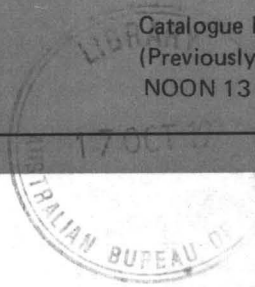
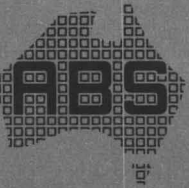


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HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
AUGUST 1977

INQUIRIES

If you want to know more about these statistics—
ring Mr Colin Squair, Canberra 525331 or our State Office, or
write to Information Services, ABS, P.O. Box 10, Belconnen A.C.T. 2616
For copies of this publication ring Information Services, Canberra 526627 or State Offices

SUMMARY OF MOVEMENTS – AUSTRALIA

	August 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous August (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	33,834	11,355	+2,231	+2,378	+2,970	-925
Purchase of newly erected dwellings	25,464	11,240	+2,965	+3,634	+1,432	+1,850
Purchase of established dwellings	121,422	34,442	+9,311	+6,792	+13,042	-1,885
Alterations and additions	10,309	17,789	+2,451	+3,882	+648	+3,793
Total Approvals	191,029	74,826	+16,958	+16,686	+18,092	+2,833
Combined Total	265,855		+33,644		+20,925	

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 1977 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 (Catalogue No. 5609.0 Previously Ref No. 5.56) (monthly)

Housing Finance for Owner Occupation – Permanent Building Societies (Catalogue No. 5610.0 Previously Ref No. 5.58) (monthly)

All publications produced by the ABS are listed in *Catalogue of Publications 1977* Catalogue No. 1101.0 Previously Ref No. 1.8).

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									
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
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
STATES - AUGUST 1977									
HOUSES									
N.S.W.	472	8,881	184	3,985	1,683	34,316	2,339	47,182	
VIC.	523	10,660	485	9,877	2,230	45,636	3,238	66,173	
QLD	316	5,515	156	2,711	699	11,431	1,171	19,657	
S.A.	142	3,107	188	4,132	586	11,279	916	18,518	
W.A.	209	4,081	56	1,131	339	6,284	604	11,496	(A)
TAS.	43	773	24	490	163	2,882	230	4,145	
N.T.	8	128	2	26	21	386	31	540	
A.C.T.	38	594	36	726	88	1,810	162	3,130	
TOTAL	1,751	33,739	1,131	23,078	5,809	114,024	8,691	170,841	
OTHER DWELLINGS									
N.S.W.	1	27	27	570	240	4,411	268	5,008	
VIC.	3	53	43	941	98	1,886	144	2,880	
QLD	1	10	13	265	21	351	35	626	
S.A.	..	..	16	264	26	453	42	717	
W.A.	..	..	8	146	14	202	22	348	(A)
TAS.	1	5	5	87	3	46	9	138	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	8	113	3	49	11	162	
TOTAL	6	95	120	2,386	405	7,398	531	9,879	
TOTAL									
N.S.W.	473	8,908	211	4,555	1,923	38,727	2,607	52,190	2,578
VIC.	526	10,713	528	10,818	2,328	47,522	3,382	69,053	5,773
QLD	317	5,525	169	2,976	720	11,782	1,206	20,283	494
S.A.	142	3,107	204	4,396	612	11,732	958	19,235	610
W.A.	209	4,081	64	1,277	353	6,486	626	11,844	560
TAS.	44	778	29	577	166	2,928	239	4,283	208
N.T.	8	128	2	26	21	386	31	540	7
A.C.T.	38	594	44	839	91	1,859	173	3,292	79
TOTAL	1,757	33,834	1,251	25,464	6,214	121,422	9,222	180,720	10,309

