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SAVINGS BANKS, AUSTRALIA NOVEMBER 1979

INQUIRIES

If you want to know more about these statistics ring Mr Colin Squair on Canberra 527126 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616. For copies of this publication contact Information Services, Canberra 526627 or State offices.

MAIN FEATURES

Depositors' balances at the end of November 1979 were \$20,412 million. This was \$48 million more than in October 1979 and \$1,735 million higher than in November 1978.

In seasonally adjusted terms depositors' balances for November 1979 were \$20,325 million, \$166 million more than in October 1979.

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 five banks report for the exact calendar month; one bank reports as at the last Monday of each month and seven banks report as at the last Wednesday of each month except in December when, by arrangement, they report as at the third Wednesday.

Seasonal adjustment

- Details of the methods used in seasonally

adjusting *Depositors' Balances* (Table 2) and other series are given in *Seasonally Adjusted Indicators* (1308.0), and in Appendix A to *Banking* (5605.0) of December 1978. The seasonally adjusted series in this bulletin has been revised following the annual re-analysis.

- This publication incorporates revisions made to previous statistics in this series.

Related publications

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

Banking, Australia (5605.0) (quarterly),

Major Trading Banks, Australia (5603.0) (monthly).

- All current publications produced by the ABS are listed in the *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

— nil or less than half the final digit shown.

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

R. J. CAMERON
Australian Statistician

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tax.	N.T.	A.C.T.	Australia
1978 —									
October	5,432.2	6,819.0	2,524.5	1,980.6	1,079.5	555.1	81.1	163.5	18,635.5
November	5,435.6	6,835.6	2,533.9	1,988.0	1,083.2	554.9	81.9	163.9	18,677.2
December	5,477.0	6,916.0	2,562.3	2,021.1	1,085.6	556.8	80.4	170.4	18,869.6
1979 —									
January	5,507.1	7,023.9	2,568.3	2,043.7	1,100.5	562.2	79.8	170.5	19,056.0
February	5,570.6	7,074.8	2,598.7	2,085.8	1,117.9	577.3	78.9	174.4	19,278.4
March	5,610.4	7,091.5	2,596.8	2,090.1	1,116.4	580.2	78.6	176.1	19,340.1
April	5,589.8	7,037.5	2,589.7	2,074.3	1,103.9	577.1	80.2	175.9	19,228.5
May	5,681.2	7,084.6	2,645.8	2,090.9	1,117.5	584.4	81.6	176.4	19,462.4
June	5,792.0	7,206.4	2,713.3	2,138.3	1,133.6	587.8	84.2	176.9	19,822.5
July	5,806.5	7,250.5	2,732.0	2,141.0	1,138.2	593.4	85.5	180.1	19,977.2
August	5,857.7	7,328.9	2,760.3	2,148.6	1,153.9	614.1	87.0	180.3	20,130.8
September	5,901.5	7,365.2	2,782.1	2,150.2	1,171.3	607.7	89.0	179.7	20,246.7
October	5,930.4	7,409.4	2,801.1	2,160.7	1,178.2	614.6	90.2	179.5	20,364.0
November	5,908.0	7,475.1	2,796.6	2,171.6	1,178.6	615.1	90.2	176.9	20,412.1
November 1979 —									
Deposits	1,020.1	2,097.5	546.0	546.2	213.8	119.5	27.7	44.2	4,615.0
Withdrawals	1,044.7	2,034.1	551.4	536.3	213.7	119.3	27.7	46.9	4,574.0
Interest credited	2.1	2.2	0.9	1.0	0.3	0.3	—	0.1	7.0

(a) Excludes External Territories. At the end of November 1979, depositors' balances in External Territories were \$7.0 million.

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

	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
1978 -									
October	1,526	19,550	21,076	6,968.0	11,667.5	18,635.5	18,447.2	+ 98.5	+ 56.4
November	1,529	19,446	20,975	7,030.0	11,647.2	18,677.2	18,593.0	+ 41.7	+145.8
December	1,533	19,433	20,966	7,165.4	11,704.2	18,869.6	18,774.2	+192.4	+181.2
1979 -									
January	1,539	19,508	21,047	7,309.7	11,746.3	19,056.0	19,004.9	+186.4	+230.7
February	1,547	19,629	21,176	7,430.8	11,847.5	19,278.4	19,170.9	+222.4	+166.0
March	1,551	19,721	21,273	7,440.0	11,900.2	19,340.1	19,444.5	+ 61.7	+273.6
April	1,553	19,774	21,327	7,363.6	11,864.9	19,228.5	19,559.0	-111.6	+114.5
May	1,558	19,835	21,393	7,533.1	11,929.3	19,462.4	19,739.3	+233.9	+180.3
June	1,564	19,859	21,423	7,638.0	12,194.5	19,832.5	19,865.1	+370.1	+125.8
July	1,573	19,884	21,457	7,658.2	12,269.1	19,927.2	19,951.7	+ 94.7	+ 86.6
August	1,572	19,842	21,414	7,701.2	12,429.6	20,130.8	20,058.8	+203.6	+107.1
September	1,574	19,843	21,417	7,739.1	12,507.5	20,246.7	20,095.2	+115.9	+ 36.4
October	1,577	19,886	21,463	7,786.2	12,577.8	20,364.0	20,158.8	+117.3	+ 63.6
November	1,577	19,840	21,417	7,819.6	12,592.4	20,412.1	20,324.7	+ 48.1	+165.9

(a) Excludes External Territories.

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

	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			
1978 -											
October	50.3	1,131.8	190.1	154.5	2,676.3	5,079.6	76.1	8,782.8	991.4	763.0	19,895.9
November	58.9	1,184.0	186.9	183.9	2,636.3	5,135.7	66.5	8,878.5	958.1	773.8	20,062.4
December	60.1	1,067.2	201.7	280.2	2,544.2	5,180.3	95.8	8,991.6	967.0	789.5	20,177.5
1979 -											
January	55.2	1,183.6	232.8	315.9	2,517.0	5,215.6	47.2	9,067.6	933.0	767.6	20,335.6
February	55.6	1,238.0	236.2	346.0	2,594.7	5,249.1	70.6	9,202.6	954.7	798.5	20,746.1
March	44.5	1,225.9	226.8	424.4	2,606.6	5,283.1	39.9	9,294.4	946.1	811.5	20,903.2
April	57.3	904.6	230.9	553.2	2,582.5	5,322.1	74.7	9,434.1	927.3	798.5	20,885.1
May	53.1	840.2	209.1	562.9	2,565.1	5,334.4	63.5	9,531.6	908.5	823.0	20,891.4
June	51.4	830.4	226.1	593.6	2,477.6	5,340.1	122.0	9,632.2	881.7	885.1	21,040.2
July	61.0	765.1	197.5	636.4	2,525.6	5,348.2	65.7	9,702.4	980.3	952.9	21,235.3
August	42.1	718.0	313.8	662.6	2,433.4	5,375.9	119.1	9,788.7	1,036.3	888.7	21,378.7
September	45.3	706.5	272.3	693.2	2,502.4	5,417.0	68.2	9,965.5	1,044.9	969.2	21,684.4
October	58.7	766.7	219.2	736.2	2,439.5	5,489.0	94.7	10,097.9	1,057.2	896.9	21,856.1
November	60.0	661.7	187.0	849.3	2,440.9	5,531.8	48.9	10,189.3	1,068.3	991.9	22,029.2

(a) Includes assets in External Territories.