



**INQUIRIES**

If you want to know more about these statistics ring Mr Colin Squair on Canberra 52 5331 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  
FEBRUARY 1977**

**SUMMARY OF MOVEMENTS – AUSTRALIA**

	February 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous February (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
<b>Loans approved to individuals for –</b>						
Construction of dwellings	26,811	10,473	+1,581	+2,034	-354	-3,201
Purchase of newly erected dwellings	23,288	7,216	+4,057	-62	+1,438	-530
Purchase of established dwellings	114,614	33,930	+14,520	+970	-25,980	-10,835
Alterations and additions	7,941	12,630	+1,381	+1,629	-1,080	-1,964
<b>Total Approvals</b>	<b>172,654</b>	<b>64,249</b>	<b>+21,539</b>	<b>+4,571</b>	<b>-25,976</b>	<b>-16,530</b>
<b>Combined Total</b>		<b>236,903</b>		<b>+26,110</b>		<b>-42,506</b>

**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 ABS 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									
JANUARY	1,418	23,818	1,131	18,954	6,988	121,038	9,537	163,810	6,268
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
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
STATES - FEBRUARY 1977									
HOUSES									
N.S.W.	394	7,659	147	3,014	1,680	34,145	2,221	44,818	
VIC.	387	8,091	524	10,317	2,106	41,514	3,017	59,922	
QLD	240	3,946	138	2,514	631	9,353	1,009	15,813	
S.A.	119	2,680	153	3,275	591	11,443	863	17,398	
W.A.	158	2,973	44	841	403	7,276	605	11,090	(A)
TAS.	41	683	21	349	162	2,867	224	3,899	
N.T.	7	180	3	60	13	221	23	461	
A.C.T.	26	524	43	848	80	1,556	149	2,928	
TOTAL	1,372	26,736	1,073	21,218	5,666	108,375	8,111	156,329	
OTHER DWELLINGS									
N.S.W.	..	..	31	673	183	3,565	214	4,238	
VIC.	..	..	28	629	92	1,687	120	2,316	
QLD	2	60	11	172	11	164	24	396	
S.A.	..	..	20	353	27	408	47	761	
W.A.	1	15	8	121	19	277	28	413	(A)
TAS.	..	..	2	37	2	32	4	69	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	3	85	7	106	10	191	
TOTAL	3	75	103	2,070	341	6,239	447	8,384	
TOTAL									
N.S.W.	394	7,659	178	3,687	1,863	37,710	2,435	49,056	1,509
VIC.	387	8,091	552	10,946	2,198	43,201	3,137	62,238	4,905
QLD	242	4,006	149	2,686	642	9,517	1,033	16,209	309
S.A.	119	2,680	173	3,628	618	11,851	910	18,159	513
W.A.	159	2,988	52	962	422	7,553	633	11,503	482
TAS.	41	683	23	386	164	2,899	228	3,968	115
N.T.	7	180	3	60	13	221	23	461	5
A.C.T.	26	524	46	933	87	1,662	159	3,119	103
TOTAL	1,375	26,811	1,176	23,288	6,007	114,614	8,558	164,713	7,941

(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									
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
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

## STATES - FEBRUARY 1977

HOUSES									
N.S.W.	246	3,811	96	1,471	849	14,585	1,191	19,867	
VIC.	132	2,112	78	939	375	5,719	585	8,770	
QLD	87	1,313	46	509	266	4,619	399	6,441	
S.A.	87	1,587	176	3,120	148	2,374	411	7,081	
W.A.	96	878	23	234	196	2,274	315	3,386	(A)
TAS.	26	229	7	129	57	811	90	1,169	
N.T.	16	177	5	30	8	134	29	341	
A.C.T.	9	91	5	108	28	693	42	892	
TOTAL	699	10,198	436	6,540	1,927	31,209	3,062	47,947	

