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SAVINGS BANKS, AUSTRALIA APRIL 1979

INQUIRIES

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MAIN FEATURES

- Depositors' balances at the end of April 1979 were \$19,229 million, \$112 million less than in March 1979 but \$1,820 million more than in April 1978.
- In seasonally adjusted terms depositors' balances increased to \$19,558 million at the end of April 1979, \$94 million more than in March 1979 and \$1,857 million more than in April 1978.

EXPLANATORY NOTES

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 except in December when, by arrangement, they report as at the third Wednesday.

- Details of the methods used in seasonally adjusting *Depositors' Balances* (Table 2) and other series

are given in *Seasonally Adjusted Indicators* (1308.0), and in Appendix A to *Banking* (5605.0) of December 1978.

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

Related publications

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

Banking, Australia (5605.0) (quarterly),
Major Trading Banks, Australia (5603.0) (monthly).

All publications produced by the ABS are listed in the *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

- nil or less than half the final digit shown.

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

A. R. BAGNALL
Acting Australian Statistician

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
1978 -									
March	5,060.4	6,379.8	2,343.7	1,892.4	1,028.5	521.2	72.2	154.5	17,452.7
April	5,060.8	6,365.6	2,337.9	1,880.8	1,019.8	517.9	73.4	152.4	17,408.7
May	5,158.0	6,423.4	2,385.1	1,897.6	1,031.5	523.7	74.2	156.2	17,649.7
June	5,284.6	6,552.5	2,446.5	1,945.3	1,048.5	530.5	76.4	162.0	18,046.3
July	5,310.3	6,664.3	2,463.9	1,952.4	1,051.2	539.6	78.7	161.4	18,221.8
August	5,354.3	6,722.0	2,494.4	1,961.0	1,057.8	550.2	80.1	161.6	18,381.4
September	5,394.0	6,780.4	2,519.1	1,971.7	1,075.0	550.0	80.9	165.9	18,537.0
October	5,432.2	6,819.0	2,524.5	1,980.6	1,079.5	555.1	81.1	163.5	18,635.5
November	5,435.8	6,835.6	2,533.9	1,988.0	1,083.2	554.9	81.9	163.9	18,677.2
December	5,477.0	6,916.0	2,562.2	2,021.1	1,085.6	556.8	80.4	170.4	18,869.5
1979 -									
January	5,507.1	7,023.9	2,568.3	2,043.7	1,100.5	562.2	79.8	170.5	19,056.0
February	5,570.6	7,074.8	2,598.7	2,085.8	1,117.9	577.3	78.9	174.4	19,278.4
March	5,610.4	7,091.5	2,596.8	2,090.1	1,116.4	580.2	78.6	176.1	19,340.1
April	5,589.8	7,037.5	2,589.7	2,074.3	1,103.9	577.1	80.2	175.9	19,228.5
April 1979 -									
Deposits	882.8	1,798.5	477.8	450.8	191.5	97.3	21.6	44.3	3,964.4
Withdrawals	905.4	1,854.5	485.9	467.7	204.4	100.6	20.0	44.6	4,083.1
Interest credited	2.0	2.1	1.0	1.2	0.4	0.2	-	0.1	7.0

(a) Excludes External Territories. At the end of April 1979, depositors' balances in External Territories were \$6.1 million.

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

	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	Total original	Seasonally adjusted
1978 -									
March	1,506	19,379	20,885	6,660.9	10,791.8	17,452.7	17,550.5	- 90.4	+ 99.5
April	1,504	19,443	20,947	6,572.1	10,836.5	17,408.7	17,700.8	- 44.0	+150.3
May	1,506	19,486	20,992	6,707.9	10,941.9	17,649.7	17,931.0	+241.0	+230.2
June	1,510	19,514	21,024	6,832.0	11,214.3	18,046.3	18,081.0	+396.6	+150.0
July	1,513	19,544	21,057	6,861.3	11,360.5	18,221.8	18,262.0	+175.5	+181.0
August	1,523	19,499	21,021	6,909.7	11,471.8	18,381.4	18,360.5	+159.6	+ 98.5
September	1,527	19,510	21,038	6,947.1	11,589.8	18,537.0	18,395.2	+155.6	+ 34.7
October	1,526	19,550	21,076	6,968.0	11,667.5	18,635.5	18,417.3	+ 98.5	+ 22.1
November	1,529	19,446	20,975	7,030.0	11,647.2	18,677.2	18,543.1	+ 41.7	+125.8
December	1,533	19,433	20,966	7,165.4	11,704.2	18,869.5	18,746.5	+192.3	+203.4
1979 -									
January	1,539	19,508	21,047	7,309.7	11,746.3	19,056.0	18,996.2	+186.5	+249.7
February	1,547	19,629	21,176	7,430.8	11,847.5	19,278.4	19,161.3	+222.4	+165.1
March	1,551	19,721	21,273	7,440.0	11,900.2	19,340.1	19,463.1	+ 61.7	+301.8
April	1,553	19,774	21,327	7,363.6	11,864.9	19,228.5	19,557.5	-111.6	+ 94.4

(a) Excludes External Territories.

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

	Australian and State Government securities					Loans to authorised dealers in the short-term money market	Loans, advances and bills discounted		All other assets	Total	
	Coin, bullion and notes	Deposits with Reserve Bank	Deposits with trading banks	Treasury	Other		Loans and semi-government securities	Housing			Other
				bills and Treasury notes							
1978 -											
March	46.0	1,158.6	183.3	182.0	2,785.3	4,840.2	49.8	8,098.9	863.9	18,975.3	
April	42.6	1,167.8	211.2	68.1	2,757.1	4,854.6	100.9	8,208.2	816.9	19,003.1	
May	51.0	1,109.2	195.9	79.8	2,672.5	4,854.9	73.1	8,306.6	868.1	18,908.8	
June	45.0	1,122.6	199.9	72.2	2,600.4	4,880.2	139.1	8,393.8	813.9	19,025.5	
July	49.7	1,158.0	197.6	100.0	2,606.2	4,911.6	55.2	8,458.9	867.2	19,215.9	
August	36.3	1,138.3	223.1	105.2	2,599.0	4,964.6	109.2	8,533.9	942.7	19,434.0	
September	39.7	1,120.3	247.2	130.8	2,600.7	5,012.8	79.7	8,685.7	1,003.5	19,860.5	
October	50.3	1,131.8	190.1	152.6	2,676.3	5,079.6	76.1	8,782.8	991.4	19,894.0	
November	58.9	1,184.0	186.9	177.2	2,636.3	5,135.7	66.5	8,878.5	958.1	20,055.7	
December	60.9	1,067.2	201.7	265.8	2,544.2	5,180.3	95.8	8,991.6	967.0	20,164.0	
1979 -											
January	55.2	1,183.6	252.8	295.3	2,517.0	5,215.6	47.2	9,067.6	933.0	20,315.0	
February	55.6	1,238.0	236.2	322.0	2,594.7	5,249.1	70.6	9,202.6	954.7	20,722.0	
March	44.5	1,235.9	236.8	401.3	2,606.6	5,283.1	39.9	9,294.4	946.1	20,880.1	
April	57.3	904.6	230.9	535.0	2,582.5	5,322.1	74.7	9,434.1	927.3	20,866.9	

(a) Includes assets in External Territories.