

15 MAY 1978

HOUSING FINANCE FOR OWNER OCCUPATION  
SAVINGS BANKS AND TRADING BANKS  
MARCH 1978

BUREAU OF STATISTICS  
INQUIRIES

If you want to know more about these statistics ring Mr Colin Squair on Canberra 525331 or our State Office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.  
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SUMMARY OF MOVEMENTS - AUSTRALIA

|                                     | March 1978<br>(\$'000) |                  | Change over<br>Previous Month<br>(\$'000) |                  | Change over<br>Previous March<br>(\$'000) |                  |
|-------------------------------------|------------------------|------------------|---|------------------|---|------------------|
|                                     | Savings<br>Banks       | Trading<br>Banks | Savings<br>Banks                          | Trading<br>Banks | Savings<br>Banks                          | Trading<br>Banks |
| <b>ORIGINAL</b>                     |                        |                  |   |                  |   |                  |
| Loans approved to individuals for - |                        |                  |   |                  |   |                  |
| Construction of dwellings           | 30,923                 | 12,070           | +4,866                                    | +1,567           | -503                                      | +963             |
| Purchase of newly erected dwellings | 22,987                 | 9,568            | -61                                       | -62              | -957                                      | +4,233           |
| Purchase of established dwellings   | 138,887                | 48,066           | +5,074                                    | +3,145           | +10,158                                   | +11,669          |
| <b>Total</b>                        | <b>192,797</b>         | <b>69,704</b>    | <b>+9,879</b>                             | <b>+4,650</b>    | <b>+8,698</b>                             | <b>+16,865</b>   |
| <b>Combined Total</b>               | <b>262,501</b>         |                  | <b>+14,529</b>                            |                  | <b>25,563</b>                             |                  |
| <b>SEASONALLY ADJUSTED</b>          |                        |                  |   |                  |   |                  |
| Loans approved to individuals for - |                        |                  |   |                  |   |                  |
| Construction of dwellings           | 49,997                 | 18,136           | -762                                      | -1,889           | +23                                       | +5,319           |
| Purchase of newly erected dwellings |                        |                  |   |                  |   |                  |
| Purchase of established dwellings   | 115,395                | 36,694           | -2,617                                    | -1,622           | +12,357                                   | +10,596          |
| <b>Total</b>                        | <b>165,392</b>         | <b>54,830</b>    | <b>-3,379</b>                             | <b>-3,511</b>    | <b>+12,380</b>                            | <b>+15,915</b>   |

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. While the statistics are described as being for calendar months, it should be noted that:

(i) for trading banks the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.

(ii) for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day (five banks) of the month in question. Consequently data for those banks balancing on the last Monday or Wednesday may relate either to a 4 or 5 week period. For December 1977 the data for six of the seven banks that normally balance on the last Wednesday relate to a 3 week period as the monthly "balance date" for these six banks was brought forward because of the Christmas holidays.

3. Details of the methods used in seasonally adjusting original series are given in *Seasonally Adjusted*

*Indicators* (1308.0). The seasonally adjusted series in this bulletin have been revised following a re-analysis of the original data.

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1977 issue of this bulletin.

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

Symbols and other usages:

... nil, or less than half the final digit shown  
Dwgs number of dwelling units

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

Related publications:

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

*Housing Finance for Owner Occupation* (5609.0) (monthly).

*Housing Finance for Owner Occupation - Permanent Building Societies* (5610.0) (monthly).

All publications produced by the ABS are listed in *Catalogue of Publications* 1977 (1101.0).

