

**INQUIRIES**

If you want to know more about these statistics ring Mr Colin Squair on Canberra 525331 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  
NOVEMBER 1976**

**SUMMARY OF MOVEMENTS – AUSTRALIA**

	November 1976 (\$'000)		Change over Previous Month (\$'000)		Change over Previous November (\$'000)	
	Savings Banks	Trading Banks	Savings Banks	Trading Banks	Savings Banks	Trading Banks
<b>Loans approved to individuals for –</b>						
Construction of dwellings	31,247	13,197	–90	–137	+5,250	+1,925
Purchase of newly erected dwellings	24,202	7,308	–1,096	–1,473	+5,723	–255
Purchase of established dwellings	119,387	38,589	+3,662	+367	+6,011	+6,191
Alterations and additions	9,798	15,457	–298	–478	+1,312	+4,131
<b>Total Approvals</b>	<b>184,634</b>	<b>74,551</b>	<b>+2,178</b>	<b>–1,721</b>	<b>+18,296</b>	<b>+11,992</b>
<b>Combined Total</b>	<b>259,185</b>		<b>+457</b>		<b>+30,288</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

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) (monthly)

*Housing Finance for Owner Occupation –  
Permanent Building Societies* (Reference No.  
5.58) (monthly).

TABLE 1 - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS

NOVEMBER 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.M.	452	8,526	182	3,506	1,661	31,864	2,295	43,896	
VIC.	481	9,928	526	9,580	2,344	44,996	3,351	64,504	
QLD	312	4,842	156	2,913	736	11,322	1,204	19,077	
S.A.	155	3,072	150	3,152	582	10,978	887	17,202	
W.A.	196	3,327	55	1,099	433	7,655	684	12,081	
TAS.	49	837	11	181	231	3,915	291	4,933	(A)
N.T.	7	114	1	15	12	190	20	319	
A.C.T.	33	540	58	1,078	92	1,772	183	3,390	
TOTAL -									
NOVEMBER 1976	1,685	31,186	1,139	21,524	6,091	112,692	8,915	165,402	
OCTOBER 1976	1,666	31,309	1,206	22,597	5,888	109,154	8,760	163,060	
SEPTEMBER 1976	1,852	33,583	1,321	24,313	6,329	114,882	9,502	172,778	
OTHER DWELLINGS									
N.S.M.	..	..	37	852	215	4,024	252	4,876	
VIC.	..	..	50	954	61	1,396	131	2,350	
QLD	..	..	12	197	20	341	32	538	
S.A.	..	..	26	442	39	601	65	1,043	
W.A.	3	61	11	190	14	212	28	463	
TAS.	..	..	2	32	3	55	5	87	(A)
N.T.	..	..	..	..	1	16	1	16	
A.C.T.	..	..	1	11	4	50	5	61	
TOTAL -									
NOVEMBER 1976	3	61	139	2,678	377	6,695	519	9,434	
OCTOBER 1976	2	28	143	2,701	373	6,571	518	9,300	
SEPTEMBER 1976	2	37	148	2,808	415	7,280	565	10,125	
TOTAL									
N.S.M.	452	8,526	219	4,358	1,876	35,888	2,547	48,772	1,764
VIC.	481	9,928	576	10,534	2,425	46,392	3,482	66,854	5,880
QLD	312	4,842	168	3,110	756	11,663	1,236	19,615	471
S.A.	155	3,072	176	3,594	621	11,579	952	18,245	621
W.A.	199	3,388	66	1,289	447	7,867	712	12,544	640
TAS.	49	837	13	213	234	3,970	296	5,020	289
N.T.	7	114	1	15	13	206	21	335	3
A.C.T.	33	540	59	1,089	96	1,822	188	3,451	130
TOTAL -									
NOVEMBER 1976	1,688	31,247	1,278	24,202	6,468	119,387	9,434	174,836	9,798
OCTOBER 1976	1,668	31,337	1,349	25,298	6,261	115,725	9,278	172,360	10,096
SEPTEMBER 1976	1,854	33,620	1,469	27,121	6,744	122,162	10,067	182,903	11,375

