

INQUIRIES

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HOUSING FINANCE FOR OWNER OCCUPATION OCTOBER 1976

SUMMARY OF MOVEMENTS

Loans approved for —	October 1976	Change Over Previous Month		Change Over Previous October	
Construction of dwellings:					
No. of dwelling units	4,005	-475	-10.6%	-1,008	-20.1%
Value (\$'000)	79,680	-7,909	-9.0%	-7,543	-8.6%
Purchase of newly erected dwellings:					
No. of dwelling units	3,649	-144	-3.8%	-659	-15.3%
Value (\$'000)	76,228	-2,745	-3.5%	-2,592	-3.3%
Purchase of established dwellings:					
No. of dwelling units	14,801	-1,265	-7.9%	-4,341	-22.7%
Value (\$'000)	293,603	-17,510	-5.6%	-35,093	-10.7%
Total:					
No. of dwelling units	22,455	-1,884	-7.7%	-6,008	-21.1%
Value (\$'000)	449,511	-28,164	-5.9%	-45,228	-9.1%

EXPLANATORY NOTES

This bulletin presents statistics of secured finance provided by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

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
n.c. details not collected.

Related publications

Users may also wish to refer to the following Housing Finance publications which are available on request:

Housing Finance for Owner Occupation — Savings and Trading Banks (Reference No. 5.57)
Housing Finance for Owner Occupation — Permanent Building Societies (Reference No. 5.58).