TABLE 1 - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS

|                     | CONSTRUCTION OF DWELLINGS |        | PURCHASE OF NEWLY ERECTED DWELLINGS |        | PURCHASE OF ESTABLISHED DWELLINGS |         | TOTAL  |         | ALTERATIONS AND ADDITIONS TO DWELLINGS |
|---------------------|---------------------------|--------|-------------------------------------|--------|-----------------------------------|---------|--------|---------|--|
|                     | DWGS                      | \$000  | DWGS                                | \$000  | DWGS                              | \$000   | DWGS   | \$000   | \$000                                  |
| AUSTRALIA           |                           |        |                                     |        |                                   |         |        |         |  |
| 1977                |                           |        |                                     |        |                                   |         |        |         |  |
| FEBRUARY            | 1,375                     | 26,811 | 1,176                               | 23,288 | 6,007                             | 114,614 | 8,558  | 164,713 | 7,941                                  |
| MARCH               | 1,639                     | 31,426 | 1,238                               | 23,944 | 6,672                             | 128,729 | 9,549  | 184,099 | 9,134                                  |
| APRIL               | 1,204                     | 23,381 | 1,040                               | 18,782 | 5,006                             | 95,474  | 7,250  | 137,637 | 7,620                                  |
| MAY                 | 1,484                     | 28,577 | 1,198                               | 23,220 | 5,722                             | 109,972 | 8,404  | 161,769 | 8,700                                  |
| JUNE                | 1,627                     | 30,854 | 1,187                               | 23,291 | 6,382                             | 122,134 | 9,196  | 176,279 | 8,245                                  |
| JULY                | 1,605                     | 31,603 | 1,133                               | 22,499 | 5,691                             | 112,111 | 8,429  | 166,213 | 7,858                                  |
| AUGUST              | 1,757                     | 33,834 | 1,251                               | 25,464 | 6,214                             | 121,422 | 9,222  | 180,720 | 10,309                                 |
| SEPTEMBER           | 1,645                     | 31,978 | 1,059                               | 21,626 | 5,425                             | 106,942 | 8,129  | 160,546 | 9,109                                  |
| OCTOBER             | 1,585                     | 31,490 | 1,052                               | 22,047 | 5,600                             | 111,528 | 8,237  | 165,065 | 8,873                                  |
| NOVEMBER            | 1,925                     | 39,255 | 1,323                               | 27,603 | 7,085                             | 140,912 | 10,333 | 207,770 | 9,129                                  |
| DECEMBER            | 1,188                     | 24,694 | 943                                 | 20,149 | 5,127                             | 104,319 | 7,258  | 149,162 | 6,762                                  |
| 1978                |                           |        |                                     |        |                                   |         |        |         |  |
| JANUARY             | 1,349                     | 28,257 | 961                                 | 20,807 | 5,854                             | 122,971 | 8,164  | 172,035 | 6,990                                  |
| FEBRUARY            | 1,267                     | 26,057 | 1,053                               | 23,048 | 6,311                             | 133,813 | 8,631  | 182,918 | 7,644                                  |
| MARCH               | 1,501                     | 30,923 | 1,071                               | 22,987 | 6,652                             | 138,887 | 9,224  | 192,797 | 9,631                                  |
| STATES - MARCH 1978 |                           |        |                                     |        |                                   |         |        |         |  |
| HOUSES              |                           |        |                                     |        |                                   |         |        |         |  |
| N.S.W.              | 392                       | 8,501  | 161                                 | 3,798  | 1,840                             | 41,628  | 2,393  | 53,927  |  |
| VIC.                | 385                       | 7,895  | 384                                 | 8,352  | 2,172                             | 46,548  | 2,941  | 62,795  |  |
| QLD                 | 334                       | 6,375  | 160                                 | 3,059  | 901                               | 15,826  | 1,395  | 25,260  |  |
