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**BANKING
AUSTRALIA
DECEMBER QUARTER 1980**

CATALOGUE NO. 5605.0

AUSTRALIAN BUREAU OF STATISTICS Canberra

**BANKING
AUSTRALIA**

**DECEMBER QUARTER
1980**

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Australian Statistician

INQUIRIES

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NOON 27 MARCH 1981

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**For MAJOR TRADING BANKS: CLASSIFICATION OF BANK ADVANCES,
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See the September 1980 issue of this publication.

SECTION 6

For BRANCHES AND AGENCIES at 30 June 1980 see the June 1980 issue of this publication.

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
The Bank of Adelaide
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*
The Bank of Adelaide 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)

Average of weekly figures for month of—	Deposits															Balances due to other banks(c)	Bills payable and all other liabilities	Total liabilities
	Current																	
	Fixed			Bearing interest					Not bearing interest									
	Australian and State Governments		Other banks	Other(b)	Total fixed	Australian and State Governments		Other banks	Other	Total bearing interest	Australian and State Governments		Other banks	Other	Total not bearing interest			
ALL TRADING BANKS																		
1979—																		
November	1,546.5	133.0	12,415.0	14,094.5	112.7	25.4	1,009.4	1,147.5	68.0	190.4	8,740.5	8,998.8	10,146.3	24,240.8	756.3	4,444.7	29,441.8	
December(d)	1,551.4	115.7	12,634.5	14,301.5	118.3	24.9	1,029.5	1,172.7	78.1	198.0	9,236.1	9,512.2	10,684.9	24,986.4	726.6	4,525.4	30,238.3	
1980—																		
January	1,680.4	126.4	12,933.7	14,740.5	120.3	41.2	1,066.5	1,228.0	81.1	230.5	9,765.7	10,077.3	11,305.3	26,045.8	749.6	4,683.0	31,478.5	
February	1,661.7	110.5	13,233.3	15,005.5	107.5	28.1	1,129.3	1,264.9	74.9	249.0	9,687.6	10,011.6	11,276.5	26,281.9	789.6	4,921.2	31,992.7	
March	1,658.6	101.9	13,395.1	15,155.5	111.2	28.1	1,119.7	1,259.0	76.5	229.0	9,710.4	10,015.9	11,274.0	26,430.5	871.0	5,059.4	32,360.8	
April	1,514.9	82.5	13,230.3	14,827.7	154.7	41.4	1,114.2	1,310.2	110.1	225.5	9,598.8	9,934.5	11,244.7	26,072.4	852.7	5,396.1	32,321.2	
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	31,988.5	
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	9,639.9	10,887.7	25,643.2	822.8	5,602.9	32,413.1	
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	11,030.9	25,987.4	790.0	5,553.3	31,988.5	
August	897.1	22.0	14,362.6	15,281.7	127.4	28.5	1,098.3	1,254.2	73.4	245.7	9,574.9	9,894.0	11,066.4	26,681.6	822.8	5,602.9	32,413.1	
September	864.1	16.6	14,694.6	15,575.2	109.2	15.6	1,087.4	1,212.3	79.1	241.6	9,442.5	9,763.3	11,017.5	26,299.2	838.6	5,612.4	32,750.2	
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	10,384.6	11,629.2	27,503.3	795.4	5,699.7	33,176.8	
November	831.8	16.3	14,840.4	15,688.4	122.2	8.6	1,134.5	1,265.2	82.5	311.6	10,436.7	10,830.8	12,096.0	27,784.4	705.6	5,880.3	34,089.2	
December(d)	813.7	18.1	14,812.1	15,643.8	129.0	23.4	1,128.1	1,280.5	90.3	308.1	11,060.5	11,458.9	12,739.4	28,383.3	792.0	6,124.4	35,299.6	
MAJOR TRADING BANKS																		
1979—																		
November	1,223.2	101.5	10,759.0	12,083.7	53.5	25.2	813.9	892.6	47.7	189.3	8,246.2	8,483.1	9,375.7	21,459.4	702.7	3,679.5	25,841.5	
December(d)	1,216.6	89.4	10,958.8	12,264.7	67.4	24.7	829.8	921.9	57.0	196.9	8,709.4	8,963.3	9,885.3	22,150.0	660.9	3,766.2	26,577.1	
1980—																		
January	1,330.2	103.8	11,161.2	12,596.2	66.2	40.8	847.4	954.4	58.6	229.2	9,160.9	9,448.7	10,403.1	22,999.4	689.5	3,912.7	27,601.6	
February	1,315.7	90.2	11,457.6	12,863.5	58.4	27.9	911.4	997.8	52.3	247.4	9,090.4	9,390.2	10,388.0	23,251.5	716.7	4,131.0	28,111.2	
March	1,314.2	84.1	11,598.7	12,997.1	68.0	27.8	909.2	1,005.0	55.4	227.9	9,113.2	9,396.5	10,401.5	23,398.6	799.0	4,268.7	28,466.3	
April	1,181.6	66.2	11,482.1	12,730.0	89.8	41.2	902.8	1,033.8	87.4	224.4	9,011.4	9,323.2	10,357.0	23,087.0	776.3	4,574.0	28,437.3	
May	969.2	42.2	11,572.1	12,583.5	46.7	19.7	880.1	956.0	54.9	284.2	8,557.0	8,896.2	9,852.1	22,435.6	774.8	4,709.0	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	16.0	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	916.7	965.5	50.2	244.8	9,003.7	9,298.7	10,264.2	23,629.7	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	4,899.6	29,908.3	
November	571.1	14.0	12,788.8	13,374.5	59.1	8.2	929.4	996.7	59.1	309.6	9,815.3	10,184.0	11,180.7	24,555.2	756.1	4,996.5	30,307.9	
December(d)	549.4	14.3	12,752.3	13,338.9	73.4	22.9	923.7	1,020.1	64.0	304.5	10,399.2	10,767.7	11,787.8	25,126.7	703.0	5,188.0	31,010.6	

