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HOUSING FINANCE FOR OWNER OCCUPATION PERMANENT BUILDING SOCIETIES, AUSTRALIA JUNE 1981

PHONE INQUIRIES *for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.*
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MAIN FEATURES

Permanent building societies approved loans totalling \$125.4 million to individuals for the construction and purchase of dwellings in June 1981. This was \$5.2 million less than in May 1981, and \$79.7 million less than the June 1980 figure.

Seasonally adjusted, loans approved in June 1981 totalled \$140.8 million, \$5.3 million more than the May 1981 figure.

Loans approved for the construction of dwellings in June 1981 totalled \$20.3 million, \$0.2 million less than the May 1981 figure, and \$12.0 million less than the June 1980 figure.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured housing finance provided by permanent building societies to individuals for the construction or purchase of dwellings for owner occupation, and details of selected assets and liabilities of these societies.

2. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1980 issue of this publication and of the monthly *Housing Finance for Owner Occupation, Australia* (5609.0).

3. Details of the methods used in seasonally adjusting original 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.

5. This publication incorporates revisions made to previous statistics in this series. For this and other reasons details published in this publication for balance items such as loans approved but not advanced at end of month, paid up share capital at end of month, and borrowings owing at end of month may not be derivable from corresponding figures for the previous month.

Related publications

6. Users may also wish to refer to the following Housing Finance publications which are available on request:

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

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—issued monthly

7. 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

— nil or rounded to zero
Dwgs number of dwelling units

R. J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS
ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

	CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERRECTED DWELLINGS						PURCHASE OF ESTABLISHED DWELLINGS			
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERRECTED DWELLINGS		TOTAL				TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL										
MONTHS =										
1980										
MAY	992	32,267	947	31,839	1,939	64,106	5,730	175,294	7,669	239,400
JUNE	970	32,231	789	25,984	1,759	58,215	4,829	146,821	6,588	205,036
JULY	1,084	35,498	1,066	34,641	2,150	70,131	5,667	177,694	7,817	247,825
AUGUST	1,034	33,332	887	29,473	1,921	62,805	5,884	164,595	7,085	227,480
SEPTEMBER	1,049	34,298	978	32,208	2,027	66,496	5,719	170,946	7,746	247,444
OCTOBER	1,047	35,118	984	34,238	2,031	69,356	5,844	188,095	7,875	257,443
NOVEMBER	897	30,097	902	32,466	1,799	62,563	5,649	181,728	7,448	244,283
DECEMBER	828	27,456	812	28,253	1,640	55,709	5,168	169,113	6,808	224,822
1981										
JANUARY	710	24,194	685	23,294	1,395	47,488	4,442	145,121	5,837	192,609
FEBRUARY	638	21,512	608	20,541	1,246	42,053	4,119	135,263	5,365	177,316
MARCH	734	25,008	589	21,094	1,323	46,094	4,210	139,373	5,533	185,467
APRIL	660	22,528	468	16,282	1,128	38,730	3,577	115,787	4,785	154,517
MAY	608	20,474	535	18,084	1,143	38,558	2,918	92,814	4,853	138,572
JUNE	584	20,259	454	15,657	1,038	35,946	2,724	89,489	3,762	125,355
SEASONALLY ADJUSTED										
MONTHS =										
1980										
MAY					1,963	65,645	5,673	173,113	7,636	238,758
JUNE					1,888	62,954	5,593	172,627	7,481	235,581
JULY					2,063	67,460	5,596	177,692	7,659	245,152
AUGUST					1,794	58,128	5,740	178,312	7,834	228,440
SEPTEMBER					1,887	60,432	5,767	177,696	7,166	233,128
OCTOBER					1,885	61,417	5,050	163,762	6,855	225,179
NOVEMBER					1,697	58,871	5,580	177,478	7,277	236,349
DECEMBER					1,725	57,839	5,337	174,874	7,062	231,913
1981										
JANUARY					1,579	53,161	5,814	162,188	6,597	215,349
FEBRUARY					1,330	44,401	3,827	128,181	5,259	172,582
MARCH					1,317	45,021	3,947	127,606	5,264	173,627
APRIL					1,377	45,947	3,829	124,268	5,166	170,235
MAY					1,174	40,083	3,023	95,425	4,197	135,508
JUNE					1,076	37,582	3,100	101,319	4,176	140,821

