



Reference No. 5.28

SAVINGS BANKS STATISTICS
PRELIMINARY STATEMENT - JANUARY 1975

Main features

- Savings banks depositors' balances increased by \$196 m during January 1975. This was the second largest increase in the last 18 months. In seasonally adjusted terms it represented an increase of \$206 m.

EXPLANATORY NOTES

The figures contained in the following tables in respect of the latest month shown are preliminary and subject to revision when the information is published in the monthly bulletin *Banking Statistics* (Reference No. 5.2). The information has been prepared from returns submitted under the *Banking Act 1959-1974* (voluntarily by State savings banks).

2. This statement includes seasonally adjusted figures of depositors' balances - Table 2. This series has been revised as a result of the annual re-analysis. Details of the methods used in seasonally adjusting this and other series are given in *Seasonally Adjusted Indicators 1974* (Reference No. 1.10), and in Appendix A to *Banking Statistics* January 1974.

3. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. - SAVINGS BANKS : DEPOSITORS' BALANCES
(\$ million)

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
1973 -									
December	3,424.6	3,803.7	1,392.0	1,111.4	658.1	311.1	43.2	97.2	10,841.3
1974 -									
January	3,445.8	3,826.8	1,389.9	1,124.6	663.7	314.0	42.6	97.0	10,904.3
February	3,463.1	3,851.2	1,402.8	1,142.7	672.7	319.3	42.8	100.7	10,995.2
March	3,450.8	3,857.6	1,398.8	1,145.4	675.6	321.0	43.0	99.5	10,991.7
April	3,445.6	3,842.8	1,391.4	1,144.7	674.9	321.4	43.3	98.9	10,963.0
May	3,478.9	3,886.5	1,408.4	1,152.8	678.0	325.7	43.6	100.3	11,074.2
June	3,503.7	3,930.1	1,428.4	1,174.8	685.0	328.0	45.1	100.4	11,195.6
July	3,453.5	3,889.6	1,416.9	1,169.5	687.1	327.4	45.6	98.0	11,087.4
August	3,456.9	3,957.0	1,427.8	1,179.4	693.8	332.8	47.2	98.9	11,193.7
September	3,474.9	4,016.0	1,444.0	1,186.7	700.9	337.4	48.1	100.5	11,308.3
October	3,569.4	4,152.9	1,493.8	1,219.6	714.8	341.5	49.2	104.2	11,645.5
November	3,570.0	4,219.6	1,502.5	1,230.3	716.2	344.5	49.8	106.8	11,739.7
December	3,585.9	4,241.4	1,514.6	1,251.8	718.5	345.4	49.4	108.8	11,815.9
1975 -									
January	3,639.8	4,315.8	1,529.9	1,279.5	732.4	352.7	53.5	108.8	12,012.2
Variation between December 1974 and January 1975	+53.9	+74.4	+15.3	+27.7	+13.9	+7.3	+4.1	..	+196.3
Interest credited during Jan. 1975	1.3	1.9	0.5	1.3	0.2	0.1	..	..	5.4

NOTE. The figures above exclude depositors' balances in External Territories. At the end of January 1975, depositors' balances in External Territories were \$4.0 million.

TABLE 2 - SAVINGS BANKS : AUSTRALIA (a), NUMBER OF OPERATIVE ACCOUNTS AND DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED)