(a) Excludes shareholders' funds, inter-bank 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				Local and semi-government securities	Other securities	Loans to authorized dealers in the short-term money market	Statutory reserve deposit accounts with Reserve Bank	Cheques and bills of banks and balances with and due from other bank(s)	Loans, advances and bills discounted					Bills receivable and all other assets	Total assets	
	Coin, bullion and notes	Cash with Reserve Bank	Securities							Temporary advances to wool-buyers(c)	Term loans	Farm development loans	Other loans	Total loans, advances and bills discounted			Bank premises, furniture and sites
			Treasury notes	Other securities													
ALL TRADING BANKS																	
1979—																	
November	439.9	4.9	503.4	4,143.8	97.4	873.2	274.7	1,168.4	472.9	270.9	1,715.2	634.2	16,591.9	19,212.2	505.8	3,626.9	31,323.5
December (d)	566.0	11.8	504.8	4,175.8	108.0	886.9	303.4	1,270.2	559.4	283.4	1,813.1	649.7	16,693.7	19,439.9	510.8	3,678.2	32,015.2
1980—																	
January	520.7	22.2	1,201.9	4,430.0	181.4	905.2	296.7	1,349.5	542.3	232.1	1,833.1	656.1	16,778.7	19,500.0	517.2	3,910.1	33,377.5
February	464.9	18.5	1,330.1	4,578.8	186.8	909.0	323.8	1,397.1	499.0	175.0	1,860.0	661.2	16,812.6	19,508.9	521.0	4,099.8	33,837.7
March	485.5	8.2	1,183.8	4,500.9	191.4	948.1	256.7	1,421.0	664.3	164.8	1,883.0	665.8	17,075.7	19,789.3	526.0	4,188.4	34,163.7
April	481.6	25.1	592.6	4,404.0	204.9	971.8	259.6	1,431.3	758.3	176.1	1,877.9	674.6	17,480.5	20,209.0	530.3	4,463.2	34,331.6
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	17,992.7	20,402.0	547.5	4,658.9	34,075.7
July	467.9	6.8	172.0	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	720.3	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	549.9	4,930.5	36,449.6
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	18,453.3	21,430.9	552.8	4,969.3	36,708.1
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	18,679.7	21,722.2	559.3	5,115.8	37,222.4
MAJOR TRADING BANKS																	
1979—																	
November	414.3	4.3	439.9	3,789.7	53.2	814.2	234.9	1,144.6	328.8	270.9	1,715.2	634.2	13,788.1	16,408.3	404.3	3,289.1	27,325.7
December (d)	538.3	11.2	434.9	3,817.7	60.7	826.3	259.1	1,243.4	406.7	283.4	1,813.1	649.7	13,866.1	16,612.2	408.6	3,337.3	27,956.2
1980—																	
January	488.3	20.5	1,106.2	4,055.5	90.4	835.1	227.4	1,320.8	390.3	232.1	1,833.1	656.1	13,843.9	16,565.2	414.5	3,570.6	29,084.9
February	436.8	18.0	1,236.1	4,200.1	95.3	833.3	251.8	1,367.1	337.9	175.0	1,860.0	661.2	13,877.5	16,573.8	417.8	3,760.5	29,528.5
March	456.8	7.6	1,104.2	4,123.3	95.6	874.0	205.4	1,390.8	502.9	164.8	1,883.0	665.8	14,121.8	16,835.5	422.2	3,837.3	29,855.5
April	451.7	24.0	520.2	4,027.2	103.0	895.6	204.8	1,401.8	594.0	176.1	1,877.9	674.6	14,551.9	17,280.4	425.2	4,097.3	30,025.4
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	4,258.2	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	442.5	4,509.2	31,870.0
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	15,378.3	18,356.0	445.7	4,512.7	32,043.2
December(d)	561.9	8.7	620.7	4,083.3	124.6	1,065.6	334.4	1,469.5	518.0	285.3	1,984.7	772.5	15,595.7	18,638.1	451.3	4,647.4	32,523.5

(a) Excludes inter-branch accounts transferred to overseas or local principals.