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

	LOANS APPROVED TO INDIVIDUALS FOR													
	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY EXPECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL	
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
AUSTRALIA														
YEARS -														
1978-79	10,350	291,560	57	1,662	9,737	292,276	1,432	44,974	47,908	1,297,181	6,599	168,681	75,783	2,096,334
1979-80	10,725	316,349	69	2,473	9,374	293,518	1,399	49,981	58,185	1,461,808	7,641	221,832	79,393	2,365,953
1980-81	9,826	327,753	47	1,989	7,496	251,822	1,472	55,159	47,252	1,522,861	7,861	257,869	73,954	2,415,853
MONTHS -														
1980														
MAY	986	32,140	6	127	822	27,231	125	4,688	4,966	151,425	764	23,869	7,669	239,488
JUNE	961	31,923	9	388	681	22,132	108	3,852	4,186	126,568	643	20,261	6,588	205,036
JULY	1,078	35,159	6	331	922	29,372	144	5,269	4,923	153,685	744	24,089	7,817	247,825
AUGUST	1,029	33,167	5	165	756	25,864	131	4,409	4,886	138,883	678	25,712	7,085	227,488
SEPTEMBER	1,045	34,110	4	180	831	26,846	147	5,362	4,897	154,485	822	26,461	7,746	247,444
OCTOBER	1,044	34,987	3	123	838	28,252	146	5,986	5,838	168,722	886	27,373	7,875	257,443
NOVEMBER	892	29,929	5	168	759	26,518	143	6,148	4,914	158,481	735	23,319	7,448	244,263
DECEMBER	826	27,388	2	76	679	23,828	133	5,225	4,447	143,883	721	25,238	6,888	224,822
1981														
JANUARY	710	24,194	-	-	543	17,966	142	5,328	3,832	126,073	610	19,848	5,837	192,609
FEBRUARY	633	21,311	5	181	491	16,366	117	4,175	3,472	113,957	647	21,386	5,365	177,316
MARCH	729	24,834	9	162	481	16,974	108	4,120	3,564	118,832	646	20,541	5,533	185,467
APRIL	658	22,442	2	86	383	13,275	85	2,927	2,978	98,565	687	17,222	4,705	154,517
MAY	605	20,338	3	136	447	15,147	88	2,937	2,448	77,641	462	14,373	4,053	138,572
JUNE	577	19,878	7	381	366	12,414	88	3,273	2,341	76,934	383	12,475	3,762	125,355
STATES - MAY 1981														
N.S.W.	225	7,881	-	-	208	7,353	31	1,074	684	24,489	176	6,382	1,324	47,149
VIC.	69	2,378	-	-	89	3,344	5	288	625	28,246	62	1,888	850	28,144
QLD	79	2,686	-	-	49	1,709	1	50	246	6,908	6	288	381	18,562
S.A.	26	837	-	-	7	1,199	8	270	245	6,329	67	1,699	391	11,284
W.A.	199	6,466	3	136	24	762	38	764	444	15,382	132	3,515	882	26,949
TAS.	3	80	-	-	1	30	-	-	76	857	-	-	40	967
A.C.T. AND N.T.	4	120	-	-	69	1,750	13	537	78	2,589	19	601	183	5,517
STATES - JUNE 1981														
N.S.W.	210	7,579	-	-	172	6,123	40	1,541	787	29,696	180	6,411	1,389	51,358
VIC.	59	2,145	-	-	68	2,388	4	190	480	15,449	47	1,815	668	21,899
QLD	62	2,279	-	-	40	1,349	12	631	269	7,632	6	224	388	12,866
S.A.	16	502	-	-	5	148	2	61	146	4,468	41	1,121	210	6,423
W.A.	219	6,841	7	381	15	537	27	757	549	16,539	99	2,686	912	27,743
TAS.	6	120	-	-	1	33	-	-	26	537	-	-	33	690
A.C.T. AND N.T.	9	169	-	-	65	1,883	3	93	83	2,621	10	218	170	5,184

