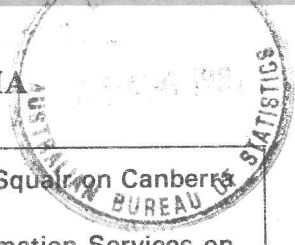




## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA JUNE 1981



PHONE INQUIRIES *for more information about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 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

In June 1981 savings and trading banks approved a combined total of \$306.8 million in loans to individuals for the construction or purchase of dwellings. This was \$3.7 million less than in May 1981 but \$38.7 million more than in June 1980.

In seasonally adjusted terms the total of such loans approved in June 1981 was \$337.7 million, \$27.3 million more than in May 1981.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$62.1 million in June 1981, \$1.6 million more than in May 1981 and \$5.5 million more than in June 1980.

During June 1981 savings and trading banks approved \$216.1 million in loans to individuals for the purchase of established dwellings. This was \$8.4 million less than in May 1981 but \$27.6 million more than in June 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)*.

**R. J. CAMERON**  
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	\$000
<b>AUSTRALIA</b>									
1980									
MAY	1,995	50,905	844	19,912	6,809	165,671	9,648	236,488	9,348
JUNE	1,703	43,339	747	16,034	5,865	142,284	8,320	203,657	7,836
JULY	1,862	45,265	730	16,883	6,247	152,842	8,839	214,990	8,767
AUGUST	1,762	44,975	658	16,271	5,443	135,678	7,863	196,924	7,031
SEPTEMBER	1,676	42,880	644	16,029	5,507	138,883	7,827	197,792	7,927
OCTOBER	1,838	46,640	846	21,313	6,496	163,236	9,180	231,189	9,314
NOVEMBER	1,578	36,873	769	19,891	6,180	150,288	8,527	207,052	6,720
DECEMBER	1,817	43,970	773	19,745	6,762	161,892	9,352	225,507	6,901
1981									
JANUARY	1,470	36,079	749	19,886	6,458	162,960	8,677	218,925	5,636
FEBRUARY	1,697	40,049	816	21,343	7,437	183,503	9,950	244,895	6,467
MARCH	1,904	46,108	826	20,988	7,747	191,464	10,477	258,560	6,111
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529	6,403
MAY	1,933	47,654	800	20,845	6,979	172,715	9,712	241,214	8,443
JUNE	1,909	48,193	826	22,368	6,563	163,939	9,298	234,500	8,471
<b>STATES - JUNE 1981</b>									
<b>HOUSES</b>									
N.S.W.	434	12,688	169	5,591	1,259	39,543	1,862	57,822	
VIC.	707	16,740	300	7,820	2,821	65,258	3,828	89,618	
QLD	399	9,153	176	3,964	808	17,624	1,383	30,741	
S.A.	106	2,957	41	1,123	585	14,177	732	18,257	
W.A.	189	4,877	51	1,304	427	10,321	667	16,502	(NA)
TAS.	52	1,184	7	173	191	4,248	250	5,605	
N.T.	7	231	3	95	20	635	30	961	
A.C.T.	12	309	23	693	69	2,012	104	3,014	
TOTAL	1,906	48,139	770	20,763	6,160	153,818	8,856	222,720	
<b>OTHER DWELLINGS</b>									
N.S.W.	-	-	14	451	159	4,991	173	5,442	
VIC.	-	-	21	576	138	3,371	159	3,947	
QLD	-	-	5	146	24	518	29	664	
S.A.	1	15	7	199	38	764	46	978	
W.A.	2	39	6	137	15	305	23	481	(NA)
TAS.	-	-	1	16	4	76	5	92	
N.T.	-	-	1	50	-	-	1	50	
A.C.T.	-	-	1	30	5	96	6	126	
TOTAL	3	54	56	1,605	383	10,121	442	11,780	
<b>TOTAL</b>									
N.S.W.	434	12,688	183	6,042	1,418	44,534	2,035	63,264	2,429
VIC.	707	16,740	321	8,396	2,959	68,629	3,987	93,765	4,596
QLD	399	9,153	181	4,110	832	18,142	1,412	31,405	260
S.A.	107	2,972	48	1,322	623	14,941	778	19,235	491
W.A.	191	4,916	57	1,441	442	10,626	690	16,983	251
TAS.	52	1,184	8	189	195	4,324	255	5,697	336
N.T.	7	231	4	145	20	635	31	1,011	30
A.C.T.	12	309	24	723	74	2,108	110	3,140	118
TOTAL	1,909	48,193	826	22,368	6,563	163,939	9,298	234,500	8,471