D. V. YOUNGMAN
Acting Australian Statistician

TABLE 1. LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Building Societies										Government				Credit unions		Insurance companies		Total	
	Savings		Trading		Permanent		Terminating		Finance companies		Housing authorities		Other		No. of dwelling units		\$ '000			
	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000		
Houses																				
1975 -																				
October	11,585	172,495	3,715	54,574	7,079	152,218	1,089	20,260	788	18,440	1,447	24,340	204	4,585	36	1,342	240	5,876	26,183	454,130
November	9,032	148,295	3,263	46,294	6,721	145,797	947	18,030	750	17,263	1,227	21,467	127	2,522	34	1,009	259	5,937	22,360	406,614
December	9,940	167,267	3,127	47,292	5,853	129,198	683	12,873	683	19,673	868	14,595	100	2,050	48	1,015	212	5,340	21,514	399,303
1976 -																				
January	8,882	152,696	3,378	51,490	5,036	114,181	339	6,563	521	15,925	1,310	22,702	74	1,455	33	969	172	4,344	19,745	370,325
February	10,318	179,464	3,881	60,667	4,786	108,760	472	9,188	719	22,798	895	14,441	105	2,207	40	1,366	210	5,596	21,426	404,487
March	11,296	194,691	4,503	70,171	4,815	108,120	499	9,603	1,126	31,553	1,269	22,002	114	2,374	66	1,750	328	8,420	24,016	448,684
April	9,092	159,646	3,108	49,446	3,470	78,681	438	8,345	1,239	32,129	1,190	20,266	94	2,054	42	1,193	325	8,456	18,998	360,216
May	9,861	172,465	3,172	51,097	3,365	79,458	540	11,452	1,340	35,041	1,382	24,153	90	1,991	45	1,229	327	8,505	20,122	385,391
June	10,021	177,876	3,780	58,713	3,092	70,747	485	10,156	1,327	36,125	1,070	19,084	72	1,811	52	1,164	316	8,619	20,215	384,295
July	8,458	153,137	3,037	46,871	3,717	85,004	440	9,007	1,096	30,518	1,145	21,033	113	2,544	49	1,416	306	7,756	18,361	357,286
August	8,617	152,370	3,363	53,341	4,303	97,728	1,091	21,822	896	29,470	1,309	22,828	161	4,124	53	1,387	283	7,819	20,076	390,889
September	9,502	172,778	3,934	62,634	4,872	112,722	1,415	29,274	1,341	23,286	1,341	23,286	147	3,764	29	1,052	267	7,139	22,462	440,576
October	8,760	163,060	3,578	55,912	5,054	118,890	992	20,517	813	26,817	1,123	19,137	151	3,782	51	1,486	244	6,398	20,766	415,999
Other dwellings																				
1975 -																				
October	620	9,949	430	6,130	985	19,524	71	1,374	69	1,670	64	900	15	310	1	174	25	578	2,280	40,609
November	586	9,557	307	4,939	1,091	22,496	79	1,437	82	1,485	38	541	5	104	..	177	20	467	2,208	41,203
December	617	10,482	332	4,770	978	20,817	35	644	62	1,157	25	373	5	103	2	125	11	288	2,067	38,759
1976 -																				
January	655	11,114	302	4,935	870	19,023	33	646	64	1,706	34	588	6	168	3	155	9	217	1,976	38,552
February	613	10,145	357	5,518	893	18,326	57	1,070	38	1,092	28	435	8	195	1	128	23	546	2,018	37,455
March	743	12,309	335	4,911	675	14,505	64	1,154	70	1,675	94	1,338	8	201	4	179	33	824	2,026	37,096
April	466	7,654	247	3,709	485	10,266	61	1,096	76	2,057	92	1,277	3	70	1	57	33	778	1,464	26,964
May	547	9,259	276	4,166	537	11,358	39	751	74	1,955	66	853	8	222	3	148	33	622	1,583	29,334
June	623	10,936	301	4,580	537	11,403	75	1,522	54	1,579	31	400	4	136	2	60	28	635	1,653	31,251
July	494	8,605	237	3,497	486	10,507	67	1,404	58	1,807	46	578	7	145	5	192	15	352	1,415	27,087
August	611	10,906	286	4,656	570	12,762	91	1,815	69	1,896	60	817	10	260	3	130	25	562	1,725	33,804
September	565	10,125	314	4,750	707	15,726	120	2,445	56	2,088	71	825	12	357	4	121	28	662	1,877	37,099
October	518	9,300	279	4,425	664	14,423	95	1,912	57	2,097	56	766	8	190	1	103	11	296	1,689	33,512
Total																				
1975 -																				
October	12,205	182,444	4,145	60,704	8,064	171,742	1,160	21,634	857	20,110	1,511	25,240	219	4,895	37	1,516	265	6,454	28,463	494,739
November	9,618	157,852	3,570	51,233	7,812	168,293	1,026	19,467	832	18,748	1,265	22,008	132	2,626	34	1,186	279	6,404	24,568	447,817
December	10,557	177,749	3,459	52,062	6,831	150,015	718	13,517	745	20,830	893	14,968	105	2,153	50	1,140	223	5,628	23,581	438,062
1976 -																				
January	9,537	163,810	3,680	56,425	5,906	133,204	372	7,209	585	17,631	1,344	23,290	80	1,623	36	1,124	181	4,561	21,721	408,877
February	10,931	189,609	4,238	66,185	5,679	127,086	529	10,258	757	23,890	923	14,876	113	2,402	41	1,494	233	6,142	23,444	441,942
March	12,039	207,000	4,838	75,082	5,490	122,625	563	10,757	1,196	33,228	1,363	23,340	122	2,575	70	1,929	361	9,244	26,042	485,780
April	9,558	167,300	3,355	53,155	3,955	88,947	499	9,441	1,315	34,186	1,282	21,543	97	2,124	43	1,250	358	9,234	20,462	387,180
May	10,408	181,724	3,448	55,263	3,902	90,816	579	12,203	1,414	36,996	1,448	25,006	98	2,213	48	1,377	360	9,127	21,705	414,725
June	10,644	188,812	4,081	63,293	3,629	82,150	560	11,678	1,381	37,704	1,101	19,484	76	1,947	54	1,224	344	9,254	21,870	415,346
July	8,952	161,742	3,274	50,368	4,203	95,511	507	10,411	1,154	32,325	1,191	21,611	120	2,689	54	1,508	321	8,108	19,776	384,373
August	9,228	163,276	3,649	57,997	4,873	110,490	1,182	23,637	965	31,366	1,369	23,645	171	4,384	56	1,517	308	8,381	21,801	424,693
September	10,067	182,903	4,248	67,384	5,579	128,448	1,535	31,719	1,011	30,015	1,412	24,111	159	4,121	33	1,173	295	7,801	24,339	477,675
October	9,278	172,360	3,857	60,337	5,718	135,513	1,087	22,420	870	28,914	1,179	19,903	159	3,972	52	1,589	255	6,694	22,455	449,511