TABLE 3 - LOAN OPERATIONS

	LOANS APPROVED DURING PERIOD					CANCELLATIONS DURING PERIOD OF LOANS PREVIOUSLY APPROVED				
	TO INDIVIDUALS FOR				TOTAL	TO INDIVIDUALS FOR				TOTAL
	DWELLINGS		ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR ALL OTHER PURPOSES		DWELLINGS		ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR ALL OTHER PURPOSES	
DWGS	\$000	\$000	\$000	\$000	DWGS	\$000	\$000	\$000	\$000	
AUSTRALIA										
YEARS -										
1978-79	75,783	2,096,334	43,841	91,706	2,231,881	3,263	89,562	732	4,149	94,443
1979-80	79,393	2,365,953	49,757	130,027	2,545,737	3,328	97,132	753	7,153	105,038
1980-81	73,954	2,415,053	48,453	172,718	2,636,224	3,474	112,276	718	17,795	130,789
MONTHS -										
1980										
MAY	7,669	239,450	4,726	13,424	257,550	385	11,621	22	1,868	13,511
JUNE	6,568	205,036	4,253	12,003	221,292	252	7,602	93	303	8,078
JULY	7,817	247,825	4,610	13,914	266,350	365	11,390	25	814	12,229
AUGUST	7,005	227,480	4,746	12,871	245,017	313	10,313	50	936	11,299
SEPTEMBER	7,746	247,444	4,333	13,266	265,043	318	9,828	38	968	10,834
OCTOBER	7,875	257,443	5,295	16,385	279,043	304	10,052	50	2,059	12,161
NOVEMBER	7,448	244,283	3,786	10,153	266,222	322	10,239	78	4,164	14,481
DECEMBER	6,808	224,822	4,088	16,631	245,541	241	8,130	6	996	9,132
1981										
JANUARY	5,837	192,689	4,826	16,016	212,651	275	9,279	69	2,818	12,166
FEBRUARY	5,365	177,316	3,732	13,332	194,380	312	10,091	78	1,983	12,144
MARCH	5,533	185,467	3,495	13,682	202,644	275	9,014	67	1,081	10,162
APRIL	4,705	154,517	3,866	14,271	172,654	305	9,724	105	783	10,612
MAY	4,053	130,572	3,043	10,195	143,810	236	7,486	115	930	8,531
JUNE	3,762	125,355	3,433	14,011	142,869	208	6,730	45	263	7,038
STATES - MAY 1981										
N.S.W.	1,324	47,149	1,951	4,360	53,470	101	3,567	91	394	4,052
VIC.	850	28,144	174	882	29,200	66	2,233	8	353	2,594
QLD	301	10,562	243	720	11,125	9	190	-	54	244
S.A.	393	11,284	265	405	12,044	33	868	16	-	866
W.A.	882	26,949	228	3,077	31,154	18	470	-	129	599
TAS.	40	957	54	4	1,025	3	44	-	-	44
A.C.T. AND N.T.	183	5,517	118	157	5,792	6	134	-	-	134
STATES - JUNE 1981										
N.S.W.	1,389	51,350	2,196	2,516	56,062	185	3,877	28	176	4,081
VIC.	668	21,899	308	1,090	23,997	37	1,088	17	-	1,105
QLD	380	12,066	173	5,671	17,910	70	940	-	-	940
S.A.	210	6,423	270	291	6,063	13	268	-	-	250
W.A.	912	27,743	427	4,387	32,557	19	526	-	87	613
TAS.	33	690	49	75	805	2	31	-	-	31
A.C.T. AND N.T.	170	5,184	50	151	5,385	1	18	-	-	18

TABLE 3 - LOAN OPERATIONS (CONTINUED)

