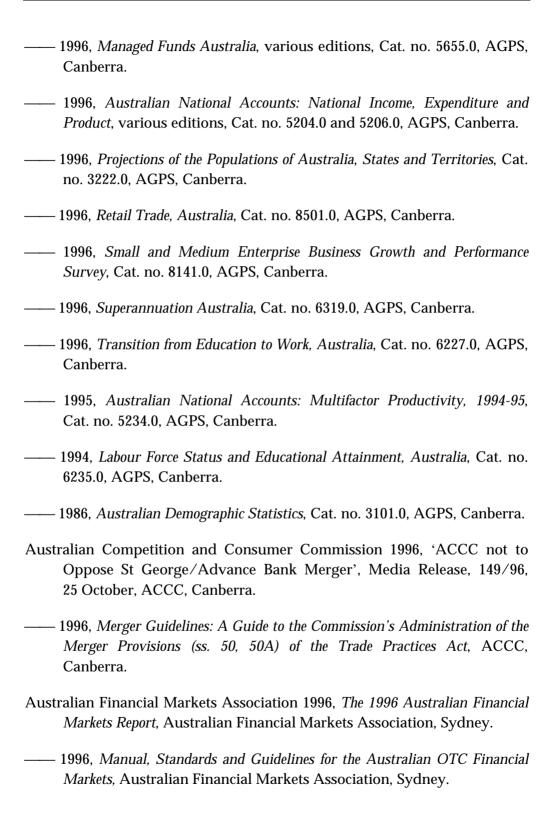
- Aitken, M. & Swan, P. L. 1995, *The Cost and Responsiveness of Trading Equity in Australia*, Sydney.
- Albon, R., Findlay, C. & Piggott, J. 1984, 'The Welfare Costs of Owner-Occupied Housing Subsidies: Inflation, Tax Treatment and Interest Rate Regulation', *Australian Economic Papers*, vol. 23, December.
- Albon, R. & Piggott, J. 1984, 'Housing Interest Rate Deregulation and the Campbell Report', *The Economic Record*, vol. 59, March.
- Allen Consulting Group 1996, *Australia's Capital Markets*, Allen Consulting Group, Melbourne.
- Allen Consulting Group & Arthur Andersen 1996, Leader or Also Ran? Australia's Competitive Position in Asia-Pacific Regional Financial Markets, Allen Consulting Group, Melbourne.
- American Banker 1996, 22 May and 27 August editions, Thomson Information Services, New York.
- Andersen, P. S. & White, W.R. 1996, 'The Macroeconomic Effects of Financial Sector Reforms: An Overview of Industrial Countries', *Macroeconomic Policies and Structural Reform*, OECD Proceedings series, OECD, Paris.
- ANZ Banking Group 1996, 'Privacy Protection in the Private Sector', Response to the Attorney-General's Discussion Paper, ANZ Banking Group, (unpublished).
- Applegate, C. 1993, Sovereign Interference in Private Sector Foreign Debt: Examples in the 1980s, Centre for Economic Policy Research Discussion Paper No. 286, Australian National University, Canberra.

and Social Implications', <i>Economic Papers</i> , vol. 15, no. 2, June.
—— 1995, Financial Deregulation: Past Promise, Future Realities, CEDA Research Study P42, Committee for Economic Development of Australia, Sydney.
Australian Banking Industry Ombudsman 1996, <i>Annual Report 1995-1996</i> , Australian Banking Industry Ombudsman, Melbourne.
—— 1994, <i>Annual Report 1993-1994</i> , Australian Banking Industry Ombudsman, Melbourne.
Australian Bureau of Statistics 1996, <i>Australian National Accounts: Capital Stock</i> , Cat. no. 5221.0, AGPS, Canberra.
——————————————————————————————————————
——————————————————————————————————————
—— 1996, Balance of Payments, Australia, Cat. no. 5302.0, AGPS, Canberra.
——————————————————————————————————————
—— 1996, Government Financial Estimates, Cat. no. 5501.0, AGPS, Canberra.
——————————————————————————————————————
——————————————————————————————————————
—— 1996, Labour Force, Australia, Cat. no. 6203.0, AGPS, Canberra.
——————————————————————————————————————
—— 1996, Labour Mobility, Australia, Cat. no. 6209.0, AGPS, Canberra.



