



AUSTRALIAN BUREAU OF STATISTICS
CANBERRA

Reference No. 5.56

FOR RELEASE : NOON 19 OCTOBER 1976

HOUSING FINANCE FOR OWNER OCCUPATION
AUGUST 1976

SUMMARY OF MOVEMENTS				
Loans approved for -	August 1976	July 1976	Change over July	
Construction of dwellings:				
No. of dwelling units	4,149	3,834	+315	+8.2%
Value (\$'000)	81,464	73,835	+7,629	+10.3%
Purchase of newly erected dwellings:				
No. of dwelling units	3,558	3,195	+363	+11.4%
Value (\$'000)	73,714	65,756	+7,958	+12.1%
Purchase of established dwellings:				
No. of dwelling units	14,072	12,744	+1,328	+10.4%
Value (\$'000)	268,769	244,494	+24,275	+9.9%
Total:				
No. of dwelling units	21,779	19,773	+2,006	+10.1%
Value (\$'000)	423,947	384,085	+39,862	+10.4%

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. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner Occupation - Savings and Trading Banks* (Reference No.

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

4. 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.a. not available for publication
- n.c. details not collected.

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 Karl Drake-Brockman on 52 7115 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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

	Banks				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		
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	5,037	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	517	15,812	1,310	22,702	74	1,455	33	969	172	4,344	19,741	370,212
February	10,318	179,464	3,881	60,667	4,786	108,760	472	9,188	716	22,679	895	14,441	105	2,207	40	1,366	210	5,596	21,423	404,368
March	11,296	194,691	4,503	70,171	4,815	108,120	499	9,603	1,118	31,284	1,269	22,002	114	2,374	66	1,750	328	8,420	24,008	448,415
April	9,092	159,646	3,108	49,446	3,470	78,681	438	8,345	1,230	31,810	1,190	20,266	94	2,054	42	1,193	325	8,456	19,899	359,897
May	9,861	172,465	3,172	51,397	3,365	79,458	540	11,452	1,322	34,510	1,382	24,153	90	1,991	45	1,229	327	8,505	20,104	384,860
June	10,021	177,876	3,780	58,713	3,092	70,747	485	10,156	1,310	35,402	1,070	19,084	72	1,811	52	1,164	316	8,619	20,198	383,572
July	8,458	153,137	3,037	46,871	3,717	85,004	445	9,123	1,089	30,171	1,145	21,033	113	2,544	49	1,416	306	7,756	18,359	357,055
August	8,617	152,370	3,363	53,341	4,303	97,728	1,091	21,822	883	28,975	1,309	22,828	161	4,124	53	1,387	280	7,768	20,060	390,343
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	1	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	1,692	34	588	6	168	3	155	9	217	1,976	38,538
February	613	10,145	357	5,518	893	18,326	57	1,070	37	1,070	28	435	8	195	1	128	23	546	2,017	37,433
March	743	12,309	335	4,911	675	14,505	64	1,154	68	1,595	94	1,338	8	201	4	179	33	824	2,024	37,016
April	466	7,654	247	3,709	485	10,266	61	1,096	76	1,993	92	1,277	3	70	1	57	33	778	1,464	26,900
May	547	9,259	216	4,165	537	11,358	39	751	66	1,757	66	853	8	222	3	148	33	622	1,575	29,136
June	623	10,936	301	4,580	537	11,403	75	1,522	51	1,390	31	400	4	136	2	60	28	635	1,652	31,062
July	494	8,605	237	3,497	486	10,507	67	1,404	57	1,750	46	578	7	145	5	192	15	352	1,414	27,030
August	611	10,906	286	4,656	570	12,762	89	1,774	65	1,737	60	817	10	260	3	130	25	562	1,719	33,604
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	447,871
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	581	17,504	1,344	23,290	80	1,623	36	1,124	181	4,561	21,717	408,750
February	10,931	189,609	4,238	66,185	5,679	127,086	529	10,258	753	23,749	923	14,876	113	2,402	41	1,494	233	6,142	23,440	441,801
March	12,039	207,000	4,838	75,082	5,490	122,625	563	10,757	1,186	32,879	1,363	23,340	122	2,370	70	1,929	361	9,244	26,032	485,431
April	9,558	167,300	3,355	53,155	3,955	88,947	499	9,441	1,306	33,803	1,282	21,543	97	2,124	43	1,250	358	9,234	20,453	386,797
May	10,408	181,724	3,448	55,263	3,902	90,816	579	12,203	1,388	36,267	1,448	25,006	98	2,213	48	1,377	360	9,127	21,679	413,996
June	10,644	188,812	4,081	63,293	3,629	82,150	560	11,678	1,361	36,792	1,101	19,484	76	1,947	54	1,224	344	9,254	21,850	414,634
July	8,952	161,742	3,274	50,368	4,203	95,511	571	10,527	1,146	31,921	1,191	21,611	120	2,689	54	1,608	321	8,108	19,773	384,085
August	9,228	163,276	3,649	57,997	4,873	110,490	1,180	23,396	948	30,712	1,369	23,645	171	4,384	56	1,517	305	8,330	21,779	423,947

