



# AUSTRALIAN BUREAU OF STATISTICS Canberra

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

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### MAIN FEATURES

In March 1981 savings and trading banks approved a combined total of \$338.8 million in loans to individuals for the construction or purchase of dwellings. This was \$10.6 million more than in February 1981 and \$34.2 million more than in March 1980.

In seasonally adjusted terms the total of such loans approved in March 1981 was \$327.5 million, \$15.2 million more than in February 1981.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$59.4 million in March 1981, \$6.2 million more than in February 1981 and \$2.1 million more than in March 1980.

During March 1981 savings and trading banks approved \$252.8 million in loans to individuals for the purchase of established dwellings. This was \$5.1 million more than in February 1981 and \$33.5 million more than in March 1980.

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.

### 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:

(a) *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.

(b) *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)*.

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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	
AUSTRALIA									
1960									
FEBRUARY	1,651	39,341	929	21,780	6,944	167,532	9,474	228,653	8,355
MARCH	1,713	42,421	914	21,547	7,141	171,567	9,768	235,535	8,847
APRIL	1,843	46,401	868	20,061	6,777	163,227	9,493	229,689	9,076
MAY	1,345	59,305	844	19,912	6,809	165,671	9,048	236,886	9,348
JUNE	1,701	43,339	747	18,034	5,865	142,284	8,320	203,657	7,830
JULY	1,852	45,265	730	16,883	6,247	152,842	8,839	214,990	8,767
AUGUST	1,762	44,075	659	16,271	5,443	135,670	7,863	196,924	7,031
SEPTEMBER	1,679	42,300	644	16,029	5,507	138,863	7,627	197,792	7,927
OCTOBER	1,838	46,640	846	21,313	6,496	163,236	9,180	231,189	9,314
NOVEMBER	1,978	36,373	765	19,891	6,183	150,280	8,927	207,052	8,720
DECEMBER	1,817	43,370	773	19,745	6,762	161,692	9,352	225,507	8,901
1961									
JANUARY	1,473	36,379	745	19,886	6,453	162,980	8,671	218,925	9,636
FEBRUARY	1,897	40,349	816	21,343	7,437	181,583	9,350	244,805	8,477
MARCH	1,394	46,103	826	20,988	7,747	191,464	10,477	258,960	8,111
STATES - MARCH 1961									
HOUSES									
N.S.W.	523	13,052	162	4,097	1,952	58,593	2,643	77,242	
VIC.	678	15,375	323	8,185	2,946	66,415	3,949	89,375	
QLD	343	7,846	192	3,300	995	29,193	1,433	31,247	
S.A.	111	2,349	37	979	644	15,683	742	19,611	
W.A.	187	4,540	36	887	405	9,471	628	14,890	(NA)
TAS.	43	1,105	16	344	223	4,859	297	6,255	
N.T.	3	221	6	149	24	643	39	1,013	
A.C.T.	3	211	29	806	119	3,582	156	4,659	
TOTAL	1,933	45,397	773	19,607	7,315	179,349	9,997	244,953	
OTHER DWELLINGS									
N.S.W.	1	26	12	320	217	7,140	230	7,486	
VIC.	-	-	8	194	127	3,125	135	3,319	
QLD	3	75	12	338	24	591	39	1,004	
S.A.	-	-	5	123	46	961	51	1,084	
W.A.	1	13	15	366	13	227	29	623	(NA)
TAS.	-	-	1	20	2	27	3	47	
N.T.	-	-	-	-	-	-	-	-	
A.C.T.	-	-	-	-	3	44	3	44	
TOTAL	5	111	53	1,381	432	12,115	490	13,607	
TOTAL									
N.S.W.	524	13,078	180	5,217	2,169	65,733	2,873	84,828	2,598
VIC.	673	15,375	331	8,379	3,075	69,540	4,084	93,294	4,149
QLD	343	7,919	170	3,638	1,019	29,694	1,932	32,251	308
S.A.	111	2,349	42	1,102	690	15,644	843	20,595	520
W.A.	193	4,590	51	1,273	419	9,698	657	15,521	371
TAS.	43	1,105	17	364	230	4,886	299	6,255	214
N.T.	3	221	6	149	24	643	39	1,013	-
A.C.T.	3	211	29	806	122	3,626	159	4,703	151
TOTAL	1,938	46,108	826	20,988	7,747	191,464	10,477	258,960	8,111