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
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000
<b>AUSTRALIA</b>									
1980									
MAY	689	15,172	327	6,227	2,449	46,368	3,465	67,767	19,976
JUNE	646	13,287	287	4,944	2,317	46,264	3,250	64,495	19,022
JULY	854	17,373	405	8,091	2,856	59,123	4,115	84,567	23,619
AUGUST	869	18,250	356	7,217	2,594	54,978	3,819	80,445	20,174
SEPTEMBER	806	17,163	342	6,840	2,613	53,159	3,761	77,062	18,786
OCTOBER	911	18,954	392	7,373	3,099	63,335	4,402	69,562	27,899
NOVEMBER	685	13,567	376	7,715	2,685	56,465	3,748	77,847	25,153
DECEMBER	645	13,026	295	6,151	2,550	55,197	3,490	74,374	20,578
1981									
JANUARY	590	12,855	305	6,577	2,605	56,304	3,500	75,736	19,836
FEBRUARY	652	13,193	298	5,962	2,918	64,170	3,868	83,325	24,464
MARCH	642	13,323	273	5,593	2,813	61,312	3,728	80,228	27,568
APRIL	774	16,563	377	7,638	3,020	63,743	4,171	88,044	28,896
MAY	562	12,974	270	4,628	2,468	51,837	3,300	69,339	22,765
JUNE	623	13,910	313	6,226	2,421	52,175	3,357	72,311	23,833
<b>STATES - JUNE 1981</b>									
<b>HOUSES</b>									
N.S.W.	230	5,329	88	1,677	854	19,265	1,172	26,271	
VIC.	96	1,494	55	921	457	9,782	608	12,197	
QLD	98	2,317	75	1,352	333	6,033	506	9,702	
S.A.	71	2,373	35	1,050	274	6,757	380	9,886	
W.A.	63	1,244	25	531	195	3,915	283	5,696	(NA)
TAS.	13	362	2	32	41	840	56	1,234	
N.T.	4	35	-	-	24	499	28	534	
A.C.T.	3	45	-	-	24	556	27	601	
TOTAL	578	12,899	280	5,563	2,202	47,647	3,060	66,109	
<b>OTHER DWELLINGS</b>									
N.S.W.	10	139	8	162	84	1,891	102	2,192	
VIC.	4	88	-	-	52	1,127	56	1,215	
QLD	13	176	9	140	25	482	47	798	
S.A.	4	98	1	22	23	394	28	514	
W.A.	7	458	10	235	31	575	48	1,266	(NA)
TAS.	1	1	3	75	2	19	6	95	
N.T.	3	30	1	20	-	-	4	56	
A.C.T.	3	21	1	9	2	46	6	78	
TOTAL	45	1,311	33	663	219	4,528	297	6,202	
<b>TOTAL</b>									
N.S.W.	240	5,468	96	1,839	938	21,156	1,274	28,463	10,683
VIC.	100	1,582	55	921	509	10,909	664	13,412	6,049
QLD	111	2,493	84	1,492	358	6,515	553	10,500	3,322
S.A.	75	2,171	36	1,072	297	7,151	408	10,394	1,131
W.A.	70	1,702	35	766	226	4,490	331	6,956	1,645
TAS.	14	363	5	107	43	859	62	1,329	376
N.T.	7	65	1	20	24	499	32	584	279
A.C.T.	6	66	1	9	26	596	33	671	348
TOTAL	623	13,910	313	6,226	2,421	52,175	3,357	72,311	23,833

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS				SAVINGS BANKS				TRADING BANKS				SAVINGS BANKS			
		FOR DWELLINGS ADDITIONS		FOR DWELLINGS ADDITIONS		FOR ALTERATIONS AND ADDITIONS		FOR ALTERATIONS AND ADDITIONS		LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF MONTH		LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING MONTH		INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH		BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO INDIVIDUALS	
		\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA																	
1980																	
MAY	459	10,995	182	69	974	48	974	69	974	626,999	240,572	66,165	10,571,009	258,216			
JUNE	441	11,113	189	83	1,229	136	1,229	83	1,229	613,261	216,923	55,478	10,540,418	260,591			
JULY	425	9,884	316	106	1,857	57	1,857	106	1,857	589,420	237,398	72,105	10,725,456	268,441			
AUGUST	403	9,354	364	89	1,679	61	1,679	89	1,679	587,317	196,340	70,853	10,782,653	268,295			
SEPTEMBER	447	10,660	263	73	1,259	91	1,259	73	1,259	581,701	200,412	101,781	10,886,635	261,623			
OCTOBER	415	10,450	94	129	1,898	114	1,898	129	1,898	592,013	219,647	162,961	11,048,938	268,524			
NOVEMBER	365	8,565	175	86	1,644	104	1,644	86	1,644	601,985	195,160	75,135	11,107,822	258,359			
DECEMBER	370	9,546	167	75	1,675	102	1,675	75	1,675	554,816	269,763	86,917	11,204,258	261,423			
1981																	
JANUARY	315	8,042	116	106	2,277	138	2,277	106	2,277	610,475	180,744	68,867	11,228,432	263,531			
FEBRUARY	437	12,743	245	100	1,614	68	1,614	100	1,614	633,162	215,627	45,873	11,266,239	258,861			
MARCH	408	10,489	119	104	2,342	146	2,342	104	2,342	658,188	231,937	106,157	11,353,364	257,630			
APRIL	442	11,115	146	103	2,037	190	2,037	103	2,037	653,443	251,416	181,187	11,584,422	257,831			
MAY	363	9,321	368	104	2,135	67	2,135	104	2,135	655,465	237,446	68,654	11,676,233	254,898			
JUNE	355	9,148	122	92	1,725	45	1,725	92	1,725	650,381	230,785	72,111	11,762,954	255,925			
STATES																	
JUNE 1981																	
N.S.W.	149	4,241	61	71	1,480	45	1,480	71	1,480	240,240	72,756	23,537	3,366,374	98,453			
VIC.	101	2,416	38	5	72	-	72	5	72	246,023	98,637	24,978	4,514,501	115,814			
QLD	41	903	-	4	35	-	35	4	35	68,589	26,106	6,224	1,343,501	12,992			
S.A.	24	659	15	8	72	-	72	8	72	35,106	16,397	8,026	1,143,938	-			
W.A.	30	661	-	-	-	-	-	-	-	39,879	14,935	4,840	857,926	30,826			
TAS.	4	105	8	2	40	-	40	2	40	10,366	5,467	1,853	298,749	1,890			
N.T.	-	-	-	1	20	-	20	1	20	1,979	877	76	23,909	-			
A.C.T.	6	164	-	1	6	-	6	1	6	6,268	3,640	1,377	204,262	1,050			
TOTAL	355	9,148	122	92	1,725	45	1,725	92	1,725	650,381	230,785	72,111	11,762,954	255,925			