TABLE 2. LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Government										Total									
	Banks			Building Societies			Finance companies			Other										
	Savings	Trading	Permanent	Terminating	Finance companies	Housing authorities	Other	Credit unions	Insurance companies	Total										
No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	No. of dwelling units	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000		
Houses																				
1975 -																				
October	2,035	30,608	825	11,194	1,139	24,877	377	6,903	190	5,002	268	5,037	47	1,071	12	292	35	808	4,928	85,792
November	1,580	25,953	777	11,087	1,226	27,624	311	6,008	186	5,158	224	4,436	41	667	7	169	42	955	4,394	82,057
December	1,669	28,310	667	9,474	936	21,511	218	4,098	215	6,043	194	3,570	26	508	5	131	34	950	3,964	74,595
1976 -																				
January	1,418	23,818	688	9,850	777	18,596	129	2,464	163	4,634	158	2,575	18	378	6	159	25	693	3,382	63,167
February	1,572	27,141	841	13,458	689	16,782	160	3,171	224	5,589	146	2,329	16	381	10	327	22	572	3,680	69,750
March	1,967	33,803	994	15,795	824	19,413	181	3,434	263	6,347	202	4,685	20	368	14	389	29	788	4,494	85,022
April	1,702	30,810	677	9,858	575	13,108	121	2,348	290	7,402	151	3,073	32	597	3	152	30	697	3,581	68,045
May	1,967	36,947	760	12,341	732	17,346	99	2,085	323	8,025	175	3,059	26	452	11	302	37	1,028	4,130	81,585
June	1,999	36,103	981	14,137	575	13,340	148	2,994	335	8,027	112	2,115	13	242	11	263	40	1,012	4,214	78,233
July	1,729	31,369	718	10,639	656	15,666	160	3,074	262	6,810	191	3,612	26	552	8	236	48	1,236	3,798	73,194
August	1,694	30,816	802	11,712	722	17,044	346	6,896	264	8,052	188	3,595	45	1,138	16	226	36	1,178	4,113	80,657
September	1,852	33,583	898	13,665	731	17,968	473	9,658	217	6,388	176	3,118	34	832	7	191	43	1,211	4,431	86,614
October	1,666	31,309	805	12,879	705	17,054	315	6,562	202	5,723	171	3,008	45	1,066	10	240	31	876	3,950	78,717
Other dwellings																				
1975 -																				
October	8	102	33	399	32	671	..	..	12	259	..	..	..	..	..	..	..	..	85	1,431
November	3	44	12	185	36	864	..	..	26	550	..	..	..	..	..	..	..	..	77	1,643
December	..	..	31	436	44	630	..	..	1	26	..	..	..	..	..	..	2	53	78	1,145
1976 -																				
January	..	..	20	386	28	965	..	..	12	204	..	..	..	..	..	..	..	..	60	1,555
February	2	24	27	216	15	350	..	..	3	118	..	..	..	..	..	..	..	..	47	708
March	2	38	25	294	17	362	..	..	10	220	..	..	..	..	..	..	..	..	54	914
April	4	66	20	337	13	266	..	..	24	445	..	..	..	..	..	..	..	..	61	1,114
May	7	133	24	253	12	283	..	..	2	53	..	..	..	..	..	..	..	..	45	722
June	..	..	23	367	1	37	..	..	6	111	..	..	..	..	..	..	..	..	30	515
July	3	53	14	109	13	321	..	..	7	262	..	..	..	..	..	..	..	..	37	745
August	2	48	28	568	19	525	..	..	3	70	..	..	..	..	..	..	..	..	52	1,211
September	2	37	25	310	10	224	..	..	12	404	..	..	..	..	..	..	..	..	49	975
October	2	28	30	455	9	225	..	..	14	255	..	..	..	..	..	..	..	..	55	963
Total																				
1975 -																				
October	2,043	30,710	858	11,593	1,171	25,548	377	6,903	202	5,261	268	5,037	47	1,071	12	292	35	808	5,013	87,223
November	1,583	25,997	789	11,272	1,262	28,488	311	6,008	212	5,708	224	4,436	41	667	7	169	42	955	4,471	83,700
December	1,669	28,310	698	9,910	980	22,141	218	4,098	216	6,069	194	3,570	26	508	5	131	36	1,003	4,042	75,740
1976 -																				
January	1,418	23,818	708	10,236	805	19,561	129	2,464	175	4,838	158	2,575	18	378	6	159	25	693	3,442	64,722
February	1,574	27,165	868	13,674	704	17,132	160	3,171	227	5,707	146	2,329	16	381	10	327	22	572	3,727	70,458
March	1,969	33,841	1,019	16,089	841	19,775	181	3,434	273	6,567	202	4,685	20	368	14	389	29	788	4,548	85,936
April	1,706	30,876	697	10,195	588	13,374	121	2,348	314	7,847	151	3,073	32	597	3	152	30	697	3,642	69,159
May	1,974	37,080	784	12,594	744	17,629	99	2,085	325	8,078	175	3,059	26	452	11	302	37	1,028	4,175	82,307
June	1,999	36,103	1,004	14,504	576	13,377	148	2,994	341	8,138	112	2,115	13	242	11	263	40	1,012	4,244	78,740
July	1,732	31,422	732	10,748	669	15,987	160	3,074	269	7,072	191	3,612	26	552	8	236	48	1,236	3,835	73,939
August	1,696	30,864	830	12,280	741	17,569	346	6,896	267	8,122	188	3,595	45	1,138	16	226	36	1,178	4,165	81,868
September	1,854	33,620	923	13,975	741	18,192	473	9,658	229	6,792	176	3,118	34	832	7	191	43	1,211	4,480	87,589
October	1,668	31,337	835	13,334	714	17,279	315	6,562	216	5,978	171	3,008	45	1,066	10	240	31	876	4,005	79,680

