



HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA APRIL 1982

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

Savings and trading banks approved loans of \$253.0 million for the construction and purchase of dwellings in April 1982. This was \$86.3 million (25.4%) less than in March 1982, and \$84.6 million (25.1%) less than in April 1981.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in April 1982 was \$276.6 million, \$10.7 million (3.7%) less than the March 1982 figure.

In April 1982 loans approved comprised: \$44.8 million for the construction of dwellings (down \$17.9 million on March 1982, and down \$17.0 million on April 1981); \$19.0 million for the purchase of newly erected dwellings (down \$8.6 million on March 1982, and down \$11.1 million on April 1981); and \$189.3 million for the purchase of established dwellings (down \$59.8 million on March 1982, and down \$56.4 million on April 1981).

In April 1982 loans approved for alterations and additions to dwellings were \$29.3 million, and comprised \$7.3 million approved by savings banks and \$22.0 million approved by trading banks.

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 1981 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 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). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

— 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 2 - SAVINGS BANKS

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

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	ORIGINAL							
MONTHS -								
1981								
MARCH	1,904	46,108	826	20,988	7,747	191,464	10,477	258,560
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529
MAY	1,933	47,654	800	20,845	6,979	172,715	9,712	241,214
JUNE	1,909	46,193	826	22,368	6,563	163,939	9,296	234,500
JULY	2,011	50,122	874	22,709	7,123	176,923	10,008	249,754
AUGUST	1,631	40,244	716	19,572	6,102	151,591	6,449	211,407
SEPTEMBER	1,755	44,026	892	23,833	6,267	160,051	6,914	227,910
OCTOBER	1,545	37,975	627	16,941	5,878	149,462	6,050	204,376
NOVEMBER	1,492	37,429	574	16,114	5,846	149,041	7,912	202,564
DECEMBER	1,513	39,890	732	19,521	6,080	155,860	6,325	214,291
1982								
JANUARY	1,229	33,022	625	17,563	5,641	150,493	7,495	201,076
FEBRUARY	1,314	33,558	600	16,997	5,020	158,463	7,934	209,118
MARCH	1,841	47,920	711	19,775	7,120	187,627	9,672	255,350
APRIL	1,367	35,465	536	14,748	5,647	146,169	7,550	196,382
SEASONALLY ADJUSTED								
MONTHS -								
1981								
MARCH	1,930	47,101	800	21,439	7,264	179,161	9,994	247,701
APRIL	1,942	46,619	862	23,129	7,191	177,393	9,996	247,341
MAY	1,778	44,839	812	21,460	6,855	170,941	9,445	237,240
JUNE	1,607	45,339	846	22,666	7,102	176,762	9,755	246,787
JULY	1,739	42,379	815	21,455	6,965	175,072	9,539	238,906
AUGUST	1,660	40,820	796	21,514	6,795	169,663	9,251	232,017
SEPTEMBER	1,574	38,739	799	20,838	6,163	158,122	6,536	217,699
OCTOBER	1,560	38,519	633	16,901	6,174	157,702	6,367	213,127
NOVEMBER	1,566	39,360	584	16,012	5,805	150,037	7,937	205,405
DECEMBER	1,677	43,397	750	20,072	6,212	156,197	6,659	219,672
1982								
JANUARY	1,352	37,293	653	18,898	5,723	149,726	7,796	205,909
FEBRUARY	1,509	39,009	603	16,980	5,710	148,660	7,822	204,649
MARCH	1,886	44,234	605	17,725	5,993	157,661	8,284	219,620
APRIL	1,455	36,671	586	16,501	6,148	159,234	6,194	214,406

