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Volume 14 Number 4 December 1974

- 385 Economic commentary
- 401 Finance for Industry: press announcement, 12 November 1974
- 402 Financial review
- 420 Credit control: notice, 12 November 1974
- 421 The note circulation: recent developments*
- 428 Distribution of the national debt at end-March 1974
- 435 Speech by the Governor of the Bank of England
- 439 Statistical annex

^{*}Off-prints of this article will be available early next month from the Bank's Economic Intelligence Department at the address shown overleaf