TABLE 3. LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Banks			Building Societies			Finance companies			Government			Credit unions			Insurance companies			Total									
	Savings			Trading			Permanent			Terminating			Finance companies			Housing authorities				Other			Credit unions			Insurance companies		
	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000		No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	
Houses																												
1975 -																												
October	1,417	20,022	516	8,093	868	19,674	213	4,063	92	4,022	576	10,814	12	273	4	255	19	453										
November	964	15,893	464	6,509	777	17,393	216	4,092	99	3,097	448	9,181	5	147	5	156	15	368										
December	1,192	19,318	412	6,469	666	16,275	143	2,719	71	3,864	314	5,650	10	206	6	146	15	336										
1976 -																												
January	983	16,373	441	6,269	605	14,121	30	824	47	3,692	325	5,929	7	139	3	134	18	442										
February	1,133	19,383	459	6,877	608	14,228	69	1,359	54	3,087	308	5,432	7	149	7	296	15	383										
March	1,415	24,593	563	9,249	554	13,546	63	1,267	139	5,140	344	6,302	7	168	4	143	29	775										
April	1,100	19,216	431	7,220	443	11,338	92	1,786	179	6,417	330	6,501	3	62	3	89	28	763										
May	1,261	21,834	391	6,803	407	10,002	116	2,515	158	5,542	465	9,542	3	125	4	102	33	855										
June	1,376	25,058	421	6,487	479	11,089	72	1,536	191	6,934	405	8,434	5	172	9	118	29	876										
July	1,131	20,532	395	6,257	639	14,676	68	1,380	174	6,553	365	7,599	6	146	13	294	40	1,030										
August	1,217	21,216	488	8,205	767	18,651	206	4,151	86	5,616	345	6,498	8	198	3	154	29	776										
September	1,321	24,313	493	7,960	770	18,884	276	5,704	101	5,461	336	6,367	14	398	5	126	29	766										
October	1,206	22,597	528	7,943	875	21,425	190	3,830	100	5,162	278	5,082	16	394	11	155	22	595										
Other dwellings																												
1975 -																												
October	167	2,666	98	1,345	252	5,440	24	474	7	417	28	417	3	60	..	38	12	294										
November	157	2,586	81	1,054	283	6,483	23	413	9	300	26	382	4	90	..	22	7	172										
December	149	2,593	68	836	257	5,608	15	277	12	325	18	270	1	18	..	30	2	56										
1976 -																												
January	148	2,581	68	1,142	261	5,914	10	189	14	627	24	470	2	40	1	31	3	75										
February	146	2,467	56	869	211	4,911	11	206	12	354	23	363	2	57	..	35	..	..								
March	165	2,783	63	860	152	3,623	23	424	16	419	37	479	3	133	1	54	9	240										
April	126	2,154	40	800	131	2,945	13	251	12	531	41	619	1	37	..	4	6	162										
May	167	3,042	38	479	132	3,048	13	255	23	551	31	387	3	101	..	9	6	127										
June	161	3,038	60	904	160	3,658	20	454	10	316	13	164	1	45	..	14	2	63										
July	136	2,372	48	765	123	3,040	7	156	17	459	24	294	3	75	4	116	6	163										
August	152	2,816	66	1,185	136	3,197	13	272	20	595	27	358	2	44	1	41	1	29										
September	148	2,808	58	837	176	4,130	19	404	6	223	31	331	5	152	1	29	4	80										
October	143	2,701	49	838	155	3,713	34	711	7	519	30	428	2	47	..	..	3	88										
Total																												
1975 -																												
October	1,584	22,688	614	9,438	1,120	25,114	237	4,537	99	4,439	604	11,231	15	333	4	293	31	747										
November	1,121	18,479	545	7,563	1,060	23,876	239	4,505	108	3,397	474	9,563	9	227	5	178	22	540										
December	1,341	21,911	480	7,305	923	21,883	158	2,996	83	4,189	332	5,920	11	224	6	176	17	392										
1976 -																												
January	1,131	18,954	509	7,411	866	20,035	40	1,013	61	4,319	349	6,399	9	179	4	165	21	517										
February	1,279	21,850	515	7,746	810	19,139	80	1,565	66	3,441	331	5,795	9	206	7	331	15	383										
March	1,580	27,376	626	10,109	706	17,169	86	1,691	155	5,559	381	6,781	10	301	5	197	38	1,015										
April	1,226	21,370	471	8,020	574	14,283	105	2,037	191	6,948	371	7,120	4	99	3	98	34	925										
May	1,428	24,876	429	7,282	539	13,050	129	2,770	181	6,392	496	9,929	6	226	4	106	39	982										
June	1,537	28,096	481	7,391	639	14,747	92	1,990	201	7,250	418	8,598	6	217	9	132	31	939										
July	1,267	22,904	443	7,022	762	17,716	75	1,536	191	7,012	389	7,893	9	221	17	410	46	1,193										
August	1,369	24,032	554	9,390	903	21,848	219	4,423	106	6,211	372	6,856	10	242	4	195	30	805										
September	1,469	27,121	551	8,797	946	23,014	295	5,684	107	5,684	367	6,698	19	550	6	155	33	846										
October	1,349	25,298	577	8,781	1,030	25,138	224	4,541	107	5,681	308	5,510	18	441	11	155	25	683										

