541
Savings Bank of South Australia	—	—	—	158	—	—	—	—	158
Rural and Industries Bank of Western Australia	—	—	—	—	84	—	—	—	84
Hobart Savings Bank	—	—	—	—	—	33	—	—	33
Launceston Bank for Savings	—	—	—	—	—	30	—	—	30
Australia and New Zealand Savings Bank Ltd	255	295	132	149	74	33	5	9	952
Bank of New South Wales Savings Bank Ltd	416	211	168	60	131	13	4	13	1,016
Commercial Savings Bank of Australia Ltd	136	181	92	46	41	27	2	6	531
C.B.C. Savings Bank Ltd	286	151	70	9	9	5	1	10	541
National Bank Savings Bank Ltd	159	242	183	77	84	7	4	8	764
Bank of New Zealand Savings Bank Ltd	4	2	2	—	—	—	—	—	8
Metropolitan Area	896	1,151	338	351	309	59	11	59	3,174
Elsewhere	785	653	474	233	209	109	9	—	2,504
<b>Total All Banks</b>	<b>1,681</b>	<b>1,836</b>	<b>812</b>	<b>584</b>	<b>518</b>	<b>168</b>	<b>20</b>	<b>59</b>	<b>5,678</b>

TABLE 23. SAVINGS BANKS : NUMBER OF AGENCIES IN AUSTRALIA

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
<b>Total All Banks—</b>									
30 June 1978	3,570	2,337	2,351	1,714	1,637	545	133	104	12,391
30 June 1979	3,478	2,247	2,286	1,673	1,712	533	130	105	12,164
30 June 1980	3,445	2,181	2,197	1,618	1,764	484	129	103	11,921
<b>AS AT 30 JUNE 1981</b>									
Commonwealth Savings Bank	1,919	1,183	1,196	599	618	249	65	67	5,896
State Bank of Victoria	—	461	—	—	—	—	—	—	461
Savings Bank of South Australia	—	—	—	617	—	—	—	—	617
Rural and Industries Bank of Western Australia	—	—	—	—	534	—	—	—	534
Hobart Savings Bank	—	—	—	—	—	30	—	—	30
Launceston Bank for Savings	—	—	—	—	—	70	—	—	70
Australia and New Zealand Savings Bank Ltd	160	112	189	134	164	51	25	4	839
Bank of New South Wales Savings Bank Ltd	1,216	285	688	182	448	84	41	19	2,961
Commercial Savings Bank of Australia Ltd	72	66	104	26	27	32	3	3	333
C.B.C. Savings Bank Ltd	125	23	25	1	4	—	—	4	182
National Bank Savings Bank Ltd	22	54	69	28	52	8	2	3	238
Bank of New Zealand Savings Bank Ltd	—	—	—	—	—	—	—	—	—
Metropolitan Area	1,620	1,108	744	961	1,106	224	61	99	5,923
Elsewhere	1,894	1,076	1,527	626	741	300	75	1	6,240
<b>Total All Banks</b>	<b>3,514</b>	<b>2,184</b>	<b>2,271</b>	<b>1,587</b>	<b>1,847</b>	<b>524</b>	<b>136</b>	<b>100</b>	<b>12,163</b>