



# AUSTRALIAN BUREAU OF STATISTICS Canberra

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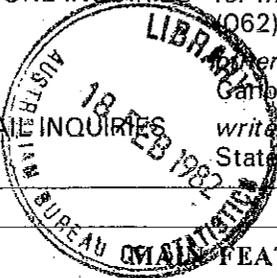
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## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA DECEMBER 1981

PHONE INQUIRIES for more information about these statistics—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.

For 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.



### FEATURES

In December 1981 savings and trading banks approved a combined total of \$285.9 million for the construction and purchase of dwellings. This was \$10.5 million more than in November 1981 but \$14.0 million less than in December 1980.

Seasonally Adjusted, the combined total of loans approved in December 1981 was \$297.6 million, \$14.7 million more than in November 1981.

In December 1981 loans approved comprised: \$50.8 million for the construction of dwellings (up \$1.4 million on November 1981 but down \$6.1 million on December 1980); \$26.2 million for the purchase of newly erected dwellings (up \$3.6 million on November 1981 and \$0.3 million on December 1980); and \$208.9 million for the purchase of established dwellings (up \$5.6 million on November 1981 but down \$8.2 million on December 1980).

### 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).

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 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). 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

MONTHS -	CONSTRUCTION OF DWELLINGS			PURCHASE OF NEWLY ERECTED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			TOTAL		
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
ORIGINAL												
1 1980												
NOVEMBER	2,263	50,540	1,147	27,606	8,865	206,753	12,275	284,899				
DECEMBER	2,462	56,896	1,068	25,896	9,312	217,089	12,842	299,881				
1 1981												
JANUARY	2,060	48,934	1,054	26,463	9,063	219,264	12,177	294,661				
FEBRUARY	2,349	53,242	1,114	27,305	10,355	247,673	13,818	328,220				
MARCH	2,546	59,431	1,099	26,581	10,560	252,776	14,205	338,788				
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	61,007	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	50,820	1,029	26,184	8,547	208,876	11,647	285,880				
SEASONALLY ADJUSTED												
1 1980												
NOVEMBER	2,425	54,849	1,172	28,357	8,929	211,367	12,526	294,573				
DECEMBER	2,689	62,585	1,138	27,548	9,584	221,158	13,411	311,291				
1 1981												
JANUARY	2,382	56,078	1,161	28,471	9,373	222,082	12,916	306,631				
FEBRUARY	2,626	60,180	1,124	27,142	9,727	229,687	13,477	317,009				
MARCH	2,601	61,128	1,096	27,286	10,047	240,000	13,744	328,414				
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	60,445	1,196	29,804	9,923	240,784	13,599	331,033				
JULY	2,351	56,580	1,119	27,752	9,687	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	52,220	1,099	27,524	8,933	215,613	12,205	295,357				
OCTOBER	2,197	51,234	970	24,349	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				

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	
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
ORIGINAL								
1980								
NOVEMBER	1,578	36,873	769	19,891	6,180	150,288	8,527	207,052
DECEMBER	1,817	43,870	773	19,745	6,762	161,892	9,352	225,507
1981								
JANUARY	1,470	36,079	749	15,886	6,458	162,960	8,677	218,925
FEBRUARY	1,697	40,049	816	21,343	7,437	183,503	9,950	244,895
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	48,193	826	22,368	6,565	163,939	9,298	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	8,449	211,407
SEPTEMBER	1,755	44,026	892	23,833	6,267	160,051	8,914	227,910
OCTOBER	1,545	37,975	627	16,941	5,878	149,462	8,050	204,378
NOVEMBER	1,492	37,429	574	16,114	5,846	149,041	7,912	202,584
DECEMBER	1,513	38,890	732	19,521	6,080	155,880	8,325	214,291
SEASONALLY ADJUSTED								
1980								
NOVEMBER	1,703	39,828	788	19,901	6,162	152,073	8,653	211,802
DECEMBER	1,963	47,717	787	20,165	6,927	162,689	9,677	230,571
1981								
JANUARY	1,669	40,785	821	21,465	6,595	163,035	9,085	225,285
FEBRUARY	1,951	46,420	821	21,310	7,049	171,877	9,821	239,607
MARCH	1,930	47,181	800	21,439	7,264	179,161	9,994	247,781
APRIL	1,943	46,819	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	1,807	45,339	846	22,686	7,102	178,762	9,755	246,787
JULY	1,739	42,379	815	21,455	6,985	175,072	9,539	238,906
AUGUST	1,660	40,820	796	21,514	6,795	169,683	9,251	232,017
SEPTEMBER	1,574	38,739	795	20,858	6,163	158,122	8,536	217,699
OCTOBER	1,580	38,519	633	16,901	6,174	157,702	8,387	213,122
NOVEMBER	1,568	39,360	584	16,012	5,805	150,037	7,957	205,409
DECEMBER	1,677	43,397	750	20,078	6,212	156,197	8,639	219,672