TABLE 4. LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Banks				Building Societies				Finance companies				Government				Credit unions		Insurance companies		Total		
	Savings		Trading		Permanent		Terminating		Finance companies		Housing authorities		Other		No. of dwelling units		\$'000		No. of dwelling units			\$'000	
	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000		No. of dwelling units	\$'000
Houses																							
1975 -																							
October	8,133	121,865	2,374	35,287	5,072	107,667	499	9,294	506	9,416	603	8,489	145	3,241	20	795	186	4,615	17,538	300,669			
November	6,488	106,449	2,022	28,698	4,718	100,780	420	7,930	465	9,008	555	7,850	81	1,708	22	684	202	4,614	14,973	267,721			
December	7,079	119,639	2,048	31,349	4,251	91,412	322	6,056	397	9,766	360	5,375	64	1,336	37	738	163	4,054	14,721	269,725			
1976 -																							
January	6,481	112,505	2,249	35,371	3,654	81,464	180	3,275	311	7,599	827	14,198	49	938	24	676	129	3,209	13,904	259,235			
February	7,613	132,940	2,581	40,332	3,489	77,750	243	4,658	441	14,122	441	6,680	82	1,677	23	743	173	4,641	15,086	283,543			
March	7,914	136,295	2,946	45,127	3,437	75,161	255	4,902	724	20,066	723	11,015	87	1,838	48	1,218	270	6,857	16,404	302,479			
April	6,290	109,620	2,000	32,368	2,452	54,235	225	4,211	770	18,310	709	10,692	59	1,395	36	952	267	6,996	12,808	238,779			
May	6,633	113,684	2,021	31,953	2,226	52,110	325	6,852	859	21,175	742	11,552	61	1,414	30	825	257	6,622	13,154	246,187			
June	6,646	116,715	2,378	38,089	2,038	46,318	265	5,626	801	21,164	553	8,535	54	1,397	32	783	247	6,731	13,014	245,358			
July	5,598	101,236	1,924	29,975	2,422	54,662	212	4,553	660	17,155	589	9,822	81	1,846	28	886	218	5,490	11,732	225,625			
August	5,706	100,338	2,073	33,424	2,814	62,033	539	10,775	546	15,802	776	12,735	108	2,788	34	1,007	218	5,865	12,814	244,767			
September	6,329	114,882	2,543	41,009	3,371	75,870	666	13,912	637	16,078	829	13,801	99	2,534	17	735	195	5,162	14,686	283,983			
October	5,888	109,154	2,245	35,090	3,474	80,411	487	10,125	511	15,932	674	11,047	90	2,322	30	1,091	191	4,927	13,590	270,099			
Other dwellings																							
1975 -																							
October	445	7,181	299	4,386	701	13,413	47	900	50	994	36	483	12	250	1	136	13	284	1,604	28,027			
November	426	6,927	214	3,700	772	15,149	56	1,024	47	635	12	159	1	14	..	155	13	295	1,541	28,058			
December	468	7,889	233	3,498	677	14,579	20	367	49	806	7	103	4	85	2	95	7	179	1,467	27,601			
1976 -																							
January	507	8,533	214	3,407	581	12,144	23	457	38	875	10	118	4	128	2	124	6	142	1,385	25,928			
February	465	7,654	274	4,433	667	13,065	46	864	23	620	5	72	6	138	1	93	23	546	1,510	27,485			
March	576	9,488	247	3,757	506	10,520	41	730	44	1,036	57	859	5	68	3	125	24	584	1,503	27,167			
April	336	5,434	187	2,572	341	7,055	48	845	40	1,081	51	658	2	33	1	48	27	616	1,033	18,342			
May	373	6,084	214	3,434	393	8,027	26	496	49	1,351	35	466	5	121	3	144	27	495	1,125	20,618			
June	462	7,898	218	3,309	376	7,708	55	1,068	38	1,152	18	236	3	91	2	46	26	572	1,198	22,080			
July	355	6,180	175	2,623	350	7,146	60	1,248	34	1,086	22	284	4	70	1	76	9	189	1,010	18,902			
August	457	8,042	192	2,903	415	9,040	78	1,543	46	1,231	33	459	8	216	2	89	24	533	1,255	24,056			
September	415	7,280	231	3,603	521	11,372	101	2,041	38	1,461	40	494	7	205	3	92	24	582	1,380	27,130			
October	373	6,571	200	3,132	500	10,485	61	1,201	36	1,323	26	338	6	143	1	103	8	208	1,211	23,504			
Total																							
1975 -																							
October	8,578	129,046	2,673	39,673	5,773	121,080	546	10,194	556	10,410	639	8,972	157	3,491	21	931	199	4,899	19,142	328,696			
November	6,914	113,376	2,236	32,398	5,490	115,929	476	8,954	512	9,643	567	8,009	82	1,722	22	839	215	4,909	16,514	295,779			
December	7,547	127,528	2,281	34,847	4,928	105,991	342	6,423	446	10,572	367	5,478	68	1,421	39	833	170	4,233	16,188	297,326			
1976 -																							
January	6,988	121,038	2,463	38,778	4,235	93,608	203	3,732	349	8,474	837	14,316	53	1,066	26	800	135	3,351	15,289	285,163			
February	8,078	140,594	2,855	44,765	4,156	90,815	289	5,522	464	14,742	446	6,752	88	1,815	24	836	196	5,187	16,596	311,028			
March	8,490	145,783	3,193	48,884	3,943	85,681	296	5,632	768	21,102	780	11,874	92	1,906	51	1,343	294	7,441	17,907	329,646			
April	6,626	115,054	2,187	34,940	2,793	61,290	273	5,056	810	19,391	760	11,350	61	1,428	37	1,000	294	7,612	13,841	257,121			
May	7,006	119,768	2,235	35,387	2,619	60,137	351	7,348	908	22,526	777	12,018	66	1,535	33	969	284	7,117	14,279	266,805			
June	7,108	124,613	2,596	41,398	2,414	54,026	320	6,694	839	22,316	571	8,771	57	1,488	34	829	273	7,303	14,212	267,438			
July	5,953	107,416	2,099	32,598	2,772	61,808	272	5,801	694	18,241	611	10,106	85	1,916	29	962	227	5,679	12,742	244,527			
August	6,163	108,380	2,265	36,327	3,229	71,073	617	12,318	592	17,033	809	13,194	116	3,004	36	1,096	242	6,398	14,069	268,823			
September	6,744	122,162	2,774	44,612	3,892	87,242	767	15,953	675	17,539	869	14,295	106	2,739	20	827	219	5,744	16,066	311,113			
October	6,261	115,725	2,445	38,222	3,974	90,896	548	11,326	547	17,255	700	11,385	96	2,465	31	1,194	199	5,135	14,801	293,603			