| S.A.                | 137                       | 3,030  | 125                                 | 2,788  | 563                               | 11,108  | 825    | 16,926  |  |
| W.A.                | 179                       | 3,661  | 61                                  | 1,240  | 394                               | 7,815   | 634    | 12,716  | (A)                                    |
| TAS.                | 47                        | 962    | 16                                  | 350    | 195                               | 3,775   | 258    | 5,087   |  |
| N.T.                | 5                         | 95     | 6                                   | 106    | 25                                | 479     | 36     | 680     |  |
| A.C.T.              | 19                        | 367    | 48                                  | 923    | 144                               | 2,911   | 211    | 4,201   |  |
| TOTAL               | 1,498                     | 30,886 | 961                                 | 20,616 | 6,234                             | 130,090 | 8,693  | 181,592 |  |
| OTHER DWELLINGS     |                           |        |                                     |        |                                   |         |        |         |  |
| N.S.W.              | ..                        | ..     | 24                                  | 565    | 258                               | 5,298   | 282    | 5,863   |  |
| VIC.                | ..                        | ..     | 32                                  | 766    | 78                                | 2,005   | 110    | 2,771   |  |
| QLD                 | ..                        | ..     | 22                                  | 383    | 28                                | 571     | 50     | 954     |  |
| S.A.                | ..                        | ..     | 15                                  | 310    | 32                                | 556     | 47     | 866     |  |
| W.A.                | ..                        | ..     | 8                                   | 166    | 13                                | 206     | 21     | 372     | (A)                                    |
| TAS.                | 3                         | 37     | 6                                   | 108    | 6                                 | 119     | 15     | 264     |  |
| N.T.                | ..                        | ..     | ..                                  | ..     | ..                                | ..      | ..     | ..      |  |
| A.C.T.              | ..                        | ..     | 3                                   | 73     | 3                                 | 42      | 6      | 115     |  |
| TOTAL               | 3                         | 37     | 110                                 | 2,371  | 418                               | 8,797   | 531    | 11,205  |  |
| TOTAL               |                           |        |                                     |        |                                   |         |        |         |  |
| N.S.W.              | 392                       | 8,501  | 185                                 | 4,363  | 2,098                             | 46,926  | 2,675  | 59,790  | 2,478                                  |
| VIC.                | 385                       | 7,895  | 416                                 | 9,118  | 2,250                             | 48,553  | 3,051  | 65,566  | 4,751                                  |
| QLD                 | 334                       | 6,375  | 182                                 | 3,442  | 929                               | 16,397  | 1,445  | 26,214  | 744                                    |
| S.A.                | 137                       | 3,030  | 140                                 | 3,098  | 595                               | 11,664  | 872    | 17,792  | 585                                    |
| W.A.                | 179                       | 3,661  | 69                                  | 1,406  | 407                               | 8,021   | 655    | 13,088  | 546                                    |
| TAS.                | 50                        | 999    | 22                                  | 458    | 201                               | 3,894   | 273    | 5,351   | 289                                    |
| N.T.                | 5                         | 95     | 6                                   | 106    | 25                                | 479     | 36     | 680     | 6                                      |
| A.C.T.              | 19                        | 367    | 51                                  | 996    | 147                               | 2,953   | 217    | 4,316   | 232                                    |
| TOTAL               | 1,501                     | 30,923 | 1,071                               | 22,987 | 6,652                             | 138,887 | 9,224  | 192,797 | 9,631                                  |

