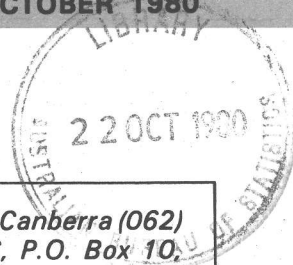




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## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA AUGUST 1980



### INQUIRIES

If you want to know more about these statistics ring Mr Colin Squair on Canberra (062) 52 7126 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.  
For copies of this publication contact Information Services, Canberra (062) 52 6627 or State offices.

### MAIN FEATURES

In August 1980 savings and trading banks approved a combined total of \$277.4 million in loans to individuals for the construction or purchase of dwellings. This was \$22.2 million less than in July 1980 and \$47.9 million less than in August 1979.

In seasonally adjusted terms the total of such loans approved in August 1980 was \$307.2 million, \$15.8 million more than in July 1980.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$63.2 million in August 1980, \$0.6 million more than in July 1980 but \$5.3 million less than in August 1979.

During August 1980 savings and trading banks approved \$190.7 million in loans to individuals for the purchase of established dwellings. This was \$21.3 million less than in July 1980 and \$31.1 million less than in August 1979.

### 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 (seven banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period. For December the data for the banks that normally balance on the last Wednesday relate to a 3 week period as the monthly 'balance date' for these banks was brought forward because of the Christmas holidays.

#### 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 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 Publication* (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.

**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>									
1979									
JULY	2,007	48,462	965	22,947	6,255	144,358	9,227	215,767	8,148
AUGUST	2,037	50,958	1,151	27,047	7,010	165,479	10,198	242,584	8,979
SEPTEMBER	1,824	44,492	940	23,460	6,773	150,120	9,537	218,072	7,033
OCTOBER	1,992	47,951	1,078	26,055	7,070	166,473	10,140	240,479	8,776
NOVEMBER	1,763	43,490	988	23,814	6,585	156,311	9,336	223,615	8,923
DECEMBER	1,421	34,296	762	17,598	5,360	127,490	7,543	179,384	6,330
1980									
JANUARY	1,770	43,908	964	22,719	7,316	176,740	10,050	243,367	7,824
FEBRUARY	1,601	39,341	929	21,780	6,944	167,532	9,474	228,653	8,355
MARCH	1,713	42,421	910	21,547	7,141	171,567	9,764	235,535	8,847
APRIL	1,848	46,401	868	20,061	6,777	163,227	9,493	229,689	9,076
MAY	1,995	50,905	844	19,912	6,809	165,671	9,648	236,488	9,348
JUNE	1,708	43,339	747	18,034	5,865	142,284	8,320	203,657	7,830
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
<b>STATES - AUGUST 1980</b>									
<b>HOUSES</b>									
N.S.W.	547	13,514	146	4,320	1,339	39,230	2,032	57,064	
VIC.	503	14,568	256	5,822	2,132	51,740	2,891	72,138	
QLD	323	6,835	116	2,670	560	11,359	999	20,864	
S.A.	122	3,375	41	1,101	437	10,073	600	14,549	
W.A.	199	5,160	33	746	329	7,760	561	13,666	(NA)
TAS.	38	807	6	171	190	3,986	234	4,964	
N.T.	1	30	-	-	12	290	13	320	
A.C.T.	25	576	2	100	84	1,998	111	2,674	
TOTAL	1,758	44,865	600	14,930	5,083	126,444	7,441	186,239	
<b>OTHER DWELLINGS</b>									
N.S.W.	3	103	11	299	200	6,182	214	6,584	
VIC.	-	-	7	175	90	1,848	97	2,023	
QLD	1	7	8	191	15	290	24	488	
S.A.	-	-	7	162	26	527	33	689	
W.A.	-	-	21	428	25	285	46	713	(NA)
TAS.	-	-	2	34	3	82	5	116	
N.T.	-	-	-	-	-	-	-	-	
A.C.T.	-	-	2	52	1	20	3	72	
TOTAL	4	110	58	1,341	360	9,234	422	10,685	
<b>TOTAL</b>									
N.S.W.	550	13,617	157	4,619	1,539	45,412	2,246	63,648	1,796
VIC.	503	14,568	263	5,997	2,222	53,596	2,988	74,161	3,932
QLD	324	6,842	124	2,861	575	11,649	1,023	21,352	227
S.A.	122	3,375	48	1,263	463	10,600	633	15,238	596
W.A.	199	5,160	54	1,174	354	8,045	607	14,379	236
TAS.	38	807	8	205	193	4,068	239	5,080	82
N.T.	1	30	-	-	12	290	13	320	-
A.C.T.	25	576	4	152	85	2,018	114	2,746	162
TOTAL	1,762	44,975	658	16,271	5,443	135,678	7,863	196,924	7,031

