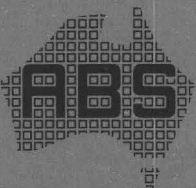
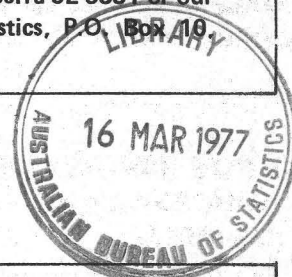


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**INQUIRIES**

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	1,669	28,310	1,341	21,911	7,547	127,528	10,557	177,749	8,327
1976									
JANUARY	1,418	23,818	1,131	18,954	6,988	121,038	9,537	163,810	6,268
FEBRUARY	1,574	27,165	1,279	21,850	8,078	140,594	10,931	189,609	9,021
MARCH	1,969	33,841	1,580	27,376	8,490	145,783	12,039	207,000	10,386
APRIL	1,706	30,876	1,226	21,370	6,626	115,054	9,558	167,300	8,668
MAY	1,974	37,080	1,428	24,876	7,006	119,768	10,408	181,724	9,584
JUNE	1,999	36,103	1,537	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	8,952	161,742	8,773
AUGUST	1,696	30,864	1,369	24,032	6,163	108,380	9,228	163,276	9,661
SEPTEMBER	1,854	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	9,276	172,360	10,096
NOVEMBER	1,688	31,247	1,278	24,202	6,468	119,387	9,434	174,836	9,798
DECEMBER	1,539	29,286	1,342	24,784	6,404	118,794	9,285	172,864	10,428
1977									
JANUARY	1,289	25,230	1,009	19,231	5,241	100,094	7,539	144,555	6,560
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	52,605	
QLD	211	3,278	143	2,347	605	9,696	959	15,321	
S.A.	117	2,491	108	2,248	508	9,842	733	14,581	
W.A.	190	3,438	53	1,021	346	6,129	589	10,588	(A)
TAS.	22	368	15	293	103	1,853	140	2,514	
N.T.	1	28	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.	..	..	20	373	29	477	49	850	
W.A.	..	..	9	174	13	203	22	377	(A)
TAS.	..	..	1	23	2	42	3	65	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	1	18	6	103	3	64	10	185	
TOTAL	2	33	116	2,181	304	5,705	422	7,919	
TOTAL									
N.S.W.	333	6,562	153	3,111	1,619	32,004	2,105	41,677	1,059
VIC.	390	8,674	450	8,713	1,910	37,950	2,750	55,337	4,190
QLD	211	3,278	155	2,519	619	9,938	985	15,735	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	10,965	434
TAS.	22	368	16	316	105	1,895	143	2,579	64
N.T.	1	28	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

(A) - 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	\$000	\$000
AUSTRALIA									
1975									
DECEMBER	698	9,910	480	7,305	2,281	34,847	3,459	52,062	10,956
1976									
JANUARY	708	10,236	509	7,411	2,463	38,778	3,680	56,425	10,854
FEBRUARY	868	13,674	515	7,746	2,855	44,765	4,238	66,185	14,594
MARCH	1,019	16,089	626	10,109	3,193	48,884	4,838	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	7,022	2,099	32,598	3,274	50,368	13,168
AUGUST	830	12,280	554	9,390	2,265	36,327	3,649	57,997	13,996
SEPTEMBER	923	13,975	551	8,797	2,774	44,612	4,248	67,384	17,280
OCTOBER	835	13,334	577	8,781	2,445	38,222	3,857	60,337	15,935
NOVEMBER	907	13,197	496	7,308	2,376	38,589	3,779	59,094	15,457
DECEMBER	814	11,602	460	7,603	2,219	34,500	3,493	53,705	12,201
1977									
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	886	369	6,559	542	8,912	
QLD	74	936	38	496	203	3,502	315	4,934	
S.A.	78	1,490	200	3,435	179	2,822	457	7,747	
W.A.	94	959	29	415	198	2,790	321	4,164	(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	796	
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	431	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	3,994	
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	9,479	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	8,066	802
W.A.	95	974	33	478	205	2,889	333	4,341	1,150
TAS.	25	277	5	54	67	1,176	97	1,507	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

