



AUSTRALIAN BUREAU OF STATISTICS Canberra

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HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA APRIL 1981

PHONE INQUIRIES for more information about these statistics—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.

other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

In April 1981 savings and trading banks approved a combined total of \$337.6 million in loans to individuals for the construction or purchase of dwellings. This was \$1.2 million less than in March 1981 but \$25.5 million more than in April 1980.

In seasonally adjusted terms the total of such loans approved in April 1981 was \$323.3 million, \$4.2 million less than in March 1981.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$61.8 million in April 1981, \$2.4 million more than in March 1981 but \$1.3 million less than in April 1980.

During April 1981 savings and trading banks approved \$245.7 million in loans to individuals for the purchase of established dwellings. This was \$7.1 million less than in March 1981 but \$24.0 million more than in April 1980.

EXPLANATORY NOTES

Introduction

This publication 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. While the statistics are described as being for calendar months, it should be noted that:

- for trading banks the data relate to the period ending on the second Wednesday of the month following the month stated and may cover either a 4 or 5 week period.
- for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

Seasonal adjustment

3. Details of the methods used in seasonally adjusting these series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

4. Large fluctuations occurring in series as a result of irregular influences, such as interest rate changes, are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Scope

5. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1980 issue of this publication.

6. This publication incorporates revisions made to previous statistics in this series.

Related publications

7. Users may also wish to refer to the following publications which contain housing finance statistics directly comparable with those published in this publication and are available on request:

Housing Finance for Owner Occupation, Australia (5609.0)—issued monthly

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—issued monthly.

8. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

n.a. not available

— nil or rounded to zero

Dwgs number of dwelling units.

9. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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									
1980									
MARCH	1,713	42,421	910	21,547	7,141	171,567	9,764	235,535	8,847
APRIL	1,848	46,401	868	20,861	6,777	163,227	9,493	229,689	9,876
MAY	1,995	50,905	844	19,912	6,809	165,671	9,548	236,488	9,348
JUNE	1,708	43,339	747	18,034	5,865	142,284	8,320	203,657	7,838
JULY	1,862	45,265	724	16,883	6,247	152,842	8,833	214,990	8,767
AUGUST	1,762	44,975	658	16,271	5,443	135,678	7,863	196,924	7,831
SEPTEMBER	1,676	42,889	644	16,029	5,507	138,883	7,827	197,792	7,927
OCTOBER	1,838	46,649	846	21,313	6,496	153,236	9,180	231,189	9,314
NOVEMBER	1,578	36,873	769	19,891	6,180	150,288	8,527	207,052	6,720
DECEMBER	1,817	43,878	773	19,745	6,762	161,892	9,352	225,507	6,981
1981									
JANUARY	1,470	36,079	749	19,886	6,458	162,950	8,577	218,925	5,616
FEBRUARY	1,697	40,849	816	21,343	7,437	181,583	9,950	244,895	6,477
MARCH	1,904	45,108	826	20,988	7,747	191,464	10,477	258,560	8,111
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529	8,483
STATES - APRIL 1981									
HOUSES									
N.S.W.	508	13,359	205	5,962	1,814	53,033	2,527	72,354	
VIC.	648	14,392	308	8,136	2,911	67,119	3,867	89,647	
QLD	406	8,522	150	3,885	922	19,000	1,478	30,997	
S.A.	92	2,561	44	1,889	542	12,627	578	16,277	
W.A.	174	4,398	56	1,372	457	10,871	587	16,541	(NA)
TAS.	58	1,320	8	165	234	4,857	300	6,152	
N.T.	10	260	4	98	22	610	36	968	
A.C.T.	8	148	34	1,003	98	3,732	144	4,153	
TOTAL	1,904	44,966	889	21,218	7,000	171,129	9,713	237,299	
OTHER DWELLINGS									
N.S.W.	-	-	13	406	181	6,154	194	6,560	
VIC.	1	20	7	159	114	2,862	122	3,041	
QLD	2	55	19	278	25	520	37	813	
S.A.	-	-	6	169	28	635	34	804	
W.A.	2	48	9	212	19	432	31	692	(NA)
TAS.	-	-	-	-	3	39	3	39	
N.T.	1	31	-	-	1	18	2	47	
A.C.T.	2	22	1	55	7	164	10	241	
TOTAL	8	176	46	1,239	378	10,816	432	12,230	
TOTAL									
N.S.W.	508	13,359	218	6,368	1,995	59,187	2,721	78,914	2,320
VIC.	649	14,412	315	8,295	3,025	69,981	3,989	92,688	4,425
QLD	408	8,577	169	3,623	947	19,520	1,515	31,720	276
S.A.	92	2,561	50	1,258	578	13,262	712	17,081	448
W.A.	176	4,446	65	1,584	476	11,393	717	17,333	594
TAS.	58	1,320	8	165	237	4,986	303	6,391	158
N.T.	11	290	4	98	23	620	38	1,080	-
A.C.T.	10	170	35	1,058	105	3,156	150	4,394	198
TOTAL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529	8,483

