

INQUIRIES

If you want to know more about these statistics -
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HOUSING FINANCE FOR OWNER OCCUPATION
 PERMANENT BUILDING SOCIETIES
 APRIL 1977

SUMMARY OF MOVEMENTS - AUSTRALIA

	April 1977 (\$'000)	Change Over Previous Month		Change Over Previous April	
		(\$'000)	(%)	(\$'000)	(%)
Loans approved to individuals for -					
Construction of dwellings	16,017	-5,132	24.3	+2,643	+19.8
Purchase of newly erected dwellings	20,548	-4,098	-16.6	+6,265	+43.9
Purchase of established dwellings	85,034	-18,799	-18.1	+23,744	+38.7
Total	121,599	-28,029	-18.7	+32,652	+36.7
Loans advanced	122,038	-22,133	-15.4	+356	+0.3
Amount owing by borrowers	4,838,633	+77,685	+1.6	+836,911	+20.9
Share capital	4,538,195	+5,237	+0.1	+923,923	+25.6
Unsecured borrowings	1,294,300	-9,691	-0.7	+327,143	+33.8

EXPLANATORY NOTES

This bulletin presents statistics of secured finance provided by permanent building societies to individuals for the construction or purchase of dwellings for owner occupation, and details of selected assets and liabilities of these societies.

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 and the monthly bulletin *Housing Finance for Owner Occupation* (Reference No. 5.56).

3. Details published in this bulletin for balance items such as loans approved but not advanced at end of month, paid up share capital at end of month, and borrowings owing at end of month may not be derivable from corresponding figures for the previous month because of continual updating of coverage etc.

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
 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)

Housing Finance for Owner Occupation - Savings and Trading Banks (Reference No. 5.57)

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

TABLE 1 - SUMMARY OF LOAN APPROVALS - AUSTRALIA

	LOANS APPROVED TO INDIVIDUALS FOR										
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		ALTERATIONS AND ADDITIONS TO DWELLINGS	LOANS APPROVED FOR OTHER PURPOSES	TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000
1976											
MARCH	841	19,775	706	17,169	3,943	95,691	5,490	122,625	1,987	7,004	131,616
APRIL	588	13,374	574	14,288	2,793	61,290	3,955	88,947	1,865	3,875	93,887
MAY	744	17,629	539	13,350	2,619	60,137	3,402	90,816	1,886	3,651	96,273
JUNE	576	13,377	639	14,747	2,914	54,026	3,629	82,159	1,861	4,788	89,799
JULY	669	15,987	762	17,716	2,772	61,808	4,203	95,511	2,080	3,627	100,691
AUGUST	741	17,569	903	21,888	3,229	71,073	4,873	110,490	2,345	3,811	115,846
SEPTEMBER	741	18,192	946	23,014	3,892	87,242	5,979	128,448	2,520	5,591	136,559
OCTOBER	714	17,279	1,030	25,138	3,974	90,896	5,718	133,313	2,370	7,444	143,127
NOVEMBER	784	17,369	1,190	30,897	4,399	101,940	6,293	150,266	3,823	4,792	158,021
DECEMBER	661	17,013	906	24,000	3,792	98,679	5,359	131,692	1,913	6,965	140,470
1977											
JANUARY	576	14,911	756	20,183	3,183	75,189	4,509	111,283	1,821	4,318	117,122
FEBRUARY	686	15,714	879	22,947	3,934	94,309	5,419	132,970	2,417	5,790	140,877
MARCH	838	21,149	942	24,646	4,357	103,833	6,137	149,628	2,202	8,337	158,167
APRIL	637	16,017	770	20,548	3,514	85,034	4,921	121,599	1,978	8,185	131,762

