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INQUIRIES

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

	SUMMARY OF MOVEMENTS - AUSTRALIA					
	March 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous March (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for -						
Construction of dwellings	31,426	11,107	+4,615	+634	-2,415	-4,982
Purchase of newly erected dwellings	23,944	5,335	+656	-1,881	-3,432	-4,774
Purchase of established dwellings	128,728	36,397	+14,114	+2,467	-17,055	-12,487
Alterations and additions	9,134	14,272	+1,193	+1,642	-1,252	-1,991
Total Approvals	193,232	67,111	+20,578	+2,862	-21,154	-24,234
Combined Total	260,343		+23,440		-48,388	

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 A&S are listed in *Publications of the Australian Bureau of Statistics* (Reference No. 1.8).

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									
FEBRUARY	1,574	27,165	1,279	21,850	8,078	140,594	10,931	189,609	9,021
MARCH	1,969	33,841	1,568	27,376	8,490	149,763	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	37,680	1,428	24,876	7,006	119,768	10,406	181,724	9,584
JUNE	1,999	36,103	1,937	28,096	7,108	124,613	10,044	188,812	10,952
JULY	1,732	31,422	1,267	22,964	9,953	107,416	8,952	161,742	8,773
AUGUST	1,696	30,864	1,365	24,032	6,163	108,380	9,228	163,276	9,661
SEPTEMBER	1,854	33,628	1,469	27,121	6,744	122,162	10,067	182,963	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	1,276	24,202	6,468	114,387	9,434	174,636	9,798
DECEMBER	1,539	29,266	1,362	24,784	6,404	118,794	9,285	172,864	10,428
1977									
JANUARY	1,289	25,230	1,009	19,231	5,241	100,694	7,539	144,555	6,560
FEBRUARY	1,375	26,811	1,176	23,268	6,007	114,614	8,958	164,713	7,941
MARCH	1,639	31,426	1,238	23,944	6,672	126,728	9,549	184,698	9,134

STATES - MARCH 1977

HOUSES									
N.S.W.	427	8,252	165	3,332	1,038	37,209	2,436	48,793	
VIC.	481	9,941	551	10,896	2,385	48,629	3,417	69,466	
QLD	316	5,141	143	2,434	686	10,586	1,145	18,161	
S.A.	131	2,880	149	2,905	551	10,668	831	16,543	
N.A.	205	3,855	57	1,049	408	7,126	670	12,030	(A)
TAS.	50	821	17	259	231	3,956	298	5,036	
N.T.	9	85	3	52	17	316	25	473	
A.C.T.	24	451	31	506	79	1,574	134	2,531	
TOTAL	1,639	31,426	1,116	21,523	6,195	120,084	8,958	173,033	
OTHER DWELLINGS									
N.S.W.	**	**	31	611	216	4,043	247	4,654	
VIC.	**	**	94	1,100	167	3,117	221	4,217	
QLD	**	**	10	174	23	372	33	546	
S.A.	**	**	13	275	37	620	50	895	
N.A.	**	**	8	146	28	482	36	548	(A)
TAS.	**	**	2	47	2	34	4	61	
N.T.	**	**	**	**	**	**	**	**	
A.C.T.	**	**	4	68	4	56	8	124	
TOTAL	**	**	122	2,421	477	8,644	599	11,065	
TOTAL									
N.S.W.	427	8,252	196	3,943	2,654	41,252	2,677	53,447	1,977
VIC.	481	9,941	645	11,996	2,552	51,746	3,638	73,663	4,936
QLD	316	5,141	153	2,608	709	10,958	1,178	18,707	485
S.A.	131	2,880	162	3,270	588	11,288	881	17,438	803
N.A.	205	3,855	65	1,195	436	7,528	706	12,578	639
TAS.	50	821	19	306	233	3,992	302	5,117	217
N.T.	9	85	3	52	17	336	25	473	5
A.C.T.	24	451	35	574	83	1,630	142	2,655	192
TOTAL	1,639	31,426	1,238	23,944	6,672	126,728	9,549	184,698	9,134

(A) - DETAILS NOT COLLECTED

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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									
FEBRUARY	668	13,674	515	7,746	2,055	44,765	4,238	66,165	14,594
MARCH	1,019	16,069	626	10,109	3,193	48,884	4,838	75,062	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	12,208	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	19,457
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	11,167	384	5,335	2,370	36,397	3,450	52,639	14,272