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

	Banks				Building Societies				Finance companies				Government			
	Savings		Trading		Permanent		Terminating		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
Houses																
1975 -																
October	2,035	30,608	825	11,194	1,139	24,877	377	6,903	130	5,002	268	5,037	47	1,071	12	292
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
December	1,669	28,310	667	9,474	936	21,511	218	4,098	215	6,043	194	3,570	26	508	5	131
1976 -																
January	1,418	23,818	688	9,850	777	18,596	129	2,464	162	4,593	158	2,575	18	378	6	159
February	1,572	27,141	841	13,458	689	16,782	160	3,171	224	5,564	146	2,329	16	381	10	372
March	1,967	33,803	994	15,795	834	19,413	181	3,434	263	6,307	202	4,685	20	368	14	389
April	1,702	30,810	677	9,858	575	13,108	121	2,348	289	7,349	151	3,073	32	597	3	152
May	1,967	36,947	760	12,341	732	17,346	99	2,085	319	7,920	175	3,059	26	452	11	302
June	1,999	36,103	981	14,137	575	13,340	148	2,934	333	7,865	112	2,115	13	242	11	263
July	1,729	31,269	718	10,639	656	15,666	160	3,074	261	6,706	191	3,612	26	552	8	236
August	1,694	30,816	802	11,712	722	17,044	336	6,701	260	7,893	188	3,595	45	1,138	16	226
Other dwellings																
1975 -																
October	8	102	33	399	32	671	..	..	12	259	..	..	..	..	..	85
November	3	44	12	185	36	864	..	..	26	550	..	..	..	..	..	77
December	..	..	31	436	44	630	..	..	1	26	..	..	..	..	2	53
1976 -																
January	..	..	20	386	28	965	..	..	12	204	..	..	..	..	..	60
February	2	24	27	216	15	350	..	..	3	118	..	..	..	..	..	47
March	2	38	25	294	17	362	..	..	10	220	..	..	..	..	..	54
April	4	66	20	337	13	266	..	..	24	445	..	..	..	..	..	61
May	7	133	24	253	12	283	..	..	2	53	..	..	..	..	..	45
June	..	..	23	367	1	37	..	..	6	111	..	..	..	..	..	30
July	3	53	14	109	13	321	..	..	7	262	..	..	..	..	..	37
August	2	48	28	568	19	525	..	..	3	70	..	..	..	..	..	52
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
November	1,583	25,997	780	11,272	1,262	28,488	311	6,008	212	5,708	224	4,436	41	667	7	169
December	1,669	28,310	698	9,910	980	22,141	218	4,098	216	6,069	194	3,570	26	508	5	131
1976 -																
January	1,418	23,818	708	10,236	805	19,561	129	2,464	174	4,797	158	2,575	18	378	6	159
February	1,574	27,165	868	13,674	704	17,132	160	3,171	227	5,682	146	2,329	16	381	10	372
March	1,969	33,841	1,019	16,089	841	19,775	181	3,434	273	6,527	202	4,685	20	368	14	389
April	1,706	30,876	697	10,195	588	13,374	121	2,348	313	7,794	151	3,073	32	597	3	152
May	1,974	37,080	784	12,594	744	17,629	99	2,085	321	7,973	175	3,059	26	452	11	302
June	1,999	36,103	1,004	14,504	576	13,377	148	2,994	339	7,976	112	2,115	13	242	11	263
July	1,732	31,422	732	10,748	669	15,987	160	3,074	268	6,968	191	3,612	26	552	8	236
August	1,696	30,864	830	12,280	741	17,569	336	6,701	263	7,963	188	3,595	45	1,138	16	226

