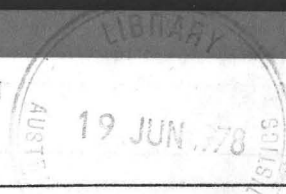


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HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS APRIL 1978



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.

For copies of this publication contact Information Services, Canberra 526627 or State offices.

SUMMARY OF MOVEMENTS – AUSTRALIA

	April 1978 (\$'000)		Change over Previous Month (\$'000)		Change over Previous April (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
ORIGINAL						
Loans approved to individuals for –						
Construction of dwellings	30,664	9,765	-259	-2,305	+7,283	+704
Purchase of newly erected dwellings	20,418	8,272	-2,569	-1,296	+1,636	+1,529
Purchase of established dwellings	125,900	39,118	-12,987	-8,948	+30,426	+10,067
Total	176,982	57,155	-15,815	-12,549	+39,345	+12,300
Combined Total	234,137		-28,364		+51,645	
SEASONALLY ADJUSTED						
Loans approved to individuals for –						
Construction of dwellings	} 54,905	17,865	+4,908	-271	+8,054	+995
Purchase of newly erected dwellings						
Purchase of established dwellings	129,918	37,098	+14,523	+404	+25,915	+7,822
Total	184,823	54,963	+19,431	+133	+33,969	+8,817

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).

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.

Related publications:

6. 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).

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.

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									
1977									
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
APRIL	1,461	30,664	948	20,418	5,826	125,900	8,235	176,982	9,078
STATES - APRIL 1978									
HOUSES									
N.S.W.	406	9,240	140	3,497	1,644	37,782	2,190	50,519	
VIC.	464	9,869	354	7,538	2,037	45,184	2,855	62,591	
QLD	294	5,347	144	2,777	658	13,379	1,096	21,503	
S.A.	106	2,369	94	2,083	502	10,203	702	14,655	
N.A.	135	2,828	46	1,012	362	7,032	543	10,872	(A)
TAS.	26	437	15	332	151	2,939	192	3,708	
N.T.	3	49	3	60	10	173	16	282	
A.C.T.	21	408	45	886	95	1,951	161	3,245	
TOTAL	1,455	30,547	841	18,185	5,459	118,643	7,755	167,375	
OTHER DWELLINGS									
N.S.W.	..	..	24	476	233	4,861	257	5,337	
VIC.	1	20	41	973	81	1,509	123	2,502	
QLD	..	..	16	289	17	296	33	585	
S.A.	..	..	13	237	17	280	30	517	
N.A.	..	..	4	77	14	234	18	311	(A)
TAS.	5	97	5	116	3	50	13	263	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	4	65	2	27	6	92	
TOTAL	6	117	107	2,233	367	7,257	480	9,607	
TOTAL									
N.S.W.	406	9,240	164	3,973	1,877	42,643	2,447	55,856	2,494
VIC.	465	9,889	395	8,511	2,118	46,693	2,978	65,093	4,718
QLD	294	5,347	160	3,066	675	13,675	1,129	22,088	510
S.A.	106	2,369	107	2,320	519	10,483	732	15,172	528
N.A.	135	2,828	50	1,089	376	7,266	561	11,183	509
TAS.	31	534	20	448	154	2,989	205	3,971	287
N.T.	3	49	3	60	10	173	16	282	..
A.C.T.	21	408	49	951	97	1,978	167	3,337	32
TOTAL	1,461	30,664	948	20,418	5,826	125,900	8,235	176,982	9,078

(A) - DETAILS NOT COLLECTED

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									
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
APRIL	1,461	30,664	948	20,418	5,826	125,900	8,235	176,982	9,078
STATES - APRIL 1978									
HOUSES									
N.S.W.	406	9,240	140	3,497	1,644	37,782	2,190	50,519	
VIC.	464	9,869	354	7,538	2,037	45,184	2,855	62,591	
QLD	294	5,347	144	2,777	658	13,379	1,096	21,503	
S.A.	106	2,369	94	2,083	502	10,203	702	14,655	
W.A.	135	2,828	46	1,012	362	7,032	543	10,872	(A)
TAS.	26	437	15	332	151	2,939	192	3,708	
N.T.	3	49	3	60	10	173	16	282	
A.C.T.	21	408	45	886	95	1,951	161	3,245	
TOTAL	1,455	30,547	841	18,185	5,459	118,643	7,755	167,375	
OTHER DWELLINGS									
N.S.W.	..	..	24	476	233	4,861	257	5,337	
VIC.	1	20	41	973	81	1,509	123	2,502	
QLD	..	..	16	289	17	296	33	585	
S.A.	..	..	13	237	17	280	30	517	
W.A.	..	..	4	77	14	234	18	311	(A)
TAS.	5	97	5	116	3	50	13	263	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	4	65	2	27	6	92	
TOTAL	6	117	107	2,233	367	7,257	480	9,607	
TOTAL									
N.S.W.	406	9,240	164	3,973	1,877	42,643	2,447	55,856	2,494
VIC.	465	9,889	395	8,511	2,118	46,693	2,978	65,093	4,718
QLD	294	5,347	160	3,066	675	13,675	1,129	22,088	510
S.A.	106	2,369	107	2,320	519	10,483	732	15,172	528
W.A.	135	2,828	50	1,089	376	7,266	561	11,183	509
TAS.	31	534	20	448	154	2,989	205	3,971	287
N.T.	3	49	3	60	10	173	16	282	..
A.C.T.	21	408	49	951	97	1,978	167	3,337	32
TOTAL	1,461	30,664	948	20,418	5,826	125,900	8,235	176,982	9,078

