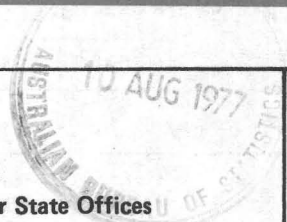


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INQUIRIES

If you want to know more about these statistics —

- ring Mr Colin Squair, Canberra 525331 or our State Office, or
- write to Information Services, ABS, P.O. Box 10, Belconnen A.C.T. 2616

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HOUSING FINANCE FOR OWNER OCCUPATION
SAVINGS BANKS AND TRADING BANKS
JUNE 1977

SUMMARY OF MOVEMENTS — AUSTRALIA						
	June 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous June (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for —						
Construction of dwellings	30,854	11,788	+2,277	+3,179	-5,249	-2,716
Purchase of newly erected dwellings	23,291	7,934	+71	+568	-4,805	+543
Purchase of established dwellings	122,134	33,083	+12,162	+4,128	-2,479	-8,315
Alterations and additions	8,245	15,815	-455	+2,930	-2,707	+1,423
Total Approvals	184,524	68,620	+14,055	+10,805	-15,240	-9,065
Combined Total	253,144		+24,860		-24,305	

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).

R. J. CAMERON
Australian Statistician

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									
1976									
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	9,278	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
FEBRUARY	1,375	26,811	1,176	23,288	6,007	114,614	8,558	164,713	7,941
MARCH	1,639	31,426	1,238	23,944	6,672	128,729	9,549	184,099	9,134
APRIL	1,204	23,381	1,040	18,782	5,006	95,474	7,250	137,637	7,620
MAY	1,484	28,577	1,198	23,220	5,722	109,972	8,404	161,769	8,700
JUNE	1,627	30,854	1,187	23,291	6,382	122,134	9,196	176,279	8,245
STATES - JUNE 1977									
HOUSES									
N.S.W.	503	9,566	140	2,825	1,727	33,763	2,370	46,154	
VIC.	416	8,303	509	10,009	2,346	47,032	3,271	65,344	
QLD	297	5,095	128	2,333	633	10,053	1,058	17,481	
S.A.	121	2,593	179	3,795	583	11,256	883	17,644	
W.A.	200	3,855	57	1,095	417	7,489	674	12,439	(A)
TAS.	48	828	15	277	185	3,411	248	4,516	
N.T.	9	167	5	80	17	287	31	534	
A.C.T.	22	260	57	967	76	1,428	155	2,655	
TOTAL	1,616	30,667	1,090	21,381	5,984	114,719	8,690	166,767	
OTHER DWELLINGS									
N.S.W.	2	29	32	661	225	4,196	259	4,886	
VIC.	1	18	36	784	103	1,989	140	2,791	
QLD	5	90	15	199	13	232	33	521	
S.A.	..	..	6	123	33	550	39	673	
W.A.	1	10	3	48	17	306	21	364	(A)
TAS.	..	..	3	54	3	54	6	108	
N.T.	..	..	..	..	..	..	..	..
A.C.T.	2	40	2	41	4	88	8	169	
TOTAL	11	187	97	1,910	398	7,415	506	9,512	
TOTAL									
N.S.W.	505	9,595	172	3,486	1,952	37,959	2,629	51,040	2,164
VIC.	417	8,321	545	10,793	2,449	49,021	3,411	68,135	4,233
QLD	302	5,185	143	2,532	646	10,285	1,091	18,002	455
S.A.	121	2,593	185	3,918	616	11,806	922	18,317	430
W.A.	201	3,865	60	1,143	434	7,795	695	12,803	775
TAS.	48	828	18	331	188	3,465	254	4,624	66
N.T.	9	167	5	80	17	287	31	534	4
A.C.T.	24	300	59	1,008	80	1,516	163	2,824	118
TOTAL	1,627	30,854	1,187	23,291	6,382	122,134	9,196	176,279	8,245