9 NOV 1978

SAVINGS BANKS

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS												
	SAVINGS BANKS		TRADING BANKS		FOR ALTERATIONS AND ADDITIONS		FOR DWELLINGS		FOR DWELLINGS			
	\$000	\$000	\$000	\$000	\$000	\$000	DMGS	DMGS	\$000	\$000		
1975												
DECEMBER	568	9,605	173	1,496	93	70	211,266	451,032	28,683	5,179,399	4,543	210,579
1976												
JANUARY	500	8,472	182	973	62	51	112,468	499,988	34,192	5,222,778	4,586	209,302
FEBRUARY	659	11,296	150	1,068	55	70	152,813	534,359	25,896	5,313,246	4,466	207,517
MARCH	829	14,594	204	1,836	109	95	200,921	536,026	96,023	5,497,141	4,314	210,082
APRIL	501	8,475	119	815	47	104	175,265	528,135	41,194	5,602,864	4,189	209,046
MAY	583	10,051	206	735	52	42	181,074	528,112	22,674	5,707,669	4,048	207,721
JUNE	619	10,549	203	977	58	99	197,617	519,507	38,501	5,832,855	4,098	212,765
JULY	501	8,133	144	908	54	37	179,193	502,552	37,696	5,929,272	3,972	212,101
AUGUST	458	7,951	223	1,597	86	174	171,616	495,699	29,386	6,018,383	3,884	210,584
SEPTEMBER	557	9,449	157	1,562	89	155	183,038	497,333	105,146	6,189,251	3,757	212,446
OCTOBER	471	8,087	109	1,086	62	151	156,818	514,775	43,397	6,275,432	3,652	211,094
NOVEMBER	508	9,080	243	1,285	84	98	170,607	519,479	28,214	6,368,190	3,523	211,038
DECEMBER	513	8,813	113	940	50	56	236,956	456,889	43,662	6,506,949	3,501	215,269
1977												
JANUARY	419	7,140	134	849	48	75	112,721	488,009	38,625	6,552,944	3,453	213,299

AUSTRALIA

	DMGS	\$000	FOR DWELLINGS	AND ADDITIONS	FOR DWELLINGS	AND ADDITIONS	FOR DWELLINGS	AND ADDITIONS	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS TO INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	\$000	\$000	\$000	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES
1975															
DECEMBER	568	9,605	173	1,496	93	70	211,266	451,032	28,683	5,179,399	4,543	210,579			
1976															
JANUARY	500	8,472	182	973	62	51	112,468	499,988	34,192	5,222,778	4,586	209,302			
FEBRUARY	659	11,296	150	1,068	55	70	152,813	534,359	25,896	5,313,246	4,466	207,517			
MARCH	829	14,594	204	1,836	109	95	200,921	536,026	96,023	5,497,141	4,314	210,082			
APRIL	501	8,475	119	815	47	104	175,265	528,135	41,194	5,602,864	4,189	209,046			
MAY	583	10,051	206	735	52	42	181,074	528,112	22,674	5,707,669	4,048	207,721			
JUNE	619	10,549	203	977	58	99	197,617	519,507	38,501	5,832,855	4,098	212,765			
JULY	501	8,133	144	908	54	37	179,193	502,552	37,696	5,929,272	3,972	212,101			
AUGUST	458	7,951	223	1,597	86	174	171,616	495,699	29,386	6,018,383	3,884	210,584			
SEPTEMBER	557	9,449	157	1,562	89	155	183,038	497,333	105,146	6,189,251	3,757	212,446			
OCTOBER	471	8,087	109	1,086	62	151	156,818	514,775	43,397	6,275,432	3,652	211,094			
NOVEMBER	508	9,080	243	1,285	84	98	170,607	519,479	28,214	6,368,190	3,523	211,038			
DECEMBER	513	8,813	113	940	50	56	236,956	456,889	43,662	6,506,949	3,501	215,269			
1977															
JANUARY	419	7,140	134	849	48	75	112,721	488,009	38,625	6,552,944	3,453	213,299			

STATES - JANUARY 1977

	DMGS	\$000	FOR DWELLINGS	AND ADDITIONS	FOR DWELLINGS	AND ADDITIONS	FOR DWELLINGS	AND ADDITIONS	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS TO INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	\$000	\$000	\$000	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES
N.S.W.	179	3,227	58	766	42	75	27,340	152,292	8,885	1,843,417	111,673				
VIC.	102	1,740	19	30	2	..	43,869	204,420	2,140	2,481,035	64,257				
QLD	46	668	15	32	1	..	14,623	34,597	2,647	752,664	15,201				
S.A.	42	742	10	4	2	..	12,557	40,363	3,804	697,180	374				
W.A.	32	539	19	17	1	..	10,194	32,881	1,806	491,094	22,099				
TAS.	10	94	..	..	..	..	1,913	8,108	938	152,266	1,745				
N.T.	..	..	..	..	..	..	266	1,046	27	9,093	..				
A.C.T.	8	130	13	..	..	..	1,337	9,302	578	126,195	1,403				
TOTAL	419	7,140	134	849	48	75	112,721	488,009	38,625	6,552,944	216,752				