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### HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA FEBRUARY 1984

- PHONE INQUIRIES** *for more information about these statistics*—contact Mr Mark Dennis on Canberra (062) 52 7117 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

Savings and trading banks approved loans of \$584.4 million for the construction and purchase of dwellings in February 1984. This was \$132.6 million (29.4%) more than in January 1984, and \$169.3 million (40.8%) more than in February 1983.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in February 1984 were \$494.8 million, \$22.2 million (4.7%) more than the January 1984 figure.

In February 1984 loans approved comprised \$100.9 million for the construction of dwellings (up \$27.2 million (37.0%) on January 1984, and up \$45.9 million (83.7%) on February 1983); \$37.6 million for the purchase of newly erected dwellings (up \$9.9 million (36.0%) on January 1984, and up \$9.2 million (32.3%) on February 1983); and \$446.0 million for the purchase of established dwellings (up \$95.4 million (27.2%) on January 1984, and up \$114.2 million (34.4%) on February 1983).

In February 1984 loans approved for alterations and additions to dwellings were \$42.8 million, and comprised \$12.0 million approved by savings banks and \$30.8 million approved by trading banks.

#### EXPLANATORY NOTES

##### Introduction

This publication contains 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 (five banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

##### Scope

3. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1983 issue of this publication.

##### Seasonal adjustment

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

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

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

##### Related publications

7. 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, 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

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

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
MONTHS- 1983								
JANUARY	1,709	47,085	716	21,162	8,936	255,007	11,361	323,254
FEBRUARY	1,928	54,916	927	28,396	11,317	331,796	14,172	415,108
MARCH	2,629	74,246	991	29,382	12,661	368,791	16,281	472,419
APRIL	1,990	57,461	704	20,551	9,054	258,973	11,748	336,985
MAY	2,551	69,342	983	28,887	10,855	304,935	14,389	403,164
JUNE	2,557	72,753	898	24,374	10,661	305,280	14,116	402,407
JULY	2,323	68,381	862	24,554	9,468	272,964	12,653	365,899
AUGUST	2,776	83,545	1,175	33,189	11,521	337,299	15,472	454,033
SEPTEMBER	2,677	78,934	915	28,220	10,507	311,334	14,099	418,488
OCTOBER	2,652	80,413	933	28,350	11,058	332,010	14,643	440,773
NOVEMBER	3,089	90,483	1,141	33,991	13,448	404,315	17,678	528,789
DECEMBER 1984	2,567	79,448	936	28,986	10,846	333,237	14,349	441,671
JANUARY	2,471	73,619	895	27,624	11,121	350,533	14,487	451,776
FEBRUARY	3,336	100,865	1,141	37,567	14,067	445,951	18,544	584,383
SEASONALLY ADJUSTED								
MONTHS- 1983								
JANUARY	2,131	58,046	790	23,001	9,357	259,995	12,278	341,042
FEBRUARY	2,135	62,261	932	28,491	10,756	312,064	13,823	402,816
MARCH	2,260	63,727	870	25,847	10,417	302,329	13,547	391,903
APRIL	2,148	62,633	788	24,372	9,981	289,425	12,917	376,430
MAY	2,342	64,950	1,012	29,573	10,921	308,630	14,275	403,153
JUNE	2,287	64,428	804	21,955	10,174	294,105	13,265	380,488
JULY	2,381	68,748	930	26,656	10,536	305,738	13,847	401,142
AUGUST	2,453	71,675	1,014	28,718	11,016	325,640	14,483	426,033
SEPTEMBER	2,679	78,241	974	29,038	11,422	335,576	15,075	442,855
OCTOBER	2,838	87,838	974	29,866	11,720	352,424	15,532	470,128
NOVEMBER	2,827	82,421	989	28,492	12,129	363,602	15,945	474,515
DECEMBER 1984	3,029	95,020	1,120	34,898	12,320	380,605	16,469	510,523
JANUARY	2,989	87,701	977	29,208	11,587	355,717	15,553	472,626
FEBRUARY	3,199	99,302	988	32,541	11,561	362,934	15,748	494,777

