



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

SUMMARY OF MOVEMENTS – AUSTRALIA						
	September 1976 (\$'000)		August 1976 (\$'000)		Change over August 1976 (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	33,620	13,975	30,864	12,280	+ 2,756	+1,695
Purchase of newly erected dwellings	27,121	8,797	24,032	9,390	+ 3,089	– 593
Purchase of established dwellings	122,160	44,612	108,380	36,327	+13,780	+8,285
Total	182,901	67,384	163,276	57,997	+19,625	+9,387

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.

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.	449	7,937	169	3,302	1,842	34,848	2,460	46,087	
Vic.	540	10,711	638	11,134	2,384	44,841	3,562	66,686	
Qld	374	5,955	184	3,417	817	12,521	1,375	21,893	
S.A.	160	3,263	162	3,189	536	9,756	858	16,208	
W.A.	241	4,123	72	1,414	438	7,380	751	12,917	(a)
Tas.	51	926	32	566	207	3,436	290	4,928	
N.T.	15	241	..	..	8	175	23	416	
A.C.T.	22	427	64	1,291	97	1,923	183	3,641	
1976 - September	1,852	33,583	1,321	24,313	6,329	114,880	9,502	172,776	
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	
OTHER DWELLINGS									
N.S.W.	..	..	49	965	250	4,538	299	5,503	
Vic.	1	20	48	948	85	1,445	134	2,413	
Qld	..	..	12	215	16	261	28	476	
S.A.	..	..	27	491	36	636	63	1,127	
W.A.	1	17	9	133	28	400	38	550	(a)
Tas.	..	..	2	33	..	..	2	33	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	..	..	1	23	..	..	1	23	
1976 - September	2	37	148	2,808	415	7,280	565	10,125	
August	2	48	152	2,816	457	8,042	611	10,906	
July	3	53	136	2,372	355	6,180	494	8,605	
TOTAL									
N.S.W.	449	7,937	218	4,267	2,092	39,386	2,759	51,590	2,017
Vic.	541	10,731	686	12,082	2,469	46,286	3,696	69,099	7,361
Qld	374	5,955	196	3,632	833	12,782	1,403	22,369	553
S.A.	160	3,263	189	3,680	572	10,392	921	17,335	631
W.A.	242	4,140	81	1,547	466	7,780	789	13,467	585
Tas.	51	926	34	599	207	3,436	292	4,961	116
N.T.	15	241	..	..	8	175	23	416	10
A.C.T.	22	427	65	1,314	97	1,923	184	3,664	102
1976 - September	1,854	33,620	1,469	27,121	6,744	122,160	10,067	182,901	11,375
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

(a) Details not collected.

TABLE 2. TRADING 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.	273	4,004	113	1,777	1,018	17,496	1,404	23,277	
Vic.	207	3,587	86	1,454	609	10,180	902	15,221	
Qld	116	1,803	49	637	367	5,407	532	7,847	
S.A.	128	2,118	190	3,128	205	3,217	523	8,463	
W.A.	90	1,187	31	603	217	2,642	338	4,432	(a)
Tas.	36	366	9	115	89	1,179	134	1,660	
N.T.	25	368	4	53	13	194	42	615	
A.C.T.	23	232	11	193	25	694	59	1,119	
1976 - September	898	13,665	493	7,960	2,543	41,009	3,934	62,634	
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	
OTHER DWELLINGS									
N.S.W.	5	26	13	169	128	1,825	146	2,020	
Vic.	9	126	11	143	38	759	58	1,028	
Qld	5	29	10	138	36	590	51	757	
S.A.	3	107	19	328	15	228	37	663	
W.A.	1	10	5	59	11	116	17	185	(a)
Tas.	1	2	..	..	..	17	1	19	
N.T.	..	..	..	..	1	4	1	4	
A.C.T.	1	10	..	..	2	64	3	74	
1976 - September	25	310	58	837	231	3,603	314	4,750	
August	28	568	66	1,185	192	2,903	286	4,656	
July	14	109	48	765	175	2,623	237	3,497	
TOTAL									
N.S.W.	278	4,030	126	1,946	1,146	19,321	1,550	25,297	7,724
Vic.	216	3,713	97	1,597	647	10,939	960	16,249	4,063
Qld	121	1,832	59	775	403	5,997	583	8,604	1,840
S.A.	131	2,225	209	3,456	220	3,445	560	9,126	1,217
W.A.	91	1,197	36	662	228	2,758	355	4,617	1,650
Tas.	37	368	9	115	89	1,196	135	1,679	314
N.T.	25	368	4	53	14	198	43	619	208
A.C.T.	24	242	11	193	27	758	62	1,193	264
1976 - September	923	13,975	551	8,797	2,774	44,612	4,248	67,384	17,280
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

(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 dwellings	For alterations and additions	For dwellings	For alterations and additions	For dwellings	For alterations and additions	For dwellings	For alterations and additions	For dwellings	For alterations and additions	For dwellings	For alterations and additions	For dwellings	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.	245	4,304	67	1,179	131	47,406	149,058	36,220	1,763,650	111,946						
Vic.	139	2,297	11	217	17	69,944	196,438	31,113	2,327,137	65,363						
Qld	64	974	6	85	..	24,481	48,577	15,377	712,685	14,903						
S.A.	44	810	..	..	7	18,084	40,657	9,606	661,266	392						
W.A.	40	639	4	66	..	14,305	40,658	7,853	458,391	20,511						
Tas.	13	225	1	15	..	5,511	9,249	1,980	142,225	1,650						
N.T.	..	..	..	..	..	248	1,345	194	7,792	..						
A.C.T.	12	200	4	..	..	4,075	10,333	2,803	116,105	1,438						
1976 - September	557	9,449	157	1,562	155	184,054	496,315	105,146	6,189,251	216,203						
August	458	7,951	223	1,597	174	171,616	495,699	29,386	6,018,383	214,468						
July	501	8,133	144	908	37	179,193	502,552	37,696	5,929,272	216,073						

(a) Includes amounts owing by Permanent Building Societies - 1976 - September \$3,757,000
 August \$3,884,000
 July \$3,972,000