Australian Financial System Inquiry 1981, Australian Financial System: Final Report of the Committee of Inquiry into the Australian Financial System, (Mr J. K. Campbell, Chairman), AGPS, Canberra.
—— 1980, Australian Financial System: Interim Report of the Committee of Inquiry into the Australian Financial System, (Mr J. K. Campbell, Chairman), AGPS, Canberra.
Australian Financial System Review Group 1984, Report of the Australian Financial System Review Group, (Mr V. Martin, Chairman), AGPS, Canberra.
Australian Law Reform Commission 1987, <i>Evidence</i> , Report No. 38, AGPS, Canberra.
——————————————————————————————————————
—— 1980, <i>Insurance Agents and Brokers</i> , Australian Law Reform Commission, Report no. 16, Sydney.
Australian Payments Clearing Association 1996, <i>Annual Report</i> , Australian Payments Clearing Association, Sydney.
Australian Payments System Council 1996, <i>Annual Report 1995/96</i> , Reserve Bank of Australia, Sydney.
—— 1996, Annual Report, various years, Reserve Bank of Australia, Sydney.
—— 1991, Annual Report 1990/91, Reserve Bank of Australia, Sydney.
Australian Securities Commission 1997, 'ASC Gives Go Ahead for Business Matching Service', Media Release, Australian Securities Commission.
—— 1996, <i>Annual Report 1995/1996</i> , Australian Securities Commission, Sydney.
—— 1995, <i>Policy Statement 100: Stock Markets</i> , ASC Digest, Centre for Professional Development, September, Melbourne.

- —— 1993, *Policy Statement 70: Exempt Futures Markets*, ASC Digest, Centre for Professional Development, November, Melbourne.
- Australian Stock Exchange 1996, *Capital Adequacy For Securities Dealers*, ASX Business Rule 1.1, Public Consultation Document, Australian Stock Exchange, Sydney.
- Ayres, I. 1985, 'Rationalizing Antitrust Cluster Markets', *The Yale Law Journal*, Vol 95.
- Ayres, I. & Braithwaite, J. 1992, Responsive Regulation: Transcending the Deregulation Debate, Oxford Socio-Legal Studies, Oxford University Press, New York.
- Bain, E.A. 1996, 'Comparative Costs of Payments Media', Essay Submitted as Part of Bachelor of Commerce Honours year, University of Melbourne (unpublished).
- Bank Administration Institute and The Boston Consulting Group 1995, The Information Superhighway and Retail Banking, vol. II, Bank Administration Institute, Chicago.
- Bank of England Quarterly Bulletin 1996, May, Bank of England, London.
- Bank of England Quarterly Bulletin 1994, May, Bank of England, London.
- Bank for International Settlements 1996, Central Bank Survey of Foreign Exchange and Derivatives Market Activity 1995, Bank for International Settlements, Basle.
- —— 1996, March, Settlement Risk in Foreign Exchange Transactions, Report of the Committee on Payment and Settlement Systems of the Central Banks of the Group of Ten Countries, Bank for International Settlements, Basle.
- —— 1996, 66th Annual Report, Bank for International Settlements, Basle.

- —— 1995, *Cross Border Securities Settlements*, Report of the Committee on Payment and Settlement Systems of the Central Banks of the Group of Ten countries, March, Bank for International Settlements, Basle.
- Bartley, S. & Phipps, S. 1995, *Inflation Adjustment of Private and Public Saving and the Current Account Deficit*, paper presented at the 24<sup>th</sup> Conference of Economists, September, Economic Society of Australia, Adelaide.
- Berger Allen N., Hunter William C., Timme Stephen G. 1993, 'The Efficiency of Financial Institutions: a Review and Preview of Research: Past, Present and Future', *Journal of Banking and Finance*, vol. 17, North-Holland.
- Blinder, Allan S. 1996, 'Antitrust and Banking', *The Antitrust Bulletin*, Summer.
- Blundell-Wignall, A. & Browne, F. 1992, *Real Exchange Rates and the Globalisation of Financial Markets*, Research Discussion Paper 9203, Reserve Bank of Australia, Sydney.
- —— 1991, Macroeconomic Consequences of Financial Liberalisation: A Summary Report, Department of Economics and Statistics Working Paper No. 98, GD(91)69, OECD, Paris.
- Blundell-Wignall, A. & Gregory, R.G. 1990, 'Exchange Rate Policy in Advanced Commodity-Exporting Countries: Australia and New Zealand', published in Argy, V. & de Grauwe, P. (eds), *Choosing an Exchange Rate Regime: The Challenge for Smaller Industrial Countries*, International Monetary Fund, Washington, D.C.
- Blundell-Wignall, A., Fahrer, J. & Heath, A. 1993, 'Major Influences on the Australian Dollar Exchange Rate', published in Blundell-Wignall, A. (ed.), *The Exchange Rate, International Trade and the Balance of Payments*, Reserve Bank of Australia, Sydney.
- Board, G.H. (Reserve Bank of Australia) 1996, 'Real Time Gross Settlement', Speech to the Australian Financial Markets Association Techno Future Conference, December, Sydney.