OTHER DWELLINGS									
N.S.W.	..	..	20	284	114	1,681	134	1,965	
VIC.	6	37	7	45	26	308	39	390	
QLD	7	213	2	27	16	311	25	551	
S.A.	3	14	14	235	20	287	37	536	
W.A.	3	11	4	85	5	45	12	141	(A)
TAS.	..	..	..	..	5	58	5	58	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	..	..	3	31	3	31	
TOTAL	19	275	47	676	189	2,721	255	3,672	

TOTAL									
N.S.W.	246	3,811	116	1,755	963	16,266	1,325	21,832	5,838
VIC.	138	2,149	85	984	401	6,027	624	9,160	2,926
QLD	94	1,526	48	536	282	4,930	424	6,992	1,293
S.A.	90	1,601	190	3,355	168	2,661	448	7,617	813
W.A.	99	889	27	319	201	2,319	327	3,527	1,225
TAS.	26	229	7	129	62	869	95	1,227	245
N.T.	16	177	5	30	8	134	29	341	65
A.C.T.	9	91	5	108	31	724	45	923	225
TOTAL	718	10,473	483	7,216	2,116	33,930	3,317	51,619	12,630

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS											
SAVINGS BANKS			TRADING BANKS			SAVINGS BANKS					
FOR DWELLINGS ADDITIONS	FOR ALTERATIONS AND ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	LOANS ADVANCED TO INDIVIDUALS DURING MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES		
DMGS	\$000	DMGS	\$000	DMGS	\$000	\$000	\$000	\$000	\$000		
AUSTRALIA											
1976											
JANUARY	500	8,472	182	973	51	112,468	499,988	34,192	5,222,778	4,586	209,302
FEBRUARY	659	11,296	150	1,068	70	152,813	534,359	25,896	5,313,246	4,466	207,517
MARCH	829	14,594	204	1,836	95	200,921	536,026	96,023	5,497,141	4,314	210,082
APRIL	501	8,475	119	815	104	175,265	528,135	41,194	5,602,864	4,189	209,046
MAY	583	10,051	206	735	42	181,074	528,112	22,674	5,707,669	4,048	207,721
JUNE	619	10,549	203	977	99	197,617	519,507	38,501	5,832,855	4,098	212,765
JULY	501	8,133	144	908	37	179,193	502,552	37,696	5,929,272	3,972	212,101
AUGUST	456	7,951	223	1,597	174	171,616	495,699	29,386	6,018,383	3,884	210,584
SEPTEMBER	557	9,449	157	1,562	155	183,038	497,333	105,146	6,189,251	3,757	212,446
OCTOBER	471	8,087	109	1,086	151	156,818	514,775	43,397	6,275,432	3,652	211,094
NOVEMBER	508	9,080	243	1,285	98	170,607	519,479	28,214	6,368,190	3,523	211,038
DECEMBER	513	8,813	113	940	56	236,956	456,889	43,662	6,506,949	3,501	215,269
1977											
JANUARY	419	7,140	134	849	75	112,721	488,009	38,625	6,552,944	3,453	213,299
FEBRUARY	444	7,919	160	1,053	81	154,839	497,745	29,957	6,628,510	3,361	211,683
STATES - FEBRUARY 1977											
N.S.W.	190	3,441	59	921	74	36,477	162,880	9,596	1,856,826	110,591	
VIC.	130	2,288	44	79	..	67,250	201,981	8,993	2,520,282	63,486	
QLD	41	708	..	43	7	16,547	38,860	3,349	759,247	14,958	
S.A.	39	733	..	..	..	15,521	42,781	4,706	704,469	371	
W.A.	25	484	21	10	..	12,124	32,237	1,904	496,140	22,471	
TAS.	7	81	33	..	..	3,622	8,455	763	154,116	1,767	
N.T.	..	3	..	..	..	404	1,105	29	9,413	..	
A.C.T.	12	181	3	..	..	2,894	9,446	617	128,017	1,400	
TOTAL	444	7,919	160	1,053	81	154,839	497,745	29,957	6,628,510	215,044	