TABLE 5. ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER – AUSTRALIA
(\$'000)

	Banks		Building Societies		Finance companies	Government		Credit unions	Insurance companies	Total
	Savings	Trading	Permanent	Terminating		Housing authorities	Other			
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
1975 –										
October	7,585	15,255	3,892	196	1,602	393	85	760	604	30,372
November	8,486	11,326	3,113	304	1,535	405	142	643	589	26,543
December	8,327	10,956	2,827	205	1,327	258	123	574	399	24,996
1976 –										
January	6,268	10,854	2,206	167	903	342	49	499	480	21,768
February	9,021	14,594	2,424	228	1,444	288	79	491	437	29,006
March	10,386	16,263	1,987	294	1,578	789	125	719	598	32,739
April	8,668	11,750	1,865	334	1,535	350	158	691	610	25,961
May	9,584	12,639	1,806	364	1,800	599	79	800	651	28,322
June	10,952	14,392	1,861	466	1,523	441	98	650	671	31,054
July	8,773	13,168	2,088	150	1,255	641	128	671	661	27,535
August	9,661	13,996	2,345	336	1,375	327	55	663	607	29,365
September	11,375	17,280	2,520	222	1,532	606	123	588	561	34,807
October	10,096	15,935	2,370	93	1,536	350	70	517	536	31,503
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (a)										
1975 –										
October	10,620	1,535	8,815	176	1,505	916	26	57	246	23,896
November	9,898	1,186	9,360	258	2,123	829	82	49	493	24,278
December	9,778	1,566	9,507	251	1,355	451	112	60	414	23,494
1976 –										
January	8,654	1,024	7,471	181	2,292	1,245	144	84	229	21,324
February	11,446	1,138	9,537	309	2,230	725	215	294	368	26,262
March	14,798	1,931	8,253	661	3,151	1,185	134	60	521	30,694
April	8,594	919	6,800	347	3,125	241	73	102	512	20,713
May	10,257	777	5,495	124	3,374	362	155	79	836	21,459
June	10,752	1,076	6,128	226	6,421	565	95	64	569	25,896
July	8,277	945	5,668	270	4,739	404	51	38	978	21,370
August	8,174	1,771	4,606	222	3,581	200	79	126	663	19,422
September	9,606	1,717	6,129	366	2,843	642	85	115	723	22,226
October	8,196	1,237	5,188	199	3,006	303	65	164	721	19,079
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (a)										
1975 –										
October	162,166		143,983	13,632	17,868	22,887	4,325	1,674	4,722	371,257
November	150,843		145,171	13,556	17,089	21,084	2,192	1,663	4,659	356,257
December	211,288		162,773	20,389	19,186	17,031	2,854	1,882	6,517	441,920
1976 –										
January	112,468		110,876	10,582	11,899	25,467	1,389	1,309	3,192	277,182
February	152,813		134,576	11,563	19,239	16,422	2,387	1,625	6,032	344,657
March	200,921	n.c.	142,689	11,818	24,015	18,292	2,244	2,161	6,194	408,334
April	175,265		117,431	9,707	27,495	18,336	2,408	1,681	6,213	358,536
May	181,074		108,636	12,090	31,600	25,554	2,180	2,175	8,059	371,368
June	197,617		99,886	13,324	33,288	23,927	2,239	2,025	8,508	380,814
July	179,193		88,514	12,450	32,634	22,620	2,513	2,158	8,362	348,444
August	171,616		93,624	11,366	30,282	20,538	3,269	2,027	7,830	340,552
September	183,038		107,200	13,003	29,674	22,379	3,886	1,568	8,034	368,782
