



## SAVINGS BANKS, AUSTRALIA, AUGUST 1984

**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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### MAIN FEATURES

Depositors' balances at the end of August 1984 were \$34,286 million. This was \$209 million more than in July 1984 and \$3,252 million more than in August 1983.

In seasonally adjusted terms depositors' balances for August 1984 were \$34,367 million, \$164 million more than in July 1984.

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

### 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 seven 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).

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>1983—</b>									
June	8,304	11,307	4,136	2,979	1,911	938	145	286	30,006
July	8,424	11,380	4,198	3,026	1,936	947	149	294	30,352
August	8,610	11,614	4,291	3,062	2,015	989	154	300	31,034
September	8,748	11,799	4,384	3,099	2,039	998	159	304	31,528
October	8,838	11,910	4,419	3,127	2,052	1,005	162	309	31,822
November	8,895	12,016	4,456	3,144	2,076	1,019	168	316	32,091
December	9,282	12,308	4,639	3,257	2,151	1,039	170	335	33,181
<b>1984—</b>									
January	9,449	12,524	4,702	3,370	2,238	1,067	169	343	33,861
February	9,568	12,708	4,737	3,420	2,264	1,101	168	342	34,308
March	9,426	12,631	4,657	3,373	2,216	1,089	169	338	33,899
April	9,254	12,432	4,566	3,279	2,157	1,071	167	329	33,255
May	9,426	12,568	4,658	3,307	2,194	1,077	173	344	33,745
June	9,532	12,916	4,709	3,327	2,214	1,103	177	350	34,328
July	9,569	12,770	4,731	(b)3,149	2,214	1,117	179	349	(b)34,077
August	9,579	12,908	4,741	3,117	2,261	1,149	182	348	34,286
<b>August 1984—</b>									
Deposits	2,877	11,992	1,543	1,035	606	295	78	143	18,568
Withdrawals	2,872	11,888	1,533	1,067	600	281	75	144	18,459
Interest credited	5	35	2	1	41	18	—	—	100

(a) Excludes external territories (Christmas, Cocos and Norfolk Islands): August 1984, \$13 million. (b) Break in series due to a change in accounting arrangements by one bank.

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
1983—									
June	2,848	21,015	23,863	15,591	14,415	30,006	29,939	+900	+545
July	2,886	20,982	23,868	15,932	14,420	30,352	30,470	+346	+531
August	2,920	20,871	23,791	16,424	14,610	31,034	31,098	+682	+628
September	2,964	20,903	23,867	16,731	14,798	31,528	31,661	+494	+563
October	2,975	20,860	23,835	16,901	14,921	31,822	31,934	+294	+273
November	2,989	20,584	23,573	17,110	14,981	32,091	32,189	+269	+255
December	3,001	20,520	23,521	18,032	15,148	33,181	33,009	+1,090	+820
1984—									
January	3,026	20,655	23,681	18,656	15,206	33,861	33,480	+680	+471
February	3,039	20,851	23,890	18,881	15,426	34,308	33,778	+447	+298
March	3,043	20,971	24,014	18,400	15,499	33,899	33,804	-409	+26
April	3,042	21,038	24,080	17,797	15,459	33,255	33,671	-644	-133
May	3,043	21,132	24,175	17,938	15,800	33,745	34,084	+490	+413
June	3,049	21,171	24,220	17,908	16,420	34,328	34,257	+583	+173
July(b)	3,052	20,909	23,961	17,773	16,303	34,077	34,203	(c)-19	(c)-216
August	3,037	20,999	24,036	17,728	16,559	34,286	34,367	+209	+164

(a) Excludes external territories. (b) Break in series due to a change in accounting arrangements by one bank. (c) Adjusted to avoid break in series.

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		
1983—											
June	121	2	451	676	3,911	7,008	581	14,766	3,054	2,250	32,819
July	113	26	543	879	4,133	7,084	263	14,866	3,043	1,424	32,373
August	128	1	465	1,260	4,130	7,093	564	15,016	3,108	1,388	33,153
September	120	3	722	1,456	4,509	7,162	272	15,288	3,157	1,407	34,096
October	131	41	581	1,499	4,729	7,071	370	15,426	3,205	1,375	34,427
November	153	1	447	933	5,178	7,483	529	15,587	3,083	1,400	34,794
December	138	121	476	1,119	5,561	7,660	433	15,777	3,169	1,334	35,787
1984—											
January	141	1	518	1,155	5,744	7,870	476	15,868	3,572	1,334	36,679
February	154	1	635	1,394	5,818	7,932	234	16,023	3,744	1,431	37,369
March	138	1	434	1,083	6,077	7,821	532	16,287	3,398	1,457	37,228
April	167	1	486	457	5,644	7,853	319	16,495	3,670	1,632	36,725
May	142	1	286	282	5,727	7,869	499	16,698	3,567	1,714	36,786
June	130	1	212	257	5,507	7,987	276	16,842	3,687	2,404	37,304
July(c)	138	1	964	272	5,534	7,660	31	17,541	3,462	1,996	37,598
August	119	1	967	241	5,516	7,784	170	17,772	3,580	1,792	37,941

(a) Includes assets in external territories. (b) Includes loans to individuals and building societies. (c) Break in series due to a change in accounting arrangements by one bank.