(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 (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)						
ALL TRADING BANKS														
1979—														
November	444.8	503.4	4,143.8	5,092.1	1,168.4	19,212.2	8,998.8	1.8	2.1	17.1	21.0	4.8	79.3	37.1
December (a)	577.8	504.8	4,175.8	5,258.4	1,270.2	19,439.9	9,512.2	2.3	2.0	16.7	21.0	5.1	77.6	38.1
1980—														
January	542.9	1,201.9	4,430.0	6,174.8	1,349.5	19,500.0	10,077.3	2.1	4.6	17.0	23.7	5.2	74.9	38.7
February	483.5	1,330.1	4,578.8	6,392.3	1,397.1	19,508.9	10,011.6	1.8	5.1	17.4	24.3	5.3	74.2	38.1
March	493.7	1,183.8	4,500.9	6,178.4	1,421.0	19,789.3	10,015.9	1.9	4.5	17.0	23.4	5.4	74.9	37.1
April	506.8	592.6	4,604.0	5,503.3	1,431.3	20,209.0	9,934.5	1.9	2.3	16.9	21.1	5.5	77.5	38.9
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	485.5	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	21,430.9	10,830.8	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	21,722.2	11,458.9	2.1	2.5	15.9	20.6	5.3	76.5	40.4
MAJOR TRADING BANKS														
1979—														
November	418.6	439.9	3,789.7	4,648.2	1,144.6	16,408.3	8,483.1	2.0	2.0	17.7	21.7	5.3	76.5	39.5
December (a)	549.4	434.9	3,817.7	4,802.0	1,243.4	16,612.2	8,963.3	2.5	2.0	17.2	21.7	5.6	75.0	40.5
1980—														
January	508.8	1,106.2	4,055.5	5,670.6	1,320.1	16,565.2	9,448.7	2.2	4.8	17.6	24.7	5.7	72.0	41.1
February	454.8	1,236.1	4,200.1	5,891.0	1,367.1	16,573.8	9,390.2	2.0	5.3	18.1	25.3	5.9	71.1	40.4
March	464.3	1,104.2	4,123.2	5,691.7	1,390.8	16,835.5	9,396.5	2.0	4.7	17.6	24.3	5.9	72.0	40.2
April	475.7	520.2	4,027.2	5,023.1	1,401.8	17,280.4	9,323.2	2.1	2.3	17.4	21.8	6.1	74.9	40.4
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	4,395.0	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	4,503.0	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	18,356.0	10,184.0	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	18,638.1	10,767.7	2.3	2.5	16.3	21.0	5.9	74.2	42.9

(a) Exclude one Wednesday.

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

<i>Average of weekly figures for month of—</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Taz.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Total</i>
DEPOSITS									
1979—									
November	10,914.4	5,427.8	3,829.1	1,482.8	1,697.6	439.1	147.6	289.2	24,227.5
December (a)	11,190.4	5,682.7	3,916.9	1,537.5	1,754.9	440.3	151.9	298.6	24,973.2
1980—									
January	11,579.7	5,920.1	3,980.4	1,728.1	1,947.3	441.0	144.4	291.6	26,032.6
February	11,623.9	5,997.2	4,015.6	1,789.5	1,948.4	453.6	142.7	296.7	26,267.6
March	11,706.6	6,024.2	4,046.5	1,794.8	1,932.7	460.7	147.4	303.3	26,416.3
April	11,706.1	5,920.1	3,975.6	1,738.9	1,837.1	437.9	149.3	292.9	26,057.8
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	219.7	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	1,653.0	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	4,628.6	1,726.4	1,928.4	455.1	156.2	302.5	27,768.1
December (a)	12,620.1	6,235.5	4,777.9	1,778.4	2,004.7	462.4	162.7	324.5	28,366.2
LOANS, ADVANCES AND BILLS DISCOUNTED									
1979—									
November	8,358.1	4,383.0	2,258.5	1,802.4	1,648.0	345.3	77.3	335.8	19,208.4
December (a)	8,483.0	4,443.4	2,270.9	1,813.3	1,665.5	337.2	79.5	343.3	19,436.0
1980—									
January	8,467.8	4,465.0	2,291.9	1,826.9	1,682.9	333.5	82.0	346.2	19,496.2
February	8,419.7	4,456.5	2,331.6	1,852.0	1,675.5	340.7	84.6	344.4	19,504.9
March	8,517.9	4,522.8	2,374.1	1,873.0	1,715.5	347.5	87.4	347.0	19,785.5
April	8,663.6	4,591.4	2,456.0	1,909.4	1,782.0	364.1	91.4	347.0	20,204.9
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	20,755.9
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	2,529.2	2,002.5	1,918.6	394.1	98.9	338.6	21,426.6
December (a)	9,555.2	4,806.8	2,575.0	2,023.8	1,911.7	392.5	101.1	351.5	21,717.8

(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
AUSTRALIAN AND STATE GOVERNMENTS^(b)									
1979—									
November	626.2	163.4	0.3	0.2	0.2	0.4	—	—	790.8
December	600.4	150.7	0.4	0.4	0.3	0.2	—	—	752.3
1980—									
January	533.2	124.8	0.3	0.2	0.3	0.2	—	—	659.0
February	572.5	169.5	0.4	0.2	0.4	0.2	—	—	743.1
March	529.8	179.1	0.4	0.2	0.6	0.4	—	—	710.4
April	596.2	131.6	0.3	0.2	0.4	0.3	—	—	728.9
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
OTHER									
1979—									
November	8,885.9	7,279.9	1,986.6	955.8	1,416.8	254.7	53.7	219.7	21,053.0
December	9,835.3	7,746.5	1,770.3	1,137.0	1,609.9	287.1	54.1	230.0	22,670.1
1980—									
January	8,854.0	7,338.9	1,775.4	906.9	1,555.9	233.4	47.8	181.9	20,894.2
February	10,784.0	7,865.7	1,941.6	990.1	1,554.7	255.2	55.4	243.0	23,689.7
March	9,947.6	7,823.0	1,891.9	1,069.2	1,474.7	255.8	51.7	244.1	22,758.0
April	9,673.0	7,513.0	1,966.2	1,063.1	1,521.1	265.8	54.9	229.9	22,287.0
May	10,014.6	7,955.6	1,988.9	1,044.3	1,576.7	284.6	55.7	235.7	23,169.1
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	240.0	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	10,993.7	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	334.5	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
TOTAL									
1979—									
November	9,512.1	7,443.3	1,986.9	956.0	1,417.0	255.1	53.7	219.7	21,843.8
December	10,435.6	7,897.2	1,770.7	1,137.4	1,610.3	287.3	54.1	230.0	23,422.5
1980—									
January	9,387.2	7,463.8	1,775.7	907.1	1,556.2	233.6	47.8	181.9	21,553.3
February	11,356.4	8,035.2	1,942.0	990.3	1,555.0	255.4	55.4	243.0	24,432.9
March	10,477.4	8,002.0	1,892.2	1,069.5	1,475.3	256.1	51.7	244.1	23,468.4
April	10,269.1	7,644.6	1,966.5	1,063.3	1,521.5	266.0	55.0	229.9	23,015.9
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	1,499.7	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	240.0	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	24,430.1
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	25,691.3
November	12,642.7	8,860.3	2,480.2	1,197.2	1,898.6	276.8	72.1	334.5	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