	LOANS ADVANCED DURING PERIOD			LOANS APPROVED BUT NOT ADVANCED AT END OF PERIOD			LOAN PAYMENTS BY BORROWERS DURING PERIOD			AMOUNT OWING BY BORROWERS AT END OF PERIOD
	TO INDIVIDUALS FOR DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL	TO INDIVIDUALS FOR DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL	PRINCIPAL	INTEREST	TOTAL	
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
AUSTRALIA										
YEARS =										
1978-79	2,017,198	72,797	2,089,995	307,275	26,958	334,225	887,530	763,490	1,651,020	7,288,399
1979-80	2,209,861	108,208	2,318,061	422,835	49,688	463,523	1,114,429	901,910	2,016,339	8,510,846
1980-81	2,487,705	159,565	2,647,270	285,918	36,045	321,955	1,382,917	1,143,281	2,526,198	9,886,288
MONTHS =										
1980										
MAY	233,645	14,845	247,690	430,322	39,413	469,735	114,436	83,176	197,612	8,394,832
JUNE	209,103	10,345	219,448	422,835	40,688	463,523	103,980	83,844	187,824	8,510,846
JULY	228,454	11,089	239,543	435,495	42,788	478,195	114,035	84,868	198,895	8,642,380
AUGUST	214,567	10,143	224,710	442,711	44,492	487,203	103,153	86,808	189,961	8,764,604
SEPTEMBER	216,576	12,732	229,308	468,046	44,858	512,184	102,691	87,594	190,285	8,892,529
OCTOBER	245,486	17,172	262,658	475,195	41,132	516,328	123,142	89,971	213,113	9,035,525
NOVEMBER	224,886	12,685	237,571	488,191	42,435	530,626	97,698	90,281	187,979	9,179,916
DECEMBER	283,943	18,723	302,666	425,022	39,347	464,369	143,945	94,672	238,617	9,343,957
1981										
JANUARY	178,265	9,924	188,189	434,081	42,621	476,702	90,204	98,341	188,545	9,446,559
FEBRUARY	201,156	19,974	221,130	403,813	33,996	437,809	111,221	95,206	206,427	9,559,758
MARCH	209,260	12,151	221,411	374,434	34,446	408,880	130,878	102,678	232,756	9,652,155
APRIL	178,581	14,034	192,615	344,407	33,908	378,307	121,726	101,535	223,261	9,722,879
MAY	164,954	11,564	176,522	305,474	31,597	337,071	127,283	105,289	232,492	9,772,758
JUNE	141,577	9,378	150,947	285,918	36,045	321,955	117,821	106,046	223,867	9,886,288
STATES - MAY 1981										
N.S.W.	62,696	4,827	67,523	167,306	7,883	175,189	44,996	46,262	89,258	3,795,190
VIC.	37,282	1,286	38,568	49,477	5,553	55,030	24,611	27,275	46,886	1,993,683
QLD	13,766	805	14,571	20,917	1,474	22,391	20,127	13,835	33,962	1,292,058
S.A.	14,457	133	14,590	16,787	524	17,315	6,222	5,161	11,483	522,563
W.A.	30,547	4,513	35,060	43,152	13,891	57,043	20,568	19,069	39,637	1,752,687
TAS.	1,402	27	1,429	2,390	87	2,473	2,339	1,034	4,277	173,343
A.C.T. AND N.T.	4,804	277	5,081	5,445	2,185	7,630	4,240	2,749	6,989	243,394
STATES - JUNE 1981										
N.S.W.	60,722	3,401	64,123	156,225	6,802	163,027	38,785	41,887	80,592	3,820,688
VIC.	28,817	876	29,693	41,762	5,407	47,169	26,223	22,267	48,490	1,997,429
QLD	11,585	672	12,257	20,631	6,413	27,044	21,116	13,332	34,648	1,282,959
S.A.	6,747	447	7,194	16,457	332	16,784	5,006	5,120	10,126	524,791
W.A.	26,342	3,872	30,174	44,454	14,369	58,813	20,942	14,407	39,749	1,761,839
TAS.	1,293	-	1,293	1,806	154	1,964	2,312	1,033	4,245	172,314
A.C.T. AND N.T.	6,081	182	6,263	4,580	2,154	6,734	3,317	2,700	6,017	246,340