TABLE 3 - TRADING BANKS

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

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
MONTHS- 1981								
MARCH	642	13,323	273	5,593	2,813	61,312	3,728	80,228
APRIL	774	16,663	377	7,638	3,020	63,743	4,171	88,044
MAY	562	12,874	270	4,626	2,468	51,637	3,300	69,339
JUNE	623	13,910	313	6,226	2,421	52,175	3,357	72,311
JULY	711	16,639	353	7,452	2,872	61,133	3,930	85,224
AUGUST	615	14,449	325	6,547	2,572	53,136	3,512	74,132
SEPTEMBER	768	16,981	375	8,471	3,083	65,291	4,226	90,743
OCTOBER	604	12,565	329	7,104	2,591	53,258	3,524	73,030
NOVEMBER	545	12,034	304	6,459	2,547	54,254	3,396	72,747
DECEMBER	555	11,930	297	6,663	2,467	52,606	3,322	71,589
1982								
JANUARY	485	11,176	251	6,010	2,566	59,276	3,302	76,464
FEBRUARY	556	12,091	319	7,502	2,651	60,786	3,526	80,379
MARCH	635	14,763	339	7,769	2,821	61,436	3,855	83,970
APRIL	433	9,295	196	4,228	1,952	43,103	2,581	56,626
SEASONALLY ADJUSTED								
MONTHS- 1981								
MARCH	671	14,027	296	5,847	2,783	60,839	3,750	80,713
APRIL	681	14,868	347	7,095	2,643	55,485	3,676	77,448
MAY	627	14,053	295	5,167	2,691	58,505	3,613	77,725
JUNE	673	15,106	350	7,113	2,821	62,022	3,844	84,246
JULY	512	14,201	304	6,297	2,702	56,859	3,618	77,357
AUGUST	633	14,400	325	6,584	2,829	58,627	3,787	79,611
SEPTEMBER	599	13,481	300	6,686	2,770	57,491	3,669	77,656
OCTOBER	617	12,715	337	7,448	2,793	56,376	3,747	76,539
NOVEMBER	576	13,320	310	7,105	2,621	57,033	3,507	77,458
DECEMBER	629	13,668	354	6,915	2,569	56,205	3,552	77,908
1982								
JANUARY	585	13,243	250	6,385	2,738	62,288	3,603	81,916
FEBRUARY	576	12,626	325	7,329	2,437	54,794	3,338	74,751
MARCH	530	12,399	294	6,488	2,283	48,638	3,107	67,725
APRIL	480	10,363	226	4,912	2,141	46,951	2,847	62,226

TABLE 4 - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED 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	20,027	461,712	53	1,297	10,999	252,563	1,002	22,094	74,152	1,679,298	5,178	114,803	111,411	2,536,567
1979/80	21,596	533,387	81	1,677	10,308	244,435	839	20,539	74,729	1,709,734	5,176	127,518	112,730	2,697,290
1980/81	21,300	226,238	58	1,483	8,693	221,645	599	16,366	74,554	1,832,666	4,643	126,679	109,647	2,721,077
MONTHS-														
1981														
MARCH	1,899	45,997	5	111	773	19,607	53	1,381	7,315	179,349	432	12,115	10,477	258,566
APRIL	1,904	44,960	8	175	809	21,210	46	1,239	7,000	171,129	378	10,816	10,145	249,529
MAY	1,928	47,359	5	95	761	19,785	39	1,060	6,560	161,743	419	10,932	9,712	241,214
JUNE	1,906	48,139	3	54	710	20,763	56	1,605	6,180	153,818	383	10,121	9,298	234,503
JULY	1,998	49,848	13	274	810	21,088	64	1,621	6,757	166,688	366	10,235	10,508	249,754
AUGUST	1,625	40,013	6	231	679	18,470	37	1,102	5,753	141,634	349	9,957	8,449	211,407
SEPTEMBER	1,745	43,785	10	241	833	22,115	59	1,718	5,887	149,559	360	10,492	8,914	227,910
OCTOBER	1,540	37,815	5	160	592	15,902	35	1,039	5,506	138,711	372	10,751	8,050	204,478
NOVEMBER	1,487	37,318	5	111	526	14,660	48	1,454	5,515	139,807	331	9,234	7,912	202,564
DECEMBER	1,509	38,802	4	88	695	18,514	37	1,007	5,741	146,405	339	9,475	8,325	214,291
1982														
JANUARY	1,228	32,996	1	26	568	15,879	57	1,684	5,292	143,232	349	7,261	7,495	201,078
FEBRUARY	1,310	33,567	4	91	551	15,421	49	1,576	5,640	147,799	380	10,664	7,934	209,118
MARCH	1,835	47,626	6	94	655	18,245	56	1,528	6,690	175,190	430	12,467	9,672	235,350
APRIL	1,359	35,292	3	173	498	13,663	38	1,085	5,294	136,447	353	9,722	7,550	196,362
STATES - MARCH 1982														
N.S.W.	405	13,043	5	66	117	4,151	12	343	1,401	46,732	176	6,540	2,116	70,675
VIC.	627	14,564	-	-	278	7,461	17	445	2,898	70,091	147	3,385	3,967	95,946
QLD	398	9,627	-	-	151	3,679	5	105	931	22,130	28	715	1,513	36,256
S.A.	122	2,223	1	28	33	942	7	219	692	17,408	45	990	900	22,810
W.A.	234	5,673	-	-	37	891	11	274	502	11,936	24	604	808	19,568
TAS.	34	847	-	-	18	439	1	30	155	3,371	6	121	214	4,808
N.T.	4	115	-	-	2	80	-	-	16	485	2	58	24	738
A.C.T.	11	534	-	-	19	612	3	112	95	3,037	2	54	130	4,349
STATES - APRIL 1982														
N.S.W.	269	1,395	1	5	91	3,052	4	166	983	32,374	109	3,931	1,457	47,923
VIC.	542	13,292	-	-	221	5,675	10	271	2,473	98,520	152	3,693	3,398	81,451
QLD	263	5,955	2	44	92	2,392	3	117	614	15,055	9	306	983	23,869
S.A.	83	2,301	3	82	50	1,267	5	138	569	14,297	49	1,045	759	19,130
W.A.	174	4,514	2	42	30	835	10	241	393	9,864	23	519	632	16,015
TAS.	19	373	-	-	1	35	2	47	179	3,812	2	44	203	4,316
N.T.	-	-	-	-	3	51	-	-	11	303	-	-	14	354
A.C.T.	9	457	-	-	10	356	4	105	72	2,222	9	184	104	3,324