Week ended—	Australian and State Governments (\$)	Other	Total	Week ended—	Australian and State Governments (\$)	Other	Total
1 October	955.1	27,176.0	28,131.1	19 November	797.4	27,475.8	28,273.2
8 October	702.9	25,020.4	25,723.3	26 November	674.7	25,374.9	26,049.5
15 October	960.6	24,995.7	25,956.3	3 December	1,165.4	32,927.5	34,092.9
22 October	902.4	24,193.3	25,095.8	10 December	761.4	26,617.6	27,379.0
29 October	640.7	23,308.2	23,948.9	17 December	1,030.3	29,722.6	30,753.0
5 November	813.7	27,941.2	28,754.9	24 December	922.4	32,391.3	33,313.7
12 November	743.0	27,229.3	27,972.3	31 December	872.4	19,085.7	19,958.1

(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) (b)				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
1979—								
November	25.9	9.7	2.4	0.4	10.12	10.17	10.46	10.10
December	22.6	13.1	3.8	—	10.23	10.42	10.98	—
1980—								
January	28.1	25.7	4.6	3.4	10.32	10.52	10.91	10.66
February	44.2	29.5	1.4	0.4	10.32	10.66	10.99	11.08
March	43.5	40.4	—	0.3	11.05	11.10	—	11.10
April	126.3	50.8	1.4	—	12.91	12.99	11.99	—
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	115.9	54.9	0.2	—	12.25	12.90	12.51	—

(a) Issued for amounts of \$ 50,000 and over. (b) Most banks are reporting on basis of actual amount of cash deposited.

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

Average of weekly figures for month of—	N.S.W. (b)	Vic.	Qld	S.A. (c)	W.A.	Tas.	Total
1979—							
November	498.0	316.6	79.9	62.9	168.2	0.9	1,126.5
December (d)	490.2	350.2	89.6	73.8	174.3	0.8	1,178.8
1980—							
January	566.3	332.4	85.7	106.6	179.3	3.6	1,273.9
February	625.1	301.7	94.0	144.5	172.3	7.9	1,345.4
March	685.0	341.9	117.7	197.0	179.3	12.7	1,533.6
April	859.0	471.7	231.8	243.2	187.4	17.5	2,010.5
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 (d)	1,699.5	758.0	750.0	443.3	307.9	88.4	4,047.1

(a) Most banks are reporting on basis of actual amount of cash deposited. (b) Includes Australian Capital Territory. (c) Includes Northern Territory. (d) 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
1979—								
November	21,459.4	21,502.2	4,648.2	4,750.0	16,408.3	16,166.3	13,788.1	13,562.3
December (b)	22,150.0	21,818.3	4,802.0	4,719.5	16,612.2	16,431.1	13,866.1	13,756.1
1980—								
January	22,999.4	22,235.1	5,670.6	5,043.2	16,565.2	16,694.9	13,843.9	13,998.6
February	23,251.5	22,303.0	5,891.0	5,032.6	16,573.8	16,961.7	13,877.5	14,260.5
March	23,398.6	22,408.0	5,691.7	4,846.6	16,835.5	17,135.5	14,121.8	14,442.7
April	23,087.0	22,326.0	5,023.1	4,698.3	17,280.4	17,270.7	14,551.9	14,529.4
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	24,555.2	24,617.4	5,344.4	5,461.2	18,356.0	18,082.6	15,378.3	15,122.9
December (b)	25,126.7	24,569.5	5,274.8	5,190.5	18,638.1	18,434.0	15,595.7	15,471.5

VARIATION OVER PREVIOUS MONTH

1979—								
November	+466.1	+403.8	+241.9	+131.4	+192.2	+275.0	+89.7	+201.0
December (b)	+690.6	+316.1	+153.8	-30.5	+203.9	+264.8	+78.0	+193.8
1980—								
January	+849.4	+416.8	+868.6	+323.7	-47.0	+263.8	-22.2	+242.5
February	+252.1	+67.9	+220.4	-10.6	+8.6	+266.8	+33.6	+261.9
March	+147.1	+105.0	-199.3	-186.0	+261.7	+173.8	+244.3	+182.2
April	-311.6	-82.0	-668.6	-148.3	+444.9	+135.2	+430.1	+86.7
May	-451.4	+624.2	-740.0	-135.4	+332.9	+244.9	+284.1	+85.9
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	+37.0	+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	+267.5	+206.4	+131.7	-0.7	+82.6	+167.9	+15.9	+130.7
December (b)	+571.5	-47.9	-69.6	-270.7	+282.1	+354.4	+217.4	+348.6