TABLE 2 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERRECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		ALTERATIONS AND ADDITIONS TO DWELLINGS
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	
AUSTRALIA									
1980									
MARCH	712	14,891	319	6,435	2,472	47,717	3,503	69,043	16,454
APRIL	851	16,727	351	7,206	2,974	58,438	4,176	82,371	23,941
MAY	689	15,172	327	6,227	2,449	46,368	3,465	67,767	19,976
JUNE	646	13,287	287	4,944	2,317	46,254	3,250	64,495	19,822
JULY	854	17,373	405	8,891	2,856	59,123	4,115	84,587	23,619
AUGUST	869	18,258	356	7,217	2,594	54,978	3,819	80,445	20,174
SEPTEMBER	806	17,063	342	6,840	2,613	53,159	3,761	77,062	18,786
OCTOBER	911	18,854	392	7,373	3,099	63,335	4,402	89,562	27,899
NOVEMBER	685	13,667	378	7,715	2,685	56,465	3,748	77,847	25,153
DECEMBER	645	13,026	295	6,151	2,550	55,197	3,490	74,374	20,578
1981									
JANUARY	590	12,855	305	6,577	2,685	56,394	3,580	75,736	19,836
FEBRUARY	652	13,193	298	5,962	2,918	64,170	3,868	83,325	24,464
MARCH	642	13,323	273	5,593	2,813	61,312	3,728	80,228	27,568
APRIL	774	16,663	377	7,638	3,020	63,743	4,171	88,044	28,896
STATES - APRIL 1981									
HOUSES									
N.S.W.	255	6,389	92	1,664	1,055	24,816	1,402	32,769	
VIC.	120	2,129	63	1,389	581	10,524	584	14,062	
QLD	170	2,797	83	1,235	504	8,098	757	12,122	
S.A.	75	2,416	63	1,488	313	7,996	441	11,800	
W.A.	96	1,939	29	541	254	5,168	379	7,600	(NA)
TAS.	9	179	2	23	50	857	61	1,069	
N.T.	11	175	-	-	7	129	14	296	
A.C.T.	8	188	7	124	43	817	58	1,129	
TOTAL	744	16,213	329	6,424	2,727	57,490	3,988	80,127	
OTHER DWELLINGS									
N.S.W.	10	171	14	397	133	3,258	157	3,826	
VIC.	2	23	5	68	47	891	54	982	
QLD	10	142	16	382	53	1,899	79	1,453	
S.A.	2	13	3	59	18	316	27	388	
W.A.	6	101	7	328	33	682	46	1,109	(NA)
TAS.	-	-	-	-	1	15	1	15	
N.T.	-	-	1	28	-	-	1	28	
A.C.T.	-	-	2	48	8	76	10	116	
TOTAL	30	450	48	1,214	293	6,253	371	7,917	
TOTAL									
N.S.W.	265	6,560	106	2,061	1,188	27,274	1,559	35,895	13,215
VIC.	122	2,152	68	1,457	548	11,415	738	15,024	6,818
QLD	180	2,939	99	1,537	557	9,899	836	17,575	3,677
S.A.	77	2,429	66	1,547	331	8,217	464	12,188	1,467
W.A.	102	2,048	36	821	287	5,848	425	8,799	2,462
TAS.	9	179	2	23	51	887	62	1,084	445
N.T.	11	176	1	28	7	129	19	324	328
A.C.T.	8	188	9	164	51	893	68	1,245	484
TOTAL	774	16,663	377	7,638	3,020	63,743	4,171	88,044	28,896