TABLE 5 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED 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	6,484	160,966	289	4,746	4,755	90,819	491	9,361	27,299	499,492	4,654	50,426	43,952	615,610
1979/80	8,654	169,518	379	6,141	3,687	70,743	427	8,471	27,921	521,044	2,772	57,706	43,740	833,423
1980/81	8,242	174,988	371	6,463	3,533	70,259	471	9,752	29,595	622,977	3,047	61,621	45,259	952,660
MONTHS -														
1981														
MARCH	612	12,790	30	533	234	4,516	39	777	2,564	55,078	249	6,234	3,728	80,226
APRIL	744	16,213	30	450	329	6,424	48	1,214	2,727	57,490	493	6,253	4,171	88,044
MAY	540	12,385	22	439	245	4,184	25	444	2,202	44,662	266	7,175	3,300	69,339
JUNE	576	12,899	45	1,011	280	5,563	33	663	2,202	47,647	219	4,528	3,357	72,311
JULY	683	15,941	28	793	301	6,198	52	1,254	2,591	55,430	401	5,703	3,936	69,224
AUGUST	595	14,027	20	422	289	5,793	36	754	2,346	43,083	226	5,053	3,512	74,132
SEPTEMBER	726	16,239	42	742	328	7,363	47	1,108	2,802	56,859	281	6,432	4,426	90,743
OCTOBER	585	11,977	19	691	287	6,140	42	964	2,341	47,342	250	5,916	3,524	73,030
NOVEMBER	518	11,461	27	573	261	5,419	43	1,040	2,333	49,590	214	4,674	3,396	72,747
DECEMBER	531	11,335	27	595	265	6,065	32	598	2,280	48,235	167	4,761	3,322	71,589
1982														
JANUARY	465	10,710	20	468	227	5,478	24	532	2,348	54,450	218	4,826	3,302	76,464
FEBRUARY	524	11,429	32	662	267	6,248	52	1,254	2,449	55,927	202	4,859	3,526	80,379
MARCH	600	14,114	35	651	305	6,896	34	673	2,577	54,295	304	7,141	3,655	83,970
APRIL	401	4,928	32	467	172	3,641	24	387	1,747	36,467	205	4,616	2,581	56,626
STATES - MARCH 1982														
N.S.W.	205	5,481	9	209	74	1,936	10	243	801	19,008	117	3,409	1,216	30,286
VIC.	97	1,402	3	57	48	1,013	3	207	470	9,910	43	1,283	609	14,272
QLD	106	4,057	11	199	87	1,533	18	312	571	9,650	73	1,266	866	15,637
S.A.	76	2,049	1	40	51	1,449	-	-	329	6,302	25	458	462	12,298
W.A.	92	1,681	7	106	29	725	2	111	305	5,372	34	561	470	8,576
TAS.	15	733	3	29	3	23	-	-	59	1,030	1	6	81	1,328
N.T.	3	65	-	-	3	29	-	-	11	195	2	20	19	309
A.C.T.	6	141	1	11	10	180	-	-	31	628	4	96	52	1,264
STATES - APRIL 1982														
N.S.W.	147	3,580	12	142	48	1,170	12	262	587	15,422	90	4,531	896	23,107
VIC.	66	1,173	7	97	22	300	6	45	363	7,468	36	736	500	9,819
QLD	74	1,338	2	50	32	1,120	4	59	324	5,377	40	550	496	8,494
S.A.	55	1,643	2	34	29	873	-	-	230	6,032	7	134	323	8,716
W.A.	49	924	7	117	14	275	2	21	166	2,496	20	419	258	4,252
TAS.	4	105	-	-	1	6	-	-	36	101	2	21	43	633
N.T.	3	45	1	20	3	37	-	-	4	90	2	60	13	252
A.C.T.	3	20	1	7	3	60	-	-	37	901	8	165	52	1,153