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		ALTERATIONS AND ADDITIONS TO DWELLINGS	
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
N.S.M.	299	4,436	96	1,343	833	14,303	1,288	20,082		
VIC.	197	2,916	108	1,372	508	8,760	813	13,048		
QLD	116	1,579	47	861	290	4,418	453	6,858		
S.A.	106	1,790	148	2,537	200	3,936	454	8,263		
M.A.	111	1,345	40	434	198	2,441	349	4,220		
TAS.	28	363	5	14	72	1,050	105	1,427		(A)
N.T.	11	185	2	18	7	125	20	328		
A.C.T.	16	229	3	90	26	506	45	825		
TOTAL -										
NOVEMBER 1976	884	12,843	449	6,669	2,194	35,539	3,527	55,051		
OCTOBER 1976	805	12,879	528	7,943	2,245	35,090	3,578	55,912		
SEPTEMBER 1976	898	13,665	493	7,960	2,543	41,009	3,934	62,634		
OTHER DWELLINGS										
N.S.M.	5	46	17	198	106	1,837	128	2,083		
VIC.	4	14	16	196	35	435	55	645		
QLD	6	184	7	141	13	276	26	601		
S.A.	2	47	2	30	12	187	16	264		
M.A.	4	54	3	65	11	254	18	373		
TAS.	2	7	1	3	1	15	4	25		(A)
N.T.	..	..	..	..	3	10	3	10		
A.C.T.	..	..	1	6	1	36	2	42		
TOTAL -										
NOVEMBER 1976	23	354	47	639	182	3,050	252	4,043		
OCTOBER 1976	30	455	49	838	200	3,132	279	4,425		
SEPTEMBER 1976	25	310	58	837	231	3,603	314	4,750		
TOTAL										
N.S.M.	304	4,484	113	1,541	999	16,140	1,416	22,165		7,082
VIC.	201	2,930	124	1,568	533	9,195	868	13,693		3,452
QLD	122	1,763	54	1,002	303	4,694	479	7,459		1,529
S.A.	108	1,837	150	2,567	212	4,123	470	8,527		1,157
M.A.	115	1,399	43	499	209	2,695	367	4,593		1,478
TAS.	30	370	6	17	73	1,065	109	1,452		297
N.T.	11	185	2	18	10	135	23	338		124
A.C.T.	16	229	4	96	27	542	47	867		338
TOTAL -										
NOVEMBER 1976	907	13,197	496	7,308	2,376	38,589	3,779	59,094		15,457
OCTOBER 1976	835	13,334	577	8,781	2,445	38,222	3,857	60,337		15,935
SEPTEMBER 1976	923	13,975	551	8,797	2,774	44,612	4,248	67,384		17,280

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS				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						
		DMGS	\$000	\$000	DMGS	\$000	\$000	DMGS	\$000	\$000	DMGS	\$000	\$000	DMGS	\$000	\$000	DMGS	\$000	\$000	DMGS	\$000	\$000	
N.S.W.	221	4,180	68	1,205	78	81	41,148	161,698	7,789	1,803,072	111,166												
VIC.	111	2,035	117	41	3	..	67,501	208,955	10,099	2,400,655	63,594												
QLD	49	840	9	39	3	7	21,283	45,947	2,573	731,747	14,929												
S.A.	56	1,017	1	..	..	..	17,332	43,782	4,446	677,561	383												
W.A.	32	491	17	..	..	..	14,763	37,647	1,794	477,546	21,339												
TAS.	17	193	1	..	..	..	5,099	9,980	944	147,679	1,742												
N.T.	1	21	..	..	..	..	539	1,116	24	8,743	..												
A.C.T.	21	303	10	..	..	10	2,942	10,354	545	121,187	1,408												
TOTAL -																							
NOVEMBER 1976	508	9,080	243	1,285	84	98	170,607	519,479	28,214	6,368,190	214,561												
OCTOBER 1976	471	8,087	109	1,086	62	151	156,818	514,775	43,397	6,275,432	214,746												
SEPTEMBER 1976	557	9,449	157	1,562	89	155	183,038	497,333	105,146	6,189,251	216,203												

(A) - AMOUNTS OWING BY PERMANENT BUILDING SOCIETIES

NOVEMBER 1976	\$3,523,000
OCTOBER 1976	\$3,652,000
SEPTEMBER 1976	\$3,757,000