- Borio, C.E.V., Kennedy, N. & Prowse, S.D. 1994, *Exploring Aggregate Asset Price Fluctuations Across Countries*, Bank for International Settlements, Basle.
- Born, B. 1996, 'It Couldn't Happen Here': CFTC's Sumitomo Experience, Testimony before the Committee on Banking and Financial Services, United States House of Representatives, September 18, 1996, *The Financial Regulator*, no. 3, December, Central Banking Publications, London.
- Broker, G. 1989, *Competition in Banking*, Organisation for Economic Cooperation and Development.
- Brunt, Maureen 1990, 'Market Definition: issues in Australian and New Zealand Trade Practices Litigation', *Australian Business Law Review*, April.
- Bullock, M., Grenville, S. & Heenan, G. 1993, 'The Exchange Rate and the Current Account', published in Blundell-Wignall, A. (ed.), *The Exchange Rate, International Trade and the Balance of Payments*, Reserve Bank of Australia, Sydney.
- Bureau of Industry Economics 1987, *Review of Venture Capital*, AGPS, Canberra.
- Bureau of Transport and Communications Economics 1995, *Report by the Communications Futures Project*, Canberra.
- —— 1994, Delivery Technologies in the New Communications World, Communications Futures Project, Work in Progress Paper No. 2, Canberra.
- Carmichael, J. 1990, 'Inflation: Performance and Policy', published in Grenville, S. (ed.), *The Australian Macroeconomy in the 1980s*, Reserve Bank of Australia, Sydney.
- Colwell, R. J. and Davis, E. P. 1992, *Output, Productivity and Externalities The Case of Banking*, Bank of England Working Paper Series No. 3.

- Budget Statements 1995-96, Budget Paper No. 1, circulated by the Commonwealth Government of Australia, AGPS, Canberra.
- Companies and Securities Advisory Committee 1996, *Netting in Financial Markets Transactions*, Draft Report of the Netting Sub-Committee, November, Sydney.
- Coopers & Lybrand 1996, Financial Institutions Duty and Debits Tax: Constraints on Australia's Future in a Global Financial Market, Report commissioned by the Australian Bankers' Association, Coopers & Lybrand.
- Corporations Law Simplification Task Force 1996, Section 52 Trade Practices Act and Dealings in Securities, Report, September, Canberra.
- —— 1996, *Takeovers: Proposal for Simplification*, Attorney-General's Department, Canberra.
- —— 1995, Proposal on Fundraising and Trade Practices Act s. 52 and Securities Dealing, Attorney-General's Department, Canberra.
- Costello, the Hon P. 1997, 'New Focus for Corporate Law', Press Release by the Treasurer of Australia, 4 March, Canberra.
- Council of Financial Supervisors 1996, *Annual Report*, Reserve Bank of Australia, Sydney.
- Cutler & Company 1995, The On Line Economy: Maximising Australia's Opportunities from Networked Commerce, Melbourne.
- Dataquest 1996, 'Dataquest Survey Shows U.S. Households are Turned Off by Internet Television', Press Release, 16 December.
- Dawkins, the Hon John 1993, 'Banking Policy Statement', Statement by the Treasurer, 18 June, Canberra.
- Davis, Stephen 1996, 'Trust and Antitrust', Institutional Investor, July, USA.
- Debelle, G. & Stevens, G. 1995, *Monetary Policy Goals for Inflation in Australia*, Research Discussion Paper 9503, Reserve Bank of Australia, Sydney.

