



SAVINGS BANKS, AUSTRALIA, JUNE 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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MAIN FEATURES

Depositors' balances at the end of June 1985 were \$38,866 million. After allowing for the introduction of Advance Bank Australia Limited, this was \$836 million more than in May 1985 and \$2,650 million more than in June 1984.

In seasonally adjusted terms depositors' balances for June 1985 were \$38,790 million. After allowing for the introduction of Advance Bank Australia Limited, this was \$380 million more than in May 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 nine 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).

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

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

— break in continuity of series (where drawn across a column between two consecutive figures).

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

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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
1984—									
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
September	9,642	13,134	4,760	3,124	2,271	1,183	188	348	34,650
October	9,792	13,196	4,819	3,141	2,292	1,185	191	366	34,982
November	9,835	13,209	4,832	3,135	2,310	1,197	195	366	35,079
December	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	4,822	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	14,271	5,029	3,113	2,403	1,214	202	393	38,866
June 1985—									
Deposits	2,595	13,383	1,449	640	549	379	81	150	19,226
Withdrawals	2,725	13,259	1,484	668	586	407	80	152	19,360
Interest credited	306	310	141	87	51	20	6	12	933

(a) Excludes external territories (Christmas, Cocos and Norfolk Islands): June 1985, \$12 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
1984—									
April	3,042	21,038	24,080	17,797	15,459	33,255	33,784	-644	+60
May	3,043	21,132	24,175	17,938	15,808	33,745	34,075	+490	+291
June	3,049	21,171	24,220	17,908	16,420	34,328	34,246	+583	+171
July(b)	3,052	20,909	23,961	17,773	16,303	34,077	34,092	(c)+19	(c)+116
August	3,037	20,999	24,036	17,728	16,559	34,286	34,409	+209	+317
September	3,063	20,901	23,964	17,743	16,906	34,650	34,830	+364	+421
October	3,071	21,007	24,077	17,845	17,136	34,982	35,161	+332	+331
November	3,085	21,199	24,284	17,969	17,110	35,079	35,282	+97	+121
December	3,084	20,873	23,957	18,421	17,657	36,078	35,715	+999	+433
1985—									
January	3,093	21,033	24,127	18,640	17,461	36,101	35,662	+23	-53
February	3,101	21,274	24,375	18,638	17,944	36,582	35,804	+481	+142
March	3,104	21,414	24,518	18,254	18,125	36,379	36,164	-203	+360
April	3,100	21,430	24,530	17,551	18,110	35,662	36,217	-717	+53
May	3,083	21,557	24,640	17,526	18,622	36,148	36,526	+486	+309
June	3,204	22,570	25,774	18,184	20,681	38,866	38,790	(d)+830	(d)+380

(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. (d) 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- gov- ern- ment 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—											
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	2,704	37,603
July(c)	138	1	964	272	5,534	7,660	31	17,541	3,462	1,996	37,598
August	119	1	969	241	5,516	7,784	170	17,772	3,580	1,784	37,935
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	357	19,541	3,848	2,189	40,965
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

(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.