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED

	ORIGINAL				SEASONALLY ADJUSTED				TOTAL			
	CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS (A)		PURCHASE OF ESTABLISHED DWELLINGS					
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000				
SAVINGS BANKS												
1980												
MAY	2,839	71,817	6,809	155,671	9,648	236,488	2,680	67,110	6,734	164,768	9,414	231,878
JUNE	2,455	61,373	5,865	142,284	8,320	203,657	2,477	62,217	6,272	153,856	6,749	215,873
JULY	2,592	62,148	6,247	152,842	8,839	214,930	2,385	56,659	6,200	155,479	8,685	212,178
AUGUST	2,420	61,246	5,443	135,678	7,363	196,924	2,432	62,067	5,996	150,874	8,428	212,941
SEPTEMBER	2,320	53,909	5,507	139,883	7,827	197,792	2,310	56,833	5,982	152,034	6,292	210,867
OCTOBER	2,684	67,953	6,496	163,236	9,180	231,189	2,388	60,181	5,936	151,116	8,324	211,297
NOVEMBER	2,347	56,764	6,180	150,288	8,527	207,052	2,451	59,341	6,038	148,012	8,469	207,353
DECEMBER	2,590	63,615	6,762	161,892	9,352	225,507	2,728	66,471	7,010	167,341	9,738	233,812
1981												
JANUARY	2,219	55,965	6,458	162,960	8,677	218,925	2,483	62,283	6,549	161,227	9,632	223,510
FEBRUARY	2,513	61,392	7,437	183,503	9,953	244,895	2,728	65,938	7,104	171,687	9,832	237,625
MARCH	2,730	67,096	7,747	191,464	10,477	258,560	2,758	67,956	7,393	191,065	10,151	249,021
APRIL	2,767	67,584	7,378	181,945	10,145	249,529	2,810	69,489	7,256	179,096	10,896	246,585
MAY	2,733	68,499	6,979	172,715	9,712	241,214	2,570	64,724	6,861	170,728	9,431	235,452
JUNE	2,735	70,561	6,563	163,939	9,298	234,500	2,770	71,816	7,172	180,930	9,942	252,746
TRADING BANKS												
1980												
MAY	1,016	21,399	2,449	46,368	3,465	67,787	1,094	22,804	2,639	50,188	3,733	72,992
JUNE	933	18,231	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	2,856	59,123	4,115	84,587	1,105	22,252	2,691	56,568	3,796	78,820
AUGUST	1,225	25,467	2,594	54,978	3,819	80,445	1,328	25,739	2,973	63,219	4,301	88,958
SEPTEMBER	1,148	23,903	2,613	53,159	3,761	77,062	1,172	25,363	2,988	61,771	4,160	87,134
OCTOBER	1,333	25,227	3,099	63,335	4,482	83,582	1,066	21,505	2,659	55,112	3,725	76,617
NOVEMBER	1,063	21,332	2,685	56,465	3,748	77,847	1,093	22,862	2,782	60,050	3,875	82,912
DECEMBER	940	19,177	2,550	55,197	3,490	74,374	1,061	22,152	2,630	58,579	3,691	80,731
1981												
JANUARY	835	19,432	2,605	56,384	3,500	75,736	1,172	23,579	2,780	58,127	3,852	81,706
FEBRUARY	950	19,155	2,518	64,170	3,868	83,325	935	18,328	2,637	56,393	3,572	74,721
MARCH	915	18,916	2,813	61,312	3,728	80,228	925	18,762	2,764	59,731	3,689	78,493
APRIL	1,151	24,301	3,020	63,743	4,171	88,844	1,024	21,579	2,593	53,155	3,617	74,734
MAY	832	17,592	2,468	51,837	3,300	69,339	897	18,675	2,662	56,283	3,259	74,956
JUNE	936	20,136	2,421	52,175	3,357	72,511	1,042	23,673	2,852	61,858	3,894	84,931

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