(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)

Source: Reserve Bank of Australia
(\$ 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 movements in limits	Overdraft limits outstanding (end of period)
1979—							
November	24.2	5.8	139.0	168.9	106.1	32.9	18,852.8
December	24.2	5.2	126.6	156.0	106.0	20.6	18,935.1
1980—							
January	12.3	4.2	104.8	121.3	100.0	4.8	18,954.2
February	11.8	4.5	127.7	143.9	107.2	20.5	19,056.7
March	10.3	5.8	139.4	155.5	118.2	21.2	19,141.6
April	11.5	5.3	140.7	157.4	93.8	46.8	19,328.9
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	102.3	32.3	19,692.1
August	12.1	4.8	131.4	148.3	112.1	19.3	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

(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	Loans to authorised dealers in the short- term money market	Other securities	Cheques and bills of other banks and balances with and due from other banks	Loans, advances and bills discounted		Bank pre- mises furni- ture and other sites	Bills receiv- able and other assets	Total assets within Aus- tralia	Liabilities due to other banks, bills payable and all other lia- bilities (b)		Total liabi- ties within Aus- tralia
				Treasury bills and Treasury notes	Other					Housing	Other				Depositors' balances	Depositors' balances	
AMOUNT (\$ million)																	
1979—																	
November	60.0	662.2	187.0	849.3	2,440.9	5,531.8	38.0	48.9	375.7	10,189.3	1,068.3	346.5	231.6	22,029.7	20,419.1	955.4	21,374.5
December	73.2	593.6	211.4	897.4	2,378.9	5,569.4	38.0	61.8	312.0	10,301.7	1,039.4	353.5	320.6	22,151.0	20,582.5	913.2	21,495.7
1980—																	
January	54.5	782.6	207.6	910.4	2,363.1	5,630.5	46.0	55.4	305.4	10,359.5	1,022.1	357.5	280.9	22,375.4	20,780.8	939.5	21,720.3
February	53.0	633.0	262.4	1,114.3	2,371.2	5,673.1	58.1	46.2	318.1	10,437.8	1,036.5	361.0	287.8	22,652.6	20,970.9	1,026.2	21,997.0
March	55.9	541.9	215.6	1,084.8	2,458.1	5,698.7	37.9	36.1	317.3	10,562.4	1,020.8	367.2	227.8	22,624.6	20,955.8	1,099.5	21,955.3
April	65.5	479.6	202.0	1,005.6	2,428.4	5,725.1	37.5	36.1	357.3	10,740.4	992.9	372.4	191.8	22,634.7	20,852.0	1,114.9	21,966.9
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	651.4	22,010.3
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	344.3	11,043.2	1,047.7	375.1	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	1,101.5	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	306.8	1,726.6	2,240.5	5,869.0	44.3	83.1	322.6	11,465.7	1,236.2	387.1	172.3	24,365.0	22,707.1	845.3	23,552.3
PROPORTION OF ASSET ITEMS TO DEPOSITORS' BALANCES WITHIN AUSTRALIA (per cent)																	
1979—																	
November	0.3	3.2	0.9	4.2	12.0	27.1	0.2	0.2	1.8	49.9	5.2	1.7	1.1	107.9			
December	0.4	2.9	1.0	4.4	11.6	27.1	0.2	0.3	1.5	50.1	5.0	1.7	1.6	107.6			
1980—																	
January	0.3	3.8	1.0	4.4	11.4	27.1	0.2	0.3	1.5	49.9	4.9	1.7	1.4	107.7			
February	0.3	3.0	1.3	5.3	11.3	27.1	0.3	0.2	1.5	49.8	4.9	1.7	1.4	108.0			
March	0.3	2.6	1.0	5.2	11.8	27.3	0.2	0.2	1.5	50.6	4.9	1.8	1.1	108.5			
April	0.3	2.3	1.0	4.8	11.7	27.5	0.2	0.2	1.7	51.5	4.8	1.8	0.9	108.6			
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	106.3			
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	0.1	0.4	1.4	50.5	5.4	1.7	0.8	107.3			