TABLE 1 - ADDITIONAL HOUSING FINANCE INFORMATION

	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS						SAVINGS BANKS							
	SAVINGS BANKS			TRADING BANKS			LOANS ADVANCED TO INDIV- IDUALS DURING MONTH	LOANS APPROVED BUT NOT ADVANCED TO INDIV- IDUALS AT END OF MONTH	INTEREST DEFERRED TO LOAN ACCOUNTS OF INDIV- IDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO				
	FOR DWELLINGS		FOR ALTER- ATIONS AND ADDITIONS	FOR DWELLINGS		FOR ALTER- ATIONS AND ADDITIONS				INDIVIDUALS	BUILDING SOCIETIES			
	DWGS	2000		DWGS	2000									
		1980	1980		1980	1980	1980	1980	1980	1980				
AUSTRALIA														
1980														
MARCH	493	11,637	249	85	1,580	85	209,831	644,250	93,111	10,307,998	254,418			
APRIL	506	11,321	129	101	1,520	84	240,653	634,912	144,275	10,484,943	255,495			
MAY	459	10,995	182	69	974	48	240,572	628,999	66,169	10,571,809	256,216			
JUNE	441	11,013	189	83	1,229	136	216,823	613,261	55,478	10,640,418	261,591			
JULY	426	9,884	316	186	1,857	57	237,398	589,420	72,185	10,725,450	269,441			
AUGUST	403	9,354	364	89	1,670	61	196,340	587,317	70,853	10,782,893	261,295			
SEPTEMBER	447	10,668	263	73	1,259	91	208,412	581,701	101,781	10,886,835	261,623			
OCTOBER	415	10,450	94	129	1,898	114	219,647	592,813	162,961	11,048,938	260,524			
NOVEMBER	365	8,565	175	85	1,944	104	195,150	581,885	75,186	11,107,822	258,358			
DECEMBER	370	9,546	167	75	1,675	102	269,763	654,816	85,617	11,204,258	261,423			
1981														
JANUARY	315	8,042	116	106	2,277	138	160,744	610,475	60,887	11,223,432	263,531			
FEBRUARY	437	10,743	245	101	1,614	68	216,627	633,162	85,877	11,288,299	258,861			
MARCH	408	10,489	119	104	2,342	146	231,037	658,188	106,157	11,393,380	257,630			
APRIL	442	11,115	146	183	2,037	190	251,416	657,443	181,187	11,584,422	257,831			
STATES - APRIL 1981														
N.S.W.	195	5,285	67	78	1,757	194	81,435	259,962	47,525	3,313,747	97,771			
VIC.	127	3,021	15	8	67	-	89,610	238,886	61,887	4,435,855	112,786			
QLD	48	1,614	8	9	117	-	30,703	67,462	24,278	1,374,228	12,930			
S.A.	36	861	46	5	72	-	20,739	35,151	17,167	1,179,943	-			
W.A.	19	478	10	2	22	-	17,914	38,463	23,469	850,933	31,905			
T.A.S.	5	103	-	1	2	-	6,659	18,464	1,577	294,371	1,478			
N.T.	5	95	-	-	-	-	1,878	1,762	845	23,124	-			
A.C.T.	5	269	-	-	-	-	3,278	9,293	2,444	202,256	1,090			
TOTAL	442	11,115	146	183	2,037	190	251,416	657,443	181,187	11,584,422	257,831			