(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									
1976									
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	2,000	32,960	3,058	48,677	11,001
FEBRUARY	718	10,473	483	7,216	2,116	33,930	3,317	51,619	12,630
MARCH	696	11,107	384	5,335	2,370	36,397	3,450	52,839	14,272
APRIL	593	9,061	454	6,743	1,877	29,051	2,924	44,855	12,310
MAY	546	8,609	464	7,366	1,800	28,955	2,810	44,930	12,885
JUNE	758	11,788	636	7,934	1,965	33,083	3,359	52,805	15,815
STATES - JUNE 1977									
HOUSES									
N.S.W.	284	4,655	101	1,546	781	13,204	1,166	19,405	
VIC.	105	1,549	82	1,291	341	6,359	528	9,199	
QLD	87	1,422	54	706	260	3,855	401	5,983	
S.A.	111	2,125	317	3,026	194	3,173	622	8,324	
W.A.	107	1,323	27	350	158	2,514	292	4,187	(A)
TAS.	24	202	9	163	51	837	84	1,202	
N.T.	12	126	1	19	10	133	23	278	
A.C.T.	14	206	7	156	18	530	39	892	
TOTAL	744	11,608	598	7,257	1,813	30,605	3,155	49,470	
OTHER DWELLINGS									
N.S.W.	3	15	11	187	94	1,613	108	1,815	
VIC.	4	64	10	157	18	265	32	486	
QLD	1	25	6	164	13	213	20	402	
S.A.	1	11	4	71	16	258	21	340	
W.A.	2	44	6	73	9	114	17	231	(A)
TAS.	2	18	1	25	1	5	4	48	
N.T.	1	3	..	..	..	..	1	3	
A.C.T.	..	..	..	..	1	10	1	10	
TOTAL	14	180	38	677	152	2,478	204	3,335	
TOTAL									
N.S.W.	287	4,670	112	1,733	875	14,817	1,274	21,220	6,879
VIC.	109	1,613	92	1,448	359	6,624	560	9,685	4,137
QLD	88	1,447	60	870	273	4,068	421	6,385	1,686
S.A.	112	2,136	321	3,097	210	3,431	643	8,664	880
W.A.	109	1,367	33	423	167	2,628	309	4,418	1,700
TAS.	26	220	10	188	52	842	88	1,250	253
N.T.	13	129	1	19	10	133	24	281	23
A.C.T.	14	206	7	156	19	540	40	902	257
TOTAL	758	11,788	636	7,934	1,965	33,083	3,359	52,805	15,815

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		SAVINGS BANKS									
		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS					TRADING BANKS				
		SAVINGS BANKS		FOR ALTERATIONS AND ADDITIONS			TRADING BANKS		FOR ALTERATIONS AND ADDITIONS		
		FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
		DMGS	DMGS	DMGS	DMGS	DMGS	DMGS	DMGS	DMGS	DMGS	DMGS
		SAVINGS BANKS		FOR ALTERATIONS AND ADDITIONS			TRADING BANKS		FOR ALTERATIONS AND ADDITIONS		
		FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
		LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH	LOANS APPROVED BUT NOT TO INDIVIDUALS AT END OF MONTH
		INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
		INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING	INDIVIDUALS PERMANENTLY TERMINATING
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
		BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO BUILDING SOCIETIES
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA											
1976											
MAY	583	10,051	206	735	42	181,074	528,112	22,674	5,707,669	4,048	207,721
JUNE	619	10,549	203	977	99	197,617	519,507	38,501	5,832,855	4,098	212,765
JULY	501	8,133	144	938	37	179,193	502,552	37,696	5,929,272	3,972	212,101
AUGUST	458	7,951	223	1,597	174	171,616	495,699	29,386	6,018,383	3,884	210,584
SEPTEMBER	557	9,449	157	1,562	155	183,038	497,333	105,146	6,189,251	3,757	212,446
OCTOBER	471	8,087	109	1,086	151	156,818	514,775	43,397	6,275,432	3,652	211,094
NOVEMBER	508	9,080	243	1,285	98	170,607	519,479	28,214	6,368,190	3,523	211,038
DECEMBER	513	8,813	113	940	56	236,956	456,889	43,662	6,506,949	3,501	215,269
1977											
JANUARY	419	7,140	134	849	75	112,721	488,009	38,625	6,552,944	3,453	213,299
FEBRUARY	444	7,919	160	1,053	81	154,839	497,745	29,957	6,628,510	3,361	211,683
MARCH	561	10,167	253	937	53	185,903	494,655	106,857	6,788,606	3,277	211,886
APRIL	402	7,130	145	985	116	139,874	492,763	62,791	6,874,935	3,168	212,385
MAY	461	8,430	255	808	29	181,094	473,453	32,427	6,956,455	4,092	211,583
JUNE	475	8,617	230	1,358	58	171,370	477,760	47,794	7,046,473	3,111	215,828
STATES - JUNE 1977											
N.S.W.	225	4,163	140	1,288	58	46,215	158,645	12,264	1,960,983	111,427	
VIC.	129	2,497	66	25	..	68,095	198,838	20,927	2,696,661	63,933	
QLD	35	579	..	14	..	17,406	35,824	4,741	797,730	15,155	
S.A.	35	586	4	4	..	18,689	35,879	5,083	747,547	376	
W.A.	20	333	15	20	..	12,880	31,064	2,590	531,800	24,893	
TAS.	14	169	5	..	..	4,550	8,371	1,479	164,520	1,781	
N.T.	..	..	..	..	..	401	1,244	35	10,544	..	
A.C.T.	17	290	..	7	..	3,134	7,895	675	136,688	1,374	
TOTAL	475	8,617	230	1,358	58	171,370	477,760	47,794	7,046,473	218,939	