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INQUIRIES

If you want to know more about these statistics, ring Mr Paul Murphy on Canberra 52 7115 or our State office or write to Information Services, Australian Bureau of Statistics P.O. Box 10, Belconnen, A.C.T. 2616.

7 DEC 1976

HOUSING FINANCE FOR OWNER OCCUPATION
PERMANENT BUILDING SOCIETIES
OCTOBER 1976

SUMMARY OF MOVEMENTS - AUSTRALIA

	October 1976 (\$'000)	Change Over Previous Month		Change Over Previous October	
		(\$'000)	(%)	(\$'000)	(%)
Loans approved to individuals for -					
Construction of dwellings	17,279	-913	-5.0	-8,269	-32.4
Purchase of newly erected dwellings	25,138	+2,124	+9.2	+24	+0.1
Purchase of established dwellings	90,896	+3,654	+4.2	-30,184	-24.9
Total	133,313	+4,865	+3.8	-38,429	-22.4
Loans advanced	119,010	+7,357	+6.6	-30,833	-20.6
Amount owing by borrowers	4,351,546	+73,753	+1.7	+921,045	+26.8
Share capital	4,162,183	+103,221	+2.5	+547,833	+15.2
Unsecured borrowings	1,140,186	+50,110	+4.6	+260,824	+29.7

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

Unless otherwise indicated, any discrepancies between totals and sums of components are due to rounding.

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)

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
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	\$000	\$000	\$000
1975											
OCTOBER	1,171	25,548	1,120	25,114	5,773	121,000	8,064	171,742	3,892	7,758	183,392
NOVEMBER	1,262	28,488	1,050	23,476	5,490	115,929	7,812	168,293	3,113	6,785	178,191
DECEMBER	988	22,141	923	21,863	4,928	105,991	6,831	150,815	2,827	11,672	164,514
1976											
JANUARY	805	19,561	865	20,035	4,235	93,608	5,906	133,204	2,206	5,480	140,890
FEBRUARY	704	17,132	819	19,139	4,156	90,815	5,679	127,066	2,424	6,482	135,992
MARCH	841	19,775	786	17,169	3,943	85,681	5,490	122,625	1,987	7,304	131,616
APRIL	588	13,374	574	14,283	2,793	61,290	3,955	88,947	1,865	3,475	93,887
MAY	744	17,629	539	13,050	2,619	60,137	3,902	90,816	1,806	3,651	96,273
JUNE	576	13,377	639	14,747	2,414	54,426	3,629	82,150	1,861	4,788	88,799
JULY	669	15,987	762	17,716	2,772	61,808	4,203	95,511	2,088	3,092	100,691
AUGUST	741	17,569	903	21,848	3,224	71,873	4,873	110,498	2,345	3,811	115,446
SEPTEMBER	741	18,192	946	23,814	3,892	87,242	5,579	128,448	2,520	5,591	136,559
OCTOBER	714	17,279	1,010	25,138	3,974	90,896	5,718	133,313	2,370	7,444	143,127

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	
		OF MONTH	PRINCIPAL			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
1975											
OCTOBER	149,843	330,273	51,105	82,754	3,430,501	3,614,350	..	879,362	..	155,489	..
NOVEMBER	151,041	349,271	40,707	72,796	3,541,949	3,697,144	+82,794	901,683	+22,321	159,123	+3,734
DECEMBER	176,773	328,632	54,411	89,508	3,663,354	3,771,263	+7,419	930,947	+29,264	158,169	-954
1976											
JANUARY	117,747	345,389	38,031	71,461	3,743,314	3,827,031	+59,768	971,314	+40,367	157,741	-424
FEBRUARY	141,105	331,646	40,108	79,862	3,841,311	3,773,037	-33,994	989,724	+18,410	173,191	+15,368
MARCH	149,602	305,389	68,399	93,825	3,931,425	3,807,324	-165,713	981,864	-7,860	184,222	+11,121
APRIL	121,692	271,544	51,857	85,987	4,001,722	3,614,272	-65,948	967,157	-14,787	222,301	+18,079
MAY	112,776	249,495	51,974	91,206	4,062,524	3,663,681	+45,489	956,520	-10,637	199,647	-2,654
JUNE	105,097	227,877	54,108	92,316	4,110,074	3,789,341	+45,660	971,305	+14,785	208,054	+8,407
JULY	94,849	230,233	48,927	87,053	4,165,471	3,825,039	+116,298	1,010,819	+44,714	194,820	-13,234
AUGUST	98,214	243,259	47,110	88,921	4,212,775	3,941,457	-115,818	1,051,783	+35,764	186,535	-8,285
SEPTEMBER	111,653	261,586	49,035	90,644	4,277,793	4,058,962	+117,585	1,090,076	+38,293	184,211	-2,324
OCTOBER	119,010	280,772	45,257	97,770	4,351,540	4,104,183	+103,221	1,140,186	+50,110	185,258	+1,047