TABLE 2 - SAVINGS BANKS

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

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
1983								
JANUARY	1,374	39,156	498	15,603	6,892	199,043	8,764	253,802
FEBRUARY	1,493	43,229	673	21,418	8,824	261,338	10,990	325,985
MARCH	2,111	60,953	747	23,237	10,068	297,151	12,926	381,341
APRIL	1,627	47,649	532	16,276	7,165	211,562	9,324	275,487
MAY	2,158	60,282	809	24,981	9,077	259,669	12,044	344,932
JUNE	2,145	61,433	714	20,034	8,740	258,861	11,599	340,328
JULY	1,932	57,047	737	21,900	7,878	231,700	10,547	310,647
AUGUST	2,298	68,707	945	28,354	9,466	283,216	12,709	380,277
SEPTEMBER	2,262	67,737	770	25,069	8,837	265,923	11,869	358,729
OCTOBER	2,173	65,625	756	24,473	9,186	279,704	12,115	369,802
NOVEMBER	2,521	75,248	895	28,645	11,136	337,806	14,552	441,699
DECEMBER	2,200	68,237	800	25,830	9,355	289,826	12,355	383,893
1984								
JANUARY	2,079	63,044	724	23,105	9,256	292,567	12,059	378,716
FEBRUARY	2,520	77,948	895	30,910	11,284	356,716	14,699	465,574
SEASONALLY ADJUSTED								
1983								
JANUARY	1,725	48,532	552	17,271	7,222	203,550	9,499	269,353
FEBRUARY	1,702	50,033	699	22,052	8,474	250,137	10,875	322,222
MARCH	1,831	52,903	660	20,713	8,351	245,711	10,842	319,327
APRIL	1,739	51,806	588	19,532	7,887	236,153	10,214	307,491
MAY	1,914	55,007	819	28,082	8,938	256,737	11,671	336,826
JUNE	1,927	54,659	635	17,900	8,349	248,470	10,911	321,029
JULY	1,961	56,703	783	23,549	8,649	257,016	11,393	337,268
AUGUST	2,058	60,659	831	24,782	9,231	277,870	12,120	363,311
SEPTEMBER	2,270	66,915	819	25,684	9,582	286,089	12,671	378,688
OCTOBER	2,341	72,116	794	25,902	9,747	296,359	12,882	394,377
NOVEMBER	2,337	68,740	786	23,982	10,201	308,065	13,324	400,787
DECEMBER	2,516	78,563	934	30,492	10,376	323,438	13,826	432,493
1984								
JANUARY	2,515	74,992	790	24,563	9,642	297,357	12,947	396,912
FEBRUARY	2,549	80,116	808	27,636	9,522	300,231	12,879	407,983



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

YEARS- MONTHS-	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		
AUSTRALIA														
1980/81	21,300	522,238	58	1,483	8,693	221,645	599	16,366	74,554	1,832,666	4,643	126,679	109,847	2,721,077
1981/82	18,889	484,792	74	1,802	7,646	210,326	603	17,553	70,272	1,810,098	4,499	124,523	101,983	2,649,094
1982/83	20,254	572,371	128	3,805	7,098	216,795	830	25,384	88,333	2,519,795	5,755	173,433	122,398	3,511,583
MONTHS-														
1983														
JANUARY	1,366	38,921	8	235	444	14,314	54	1,289	6,435	185,243	457	13,800	8,764	253,802
FEBRUARY	1,477	42,667	16	562	589	18,791	84	2,627	8,317	245,266	507	16,072	10,990	325,985
MARCH	2,087	60,202	24	751	665	20,698	82	2,539	9,458	278,106	610	19,045	12,926	381,341
APRIL	1,619	47,414	8	235	482	14,807	50	1,469	6,698	196,977	467	14,585	9,324	275,487
MAY	2,146	59,935	12	347	729	22,468	80	2,513	8,516	242,654	561	17,015	12,044	344,932
JUNE	2,140	61,274	5	159	632	17,509	82	2,525	8,269	244,084	471	14,777	11,599	340,328
JULY	1,927	56,844	5	203	672	19,769	65	2,131	7,359	215,650	519	16,050	10,547	310,647
AUGUST	2,278	68,039	20	668	865	25,749	80	2,605	8,896	265,011	570	18,205	12,709	380,277
SEPTEMBER	2,247	67,172	15	565	694	22,454	76	2,615	8,274	247,846	563	18,077	11,869	358,729
OCTOBER	2,163	65,276	10	349	675	21,586	81	2,887	8,586	260,461	600	19,243	12,115	369,802
NOVEMBER	2,507	74,788	14	460	801	25,362	94	3,283	10,476	317,068	660	20,738	14,552	441,699
DECEMBER	2,189	67,917	11	320	709	22,739	91	3,091	8,834	272,825	521	17,001	12,355	383,893
1984														
JANUARY	2,072	62,827	7	217	659	21,011	65	2,094	8,686	274,020	570	18,547	12,059	378,716
FEBRUARY	2,492	76,686	28	1,262	812	27,997	83	2,913	10,557	333,319	727	23,397	14,699	465,574
STATES - JANUARY 1984														
N.S.W.	504	17,287	5	152	100	3,602	18	607	2,294	83,070	252	9,217	3,173	113,935
VIC.	675	18,580	1	30	309	9,885	23	804	3,277	98,770	179	5,392	4,464	133,461
QLD	390	12,036	-	-	138	4,208	8	203	1,148	34,113	29	883	1,713	51,443
S.A.	159	4,807	-	-	53	1,488	6	216	701	21,231	42	1,248	961	28,990
W.A.	263	7,582	1	35	29	723	8	198	794	22,621	43	1,080	1,138	32,239
TAS.	57	1,592	-	-	4	114	-	-	261	6,509	6	141	328	8,356
N.T.	5	148	-	-	3	73	-	-	28	990	2	57	38	1,268
A.C.T.	19	795	-	-	23	918	2	66	183	6,716	17	529	244	9,024
STATES - FEBRUARY 1984														
N.S.W.	551	19,820	22	619	162	7,062	25	939	2,870	107,071	328	11,827	3,958	147,338
VIC.	804	22,280	-	-	344	10,825	31	1,046	3,834	112,057	208	5,910	5,221	152,118
QLD	514	15,882	3	106	137	4,604	14	540	1,464	43,968	44	1,493	2,176	66,593
S.A.	225	6,955	-	-	67	2,453	7	230	908	27,439	63	1,885	1,270	38,962
W.A.	306	9,022	3	537	55	1,499	2	48	921	26,249	67	1,799	1,354	39,154
TAS.	47	1,182	-	-	8	212	-	-	314	7,702	8	179	377	9,275
N.T.	8	261	-	-	4	159	1	25	33	1,033	2	58	48	1,536
A.C.T.	37	1,284	-	-	35	1,183	3	85	213	7,800	7	246	295	10,598