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

	Banks		Building Societies				Government				Credit unions		Insurance companies		Total	
	Savings		Trading		Permanent		Terminating		Finance companies		Housing authorities		Other		No. of dwelling units	
	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
November	964	15,893	464	6,509	777	17,393	216	4,092	99	3,097	448	9,181	5	147	5	156
December	1,192	19,318	412	6,469	666	16,275	143	2,719	71	3,864	314	5,650	10	206	6	146
1976 -																
January	983	16,373	441	6,269	605	14,121	30	834	46	3,670	325	5,929	7	139	3	134
February	1,133	19,383	459	6,877	608	14,228	69	1,359	52	3,049	308	5,432	7	149	7	296
March	1,415	24,591	563	9,249	554	13,546	63	1,267	137	5,086	344	6,302	7	168	4	143
April	1,100	19,216	431	7,220	443	11,338	92	1,786	177	6,320	330	6,501	3	62	3	89
May	1,261	21,834	391	6,803	407	10,002	116	2,515	152	5,644	465	9,542	3	125	4	102
June	1,376	25,058	421	6,487	479	11,089	72	1,536	185	6,677	405	8,434	5	172	9	118
July	1,131	20,532	395	6,257	639	14,676	68	1,380	171	6,442	365	7,599	6	146	13	294
August	1,217	21,216	488	8,205	767	18,651	206	4,151	81	5,439	345	6,498	8	198	3	154
Other dwellings																
1975 -																
October	167	2,666	98	1,345	252	5,440	24	474	7	417	28	417	3	60	38	12
November	157	2,586	81	1,054	283	6,483	23	413	9	300	26	382	4	90	22	7
December	149	2,593	68	836	257	5,608	15	277	12	325	18	270	1	18	30	2
1976 -																
January	148	2,581	68	1,142	261	5,914	10	189	14	620	24	470	2	40	1	31
February	146	2,467	56	869	211	4,911	11	206	11	332	23	363	2	57	35	3
March	165	2,783	63	860	152	3,623	23	424	14	364	37	479	3	133	1	54
April	126	2,154	40	800	131	2,945	13	251	12	485	41	619	1	37	9	6
May	167	3,042	38	479	132	3,048	13	255	16	410	31	387	3	101	4	6
June	161	3,038	60	904	160	3,658	20	454	7	202	13	164	1	45	14	2
July	136	2,372	48	765	123	3,040	7	156	16	419	24	294	3	75	4	116
August	152	2,816	66	1,185	136	3,197	12	251	17	505	27	358	2	44	1	41
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
November	1,121	18,479	545	7,563	1,060	23,876	239	4,505	108	3,397	474	9,563	9	237	5	178
December	1,341	21,911	480	7,305	923	21,883	158	2,996	83	4,189	332	5,920	11	224	6	176
1976 -																
January	1,131	18,954	509	7,411	866	20,035	40	1,013	60	4,290	349	6,399	9	179	4	165
February	1,279	21,850	515	7,746	819	19,139	80	1,565	63	3,381	331	5,795	9	206	7	331
March	1,580	27,376	626	10,109	706	17,169	86	1,691	151	5,450	381	6,781	10	301	5	197
April	1,226	21,370	471	8,020	574	14,283	105	2,037	189	6,805	371	7,120	4	99	3	98
May	1,428	24,876	429	7,282	539	13,050	129	2,770	168	6,054	496	9,929	6	226	4	106
June	1,537	28,096	481	7,391	639	14,747	92	1,990	192	6,879	418	8,598	6	217	9	132
July	1,267	22,904	443	7,022	762	17,716	75	1,536	187	6,861	389	7,893	9	221	17	410
August	1,369	24,032	554	9,390	903	21,848	218	4,402	98	5,944	372	6,856	10	242	4	195