- de Brouwer, G. 1997, Interest Rate Parity Conditions as Indicators of Financial Integration in East Asia and Australia, Pacific Economic Paper series, Australian National University, Canberra (forthcoming).
- —— 1995, The Liberalisation and Integration of Domestic Financial Markets in Western Pacific Economies, Research Discussion Paper 9506, Reserve Bank of Australia, Sydney.
- Deloitte Touche Tohmatsu 1996, *Insurance Directions*, vol. 11, issue 2, Deloitte Touche Tohmatsu, Melbourne.
- Deloitte Touche Tohmatsu International 1995, *The Future of Retail Banking: a Global Perspective*, Deloitte Touche Tohmatsu International, London.
- Douglas, J. & Bartley, S. 1997, 'Risk Premia in Australian Interest Rates', *Australian Journal of Agricultural and Resource Economics*, vol. 41, no. 2 (forthcoming, June).
- Economic Planning Advisory Commission 1995, *Investment and Economic Growth*, Commission Paper No. 9, November, AGPS, Canberra.
- —— 1995, *Short-termism in Australian Investment*, Commission Paper No. 6, April, AGPS, Canberra.
- The Economist Intelligence Unit and IBM 1996, *Global Insurance to the 21st Century*, The Economist Intelligence Unit, New York.
- Edey, M. & Gray, B. 1996, 'The Evolving Structure of the Australian Financial System', paper presented at the conference on *The Future of the Financial System*, 8-9 July 1996, Reserve Bank of Australia, Sydney.
- Edey, M. & Hviding, K. 1995, An Assessment of Financial Reform in OECD Countries, Economics Department Working Papers No.154, OECD, Paris.
- Ergas Henry 1996, 'Notes on Cluster Markets', November, Canberra (unpublished).
- Ernst & Young 1996, Creating the Value Network 1996, Ernst & Young, New York.

- Fahrer, J. & Rohling, T. 1992, 'Financial Deregulation and the Monetary Transmission Mechanism', *Australian Economic Review*, 1st Quarter, Institute of Applied Economic and Social Research, Melbourne.
- Federal Reserve Bulletin, various editions 1985-1996, Board of Governors of the Federal Reserve System, Washington, D.C.
- Federal Trade Commission Staff 1996, *Antitrust and Trade Legislation Report*, Federal Trade Commission, Washington, D.C.
- Fell, Gordon 1996, 'Bank Mergers', paper presented at the IBC Conference on Mergers and Acquisitions, 29 February 1996, Sydney.
- Fels, Allan 1996, 'Future Directions for Competition in Banking', paper presented at the AIC Conference on Banking without Banks, 28 February 1996, Sydney.
- The Financial Regulator 1996, 'Basle Concordat: Leading by Example is No Longer Enough', no. 3, December.
- First Manhatten Consulting Group and the Bank Administration Institute 1995, Bank Consolidation: Strategies for the Next Wave, Bank Administration Institute, USA.
- FitzGerald, V.W. 1993, *National Saving: A Report to the Treasurer*, AGPS, Canberra.
- Flur, D. K., Ledet, E.A & McCoy, M. 1996, 'Supermarket Banks', *McKinsey Quarterly*, no 4/96, McKinsey & Comapany, New York.
- Foster, R.A. 1996, *Australian Economic Statistics 1949-50 to 1994-95*, Reserve Bank of Australia Occasional Paper No. 8, Reserve Bank of Australia, Sydney.
- Garcia, Gillian 1996, *Deposit Insurance: Obtaining the Benefits and Avoiding the Pitfalls*, IMF Working Paper, August.
- Garnaut, R. 1994, 'The Floating Dollar and the Australian Structural Transition: Some Asia Pacific Context', *The Economic Record*, vol. 70, no. 208, March.

- Gemplus Technologies Australasia 1996, Smart Cards: Latest Developments, March.
- General Insurance Enquiries and Complaints Scheme 1996, *Annual Report*, Insurance Enquiries and Complaints Ltd, Melbourne.
- —— 1995, *Annual Report*, Insurance Enquiries and Complaints Ltd, Melbourne.
- —— 1994, *Annual Report*, Insurance Enquiries and Complaints Ltd, Melbourne.
- George, E. 1996 (Bank of England), 'Risk Reduction in Payment and Settlement Systems', speech to the Chartered Institute of Bankers, October 1996, reported in the *Bank of England Quarterly Bulletin*, November 1996, London.
- Golis, C.C. 1993, *Enterprise and Venture Capital*, Allen and Unwin, second edition, St Leonards.
- Green, David G. & Cromwell, Lawrence G. 1984, Mutual Aid or Welfare State The History of Friendly Societies in Australia, Melbourne.
- Greenspan, Michael A. and Colclough, Jacqueline T. 1996, 'The Relevant Product Market for Bank Acquisitions', *The Antitrust Bulletin*, Summer.
- Grenville, S. 1991, 'The Evolution of Financial Deregulation', Macfarlane, I. (ed.), *The Deregulation of Financial Intermediaries*, Reserve Bank of Australia, Sydney.
- —— 1990, 'The Operation of Monetary Policy', *Australian Economic Review*, 2<sup>nd</sup> quarter, Institute of Applied Economic and Social Research, Melbourne.
- Gruen, D. 1995, Financial Market Volatility and the World-Wide Fall in Inflation, Research Discussion Paper 9513, Reserve Bank of Australia, Sydney.