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
AUSTRALIA									
1979									
JULY	758	14,751	364	7,439	2,243	41,797	3,365	63,987	14,632
AUGUST	910	18,422	428	7,985	2,956	56,304	4,294	82,711	19,214
SEPTEMBER	747	13,633	362	6,731	2,318	43,367	3,427	63,731	16,548
OCTOBER	1,011	18,299	458	9,069	3,048	56,110	4,517	83,478	22,854
NOVEMBER	704	12,313	311	5,563	2,451	43,613	3,466	61,489	18,127
DECEMBER	509	9,262	243	4,302	1,884	33,866	2,636	47,430	11,717
1980									
JANUARY	736	13,506	317	6,214	2,815	53,550	3,868	73,270	17,988
FEBRUARY	760	15,396	347	6,899	2,666	51,356	3,773	73,651	17,412
MARCH	712	14,891	319	6,435	2,472	47,717	3,503	69,043	16,454
APRIL	851	16,727	351	7,206	2,974	58,438	4,176	82,371	23,941
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	84,587	23,619
AUGUST	869	18,250	356	7,217	2,594	54,978	3,819	80,445	20,174
STATES - AUGUST 1980									
HOUSES									
N.S.W.	320	6,611	102	2,332	950	20,913	1,372	29,856	
VIC.	110	2,121	40	701	333	8,206	483	11,028	
QLD	153	2,795	69	1,116	405	6,850	627	10,761	
S.A.	110	3,200	55	1,451	356	8,334	521	12,985	
W.A.	116	2,342	32	517	202	3,063	350	5,922	(NA)
TAS.	13	210	1	12	50	1,094	64	1,316	
N.T.	8	114	-	-	16	475	24	589	
A.C.T.	4	74	6	103	38	846	48	1,023	
TOTAL	834	17,467	305	6,232	2,350	49,781	3,489	73,480	
OTHER DWELLINGS									
N.S.W.	7	83	13	318	138	3,252	158	3,653	
VIC.	8	271	10	222	31	638	49	1,131	
QLD	11	158	13	222	36	692	60	1,072	
S.A.	3	53	6	112	10	150	19	315	
W.A.	5	204	5	55	19	331	29	590	(NA)
TAS.	-	-	2	35	2	29	4	64	
N.T.	-	-	-	-	2	20	2	20	
A.C.T.	1	14	2	21	6	85	9	120	
TOTAL	35	783	51	985	244	5,197	330	6,965	
TOTAL									
N.S.W.	327	6,694	115	2,650	1,088	24,165	1,530	33,509	10,752
VIC.	118	2,392	50	923	364	8,844	532	12,159	4,072
QLD	164	2,953	82	1,338	441	7,542	687	11,833	2,084
S.A.	113	3,253	61	1,563	366	8,484	540	13,300	1,154
W.A.	121	2,546	37	572	221	3,394	379	6,512	1,430
TAS.	13	210	3	47	52	1,123	68	1,380	231
N.T.	8	114	-	-	18	495	26	609	176
A.C.T.	5	88	8	124	44	931	57	1,143	275
TOTAL	869	18,250	356	7,217	2,594	54,978	3,819	80,445	20,174

