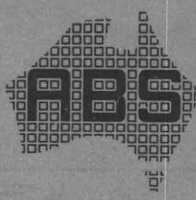


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INQUIRIES

If you want to know more about these statistics –
 . ring Mr Colin Squair, Canberra 525331 or our State Office, or
 . write to Information Services, ABS, P.O. Box 10, Belconnen A.C.T. 2616
 For copies of this publication ring Information Services, Canberra 526627.

HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
APRIL 1977

SUMMARY OF MOVEMENTS – AUSTRALIA

	April 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous April (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	23,381	9,061	– 8,045	–2,046	– 7,495	–1,134
Purchase of newly erected dwellings	18,782	6,743	– 5,162	+1,408	– 2,588	–1,277
Purchase of established dwellings	95,474	29,051	–33,255	–7,346	–19,580	–5,889
Alterations and additions	7,620	12,310	– 1,514	–1,962	– 1,048	+ 560
Total Approvals	145,257	57,165	–47,976	–9,946	–30,711	–7,740
Combined Total	202,422		–57,922		–38,451	

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 the July 1976 issue of this bulletin.

3. 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

Related publications :

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

Housing Finance for Owner Occupation
(Reference No. 5.56) (monthly)

*Housing Finance for Owner Occupation
Permanent Building Societies* (Reference No.
5.58) (monthly)

All publications produced by the ABS are listed in *Publications of the Australian Bureau of Statistics* (Reference No. 1.8).

R. J. CAMERON
Australian Statistician

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									
1976									
MARCH	1,969	33,841	1,580	27,376	8,499	145,783	12,039	207,000	10,386
APRIL	1,706	30,876	1,226	21,370	6,626	115,054	9,558	167,300	8,668
MAY	1,974	37,080	1,428	24,876	7,006	119,768	10,408	181,724	9,584
JUNF	1,999	36,103	1,537	28,096	7,108	124,613	10,644	188,812	10,952
JULY	1,732	31,422	1,267	22,904	5,953	107,416	8,952	161,742	8,773
AUGUST	1,696	30,864	1,369	24,032	6,163	108,380	9,228	163,276	9,661
SEPTEMBER	1,854	33,620	1,469	27,121	6,744	122,162	10,067	182,903	11,375
OCTOBER	1,668	31,337	1,349	25,298	6,261	115,725	9,278	172,360	10,096
NOVEMBER	1,688	31,247	1,278	24,202	6,468	119,387	9,434	174,836	9,798
DECEMBER	1,539	29,286	1,342	24,784	6,404	118,794	9,285	172,864	10,428
1977									
JANUARY	1,289	25,230	1,009	19,231	5,241	100,094	7,539	144,555	6,560
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
STATES - APRIL 1977									
HOUSES									
N.S.W.	321	6,514	115	2,311	1,318	26,858	1,754	35,683	
VIC.	356	7,284	451	8,404	1,887	36,309	2,694	51,997	
QLD	212	3,477	102	1,824	455	7,108	769	12,409	
S.A.	92	1,996	88	1,697	428	8,481	608	12,174	
W.A.	152	2,831	96	1,101	353	6,499	601	10,431	(A)
TAS.	37	668	11	183	132	2,346	180	3,197	
N.T.	8	188	3	71	13	233	24	492	
A.C.T.	23	351	48	756	88	1,650	159	2,757	
TOTAL	1,201	23,309	914	16,347	4,674	89,484	6,789	129,140	
OTHER DWELLINGS									
N.S.W.	..	..	28	507	156	2,836	184	3,343	
VIC.	..	..	57	1,144	116	2,179	173	3,323	
QLD	..	..	7	128	11	165	18	293	
S.A.	2	40	19	408	22	422	43	870	
W.A.	1	32	7	101	24	348	32	481	(A)
TAS.	..	..	5	95	1	18	6	113	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	3	52	2	22	5	74	
TOTAL	3	72	126	2,435	332	5,990	461	8,497	
TOTAL									
N.S.W.	321	6,514	143	2,818	1,474	29,694	1,938	39,026	1,279
VIC.	356	7,284	508	9,548	2,003	38,488	2,867	55,320	4,597
QLD	212	3,477	109	1,952	466	7,273	787	12,702	359
S.A.	94	2,036	107	2,105	450	8,903	651	13,044	419
W.A.	153	2,863	103	1,202	377	6,847	633	10,912	619
TAS.	37	668	16	278	133	2,364	186	3,310	255
N.T.	8	188	3	71	13	233	24	492	2
A.C.T.	23	351	51	808	90	1,672	164	2,831	90
TOTAL	1,204	23,381	1,040	18,782	5,006	95,474	7,250	137,637	7,620