- Gruen, D. & Gizycki, M. 1993, *Explaining Forward Discount Bias: Is It Anchoring?*, Research Discussion Paper 9307, Reserve Bank of Australia, Sydney.
- Gruen, D. & Kortian, T. 1996, Why does the Australian Dollar Move so Closely with the Terms of Trade?, Research Discussion Paper 9601, Reserve Bank of Australia, Sydney.
- Gruen, D. & Shuetrim, G. 1994, 'Internationalisation and the Macroeconomy', published in Lowe, P. & Dwyer, J. (eds), *International Integration of the Australian Economy*, Reserve Bank of Australia, Sydney.
- Gruen, D. & Wilkinson, J. 1991, Australia's Real Exchange Rate ¾ Is It Explained by the Terms of Trade or by Real Interest Differentials?, Research Discussion Paper 9108, Reserve Bank of Australia, Sydney.
- Guerin-Calvert, Margaret E. 1996, 'Current Merger Policy: Banking and ATM Network Mergers', *The Antitrust Bulletin*, Summer.
- Guerin-Calvert, Margaret E. and Ordover, Janusz A. 1992, 'The 1992 Agency Horizontal Merger Guidelines and the Department of Justice's Approach to Bank Merger Analysis', *The Antitrust Bulletin*, Fall.
- Harper, I. 1986, 'Why Financial Deregulation?', *Australian Economic Review*, 1<sup>st</sup> quarter, Institute of Applied Economic and Social Research, Melbourne.
- Hogan, B. 1994, 'A Reflection on Deregulation', *Economic Papers*, vol.13, no.1, March, Economic Society of Australia, Sydney.
- House of Commons Treasury Committee, The 1996, *The Future of the London Stock Exchange*, Seventh Report, 10 July 1996, The House of Commons, London.
- House of Representatives Standing Committee on Finance and Public Administration (Martin Committee) 1991, *A Pocket Full of Change: Banking and Deregulation*, (Mr S. Martin, Chairman), AGPS, Canberra.

- House of Representatives Standing Committee on Industry, Science and Technology (Beddell Report) 1990, *Small Business in Australia: Challenges Problems and Opportunities*, (Mr D. Beddell, Chairman) AGPS, Canberra.
- Humphrey, D.B. & Berger, A.N. 1990, 'Market Failure and Resource Use: Economic Incentives to Use Different Payment Instruments', published in Humphrey, D.B. (ed.), *The US Payment System: Efficiency, Risk and the Role of the Federal Reserve*, proceedings of a Symposium on the US Payment System Sponsored by the Federal Reserve Bank of Richmond, Kluwer Academic Publishers, Boston.
- Hustead, E. C. 1996, Retirement Income Plan Administrative Expenses 1981 through 1986, paper presented to the Pension Research Council Conference, May 1996.
- Hviding, K. 1995, 'Financial Deregulation', *The OECD Observer*, vol. 194, June/July.
- Independent Committee of Inquiry (Hilmer Committee) 1993, *National Competition Policy*, (Prof. F. Hilmer, Chairman), AGPS, Canberra.
- Industry Commission 1991, Availability of Capital, AGPS, Canberra.
- Insurance and Superannuation Commission 1996, *A Guide to the Insurance Contracts Act 1984*, AGPS, Canberra.
- —— 1996, 'Superannuation Assets Surge to New Highs', Press Release 1996/33, December.
- —— 1995, Half Yearly Bulletin on Life Insurance, AGPS, Canberra.
- —— 1992, Annual Report, 1989-92 editions, AGPS, Canberra.
- International Monetary Fund 1996, International Capital Markets; Developments, Prospects, and Key Policy Issues, International Monetary Fund Publication Services, Washington, D.C.