October	156,818		114,739	21,476	28,611	19,547	3,585	1,850	6,479	353,105
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (a)										
1975 –										
October	480,425		309,206	46,016	30,907	44,241	6,264	2,246	13,545	932,850
November	486,022		328,231	51,973	31,978	44,741	6,758	2,363	15,386	967,452
December	451,032		309,619	45,221	33,499	42,485	6,068	2,135	14,482	904,541
1976 –										
January	499,988		326,677	41,834	37,839	39,405	6,207	2,365	16,102	970,417
February	534,359		312,541	40,448	41,711	37,422	6,086	2,431	16,281	991,279
March	536,026	n.c.	287,344	39,020	49,351	42,074	6,408	2,858	19,408	982,489
April	528,135		254,908	38,750	54,452	45,390	6,209	3,016	22,527	953,387
May	528,112		233,399	39,103	58,309	45,079	6,166	2,939	23,410	936,517
June	519,507		211,447	37,697	57,809	40,512	5,877	2,724	24,258	899,831
July	502,552		216,690	35,546	54,016	39,806	6,130	2,807	23,687	881,234
August	495,699		231,295	47,972	53,379	43,040	7,221	2,834	24,182	905,622
September	497,333		248,934	66,769	52,423	44,736	7,494	2,912	23,787	944,388
October	514,775		264,690	67,616	51,256	45,139	7,886	3,004	23,815	978,181

(a) Includes alterations and additions.

TABLE 6. VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - STATES (\$'000)

	<i>Banks</i>		<i>Building Societies</i>		<i>Finance companies</i>	<i>Government</i>	<i>Other</i>	<i>Total</i>
	<i>Savings</i>	<i>Trading</i>	<i>Permanent</i>	<i>Terminating</i>				
AUGUST 1976								
N.S.W.	43,010	21,903	40,660	11,315	6,232	6,377	4,397	133,894
Vic.	63,266	12,284	20,008	6,796	8,635	8,365	3,013	122,367
Qld	19,938	7,084	18,854	2,260	4,706	2,172	824	55,838
S.A.	16,415	9,421	4,755	..	8,479	2,034	622	41,726
W.A.	12,202	4,549	20,195	3,174	2,262	3,134	556	46,072
Tas.	4,572	1,246	3,299	92	260	2,382	186	12,037
N.T.	420	493	2,719	{ ..	174	2,111	300	{ 3,299
A.C.T.	3,453	1,017		{ ..	618				1,454	{ 9,460
Aust.	163,276	57,997	110,490	23,637	31,366	28,029	9,898	424,693
SEPTEMBER 1976								
N.S.W.	51,590	25,297	47,742	16,064	6,082	5,354	5,040	157,169
Vic.	69,099	16,249	23,188	10,139	7,410	10,550	2,006	138,641
Qld	22,369	8,604	20,191	2,308	5,589	2,622	704	62,387
S.A.	17,335	9,126	7,696	..	7,385	1,591	474	43,607
W.A.	13,469	4,617	23,416	3,183	2,257	3,416	421	50,779
Tas.	4,961	1,679	2,411	25	112	1,509	207	10,904
N.T.	416	619	3,804	{ ..	159	1,654	122	{ 3,550
A.C.T.	3,664	1,193		{ ..	1,021				1,536	{ 10,638
Aust.	182,903	67,384	128,448	31,719	30,015	28,232	8,974	477,675
OCTOBER 1976								
N.S.W.	47,152	21,382	50,324	10,645	6,612	4,114	4,111	144,340
Vic.	69,388	14,381	28,100	8,293	6,674	7,785	1,943	136,564
Qld	18,842	7,936	22,119	1,857	5,540	3,086	710	60,090
S.A.	16,981	8,656	6,110	..	6,836	1,967	345	40,895
W.A.	12,116	5,301	20,277	1,305	2,032	2,938	826	44,795
Tas.	4,134	1,450	3,077	329	153	1,285	331	10,759
N.T.	629	295	3,306	{ ..	360	1,375	17	{ 2,724
A.C.T.	3,118	936		{ ..	707				1,325	{ 9,344
Aust.	172,360	60,337	133,313	22,429	28,914	23,875	8,283	449,511