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

TABLE 11. 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	Other	Total	Deposits (\$ million)	Withdrawals (\$ million)	Interest added to accounts (\$ million)	Investment accounts/ deposit stock	Other	Total Original	Seasonally adjusted	Original	Seasonally adjusted	
AUSTRALIA													
1979—													
November	1,577	19,840	21,417	4,615.0	4,574.0	7.0	7,819.6	12,592.4	20,412.1	20,368.5	+48.1	+200.5	1,411
December	1,575	19,683	21,258	4,633.7	4,564.3	94.0	7,934.8	12,640.6	20,575.4	20,515.7	+163.3	+147.2	1,417
1980—													
January	1,583	19,844	21,427	5,122.0	4,930.0	6.4	8,097.9	12,675.9	20,773.8	20,708.6	+198.4	+192.9	1,431
February	1,589	20,021	21,610	4,918.3	4,743.3	14.9	8,175.5	12,788.3	20,963.7	20,843.0	+189.9	+134.4	1,444
March	1,588	20,139	21,727	4,863.0	4,985.6	7.8	8,060.1	12,788.7	20,848.8	20,985.0	-114.9	+142.0	1,431
April	1,587	20,195	21,782	5,058.2	5,283.3	221.0	8,046.4	12,798.3	20,844.7	21,174.6	-4.1	+189.6	1,431
May	1,595	20,247	21,843	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	13,097.7	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	+178.7	+145.9	1,490
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	1,511
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	1,520
December	1,729	20,111	21,840	7,010.4	6,649.7	127.6	9,272.1	13,426.5	22,698.6	22,626.0	+488.3	+445.9	1,553
STATES-OCTOBER 1980													
New South Wales	375	6,509	6,885	1,311.4	1,219.5	1.9	2,153.5	4,183.3	6,336.8		+93.7		1,231
Victoria	690	6,543	7,235	2,884.2	2,759.9	1.5	3,369.1	4,790.9	8,159.9		+125.7		2,099
Queensland	225	2,843	3,068	731.9	682.7	1.0	1,225.1	1,802.5	3,027.6		+50.1		1,347
South Australia	232	1,943	2,175	671.2	644.6	1.0	1,104.5	1,220.1	2,324.6	(c)	+27.6	(c)	1,789
Western Australia	94	1,501	1,595	275.2	259.2	0.3	495.9	780.6	1,276.5		+16.3		1,009
Tasmania	51	649	700	150.5	145.2	0.4	220.6	450.3	670.9		+5.8		1,366
Northern Territory	6	151	157	40.1	36.7	—	33.5	72.6	106.0		+3.5		874
A.C.T.	16	235	251	59.4	55.8	0.1	85.8	109.2	195.1		+3.8		861
STATES-NOVEMBER 1980													
New South Wales	380	6,471	6,851	1,114.4	1,106.7	2.3	2,202.4	4,144.4	6,346.8		+10.0		1,233
Victoria	694	6,531	7,225	2,578.3	2,544.2	1.0	3,417.9	4,778.1	8,196.0		+36.1		2,109
Queensland	228	2,834	3,062	640.8	615.9	1.2	1,253.0	1,800.7	3,053.7		+26.1		1,354
South Australia	236	1,908	2,144	584.5	573.7	1.0	1,129.3	1,217.1	2,346.4	(c)	+21.8	(c)	1,806
Western Australia	96	1,494	1,590	251.0	236.7	0.4	512.2	779.1	1,291.3		+14.8		1,021
Tasmania	51	644	695	128.4	125.5	0.5	224.1	450.2	674.2		+3.3		1,594
Northern Territory	6	151	157	34.6	33.7	—	33.8	73.3	107.0		+1.0		882
A.C.T.	16	233	249	53.5	53.8	0.1	87.4	107.4	194.8		-0.3		860
STATES-DECEMBER 1980													
New South Wales	387	6,421	6,808	1,495.1	1,407.2	39.4	2,319.9	4,154.2	6,474.1		+127.3		1,258
Victoria	702	6,434	7,136	3,307.8	3,170.3	30.4	3,540.0	4,824.0	8,364.0		+168.0		2,152
Queensland	231	2,824	3,055	834.9	782.6	18.5	1,314.0	1,810.4	3,124.4		+70.7		1,390
South Australia	237	1,916	2,152	758.1	707.3	28.3	1,198.9	1,226.6	2,425.5	(c)	+79.1	(c)	1,867
Western Australia	98	1,489	1,587	323.0	297.0	6.4	544.9	778.8	1,323.7		+32.4		1,046
Tasmania	52	645	697	177.5	173.2	2.3	230.1	450.7	680.9		+6.7		1,610
Northern Territory	6	150	156	39.5	41.0	0.6	34.7	71.4	106.2		-0.8		876
A.C.T.	17	232	247	74.7	71.2	1.6	89.5	110.3	199.8		+5.0		882

(a) Excludes External Territories. (b) Based on population estimates published in *Australian Demographic Statistics Quarterly, June 1980* (31/01/80). (c) State 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			
1979—											
November	45.6	330.0	4,301.4	1,168.4	4.7	—	5.4	1,178.6	723.0	4,015.1	10,593.7
December (a)	45.6	331.9	4,662.6	1,270.2	2.8	—	12.9	1,285.9	611.8	4,047.9	10,985.7
1980—											
January	45.6	429.5	4,535.8	1,349.5	—	—	22.1	1,371.7	824.0	4,379.2	11,585.7
February	45.6	429.4	4,438.7	1,397.1	—	—	19.5	1,416.7	671.4	6,045.6	13,047.3
March	45.6	423.5	4,505.7	1,421.0	—	—	8.4	1,429.4	575.2	6,084.8	13,064.2
April	45.6	418.2	4,614.2	1,431.3	—	—	25.4	1,456.7	510.3	5,168.0	12,212.9
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	5,861.9	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
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	Rural Credits Department	
	Gold and foreign exchange	Australian notes and coin	Cheques and bills of other banks	Treasury bills and Treasury notes	Other	Total	Total assets			Loans, advances and bills discounted	
1979—											
November	3,984.8	39.3	3.1	3,588.8	2,509.7	6,098.6	145.9	322.0	10,593.7	186.4	
December (a)	3,961.6	46.6	6.3	3,845.5	2,644.9	6,490.4	116.3	364.4	10,985.7	201.8	
1980—											
January	4,549.7	42.7	5.3	3,649.2	2,335.6	5,884.8	169.8	933.5	11,585.7	797.6	
February	6,221.7	40.8	3.3	3,506.6	2,047.4	5,554.0	182.2	1,045.3	13,047.3	910.0	
March	6,224.5	42.6	3.8	3,689.3	2,030.9	5,720.2	162.9	910.2	13,064.2	771.9	
April	5,314.1	39.1	11.3	3,811.5	2,126.3	5,937.8	190.9	719.7	12,212.9	531.9	
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	

