



AUSTRALIAN BUREAU OF STATISTICS
CANBERRA

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Reference No. 5.57

HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
AUGUST 1976

SUMMARY OF MOVEMENTS – AUSTRALIA

	August 1976 (\$'000)		July 1976 (\$'000)		Change over July 1976 (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	30,864	12,280	31,422	10,748	-558	+1,532
Purchase of newly erected dwellings	24,032	9,390	22,904	7,022	+1,128	+2,368
Purchase of established dwellings	108,380	36,327	107,416	32,598	+964	+3,729
Total	163,276	57,997	161,742	50,368	+1,534	+7,629

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. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner*

Occupation – Permanent Building Societies (Reference No. 5.58) and *Housing Finance for Owner Occupation* (Reference No. 5.56).

4. This bulletin incorporates revisions made to previous statistics in this series.

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

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr Colin Squair on 52 5331 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

TABLE 1. - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS

	<i>Construction of dwellings</i>		<i>Purchase of newly erected dwellings</i>		<i>Purchase of established dwellings</i>		<i>Total</i>		<i>Alterations and additions</i>
	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>Number of dwelling units</i>	<i>\$'000</i>	<i>\$'000</i>
HOUSES									
N.S.W.	363	6,736	127	2,526	1,585	29,151	2,075	38,413	
Vic.	522	10,161	591	9,357	2,231	39,768	3,344	59,286	
Qld	338	5,452	209	3,933	666	9,903	1,213	19,288	
S.A.	145	2,852	153	2,948	535	9,628	833	15,428	
W.A.	231	4,051	41	757	413	6,917	685	11,725	(a)
Tas.	55	864	24	372	181	3,225	260	4,461	
N.T.	9	150	4	79	10	191	23	420	
A.C.T.	31	550	68	1,244	85	1,555	184	3,349	
1976 - August	1,694	30,816	1,217	21,216	5,706	100,338	8,617	152,370	
July	1,729	31,369	1,131	20,532	5,598	101,236	8,458	153,137	
June	1,999	36,103	1,376	25,058	6,646	116,715	10,021	177,876	
OTHER DWELLINGS									
N.S.W.	..	..	36	668	221	3,929	257	4,597	
Vic.	..	..	56	1,068	164	2,912	220	3,980	
Qld	..	..	21	361	18	289	39	650	
S.A.	..	..	27	485	30	502	57	987	
W.A.	1	23	8	155	19	299	28	477	(a)
Tas.	..	..	1	20	4	91	5	111	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	1	25	3	59	1	20	5	104	
1976 - August	2	48	152	2,816	457	8,042	611	10,906	
July	3	53	136	2,372	355	6,180	494	8,605	
June	..	..	161	3,038	462	7,898	623	10,936	
TOTAL									
N.S.W.	363	6,736	163	3,194	1,806	33,080	2,332	43,010	1,413
Vic.	522	10,161	647	10,425	2,395	42,680	3,564	63,266	6,558
Qld	338	5,452	230	4,294	684	10,192	1,252	19,938	502
S.A.	145	2,852	180	3,433	565	10,130	890	16,415	453
W.A.	232	4,074	49	912	432	7,216	713	12,202	420
Tas.	55	864	25	392	185	3,316	265	4,572	181
N.T.	9	150	4	79	10	191	23	420	25
A.C.T.	32	575	71	1,303	86	1,575	189	3,453	109
1976 - August	1,696	30,864	1,369	24,032	6,163	108,380	9,228	163,276	9,661
July	1,732	31,422	1,267	22,904	5,953	107,416	8,952	161,742	8,773
June	1,999	36,103	1,537	28,096	7,108	124,613	10,644	188,812	10,952