TABLE 2 - SUMMARY OF MONTHLY OPERATIONS - AUSTRALIA

	\$000										
	LOANS ADVANCED DURING MONTH	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH	LOAN PAYMENTS BY BORROWERS DURING MONTH		AMOUNT OWING BY BORROWERS AT END OF MONTH	SHARE CAPITAL		UNSECURED BORROWINGS		SECURED BORROWINGS	
			PRINCIPAL	TOTAL		PAID UP AT END OF MONTH	CHANGE OVER PREVIOUS MONTH	OWING AT END OF MONTH	CHANGE OVER PREVIOUS MONTH	OWING AT END OF MONTH	CHANGE OVER PREVIOUS MONTH
1976											
MARCH	149,682	305,389	60,399	93,825	3,921,425	3,607,324	-165,713	981,864	-7,860	184,222	+11,121
APRIL	121,682	271,944	51,857	85,987	4,001,722	3,614,272	+6,948	967,157	-14,707	202,301	+18,079
MAY	112,776	249,495	51,974	91,206	4,012,524	3,663,681	+49,409	956,528	-10,637	199,647	-2,654
JUNE	105,097	227,077	54,160	92,316	4,116,074	3,709,341	+45,560	971,305	+14,785	208,894	+8,467
JULY	92,898	230,233	48,864	87,663	4,167,472	3,826,865	+117,464	1,016,146	+44,841	194,820	-13,234
AUGUST	98,214	243,259	47,903	88,921	4,217,783	3,942,623	+115,818	1,051,910	+35,764	186,535	-8,285
SEPTEMBER	111,653	261,986	49,630	90,644	4,279,806	4,060,128	+117,505	1,090,203	+38,293	184,232	-2,303
OCTOBER	119,010	280,822	45,859	87,952	4,352,957	4,163,329	+189,628	1,148,303	+58,100	184,271	+39
NOVEMBER	133,196	297,775	53,058	95,664	4,436,152	4,272,038	+188,789	1,165,620	+25,317	191,838	+7,559
DECEMBER	158,769	273,826	61,558	105,638	4,534,013	4,388,369	+112,331	1,238,686	+73,066	187,534	+4,296
1977											
JANUARY	91,580	293,651	31,635	76,308	4,594,606	4,475,971	+91,602	1,275,864	+37,178	187,261	-273
FEBRUARY	123,276	303,828	45,989	90,577	4,671,893	4,551,494	+75,523	1,308,217	+32,353	193,139	+5,878
MARCH	144,171	310,245	55,116	101,518	4,750,967	4,532,958	-18,536	1,303,991	-4,226	213,771	+20,632
APRIL	122,038	312,828	44,352	91,011	4,838,634	4,538,195	+5,237	1,294,300	-9,691	201,716	-12,055

TABLE 3 - LOANS APPROVED TO INDIVIDUALS - STATES

	APRIL 1977								
	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
	HOUSES								
N.S.+W.	187	5,050	250	6,599	1,268	32,627	1,705	44,376	
VIC.	55	1,392	150	4,275	586	14,789	791	20,456	
QLD	72	1,683	62	1,526	328	6,773	462	9,982	
S.A.	19	574	22	579	96	2,436	137	3,589	
W.A.	260	6,342	82	2,130	574	11,877	916	22,358	
TAS.	19	452	12	310	75	1,836	106	2,251	(A)
A.C.T. AND N.T.	16	297	45	1,354	41	1,079	102	2,740	
TOTAL -									
APRIL 1977	620	15,790	623	16,882	2,968	73,080	4,219	105,752	
MARCH 1977	835	21,025	762	19,856	3,677	89,050	5,274	129,931	
FEBRUARY 1977	597	15,418	736	19,296	3,356	81,625	4,689	116,339	
	OTHER DWELLINGS								
N.S.+W.	**	**	86	2,089	438	9,567	524	11,656	
VIC.	**	**	19	552	48	1,039	67	1,591	
QLD	**	**	5	113	7	157	12	270	
S.A.	**	**	5	131	13	331	18	467	
W.A.	8	193	32	781	36	775	76	1,749	
TAS.	**	**	**	**	1	27	1	27	(A)
A.C.T. AND N.T.	1	34	**	**	3	58	4	92	
TOTAL -									
APRIL 1977	9	227	147	3,666	546	11,954	702	15,847	
MARCH 1977	3	124	180	4,730	680	14,783	863	19,697	
FEBRUARY 1977	9	296	143	3,651	578	12,604	730	16,631	
	TOTAL								
N.S.+W.	187	5,050	336	8,788	1,706	42,194	2,229	56,032	582
VIC.	55	1,392	169	4,827	634	15,828	858	22,047	307
QLD	72	1,683	67	1,639	335	6,930	474	10,252	129
S.A.	19	574	27	710	109	2,767	155	4,051	377
W.A.	260	6,535	114	2,920	610	14,652	992	24,107	333
TAS.	19	452	12	310	76	1,526	107	2,278	88
A.C.T. AND N.T.	17	331	45	1,304	44	1,137	106	2,832	162
TOTAL -									
APRIL 1977	637	16,017	770	20,948	3,514	85,034	4,921	121,599	1,978
MARCH 1977	838	21,149	942	24,646	4,357	103,833	6,137	149,628	2,202
FEBRUARY 1977	605	15,714	879	22,947	3,934	94,309	5,419	132,970	2,117