TABLE 3 - LOANS APPROVED TO INDIVIDUALS

OCTOBER 1976

	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	
HOUSES									
N.S.W.	171	3,938	385	7,231	1,204	29,077	1,679	40,246	
VIC.	98	2,429	206	5,435	767	18,188	1,071	26,052	
QLD	125	2,914	174	3,935	694	14,719	989	21,568	
S.A.	14	368	37	954	171	4,242	222	5,584	
W.A.	265	6,693	83	1,955	479	10,782	827	19,430	
TAS.	19	372	14	283	119	2,366	152	3,021	(A)
A.C.T. AND N.T.	14	420	60	1,630	40	1,037	114	2,987	
TOTAL -									
OCTOBER 1976	705	17,054	875	21,425	3,474	88,411	5,054	118,890	
SEPTEMBER 1976	731	17,968	770	18,884	3,371	75,870	4,872	112,722	
AUGUST 1976	722	17,044	767	18,651	2,814	62,033	4,303	97,728	
OTHER DWELLINGS									
N.S.W.	**	**	92	2,124	372	7,952	464	10,876	
VIC.	**	**	31	737	62	1,311	93	2,048	
QLD	**	**	7	191	10	360	23	551	
S.A.	**	**	7	172	18	354	25	526	
W.A.	7	188	10	286	25	373	42	847	
TAS.	**	**	**	**	3	56	3	56	(A)
A.C.T. AND N.T.	2	37	8	203	4	79	14	319	
TOTAL -									
OCTOBER 1976	9	225	155	3,713	500	10,485	664	14,423	
SEPTEMBER 1976	18	224	176	4,130	521	11,372	707	15,726	
AUGUST 1976	19	525	136	3,197	415	9,040	570	12,762	
TOTAL									
N.S.W.	170	3,938	397	9,357	1,576	37,029	2,143	50,324	789
VIC.	98	2,429	237	6,172	829	19,499	1,164	28,100	443
QLD	125	2,914	177	4,126	710	15,079	1,012	22,119	296
S.A.	14	368	44	1,126	189	4,596	247	6,110	269
W.A.	272	6,881	93	2,241	504	11,155	869	20,277	422
TAS.	19	372	14	283	122	2,422	155	3,877	126
A.C.T. AND N.T.	16	357	68	1,833	44	1,116	120	3,306	25
TOTAL -									
OCTOBER 1976	714	17,279	1,030	25,148	3,974	90,896	5,718	133,313	2,370
SEPTEMBER 1976	741	18,192	946	23,014	3,892	87,242	5,579	128,448	2,528
AUGUST 1976	741	17,569	903	21,848	3,229	71,073	4,873	110,490	2,345

(A) - DETAILS NOT COLLECTED

TABLE 4 - SUMMARY OF MONTHLY OPERATIONS - STATES

OCTOBER 1976

CANCELLATIONS DURING MONTH OF LOANS PREVIOUSLY APPROVED													
LOANS APPROVED FOR OTHER PURPOSES	TO INDIVIDUALS FOR					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
	DWELLINGS			ALTER- ATIONS AND ADJUST- MENTS	FOR ALL OTHER PURPOSES	FOR DWELLINGS	FOR ALL OTHER PURPOSES	FOR DWELLINGS	FOR ALL OTHER PURPOSES	PRINCIPAL	INTEREST	TOTAL	
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
N.S.W.	574	96	2,259	16	23	36,766	655	119,816	1,620	14,853	16,199	31,052	1,704,783
VIC.	2,589	26	661	17	..	22,221	1,869	49,559	1,959	9,916	8,211	18,127	788,743
QLD	221	24	466	..	6	19,950	98	24,457	466	8,401	6,729	15,130	691,646
S.A.	314	29	666	3	64	6,717	149	9,018	605	1,406	1,438	2,844	169,229
W.A.	3,409	31	831	..	50	23,724	1,308	47,599	10,257	8,508	8,162	16,670	787,499
TAS.	281	..	..	5	..	2,377	46	6,098	436	1,426	859	2,285	91,533
A.C.T. AND N.T.	56	11	264	..	..	2,984	146	8,159	493	747	1,123	1,870	118,111
TOTAL -													
OCTOBER 1976	7,444	217	5,147	41	143	114,739	4,271	264,690	16,082	45,257	42,721	87,978	4,351,546
SEPTEMBER 1976	5,591	278	6,099	36	50	107,280	4,452	248,934	13,052	49,635	41,809	90,644	4,277,793
AUGUST 1976	3,011	212	4,551	55	..	93,624	4,590	231,295	11,964	47,910	41,011	88,921	4,215,775

TABLE 5 - TRANSACTIONS IN SHARE CAPITAL AND BORROWINGS

OCTOBER 1976

\$000

BORROWINGS

	SHARE CAPITAL			UNSECURED			SECURED (OWING AT END OF MONTH)						TOTAL
	RECEIVED	WITHDRAWN	PAID UP AT END OF MONTH	RECEIVED	WITHDRAWN	OWING AT END OF MONTH	GOVERNMENT	BANKS	INSURANCE COMPANIES	ALL OTHER LENDERS			
N.S.W.	179,683	121,202	2,189,073	1,217	1,043	12,825	94	7,521	34,258	7,943	49,816		
VIC.	24,972	22,125	249,471	100,405	74,188	720,893	..	4,561	5,069	1,391	11,001		
QLD	90,310	80,137	777,025	1,904	63	4,977	..	7,350	3,351	6,545	17,246		
S.A.	26,371	21,001	203,320	797	728	7,369	16,025	634	280	100	17,019		
W.A.	73,952	50,444	573,854	64,874	44,991	333,260	19,726	1,725	1,125	34,939	57,515		
TAS.	7,614	6,111	76,086	9,751	8,529	44,416	..	874	150	..	1,824		
A.C.T. AND N.T.	13,009	11,673	93,354	1,646	949	10,446	18,648	3,637	2,173	6,979	31,637		
TOTAL -													
OCTOBER 1976	415,911	312,690	4,102,183	109,590	130,480	1,140,186	54,473	26,482	46,406	57,897	189,258		
SEPTEMBER 1976	427,604	310,099	4,056,962	163,643	125,350	1,090,076	54,841	27,972	44,635	56,763	184,211		
AUGUST 1976	420,096	344,248	3,941,457	159,959	120,191	1,051,783	55,125	35,070	44,401	51,939	186,535		