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

YEARS- MONTHS-	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		
AUSTRALIA														
1980/81	8,242	174,588	371	6,463	3,533	70,259	471	9,752	29,595	622,977	3,047	68,821	45,259	952,860
1981/82	6,579	147,593	317	6,829	3,136	69,414	467	10,152	27,476	587,227	2,726	63,059	40,701	884,274
1982/83	4,814	116,324	231	5,072	2,193	52,615	362	8,781	22,010	552,664	2,282	56,736	31,892	792,192
1983														
JANUARY	319	7,582	16	347	174	4,364	44	1,195	1,822	49,269	222	6,695	2,597	69,452
FEBRUARY	413	11,231	22	456	222	5,619	32	1,359	2,266	64,243	227	6,215	3,182	89,123
MARCH	500	12,962	18	331	211	5,477	33	668	2,370	65,695	223	5,945	3,355	91,078
1984														
APRIL	349	9,418	14	394	141	3,445	31	830	1,686	42,193	203	5,218	2,424	61,498
MAY	377	8,838	16	222	152	3,424	22	482	1,627	41,123	151	4,143	2,345	58,232
JUNE	395	10,925	17	395	155	3,635	29	705	1,730	41,824	191	4,595	2,517	62,079
JULY	368	10,915	23	419	103	2,159	22	495	1,401	36,482	189	4,782	2,106	55,252
AUGUST	459	14,324	19	514	205	4,208	25	627	1,873	49,319	182	4,764	2,763	73,756
SEPTEMBER	399	10,966	16	231	122	2,503	23	648	1,515	41,641	155	3,770	2,230	59,759
OCTOBER	464	14,434	15	354	155	3,253	22	624	1,720	48,078	152	4,228	2,528	70,971
NOVEMBER	545	14,671	23	564	214	4,740	32	606	2,092	60,573	220	5,936	3,126	87,090
DECEMBER 1984	352	10,871	15	340	124	2,791	12	365	1,357	39,983	134	3,428	1,994	57,778
JANUARY	376	10,020	16	555	147	3,748	24	771	1,666	50,746	199	7,220	2,428	73,060
FEBRUARY	773	21,725	43	1,192	224	5,714	22	943	2,497	80,456	286	8,779	3,845	118,809
STATES - JANUARY 1984														
N.S.W.	95	3,429	2	78	29	575	3	83	501	16,511	76	3,200	706	23,876
VIC.	52	1,483	1	95	37	901	7	410	329	8,223	30	947	456	12,059
QLD	86	1,903	3	1,100	41	1,382	3	80	334	12,859	42	1,571	509	17,905
S.A.	50	1,560	2	90	9	218	3	49	190	5,390	13	389	267	7,696
W.A.	80	1,378	7	132	20	420	5	83	224	5,336	26	806	362	8,155
TAS.	5	82	-	-	2	25	2	56	37	801	3	62	49	1,026
N.T.	5	84	1	50	2	38	-	-	7	153	-	-	15	325
A.C.T.	3	101	-	-	7	189	1	10	44	1,473	9	245	64	2,018
STATES - FEBRUARY 1984														
N.S.W.	173	5,748	8	324	70	1,558	2	175	791	27,529	131	4,143	1,175	39,477
VIC.	84	2,444	11	239	32	936	2	27	346	10,444	34	1,203	509	15,293
QLD	164	4,663	9	335	52	1,476	9	449	498	20,001	56	1,740	788	28,664
S.A.	161	5,390	6	180	41	1,230	2	48	392	11,762	22	613	624	19,223
W.A.	167	2,642	8	104	18	318	7	244	323	6,567	29	676	552	10,551
TAS.	6	141	-	-	2	38	-	-	55	1,051	5	132	68	1,362
N.T.	4	103	-	-	6	4	-	-	17	367	1	50	28	588
A.C.T.	14	594	1	10	3	90	-	-	75	2,735	8	222	101	3,651

