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

INQUIRIES

If you want to know more about these statistics ring Mr Colin Squair Canberra 52 5331 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

	November 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous November (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	39,255	12,263	+7,765	+2,516	+8,008	–934
Purchase of newly erected dwellings	27,603	10,639	+5,556	+3,775	+3,401	+3,331
Purchase of established dwellings	140,912	46,897	+29,384	+14,763	+21,525	+8,308
Alterations and additions	9,129	21,161	+256	+3,151	–669	+5,704
Total Approvals	216,899	90,960	+42,961	+24,205	+32,265	+16,409
Combined Total		307,859		+67,166		+48,674

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 starting from the second Wednesday of the month to the second Wednesday of the following month and depending on the month in question the data will relate to either a 4 or 5 week period.
- (ii) for *savings banks* the data relate to the period starting from either the last Monday, last Wednesday or last day of the previous month to the corresponding day 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.

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

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
- 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 (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									
1976									
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
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
STATES - NOVEMBER 1977									
HOUSES									
N.S.W.	440	9,209	152	3,328	1,735	36,925	2,327	49,462	
VIC.	502	10,803	447	9,427	2,157	45,339	3,106	65,569	
QLD	589	11,269	289	5,721	1,419	24,832	2,297	41,822	
S.A.	140	3,207	177	4,058	604	11,858	921	19,123	
W.A.	176	3,347	60	1,170	455	8,655	691	13,172	(A)
TAS.	46	927	15	234	202	3,793	263	4,954	
N.T.	2	39	11	226	12	163	25	428	
A.C.T.	22	335	36	689	113	2,236	171	3,260	
TOTAL	1,917	39,136	1,187	24,853	6,697	133,801	9,801	197,790	
OTHER DWELLINGS									
N.S.W.	1	18	33	737	205	3,746	239	4,501	
VIC.	..	..	40	819	96	1,852	136	2,671	
QLD	1	21	30	552	43	765	74	1,338	
S.A.	..	..	18	395	25	429	43	824	
W.A.	3	43	11	181	14	228	28	452	(A)
TAS.	3	37	1	5	5	91	9	133	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	3	61	..	..	3	61	
TOTAL	8	119	136	2,750	388	7,111	532	9,980	
TOTAL									
N.S.W.	441	9,227	185	4,065	1,940	40,671	2,566	53,963	2,353
VIC.	502	10,803	487	10,246	2,253	47,191	3,242	68,240	4,370
QLD	590	11,290	319	6,273	1,462	25,597	2,371	43,160	712
S.A.	140	3,207	195	4,453	629	12,287	964	19,947	622
W.A.	179	3,390	71	1,351	469	8,883	719	13,624	709
TAS.	49	964	16	239	207	3,884	272	5,087	228
N.T.	2	39	11	226	12	163	25	428	..
A.C.T.	22	335	39	750	113	2,236	174	3,321	135
TOTAL	1,925	39,255	1,323	27,603	7,085	140,912	10,333	207,770	9,129

(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									
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
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
STATES - NOVEMBER 1977									
HOUSES									
N.S.W.	306	5,362	105	1,580	1,110	21,425	1,521	28,367	
VIC.	118	1,731	111	1,558	443	8,763	672	12,052	
QLD	123	1,656	82	1,303	356	5,088	561	8,047	
S.A.	98	1,554	266	4,615	159	2,969	523	9,138	
W.A.	76	974	46	778	198	2,666	320	4,418	(A)
TAS.	21	342	6	68	65	1,154	92	1,564	
N.T.	5	51	6	42	10	154	21	247	
A.C.T.	12	160	8	79	41	1,193	61	1,432	
TOTAL	759	11,830	630	10,023	2,382	43,412	3,771	65,265	
OTHER DWELLINGS									
N.S.W.	5	60	17	189	132	2,219	154	2,468	
VIC.	13	211	5	105	33	485	51	801	
QLD	5	102	5	101	16	298	26	501	
S.A.	1	35	5	76	18	297	24	408	
W.A.	..	..	7	98	5	94	12	192	(A)
TAS.	1	8	1	29	4	65	6	102	
N.T.	..	..	..	..	1	10	1	10	
A.C.T.	1	17	1	18	4	17	6	52	
TOTAL	26	433	41	616	213	3,485	280	4,534	
TOTAL									
N.S.W.	311	5,422	122	1,769	1,242	23,644	1,675	30,835	9,285
VIC.	131	1,942	116	1,663	476	9,248	723	12,853	5,525
QLD	128	1,758	87	1,404	372	5,386	587	8,548	2,315
S.A.	99	1,589	271	4,691	177	3,266	547	9,546	1,461
W.A.	76	974	53	876	203	2,760	332	4,610	1,757
TAS.	22	350	7	97	69	1,219	98	1,666	327
N.T.	5	51	6	42	11	164	22	257	126
A.C.T.	13	177	9	97	45	1,210	67	1,484	365
TOTAL	785	12,263	671	10,639	2,595	46,897	4,051	69,799	21,161