- —— 1996, *International Financial Statistics Yearbook*, International Monetary Fund Publication Services, Washington, D.C.
- Investment Company Institute 1996, 1996 Mutual Fund Factbook, Investment Company Institute, Washington, D.C.
- Johnston, R.B. & Pazarbasioglu, C. 1995, *Linkages Between Financial Variables, Financial Sector Reform and Economic Growth and Efficiency*, International Monetary Fund Working Paper 95/103, Washington, D.C.
- Joss, Robert 1996, 'Has Deregulation Worked?', speech, Australian Banking & Finance Lecture Series, 25 June 1996.
- Jupiter Communications 1997, 'New Devices and Technologies will Drive Net into 36 Million Homes by 2000', Press release of 6 January 1997.
- Keating, the Right Hon P.J. 1992, 'One Nation Statement', Statement by the Prime Minister of Australia, 26 February, AGPS, Canberra.
- Keating, the Hon P.J. 1990, 'Proposal for Merger of ANZ Banking Group (ANZ) and National Mutual Life Association', Press Release by the Acting Prime Minister and Treasurer, 23 May, Canberra.
- Kemp, Senator the Hon Rod 1996, 'Enhanced Consumer Protection in the Life Insurance Industry', Press Release AT/27, 23 October.
- KPMG 1996, Financial Institutions Performance Survey, 1995 and 1996.
- —— 1996, 1996 Insurance Industry Survey, KPMG.
- —— 1996, 1996 New Zealand Financial Institutions Performance Survey, KPMG, Wellington.
- Krugman, P. 1993, 'Recent Thinking About Exchange Rate Determination and Policy', published in Blundell-Wignall, A. (ed.), *The Exchange Rate, International Trade and the Balance of Payments*, Reserve Bank of Australia, Sydney.
- Leading Edge and AGB McNair 1996, Consumer Attitudes to Banks and Competition: Research Commissioned by St. George Bank Ltd and Bendigo

- Bank Ltd into Issues Raised by the Australian Financial System Inquiry, September, (unpublished).
- Lee, R. 1996, Automated Securities Trading Systems: Policy and Regulatory Concerns, OECD, Paris.
- Lewis, M. K. & Wallace, R. H. (eds) 1985, *Australia's Financial Institutions and Markets*, Longman Cheshire, Melbourne.
- Lewis, S. & Head, B. 1997, 'Telstra Braced for Heavy Internet Traffic', Australian Financial Review, 7 February, John Fairfax Publications, Sydney.
- Life Insurance Complaints Service 1995, *Annual Report*, Life Insurance Complaints Service, Melbourne.
- Lowe, P. & Rohling, T. 1993, *Agency Costs, Balance Sheets and the Business Cycle*, Research Discussion Paper 9311, Reserve Bank of Australia, Sydney.
- McAndrews, J. 1997, *Making Payments on the Internet*, Federal Reserve Bank of Philadelphia Business Review, January/February 1997, Philadelphia.
- Macfarlane, I. 1997, 'The Economics of Nostalgia', address to Sydney Institute, 11 February, Reserve Bank of Australia, Sydney.
- —— 1994, 'The Exchange Rate, Monetary Policy and Intervention', *Economic Papers*, vol. 13, no.1, March, Economic Society of Australia, Sydney.
- —— 1988, International Interest Rate Linkages and Monetary Policy: The Case of Australia, Research Discussion Paper 8812, Reserve Bank of Australia, Sydney.
- McKinsey & Company 1995, 1995 Property ¾ Casualty Insurance Annual, McKinsey & Company, New York.
- —— 1994, Winning in the Mutual Fund Industry, (unpublished).

