

AUSTRALIAN BUREAU OF STATISTICS Canberra

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NOON 15 FEBRUARY 1978

HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS DECEMBER 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

	December 1977 (\$'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	24,694	7,740	-14,561	-4,523	-4,592	-3,862
Purchase of newly erected dwellings	20,149	5,306	-7,454	-5,333	-4,635	-2,297
Purchase of established dwellings	104,319	29,196	-36,593	-17,701	-14,475	-5,304
Alterations and additions	6,762	11,944	-2,367	-9,217	-3,666	-257
Total Approvals	155,924	54,186	-60,975	-36,774	-27,368	-11,720
Combined Total	210,110		-97,749		-39,088	

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 the seven banks relate to a 3 week period as the monthly "balance date" for these banks was brought forward because of the Christmas holidays.

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).

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									
1976									
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
DECEMBER	1,188	24,694	943	20,149	5,127	104,319	7,258	149,162	6,762
STATES - DECEMBER 1977									
HOUSES									
N.S.W.	348	7,443	102	2,381	1,349	28,722	1,799	38,546	
VIC.	336	7,170	421	9,163	1,774	37,868	2,531	54,201	
QLD	227	4,289	118	2,435	617	10,784	962	17,508	
S.A.	101	2,201	110	2,371	482	9,365	693	13,937	
W.A.	122	2,511	25	552	362	7,206	509	10,269	(A)
TAS.	32	669	22	466	150	2,945	204	4,080	
N.T.	1	10	1	20	5	104	7	134	
A.C.T.	20	386	41	706	96	1,816	157	2,908	
TOTAL	1,187	24,679	840	18,094	4,835	98,810	6,862	141,583	
OTHER DWELLINGS									
N.S.W.	..	..	19	386	151	3,111	170	3,497	
VIC.	..	..	42	893	73	1,400	115	2,293	
QLD	..	..	13	298	28	354	41	652	
S.A.	..	..	10	192	21	335	31	527	
W.A.	..	..	10	168	16	263	26	431	(A)
TAS.	..	..	4	48	1	15	5	63	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	1	15	5	70	2	31	8	116	
TOTAL	1	15	103	2,055	292	5,509	396	7,579	
TOTAL									
N.S.W.	348	7,443	121	2,767	1,500	31,833	1,969	42,043	1,582
VIC.	336	7,170	463	10,056	1,847	39,268	2,646	56,494	3,664
QLD	227	4,289	131	2,733	645	11,138	1,003	18,160	295
S.A.	101	2,201	120	2,563	503	9,700	724	14,464	440
W.A.	122	2,511	35	720	378	7,469	535	10,700	492
TAS.	32	669	26	514	151	2,960	209	4,143	206
N.T.	1	10	1	20	5	104	7	134	..
A.C.T.	21	401	46	776	98	1,847	165	3,024	83
TOTAL	1,188	24,694	943	20,149	5,127	104,319	7,258	149,162	6,762

(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									
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
DECEMBER	463	7,740	331	5,306	1,634	29,196	2,428	42,242	11,944
STATES - DECEMBER 1977									
HOUSES									
N.S.W.	173	3,039	60	920	702	13,447	935	17,406	
VIC.	73	1,405	60	877	233	4,602	366	6,884	
QLD	64	887	53	805	253	3,892	370	5,584	
S.A.	47	829	95	1,570	101	1,813	243	4,212	
W.A.	53	681	19	278	148	1,866	220	2,825	(A)
TAS.	21	281	6	34	38	763	65	1,078	
N.T.	15	221	..	..	4	58	19	279	
A.C.T.	7	196	9	142	30	624	46	962	
TOTAL	453	7,539	302	4,626	1,509	27,065	2,264	39,230	
OTHER DWELLINGS									
N.S.W.	2	27	6	137	68	1,117	76	1,281	
VIC.	3	24	6	154	16	245	25	423	
QLD	3	70	6	212	20	432	29	714	
S.A.	1	75	4	72	11	153	16	300	
W.A.	..	..	5	88	7	157	12	245	(A)
TAS.	1	5	..	..	2	17	3	22	
N.T.	..	..	1	12	1	10	2	22	
A.C.T.	..	..	1	5	..	..	1	5	
TOTAL	10	201	29	680	125	2,131	164	3,012	
TOTAL									
N.S.W.	175	3,066	66	1,057	770	14,564	1,011	18,687	5,208
VIC.	76	1,429	66	1,031	249	4,847	391	7,387	3,372
QLD	67	957	59	1,017	273	4,324	399	6,298	1,331
S.A.	48	904	99	1,642	112	1,966	259	4,512	657
W.A.	53	681	24	366	155	2,023	232	3,070	893
TAS.	22	286	6	34	40	780	68	1,100	228
N.T.	15	221	1	12	5	68	21	301	26
A.C.T.	7	196	10	147	30	624	47	967	229
TOTAL	463	7,740	331	5,306	1,634	29,196	2,428	42,242	11,944

(A) - DETAILS NOT COLLECTED