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

	Banks		Building Societies				Government						Credit unions		Insurance companies		Total			
	Savings		Trading		Permanent		Terminating		Finance companies		Housing authorities		Other		No. of dwelling units		Insurance companies		Total	
	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	309	7,549	827	14,198	49	938	24	676	129	3,209	13,902	259,185
February	7,613	132,940	2,581	40,332	3,489	77,750	243	4,658	440	14,066	441	6,680	82	1,677	23	743	173	4,641	15,085	283,487
March	7,914	136,295	2,946	45,127	3,437	75,161	255	4,902	718	19,891	723	11,015	87	1,838	48	1,218	270	6,857	16,398	302,304
April	6,290	109,620	2,000	32,368	2,452	54,235	225	4,211	764	18,141	709	10,692	59	1,395	36	962	267	6,996	12,802	238,610
May	6,633	113,684	2,021	31,953	2,226	52,110	325	6,852	851	20,946	742	11,552	61	1,414	30	825	257	6,622	13,146	245,958
June	6,646	116,715	2,378	38,089	2,038	46,318	265	5,626	792	20,860	553	8,535	54	1,397	32	783	247	6,731	13,005	245,054
July	5,598	101,236	1,924	29,975	2,422	54,662	217	4,669	657	17,023	589	9,822	81	1,846	28	886	218	5,490	11,734	225,609
August	5,706	100,338	2,073	33,424	2,814	62,033	549	10,970	542	15,623	776	12,735	108	2,788	34	1,007	217	5,864	12,819	244,802
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	1	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	868	10	118	4	128	2	124	6	142	1,385	25,921
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	845	44	1,011	57	859	5	68	3	125	24	584	1,503	27,142
April	336	5,434	187	2,572	341	7,055	48	845	40	1,063	51	658	2	33	1	48	27	616	1,033	18,324
May	373	6,084	214	3,434	393	8,027	26	496	48	1,294	35	466	5	121	3	144	27	495	1,124	20,561
June	462	7,898	218	3,309	376	7,708	55	1,068	38	1,077	18	236	3	91	2	46	26	577	1,198	22,005
July	355	6,180	175	2,623	350	7,146	60	1,248	34	1,069	22	284	4	70	1	76	9	189	1,010	18,885
August	457	8,042	192	2,903	415	9,040	77	1,523	45	1,162	33	459	8	216	2	89	24	533	1,253	23,967
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	347	8,417	837	14,316	53	1,066	26	800	135	3,351	15,287	285,106
February	8,078	140,594	2,855	44,765	4,156	90,815	289	5,522	463	14,686	446	6,752	88	1,861	24	836	196	5,187	16,595	310,972
March	8,490	145,783	3,193	48,884	3,943	85,681	296	5,632	762	20,902	780	11,874	92	1,906	51	1,343	294	7,441	17,901	329,446
April	6,626	115,054	2,187	34,940	2,793	61,290	273	5,056	804	19,204	760	11,350	61	1,428	37	1,000	294	7,612	13,835	256,934
May	7,006	119,768	2,235	35,387	2,619	60,137	351	7,348	809	22,340	777	12,018	66	1,535	33	969	284	7,117	14,270	266,519
June	7,108	124,613	2,596	41,398	2,414	54,026	320	6,694	830	21,937	571	8,771	57	1,488	34	829	273	7,303	14,203	267,059
July	5,953	107,146	2,099	32,598	2,772	61,802	277	5,917	691	18,092	611	10,106	85	1,916	29	962	227	5,679	12,744	244,494
August	6,163	108,380	2,265	36,327	3,229	71,073	626	12,493	587	16,805	809	13,194	116	3,004	36	1,096	241	6,397	14,072	268,769