	No. of operative accounts ('000)			Depositors' balances at end of month (\$ million)				Variation in depositors' balances over previous month (\$ million)	
	Investment accounts/ deposit stock	All other accounts	Total	Investment accounts/ deposit stock	All other accounts	Total original	Seasonally adjusted (b)	Total original	Seasonally adjusted
1973 -									
December	..	..	17,836	..	..	10,841.3	10,827.2	- 10.3	+ 69.8
1974 -									
January	..	..	17,984	..	..	10,904.3	10,930.0	+ 63.0	+102.8
February	..	..	18,102	..	..	10,955.2	11,008.5	+ 90.9	+ 78.5
March	..	..	18,205	..	..	10,991.7	11,074.1	- 3.5	+ 65.6
April (c)	462	17,815	18,278	1,893.3	9,069.7	10,963.0	11,135.6	- 28.7	+ 61.5
May	486	17,883	18,369	1,956.3	9,117.8	11,074.2	11,222.2	+111.2	+ 86.6
June	510	17,859	18,369	2,021.1	9,174.5	11,195.6	11,227.3	+121.4	+ 5.1
July	617	17,889	18,507	2,283.9	8,803.5	11,087.4	11,078.9	-108.2	-148.4
August	726	17,801	18,527	2,593.2	8,600.5	11,193.7	11,099.4	+106.3	+ 20.5
September	807	17,830	18,637	2,826.2	8,482.1	11,308.3	11,184.6	+114.6	+ 85.2
October	898	17,897	18,795	3,127.1	8,518.4	11,645.5	11,501.4	+337.2	+316.8
November	940	17,924	18,864	3,286.1	8,453.6	11,739.7	11,624.5	+ 94.2	+123.1
December	968	17,922	18,889	3,398.4	8,417.5	11,815.9	11,818.7	+ 76.2	+194.2
1975 -									
January	1,005	18,027	19,033	3,578.2	8,434.1	12,012.2	12,024.9	+196.3	+206.2

(a) Excludes External Territories. (b) Series revised. See paragraph 2. Explanatory notes. (c) Details of investment accounts/deposit stock prior to April 1974 are not available.

TABLE 3. - SAVINGS BANKS : ASSETS WITHIN AUSTRALIA (a)
(\$ million)

	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	Loans, advances and bills discounted		All other assets	Total
				Treasury bills and Treasury notes	Other			Housing	Other		
1973 -											
December	30.3	1,343.8	241.4	78.6	2,815.4	2,737.3	40.9	3,404.3	401.9	376.5	11,470.5
1974 -											
January	21.8	1,275.3	249.0	138.9	2,810.7	2,759.4	76.8	3,424.0	422.8	374.7	11,553.4
February	25.9	1,178.1	245.4	131.5	2,988.0	2,777.5	53.0	3,455.0	441.1	377.0	11,672.4
March	23.3	1,153.3	212.2	135.0	3,002.0	2,795.8	44.0	3,515.7	469.8	379.9	11,731.0
April	30.7	1,175.4	234.6	48.6	2,932.7	2,804.3	41.4	3,566.9	517.9	399.6	11,752.2
May	26.6	1,125.5	282.8	53.8	2,905.4	2,816.2	31.9	3,613.8	517.2	403.3	11,776.6
June	27.3	1,052.7	230.3	53.7	2,886.8	2,830.3	51.9	3,672.8	513.3	446.1	11,765.1
July	29.2	1,045.9	192.4	37.3	2,885.9	2,854.7	18.2	3,713.5	495.1	378.3	11,650.6
August	25.0	1,029.1	212.5	42.9	2,881.0	2,900.2	30.0	3,754.4	519.1	383.1	11,777.4
September	29.3	1,022.1	259.4	26.2	2,873.4	2,913.8	26.7	3,791.5	550.6	406.5	11,899.5
October	23.9	1,137.8	285.6	148.5	2,810.1	2,977.5	57.6	3,839.3	594.6	425.6	12,300.4
November	30.1	1,084.9	304.3	253.7	2,803.7	3,016.3	43.1	3,885.9	604.6	435.1	12,461.6
December	37.2	992.7	361.7	242.6	2,802.7	3,085.8	34.5	3,962.5	610.5	425.2	12,555.5
1975 -											
January	32.8	1,063.1	421.4	188.2	2,802.7	3,142.8	42.9	4,037.7	598.4	464.1	12,793.8
Variation between December 1974 and January 1975	-4.4	+70.4	+59.7	-54.4	..	+57.0	+8.4	+75.2	-12.1	+38.9	+238.3

(a) Includes assets in External Territories.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr C. H. Squair on 490211 extension 425 or, in each State Capital, by telephoning the office of the Australian Bureau of Statistics.