(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									
1976									
MARCH	1,019	16,089	626	10,109	3,193	48,884	4,838	75,082	16,263
APRIL	697	10,195	471	8,020	2,187	34,940	3,355	53,155	11,750
MAY	784	12,594	429	7,282	2,235	35,387	3,448	55,263	12,639
JUNE	1,004	14,504	481	7,391	2,596	41,398	4,081	63,293	14,392
JULY	732	10,748	443	7,022	2,099	32,598	3,274	50,368	13,168
AUGUST	830	12,280	554	9,390	2,265	36,327	3,649	57,997	13,996
SEPTEMBER	923	13,975	551	8,797	2,774	44,612	4,248	67,384	17,280
OCTOBER	835	13,334	577	8,781	2,445	38,222	3,857	60,337	15,935
NOVEMBER	907	13,197	496	7,308	2,376	38,589	3,779	59,094	15,457
DECEMBER	814	11,602	460	7,603	2,219	34,500	3,493	53,705	12,201
1977									
JANUARY	596	8,439	462	7,278	2,000	32,960	3,058	48,677	11,001
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
STATES - APRIL 1977									
HOUSES									
N.S.W.	209	3,635	73	1,060	655	11,515	937	16,210	
VIC.	102	1,549	64	810	419	6,514	585	8,873	
QLD	82	1,219	38	465	250	3,332	370	5,016	
S.A.	58	1,032	195	3,353	153	2,031	406	6,416	
W.A.	88	1,106	26	272	179	2,251	293	3,629	(A)
TAS.	14	122	6	79	39	694	59	895	
N.T.	13	119	1	10	11	154	25	283	
A.C.T.	7	62	8	109	28	613	43	784	
TOTAL	573	8,844	411	6,158	1,734	27,104	2,718	42,106	
OTHER DWELLINGS									
N.S.W.	5	53	17	230	83	1,203	105	1,486	
VIC.	8	101	5	38	21	221	34	360	
QLD	2	9	4	95	17	270	23	374	
S.A.	1	3	10	139	12	152	23	294	
W.A.	3	46	5	46	7	77	15	169	(A)
TAS.	1	5	2	37	1	5	4	47	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	..	..	2	19	2	19	
TOTAL	20	217	43	585	143	1,947	206	2,749	
TOTAL									
N.S.W.	214	3,688	90	1,290	738	12,718	1,042	17,696	5,344
VIC.	110	1,650	69	848	440	6,735	619	9,233	3,194
QLD	84	1,228	42	560	267	3,602	393	5,390	1,194
S.A.	59	1,035	205	3,492	165	2,183	429	6,710	974
W.A.	91	1,152	31	318	186	2,328	308	3,798	1,087
TAS.	15	127	8	116	40	699	63	942	199
N.T.	13	119	1	10	11	154	25	283	118
A.C.T.	7	62	8	109	30	632	45	803	200
TOTAL	593	9,061	454	6,743	1,877	29,051	2,924	44,855	12,310

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS												
SAVINGS BANKS			TRADING BANKS			SAVINGS BANKS						
DWGS	\$000	\$000	FOR ALTER-ATIONS AND ADDITIONS	DWGS	\$000	\$000	FOR ALTER-ATIONS 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 BUILDING SOCIETIES	
DWGS	\$000	\$000	FOR DWELLINGS ADDITIONS	DWGS	\$000	\$000	FOR DWELLINGS ADDITIONS	\$000	\$000	\$000	\$000	
AUSTRALIA												
1976												
MARCH	829	14,594	204	109	1,836	95	200,921	536,026	5,497,141	96,023	4,314	210,082
APRIL	501	8,475	119	47	815	104	175,265	528,135	5,602,864	41,194	4,189	209,046
MAY	583	10,051	206	52	735	42	181,074	528,112	5,707,669	22,674	4,048	207,721
JUNE	619	10,549	203	58	977	99	197,617	519,507	5,832,855	38,501	4,098	212,765
JULY	501	8,133	144	54	908	37	179,193	502,552	5,929,272	37,696	3,972	212,101
AUGUST	458	7,951	223	86	1,597	174	171,616	495,699	6,018,383	29,386	3,884	210,584
SEPTEMBER	557	9,449	157	89	1,562	155	183,038	497,333	6,189,251	105,146	3,757	212,446
OCTOBER	471	8,087	109	62	1,085	151	156,818	514,775	6,275,432	43,397	3,652	211,094
NOVEMBER	508	9,080	243	84	1,285	98	170,607	519,479	6,368,190	28,214	3,523	211,038
DECEMBER	513	8,813	113	50	940	56	236,956	456,889	6,506,949	43,662	3,501	215,269
1977												
JANUARY	419	7,140	134	48	849	75	112,721	488,009	6,552,944	38,625	3,454	213,299
FEBRUARY	444	7,919	160	63	1,053	81	154,839	497,745	6,628,510	29,957	3,561	211,683
MARCH	561	10,167	253	50	937	53	185,903	494,655	6,788,606	106,857	3,277	211,886
APRIL	402	7,130	145	49	985	116	139,874	492,763	6,874,935	62,791	3,168	212,385
STATES # APRIL 1977												
N.S.W.	153	2,836	115	42	843	112	34,553	164,557	1,922,667	11,304	110,284	
VIC.	109	1,865	13	3	41	3	56,870	205,877	2,613,902	26,350	62,913	
QLD	25	416	4	1	20	1	15,831	34,741	786,443	7,051	14,940	
S.A.	56	1,057	11	1	25	11	13,840	37,657	729,758	5,668	381	
W.A.	31	481	13	2	56	11	11,756	31,202	520,127	10,123	23,604	
TAS.	13	219	11	1	117	1	4,187	8,256	158,931	1,178	2,039	
N.T.	2	63	11	1	11	1	428	1,095	10,179	151	11	
A.C.T.	13	193	11	1	11	1	2,409	9,078	132,928	966	1,392	
TOTAL	402	7,130	145	49	985	116	139,874	492,763	6,874,935	62,791	215,553	