



SAVINGS BANKS, AUSTRALIA, NOVEMBER 1985

- PHONE INQUIRIES** for more information about these statistics—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.
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- MAIL INQUIRIES** write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

Depositors' balances at the end of November 1985 were \$39,279 million. This was \$135 million less than in October 1985 and \$2,312 million more than in November 1984, after allowing for the introduction of Advance Bank Australia Limited.

In seasonally adjusted terms, depositors' balances for November 1985 were \$39,646 million, \$59 million less than in October 1985.

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 three banks report for the exact calendar month; one bank reports as at the last Monday of each month and eight banks report as at the last Wednesday of each month.

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

Seasonal adjustment

3. Details of the methods used in seasonally adjusting

depositors' balances (Table 2) and other series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

4. Seasonally adjusted depositors' balances shown in Table 2 have been revised following the annual reanalysis.

Related publications

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

Banking, Australia (\$605.0)—issued quarterly

Major Trading Banks, Australia (\$603.0)—issued monthly

6. 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

7. 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
1984—									
January	9,642	13,134	4,760	3,124	2,271	1,183	188	348	34,650
February	9,792	13,196	4,819	3,141	2,292	1,185	191	366	34,982
March	9,835	13,209	4,832	3,135	2,310	1,197	195	366	35,079
April	10,088	13,695	4,947	3,173	2,384	1,214	198	379	36,078
1985—									
January	10,114	13,580	4,912	3,251	2,452	1,225	191	376	36,101
February	10,184	13,898	4,944	3,260	2,466	1,256	191	382	36,582
March	10,139	13,887	4,910	3,185	2,442	1,244	192	379	36,379
April	9,960	13,678	4,872	3,070	2,371	1,198	189	373	35,662
May	10,147	13,836	4,923	3,053	2,389	1,221	196	383	36,148
June	12,242	14,271	5,029	3,113	2,403	1,214	202	393	38,866
July	12,180	14,100	5,034	3,109	2,381	1,232	205	379	38,619
August	12,241	14,380	5,092	3,126	2,438	1,261	209	385	39,132
September	12,258	14,384	5,146	3,068	2,423	1,235	209	383	39,105
October	12,438	14,483	5,197	3,005	2,449	1,245	206	391	39,414
November	12,316	14,599	5,134	2,955	2,434	1,248	205	388	39,279
November 1985—									
Deposits	3,031	14,278	1,714	657	638	405	90	164	20,978
Withdrawals	3,171	14,213	1,782	717	654	405	91	167	21,200
Interest credited	18	51	5	10	1	3	—	—	90

(a) Excludes deposits in external territories (Christmas, Cocos and Norfolk Islands): November 1985, \$12 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	Seasonally adjusted	Total original	Seasonally adjusted
1984—									
September	3,063	20,901	23,964	17,743	16,906	34,650	34,844	+364	+435
October	3,071	21,007	24,077	17,845	17,136	34,982	35,241	+332	+397
November	3,085	21,199	24,284	17,969	17,110	35,079	35,407	+97	+166
December	3,084	20,873	23,957	18,421	17,657	36,078	35,693	+999	+286
1985—									
January	3,093	21,033	24,127	18,640	17,461	36,101	35,659	+23	-34
February	3,101	21,274	24,375	18,638	17,944	36,582	35,734	+481	+75
March	3,104	21,414	24,518	18,254	18,125	36,379	36,054	-203	+320
April	3,100	21,430	24,530	17,551	18,110	35,662	36,259	-717	+205
May	3,083	21,557	24,640	17,526	18,622	36,148	36,536	+486	+277
June	3,204	22,570	25,774	18,184	20,681	38,866	38,780	(b)+830	(b)+360
July	3,209	22,689	25,898	17,880	20,740	38,619	39,040	-247	+260
August	3,214	22,764	25,978	17,715	21,417	39,132	39,298	+513	+258
September	3,208	22,810	26,018	17,421	21,685	39,105	39,313	-27	+15
October	3,195	22,985	26,180	17,098	22,315	39,414	39,705	+309	+392
November	3,173	22,711	25,883	16,854	22,425	39,279	39,646	-135	-59

(a) Excludes external territories. (b) Adjusted to allow for the introduction of Advance Bank Australia Limited.

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

	Coin and Australian notes	Deposits with Reserve Bank	Deposits with trading banks	Commonwealth 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 notes	Other			Housing(b)	Other		
1984—											
September	121	1	1,079	336	5,526	7,727	130	18,108	3,493	2,087	38,607
October	136	1	989	442	5,732	7,680	30	18,411	3,638	1,935	38,995
November	136	1	761	462	5,679	7,699	205	18,641	3,789	2,075	39,446
December	145	2	834	430	5,565	7,803	296	19,063	3,772	2,180	40,090
1985—											
January	144	1	694	552	5,606	7,886	287	19,284	3,775	2,070	40,300
February	143	1	717	684	5,698	7,787	356	19,541	3,848	2,189	40,964
March	134	1	475	563	5,756	7,741	683	19,916	3,811	2,330	41,410
April	162	6	452	393	5,605	7,718	484	20,191	3,783	2,222	41,014
May	141	1	384	334	5,495	7,555	273	20,575	3,952	2,114	40,823
June	144	1	433	227	5,602	7,822	369	22,117	4,115	2,662	43,492
July	163	2	257	298	5,692	7,618	246	22,484	4,005	2,342	43,106
August	140	1	443	368	5,635	7,602	111	22,740	3,963	2,528	43,530
September	156	1	214	462	5,661	7,476	239	23,009	4,070	2,549	43,838
October	151	1	205	965	5,680	7,322	293	23,359	4,098	2,446	44,520
November	157	—	202	953	5,586	7,273	310	23,709	3,863	2,784	44,837

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