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

	Bank		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	880	342	49	499	480	21,745
February	9,021	14,594	2,424	228	1,430	288	79	491	437	28,992
March	10,386	16,263	1,987	294	1,496	789	125	719	598	32,657
April	8,668	11,750	1,865	334	1,491	350	158	691	610	25,917
May	9,584	12,639	1,806	364	1,730	599	79	800	651	28,252
June	10,952	14,392	1,861	466	1,452	441	98	650	671	30,983
July	8,773	13,168	2,100	150	1,215	641	128	671	661	27,507
August	9,661	13,996	2,356	306	1,315	327	55	663	608	29,287
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	24,270
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	20,511
May	10,257	777	5,495	124	3,374	362	155	79	836	21,411
June	10,752	1,076	6,128	226	6,421	565	95	64	569	25,396
July	8,277	945	5,668	270	4,739	404	51	38	978	21,170
August	8,174	1,771	4,606	252	3,581	200	79	126	640	19,429
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (a)										
1975 -										
October	162,166		143,983	13,632	17,725	22,851	4,325	1,674	4,722	371,078
November	150,843		145,171	13,556	16,946	21,018	2,192	1,663	4,659	356,048
December	211,288		162,773	20,389	19,043	16,995	2,854	1,882	6,517	441,741
1976 -										
January	112,468		110,876	10,582	11,858	25,377	1,389	1,309	3,192	277,051
February	152,813	n.c.	134,576	11,563	18,983	16,350	2,387	1,625	6,032	344,329
March	200,921		142,689	11,818	23,265	18,256	2,244	2,161	6,194	407,548
April	175,265		117,431	9,707	26,924	18,318	2,408	1,681	6,213	357,947
May	181,074		108,636	12,011	30,622	25,554	2,180	2,175	8,059	370,311
June	197,617		99,886	13,294	32,162	23,927	2,239	2,025	8,508	379,658
July	179,193		88,507	12,450	32,046	22,543	2,513	2,158	8,362	347,772
August	171,616		93,627	11,358	29,301	20,347	2,269	2,027	7,399	339,384
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (a)										
1975 -										
October	480,425		309,206	46,016	31,050	44,277	6,264	2,246	13,545	933,029
November	486,022		328,321	51,973	32,264	44,843	6,758	2,363	15,386	967,840
December	451,032		309,619	45,221	33,928	42,623	6,068	2,135	14,482	905,108
1976 -										
January	499,988		326,677	41,834	38,162	39,633	6,207	2,365	16,102	970,968
February	534,359	n.c.	312,541	40,448	42,128	37,722	6,086	2,431	16,281	991,996
March	536,026		287,344	39,020	50,087	42,410	6,408	2,858	19,408	983,561
April	528,135		254,908	38,750	55,332	45,744	6,209	3,016	22,527	954,621
May	528,112		233,399	39,182	59,333	45,433	6,166	2,939	23,410	937,974
June	519,507		211,447	37,806	58,977	40,866	5,877	2,724	24,258	901,462
July	502,552		217,650	35,771	55,328	40,237	6,130	2,807	23,687	884,162
August	495,699		232,263	48,063	54,822	43,662	7,221	2,834	24,146	908,710

(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)

	Banks		Building Societies		Finance companies	Government	Other	Total
	Savings	Trading	Permanent	Terminating				
JUNE 1976								
N.S.W.	45,518	24,275	31,113	7,630	6,609	4,849	5,222	125,216
Vic.	73,861	13,612	20,941	2,576	8,725	6,709	2,935	129,359
Qld	27,670	7,343	1,830	207	6,574	987	747	45,358
S.A.	18,950	7,778	2,886	..	10,281	1,567	488	41,950
W.A.	14,902	6,697	18,376	1,205	3,616	3,813	737	49,346
Tas.	3,930	1,765	1,746	60	164	1,405	160	9,230
N.T.	435	405	5,258	{ ..	138	1,201	189	{ 2,451 11,724
A.C.T.	3,546	1,418	..	..	685	900		
Aust.	188,812	63,293	82,150	11,678	36,792	21,431	10,478	414,634
JULY 1976								
N.S.W.	43,352	18,267	35,739	6,181	6,244	3,265	4,746	117,794
Vic.	62,313	11,281	19,315	2,245	7,887	11,010	2,720	116,771
Qld	19,930	5,819	12,541	645	6,499	937	588	46,959
S.A.	16,889	7,811	4,528	..	7,322	1,629	627	38,806
W.A.	12,438	4,287	18,989	1,394	2,924	2,083	694	42,809
Tas.	2,957	1,541	1,424	62	125	2,315	152	8,576
N.T.	504	419	2,975	{ ..	69	1,681	189	{ 2,946 9,424
A.C.T.	3,359	943		..	851	1,380		
Aust.	161,742	50,368	95,511	10,527	31,921	24,300	9,716	384,085
AUGUST 1976								
N.S.W.	43,010	21,903	40,660	11,274	5,902	6,377	4,397	133,523
Vic.	63,266	12,284	20,008	6,796	8,400	8,365	3,013	122,132
Qld	19,938	7,084	18,854	2,260	4,622	2,172	773	55,703
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 9,455
A.C.T.	3,453	1,017		..	613	1,454		
Aust.	163,276	57,997	110,490	23,596	30,712	28,029	9,847	423,947

