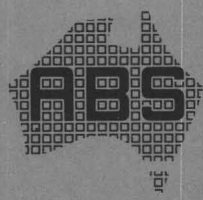
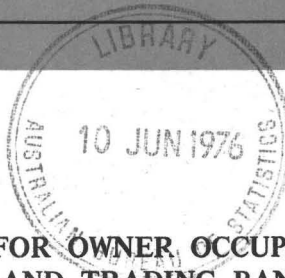


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**AUSTRALIAN BUREAU OF STATISTICS
CANBERRA**

FOR RELEASE : NOON 9 JUNE 1976



Reference No. 5.57

**HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
APRIL 1976**

SUMMARY OF MOVEMENTS – AUSTRALIA						
	April 1976 (\$'000)		March 1976 (\$'000)		Change over March 1976 (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	30,876	11,102	33,841	15,518	-2,965	-4,416
Purchase of newly erected dwellings	21,370	8,115	27,376	10,035	-6,006	-1,920
Purchase of established dwellings	115,054	35,550	145,783	47,591	-30,729	-12,041
Total	167,300	54,767	207,000	73,144	-39,700	-18,377

EXPLANATORY NOTES

This bulletin presents statistics of secured finance provided by banks to individuals for the construction or purchase of dwellings, for owner occupation, and details of other selected items relating to the provision of housing finance.

2. For detailed information on the scope and coverage of these statistics and definitions of items refer to either the October, November or December 1975 issues of this bulletin or the monthly bulletin *Housing Finance for Owner Occupation* (Reference No. 5.56).

3. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner*

Occupation – Permanent Building Societies (Reference No. 5.58) and *Housing Finance for Owner Occupation* (Reference No. 5.56).

4. This bulletin incorporates revisions made to previous statistics in this series.

Symbols and other usages

- . . – nil, or less than half the final digit shown
- n.a. – not available for publication

Unless otherwise indicated, any discrepancies between totals and sums of components are due to rounding.

NOTE. *Inquiries concerning these statistics may be made in Canberra by telephoning Mr Colin Squair on 52 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.*

TABLE 1. - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS

	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total		Alterations and additions \$'000
	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	
HOUSES									
N.S.W.	361	6,481	119	2,333	1,578	28,902	2,058	37,716	
Vic.	415	7,982	552	9,516	2,354	42,767	3,321	60,265	
Qld	454	7,371	214	3,487	944	14,143	1,612	25,001	
S.A.	117	2,266	91	1,685	666	11,291	874	15,242	
W.A.	255	4,725	53	927	439	7,051	747	12,703	
Tas.	55	989	12	207	218	3,747	285	4,943	(a)
N.T.	45	996	59	1,061	15	308	21	421	
A.C.T.					76	1,411	174	3,355	
1976 - April	1,702	30,810	1,100	19,216	6,290	109,620	9,092	159,646	
March	1,967	33,803	1,415	24,593	7,914	136,295	11,296	194,691	
February	1,572	27,141	1,133	19,383	7,613	132,940	10,318	179,464	
OTHER DWELLINGS									
N.S.W.	..	..	37	585	180	2,925	217	3,510	
Vic.	..	..	49	886	72	1,223	121	2,109	
Qld	(b)	(b)	(c)15	(c)253	27	442	42	695	
S.A.	..	..	16	282	22	347	38	629	
W.A.	(b)	(b)	(c)6	(c)81	19	263	25	344	
Tas.	..	..	3	38	4	56	7	94	(a)
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	4	95	12	178	16	273	
1976 - April	(d)4	(d)66	(d)126	(d)2,154	336	5,434	466	7,654	
March	2	38	165	2,783	576	9,488	743	12,309	
February	2	24	146	2,467	465	7,654	613	10,145	
TOTAL									
N.S.W.	361	6,481	156	2,918	1,758	31,827	2,275	41,226	1,732
Vic.	415	7,982	601	10,402	2,426	43,990	3,442	62,374	5,114
Qld	454	7,371	229	3,740	971	14,585	1,654	25,696	572
S.A.	117	2,266	107	1,967	688	11,638	912	15,871	454
W.A.	255	4,725	59	1,008	458	7,314	772	13,047	542
Tas.	55	989	15	245	222	3,803	292	5,037	117
N.T.	45	996	63	1,156	15	308	21	421	12
A.C.T.					88	1,589	190	3,628	125
1976 - April	(d)1,706	(d)30,876	(d)1,226	(d)21,370	6,626	115,054	9,558	167,300	8,668
March	1,969	33,841	1,580	27,376	8,490	145,783	12,039	207,000	10,386
February	1,574	27,165	1,279	21,850	8,078	140,594	10,931	189,609	9,021

(a) Details not collected. (b) Included in Purchase of newly erected other dwellings. (c) Includes Construction of other dwellings. (d) Discrepancy between total and sum of components is due to the treatment of confidential figures. See footnotes (b) and (c).

