

SAVINGS BANKS, AUSTRALIA, MAY 1986

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MAIN FEATURES

Depositors' balances at the end of May 1986 were \$40,624 million. This was \$270 million more than in April 1986. After allowing for the start up size of depositors' balances of two new banks at the time of their transfer from the non-bank sector, depositors' balances at the end of May 1986 were \$2,149 million more than in May 1985. (See Explanatory Note 4.)

In seasonally adjusted terms, depositors' balances for May 1986 were \$41,060 million, \$45 million less than in April 1986.

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 ten 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).

New Banks

4. The statistics include new savings banks from the month in which they commenced banking business. Some new banks

commenced business with depositors' balances and assets transferred from previous operations as non-bank financial institutions. For this reason care should be exercised in interpreting monthly and annual movements in individual series. To date two new banks have commenced with existing depositors' balances and assets — Advance Bank Australia Limited in June 1985 and National Mutual Royal Savings Bank Limited in February 1986.

Related publications

5. 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

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.

IAN CASTLES
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
1985—									
March	10,139	13,887	4,910	3,185	2,442	1,244	192	379	36,379
April	9,960	13,678	4,822	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	14,771	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
December	12,391	14,929	5,190	2,948	2,454	1,216	205	378	39,710
1986—									
January	12,223	14,751	5,031	2,914	2,409	1,222	189	365	39,104
February	12,723	15,335	4,957	2,869	2,382	1,231	185	457	39,738
March	12,214	15,296	4,869	2,834	2,347	1,215	187	359	39,316
April	12,527	15,877	4,983	2,850	2,358	1,193	188	381	40,354
May	12,670	15,908	5,026	2,874	2,367	1,207	189	382	40,624
May 1986—									
Deposits	3,169	15,731	1,697	713	672	462	85	161	22,690
Withdrawals	3,038	15,748	1,659	712	665	452	84	161	22,519
Interest credited	17	48	5	23	2	4	—	—	100

(a) Excludes deposits in external territories (Christmas, Cocos and Norfolk Islands). May 1986, \$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 original	Seasonally adjusted	Total original	Seasonally adjusted
1985—									
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)+799	(b)+305
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
December	3,165	22,857	26,023	16,754	22,956	39,710	39,281	+431	-365
1986—									
January	3,146	22,875	26,021	16,321	22,783	39,104	38,598	-606	-683
February	3,140	23,352	26,492	15,974	23,764	39,738	38,799	(c)+226	(c)-202
March	3,171	23,347	26,518	15,596	23,720	39,316	38,948	-422	+149
April	3,168	23,432	26,600	15,665	24,689	40,354	41,105	+1,038	+2,157
May	3,195	23,484	26,679	15,738	24,885	40,624	41,060	+270	-45

(a) Excludes external territories. (b) Adjusted to allow for the introduction of Advance Bank Australia Limited. (c) Adjusted to allow for the introduction of National Mutual Royal Savings Bank 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		
1985—											
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	23,436	4,150	2,446	44,649
November	157	—	202	953	5,586	7,273	310	23,709	3,863	2,784	44,837
December	183	9	385	843	5,600	7,297	101	24,036	3,860	3,641	45,955
1986—											
January	168	—	180	629	5,616	7,279	296	24,134	4,010	3,435	45,748
February	171	2	168	795	5,500	7,239	196	24,680	3,961	3,830	46,543
March	169	1	217	713	5,530	7,048	18	24,901	4,104	3,716	46,414
April	185	1	230	950	5,361	6,807	39	25,104	4,473	3,991	47,140
May	165	1	317	955	5,434	6,686	73	25,330	4,512	3,497	46,971

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