

**INQUIRIES**

If you want to know more about these statistics ring Mr Colin Squair on Canberra 52 5331 or our State office or write to Information Services, Australian Bureau of Statistics, P.O. Box 10, Belconnen, A.C.T. 2616.

**HOUSING FINANCE FOR OWNER OCCUPATION  
SAVINGS BANKS AND TRADING BANKS  
JANUARY 1977**

	SUMMARY OF MOVEMENTS - AUSTRALIA					
	January 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous January (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for -						
Construction of dwellings	25,230	8,439	-4,056	-3,163	+1,412	-1,797
Purchase of newly erected dwellings	19,231	7,278	-5,553	-325	+277	-133
Purchase of established dwellings	100,094	32,960	-18,700	-1,540	-20,944	-5,818
Alterations and additions	6,560	11,001	-3,868	-1,200	+292	+147
<b>Total Approvals</b>	<b>151,115</b>	<b>59,678</b>	<b>-32,177</b>	<b>-6,228</b>	<b>-18,963</b>	<b>-7,601</b>
<b>Combined Total</b>	<b>210,793</b>		<b>-38,405</b>		<b>-26,564</b>	

**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. 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*  
(Reference No. 5.56) (monthly)

*Housing Finance for Owner Occupation - Permanent Building Societies* (Reference No. 5.58) (monthly)

All publications produced by the ABS are listed in *Publications of the Australian Bureau of Statistics* (Reference No. 1.8).

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									
1975									
DECEMBER 1976	1,669	28,310	1,341	21,911	7,547	127,528	10,557	177,749	8,327
JANUARY 1977	1,418	23,818	1,131	18,954	6,988	121,838	9,537	163,610	6,268
FEBRUARY	1,574	27,165	1,279	21,850	8,078	140,594	10,931	189,609	9,321
MARCH	1,969	33,841	1,580	27,376	8,490	145,783	12,339	207,000	10,336
APRIL	1,706	30,876	1,226	21,370	6,626	115,054	9,558	167,300	6,688
MAY	1,974	37,080	1,428	24,876	7,006	119,768	10,408	181,724	9,584
JUNE	1,999	36,103	1,937	28,096	7,108	124,613	10,644	188,812	10,952
JULY	1,732	31,422	1,267	22,904	5,953	107,416	9,352	161,742	6,773
AUGUST	1,696	30,864	1,369	24,032	6,163	108,380	9,228	163,276	9,061
SEPTEMBER	1,654	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	9,270	172,360	10,096
NOVEMBER	1,688	31,247	1,278	24,202	6,468	119,387	9,434	174,836	9,798
DECEMBER 1977	1,539	29,286	1,342	24,784	6,404	118,794	9,285	172,864	10,428
JANUARY	1,289	25,230	1,009	19,231	5,241	100,094	7,539	144,555	6,950
STATES - JANUARY 1977									
HOUSES									
N.S.W.	333	6,562	127	2,632	1,471	29,187	1,931	38,381	
VIC.	389	8,659	408	7,856	1,815	36,090	2,612	52,655	
QLD	211	3,278	143	2,347	605	9,696	959	15,421	
S.A.	117	2,491	108	2,248	508	9,842	731	14,581	
W.A.	190	3,438	53	1,021	346	6,129	589	10,588	(4)
TAS.	22	368	15	293	103	1,853	140	2,514	
N.Y.	1	26	3	55	17	312	21	395	
A.C.T.	24	373	36	598	72	1,280	132	2,251	
TOTAL	1,287	25,197	893	17,050	4,937	94,389	7,117	136,636	
OTHER DWELLINGS									
N.S.W.	..	..	26	479	148	2,817	174	3,296	
VIC.	1	15	42	857	95	1,860	138	2,732	
QLD	..	..	12	172	14	242	26	414	
S.A.	..	..	28	373	29	477	49	850	
W.A.	..	..	9	174	13	203	22	377	(4)
TAS.	..	..	1	23	2	42	3	65	
N.Y.	..	..	..	..	..	..	..	..	
A.C.T.	1	18	6	103	3	64	10	185	
TOTAL	2	33	116	2,181	304	5,705	422	7,319	
TOTAL									
N.S.W.	333	6,562	153	3,111	1,619	32,004	2,105	41,677	1,359
VIC.	390	8,674	450	8,713	1,910	37,950	2,750	55,337	4,171
QLD	211	3,278	155	2,519	619	9,938	305	13,735	361
S.A.	117	2,491	128	2,621	537	10,319	782	15,431	349
W.A.	190	3,438	62	1,195	359	6,332	611	11,965	434
TAS.	22	368	16	316	105	1,895	143	2,579	64
N.Y.	1	26	3	55	17	312	21	395	15
A.C.T.	25	391	42	701	75	1,344	142	2,436	88
TOTAL	1,289	25,230	1,009	19,231	5,241	100,094	7,539	144,555	6,560

