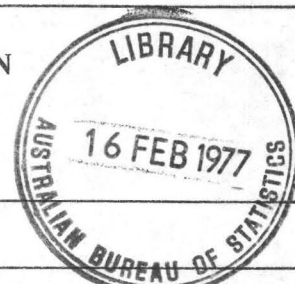


INQUIRIES

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, Australian Bureau of Statistics, P.O. Box 10, Belconnen, A.C.T. 2616.

**HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
DECEMBER 1976**



SUMMARY OF MOVEMENTS – AUSTRALIA

	December 1976 (\$'000)		Change over Previous Month (\$'000)		Change over Previous December (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	29,286	11,602	-1,961	-1,595	+976	+1,692
Purchase of newly erected dwellings	24,784	7,603	+582	+295	+2,873	+298
Purchase of established dwellings	118,794	34,500	-593	-4,089	-8,734	-347
Alterations and additions	10,428	12,201	+630	-3,256	+2,101	+1,245
Total Approvals	183,292	65,906	-1,342	-8,645	-2,784	+2,888
Combined Total	249,198		-9,987		+104	

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

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

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).

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									
1975									
NOVEMBER	1,583	25,997	1,121	18,479	6,914	113,376	9,618	157,852	8,486
DECEMBER	1,669	28,310	1,341	21,911	7,547	127,528	10,557	177,749	8,327
1976									
JANUARY	1,418	23,818	1,131	18,954	6,988	121,038	9,537	163,810	6,258
FEBRUARY	1,574	27,165	1,279	21,850	8,078	140,594	10,931	189,609	9,021
MARCH	1,969	33,841	1,580	27,376	8,490	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
JUNE	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
STATES - DECEMBER 1976									
HOUSES									
N.S.W.	421	7,894	137	2,775	1,592	30,809	2,150	41,478	
VIC.	443	9,167	617	10,947	2,501	47,622	3,561	67,736	
QLD	268	4,324	184	3,130	694	10,884	1,146	18,338	
S.A.	135	2,924	130	2,705	543	10,475	808	16,104	
W.A.	190	3,279	54	1,012	424	7,306	668	11,597	(A)
TAS.	44	872	15	299	176	2,928	235	4,099	
N.T.	3	66	..	..	13	205	16	271	
A.C.T.	33	733	67	1,199	84	1,748	184	3,680	
TOTAL	1,537	29,259	1,204	22,067	6,027	111,977	8,768	163,303	
OTHER DWELLINGS									
N.S.W.	..	..	41	798	195	3,559	236	4,357	
VIC.	..	..	54	1,053	108	2,079	162	3,132	
QLD	..	..	14	280	11	195	25	475	
S.A.	..	..	18	369	35	537	53	906	
W.A.	2	27	8	159	19	304	29	490	(A)
TAS.	..	..	2	39	5	67	7	106	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	1	19	4	76	5	95	
TOTAL	2	27	138	2,717	377	6,817	517	9,561	
TOTAL									
N.S.W.	421	7,894	178	3,573	1,787	34,368	2,386	45,835	1,615
VIC.	443	9,167	671	12,000	2,609	49,701	3,723	70,868	6,709
QLD	268	4,324	198	3,410	705	11,079	1,171	18,813	443
S.A.	135	2,924	148	3,074	578	11,012	861	17,010	558
W.A.	192	3,306	62	1,171	443	7,610	697	12,087	619
TAS.	44	872	17	338	181	2,995	242	4,205	263
N.T.	3	66	..	..	13	205	16	271	..
A.C.T.	33	733	68	1,218	88	1,824	189	3,775	221
TOTAL	1,539	29,286	1,342	24,784	6,404	118,794	9,285	172,864	10,428