TABLE 7. ADDITIONAL HOUSING FINANCE INFORMATION - STATES

		Loans approved to individuals -																	
		Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total		Loans approved to individuals for alterations and additions		Cancellations of loans previously approved to individuals		Loans advanced to individuals		Loans approved but not advanced to individuals at end of month			
		No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	Houses	No. of dwelling units	\$'000	No. of dwelling units	\$'000	Other dwellings	No. of dwelling units	\$'000	(a)	(a)/(b)	(a)/(b)	
AUGUST 1976																			
N.S.W.	946	18,417	16,726	5,010	98,751	5,795	114,975	943	18,919	9,919	8,651	94,341	303,600						
Vic.	992	20,442	21,841	4,165	80,084	5,895	115,534	365	6,833	10,973	3,941	112,207	276,471						
Qld	607	10,560	12,230	593	33,048	2,977	53,408	128	2,977	2,653	2,105	44,041	89,888						
S.A.	380	8,582	12,597	1,043	20,547	1,833	39,062	142	2,664	1,900	1,418	29,154	73,102						
W.A.	869	17,041	5,008	1,308	24,023	2,314	44,063	104	2,009	2,591	2,056	40,915	108,223						
Tas.	157	2,611	1,103	440	8,323	643	11,773	13	264	586	532	8,417	20,510						
N.T.	112	2,422	415	24	462	155	3,243	1	56	213	77	2,484	9,892						
A.C.T.	102	1,793	4,082	174	3,585	464	8,831	29	629	530	642	8,993	23,936						
Aust.	4,165	81,868	74,002	14,069	268,823	20,076	390,889	1,725	33,804	29,365	19,422	340,552	905,622						
SEPTEMBER 1976																			
N.S.W.	1,117	20,964	20,328	5,738	115,877	6,669	134,598	1,129	22,571	11,639	9,851	105,614	325,457						
Vic.	1,068	21,608	25,249	4,669	91,784	6,659	132,445	317	6,196	12,812	4,985	113,428	289,447						
Qld	687	12,135	10,597	2,322	39,655	3,414	59,879	126	2,508	3,166	2,301	51,754	91,027						
S.A.	407	9,386	11,566	1,148	22,655	1,891	40,201	179	3,406	2,318	1,824	33,006	73,861						
W.A.	858	17,065	5,730	1,511	27,984	2,557	49,066	93	1,713	3,001	1,970	44,075	109,757						
Tas.	132	2,238	1,176	442	7,490	631	10,751	8	153	741	427	9,485	20,265						
N.T.	113	2,420	140	45	990	159	3,450	6	100	553	57	2,233	10,878						
A.C.T.	98	1,773	4,187	191	4,678	482	10,186	19	452	577	811	9,187	23,696						
Aust.	4,480	87,589	78,973	16,066	311,113	22,462	440,576	1,877	37,099	34,807	22,226	368,782	944,388						
OCTOBER 1976																			
N.S.W.	1,015	19,074	19,531	5,145	105,735	6,117	124,914	940	19,426	11,281	8,351	98,883	345,921						
Vic.	1,018	21,029	24,728	4,556	90,807	6,407	129,633	378	6,931	10,590	3,879	109,632	305,783						
Qld	631	11,569	11,078	2,054	37,443	3,110	57,411	135	2,679	2,951	1,838	50,347	92,358						
S.A.	354	8,118	10,710	1,084	22,067	1,793	39,154	100	1,741	2,269	2,009	30,154	75,056						
W.A.	723	14,812	4,420	1,342	25,563	2,206	42,953	100	1,842	2,966	1,664	43,564	105,239						
Tas.	133	2,340	1,018	413	7,401	587	10,551	11	208	630	409	8,312	21,230						
N.T.	66	1,541	461	33	722	119	2,485	3	239	226	76	2,468	10,888						
A.C.T.	65	1,197	4,282	174	3,865	427	8,898	22	446	590	853	9,745	21,706						
Aust.	4,005	79,680	76,228	14,801	293,603	20,766	415,999	1,689	33,512	31,503	19,079	353,105	978,181						

(a) Includes alterations and additions. (b) Excludes Trading Banks - details not collected.