



### SAVINGS BANKS, AUSTRALIA, APRIL 1987

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#### MAIN FEATURES

Depositors' balances at the end of April 1987 were \$48,953 million. This was \$200 million less than in March 1987 after making adjustments for the balances introduced by the Challenge Bank Limited in April 1987. The increase since April 1986 was \$5,250 million after allowing for balances introduced by the three banks which commenced business during the period (See Explanatory Note 4).

In seasonally adjusted terms depositors' balances at the end of April 1987 were \$49,919 million. After allowing for commencement of Challenge Bank Limited there was an increase of \$897 million on the March 1987 figure.

Housing loans outstanding increased by \$1,714 million during April 1987 to \$32,356 million mainly due to the balance introduced by the new bank.

#### 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 thirteen 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 available on request.

##### 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 four new banks have commenced with existing depositors' balances and assets—

National Mutual Royal Savings Bank Limited	Feb. 1986
Civic Advance Bank Limited	Jun. 1986
National Mutual Royal Savings Bank (N.S.W.) Limited	Mar. 1987
Challenge Bank Limited	Apr. 1987

##### 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

##### 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
1986—									
February	12,323	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	182	359	39,316
April	12,522	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
June	12,945	16,623	5,238	2,971	2,650	1,256	201	717	42,602
July	13,235	16,943	5,378	3,035	2,592	1,287	203	718	43,392
August	13,458	17,094	5,418	3,048	2,614	1,351	209	732	43,924
September	13,344	17,305	5,375	3,031	2,631	1,293	207	745	43,931
October	13,555	17,250	5,374	3,029	2,649	1,321	208	736	44,122
November	13,692	17,346	5,402	3,015	2,662	1,316	211	751	44,395
December	14,229	17,696	5,532	3,139	2,747	1,331	215	792	45,681
1987—									
January	14,313	17,579	5,481	3,235	2,757	1,329	206	769	45,669
February	14,235	17,777	5,481	3,298	2,803	1,359	206	755	45,914
March	15,845	17,960	5,488	3,296	2,797	1,336	202	746	47,671
April	15,804	18,616	5,306	3,222	3,774	1,303	201	727	48,953
April 1987—									
Deposits	5,644	24,122	2,216	911	1,027	557	105	454	35,035
Withdrawals	5,740	23,991	2,414	993	1,048	596	106	477	35,365
Interest credited	56	25	16	7	16	5	—	4	129

(a) Excludes deposits in external territories (Christmas, Cocos and Norfolk Islands): April 1987, \$14 million.

**TABLE 1. 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	Seasonally adjusted	Total original	Seasonally adjusted
<b>1986—</b>									
February	3,140	23,352	26,492	15,974	23,764	39,738	39,014	(b)+226	(b)-196
March	3,171	23,347	26,518	15,596	23,720	39,316	39,175	-422	+161
April	3,168	23,432	26,600	15,665	24,689	40,354	41,141	+1,038	+1,966
May	3,195	23,484	26,679	15,738	24,885	40,624	41,068	+270	-73
June	3,211	23,640	26,851	16,347	26,255	42,602	42,486	(c)+1,674	(c)+1,111
July	3,232	23,814	27,047	16,863	26,529	43,392	43,722	+790	+1,236
August	3,249	23,753	27,003	17,181	26,743	43,924	44,005	+532	+283
September	3,258	23,757	27,015	17,152	26,778	43,931	44,083	+7	+78
October	3,259	23,927	27,187	17,192	26,930	44,122	44,204	+191	+121
November	3,253	23,747	27,000	17,378	27,017	44,395	44,575	+273	+371
December	3,250	23,876	27,126	17,978	27,703	45,681	45,040	+1,286	+465
<b>1987—</b>									
January	3,251	24,012	27,263	18,177	27,492	45,669	45,334	-12	+294
February	3,254	24,501	27,755	18,257	27,656	45,914	45,087	+245	-247
March	3,264	25,163	28,427	18,111	29,560	47,671	47,511	(d)+194	(d)+866
April	3,301	25,721	29,022	17,757	31,196	48,953	49,919	(e)-200	(e)+897

(a) Excludes external territories. (b) Adjusted to allow for the introduction of National Mutual Royal Savings Bank Limited. (c) Adjusted to allow for the introduction of Civic Advance Bank Limited. (d) Adjusted to allow for the introduction of National Mutual Royal Savings Bank (N.S.W.) Limited. (e) Adjusted to allow for the introduction of Challenge 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		
<b>1986—</b>											
February	171	2	168	795	5,500	7,239	196	24,680	3,961	3,830	46,543
March	169	—	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
June	172	2	445	790	5,754	6,482	217	25,870	4,705	3,546	47,982
July	172	3	401	842	6,008	6,593	312	26,232	5,329	2,889	48,782
August	165	1	390	966	5,829	6,577	427	26,595	5,304	3,713	49,967
September	186	2	151	1,131	5,698	6,558	451	26,969	4,993	3,782	49,921
October	162	1	225	1,339	5,696	6,499	232	27,494	5,277	3,691	50,615
November	168	1	251	1,437	5,696	6,453	89	27,891	5,409	3,619	51,014
December	202	3	239	1,246	5,761	6,476	195	28,531	5,772	3,829	52,255
<b>1987—</b>											
January	187	1	177	1,339	5,860	6,527	750	28,749	5,775	3,908	52,772
February	182	10	196	1,861	5,309	6,602	236	29,100	5,718	4,003	53,218
March	197	1	179	2,049	5,235	6,585	477	30,642	6,060	3,940	55,364
April	190	2	381	2,150	4,868	6,639	264	32,356	6,526	3,938	57,314

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