TABLE 4 - TRANSACTIONS IN SHARE CAPITAL AND BORROWINGS

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	PAID UP SHARE CAPITAL AND UNSECURED BORROWINGS							SECURED BORROWINGS OWING AT END OF PERIOD				
	SHARE CAPITAL PAID UP AT END OF PERIOD	UNSECURED BORROWINGS OWING AT END OF PERIOD	TOTAL		AT END OF PERIOD	GOVERNMENT	BANKS	INSURANCE COMPANIES	ALL OTHER LENDERS	TOTAL		
			RECEIVED DURING PERIOD	WITHDRAWN DURING PERIOD								
AUSTRALIA												
YEARS -												
1978-79	6,398,740	2,935,479	11,929,342	18,587,484	8,434,169	51,899	59,211	45,973	211,236	368,310		
1979-80	7,494,349	2,638,343	16,155,776	14,477,328	10,124,692	48,049	88,896	38,187	245,121	412,074		
1980-81	8,288,441	2,976,671	21,977,317	20,914,189	11,185,112	44,528	95,525	34,380	340,915	515,260		
MONTHS -												
1980												
MAY	7,460,224	2,582,818	1,528,766	1,389,634	18,043,034	58,281	63,585	38,854	243,242	395,982		
JUNE	7,494,349	2,638,343	1,558,761	1,477,183	10,124,692	48,049	88,896	38,187	245,121	412,074		
JULY	7,599,326	2,643,327	1,776,922	1,686,175	10,292,653	48,832	79,138	41,169	248,283	408,614		
AUGUST	7,693,520	2,739,361	1,533,614	1,392,744	10,432,823	47,743	56,228	40,368	240,265	384,607		
SEPTEMBER	7,785,465	2,811,472	1,723,272	1,559,118	10,596,937	47,392	62,526	40,448	247,449	397,717		
OCTOBER	7,936,040	2,907,153	1,872,118	1,625,862	10,843,193	47,865	66,344	41,035	261,168	415,612		
NOVEMBER	8,166,040	2,935,478	1,692,898	1,435,052	11,181,515	46,817	64,062	37,121	286,339	434,359		
DECEMBER	8,287,124	3,005,793	2,052,887	1,861,485	11,292,917	46,117	59,936	36,771	277,628	420,452		
1981												
JANUARY	8,279,076	3,041,232	1,776,858	1,749,467	11,320,308	43,540	58,735	36,452	289,452	428,179		
FEBRUARY	8,240,321	3,098,827	1,758,682	1,748,642	11,338,348	43,154	64,996	38,825	307,310	453,485		
MARCH	8,092,036	3,035,349	1,896,963	2,099,926	11,127,385	42,503	118,250	36,342	318,893	515,988		
APRIL	8,011,315	3,088,928	1,842,392	1,949,538	11,020,243	42,221	86,043	36,070	352,963	517,297		
MAY	8,140,365	2,985,644	1,954,179	1,888,393	11,126,029	44,839	71,494	35,317	334,725	486,876		
JUNE	8,288,441	2,976,671	2,896,788	2,077,687	11,185,112	44,528	95,525	34,380	340,915	515,260		
STATS - MAY 1981												
N.S.W.	4,621,068	11,258	759,577	682,534	4,632,318	3,951	30,786	23,832	46,315	104,384		
VIC.	495,283	1,740,537	402,893	418,689	2,235,820	-	18,407	6,788	3,851	29,046		
QLD	1,093,431	350,585	286,674	288,543	1,444,016	-	7,243	1,426	1,143	9,412		
S.A.	593,243	34,259	116,287	180,598	628,502	11,593	2,608	458	6,545	21,196		
W.A.	1,010,049	726,258	298,873	320,888	1,736,307	17,739	8,302	720	251,609	278,370		
TAS.	177,677	24,551	34,919	34,476	207,228	-	1,313	310	-	1,623		
A.C.T. AND N.T.	149,614	97,728	50,046	45,687	241,838	11,556	3,335	1,701	25,263	41,945		
STATS - JUNE 1981												
N.S.W.	4,605,304	18,884	810,203	876,353	4,616,168	3,950	42,987	24,042	46,655	117,554		
VIC.	540,195	1,750,144	465,944	411,425	2,290,339	-	20,814	5,630	3,853	29,531		
QLD	1,103,410	354,918	309,175	294,864	1,448,348	-	7,258	1,412	1,158	9,428		
S.A.	611,025	76,062	125,753	107,168	647,087	11,465	3,577	408	6,545	21,987		
W.A.	1,017,581	697,191	293,412	304,975	1,714,764	17,627	14,537	717	264,159	297,050		
TAS.	184,154	70,547	44,330	38,871	214,696	-	312	310	-	522		
A.C.T. AND N.T.	146,802	98,978	55,951	54,061	241,730	11,478	6,196	1,789	19,325	38,788		