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 \$'000	Cancellations of loans previously approved to individuals (a) \$'000	Loans advanced to individuals (a)(b) \$'000	Loans approved but not advanced to individuals at end of month (a)(b) \$'000			
No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	Houses No. of dwelling units	Other dwellings No. of dwelling units							
JUNE 1976														
N.S.W.	1,003	18,270	677	13,725	4,728	93,221	5,550	108,525	858	16,691	11,354	10,696	108,109	293,613
Vic.	999	19,392	1,242	25,100	4,351	84,867	6,243	122,696	349	6,663	10,678	4,489	127,546	283,965
Qld	658	10,252	422	7,791	1,718	27,315	2,668	43,103	130	2,255	2,490	3,022	43,451	87,359
S.A.	409	8,645	422	10,288	1,196	23,017	1,903	39,843	124	2,107	1,902	3,528	32,949	70,105
W.A.	884	16,623	305	5,335	1,591	27,388	2,688	47,814	92	1,532	2,951	2,180	47,495	113,321
Tas.	131	2,229	46	968	359	6,033	524	9,046	12	184	530	532	8,630	18,093
N.T.	63	1,426	22	488	27	537	111	2,431	1	20	538	60	1,996	10,187
A.C.T.	95	1,749	269	5,294	233	4,681	511	10,114	86	1,610	540	1,389	9,482	24,819
Aust.	4,242	78,586	3,405	68,989	14,203	267,059	20,198	383,572	1,652	31,062	30,983	25,896	379,658	901,462
JULY 1976														
N.S.W.	917	17,323	703	14,651	4,273	85,820	5,084	101,742	809	16,052	9,887	8,908	97,316	290,951
Vic.	877	16,946	1,074	22,375	3,893	77,450	5,575	111,918	269	4,853	9,566	4,393	116,795	275,796
Qld	555	9,303	468	8,988	1,695	28,668	2,599	44,650	119	2,309	2,287	3,147	40,197	86,012
S.A.	414	9,025	453	10,395	1,078	19,386	1,845	37,074	100	1,732	2,140	1,788	29,839	70,947
W.A.	779	15,744	228	4,212	1,271	22,853	2,200	41,392	78	1,417	2,258	1,948	43,386	108,347
Tas.	103	1,678	57	1,159	328	5,739	479	8,456	9	120	443	465	7,654	18,095
N.T.	86	2,127	17	281	24	538	127	2,936	-	10	405	1	3,447	9,587
A.C.T.	103	1,689	195	3,695	182	4,040	450	8,887	30	537	521	720	8,538	24,427
Aust.	3,834	73,835	3,195	65,756	12,744	244,494	18,359	357,055	1,414	27,030	27,507	21,370	347,772	884,162
AUGUST 1976														
N.S.W.	944	18,348	776	16,589	5,005	98,586	5,787	114,741	938	18,782	9,858	8,681	93,974	304,569
Vic.	980	20,182	1,101	21,725	4,174	80,225	5,891	115,347	364	6,785	10,963	3,941	111,689	278,165
Qld	605	10,485	592	12,200	1,904	33,018	2,973	53,288	128	2,415	2,646	2,082	43,958	89,552
S.A.	380	8,582	552	12,597	1,043	20,547	1,833	39,062	142	2,664	1,900	1,418	28,963	73,724
W.A.	869	17,041	241	5,008	1,308	24,023	2,314	44,063	104	2,007	2,591	2,056	40,911	108,200
Tas.	157	2,611	59	1,103	440	8,323	643	11,773	13	264	586	532	8,417	20,510
N.T.	112	2,422	20	415	24	462	155	3,243	1	56	213	77	2,484	9,892
A.C.T.	102	1,793	217	4,077	174	3,585	464	8,826	29	629	530	642	8,988	23,798
Aust.	4,149	81,464	3,558	73,714	14,072	268,769	20,060	390,343	1,719	33,604	29,287	19,429	339,384	908,710

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

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