(A) - DETAILS NOT COLLECTED

TABLE 2 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS

|                     | CONSTRUCTION OF DWELLINGS |        | PURCHASE OF NEWLY ERECTED DWELLINGS |        | PURCHASE OF ESTABLISHED DWELLINGS |        | TOTAL |        | ALTERATIONS AND ADDITIONS TO DWELLINGS |
|---------------------|---------------------------|--------|-------------------------------------|--------|-----------------------------------|--------|-------|--------|--|
|                     | DWGS                      | \$000  | DWGS                                | \$000  | DWGS                              | \$000  | DWGS  | \$000  | \$000                                  |
| AUSTRALIA           |                           |        |                                     |        |                                   |        |       |        |  |
| 1977                |                           |        |                                     |        |                                   |        |       |        |  |
| FEBRUARY            | 718                       | 10,473 | 483                                 | 7,216  | 2,116                             | 33,930 | 3,317 | 51,619 | 12,630                                 |
| MARCH               | 696                       | 11,107 | 384                                 | 5,335  | 2,370                             | 36,397 | 3,450 | 52,839 | 14,272                                 |
| APRIL               | 593                       | 9,061  | 454                                 | 6,743  | 1,877                             | 29,051 | 2,924 | 44,855 | 12,310                                 |
| MAY                 | 546                       | 8,609  | 464                                 | 7,366  | 1,800                             | 28,955 | 2,810 | 44,930 | 12,885                                 |
| JUNE                | 758                       | 11,788 | 636                                 | 7,934  | 1,965                             | 33,083 | 3,359 | 52,805 | 15,815                                 |
| JULY                | 592                       | 8,977  | 481                                 | 7,606  | 1,712                             | 27,650 | 2,785 | 44,233 | 13,907                                 |
| AUGUST              | 732                       | 11,355 | 647                                 | 11,240 | 2,061                             | 34,442 | 3,440 | 57,037 | 17,789                                 |
| SEPTEMBER           | 663                       | 10,108 | 466                                 | 7,525  | 1,666                             | 27,825 | 2,795 | 45,458 | 14,713                                 |
| OCTOBER             | 614                       | 9,747  | 409                                 | 6,864  | 1,841                             | 32,134 | 2,864 | 48,745 | 18,010                                 |
| NOVEMBER            | 785                       | 12,263 | 671                                 | 10,639 | 2,595                             | 46,897 | 4,051 | 69,799 | 21,161                                 |
| DECEMBER            | 463                       | 7,740  | 331                                 | 5,306  | 1,634                             | 29,196 | 2,428 | 42,242 | 11,944                                 |
| 1978                |                           |        |                                     |        |                                   |        |       |        |  |
| JANUARY             | 527                       | 8,566  | 408                                 | 7,472  | 1,969                             | 37,330 | 2,904 | 53,368 | 12,957                                 |
| FEBRUARY            | 613                       | 10,503 | 514                                 | 9,630  | 2,390                             | 44,921 | 3,517 | 65,054 | 16,632                                 |
| MARCH               | 697                       | 12,070 | 533                                 | 9,568  | 2,542                             | 48,066 | 3,772 | 69,704 | 19,535                                 |
| STATES - MARCH 1978 |                           |        |                                     |        |                                   |        |       |        |  |
| HOUSES              |                           |        |                                     |        |                                   |        |       |        |  |
| N.S.W.              | 276                       | 5,426  | 82                                  | 1,422  | 1,186                             | 24,791 | 1,544 | 31,639 |  |
| VIC.                | 97                        | 1,622  | 80                                  | 987    | 374                               | 6,769  | 551   | 9,378  |  |
| QLD                 | 104                       | 1,440  | 56                                  | 1,012  | 305                               | 4,610  | 465   | 7,062  |  |