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
	DMG\$	\$000	DMG\$	\$000	DMG\$	\$000	DMG\$	\$000	\$000
AUSTRALIA									
1980									
FEBRUARY	763	19,396	347	8,899	2,666	51,356	3,773	73,651	17,412
MARCH	712	14,391	319	8,435	2,472	47,717	3,503	69,043	16,454
APRIL	851	16,727	351	7,206	2,974	58,436	4,176	82,371	23,941
MAY	699	19,172	327	8,227	2,449	46,368	3,465	67,767	19,976
JUNE	645	13,287	247	4,944	2,317	46,264	3,250	64,495	19,822
JULY	894	17,373	405	8,091	2,056	59,123	4,115	84,507	23,619
AUGUST	863	18,250	356	7,217	2,594	54,978	3,419	86,445	24,174
SEPTEMBER	800	17,063	242	6,840	2,611	53,159	3,761	77,062	18,766
OCTOBER	911	18,354	392	7,373	3,099	63,335	4,432	99,562	27,899
NOVEMBER	635	13,667	376	7,715	2,605	56,465	3,740	77,647	25,153
DECEMBER	645	13,326	295	6,151	2,590	59,197	3,490	74,374	20,570
1981									
JANUARY	593	12,355	345	6,577	2,605	56,304	3,500	75,736	19,836
FEBRUARY	652	13,193	295	5,962	2,918	64,170	3,666	83,120	24,464
MARCH	642	13,323	273	5,593	2,813	61,312	3,720	80,226	27,560
STATES - MARCH 1981									
HOUSES									
N.S.W.	235	5,295	72	1,414	1,102	26,301	1,439	32,710	
VIC.	89	1,385	41	765	423	8,403	550	10,572	
QLD	114	2,416	57	1,042	431	7,345	604	14,083	
S.A.	82	2,106	41	1,124	282	6,170	365	9,440	
N.Z.	72	1,262	17	361	219	4,503	394	6,124	(NA)
TAS.	11	151	1	13	55	1,025	67	1,166	
N.T.	3	149	2	40	7	160	17	349	
A.C.T.	4	26	3	40	63	1,471	70	1,537	
TOTAL	612	12,790	234	4,816	2,564	55,070	3,410	72,664	
OTHER DWELLINGS									
N.S.W.	5	58	14	275	122	3,290	141	3,623	
VIC.	3	40	5	105	25	556	33	703	
QLD	10	314	16	298	48	965	74	1,577	
S.A.	2	28	1	20	3	254	12	304	
N.Z.	7	78	3	79	32	937	42	1,094	(NA)
TAS.	1	7	-	-	1	6	2	15	
N.T.	1	5	-	-	-	-	1	5	
A.C.T.	1	3	-	-	12	222	13	225	
TOTAL	33	533	39	777	249	6,234	316	7,544	
TOTAL									
N.S.W.	240	5,353	86	1,689	1,224	29,291	1,580	36,333	12,923
VIC.	89	1,425	46	870	440	8,961	583	11,276	6,384
QLD	124	2,730	73	1,340	481	9,310	678	12,386	3,566
S.A.	84	2,134	42	1,144	271	6,424	397	9,722	1,466
N.Z.	73	1,340	20	440	251	5,440	390	7,220	2,800
TAS.	12	158	1	10	55	1,033	69	1,201	332
N.T.	3	154	2	40	7	160	18	354	266
A.C.T.	5	29	3	40	75	1,693	83	1,762	221
TOTAL	642	13,323	273	5,593	2,813	61,312	3,720	80,226	27,560

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS						SAVINGS BANKS				
	SAVINGS BANKS		TRADING BANKS		LOANS ADVANCED TO INDIVIDUALS DURING MONTH	LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO			
	FOR DWELLINGS	ALTERATIONS AND ADDITIONS	FOR DWELLINGS	ALTERATIONS AND ADDITIONS				INDIVIDUALS	BUILDING SOCIETIES		
	DMGS	\$000	\$600	DMGS	\$000	\$000	\$000	\$000	\$000		
AUSTRALIA											
1980											
FEBRUARY	435	10,123	206	87	1,300	66	209,065	625,585	50,067	10,184,323	253,467
MARCH	431	11,637	249	86	1,580	86	209,031	640,250	93,111	10,307,990	254,416
APRIL	506	11,321	129	101	1,520	84	240,653	634,912	144,275	10,466,949	255,495
MAY	459	10,395	182	89	974	48	240,572	628,959	86,165	10,571,009	256,216
JUNE	441	11,013	189	83	1,229	136	216,023	611,261	55,478	10,646,410	260,591
JULY	426	9,384	316	106	1,857	57	237,336	589,420	72,105	10,725,450	260,441
AUGUST	403	9,394	364	89	1,670	61	196,340	587,317	70,653	10,702,893	260,295
SEPTEMBER	447	10,660	263	73	1,259	91	200,412	581,701	101,761	10,086,835	261,623
OCTOBER	415	10,450	94	129	1,898	114	215,647	592,013	162,961	11,040,936	260,524
NOVEMBER	365	8,565	175	86	1,644	104	195,160	601,085	75,185	11,107,822	256,358
DECEMBER	373	9,546	167	75	1,675	102	269,763	554,616	86,617	11,204,258	261,423
1981											
JANUARY	315	8,042	116	106	2,277	136	168,744	610,476	68,687	11,220,432	263,531
FEBRUARY	437	12,743	245	100	1,614	68	215,627	633,162	85,873	11,288,299	258,861
MARCH	408	10,489	119	104	2,342	146	231,037	656,108	106,157	11,393,380	257,630
STATES - MARCH 1981											
N.S.W.	186	5,310	61	79	2,160	146	65,603	201,515	30,196	3,257,805	99,447
VIC.	37	2,246	10	19	118	-	82,627	234,419	31,944	4,306,152	112,095
QLD	54	1,235	-	4	31	-	30,508	62,191	13,890	1,299,411	12,684
S.A.	33	819	11	1	20	-	24,968	39,266	9,782	1,127,330	-
W.A.	17	378	-	1	5	-	15,759	30,930	6,949	608,113	30,065
TAS.	11	161	9	-	-	-	6,400	10,602	2,914	290,239	1,465
N.T.	1	73	28	-	-	-	585	1,327	73	22,233	-
A.C.T.	3	270	-	-	-	-	4,439	8,256	2,009	200,017	1,074
TOTAL	403	10,489	119	104	2,342	146	231,037	656,108	106,157	11,393,380	257,630