(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									
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
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
STATES - AUGUST 1977									
HOUSES									
N.S.W.	279	4,605	123	2,307	847	15,998	1,249	22,910	
VIC.	122	1,890	106	1,606	371	5,801	599	9,297	
QLD	103	1,294	52	782	239	3,828	394	5,904	
S.A.	75	1,336	266	4,929	167	2,400	508	8,665	
W.A.	92	1,300	31	434	198	2,605	321	4,339	(A)
TAS.	21	356	9	189	36	642	66	1,187	
N.T.	9	103	6	64	9	91	24	258	
A.C.T.	9	131	10	122	27	539	46	792	
TOTAL	710	11,015	603	10,433	1,894	31,904	3,207	53,352	
OTHER DWELLINGS									
N.S.W.	4	41	24	493	96	1,492	124	2,026	
VIC.	6	108	6	95	21	270	33	473	
QLD	5	50	5	76	11	160	21	286	
S.A.	1	15	8	140	22	293	31	448	
W.A.	3	92	1	3	11	214	15	309	(A)
TAS.	2	8	..	..	5	107	7	115	
N.T.	..	..	..	..	1	2	1	2	
A.C.T.	1	26	..	..	..	..	1	26	
TOTAL	22	340	44	807	167	2,538	233	3,685	
TOTAL									
N.S.W.	283	4,646	147	2,800	943	17,490	1,373	24,936	8,374
VIC.	128	1,998	112	1,701	392	6,071	632	9,770	4,152
QLD	108	1,344	57	858	250	3,988	415	6,190	1,651
S.A.	76	1,351	274	5,069	189	2,693	539	9,113	1,163
W.A.	95	1,392	32	437	209	2,819	336	4,648	1,578
TAS.	23	364	9	189	41	749	73	1,302	436
N.T.	9	103	6	64	10	93	25	260	72
A.C.T.	10	157	10	122	27	539	47	818	363
TOTAL	732	11,355	647	11,240	2,061	34,442	3,440	57,037	17,789

(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	\$000	FOR DWELLINGS	ADDITIONS	\$000	LOANS APPROVED BUT NOT TO ADVANCED INDIVIDUALS DURING MONTH	LOANS APPROVED TO INDIVIDUALS AT END OF MONTH	INTEREST DEBITED TO ACCOUNTS OF INDIVIDUALS DURING MONTH	BALANCES OUTSTANDING AT FMO OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	
DMGS	\$000	DMGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
AUSTRALIA										
1976										
JULY	501	8,133	144	37	908	179,193	502,552	37,696	5,929,272	212,101
AUGUST	458	7,951	223	174	1,597	171,616	495,699	29,386	6,018,383	210,584
SEPTEMBER	557	9,449	157	155	1,562	183,038	497,333	105,146	6,149,251	212,446
OCTOBER	471	8,087	109	151	1,086	156,818	514,775	43,397	6,275,432	211,094
NOVEMBER	508	9,080	243	98	1,285	170,607	519,479	28,214	6,368,190	211,038
DECEMBER	513	8,813	113	56	940	236,956	456,889	43,662	6,506,949	215,269
1977										
JANUARY	419	7,140	134	75	849	112,721	488,009	38,625	6,552,944	213,299
FEBRUARY	444	7,919	160	81	1,053	154,839	497,745	29,957	6,628,510	211,683
MARCH	561	10,167	253	53	937	185,903	494,655	106,857	6,788,606	211,886
APRIL	402	7,130	145	116	985	139,874	492,763	62,791	6,874,935	212,385
MAY	461	8,430	255	29	808	181,094	473,453	32,427	6,956,455	211,583
JUNE	475	8,617	230	58	1,358	171,370	477,760	47,794	7,039,722	215,828
JULY	437	8,180	161	37	780	155,690	487,800	40,170	7,105,038	215,162
AUGUST	475	9,164	191	189	702	195,990	473,484	77,937	7,225,595	215,862
STATES - AUGUST 1977										
N.S.W.	214	4,373	87	189	647	52,780	159,845	32,629	2,015,273	110,990
VIC.	119	2,439	56	..	55	81,782	194,756	18,695	2,763,463	64,805
QLD	51	814	5	..	..	19,648	36,536	10,545	815,927	14,688
S.A.	38	696	39	..	..	20,075	36,304	6,647	765,784	367
W.A.	19	287	..	..	..	12,543	29,817	5,553	544,110	24,856
TAS.	21	289	4	..	..	4,934	8,194	1,228	169,845	1,748
N.T.	..	..	..	..	..	507	1,232	111	11,143	..
A.C.T.	13	266	..	..	..	3,721	6,800	2,529	140,050	1,343
TOTAL	475	9,164	191	189	702	195,990	473,484	77,937	7,225,595	218,797