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS														SAVINGS BANKS	
	LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS TO DWELLINGS		SAVINGS BANKS			TRADING BANKS			LOANS APPROVED TO INDIVIDUALS DURING PERIOD	LOANS NOT ADVANCED TO INDIVIDUALS AT END OF PERIOD	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD	BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO				
			FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	INDIVIDUALS	BUILDING SOCIETIES								
	\$000	\$000	DWGS	\$000	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000			
AUSTRALIA																
YEARS -																
1978/79	102,130	190,245	5,292	114,897	2,203	627	11,140	807	2,430,695	602,151	797,086	9,792,074	250,163			
1979/80	99,469	217,885	5,553	125,230	2,082	922	18,599	1,071	2,653,337	613,261	697,946	10,640,418	260,591			
1980/81	92,131	263,571	4,752	119,817	2,495	1,167	22,133	1,163	2,653,775	650,381	1,172,371	11,762,954	259,925			
MONTHS -																
1981																
MARCH	8,111	27,568	408	10,489	119	104	2,342	146	231,037	658,188	106,157	11,393,380	257,630			
APRIL	8,403	28,896	442	11,115	146	103	2,037	190	251,416	653,443	181,187	11,504,422	257,631			
MAY	8,443	22,765	369	9,821	368	104	2,135	67	237,446	655,465	88,654	11,676,233	254,895			
JUNE	8,471	23,833	355	9,148	122	92	1,725	45	236,785	650,361	72,111	11,762,954	259,925			
JULY	8,392	30,072	409	10,851	149	111	2,256	45	266,177	631,350	101,909	11,866,575	261,546			
AUGUST	7,981	26,475	314	9,123	210	70	1,282	21	213,126	628,279	89,489	11,913,346	261,449			
SEPTEMBER	7,420	30,562	396	10,400	122	64	1,240	40	240,163	606,899	261,627	12,105,457	259,744			
OCTOBER	7,177	24,681	322	8,927	77	65	1,011	29	214,942	594,508	97,045	12,170,238	258,066			
NOVEMBER	7,268	25,473	304	8,520	51	51	1,039	225	194,779	601,010	101,034	12,215,759	255,612			
DECEMBER	6,391	23,445	353	8,266	120	66	1,124	-	273,723	539,593	100,423	12,311,100	260,700			
1982																
JANUARY	6,151	21,304	250	7,136	161	67	1,266	5	162,088	577,427	87,088	12,346,574	260,079			
FEBRUARY	6,523	26,428	311	8,603	170	59	1,339	54	191,181	593,114	99,668	12,383,362	256,623			
MARCH	9,327	30,011	463	13,026	211	51	1,417	10	244,156	599,596	253,183	12,549,547	260,021			
APRIL	7,289	22,005	243	7,101	73	25	790	25	222,289	573,804	162,145	12,659,511	253,474			
STATES - MARCH 1982																
M.S.W.	2,380	13,028	121	4,458	135	38	1,262	10	62,320	206,916	77,073	3,635,177	97,184			
VIC.	5,468	5,749	137	3,614	5	4	43	-	80,521	223,174	83,449	4,778,753	115,631			
QLD	342	3,106	83	2,061	-	3	20	-	39,669	69,132	38,754	1,478,276	12,920			
S.A.	424	1,924	32	899	22	4	62	-	24,029	39,569	2,5737	1,139,183	25			
TAS.	441	2,598	24	514	44	1	4	-	20,682	41,283	18,097	910,254	32,065			
N.T.	15	424	16	287	5	1	0	-	5,748	7,616	6,152	314,671	1,537			
A.C.T.	284	761	46	1,837	-	-	-	-	743	1,461	745	27,448	-			
									2,224	8,445	5,151	214,485	659			
STATES - APRIL 1982																
M.S.W.	1,672	10,456	68	2,229	58	23	730	25	65,213	191,011	80,525	3,651,039	94,485			
VIC.	4,856	4,545	87	2,603	14	1	40	-	85,548	221,116	35,368	4,840,327	114,357			
QLD	204	3,271	39	946	-	1	20	-	28,437	67,622	10,064	1,489,234	11,578			
S.A.	262	1,142	24	806	-	-	-	-	19,196	39,157	9,593	1,192,057	-			
N.T.	240	1,057	18	465	1	-	-	-	15,100	41,972	19,408	927,401	30,670			
TAS.	120	334	4	74	-	-	-	-	4,279	7,699	2,312	314,960	1,561			
N.T.	-	236	2	77	-	-	-	-	364	1,374	92	27,510	-			
A.C.T.	135	364	3	99	-	-	-	-	4,152	7,653	4,643	216,883	623			