STATES - MARCH 1977

HOUSES									
N.S.W.	255	4,218	76	1,056	916	15,258	1,247	20,522	
VIC.	116	2,192	72	774	462	6,806	656	9,772	
QLD	100	1,321	46	740	297	4,101	443	6,162	
S.A.	65	1,237	86	1,371	184	2,848	335	5,456	
W.A.	98	1,138	29	284	222	2,868	349	4,310	(A)
TAS.	30	630	9	179	71	1,012	110	1,621	
N.T.	10	135	7	94	4	58	21	287	
A.C.T.	10	130	6	68	31	677	47	675	
TOTAL	684	10,991	331	4,566	2,187	33,648	3,202	49,205	

OTHER DWELLINGS									
N.S.W.	4	25	17	177	109	1,601	136	1,803	
VIC.	3	24	5	84	27	424	35	532	
QLD	1	14	6	157	17	303	26	474	
S.A.	3	36	13	219	9	131	25	368	
W.A.	1	15	7	102	17	213	25	330	(A)
TAS.	..	..	1	10	2	52	3	62	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	2	20	2	25	4	45	
TOTAL	12	116	53	769	183	2,749	246	3,634	

TOTAL									
N.S.W.	259	4,233	93	1,233	1,025	16,859	1,377	22,325	6,387
VIC.	119	2,216	77	858	489	7,230	685	10,304	3,246
QLD	101	1,335	54	897	314	4,404	469	6,136	1,526
S.A.	68	1,275	99	1,590	193	2,979	360	2,644	1,101
W.A.	99	1,153	36	386	239	3,111	374	4,640	1,447
TAS.	30	630	10	189	73	1,064	113	1,863	250
N.T.	10	135	7	94	4	58	21	287	71
A.C.T.	10	130	6	68	33	702	51	900	244
TOTAL	696	11,167	384	5,335	2,370	36,397	3,450	52,639	14,272

(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 INDIV- IDUALS DURING MONTH	LOANS APPROVED BUT NOT ADVANCED 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			
FOR DWELLINGS	FOR ALTER- ATIONS AND ADDITIONS		FOR DWELLINGS	FOR ALTER- ATIONS AND ADDITIONS	BUILDING SOCIETIES							
					INDIVIDUALS				PERMANENT	TERMINATING		
UNGS	\$000	\$000	UNGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
AUSTRALIA												
1976												
FEBRUARY	659	11,296	150	55	1,668	70	152,813	534,359	25,896	5,313,246	4,460	207,517
MARCH	829	14,594	204	169	1,836	95	260,921	536,026	96,023	5,497,141	4,314	210,002
APRIL	501	8,475	119	47	815	164	175,265	528,135	41,194	5,002,864	4,189	203,046
MAY	583	10,051	206	52	735	42	181,374	526,112	22,074	5,707,669	4,048	207,721
JUNE	619	10,549	203	58	977	99	197,017	519,507	38,901	5,632,855	4,096	212,765
JULY	501	8,133	144	54	906	37	179,193	502,552	37,096	5,929,272	3,972	212,101
AUGUST	458	7,951	223	86	1,597	174	171,016	495,699	29,366	6,618,363	3,684	210,584
SEPTEMBER	557	9,449	157	89	1,562	155	183,038	497,333	105,146	6,169,251	3,757	212,446
OCTOBER	471	8,007	109	62	1,686	151	150,816	514,775	43,397	6,275,432	3,652	211,094
NOVEMBER	508	9,080	243	84	1,285	98	170,667	519,479	28,214	6,368,194	3,523	211,638
DECEMBER	513	8,813	113	56	940	56	236,956	456,889	43,662	6,566,949	3,501	215,269
1977												
JANUARY	419	7,146	134	48	649	75	112,721	486,005	36,025	6,552,944	3,453	213,299
FEBRUARY	444	7,919	160	63	1,653	81	154,839	497,745	29,357	6,668,516	3,361	211,683
MARCH	561	10,167	253	56	937	53	185,963	494,654	106,857	6,768,666	3,277	211,686
STATES - MARCH 1977												
N.S.W.	276	5,292	141	40	739	53	51,115	161,796	36,775	1,906,798	110,813	62,727
VIC.	142	2,567	54	2	52	..	73,271	204,708	33,937	2,561,746	14,996	387
QLD	38	656	11	4	68	..	19,375	37,980	14,367	777,465	766,532	23,211
S.A.	41	729	27	..	..	..	21,175	39,091	6,502	966,897	156,751	1,632
M.A.	34	492	3	2	38	..	12,738	32,221	0,500	9,915	..	..
TAS.	12	159	..	2	40	..	4,533	9,607	2,216	1,654	1,395	..
N.T.	..	5	..	..	..	..	466	1,092	184	..	..	..
A.C.T.	18	267	17	..	..	..	3,210	8,759	2,694	1,654	..	..
TOTAL	561	10,167	253	50	937	53	185,963	494,654	106,857	6,768,666	215,163	..