(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			
1979—									
November	67.3	144.1	141.9	584.2	1,829.8	1,549.9	4,317.2	487.3	3,829.9
December	74.6	159.4	156.7	662.8	2,142.9	1,941.0	5,137.4	601.0	4,536.5
1980—									
January	67.2	141.7	140.9	581.0	1,877.4	1,684.9	4,493.1	577.2	3,915.9
February	66.3	141.0	139.9	572.2	1,876.5	1,680.1	4,476.0	547.1	3,928.9
March	67.2	143.1	141.7	573.2	1,895.2	1,700.4	4,520.8	549.6	3,971.2
April	68.4	144.8	143.6	575.8	1,911.4	1,716.3	4,560.4	527.1	4,033.2
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	4,688.6	551.5	4,137.1
August	69.2	146.2	145.9	572.4	1,988.2	1,868.6	4,790.5	557.4	4,233.1
September	69.2	145.9	145.4	567.7	1,982.3	1,887.8	4,798.5	541.0	4,257.5
October	70.1	147.4	146.5	563.3	1,966.1	1,899.5	4,792.9	529.7	4,263.2
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
Week ended —	Held by banks	Held by public	Total	Week ended —	Held by banks	Held by public	Total		
1 October	518.2	4,230.9	4,749.1	19 November	570.9	4,320.6	4,891.5		
8 October	580.7	4,251.8	4,832.5	26 November	550.2	4,343.9	4,894.1		
15 October	533.2	4,249.9	4,783.1	3 December	605.7	4,392.6	4,998.3		
22 October	575.9	4,253.8	4,829.7	10 December	629.8	4,440.0	5,069.8		
29 October	529.7	4,263.2	4,792.9	17 December	840.2	4,658.7	5,498.9		
5 November	583.1	4,290.3	4,873.4	24 December	664.5	5,109.0	5,773.5		
12 November	534.5	4,294.2	4,828.7	31 December	618.4	4,832.4	5,450.8		

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
1979—			
November	105.7	387.0	492.7
December (a)	108.1	405.0	513.1
1980—			
January	107.4	400.8	508.2
February	102.0	406.0	508.0
March	98.2	411.5	509.7
April	98.6	409.3	507.9
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

	October 1980			November 1980			December 1980		
	Hire purchase	Other	Total	Hire purchase	Other	Total	Hire purchase	Other	Total
New South Wales (b)	44.0	118.3	162.2	45.3	119.8	165.1	46.3	123.9	170.1
Victoria	22.3	63.1	85.4	23.0	63.7	86.8	23.9	66.5	90.4
Queensland	18.1	87.0	105.1	18.4	87.3	105.7	18.9	90.2	109.1
South Australia	9.4	54.3	63.7	9.6	54.4	64.0	9.9	56.5	66.4
Western Australia	14.5	74.7	89.2	15.7	75.5	91.1	16.8	78.7	95.5
Tasmania	2.8	11.0	13.8	2.8	11.1	14.0	2.9	11.8	14.7

(a) Excludes one Wednesday. (b) Includes advances in Australian Capital Territory and Northern Territory for which Territory dissections are not available; October, \$5.3 million, November, \$5.1 million, December, \$5.2 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	
1979—						
November	450.6	—	2.9	2.3	47.9	1.0
December (a)	452.1	—	2.6	2.3	47.3	1.1
1980—						
January	451.2	—	2.6	2.3	47.8	0.6
February	451.5	—	2.5	2.3	47.3	0.7
March	451.6	—	2.5	2.3	(b)177.0	0.4
April	448.5	—	2.5	2.3	174.3	5.9
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	0.5
August	458.9	—	2.4	2.3	164.5	0.4
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
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	
1979—						
November	0.1	2.3	595.9	41.0		
December (a)	0.1	0.4	607.8	27.1		
1980—						
January	0.1	1.9	598.3	32.9		
February	0.1	1.0	603.8	25.8		
March	0.1	0.3	(b)736.6	21.2		
April	0.1	0.8	728.5	35.0		
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	17.7		
August	0.1	0.4	737.9	30.5		
September	0.8	0.3	746.0	26.7		
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		

(a) Excludes one Wednesday. (b) Break in series due to Australian Banks' Export Re-finance Corporation Ltd becoming a wholly owned subsidiary of the Australian Resources Development Bank.

