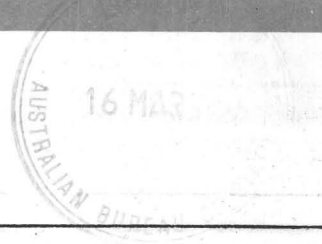


Reference No. 5.57

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



SUMMARY OF MOVEMENTS – AUSTRALIA

	January 1976 (\$'000)		December 1975 (\$'000)		Change over December 1975 (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individual for –						
Construction of dwellings	23,818	10,236	28,310	9,910	-4,492	+326
Purchase of newly erected dwellings	18,954	7,411	21,911	7,305	-2,957	+106
Purchase of established dwelling	121,038	38,778	127,528	34,847	-6,490	+3,931
Total	163,809	56,425	177,749	52,062	-13,940	+4,363

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 October, November and December 1975 issues of this bulletin and 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

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

TABLE 1. - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS

	<i>Construction of dwellings</i>		<i>Purchase of newly erected dwellings</i>		<i>Purchase of established dwellings</i>		<i>Total</i>		<i>Alterations and additions</i>
	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>\$'000</i>
HOUSES									
N.S.W.	304	5,334	164	3,041	2,056	37,903	2,524	46,278	
Vic.	424	7,545	453	7,308	2,077	36,860	2,954	51,713	
Qld	233	3,482	160	2,704	778	11,595	1,171	17,781	
S.A.	114	2,060	80	1,379	729	12,536	923	15,975	
W.A.	268	4,319	55	853	552	8,795	875	13,966	(a)
Tas.	33	485	21	329	184	2,911	238	3,725	
N.T.	9	148	..	..	12	224	21	372	
A.C.T.	33	445	50	759	93	1,681	176	2,885	
1976 - January	1,418	23,818	983	16,373	6,481	112,505	8,882	152,695	
1975 - December	1,669	28,310	1,192	19,318	7,079	119,639	9,940	167,267	
November	1,580	25,953	964	15,893	6,488	106,449	9,032	148,295	
OTHER DWELLINGS									
N.S.W.	..	..	57	1,067	356	6,265	413	7,332	
Vic.	..	..	44	798	56	843	100	1,641	
Qld	..	..	8	103	16	237	24	340	
S.A.	..	..	22	376	50	738	72	1,114	
W.A.	..	..	11	162	21	317	32	479	(a)
Tas.	..	..	} 6	75	8	133	} 4	54	..
N.T.	..	..					
A.C.T.	..	..					
1976 - January	..	..	148	2,581	507	8,533	655	11,114	
1975 - December	..	..	149	2,593	468	7,889	617	10,482	
November	3	44	157	2,586	426	6,927	586	9,557	
TOTAL									
N.S.W.	304	5,334	221	4,108	2,412	44,168	2,937	53,610	1,718
Vic.	424	7,545	497	8,106	2,133	37,703	3,054	53,354	3,297
Qld	233	3,482	168	2,807	794	11,832	1,195	18,121	290
S.A.	114	2,060	102	1,755	779	13,274	995	17,089	317
W.A.	268	4,319	66	1,015	573	9,112	907	14,445	432
Tas.	33	485	} 77	1,163	297	4,949	} 242	3,779	76
N.T.	9	148							
A.C.T.	33	445							
1976 - January	1,418	23,818	1,131	18,954	6,988	121,038	9,537	163,809	6,268
1975 - December	1,669	28,310	1,341	21,911	7,547	127,528	10,557	177,749	8,327
November	1,583	25,997	1,121	18,479	6,914	113,376	9,618	157,852	8,486

(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
	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.	237	3,483	94	1,283	911	15,489	1,242	20,255	
Vic.	123	1,595	77	845	455	6,739	655	9,179	
Qld	127	1,594	63	870	328	4,993	518	7,457	
S.A.	76	1,353	168	2,783	212	3,541	456	7,677	
W.A.	93	1,334	22	239	250	2,909	365	4,482	(a)
Tas.	18	198	10	140	55	884	83	1,222	
N.T.	14	293	7	109	38	816	17	308	
A.C.T.							42	910	
1976 - January	688	9,850	441	6,269	2,249	35,371	3,378	51,490	
1975 - December	667	9,474	412	6,469	2,048	31,349	3,127	47,292	
November	777	11,087	465	6,510	2,022	28,698	3,264	46,295	
OTHER DWELLINGS									
N.S.W.	4	99	32	535	115	1,693	151	2,327	
Vic.	9	118	5	79	41	745	55	942	
Qld	3	91	11	216	24	537	38	844	
S.A.	3	58	17	281	15	161	35	500	
W.A.	1	20	3	31	19	271	12	154	(a)
Tas.							2	49	
N.T.							..	..
A.C.T.							9	119	
1976 - January	20	386	68	1,142	214	3,407	302	4,935	
1975 - December	31	436	68	836	233	3,498	332	4,770	
November	12	185	81	1,054	214	3,700	307	4,939	
TOTAL									
N.S.W.	241	3,582	126	1,818	1,026	17,182	1,393	22,582	4,712
Vic.	132	1,713	82	924	496	7,484	710	10,121	2,578
Qld	130	1,685	74	1,086	352	5,530	556	8,301	1,216
S.A.	79	1,411	185	3,064	227	3,702	491	8,177	796
W.A.	126	1,845	42	519	362	4,880	377	4,636	1,123
Tas.							85	1,271	148
N.T.							17	308	76
A.C.T.							51	1,029	205
1976 - January	708	10,236	509	7,411	2,463	38,778	3,680	56,425	10,854
1975 - December	698	9,910	480	7,305	2,281	34,847	3,459	52,062	10,956
November	789	11,272	546	7,564	2,236	32,398	3,570	51,234	11,326

(a) Details not collected.

TABLE 3. — ADDITIONAL HOUSING FINANCE INFORMATION

	Cancellations of loans previously approved to individuals						Savings banks				
	Savings banks			Trading banks			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	
	For dwellings		For alterations and additions	For dwellings		For alterations and additions				Individuals	Building societies (a)
	Number of dwelling units	\$'000	\$'000	Number of dwelling units	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
N.S.W.	214	3,713	148	37	496	51	31,754	169,701	7,341	1,500,273	110,656
Vic.	140	2,645	10	6	94	..	40,477	185,111	19,678	1,963,127	65,080
Qld	35	463	n.a.	4	168	..	13,715	39,433	2,101	575,146	15,115
S.A.	51	794	n.a.	n.a.	n.a.	..	13,625	37,095	2,716	578,028	n.a.
W.A.	33	450	14	n.a.	n.a.	..	8,846	44,724	1,362	390,229	19,321
Tas.	11	126	..	n.a.	n.a.	..	1,786	9,866	569	121,170	1,839
N.T.	3	46	..	..	..	..	337	864	14	5,041	n.a.
A.C.T.	13	235	..	..	..	..	1,928	13,194	411	89,764	1,494
1976 — January	500	8,472	182	62	973	51	112,468	499,988	34,192	5,222,778	213,888
1975 — December	568	9,605	173	93	1,496	70	211,188	451,331	28,683	5,179,399	215,128
November	579	9,669	229	68	1,056	130	150,644	486,022	23,928	5,043,210	211,765

(a) Includes amounts owing by Permanent Building Societies; November 1975 — \$4,667,000; December 1975 — \$4,549,000; January 1976 — \$4,586,000.

Australian Bureau of Statistics
Canberra, A.C.T. 2600

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