(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
	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	\$'000
HOUSES									
N.S.W.	249	3,738	87	1,497	887	14,643	1,223	19,878	
Vic.	179	2,791	81	1,236	438	7,345	698	11,372	
Qld	93	1,297	58	982	287	4,165	438	6,444	
S.A.	105	1,827	223	3,805	179	3,059	507	8,691	
W.A.	85	1,032	24	492	200	2,729	309	4,253	(a)
Tas.	37	359	6	79	44	805	87	1,243	
N.T.	31	352	..	..	10	141	41	493	
A.C.T.	23	316	9	114	28	537	60	967	
1976 — August	802	11,712	488	8,205	2,073	33,424	3,363	53,341	
July	718	10,639	395	6,257	1,924	29,975	3,037	46,871	
June	981	14,137	421	6,487	2,378	38,089	3,780	58,713	
OTHER DWELLINGS									
N.S.W.	8	94	21	390	103	1,541	132	2,025	
Vic.	8	175	6	95	39	642	53	912	
Qld	5	104	10	202	23	334	38	640	
S.A.	2	30	24	434	17	266	43	730	
W.A.	4	162	5	64	6	70	15	296	(a)
Tas.	1	3	..	..	..	..	1	3	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	..	..	4	50	4	50	
1976 — August	28	568	66	1,185	192	2,903	286	4,656	
July	14	109	48	765	175	2,623	237	3,497	
June	23	367	60	904	218	3,309	301	4,580	
TOTAL									
N.S.W.	257	3,832	108	1,887	990	16,184	1,355	21,903	6,574
Vic.	187	2,966	87	1,331	477	7,987	751	12,284	2,961
Qld	98	1,401	68	1,184	310	4,499	476	7,084	1,400
S.A.	107	1,857	247	4,239	196	3,325	550	9,421	1,047
W.A.	89	1,194	29	556	206	2,799	324	4,549	1,359
Tas.	38	362	6	79	44	805	88	1,246	185
N.T.	31	352	..	..	10	141	41	493	153
A.C.T.	23	316	9	114	32	587	64	1,017	317
1976 — August	830	12,280	554	9,390	2,265	36,327	3,649	57,997	13,996
July	732	10,748	443	7,022	2,099	32,598	3,274	50,368	13,168
June	1,004	14,504	481	7,391	2,596	41,398	4,081	63,293	14,392

(a) Details not collected.

TABLE 3. — ADDITIONAL HOUSING FINANCE INFORMATION

	Cancellations of loans previously approved to individuals				Savings banks				Trading banks				Savings banks			
	Savings banks		Trading banks		Savings banks		Trading banks		Savings banks		Trading banks		Savings banks		Trading banks	
	For dwellings	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions	For alterations and additions
	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Number of dwelling units	\$'000	Loans advanced to individuals during month	Loans approved but not advanced 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	Individuals	Building societies (a)	\$'000	\$'000
N.S.W.	175	2,983	131	1,208	67	1,208	161	147,230	39,811	147,230	9,202	1,716,037	1,716,037	110,817	1,716,037	110,817
Vic.	130	2,363	40	147	5	147	3	192,272	70,805	192,272	9,444	2,265,361	2,265,361	65,139	2,265,361	65,139
Qld	55	845	..	15	1	15	..	51,119	23,212	51,119	2,796	686,727	686,727	14,955	686,727	14,955
S.A.	35	537	16	..	..	..	..	41,586	15,738	41,586	4,430	646,645	646,645	375	646,645	375
W.A.	34	760	26	65	5	65	..	41,571	14,157	41,571	2,072	445,501	445,501	20,097	445,501	20,097
Tas.	14	202	..	162	8	162	10	9,908	3,787	9,908	896	138,945	138,945	1,654	138,945	1,654
N.T.	1	12	..	..	..	..	..	1,167	413	1,167	23	7,444	7,444	..	7,444	..
A.C.T.	14	249	10	..	..	..	..	10,846	3,693	10,846	523	111,723	111,723	1,431	111,723	1,431
1976 — August	458	7,951	223	1,597	86	1,597	174	495,699	171,616	495,699	29,386	6,018,383	6,018,383	214,468	6,018,383	214,468
July	501	8,133	144	908	54	908	37	502,552	179,193	502,552	37,696	5,929,272	5,929,272	216,073	5,929,272	216,073
June	619	10,549	203	977	58	977	99	519,507	197,617	519,507	38,501	5,832,855	5,832,855	216,863	5,832,855	216,863

(a) Includes amounts owing by Permanent Building Societies — 1976 — August \$3,884,000
 July \$3,972,000
 June \$4,098,000

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