(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									
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
APRIL	541	9,765	465	8,272	2,030	39,118	3,036	57,155	16,294
STATES - APRIL 1978									
HOUSES									
N.S.W.	232	4,506	75	1,363	905	18,299	1,212	24,168	
VIC.	81	1,565	69	926	315	5,725	465	8,216	
QLD	80	1,466	50	801	270	4,519	400	6,786	
S.A.	57	1,038	203	4,023	163	3,475	423	8,536	
W.A.	56	713	29	337	149	2,455	234	3,505	(A)
TAS.	12	155	6	59	57	1,279	75	1,493	
N.T.	5	130	3	23	10	97	18	250	
A.C.T.	9	97	6	116	18	392	33	605	
TOTAL	532	9,670	441	7,648	1,887	36,241	2,860	53,559	
OTHER DWELLINGS									
N.S.W.	3	40	11	279	104	2,041	118	2,360	
VIC.	2	8	3	137	10	227	15	372	
QLD	1	12	1	3	13	313	15	328	
S.A.	..	..	6	120	7	87	13	207	
W.A.	2	30	2	37	7	116	11	183	(A)
TAS.	..	..	..	..	2	75	2	75	
N.T.	..	..	..	..	..	5	..	5	
A.C.T.	1	5	1	48	..	13	2	66	
TOTAL	9	95	24	624	143	2,877	176	3,596	
TOTAL									
N.S.W.	235	4,546	86	1,642	1,009	20,340	1,330	26,528	7,291
VIC.	83	1,573	72	1,063	325	5,952	480	8,588	4,618
QLD	81	1,478	51	804	283	4,832	415	7,114	1,533
S.A.	57	1,038	209	4,143	170	3,562	436	8,743	1,017
W.A.	58	743	31	374	156	2,571	245	3,688	1,261
TAS.	12	155	6	59	59	1,354	77	1,568	324
N.T.	5	130	3	23	10	102	18	255	45
A.C.T.	10	102	7	164	18	405	35	671	205
TOTAL	541	9,765	465	8,272	2,030	39,118	3,036	57,155	16,294

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		SAVINGS BANKS				TRADING BANKS				SAVINGS BANKS				
		FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	LOANS APPROVED BUT NOT TO ADVANCED INDIV- IDUALS DURING MONTH	LOANS APPROVED TO INDIV- IDUALS AT END OF MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIV- IDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	INDIVIDUALS PERMANENT TERMINATING
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA														
1977														
MARCH	561	10,167	253	50	937	53	185,303	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	155,227	514,112	34,459	7,725,517	1,861	212,939		
MARCH	526	8,976	87	54	1,109	48	196,139	511,338	125,131	7,861,366	1,790	215,720		
APRIL	414	7,936	114	54	1,124	87	172,100	517,248	67,807	7,990,584	2,808	214,758		
STATES - APRIL 1978														
N.S.W.	177	3,347	56	51	1,023	83	48,454	188,010	14,059	2,195,448	108,983			
VIC.	110	2,199	46	1	40	4	64,774	198,858	27,709	3,053,745	65,123			
QLD	44	904	..	..	..	..	21,901	47,620	3,788	933,309	14,086			
S.A.	29	541	4	1	36	..	15,417	36,788	7,922	847,016	372			
W.A.	23	391	..	1	25	..	12,256	29,914	11,425	602,942	26,141			
TAS.	15	215	..	..	..	..	4,853	7,822	1,522	191,900	1,534			
N.T.	1	13	8	..	..	..	238	1,244	302	12,860	..			
A.C.T.	15	326	..	..	..	..	4,207	6,992	1,080	153,364	1,327			
TOTAL	414	7,936	114	54	1,124	87	172,100	517,248	67,807	7,990,584	217,566			