- McKinsey & Company with the McKinsey Global Institute 1995, *Australia's Economic Performance*, McKinsey & Company Australia, Sydney.
- —— 1995, *Growth Platforms for a Competitive Australia*, Sydney.
- Mair, Peter (Reserve Bank of Australia) 1996, 'Electronic Money', paper presented to Conference on Smart Cards: The Issues, 18 October.
- —— 1995, 'Consumer Payment Cards', paper presented to the AIC Conference on Consumer Payments Systems, 30 November.
- Maloney, Graham 1996, 'The Changing Face of Banking A Shareholder Perspective', paper presented at the University of Melbourne's Seventh Melbourne Money and Finance Conference, November, Ballarat.
- Marsden Jacob Associates 1995, Financing Growth: Policy Options to improve the Flow of Capital to Australia's Small and Medium Enterprises, report prepared for the National Investment Council, Department of Industry, Science and Technology, Canberra.
- MasterCard International 1996, *Privacy and Payments: a Study of Attitudes of the Australian Public to Privacy*% *Summary and Findings*, prepared by Roy Morgan Research and Xamax Consultancy, (unpublished).
- Merton, R.C. and Bodie Z. 1995, 'A Conceptual Framework for Analysing the Financial Environment', published in Crane, Dwight B. et al (eds), *The Global Financial System, A Functional Perspective*, Harvard Business School Press, Boston.
- Milbourne, R. 1990, 'Money and Finance', in Grenville, S. (ed.), *The Australian Macroeconomy in the 1980s*, Reserve Bank of Australia, Sydney.
- Moody's Investor Services 1995, Credit Risks of Clearinghouses at Futures and Options Exchanges, June, New York.
- Murill, M. 1997, 'Banks Carve a Niche in the Supermarket', *The Age*, February 17, Melbourne.

- NASDAQ Stock Market 1996, Going Public: The NASDAQ Stock Market, (brochure).
- National Commission of Audit 1996, *Report to the Commonwealth Government*, AGPS. Canberra.
- National Mutual Holdings 1996, *The Cost of Complying with Financial Services Regulation*, Melbourne.
- Nell, J. (ed.) 1996, *Directory of Financial Regulatory Agencies*, Central Banking Publications, London.
- New York Foreign Exchange Committee 1994, Reducing Foreign Exchange Settlement Risk, October, New York.
- Organisation for Economic Co-operation and Development 1997, *Main Economic Indicators*, OECD, Paris.
- —— 1996, Bank Profitability, OECD, Paris.
  —— 1996, Economic Country Survey Australia, OECD, Paris.
  —— 1996, Economic Country Survey Canada, OECD, Paris.
  —— 1996, Economic Outlook, June, OECD, Paris.
  —— 1996, Financial Market Trends, no. 64, OECD, Paris.
  —— 1996, International Direct Investment Statistics Yearbook, OECD, Paris.
- —— 1996, *National Accounts*, Main Aggregates Volume 1, 1997 Edition, OECD, Paris.
- —— 1995, 'Venture Capital in OECD Countries', *Financial Market Trends*, no. 63, February, OECD, Paris.
- Orr, A., Edey, M. & Kennedy, M. 1995, *The Determinants of Real Long-Term Interest Rates: 17 Country Pooled-Time-Series Evidence*, Economics Department Working Papers No. 155, OECD, Paris.

- Oster, A. and Antioch, L. 1996, 'Measuring Productivity in the Australian Banking Sector', published in Andersen, A. Dwyer, J. and Gruen, D. (eds) *Productivity and Growth*, Reserve Bank of Australia, Sydney, Australia.
- PA Consulting Group 1996, CHESS User Survey, PA Consulting Group, Melbourne.
- Pender, Howard and Ross, Steven 1994, *Taxation Regulation and Private Saving in Australia*, Background Paper No. 36, Economic Planning and Advisory Council, AGPS, Canberra.
- Personal Investment Magazine 1996, 'Bank of the Year', August 1991, August 1992, July 1993, August 1994, August 1995, August 1996, Australia.
- Phelps, L. 1991, 'Competition, Profitability and Margins', published in Macfarlane, I. (ed.), *The Deregulation of Financial Intermediaries*, Reserve Bank of Australia, Sydney.
- Pitchford, J. 1994, 'The Exchange Rate, Monetary Policy and the Economy', *Economic Papers*, vol. 13, no. 1, March, Economic Society of Australia, Sydney.
- —— 1993, 'The Exchange Rate and Macroeconomic Policy in Australia', published in Blundell-Wignall, A. (ed.), *The Exchange Rate, International Trade and the Balance of Payments*, Reserve Bank of Australia, Sydney.
- Prices Surveillance Authority 1995, Inquiry into Fees and Charges Imposed on Retail Transaction Accounts by Banks and Other Financial Institutions and by Retailers on EFTPOS Transactions, Matter No. PI/95/2, Report No. 65 by the Prices Surveillance Authority, Melbourne.
- Privacy Commissioner 1995, *Community Attitudes to Privacy*, Information Paper Number Three, AGPS, Canberra.
- Reserve Bank of Australia 1997, Reserve Bank of Australia Bulletin, February edition, Sydney.