TABLE 16. INTEREST RATES AT 31 DECEMBER 1980
Source: Reserve Bank of Australia

	Rate per annum %	Date from which operative	Previous rate per annum %
LENDING RATES			
Reserve Bank of Australia-Rural Credits Department	9.50-10.00	Mar. 1980	9.00-9.50
Commonwealth Development Bank of Australia—			
Rural	(basic)11.50	Dec. 1980	10.50
Other business	(basic)11.50	Dec. 1980	10.50
Trading Banks—			
Overdraft (under \$100,000) (a)(b)			
Overdraft (\$100,000 and over)	11.50	Dec. 1980	10.50
Unsecured personal loans (a)(d)	(c)	Feb. 1972	8.25
	7.75	Feb. 1980	7.50
Savings Banks—			
New Housing loans to individuals for owner occupation	(e)10.50-11.00	Dec. 1980	10.00-10.50
Other loans (under \$100,000) (a)(b)	12.50	Dec. 1980	10.50
Other loans (\$100,000 and over)	(c)	Mar. 1972	7.75
DEPOSIT RATES			
Trading Banks—			
Fixed deposits (less than \$50,000)			
3 months and less than 6 months	10.00-11.00	Dec. 1980	8.00-10.00
6 months and less than 24 months	8.50-10.00	June 1980	8.50-9.50
24 months to 48 months	9.00-10.00	Apr. 1980	8.00-9.50
Fixed deposits (\$50,000 and over)			
30 days to 48 months	(f)	Dec. 1980	10.00
Certificates of deposit (\$50,000 and over)(c)			
3 months to 48 months	(f)	Sept. 1974	6.50
Savings Banks (g)—			
Ordinary accounts			
Up to and including \$4,000	(h)3.75-5.00	Dec. 1978	(h)3.75-5.25
Over \$4,000	(h)5.00-6.25	Apr. 1978	(h)6.00-6.50
Investment accounts (i)	9.00-10.50	Dec. 1980	9.00
Australian Resources Development Bank Ltd—			
Term deposits (j)			
— 4 years	9.50	Dec. 1979	8.75
— 5 years	10.00	Dec. 1979	9.00
Transferable deposits (k)			
— 5 years	12.20	Sept. 1980	11.75
— 6 years	12.25	Sept. 1980	11.75
— 10 years	12.25	Sept. 1980	11.75

(a) Maximum rate. (b) Since early December 1978 a rate of 10% has predominated. (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 amount 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 (e)
	Treasury notes (b)		Non-rebateable bonds (c) (d)		
	13 week notes	26 week notes	2 year	10 year	
1979—					
November	9.02	9.30	9.96	10.08	7.83
December	9.31	9.80	9.97	10.08	8.56
1980—					
January	9.33	9.73	10.38	10.45	7.92
February	9.25	9.88	10.75	10.55	8.20
March	10.44	11.19	11.20	11.20	9.25
April	10.67	11.02	11.40	11.73	8.98
May	10.92	11.05	11.54	11.78	10.74
June	10.84	10.55	11.50	11.76	10.34
July	10.82	10.73	11.34	11.78	10.91
August	10.59	10.63	11.50	11.82	9.58
September	10.56	11.02	11.50	11.78	9.81
October	10.95	11.78	11.58	11.90	8.92
November	11.47	11.81	12.42	12.42	9.83
December	12.17	13.04	12.85	12.60	9.43

(a) Data are compiled at or near the end of the month, except for the short-term money market (see footnote (e)). (b) Issue yield until November 1979, weighted average yield of notes allotted at tender thereafter. (c) Bonds issued from 1 November 1968 are referred to as "Non-rebateable" bonds. Bonds issued prior to that date are referred to as "Rebateable" bonds because income from them is subject to income tax at current rates, less a rebate of 10 cents in each dollar of Australian Government loan interest included in taxable income. (d) Average for week centered on last Wednesday of month; security yields shown are those applying if no brokerage is charged. Theoretical yields are shown. (e) 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	Fixed	Certificates of deposit			
1979—							
November	4,150	9,776	11,289	1,013	20,395	46,623	
December (c)	4,375	10,286	11,456	1,051	20,501	47,668	
1980—							
January	4,304	10,846	11,660	1,137	20,682	48,628	
February	4,277	10,830	11,888	1,186	20,876	49,057	
March	4,323	10,847	11,862	1,365	20,913	49,310	
April	4,436	10,733	11,220	1,766	20,854	49,008	
May	4,395	10,217	10,645	2,399	20,852	48,509	
June	4,420	10,423	10,243	3,012	21,061	49,159	
July	4,483	10,596	9,951	3,516	21,314	49,860	
August	4,578	10,564	9,974	3,855	21,479	50,449	
September	4,602	10,682	10,051	4,043	21,690	51,068	
October	4,633	11,459	10,246	3,989	21,942	51,969	
November	4,701	11,609	10,492	3,692	22,162	52,549	
December (c)	4,975	12,242	10,765	3,408	22,463	53,854	

(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)**

	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—								
June 1980	4.736	4.669	1.854	1.828	22.90	22.34	0.502	0.497
December 1980	4.849	4.781	1.920	1.893	23.16	22.94	0.492	0.487
1979—								
November	4.657	4.590	1.813	1.787	22.46	21.88	0.517	0.511
December	4.640	4.573	1.774	1.749	22.63	22.06	0.504	0.499
1980—								
January	4.632	4.566	1.778	1.753	22.76	22.19	0.493	0.488
February	4.633	4.568	1.819	1.793	22.74	22.18	0.485	0.480
March	4.759	4.692	1.929	1.902	22.49	21.93	0.496	0.491
April	4.804	4.734	1.931	1.904	22.45	21.88	0.497	0.491
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	24.18	23.72	0.489	0.484
September	4.893	4.825	1.931	1.904	23.86	23.28	0.491	0.486
October	4.950	4.881	1.961	1.934	24.30	23.60	0.490	0.484
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	0.492

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

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

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