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	
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
SAVINGS BANKS												
1980												
FEBRUARY	2,530	61,121	6,944	167,532	9,474	226,653	2,625	62,744	6,471	152,869	9,095	215,613
MARCH	2,623	63,968	7,141	171,567	3,764	239,535	2,065	65,621	6,766	161,114	9,451	226,735
APRIL	2,716	66,462	6,777	163,227	9,493	229,689	2,754	68,157	6,761	162,815	9,535	230,972
MAY	2,839	73,617	6,469	165,671	9,308	236,488	2,680	67,110	6,734	164,768	9,414	231,676
JUNE	2,455	61,373	5,665	142,284	8,120	203,657	2,477	62,217	6,272	153,656	8,749	215,873
JULY	2,532	62,148	6,247	152,642	8,839	214,990	2,365	58,659	6,240	155,479	8,655	212,176
AUGUST	2,420	61,246	5,443	135,678	7,863	196,924	2,432	62,067	5,996	150,874	8,428	212,941
SEPTEMBER	2,320	58,909	5,507	138,843	7,827	197,742	2,310	58,833	5,562	152,434	8,292	210,667
OCTOBER	2,634	67,353	6,496	163,236	9,130	231,109	2,368	60,181	5,936	151,116	8,324	211,297
NOVEMBER	2,347	56,764	6,180	150,268	8,527	207,052	2,451	59,341	6,038	148,012	8,489	207,353
DECEMBER	2,530	63,615	6,762	161,692	9,292	225,567	2,726	66,471	7,010	167,341	9,735	233,612
1981												
JANUARY	2,219	55,965	6,456	162,560	8,677	216,925	2,483	62,283	6,549	161,227	9,032	223,510
FEBRUARY	2,513	61,392	7,437	183,503	9,950	244,899	2,726	69,536	7,104	171,667	9,832	237,625
MARCH	2,733	67,096	7,747	191,464	10,477	258,560	2,758	67,956	7,393	181,665	10,151	249,021
TRADING BANKS												
1980												
FEBRUARY	1,137	22,295	2,666	51,356	3,773	73,651	1,092	21,358	2,403	45,095	3,495	66,493
MARCH	1,031	21,326	2,472	47,717	3,503	69,643	1,036	21,090	2,422	46,381	3,469	67,471
APRIL	1,232	23,933	2,974	50,438	4,176	82,371	1,067	21,197	2,550	48,683	3,617	69,080
MAY	1,016	21,399	2,445	40,368	3,465	67,767	1,094	22,604	2,639	50,168	3,733	72,592
JUNE	933	19,231	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	2,656	59,123	4,115	84,567	1,185	22,252	2,691	56,566	3,796	78,620
AUGUST	1,225	25,467	2,594	54,978	3,819	80,445	1,326	25,739	2,973	63,219	4,301	86,956
SEPTEMBER	1,146	23,993	2,613	53,159	3,761	77,662	1,172	25,363	2,586	61,771	4,169	67,134
OCTOBER	1,333	26,247	3,095	63,335	4,462	89,502	1,066	21,505	2,699	55,112	3,725	76,617
NOVEMBER	1,153	21,382	2,605	56,465	3,743	73,647	1,093	22,664	2,782	60,050	3,675	62,912
DECEMBER	943	19,177	2,550	59,157	3,499	74,374	1,061	22,152	2,636	58,579	3,691	66,731
1981												
JANUARY	835	19,432	2,605	50,304	3,500	75,736	1,072	23,579	2,760	58,127	3,652	61,706
FEBRUARY	959	19,155	2,918	64,170	3,868	83,325	935	16,326	2,637	56,393	3,572	74,721
MARCH	915	18,916	2,812	61,312	3,726	80,226	925	18,762	2,764	59,731	3,689	78,493

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