- 1996, Reserve Bank of Australia Bulletin, September and December editions, Sydney.
   1996, Reserve Bank of Australia Bulletin, various editions, Sydney.
   1996, Reserve Bank of Australia 1996 Report and Financial Statements, Reserve Bank of Australia, Sydney.
   1994, International Comparisons of Bank Margins, Submission to the House of Representatives Standing Committee on Banking, Finance and Public Administration, (unpublished).
- —— 1994, *Reserve Bank of Australia Bulletin*, April and December editions, Reserve Bank of Australia, Sydney.
- Rhoades, Stephen A. 1994, A Summary of Merger Performance Studies in Banking, 1980-93, and an Assessment of the 'Operating Performance' and 'Event Study' Methodologies, Board of Governors of the Federal Reserve System, Washington, D.C.
- Rothman, George P. (Retirement Income Modelling Task Force) 1996, Aggregate and Distributional Analysis of Australian Superannuation using the RIMGROUP Model, paper for the Fourth Colloquium of Superannuation Researchers, University of Melbourne, Conference Paper 96/3, June.
- Royal Commission into the Monetary and Banking System 1937, Report of the Royal Commission Appointed to Inquire into the Monetary and Banking Systems in Australia, (Mr J. Napier, Chairman), Commonwealth Government Printer, Canberra.
- Sanders, D. N. 1972, 'Australian Monetary Policy: Recent Development and Current Thinking', published in Nevile, J. W. & Stammer, D. W. (eds), *Inflation and Unemployment*, Penguin, Melbourne.
- Saunders, P. 1993, 'Deregulation and Inequality', *Economic Papers*, vol. 12, no. 3, September, Economic Society of Australia, Sydney.

- Securities Industry Research Centre of Asia-Pacific (Department of Finance, University of Sydney) 1996, Australia's Financial Markets: Function, Structure and Contribution to the Economy, Sydney.
- Siems, Thomas 1996, 'Bank Mergers and Shareholder Wealth: Evidence from 1995's Megamerger Deals', *Financial Industry Studies*, August, Federal Reserve Bank of Dallas, Texas.
- Standard and Poor's 1996, Structured Finance in Australia and New Zealand, Standard and Poor's Rating Services, New York.
- Tarditi, A. 1996, *Modelling the Australian Exchange Rate, Long Bond Yield and Inflationary Expectations*, Research Discussion Paper 9608, Reserve Bank of Australia, Sydney.
- Tease, W., Dean, A., Elmeskov, J. & Hoeller, P. 1991, 'Real Interest Rate Trends: the Influence of Saving, Investment and other Factors', *OECD Economic Studies*, no. 17, Autumn, OECD, Paris.
- Teitelman, R. and Davis, S. 1996, 'How the Cash Flows', *Institutional Investor*, August, Institutional Investor Inc, New York.
- Trade Practices Commission 1995, 'No Opposition to Westpac Acquisition of Challenge: TPC', News Release, 72/95, 21 September, Canberra.
- —— 1992, *Life Insurance and Superannuation*, Trade Practices Commission, Canberra.
- Treasury, Department of the (C'wealth) 1997, *Economic Roundup*, Summer, AGPS, Canberra.
- Walker, Greg 1994, 'Scale and Scope Economies in Australian Banking', paper presented at the 1994 Conference of Economists, 25-28 September.

- Whitelaw, R. & Howe, J. 1992, *Australia's External Constraint in the 1990s*, Economic Planning Advisory Council, Research Paper No. 1, AGPS, Canberra.
- Willis, the Hon R. 1995, 'Bank Authorities', Press Release 95/028 by the Treasurer of Australia, 15 March.
- Woodward, Luke 1996, 'Mergers in the Finance Industry', paper presented at the IIR Finance Law Conference, Sydney 18-19 March.
- World Bank 1995, 1995 World Tables, Johns Hopkins University Press, Baltimore.
- World Economic Forum 1996, The Global Competitiveness Report, The World Economic Forum, Geneva.
- Yellow Pages<sup>™</sup> 1995, 'Small Business Index: A Special Report on Finance and Banking Issues', *Small Business Index*<sup>™</sup>, September, Pacific Access Pty Ltd, Melbourne.