



## SAVINGS BANKS, AUSTRALIA, NOVEMBER 1981

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### MAIN FEATURES

Depositors' balances at the end of November 1981 were \$23,777 million. This was \$131 million more than in October 1981 and \$1,567 million more than in November 1980.

In seasonally adjusted terms depositors' balances for November 1981 were \$23,713 million, \$272 million more than in October 1981.

### EXPLANATORY NOTES

#### Introduction

The figures contained in the following tables have been prepared from returns submitted under the *Banking Act 1959* (voluntarily by State savings banks). These statistics are presented as being for calendar months though only five banks report for the exact calendar month; one bank reports as at the last Monday of each month and six banks report as at the last Wednesday of each month.

#### Seasonal adjustment

2. Details of the methods used in seasonally adjusting depositors' balances (Table 2) and other series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

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

#### Related publications

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

*Banking, Australia* (5605.0)—issued quarterly

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

5. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

#### Symbols and other usages

— nil or rounded to zero

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

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
<b>1980—</b>									
October	6,336.8	8,159.9	3,027.6	2,324.6	1,276.5	670.9	106.0	195.1	22,097.5
November	6,346.8	8,196.0	3,053.7	2,346.4	1,291.3	674.2	107.0	194.8	22,210.3
December	6,474.1	8,364.0	3,124.4	2,425.5	1,323.7	680.9	106.2	199.8	22,698.6
<b>1981—</b>									
January	6,448.5	8,368.3	3,115.8	2,449.4	1,338.8	680.2	104.4	199.2	22,704.5
February	6,485.2	8,497.6	3,145.4	2,467.5	1,359.1	697.4	103.9	202.6	22,958.7
March	6,432.8	8,466.6	3,139.6	2,441.8	1,351.6	693.4	103.3	204.2	22,833.3
April	6,359.7	8,385.0	3,098.4	2,389.4	1,330.9	684.8	104.2	199.2	22,551.5
May	6,436.5	8,488.2	3,163.9	2,391.8	1,343.7	690.0	106.0	199.2	22,819.3
June	6,534.4	8,621.9	3,232.3	2,457.1	1,360.3	698.9	109.0	203.9	23,217.9
July	6,512.6	8,683.7	3,229.5	2,452.1	1,360.1	698.1	110.9	209.4	23,256.5
August	6,518.4	8,705.4	3,246.6	2,449.4	1,390.6	715.0	109.9	206.4	23,341.7
September	6,509.9	8,737.0	3,266.6	2,445.6	1,394.7	712.6	111.5	206.4	23,384.2
October	6,562.0	8,857.7	3,294.4	2,472.6	1,415.5	717.1	114.6	212.3	23,646.2
November	6,590.7	8,901.8	3,325.2	2,477.9	1,433.9	723.9	115.5	208.0	23,776.8
<b>November 1981—</b>									
Deposits	1,383.8	3,505.9	839.5	714.0	315.3	186.2	39.2	63.4	7,047.1
Withdrawals	1,358.3	3,467.3	810.5	710.7	297.5	180.6	38.3	67.8	6,931.0
Interest credited	3.2	5.6	1.8	2.0	0.6	1.1	0.1	0.1	14.5

(a) Excludes external territories (Christmas, Cocos and Norfolk Islands): November 1981: \$10.0 million.

**TABLE 2. SAVINGS BANKS: NUMBER OF OPERATIVE ACCOUNTS AND DEPOSITORS' BALANCES (ORIGINAL AND SEASONALLY ADJUSTED)(a)**

	Number 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	Total original	Seasonally adjusted
<b>1980—</b>									
October	1,689	20,377	22,066	8,687.9	13,409.6	22,097.5	21,888.2	+326.6	+224.8
November	1,708	20,265	21,973	8,860.1	13,350.2	22,210.3	22,180.1	+112.8	+291.9
December	1,729	20,111	21,840	9,272.1	13,426.5	22,698.6	22,621.2	+488.3	+441.1
<b>1981—</b>									
January	1,776	20,231	22,007	9,532.4	13,172.1	22,704.5	22,631.9	+5.9	+10.7
February	1,836	20,358	22,194	9,769.2	13,189.6	22,958.7	22,837.0	+254.2	+205.1
March	1,861	20,441	22,302	9,709.1	13,124.2	22,833.3	22,960.0	-125.4	+123.0
April	1,882	20,502	22,384	9,526.1	13,025.5	22,551.5	22,913.3	-281.8	-46.7
May	1,898	20,556	22,454	9,715.0	13,104.3	22,819.3	23,142.1	+267.8	+228.8
June	1,918	20,589	22,507	9,848.2	13,369.7	23,217.9	23,202.1	+398.6	+60.0
July	1,931	20,666	22,597	9,822.9	13,433.6	23,256.5	23,254.2	+38.6	+52.1
August	1,953	20,590	22,543	9,844.5	13,497.2	23,341.7	23,271.0	+85.2	+16.8
September	1,995	20,559	22,554	9,962.2	13,422.0	23,384.2	23,252.1	+42.5	-18.9
October	2,035	20,613	22,648	10,181.7	13,464.5	23,646.2	23,441.3	+262.0	+189.2
November	2,050	20,571	22,620	10,361.5	13,415.3	23,776.8	23,712.8	+130.6	+271.5

(a) Excludes external territories.

**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(b)	Other		
<b>1980—</b>											
October	54.7	505.8	232.1	1,508.9	2,205.7	5,796.4	58.0	11,309.5	1,154.5	1,114.6	23,940.3
November	62.6	388.0	272.9	1,621.1	2,235.4	5,816.7	135.8	11,366.2	1,123.7	1,134.0	24,156.3
December	74.1	436.7	313.4	1,726.6	2,240.5	5,869.0	83.1	11,465.7	1,235.3	920.6	24,365.0
<b>1981—</b>											
January	57.3	583.5	253.9	1,742.0	2,239.6	5,907.2	48.6	11,492.0	1,281.1	952.4	24,557.4
February	58.7	377.6	263.4	1,968.5	2,338.9	5,959.8	53.6	11,547.2	1,322.4	1,043.6	24,933.6
March	66.6	252.6	251.5	1,863.7	2,436.8	6,007.0	76.4	11,651.0	1,326.6	1,030.3	24,962.5
April	70.7	160.6	237.3	1,730.8	2,356.5	6,065.7	95.1	11,842.3	1,242.6	982.5	24,784.1
May	61.0	152.1	235.7	1,537.5	2,342.0	6,081.0	135.2	11,931.1	1,277.1	1,033.7	24,786.4
June	76.2	128.6	268.3	1,599.5	2,173.5	6,118.4	136.0	12,022.9	1,255.0	1,107.4	24,885.9
July	59.5	89.9	284.8	1,595.5	2,162.5	6,151.9	86.1	12,128.1	1,312.9	1,090.1	24,961.3
August	75.1	239.0	415.4	1,623.4	2,049.6	6,147.3	51.6	12,174.8	1,325.6	1,188.2	25,114.7
September	55.1	83.7	304.5	1,443.5	2,176.6	6,160.7	33.0	12,365.2	1,403.2	1,187.3	25,388.2
October	60.2	234.5	346.7	1,503.6	2,183.0	6,187.4	45.0	12,428.3	1,554.9	1,114.8	25,658.3
November	78.9	117.1	349.9	1,659.8	2,147.6	6,260.7	44.7	12,471.4	1,686.6	1,142.8	25,959.2

(a) Includes assets in external territories. (b) Includes loans to individuals and building societies.