| S.A.                | 86                        | 1,548  | 231                                 | 4,700  | 174                               | 3,303  | 491   | 9,551  |  |
| W.A.                | 71                        | 1,204  | 30                                  | 463    | 206                               | 2,877  | 307   | 4,544  | (A)                                    |
| TAS.                | 26                        | 331    | 4                                   | 78     | 71                                | 1,330  | 101   | 1,739  |  |
| N.T.                | 7                         | 51     | 4                                   | 39     | 8                                 | 117    | 19    | 207    |  |
| A.C.T.              | 10                        | 112    | 8                                   | 191    | 30                                | 719    | 48    | 1,022  |  |
| TOTAL               | 677                       | 11,734 | 495                                 | 8,892  | 2,354                             | 44,516 | 3,526 | 65,142 |  |
| OTHER DWELLINGS     |                           |        |                                     |        |                                   |        |       |        |  |
| N.S.W.              | 5                         | 111    | 14                                  | 302    | 128                               | 2,508  | 147   | 2,921  |  |
| VIC.                | 6                         | 65     | 7                                   | 42     | 19                                | 375    | 32    | 482    |  |
| QLD                 | 4                         | 87     | 3                                   | 70     | 18                                | 305    | 25    | 462    |  |
| S.A.                | 2                         | 53     | 12                                  | 229    | 12                                | 169    | 26    | 451    |  |
| W.A.                | 2                         | 15     | 2                                   | 33     | 4                                 | 87     | 8     | 135    | (A)                                    |
| TAS.                | ..                        | ..     | ..                                  | ..     | 3                                 | 32     | 3     | 32     |  |
| N.T.                | ..                        | ..     | ..                                  | ..     | ..                                | ..     | ..    | ..     |  |
| A.C.T.              | 1                         | 5      | ..                                  | ..     | 4                                 | 74     | 5     | 79     |  |
| TOTAL               | 20                        | 336    | 38                                  | 676    | 188                               | 3,550  | 246   | 4,562  |  |
| TOTAL               |                           |        |                                     |        |                                   |        |       |        |  |
| N.S.W.              | 281                       | 5,537  | 96                                  | 1,724  | 1,314                             | 27,299 | 1,691 | 34,560 | 8,824                                  |
| VIC.                | 103                       | 1,687  | 87                                  | 1,029  | 393                               | 7,144  | 583   | 9,860  | 5,406                                  |
| QLD                 | 108                       | 1,527  | 59                                  | 1,082  | 323                               | 4,915  | 490   | 7,524  | 1,810                                  |
| S.A.                | 88                        | 1,601  | 243                                 | 4,929  | 186                               | 3,472  | 517   | 10,002 | 1,169                                  |
| W.A.                | 73                        | 1,219  | 32                                  | 496    | 210                               | 2,964  | 315   | 4,679  | 1,609                                  |
| TAS.                | 26                        | 331    | 4                                   | 78     | 74                                | 1,362  | 104   | 1,771  | 378                                    |
| N.T.                | 7                         | 51     | 4                                   | 39     | 8                                 | 117    | 19    | 207    | 119                                    |
| A.C.T.              | 11                        | 117    | 8                                   | 191    | 34                                | 793    | 53    | 1,101  | 220                                    |
| TOTAL               | 697                       | 12,070 | 533                                 | 9,568  | 2,542                             | 48,066 | 3,772 | 69,704 | 19,535                                 |