(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									
1975									
NOVEMBER	789	11,272	545	7,563	2,236	32,398	3,570	51,233	11,326
DECEMBER	698	9,910	480	7,305	2,281	34,847	3,459	52,062	10,956
1976									
JANUARY	708	10,236	509	7,411	2,463	38,778	3,680	56,425	10,854
FEBRUARY	868	13,674	515	7,746	2,855	44,765	4,238	66,185	14,594
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
STATES - DECEMBER 1976									
HOUSES									
N.S.W.	277	4,202	77	1,259	823	13,426	1,177	18,887	
VIC.	161	2,304	63	1,142	422	6,830	646	10,276	
QLD	87	1,285	40	535	303	4,621	430	6,441	
S.A.	107	1,829	190	3,318	188	2,966	485	8,113	
W.A.	102	1,095	34	439	205	2,296	341	3,830	(A)
TAS.	31	365	3	15	61	924	95	1,304	
N.T.	17	148	1	3	4	54	22	205	
A.C.T.	10	83	6	111	23	529	39	723	
TOTAL	792	11,311	414	6,822	2,029	31,646	3,235	49,779	
OTHER DWELLINGS									
N.S.W.	8	65	19	317	103	1,464	130	1,846	
VIC.	6	66	6	64	27	526	39	656	
QLD	5	96	10	221	26	340	41	657	
S.A.	2	20	8	149	14	207	24	376	
W.A.	1	44	3	30	13	181	17	255	(A)
TAS.	..	..	..	..	3	70	3	70	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	..	..	4	66	4	66	
TOTAL	22	291	46	781	190	2,854	258	3,926	
TOTAL									
N.S.W.	285	4,267	96	1,576	926	14,890	1,307	20,733	5,248
VIC.	167	2,370	69	1,206	449	7,356	685	10,932	2,845
QLD	92	1,381	50	756	329	4,961	471	7,098	1,290
S.A.	109	1,849	198	3,467	202	3,173	509	8,489	937
W.A.	103	1,139	37	469	218	2,477	358	4,085	1,295
TAS.	31	365	3	15	64	994	98	1,374	237
N.T.	17	148	1	3	4	54	22	205	108
A.C.T.	10	83	6	111	27	595	43	789	241
TOTAL	814	11,602	460	7,603	2,219	34,500	3,493	53,705	12,201

(A) - DETAILS NOT COLLECTED

-9. NOV. 1978

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS											
SAVINGS BANKS											
SAVINGS BANKS			TRADING BANKS			LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING MONTH OF			INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH		
FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	DWGS	FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	DWGS	ADVANCED TO INDIVIDUALS DURING MONTH OF	LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING MONTH OF	INDIVIDUALS PERMANENTLY TERMINATING	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	INDIVIDUALS PERMANENTLY TERMINATING	\$000
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA											
1975											
NOVEMBER	579	9,669	229	1,056	68	150,843	486,022	23,928	5,043,218	4,667	207,098
DECEMBER	568	9,605	173	1,496	93	211,288	451,032	28,683	5,179,399	4,549	210,579
1976											
JANUARY	500	8,472	182	973	62	112,468	499,988	34,192	5,222,778	4,586	209,302
FEBRUARY	659	11,296	150	1,068	55	152,813	534,359	25,896	5,313,246	4,466	207,517
MARCH	829	14,594	204	1,836	109	200,921	536,026	96,023	5,497,141	4,314	210,082
APRIL	501	8,475	119	815	47	175,265	528,135	41,194	5,602,864	4,189	209,046
MAY	583	10,051	206	735	52	181,074	528,112	22,674	5,707,669	4,048	207,721
JUNE	619	10,549	203	977	58	197,617	519,507	38,501	5,832,855	4,098	212,765
JULY	501	8,133	144	908	54	179,193	502,552	37,696	5,929,272	3,972	212,101
AUGUST	458	7,951	223	1,597	86	171,616	495,699	29,386	6,018,383	3,884	210,584
SEPTEMBER	557	9,449	157	1,562	89	183,038	497,333	105,146	6,189,251	3,757	212,446
OCTOBER	471	8,087	109	1,086	62	156,818	514,775	43,397	6,275,432	3,652	211,094
NOVEMBER	508	9,080	243	1,285	84	170,607	519,479	28,214	6,368,190	3,523	211,038
DECEMBER	513	8,813	113	940	50	236,956	456,889	43,662	6,506,949	3,501	215,269
STATES - DECEMBER 1976											
N.S.W.	217	3,857	51	786	43	65,059	140,181	12,431	1,836,114	112,786	
VIC.	126	2,225	35	78	2	93,751	190,521	16,817	2,459,397	65,079	
QLD	45	719	2	53	3	25,675	38,807	5,178	747,488	15,298	
S.A.	60	1,076	2	..	..	22,380	37,892	4,668	690,380	380	
W.A.	32	425	20	11	1	17,674	32,234	2,364	487,597	22,047	
TAS.	16	208	1	12	1	6,767	7,472	1,527	151,955	1,751	
N.T.	..	..	..	..	..	463	924	40	9,073	..	
A.C.T.	17	303	2	..	..	5,187	8,858	637	124,945	1,429	
TOTAL	513	8,813	113	940	50	236,956	456,889	43,662	6,506,949	218,770	