

SAVINGS BANKS (PRELIMINARY)
SEPTEMBER 1977

INQUIRIES

If you want to know more about these statistics —
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SUMMARY OF MOVEMENTS

	September 1977	Change over previous month	Change over previous September
	\$m	\$m	\$m
Depositors' Balances			
Investment Accounts/Deposit Stock	6,263	+81	+749
All Other Accounts	10,613	+129	+626
Total			
— Original	16,876	+209	+1,375
— Seasonally Adjusted	16,744	+133	+1,396
Loans for Housing — Balances Outstanding	7,571	+126	+1,165

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 bulletin *Banking* (Catalogue No. 5605.0, Previously Ref. No. 5.2). The information has been prepared from returns submitted under the *Banking Act* 1959 (voluntarily by State savings banks).

2. Details of the methods used in seasonally adjusting *Depositors' Balances* (Table 2) and other series are given in *Seasonally Adjusted Indicators* (Catalogue No. 1308.0, Previously Ref. No. 1.10), and in Appendix A to *Banking* (Catalogue No. 5605.0, Previously Ref. No. 5.2) of January 1977.

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

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
1976 —									
August	4,456.0	5,511.0	2,001.6	1,653.8	922.1	444.7	77.2	134.6	15,201.1
September	4,536.6	5,627.1	2,045.9	1,676.0	944.4	453.4	78.6	138.9	15,501.0
October	4,571.8	5,698.6	2,056.6	1,686.0	943.5	456.0	78.6	138.0	15,629.1
November	4,584.1	5,735.3	2,065.9	1,695.9	945.4	457.2	77.7	138.5	15,700.0
December	4,606.0	5,810.1	2,076.5	1,719.4	948.9	457.9	76.5	138.5	15,833.8
1977 —									
January	4,622.2	5,795.1	2,073.7	1,728.1	953.6	461.0	74.7	136.7	15,845.1
February	4,678.9	5,897.0	2,101.8	1,760.5	965.1	471.5	75.5	140.0	16,090.3
March	4,647.5	5,866.1	2,073.1	1,739.2	954.9	469.8	74.2	139.8	15,964.5
April	4,646.3	5,856.2	2,059.1	1,728.1	945.7	467.3	73.4	137.6	15,913.6
May	4,698.7	5,856.9	2,094.2	1,735.3	950.0	470.0	73.2	138.5	16,016.9
June	4,803.2	5,977.5	2,148.7	1,780.8	960.5	477.1	74.7	142.7	16,365.3
July	4,828.9	6,046.2	2,175.6	1,789.4	966.2	480.3	75.5	142.7	16,504.8
August	4,861.7	6,120.2	2,204.3	1,796.5	973.0	491.9	75.6	143.4	16,666.6
September	4,904.2	6,201.0	2,245.5	1,811.9	994.9	497.0	76.2	145.3	16,876.0
September 1977									
Deposits	834.3	1,808.5	462.1	407.3	188.5	85.5	18.4	44.1	3,848.8
Withdrawals	792.6	1,728.7	421.2	392.4	176.9	80.5	17.8	42.3	3,652.4
Interest credited	0.8	0.9	0.4	0.4	10.2	0.1	13.0