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

	SAVINGS BANKS												BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES		
	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS						INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH							INDIVIDUALS PERMANENTLY TERMINATING	
	SAVINGS BANKS			TRADING BANKS			LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING MONTH			LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF MONTH					PERMANENTLY TERMINATING
	DMGS	\$000	FOR ALTERATIONS AND ADDITIONS	DMGS	\$000	FOR DWELLINGS ADDITIONS	\$000	FOR DWELLINGS ADDITIONS	\$000	FOR DWELLINGS ADDITIONS	\$000	FOR DWELLINGS ADDITIONS				$000
AUSTRALIA															
1976															
OCTOBER	471	8,087	109	62	1,086	151	156,818	514,775	43,397	6,275,432	3,652	211,094			
NOVEMBER	508	9,080	243	84	1,285	98	170,607	519,479	28,214	6,368,190	3,523	211,038			
DECEMBER	513	8,813	113	50	940	56	236,956	456,889	43,662	6,506,949	3,501	215,269			
1977															
JANUARY	419	7,140	134	48	849	75	112,721	488,009	38,625	6,552,944	3,453	213,299			
FEBRUARY	444	7,919	160	63	1,053	81	154,839	497,745	29,957	6,628,510	3,361	211,683			
MARCH	561	10,167	253	50	937	53	185,903	494,655	106,857	6,788,606	3,277	211,886			
APRIL	402	7,130	145	49	985	116	139,874	492,763	62,791	6,874,935	3,168	212,385			
MAY	461	8,430	255	44	808	29	181,094	473,453	32,427	6,956,455	4,092	211,583			
JUNE	475	8,617	230	65	1,358	58	171,370	477,760	47,794	7,039,722	3,111	215,828			
JULY	437	8,180	161	38	780	37	155,690	487,800	40,170	7,105,038	3,031	215,162			
AUGUST	475	9,164	191	40	702	189	195,990	473,484	77,937	7,225,595	2,935	215,862			
SEPTEMBER	462	8,664	242	29	570	43	159,130	475,103	92,691	7,351,551	2,844	216,061			
OCTOBER	429	8,123	170	42	676	133	159,133	481,615	48,100	7,423,022	2,795	213,854			
NOVEMBER	507	9,783	171	56	1,255	93	183,666	504,894	34,321	7,495,990	2,727	213,215			
STATES - NOVEMBER 1977															
N.S.W.	234	4,527	53	48	950	93	48,379	165,961	10,762	2,077,487	108,489				
VIC.	113	2,218	101	5	218	..	69,937	192,554	11,365	2,872,755	64,530				
QLD	69	1,339	3	..	..	..	23,847	57,747	3,124	848,612	14,122	
S.A.	36	661	4	1	36	..	19,811	40,991	5,264	797,860	374				
W.A.	30	589	10	2	51	..	13,304	31,331	1,902	566,465	25,504				
TAS.	9	203	..	..	..	..	4,416	8,859	1,152	177,643	1,592	
N.T.	1	15	..	..	..	..	350	1,211	39	14,675	..	
A.C.T.	15	231	..	..	..	..	3,622	6,240	713	140,493	1,331	
TOTAL	507	9,783	171	56	1,255	93	183,666	504,894	34,321	7,495,990	215,942				