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

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  
For copies of this publication ring Information Services, Canberra 526627 or State Offices

SUMMARY OF MOVEMENTS – AUSTRALIA

	September 1977 (\$'000)		Change over Previous Month (\$'000)		Change over Previous September (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
Loans approved to individuals for –						
Construction of dwellings	31,978	10,108	– 1,856	– 1,247	– 1,642	– 3,867
Purchase of newly erected dwellings	21,626	7,525	– 3,838	– 3,715	– 5,495	– 1,272
Purchase of established dwellings	106,942	27,825	–14,480	– 6,617	–15,220	–16,787
Alterations and additions	9,109	14,713	– 1,200	– 3,076	– 2,266	– 2,567
Total Approvals	169,655	60,171	–21,374	–14,655	–24,623	–24,493
Combined Total	229,826		–36,029		–49,116	

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 1977 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* (Catalogue No. 5609.0 Previously Ref No. 5.56) (monthly)

*Housing Finance for Owner Occupation – Permanent Building Societies* (Catalogue No. 5610.0 Previously Ref No. 5.58) (monthly)

All publications produced by the ABS are listed in *Catalogue of Publications 1977* ( Catalogue No. 1101.0 Previously Ref 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									
1976									
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
JULY	1,605	31,603	1,133	22,499	5,691	112,111	8,429	166,213	7,858
AUGUST	1,757	33,834	1,251	25,464	6,214	121,422	9,222	180,720	10,309
SEPTEMBER	1,645	31,978	1,059	21,626	5,425	106,942	8,129	160,546	9,109
STATES - SEPTEMBER 1977									
HOUSES									
N.S.W.	420	8,282	144	3,322	1,418	29,445	1,982	41,049	
VIC.	495	10,224	407	8,344	1,889	38,714	2,791	57,282	
QLD	321	5,200	130	2,225	658	10,617	1,109	18,042	
S.A.	157	3,547	162	3,536	511	10,204	830	17,287	
W.A.	170	3,334	50	1,069	331	6,163	551	10,566	(A)
TAS.	61	1,073	21	431	182	3,286	264	4,790	
N.T.	5	75	6	124	9	177	20	376	
A.C.T.	16	243	35	567	69	1,451	120	2,261	
TOTAL	1,645	31,978	955	19,618	5,067	100,057	7,667	151,653	
OTHER DWELLINGS									
N.S.W.	..	..	21	423	212	4,172	233	4,595	
VIC.	..	..	31	659	77	1,428	108	2,087	
QLD	..	..	22	384	23	511	45	895	
S.A.	..	..	16	329	23	391	39	720	
W.A.	..	..	8	112	17	293	25	405	(A)
TAS.	..	..	3	40	3	36	6	76	
N.T.	..	..	..	..	..	..	..	..	
A.C.T.	..	..	3	61	3	54	6	115	
TOTAL	..	..	104	2,008	358	6,885	462	8,893	
TOTAL									
N.S.W.	420	8,282	165	3,745	1,630	33,617	2,215	45,644	1,961
VIC.	495	10,224	438	9,003	1,966	40,142	2,899	59,369	4,823
QLD	321	5,200	152	2,609	681	11,128	1,154	18,937	583
S.A.	157	3,547	178	3,865	534	10,595	869	18,007	704
W.A.	170	3,334	58	1,181	348	6,456	576	10,971	652
TAS.	61	1,073	24	471	185	3,322	270	4,866	200
N.T.	5	75	6	124	9	177	20	376	7
A.C.T.	16	243	38	628	72	1,505	126	2,376	179
TOTAL	1,645	31,978	1,059	21,626	5,425	106,942	8,129	160,546	9,109

