



Reference No. 5.28

SAVINGS BANKS (PRELIMINARY)
OCTOBER 1975

SUMMARY OF MOVEMENTS			
	October 1975	Change over previous month	Change over previous October
	\$m	\$m	\$m
Depositors' Balances			
Investment Accounts/Deposit Stock	4,532.7	+134.2	+1,405.6
All Other Accounts	9,211.2	+168.0	+692.8
Total			
— Original	13,743.9	+302.2	+2,098.4
— Seasonally Adjusted	13,557.4	+263.0	+2,056.0
Loans for Housing — Balances Outstanding	5,170.0	+154.3	+1,330.7

EXPLANATORY NOTES

The figures contained in the following tables in respect of the latest month shown are preliminary and subject to revision when the information is published in the monthly bulletin *Banking Statistics* (Reference No. 5.2). The information has been prepared from returns submitted under the *Banking Act* 1959-1974 (voluntarily by State savings banks).

2. This statement includes seasonally adjusted figures of depositors' balances — Table 2. Details of the methods used in seasonally adjusting this and other series are given in *Seasonally Adjusted Indicators* (Reference No. 1.10), and in Appendix A to *Banking Statistics* March 1975.

3. Any discrepancies between totals and sums of components in tables are due to rounding.

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
1974 —									
September	3,474.9	4,016.0	1,444.0	1,186.7	700.9	337.4	48.1	100.5	11,308.3
October	3,569.4	4,152.9	1,493.8	1,219.6	714.8	341.5	49.2	104.2	11,645.5
November	3,570.0	4,219.6	1,502.5	1,230.3	716.2	344.5	49.8	106.8	11,739.7
December	3,585.9	4,241.4	1,514.6	1,251.8	718.5	345.4	49.4	108.8	11,815.9
1975 —									
January	3,639.8	4,315.8	1,529.9	1,279.5	732.4	352.7	53.5	108.8	12,012.2
February	3,667.2	4,382.6	1,542.8	1,315.6	742.7	359.5	60.8	112.6	12,183.6
March	3,659.1	4,395.7	1,543.6	1,326.3	745.7	365.3	67.6	114.8	12,218.1
April	3,686.5	4,397.7	1,546.8	1,330.9	748.8	368.2	66.3	113.4	12,258.6
May	3,725.1	4,455.7	1,567.8	1,343.7	757.5	373.2	66.8	117.1	12,406.8
June	3,835.9	4,590.4	1,618.2	1,394.6	779.4	382.3	71.4	118.2	12,790.4
July	3,895.9	4,611.0	1,645.0	1,415.9	794.1	389.9	74.2	120.4	12,946.3
August	3,951.4	4,737.1	1,668.2	1,438.9	809.2	398.4	73.1	121.8	13,198.1
September	4,011.8	4,842.5	1,694.4	1,460.1	829.3	405.1	74.5	123.9	13,441.7
October	4,091.1	4,975.4	1,728.9	1,492.7	843.0	409.4	76.2	127.2	13,743.9
Variation between September 1975 and October 1975	+79.3	+132.9	+34.5	+32.6	+13.7	+4.3	+1.7	+3.3	+302.2
Interest credited during October 1975	0.8	0.9	0.4	0.3	0.2	0.1	..	..	2.8

NOTE. The figures above exclude depositors' balances in External Territories. At the end of October 1975, depositors' balances in External Territories were \$4.9 million.

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

	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
1974 -									
September	807	17,830	18,637	2,826.2	8,482.1	11,308.3	11,184.6	+114.6	+ 85.2
October	898	17,897	18,795	3,127.1	8,518.4	11,645.5	11,501.4	+337.2	+316.8
November	940	17,924	18,864	3,286.1	8,453.6	11,739.7	11,624.5	+ 94.2	+123.1
December	968	17,922	18,890	3,398.4	8,417.5	11,815.9	11,818.7	+ 76.2	+194.2
1975 -									
January	1,006	18,026	19,033	3,578.2	8,434.1	12,012.2	12,024.9	+196.3	+206.2
February	1,038	18,117	19,155	3,709.4	8,474.2	12,183.6	12,214.1	+171.4	+189.2
March	1,050	18,193	19,243	3,744.6	8,473.6	12,218.1	12,308.9	+ 34.5	+ 94.8
April	1,060	18,253	19,315	3,754.7	8,503.9	12,258.6	12,436.6	+ 40.5	+127.7
May	1,075	18,280	19,355	3,844.1	8,562.7	12,406.8	12,589.7	+148.2	+153.1
June	1,092	18,298	19,390	4,000.7	8,789.7	12,790.4	12,828.0	+383.6	+238.3
July	1,124	18,350	19,474	4,154.9	8,791.4	12,946.3	12,920.2	+155.9	+ 92.2
August	1,148	18,260	19,408	4,286.4	8,911.7	13,198.1	13,102.7	+251.8	+182.5
September	1,169	18,288	19,457	4,398.5	9,043.2	13,441.7	13,294.4	+243.6	+191.7
October	1,193	18,294	19,487	4,532.7	9,211.2	13,743.9	13,557.4	+302.2	+263.0

(a) Excludes External Territories.

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

	(\$ millions)											
	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 bills and Treasury notes	Other		Local and semi-government securities	Housing		Other		
1974 -												
September	29.3	1,022.1	259.4	26.2	2,873.4	2,913.8	26.7	3,791.5	550.6	406.5	11,899.5	
October	23.9	1,138.8	284.6	148.5	2,810.1	2,977.5	57.6	3,839.3	594.6	425.6	12,300.4	
November	30.1	1,084.9	304.3	253.7	2,803.7	3,016.3	43.1	3,885.9	605.5	434.2	12,451.6	
December	37.2	992.7	361.7	242.6	2,802.7	3,085.8	34.5	3,962.5	611.4	424.3	12,555.5	
1975 -												
January	32.8	1,063.1	421.4	188.2	2,802.6	3,142.8	42.9	4,037.7	600.8	461.7	12,793.8	
February	30.8	1,075.8	416.7	176.8	2,833.5	3,189.8	41.0	4,157.8	594.8	451.9	12,968.3	
March	25.2	1,107.9	388.4	100.5	2,817.8	3,230.8	25.4	4,315.2	598.9	468.7	13,078.8	
April	32.8	1,159.1	359.1	62.6	2,766.6	3,250.1	22.6	4,460.2	608.3	465.5	13,186.8	
May	29.5	907.2	375.0	101.9	2,907.9	3,268.3	37.1	4,583.2	655.3	480.9	13,346.3	
June	32.6	907.6	391.0	92.8	2,869.3	3,296.7	80.2	4,717.4	602.7	583.7	13,574.1	
July	29.2	944.1	412.6	95.2	2,930.0	3,306.5	36.6	4,826.5	592.8	498.0	13,671.5	
August	26.3	854.3	416.8	229.2	3,005.8	3,360.5	44.6	4,909.1	622.9	500.4	13,969.9	
September	34.8	1,020.5	462.8	117.8	3,005.1	3,460.0	30.6	5,015.7	625.5	493.5	14,266.5	
October	29.5	1,268.8	416.7	114.2	2,988.2	3,564.4	30.3	5,170.0	600.5	495.8	14,678.3	
Variation between September 1975 and October 1975	-5.3	+248.3	-46.1	-3.6	-16.9	+104.4	-0.3	+154.3	-25.0	+2.3	+411.8	

(a) Includes assets in External Territories.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr C. H. Squair on 52 7911 extension 5331 or, in each State Capital, by telephoning the office of the Australian Bureau of Statistics.