(4) - 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	\$0.0	\$000
AUSTRALIA									
1975									
DECEMBER 1976	698	9,910	480	7,305	2,281	34,847	3,459	52,062	10,956
JANUARY	708	10,236	509	7,411	2,463	38,778	3,680	59,425	10,954
FEBRUARY	868	13,674	515	7,746	2,855	44,765	4,238	66,185	14,934
MARCH	1,019	16,089	626	10,109	3,193	48,884	4,938	75,082	16,263
APRIL	697	10,195	471	8,020	2,187	34,940	3,355	53,155	11,750
MAY	784	12,594	429	7,282	2,235	35,387	3,448	55,263	12,639
JUNE	1,004	14,504	481	7,391	2,596	41,398	4,081	63,293	14,392
JULY	732	10,748	443	7,822	2,699	32,598	3,274	50,368	13,168
AUGUST	830	12,280	554	9,390	2,265	36,327	3,649	57,997	13,496
SEPTEMBER	923	13,975	551	8,797	2,774	44,612	4,246	67,384	17,280
OCTOBER	835	13,334	577	8,781	2,445	38,222	3,457	60,337	15,915
NOVEMBER	907	13,197	496	7,338	2,376	38,589	3,774	59,094	15,457
DECEMBER 1977	814	11,662	460	7,603	2,219	34,500	3,493	53,765	12,201
JANUARY	596	8,439	462	7,278	1,998	32,960	3,056	48,677	11,001
STATES - JANUARY 1977									
HOUSES									
N.S.W.	183	2,912	71	1,028	768	12,463	1,022	16,403	
VIC.	102	1,467	71	888	369	6,559	542	8,912	
QLD	74	936	38	496	204	3,582	315	4,834	
S.A.	78	1,490	200	3,435	179	2,822	457	7,747	
W.A.	94	959	29	415	198	2,790	321	4,154	(A)
TAS.	24	272	5	54	65	1,140	94	1,466	
N.T.	19	166	..	..	6	95	25	261	
A.C.T.	8	119	5	83	24	594	37	794	
TOTAL	582	8,321	419	6,397	1,812	29,965	2,813	44,683	
OTHER DWELLINGS									
N.S.W.	2	25	15	353	115	1,781	132	2,159	
VIC.	6	20	8	116	22	411	36	567	
QLD	4	53	10	199	24	417	38	669	
S.A.	..	..	6	150	13	169	19	319	
W.A.	1	15	4	63	7	99	12	177	(A)
TAS.	1	5	..	..	2	36	3	41	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	..	..	3	62	3	62	
TOTAL	14	118	43	881	186	2,995	243	3,294	
TOTAL									
N.S.W.	185	2,937	86	1,381	883	14,244	1,154	18,562	4,642
VIC.	108	1,487	79	1,002	391	6,990	578	9,799	2,588
QLD	78	989	48	695	227	3,919	353	5,603	1,348
S.A.	78	1,490	206	3,585	192	2,991	476	6,666	832
W.A.	95	974	33	478	205	2,889	331	4,341	1,150
TAS.	25	277	5	54	67	1,176	97	1,587	239
N.T.	19	166	..	..	6	95	25	261	66
A.C.T.	8	119	5	83	27	656	40	858	166
TOTAL	596	8,439	462	7,278	1,998	32,960	3,056	48,677	11,001

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS						SAVINGS BANKS					
	SAVINGS BANKS			TRADING BANKS			LOANS ADVANCED TO INDIV- IDUALS DURING MONTH	LOANS APPROVED BUT NOT ADVANCED TO INDIV- IDUALS AT END OF MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIV- IDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO		
	FOR DWELLINGS	FOR ALTER- ATIONS AND ADDITIONS		FOR DWELLINGS	FOR ALTER- ATIONS AND ADDITIONS					INDIVIDUALS	BUILDING SOCIETIES	
		DWGS	\$000		\$000	DWGS	\$000	\$000	PERMANENT		TERMINATING	
AUSTRALIA												
1975												
DECEMBER	568	9,605	173	93	1,496	70	211,266	451,032	26,663	5,179,399	4,543	210,579
1976												
JANUARY	506	8,472	182	62	973	51	112,468	499,988	34,192	5,222,778	4,586	209,302
FEBRUARY	659	11,296	150	95	1,068	70	152,813	534,359	25,896	5,313,246	4,466	207,517
MARCH	829	14,594	264	109	1,836	95	200,921	536,026	96,023	5,457,141	4,314	210,682
APRIL	501	8,475	119	47	615	104	175,265	528,135	41,194	5,602,864	4,189	209,046
MAY	543	10,851	206	52	735	42	181,074	528,112	22,674	5,707,669	4,048	207,721
JUNE	619	10,549	203	58	977	95	197,617	519,507	36,501	5,832,855	4,096	212,765
JULY	501	8,133	144	54	988	37	179,193	502,552	37,696	5,929,272	3,972	212,101
AUGUST	458	7,951	223	86	1,597	174	171,616	495,639	29,486	6,018,383	3,884	210,584
SEPTEMBER	557	9,449	157	69	1,562	155	183,038	497,133	105,146	6,169,251	3,757	212,446
OCTOBER	471	8,087	109	62	1,086	151	156,818	514,775	43,397	6,275,432	3,652	211,694
NOVEMBER	508	9,080	243	84	1,285	98	170,807	514,479	28,214	6,368,196	3,523	211,338
DECEMBER	513	8,613	113	50	946	56	236,356	456,889	43,862	6,506,949	3,501	215,269
1977												
JANUARY	419	7,140	134	48	849	75	112,721	488,009	38,629	6,552,944	3,453	213,299
STATES - JANUARY 1977												
N.S.W.	179	3,227	58	42	766	75	27,344	152,292	8,985	1,843,417		111,673
VIC.	102	1,740	19	2	30	**	43,869	204,420	23,140	2,481,035		64,257
QLD	46	666	15	1	32	**	14,623	39,537	2,667	762,664		19,201
S.A.	42	742	10	2	4	**	12,557	49,363	3,824	697,180		374
T.A.S.	32	539	19	1	17	**	10,194	32,881	1,806	491,694		22,699
N.T.	10	94	**	**	**	**	1,913	8,138	358	152,266		1,745
A.C.T.	**	**	**	**	**	**	206	1,046	27	9,093		**
	8	130	13	**	**	**	1,337	9,302	578	126,195		1,403
TOTAL	419	7,140	134	48	849	75	112,721	488,009	38,629	6,552,944		216,752