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED

	ORIGINAL						SEASONALLY ADJUSTED					
	CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS (A)		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
SAVINGS BANKS												
1980												
MARCH	2,623	63,968	7,141	171,567	9,764	235,535	2,685	65,621	6,766	161,114	9,451	225,735
APRIL	2,716	66,462	6,777	163,227	9,493	229,689	2,754	68,157	6,781	162,815	9,535	230,972
MAY	2,839	70,517	6,909	165,671	9,548	235,488	2,688	67,110	6,734	164,768	9,414	231,874
JUNE	2,455	61,373	5,865	142,284	8,320	203,657	2,477	62,217	6,272	153,656	8,749	215,873
JULY	2,592	62,148	6,247	152,842	8,839	214,991	2,385	56,699	6,288	155,479	8,655	212,178
AUGUST	2,420	61,246	5,442	135,678	7,863	195,924	2,432	57,867	5,996	150,874	8,428	212,941
SEPTEMBER	2,320	58,909	5,507	138,883	7,827	197,792	2,310	58,833	5,982	152,834	8,292	210,867
OCTOBER	2,684	67,953	6,496	163,236	9,180	231,189	2,388	59,181	5,976	151,116	8,364	211,297
NOVEMBER	2,347	56,764	6,180	154,288	8,527	209,852	2,451	59,341	6,038	148,012	8,489	207,753
DECEMBER	2,590	63,615	6,762	161,892	9,352	225,507	2,728	66,471	7,010	167,341	9,738	233,812
1981												
JANUARY	2,219	55,965	6,458	162,960	8,577	211,925	2,483	62,283	6,549	161,227	9,032	223,511
FEBRUARY	2,513	61,392	7,437	183,503	9,950	244,895	2,728	65,938	7,184	171,687	9,912	237,625
MARCH	2,730	67,896	7,747	191,464	10,477	259,360	2,758	67,956	7,393	181,865	10,151	249,821
APRIL	2,767	67,584	7,778	191,945	10,545	249,529	2,810	69,489	7,286	179,096	10,096	248,585
TRADING BANKS												
1980												
MARCH	1,031	21,326	2,472	47,717	3,503	63,843	1,038	21,898	2,422	46,381	3,460	57,471
APRIL	1,202	23,333	2,974	54,438	4,176	82,371	1,067	21,197	2,558	48,687	3,617	69,880
MAY	1,016	21,399	2,449	46,368	3,465	67,767	1,094	22,894	2,619	50,188	3,713	72,992
JUNE	933	18,231	2,317	46,264	3,250	64,495	1,038	20,866	2,729	54,811	3,767	75,677
JULY	1,259	25,464	2,856	59,123	4,115	84,587	1,105	22,252	2,691	56,568	3,796	78,829
AUGUST	1,225	25,667	2,594	54,978	3,819	80,645	1,328	25,739	2,973	63,219	4,301	88,951
SEPTEMBER	1,148	23,303	2,613	53,159	3,761	77,962	1,172	25,363	2,988	61,771	4,160	87,134
OCTOBER	1,303	26,227	3,099	63,335	4,402	83,562	1,066	21,505	2,659	55,112	3,725	76,617
NOVEMBER	1,063	21,382	2,555	56,465	3,618	77,847	1,093	22,862	2,782	60,350	3,875	82,912
DECEMBER	940	19,177	2,588	55,197	3,499	74,374	1,061	22,152	2,630	58,579	3,691	80,731
1981												
JANUARY	895	19,432	2,685	56,394	3,580	75,735	1,072	21,579	2,788	58,127	3,860	81,706
FEBRUARY	950	19,155	2,914	64,170	3,864	83,325	935	18,328	2,637	56,393	3,572	74,721
MARCH	915	18,916	2,813	61,312	3,728	80,228	925	18,762	2,754	59,731	3,679	78,493
APRIL	1,151	24,301	3,020	63,743	4,171	88,944	1,024	21,579	2,593	53,155	3,617	74,734

(A) - SEPARATE SEASONALLY ADJUSTED FIGURES FOR CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS ARE NOT AVAILABLE.