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

| CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS |           |        |                               |       |       |  |  |   |   |           |         |         |
|---|-----------|--------|-------------------------------|-------|-------|--|--|---|---|-----------|---------|---------|
| SAVINGS BANKS   |           |        | TRADING BANKS                 |       |       | SAVINGS BANKS                              |  |   |   |           |         |         |
| FOR DWELLINGS   | ADDITIONS | \$000  | FOR ALTERATIONS AND ADDITIONS | DWGS  | \$000 | LOANS APPROVED TO INDIVIDUALS DURING MONTH | LOANS APPROVED BUT NOT TO ADVANCED INDIVIDUALS AT END OF MONTH | INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH | BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES |           |         |         |
| DWGS  | \$000     | \$000  | \$000                         | \$000 | \$000 | \$000                                      | \$000  | \$000   | \$000   |           |         |         |
| AUSTRALIA   |           |        |                               |       |       |  |  |   |   |           |         |         |
| 1977  |           |        |                               |       |       |  |  |   |   |           |         |         |
| FEBRUARY  | 444       | 7,919  | 160                           | 63    | 1,053 | 81   | 154,839  | 497,745   | 29,957  | 6,628,510 | 2,599   | 212,445 |
| MARCH   | 561       | 10,167 | 253                           | 50    | 937   | 53   | 185,903  | 494,655   | 106,857   | 6,788,606 | 2,515   | 212,648 |
| APRIL   | 402       | 7,130  | 145                           | 49    | 985   | 116  | 139,874  | 492,763   | 62,791  | 6,874,935 | 2,406   | 213,147 |
| MAY   | 461       | 8,430  | 255                           | 44    | 808   | 29   | 181,094  | 473,453   | 32,427  | 6,956,455 | 3,330   | 212,345 |
| JUNE  | 475       | 8,617  | 230                           | 65    | 1,358 | 58   | 171,370  | 477,760   | 47,794  | 7,039,722 | 2,349   | 216,590 |
| JULY  | 437       | 8,180  | 161                           | 38    | 780   | 37   | 155,690  | 487,800   | 40,170  | 7,105,038 | 2,269   | 215,924 |
| AUGUST  | 475       | 9,164  | 191                           | 40    | 702   | 189  | 195,990  | 473,484   | 77,937  | 7,225,595 | 2,173   | 216,624 |
| SEPTEMBER   | 462       | 8,664  | 242                           | 29    | 570   | 43   | 159,130  | 475,103   | 92,691  | 7,351,551 | 2,082   | 216,823 |
| OCTOBER   | 429       | 8,123  | 170                           | 42    | 676   | 133  | 159,133  | 481,615   | 48,100  | 7,423,022 | 2,034   | 214,615 |
| NOVEMBER  | 507       | 9,783  | 171                           | 56    | 1,255 | 93   | 183,666  | 504,894   | 34,321  | 7,495,990 | 1,966   | 213,976 |
| DECEMBER  | 376       | 7,301  | 270                           | 36    | 852   | 37   | 196,135  | 457,112   | 33,737  | 7,604,746 | 1,956   | 214,360 |
| 1978  |           |        |                               |       |       |  |  |   |   |           |         |         |
| JANUARY   | 429       | 8,632  | 165                           | 41    | 690   | 36   | 140,196  | 487,144   | 54,466  | 7,658,084 | 1,918   | 215,177 |
| FEBRUARY  | 435       | 8,247  | 120                           | 56    | 1,098 | 71   | 155,277  | 514,062   | 34,459  | 7,725,517 | 1,861   | 212,939 |
| MARCH   | 526       | 8,976  | 87                            | 54    | 1,109 | 48   | 196,139  | 511,338   | 125,131   | 7,881,366 | 1,790   | 215,720 |
| STATES - MARCH 1978                                       |           |        |                               |       |       |  |  |   |   |           |         |         |
| N.S.W.  | 221       | 4,188  | 74                            | 50    | 985   | 36   | 55,015   | 181,517   | 43,368  | 2,172,871 | 110,563 |         |
| VIC.  | 87        | 1,663  | ..                            | 1     | 38    | ..   | 69,707   | 196,066   | 42,118  | 3,012,927 | 63,195  |         |
| QLD   | 45        | 844    | ..                            | 3     | 86    | 12   | 27,701   | 47,827  | 16,575  | 917,491   | 14,215  |         |
| S.A.  | 107       | 854    | ..                            | ..    | ..    | ..   | 19,701   | 37,050  | 10,141  | 837,011   | 378     |         |
| W.A.  | 35        | 926    | 2                             | ..    | ..    | ..   | 14,475   | 30,869  | 7,379   | 588,846   | 26,276  |         |
| TAS.  | 12        | 187    | 1                             | ..    | ..    | ..   | 5,302  | 8,632   | 2,145   | 188,709   | 1,563   |         |
| N.T.  | ..        | ..     | ..                            | ..    | ..    | ..   | 402  | 1,221   | 117   | 12,600    | ..      |         |
| A.C.T.  | 19        | 314    | 10                            | ..    | ..    | ..   | 3,836  | 8,156   | 3,288   | 150,911   | 1,320   |         |
| TOTAL   | 526       | 8,976  | 87                            | 54    | 1,109 | 48   | 196,139  | 511,338   | 125,131   | 7,881,366 | 217,510 |         |