(A) - DETAILS NOT COLLECTED

TABLE 4 - SUMMARY OF MONTHLY OPERATIONS - STATES

APRIL 1977

LOANS APPROVED FOR OTHER PURPOSES	CANCELLATIONS DURING MONTH OF LOANS PREVIOUSLY APPROVED										LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH			AMOUNT OWING BY BORROWERS AT END OF MONTH
	TO INDIVIDUALS FOR					LOANS ADVANCED DURING MONTH		LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH		LOAN PAYMENTS BY BORROWERS DURING MONTH				
	Dwellings		Alterations and Additions		For all other purposes	For Dwellings	For all other purposes	For Dwellings	For all other purposes	Principal	Interest	Total		
	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
N.S.W.	1,239	151	3,546	16	55	46,186	841	152,328	4,349	16,557	17,343	33,900	1,900,149	
VIC.	1,036	32	808	**	**	21,983	634	47,581	2,267	8,782	9,499	14,281	897,237	
QLD	182	29	578	**	40	11,532	124	17,731	543	6,375	7,200	13,575	735,128	
S.A.	58	7	329	**	145	6,266	63	8,030	2,255	1,508	1,573	3,081	195,144	
W.A.	5,602	51	1,182	**	**	24,740	2,371	47,759	18,056	8,696	8,833	17,529	879,915	
TAS.	98	8	195	**	**	2,895	113	4,117	431	1,468	956	2,424	101,326	
A.C.T. AND N.T.	50	9	227	**	20	2,290	**	6,989	392	966	1,255	2,221	129,734	
TOTAL -														
APRIL 1977	8,185	287	6,865	16	260	117,892	4,146	284,535	28,293	44,352	46,659	91,011	4,838,633	
MARCH 1977	8,337	348	8,400	11	668	138,122	6,849	285,731	24,514	59,116	46,402	101,518	4,760,947	
FEBRUARY 1977	5,790	333	7,702	98	124	120,205	3,071	280,434	22,894	45,989	44,588	98,577	4,671,893	

TABLE 5 - TRANSACTIONS IN SHARE CAPITAL AND BORROWINGS - STATES

APRIL 1977

\$000

	SHARE CAPITAL			BORROWINGS							
	RECEIVED	WITHDRAWN	PAID UP AT END OF MONTH	UNSECURED		SECURED (OWING AT END OF MONTH)					TOTAL
				RECEIVED	WITHDRAWN	GOVERNMENT	BANKS	INSURANCE COMPANIES	ALL OTHER LENDERS		
N.S.W.	182,510	188,726	2,420,544	1,372	1,598	14,119	91	10,746	33,212	8,672	52,721
VIC.	25,416	25,973	266,088	94,804	101,190	887,589	**	5,958	5,716	1,171	12,845
QLD	93,765	97,773	110,579	1,955	3,734	23,846	**	6,094	3,581	3,550	13,225
S.A.	28,554	27,799	824,831	1,564	1,417	7,325	16,127	384	100	100	17,011
W.A.	91,509	75,186	632,062	54,841	54,560	376,636	19,469	6,116	1,117	47,075	73,777
TAS.	11,616	12,175	89,305	7,191	8,956	39,085	**	1,472	150	**	1,622
A.C.T. AND N.T.	12,787	13,288	94,786	2,312	1,913	25,700	18,436	3,265	2,147	6,667	30,515
TOTAL -											
APRIL 1977	446,657	448,928	4,538,195	163,679	173,370	1,294,300	54,123	34,035	46,323	67,235	201,716
MARCH 1977	486,040	505,216	4,532,958	196,951	201,177	1,303,991	54,222	50,229	46,249	63,071	213,771
FEBRUARY 1977	432,873	397,350	4,551,434	175,328	142,975	1,308,217	54,543	24,981	46,225	67,398	193,139