TABLE 2. - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS

	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total		Alterations and additions
	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	\$'000
HOUSES									
N.S.W.	220	3,312	72	1,224	794	13,300	1,086	17,836	
Vic.	153	2,412	70	1,217	501	8,412	724	12,041	
Qld	103	1,143	53	814	207	3,092	363	5,049	
S.A.	90	1,521	186	3,321	171	2,692	447	7,534	
W.A.	98	2,038	40	441	281	4,049	419	6,528	
Tas.	27	291	11	160	60	968	98	1,419	(a)
N.T.	5	50	5	138	31	465	16	239	
A.C.T.							25	414	
1976 - April	696	10,767	437	7,315	2,045	32,978	3,178	51,060	
March	979	15,224	560	9,175	2,898	43,834	4,437	68,233	
February	805	12,715	452	6,832	2,486	39,591	3,743	59,138	
OTHER DWELLINGS									
N.S.W.	(b)	(b)	(c)14	(c)335	108	1,562	122	1,897	
Vic.	(b)	(b)	(c)21	(c)376	41	430	62	806	
Qld	(b)	(b)	(c)5	(c)95	22	276	27	371	
S.A.	(b)	(b)	(c)19	(c)329	12	240	24	421	
W.A.							7	148	
Tas.	..	..	..	..	..	..	..	..	(a)
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	..	..	4	64	4	64	
1976 - April	(d)19	(d)335	(d)40	(d)800	187	2,572	246	3,707	
March	25	294	63	860	247	3,757	335	4,911	
February	28	230	56	869	274	4,433	358	5,532	
TOTAL									
N.S.W.	220	3,312	86	1,559	902	14,862	1,208	19,733	5,359
Vic.	153	2,412	91	1,593	542	8,842	786	12,847	2,806
Qld	103	1,143	58	909	229	3,368	390	5,420	1,065
S.A.	90	1,521	245	4,091	464	6,981	471	7,955	801
W.A.	98	2,038					426	6,676	1,384
Tas.	27	291	11	160	60	968	98	1,419	195
N.T.	5	50	5	138	35	529	16	239	101
A.C.T.							29	478	186
1976 - April	(d)715	(d)11,102	(d)477	(d)8,115	2,232	35,550	3,424	54,767	11,897
March	1,004	15,518	623	10,035	3,145	47,591	4,772	73,144	16,124
February	833	12,945	508	7,701	2,760	44,024	4,101	64,670	14,177

(a) Details not collected (b) Included in Purchase of newly erected other dwellings. (c) Includes construction of other dwellings. (d) Discrepancy between totals and sum of components is due to the treatment of confidential figures. See footnotes (b) and (c).

TABLE 3. - ADDITIONAL HOUSING FINANCE INFORMATION

	Cancellations of loans previously approved to individuals				Savings banks				Trading banks				Savings banks				
	Savings banks		Trading banks		Savings banks		Trading banks		Savings banks		Trading banks		Savings banks		Trading banks		
	For dwellings	For alterations and additions	For dwellings	For alterations and additions	Loans advanced to individuals during month	Loans approved but not advanced to individuals at end of month	Interest debited to loan accounts of individuals during month	Balances outstanding at end of month on housing loans to	Number of dwelling units	For alterations and additions	For dwellings	For alterations and additions	Loans advanced to individuals during month	Loans approved but not advanced to individuals at end of month	Interest debited to loan accounts of individuals during month	Balances outstanding at end of month on housing loans to	
units	\$'000	units	\$'000	units	\$'000	units	\$'000	units	\$'000	units	\$'000	units	\$'000	units	\$'000	units	\$'000
N.S.W.	223	3,795	68	622	39	93	50,958	166,863	7,908	1,620,750	12,196	50,958	166,863	7,908	1,620,750	12,196	
Vic.	141	2,494	n.a.	n.a.	n.a.	n.a.	66,960	202,104	20,650	2,092,236	65,140	66,960	202,104	20,650	2,092,236	65,140	
Qld	41	619	21	75	3	..	18,917	50,191	2,226	621,570	14,952	18,917	50,191	2,226	621,570	14,952	
S.A.	27	455	n.a.	n.a.	n.a.	n.a.	17,516	39,028	3,241	612,662	n.a.	17,516	39,028	3,241	612,662	n.a.	
W.A.	30	505	..	n.a.	n.a.	..	12,120	43,944	5,988	419,662	19,721	12,120	43,944	5,988	419,662	19,721	
Tas.	20	281	n.a.	..	..	..	4,378	11,054	712	129,598	1,726	4,378	11,054	712	129,598	1,726	
N.T.	19	326	..	..	..	..	211	1,300	18	6,224	n.a.	211	1,300	18	6,224	n.a.	
A.C.T.	..	..	5	..	..	..	4,205	13,651	451	100,162	1,448	4,205	13,651	451	100,162	1,448	
1976 - April	501	8,475	119	815	47	104	175,265	528,135	41,194	5,602,864	213,235	175,265	528,135	41,194	5,602,864	213,235	
March	829	14,594	204	1,836	109	95	200,921	536,026	96,023	5,497,141	214,396	200,921	536,026	96,023	5,497,141	214,396	
February	659	11,296	150	1,068	55	70	152,813	534,359	25,896	5,313,246	211,983	152,813	534,359	25,896	5,313,246	211,983	

(a) Includes amounts owing by Permanent Building Societies - 1976 - April \$4,189,000
 March \$4,314,000
 February \$4,466,000

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 Australian Statistician