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED

|               | ORIGINAL   |        |                                   |         | SEASONALLY ADJUSTED  |         |                                   |        | TOTAL | DMGS    | \$000 | TOTAL   | DMGS | \$000 | TOTAL | DMGS | \$000 |      |
|---------------|--|--------|-----------------------------------|---------|--|---------|-----------------------------------|--------|-------|---------|-------|---------|------|-------|-------|------|-------|------|
|               | CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERCTED DWELLINGS |        | PURCHASE OF ESTABLISHED DWELLINGS |         | CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERCTED DWELLINGS (A) |         | PURCHASE OF ESTABLISHED DWELLINGS |        |       |         |       |         |      |       |       |      |       |      |
|               | DMGS   | \$000  | DMGS                              | \$000   | DMGS   | \$000   | DMGS                              | \$000  |       |         |       |         |      |       |       |      |       | DMGS |
| SAVINGS BANKS |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| 1977          |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| FEBRUARY      | 2,551  | 50,099 | 6,007                             | 114,614 | 8,558  | 164,713 | 2,675                             | 51,938 | 5,476 | 101,334 | 8,151 | 153,272 |      |       |       |      |       |      |
| MARCH         | 2,877  | 55,370 | 6,672                             | 128,729 | 9,549  | 184,099 | 2,608                             | 49,974 | 5,446 | 103,038 | 8,054 | 153,012 |      |       |       |      |       |      |
| APRIL         | 2,244  | 42,163 | 5,006                             | 95,474  | 7,250  | 137,637 | 2,508                             | 46,851 | 5,519 | 104,003 | 8,027 | 150,854 |      |       |       |      |       |      |
| MAY           | 2,682  | 51,797 | 5,722                             | 109,972 | 8,404  | 161,769 | 2,579                             | 49,234 | 5,790 | 111,065 | 8,369 | 160,299 |      |       |       |      |       |      |
| JUNE          | 2,814  | 54,145 | 6,382                             | 122,134 | 9,196  | 176,279 | 2,529                             | 48,511 | 6,087 | 117,513 | 8,616 | 166,024 |      |       |       |      |       |      |
| JULY          | 2,738  | 54,102 | 5,691                             | 112,111 | 8,429  | 166,213 | 2,772                             | 55,230 | 6,589 | 130,120 | 9,361 | 185,350 |      |       |       |      |       |      |
| AUGUST        | 3,008  | 59,298 | 6,214                             | 121,422 | 9,222  | 180,720 | 2,793                             | 55,548 | 6,365 | 127,432 | 9,158 | 182,980 |      |       |       |      |       |      |
| SEPTEMBER     | 2,704  | 53,604 | 5,425                             | 106,942 | 8,129  | 160,546 | 2,708                             | 53,847 | 6,067 | 122,467 | 8,775 | 176,314 |      |       |       |      |       |      |
| OCTOBER       | 2,637  | 53,537 | 5,600                             | 111,528 | 8,237  | 165,065 | 2,704                             | 54,553 | 6,015 | 121,717 | 8,719 | 176,270 |      |       |       |      |       |      |
| NOVEMBER      | 3,248  | 66,858 | 7,085                             | 140,912 | 10,333   | 207,770 | 3,045                             | 63,802 | 6,128 | 128,361 | 9,173 | 192,163 |      |       |       |      |       |      |
| DECEMBER      | 2,131  | 44,843 | 5,127                             | 104,319 | 7,258  | 149,162 | 2,371                             | 50,283 | 5,564 | 110,861 | 7,935 | 161,144 |      |       |       |      |       |      |
| 1978          |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| JANUARY       | 2,310  | 49,064 | 5,854                             | 122,971 | 8,164  | 172,035 | 2,665                             | 56,561 | 6,135 | 124,897 | 8,800 | 181,458 |      |       |       |      |       |      |