(a) Excludes External Territories. At the end of September 1977, depositors' balances in External Territories were \$6.1 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
1976 -									
August	1,316	18,891	20,207	5,406.6	9,794.5	15,201.1	15,158.5	+215.3	+136.5
September	1,337	18,924	20,261	5,513.5	9,987.5	15,501.0	15,348.1	+299.9	+189.6
October	1,350	18,963	20,313	5,592.7	10,036.4	15,629.1	15,462.4	+128.1	+114.3
November	1,358	18,800	20,158	5,659.3	10,040.7	15,700.0	15,566.9	+ 70.9	+104.5
December	1,362	18,762	20,124	5,755.2	10,078.6	15,833.8	15,757.7	+133.8	+190.8
1977 -									
January	1,370	18,869	20,239	5,842.2	10,002.9	15,845.1	15,828.5	+ 11.3	+ 70.8
February	1,383	19,055	20,438	5,931.3	10,159.0	16,090.3	16,050.2	+245.2	+221.7
March	1,389	19,146	20,535	5,873.0	10,091.5	15,964.5	16,023.9	-125.8	- 26.3
April	1,389	19,227	20,616	5,802.7	10,110.9	15,913.6	16,174.2	- 50.9	+150.3
May	1,396	19,260	20,656	5,916.5	10,100.4	16,016.9	16,244.0	+103.3	+ 69.8
June	1,410	19,257	20,667	6,060.1	10,305.1	16,365.3	16,389.7	+348.4	+145.7
July	1,422	19,280	20,702	6,116.3	10,388.5	16,504.8	16,533.4	+139.5	+143.7
August	1,432	19,240	20,672	6,182.3	10,484.3	16,666.6	16,611.1	+161.8	+ 77.7
September	1,443	19,418	20,861	6,262.9	10,613.1	16,876.0	16,743.7	+209.4	+132.6

(a) Excludes External Territories.

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

	Coin, bullion and Reserve notes		Deposits with Bank		Deposits with trading banks		Treasury bills and Treasury notes		Australian and State Government securities		Loans to authorised dealers in the short-term money market		Loans, advances and bills discounted		All other assets		Total
1976 -																	
August	38.8	1,082.8	285.8	22.7	2,895.2	3,972.0	121.9	6,232.9	722.4	596.3	15,970.7						
September	33.5	1,126.2	359.4	87.5	2,928.3	4,047.9	60.8	6,405.5	717.8	662.9	16,429.8						
October	32.8	1,172.2	287.6	116.3	2,936.1	4,112.8	73.4	6,490.2	749.3	642.5	16,613.1						
November	50.4	1,216.5	256.9	156.6	2,879.0	4,195.0	50.7	6,582.8	739.2	616.2	16,743.2						
December	52.8	1,426.5	241.5	47.5	2,702.6	4,273.4	61.3	6,725.7	757.6	676.4	16,965.3						
1977 -																	
January	38.9	1,306.9	240.0	156.8	2,756.6	4,302.7	26.7	6,769.7	708.1	625.7	16,932.1						
February	45.7	1,381.9	224.7	197.0	2,778.7	4,344.5	36.2	6,843.6	729.5	658.8	17,240.5						
March	34.1	1,434.5	165.4	91.6	2,727.5	4,386.3	31.5	7,003.8	752.9	639.0	17,266.6						
April	40.6	1,250.5	202.0	99.8	2,708.3	4,404.2	52.8	7,090.5	754.8	654.5	17,258.1						
May	3.8	1,042.1	154.6	174.5	2,718.8	4,426.8	53.7	7,172.1	771.2	649.5	17,207.2						
June	40.4	1,055.6	169.3	116.0	2,604.7	4,461.4	70.8	7,258.7	775.1	742.5	17,294.5						
July	39.5	1,097.8	201.2	37.6	2,633.3	4,507.3	69.3	7,323.2	796.1	721.9	17,427.2						
August	38.9	1,077.0	195.3	57.8	2,717.9	4,533.5	60.0	7,444.4	803.1	664.7	17,592.6						
September	35.8	1,114.3	262.9	58.4	2,678.4	4,553.5	109.7	7,570.5	824.2	739.8	17,947.3						

(a) Includes assets in External Territories.

RELATED PUBLICATIONS

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

Banking (Catalogue No. 5605.0. Previously Ref. No. 5.2) (quarterly)*Major Trading Banks - Preliminary* (Catalogue No. 5603.0. Previously Ref. No. 5.3) (monthly).All publications produced by the ABS are listed in *Catalogue of Publications 1977* (Catalogue No. 1101.0. Previously Ref. No. 1.8) which is available free of charge from any ABS office.