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AUSTRALIAN BUREAU OF STATISTICS

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

- PHONE INQUIRIES** *for more information about these statistics—contact Mr Paul Day 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 \$339.3 million for the construction and purchase of dwellings in March 1982. This was \$49.8 million more than in February 1982, and \$0.5 million more than in March 1981.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in March 1982 was \$287.3 million, \$7.9 million more than the February 1982 figure.

In March 1982 loans approved comprised: \$62.7 million for the construction of dwellings (up \$16.9 million on February 1982, and up \$3.3 million on March 1981); \$27.5 million for the purchase of newly erected dwellings (up \$3.0 million on February 1982, and up \$1.0 million on March 1981); and \$249.1 million for the purchase of established dwellings (up \$29.8 million on February 1982, but down \$3.7 million on March 1981).

In March 1982 loans approved for alterations and additions to dwellings was \$39.3 million and comprised \$9.3 million approved by savings banks and \$30.0 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 1 - SAVINGS AND 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
MONTHS -								
1981								
FEBRUARY	2,349	53,242	1,114	27,305	10,355	247,673	13,818	326,220
MARCH	2,546	59,431	1,099	26,581	10,560	252,776	14,205	336,786
APRIL	2,686	61,798	1,232	30,087	10,398	245,688	14,316	337,573
MAY	2,495	60,528	1,070	25,473	9,447	224,552	13,012	310,553
JUNE	2,532	62,103	1,139	28,594	8,984	216,114	12,655	306,811
JULY	2,722	66,761	1,227	30,161	9,995	238,056	13,944	334,978
AUGUST	2,246	54,693	1,041	26,119	8,674	204,727	11,961	285,539
SEPTEMBER	2,523	61,307	1,267	32,304	9,350	225,342	13,140	318,653
OCTOBER	2,149	50,643	956	24,045	8,469	202,720	11,574	277,408
NOVEMBER	2,037	49,463	878	22,573	8,393	203,295	11,308	275,331
DECEMBER	2,071	53,820	1,029	26,184	8,547	208,876	11,647	285,880
1982								
JANUARY	1,714	44,290	876	23,573	8,207	209,769	10,797	277,542
FEBRUARY	1,870	45,749	919	24,499	8,671	219,249	11,460	289,497
MARCH	2,476	62,685	1,050	27,542	10,001	249,093	13,527	339,320
MONTHS -								
1981								
FEBRUARY	2,626	60,180	1,124	27,142	9,727	229,667	13,477	317,009
MARCH	2,601	61,128	1,096	27,286	10,047	240,000	13,744	326,414
APRIL	2,631	61,687	1,209	30,224	9,834	232,878	13,674	324,789
MAY	2,405	58,892	1,107	26,627	9,546	229,446	13,058	314,965
JUNE	2,480	63,445	1,196	29,804	9,923	240,784	13,599	331,033
JULY	2,351	56,580	1,119	27,752	9,667	231,931	13,157	316,263
AUGUST	2,293	55,220	1,121	28,098	9,624	228,310	13,038	311,628
SEPTEMBER	2,173	52,229	1,099	27,524	6,933	215,613	12,205	295,357
OCTOBER	2,197	51,234	970	24,749	8,967	214,078	12,134	289,661
NOVEMBER	2,144	52,680	894	23,117	8,426	207,070	11,464	282,867
DECEMBER	2,306	57,085	1,104	28,093	8,781	212,402	12,191	297,580
1982								
JANUARY	1,977	50,526	963	25,283	8,461	212,016	11,401	267,825
FEBRUARY	2,085	51,637	928	24,309	8,147	203,454	11,160	279,400
MARCH	2,216	56,633	899	24,213	8,275	206,499	11,391	287,345

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								
FEBRUARY	652	13,193	298	5,962	2,918	64,170	3,868	83,325
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	4,628	2,468	51,837	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	3,936	85,224
AUGUST	615	14,449	325	6,547	2,572	53,136	3,512	74,132
SEPTEMBER	768	16,981	375	8,471	3,063	65,291	4,226	90,743
OCTOBER	604	12,668	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	558	11,930	297	6,683	2,467	52,996	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	60,766	3,526	80,379
MARCH	635	14,765	339	7,769	2,881	61,436	3,855	83,970
SEASONALLY ADJUSTED								
MONTHS-								
1981								
FEBRUARY	675	13,760	303	5,832	2,678	57,810	3,656	77,402
MARCH	671	14,027	296	5,847	2,783	60,839	3,750	80,713
APRIL	688	14,868	347	7,095	2,642	55,485	3,678	77,448
MAY	627	14,053	295	5,167	2,691	58,505	3,612	77,725
JUNE	673	15,106	350	7,118	2,821	62,022	3,844	84,246
JULY	612	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	6,696	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	13,688	354	8,015	2,569	56,205	3,552	77,908
1982								
JANUARY	585	13,243	280	6,385	2,738	62,288	3,603	81,916
FEBRUARY	576	12,628	325	7,329	2,437	54,794	3,338	74,751
MARCH	530	12,399	294	6,488	2,283	48,938	3,147	67,725