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS		
	SAVINGS BANKS					TRADING BANKS					SAVINGS BANKS		
	LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	LOANS APPROVED BUT 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 INDIVIDUALS
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA													
YEARS-													
1980/81	92,131	283,571	4,752	119,817	2,495	1,167	22,133	1,183	2,653,775	650,381	1,172,371	11,762,954	259,925
1981/82	89,856	307,321	4,017	111,773	1,743	718	15,068	483	2,670,568	605,247	1,581,751	12,833,833	258,617
1982/83	113,115	245,398	4,150	127,820	2,930	322	9,102	356	3,352,338	746,842	1,717,771	14,517,653	248,148
MONTHS-													
1983													
JANUARY	7,644	17,218	287	8,237	276	13	385	8	201,402	624,196	119,273	13,546,891	249,489
FEBRUARY	9,283	22,221	348	10,960	278	25	943	17	249,943	698,283	120,510	13,770,106	248,243
MARCH	12,330	24,719	440	13,163	222	18	408	72	357,452	721,117	234,300	14,191,009	247,027
APRIL	8,789	20,134	304	9,857	279	18	647	-	282,388	712,869	139,076	14,343,361	246,106
MAY	11,976	19,507	375	11,470	224	28	840	22	319,924	738,159	123,636	14,438,915	244,067
JUNE	10,073	21,845	345	11,142	300	17	526	35	330,276	746,842	123,075	14,517,653	248,148
JULY	10,724	18,218	271	7,871	188	15	397	31	285,591	774,563	123,593	14,620,283	245,465
AUGUST	11,888	21,768	394	12,947	338	27	908	-	355,653	797,790	143,728	14,773,307	242,674
SEPTEMBER	10,373	18,711	316	9,785	176	13	417	18	322,039	834,892	235,852	15,018,829	269,207
OCTOBER	11,160	21,650	357	12,427	207	26	816	-	324,508	878,712	146,720	15,153,836	272,601
NOVEMBER	11,841	29,835	403	12,181	339	15	807	-	402,298	917,434	148,604	15,299,388	273,585
DECEMBER	10,034	15,777	349	11,495	243	20	607	-	455,822	843,801	109,482	15,480,489	282,809
1984													
JANUARY	10,887	20,290	302	9,578	315	22	602	10	304,541	918,970	125,767	15,570,380	284,384
FEBRUARY	12,048	30,793	407	13,087	264	26	1,055	-	414,334	968,907	153,201	15,726,089	283,946
STATES - JANUARY 1984													
N.S.W.	3,274	7,138	135	4,773	236	22	601	10	71,727	324,781	36,236	4,629,082	91,546
VIC.	5,690	5,330	80	2,368	40	-	-	-	122,754	348,898	46,117	5,774,795	106,219
QLD	585	3,652	28	845	-	-	-	-	42,370	82,361	15,472	1,949,732	50,632
S.A.	280	1,643	18	440	39	-	-	-	27,278	59,949	12,027	1,336,296	-
W.A.	446	1,509	19	560	-	-	-	-	27,777	69,570	10,536	1,209,503	33,721
TAS.	119	236	8	154	-	-	-	-	5,709	12,843	2,696	342,531	1,688
N.T.	5	165	-	-	-	-	-	-	1,214	2,027	197	37,133	-
A.C.T.	488	617	14	438	-	-	1	-	5,712	18,541	2,486	291,308	578
STATES - FEBRUARY 1984													
N.S.W.	3,226	12,555	142	5,325	140	22	879	-	123,552	346,328	43,216	4,670,828	90,711
VIC.	6,502	7,576	124	3,823	89	1	127	-	152,960	350,646	59,087	5,832,687	104,862
QLD	732	5,035	34	1,152	12	1	4	-	55,944	92,578	19,385	1,978,997	52,720
S.A.	469	2,299	51	1,241	2	1	36	-	30,549	67,588	13,462	1,344,429	-
W.A.	713	1,992	34	901	11	1	9	-	32,945	75,580	11,595	1,223,180	33,458
TAS.	114	267	10	242	-	-	-	-	9,091	12,899	3,147	344,098	1,646
N.T.	-	169	2	35	-	-	-	-	1,624	1,904	901	37,516	-
A.C.T.	292	900	10	368	10	-	-	-	7,669	21,384	2,408	294,354	549