(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										
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	
JULY	592	8,977	481	7,606	1,712	27,650	2,785	44,233	13,907	
AUGUST	732	11,355	647	11,240	2,061	34,442	3,440	57,037	17,789	
SEPTEMBER	663	10,108	466	7,525	1,666	27,825	2,795	45,458	14,713	
STATES - SEPTEMBER 1977										
HOUSES										
N.S.W.	227	3,693	66	1,083	633	12,125	926	16,901		
VIC.	119	1,993	65	868	294	4,470	478	7,331		
QLD	94	936	45	571	219	2,921	358	4,428		
S.A.	84	1,415	212	3,779	153	2,540	449	7,734		
W.A.	77	1,007	29	386	149	1,922	255	3,315	(A)	
TAS.	33	384	2	6	40	693	75	1,083		
N.T.	2	35	2	10	4	90	8	135		
A.C.T.	8	139	7	144	17	444	32	727		
TOTAL	644	9,602	428	6,847	1,509	25,205	2,581	41,654		
OTHER DWELLINGS										
N.S.W.	3	57	14	242	76	1,209	93	1,508		
VIC.	2	23	4	63	23	441	29	527		
QLD	6	297	5	126	18	287	29	710		
S.A.	3	47	13	213	15	218	31	478		
W.A.	3	43	1	9	8	93	12	145	(A)	
TAS.	2	39	1	25	14	329	17	393		
N.T.	..	..	..	..	1	4	1	4		
A.C.T.	..	..	..	..	2	39	2	39		
TOTAL	19	506	38	678	157	2,620	214	3,804		
TOTAL										
N.S.W.	230	3,750	80	1,325	709	13,334	1,019	18,409	6,582	
VIC.	121	2,016	69	931	317	4,911	507	7,858	3,212	
QLD	100	1,233	50	697	237	3,208	387	5,138	2,010	
S.A.	87	1,462	225	3,992	168	2,758	480	8,212	1,073	
W.A.	80	1,050	30	395	157	2,015	267	3,460	1,269	
TAS.	35	423	3	31	54	1,022	92	1,476	260	
N.T.	2	35	2	10	5	94	9	139	64	
A.C.T.	8	139	7	144	19	483	34	766	243	
TOTAL	663	10,108	466	7,525	1,666	27,825	2,795	45,458	14,713	

(A) - DETAILS NOT COLLECTED

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		SAVINGS BANKS				TRADING BANKS				SAVINGS BANKS							
		FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS ADDITIONS	FOR DWELLINGS 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	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA																	
1976																	
AUGUST	458	7,951	223	86	1,597	174	171,616	495,699	29,386	6,018,383	3,884	210,584					
SEPTEMBER	557	9,449	157	89	1,562	155	183,038	497,333	105,146	6,189,251	3,757	212,446					
OCTOBER	471	8,087	109	62	1,086	151	156,818	514,775	43,397	6,275,432	3,652	211,094					
NOVEMBER	508	9,080	243	84	1,285	98	170,607	519,479	28,214	6,368,190	3,523	211,038					
DECEMBER	513	8,813	113	50	940	56	236,956	456,889	43,662	6,506,949	3,501	215,269					
1977																	
JANUARY	419	7,140	134	48	849	75	112,721	488,009	38,625	6,552,944	3,453	213,299					
FEBRUARY	444	7,919	160	63	1,053	81	154,839	497,745	29,957	6,628,510	3,361	211,683					
MARCH	561	10,167	253	50	937	53	185,903	494,655	106,857	6,788,606	3,277	211,886					
APRIL	402	7,130	145	49	985	116	139,874	492,763	62,791	6,874,935	3,168	212,385					
MAY	461	8,430	255	44	808	29	181,094	473,453	32,427	6,956,455	4,092	211,583					
JUNE	475	8,617	230	65	1,358	58	171,370	477,760	47,794	7,039,722	3,111	215,828					
JULY	437	8,180	161	38	780	37	155,690	487,800	40,170	7,105,038	3,031	215,162					
AUGUST	475	9,164	191	40	702	189	195,990	473,484	77,937	7,225,595	2,935	215,862					
SEPTEMBER	462	8,664	242	29	570	43	159,130	475,103	92,691	7,351,551	2,844	216,061					
STATES - SEPTEMBER 1977																	
N.S.W.	188	3,582	169	26	484	43	43,784	159,915	23,128	2,046,027	110,910						
VIC.	120	2,406	35	1	39	..	63,217	193,290	34,367	2,814,147	64,731						
QLD	42	682	3	2	47	..	18,082	37,289	14,198	832,773	14,588						
S.A.	56	1,013	..	..	..	..	16,343	37,659	10,817	780,386	383						
W.A.	23	389	35	..	..	..	10,870	30,146	6,043	551,781	25,329						
TAS.	18	335	..	..	..	..	4,312	8,613	2,270	173,472	1,620						
N.T.	1	10	..	..	..	..	338	1,267	229	11,357	..						
A.C.T.	14	247	..	..	..	..	2,184	6,924	1,639	141,608	1,344						
TOTAL	462	8,664	242	29	570	43	159,130	475,103	92,691	7,351,551	218,905						