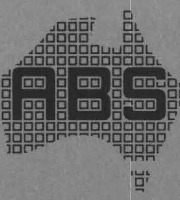


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Reference No. 5.57

HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
MARCH 1976

SUMMARY OF MOVEMENTS – AUSTRALIA						
	March 1976 (\$'000)		February 1976 (\$'000)		Change over February 1976 (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	33,841	15,518	27,165	12,945	+6,676	+2,573
Purchase of newly erected dwellings	27,376	10,035	21,850	7,701	+5,526	+2,334
Purchase of established dwellings	145,783	47,591	140,594	44,024	+5,189	+3,567
Total	207,000	73,144	189,609	64,670	+17,391	+8,474

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
	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.	472	8,196	263	4,712	2,309	40,541	3,044	53,449	
Vic.	474	8,942	672	11,555	2,924	53,425	4,070	73,922	
Qld	420	6,294	204	3,171	957	13,621	1,581	23,086	
S.A.	159	3,044	125	2,638	802	13,614	1,086	19,296	
W.A.	304	4,945	62	1,019	497	8,136	863	14,100	
Tas.	70	1,143	12	182	288	4,511	370	5,836	(a)
N.T.	13	237	2	50	15	277	30	564	
A.C.T.	55	1,002	75	1,266	122	2,170	252	4,438	
1976 - 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	
January	1,418	23,818	983	16,373	6,481	112,505	8,882	152,695	
OTHER DWELLINGS									
N.S.W.	..	..	60	1,023	327	5,367	387	6,390	
Vic.	(b)	(b)	(c)55	(c)999	138	2,423	193	3,422	
Qld	..	..	17	291	22	371	39	662	
S.A.	..	..	27	398	37	627	64	1,025	
W.A.	(b)	(b)	(c)4	(c)47	33	415	37	462	
Tas.	..	..	2	30	5	82	7	112	(a)
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	2	33	14	203	16	236	
1976 - March	(d)2	(d)38	(d)165	(d)2,783	576	9,488	743	12,309	
February	2	24	146	2,467	465	7,654	613	10,145	
January	..	..	148	2,581	507	8,533	655	11,114	
TOTAL									
N.S.W.	472	8,196	323	5,735	2,636	45,908	3,431	59,839	3,126
Vic.	474	8,942	727	12,554	3,062	55,848	4,263	77,344	4,927
Qld	420	6,294	221	3,462	979	13,992	1,620	23,748	700
S.A.	159	3,044	152	3,036	839	14,241	1,150	20,321	593
W.A.	304	4,945	66	1,066	530	8,551	900	14,562	630
Tas.	70	1,143	14	212	293	4,593	377	5,948	174
N.T.	13	237	2	50	15	277	30	564	} 236
A.C.T.	55	1,002	77	1,299	136	2,373	268	4,674	
1976 - March	(d)1,969	(d)33,841	(d)1,580	(d)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
January	1,418	23,818	1,131	18,954	6,988	121,038	9,537	163,809	6,268

(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 \$'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.	334	5,135	120	2,092	1,096	17,513	1,550	24,740	
Vic.	236	3,673	107	1,726	786	11,637	1,129	17,036	
Qld	129	1,914	59	1,017	361	5,111	549	8,042	
S.A.	113	1,985	196	3,374	242	3,692	551	9,051	
W.A.	106	1,618	60	670	272	3,317	438	5,605	
Tas.	41	549	9	53	95	1,319	145	1,921	(a)
N.T.	8	167	..	..	10	173	18	340	
A.C.T.	12	183	9	243	36	1,072	57	1,498	
1976 - 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	
January	688	9,850	441	6,269	2,249	35,371	3,378	51,490	
OTHER DWELLINGS									
N.S.W.	(b)	(b)	(c)21	(c)225	146	2,276	167	2,501	
Vic.	13	127	13	175	46	688	72	990	
Qld	3	75	11	140	19	276	33	491	
S.A.	(b)	(b)	(c)21	(c)333	22	332	43	665	
W.A.	(b)	(b)	(c)2	(c)63	8	96	10	159	
Tas.	4	16	..	..	5	59	9	75	(a)
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	..	..	1	30	1	30	
1976 - March	(d)25	(d)294	(d)63	(d)860	247	3,757	335	4,911	
February	28	230	56	869	274	4,433	358	5,532	
January	20	386	68	1,142	214	3,407	302	4,935	
TOTAL									
N.S.W.	334	5,135	141	2,317	1,242	19,789	1,717	27,241	7,060
Vic.	249	3,800	120	1,901	832	12,325	1,201	18,026	4,541
Qld	132	1,989	70	1,157	380	5,387	582	8,533	1,451
S.A.	113	1,985	217	3,707	264	4,024	594	9,716	927
W.A.	106	1,618	62	733	280	3,413	448	5,764	1,441
Tas.	45	565	9	53	100	1,378	154	1,996	266
N.T.	8	167	..	..	10	173	18	340	162
A.C.T.	12	183	9	243	37	1,102	58	1,528	276
1976 - March	(d)1,004	(d)15,518	(d)623	(d)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
January	708	10,236	509	7,411	2,463	38,778	3,680	56,425	10,854

(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 3. - ADDITIONAL HOUSING FINANCE INFORMATION

	Cancellations of loans previously approved to individuals				Savings banks				Trading banks			
	Savings banks		Trading banks		Savings banks		Trading banks		Savings banks		Trading banks	
	Number of dwelling units	For dwellings \$'000	For alterations and additions \$'000	Number of dwelling units	For dwellings \$'000	Loans advanced to individuals during month \$'000	Loans approved but not advanced to individuals at end of month \$'000	Interest debited to loan accounts of individuals during month \$'000	Balances outstanding at end of month on housing loans to individuals \$'000	Building societies (a)		
N.S.W.	431	7,735	105	92	1,554	61,692	178,726	33,218	1,589,226	110,615		
Vic.	201	3,559	32	9	136	70,055	204,082	24,301	2,054,086	65,182		
Qld	51	804	10	n.a.	n.a.	24,189	43,480	13,881	610,686	15,145		
S.A.	60	1,104	26	n.a.	n.a.	20,857	40,679	8,580	603,986	n.a.		
W.A.	38	529	n.a.	..	..	14,807	42,980	6,808	409,098	19,816
Tas.	16	209	4	n.a.	n.a.	5,685	10,567	7,038	126,964	1,772		
N.T.	32	654	n.a.	..	..	452	1,041	133	5,923	n.a.
A.C.T.			5	..	..	3,234	14,421	2,064	97,172	1,471
1976 - March	829	14,594	204	109	1,836	200,971	535,976	96,023	5,497,141	214,396		
February	659	11,296	150	55	1,068	152,813	534,359	25,896	5,313,246	211,983		
January	500	8,472	182	62	973	112,468	499,988	34,192	5,222,778	213,888		

(a) Includes amounts owing by Permanent Building Societies - 1976 - March \$4,314,000
February \$4,466,000
January \$4,586,000

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