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS				SAVINGS BANKS				TRADING BANKS				SAVINGS BANKS			
		FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	DMGS	\$000	FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	DMGS	\$000	LOANS APPROVED 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 INDIVIDUALS	BUILDING SOCIETIES			
		DMGS	\$000	\$000	\$000	DMGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000				
AUSTRALIA																	
1979																	
JULY	428	9,109	149	971	50	44	203,546	613,262	46,547	9,451,166	251,161						
AUGUST	559	12,063	212	1,801	97	166	229,057	623,493	49,125	9,538,083	250,646						
SEPTEMBER	446	9,766	184	1,242	65	70	205,571	633,077	137,640	9,711,769	253,693						
OCTOBER	495	10,619	154	2,463	103	61	246,206	623,353	75,490	9,844,605	253,269						
NOVEMBER	486	10,601	176	1,401	62	80	219,519	625,595	55,418	9,936,850	252,449						
DECEMBER	323	7,316	128	710	41	71	236,811	567,054	48,924	10,047,258	254,455						
1980																	
JANUARY	479	10,667	122	1,408	78	137	199,483	607,373	67,706	10,104,921	254,531						
FEBRUARY	438	10,123	208	1,300	87	66	209,065	625,585	58,067	10,184,323	253,467						
MARCH	493	11,637	249	1,580	85	86	209,831	648,250	93,111	10,307,990	254,418						
APRIL	506	11,321	129	1,520	101	84	240,853	634,912	144,275	10,484,943	255,495						
MAY	459	10,395	182	974	69	48	244,572	628,999	60,165	10,571,009	256,216						
JUNE	441	11,013	189	1,229	83	136	216,023	613,261	55,478	10,640,418	260,591						
JULY	426	9,884	316	1,857	106	57	237,398	589,420	72,105	10,725,450	260,441						
AUGUST	403	9,354	364	1,670	89	61	196,340	587,317	70,853	10,782,893	260,295						
STATES - AUGUST 1980																	
N.S.W.	163	4,453	254	1,436	65	61	58,996	230,004	18,545	3,054,922	102,202						
VIC.	125	2,817	46	116	12	-	75,629	219,619	34,117	4,125,061	111,384						
QLD	29	481	5	29	5	-	21,200	48,331	5,634	1,238,268	13,725						
S.A.	32	714	2	63	3	-	15,634	35,268	6,869	1,087,705	-						
M.A.	37	560	29	-	-	-	14,685	37,391	3,007	790,321	30,410						
T.A.S.	12	210	10	16	3	-	5,557	9,025	1,501	276,192	1,430						
N.T.	-	3	-	-	-	-	352	1,351	59	20,857	-						
A.C.T.	5	116	18	10	1	-	3,287	6,328	1,121	189,567	1,144						
TOTAL	403	9,354	364	1,670	89	61	196,340	587,317	70,853	10,782,893	260,295						

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		CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS (A)		PURCHASE OF ESTABLISHED DWELLINGS	
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
SAVINGS BANKS								
1979	TOTAL		DMGS	\$000	TOTAL		DMGS	\$000
JULY	2,972	71,409	6,255	144,358	2,977	71,050	7,121	165,079
AUGUST	3,188	77,105	7,010	165,479	2,918	71,367	6,950	165,718
SEPTEMBER	2,764	67,952	6,773	150,120	2,857	70,992	7,307	165,743
OCTOBER	3,070	74,006	7,070	166,473	2,751	65,795	6,590	156,694
NOVEMBER	2,751	67,304	6,585	156,311	2,797	69,062	6,302	152,265
DECEMBER	2,183	51,894	5,360	127,490	2,480	59,278	6,017	142,318
1980	2,734	66,627	7,316	176,740	2,825	68,108	6,806	159,956
JANUARY	2,530	61,121	6,944	167,532	2,605	61,768	6,370	149,860
FEBRUARY	2,623	63,968	7,141	171,567	2,648	64,450	6,749	160,198
MARCH	2,716	66,452	6,777	163,227	2,791	68,423	6,807	163,131
APRIL	2,839	70,817	6,809	165,671	2,709	67,533	6,806	166,846
MAY	2,455	61,373	5,865	142,284	2,448	61,216	6,238	152,672
JUNE	2,592	62,146	6,247	152,842	2,374	56,957	6,375	156,637
JULY	2,420	61,246	5,443	135,678	2,478	63,423	6,060	152,632
AUGUST								
TRADING BANKS								
1979	TOTAL		DMGS	\$000	TOTAL		DMGS	\$000
JULY	1,122	22,190	2,243	41,797	1,244	24,205	2,628	49,424
AUGUST	1,338	26,407	2,956	56,304	1,191	22,904	2,812	52,198
SEPTEMBER	1,109	20,364	2,318	43,367	1,163	22,681	2,745	51,502
OCTOBER	1,469	27,368	3,048	56,110	1,249	22,949	2,663	46,468
NOVEMBER	1,015	17,876	2,451	43,613	1,026	18,468	2,567	45,649
DECEMBER	752	13,564	1,884	33,866	1,052	19,061	2,432	44,014
1980	1,053	19,720	2,815	53,550	955	18,243	2,372	43,412
JANUARY	1,107	22,295	2,666	51,356	1,102	21,462	2,362	45,117
FEBRUARY	1,031	21,326	2,472	47,717	1,020	20,805	2,368	47,252
MARCH	1,202	23,933	2,974	58,438	1,059	20,903	2,504	49,259
APRIL	1,016	21,399	2,449	46,368	1,095	22,970	2,622	50,706
MAY	933	18,231	2,317	46,264	1,027	20,431	2,732	55,455
JUNE	1,259	25,464	2,856	59,123	1,115	22,180	2,674	55,612
JULY	1,225	25,467	2,594	54,978	1,362	27,605	3,076	63,528
AUGUST								

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