| FEBRUARY      | 2,320  | 49,105 | 6,311                             | 133,813 | 8,631  | 182,918 | 2,428                             | 50,759 | 5,744 | 118,012 | 8,172 | 168,771 |      |       |       |      |       |      |
| MARCH         | 2,572  | 53,910 | 6,652                             | 138,887 | 9,224  | 192,797 | 2,384                             | 49,997 | 5,583 | 115,395 | 7,967 | 165,392 |      |       |       |      |       |      |
| TRADING BANKS |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| 1977          |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| FEBRUARY      | 1,201  | 17,689 | 2,116                             | 33,930  | 3,317  | 51,619  | 1,197                             | 17,636 | 1,843 | 28,991  | 3,040 | 46,627  |      |       |       |      |       |      |
| MARCH         | 1,080  | 16,442 | 2,370                             | 36,397  | 3,450  | 52,839  | 834                               | 12,817 | 1,735 | 26,098  | 2,569 | 38,915  |      |       |       |      |       |      |
| APRIL         | 1,047  | 15,804 | 1,877                             | 29,051  | 2,924  | 44,855  | 1,137                             | 16,870 | 1,903 | 29,276  | 3,040 | 46,146  |      |       |       |      |       |      |
| MAY           | 1,010  | 15,975 | 1,800                             | 28,955  | 2,810  | 44,930  | 1,075                             | 16,586 | 1,852 | 29,247  | 2,927 | 45,833  |      |       |       |      |       |      |
| JUNE          | 1,394  | 19,722 | 1,965                             | 33,083  | 3,359  | 52,805  | 1,209                             | 17,659 | 1,835 | 30,898  | 3,044 | 48,557  |      |       |       |      |       |      |
| JULY          | 1,073  | 16,583 | 1,712                             | 27,650  | 2,785  | 44,233  | 1,210                             | 18,883 | 2,039 | 34,971  | 3,249 | 53,854  |      |       |       |      |       |      |
| AUGUST        | 1,379  | 22,595 | 2,061                             | 34,442  | 3,440  | 57,037  | 1,210                             | 19,012 | 2,041 | 33,693  | 3,251 | 52,705  |      |       |       |      |       |      |
| SEPTEMBER     | 1,129  | 17,633 | 1,666                             | 27,825  | 2,795  | 45,458  | 1,282                             | 20,058 | 2,038 | 34,923  | 3,320 | 54,981  |      |       |       |      |       |      |
| OCTOBER       | 1,023  | 16,611 | 1,841                             | 32,134  | 2,864  | 48,745  | 1,092                             | 17,765 | 2,082 | 36,810  | 3,174 | 54,575  |      |       |       |      |       |      |
| NOVEMBER      | 1,456  | 22,902 | 2,595                             | 46,897  | 4,051  | 69,799  | 1,158                             | 18,838 | 2,216 | 40,597  | 3,374 | 59,435  |      |       |       |      |       |      |
| DECEMBER      | 794  | 13,046 | 1,634                             | 29,196  | 2,428  | 42,242  | 1,078                             | 17,790 | 2,172 | 39,302  | 3,250 | 57,092  |      |       |       |      |       |      |
| 1978          |  |        |                                   |         |  |         |                                   |        |       |         |       |         |      |       |       |      |       |      |
| JANUARY       | 935  | 16,038 | 1,969                             | 37,330  | 2,904  | 53,368  | 1,084                             | 18,484 | 2,077 | 38,329  | 3,161 | 56,813  |      |       |       |      |       |      |
| FEBRUARY      | 1,127  | 20,133 | 2,390                             | 44,921  | 3,517  | 65,054  | 1,123                             | 20,025 | 2,079 | 38,316  | 3,202 | 58,341  |      |       |       |      |       |      |
| MARCH         | 1,230  | 21,638 | 2,542                             | 48,066  | 3,772  | 69,704  | 1,044                             | 18,136 | 2,036 | 36,694  | 3,080 | 54,830  |      |       |       |      |       |      |

(A) - SEPARATE SEASONALLY ADJUSTED FIGURES FOR CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERCTED DWELLINGS ARE NOT AVAILABLE  
 NOTE - SEASONALLY ADJUSTED SERIES REVISED FOLLOWING RE-ANALYSIS OF ORIGINAL DATA.