TABLE 3 - 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								
1980								
NOVEMBER	685	13,667	378	7,715	2,685	56,465	3,748	77,847
DECEMBER	645	13,026	295	6,151	2,550	55,197	3,490	74,374
1981								
JANUARY	590	12,855	305	6,577	2,605	56,304	3,500	75,736
FEBRUARY	652	13,193	299	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	3,308	69,339
JUNE	623	13,510	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	3,083	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	6,663	2,467	52,996	3,322	71,589
SEASONALLY ADJUSTED								
1980								
NOVEMBER	722	15,021	384	8,456	2,767	59,294	3,873	82,771
DECEMBER	726	14,868	351	7,383	2,657	58,469	3,734	80,720
1981								
JANUARY	713	15,293	340	7,006	2,778	59,047	3,831	81,346
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	2,643	55,485	3,678	77,448
MAY	627	14,053	295	5,167	2,691	58,505	3,613	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	14,490	325	6,584	2,829	58,627	3,787	79,611
SEPTEMBER	599	13,481	300	6,686	2,770	57,491	3,669	77,658
OCTOBER	617	12,718	347	7,448	2,794	56,378	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

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

YEARS - MONTHS -	CONSTRUCTION OF DWELLINGS						PURCHASE OF NEWLY ERECTED DWELLINGS						PURCHASE OF ESTABLISHED DWELLINGS					
	HOUSES			OTHER DWELLINGS			HOUSES			OTHER DWELLINGS			HOUSES			OTHER DWELLINGS		
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
AUSTRALIA																		
1978/79	20,027	461,712	53	1,297	10,999	252,563	1,002	22,894	74,152	1,679,298	5,178	114,803	111,411	2,532,567				
1979/80	21,598	533,387	81	1,677	10,308	244,435	838	20,539	74,729	1,769,734	5,176	127,518	112,730	2,697,290				
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				
1980																		
NOVEMBER	1,577	36,650	1	23	728	18,691	41	1,200	5,852	141,163	328	9,125	8,527	207,052				
DECEMBER	1,809	43,634	8	236	726	18,457	47	1,288	6,375	151,501	387	10,391	9,352	225,507				
1981																		
JANUARY	1,466	35,938	4	141	696	18,084	53	1,802	6,068	151,744	390	11,216	8,677	218,925				
FEBRUARY	1,690	39,886	7	163	746	19,400	70	1,943	7,021	171,457	416	12,046	9,950	244,895				
MARCH	1,899	45,997	5	111	773	19,607	53	1,381	7,315	179,349	432	12,115	10,477	258,560				
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	47,559	5	95	761	19,765	39	1,060	6,560	161,783	419	10,932	9,712	241,214				
JUNE	1,905	48,139	3	54	770	20,763	56	1,605	6,180	153,818	383	10,121	9,298	234,500				
JULY	1,998	49,848	13	274	810	21,088	64	1,621	6,757	166,688	366	10,235	10,008	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	380	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	204,378				
NOVEMBER	1,487	37,318	5	111	526	14,660	48	1,454	5,515	139,807	331	9,234	7,912	202,584				
DECEMBER	1,509	38,802	4	88	595	18,514	37	1,607	5,741	146,405	339	9,475	8,325	214,291				
STATES - NOVEMBER 1981																		
N.S.W.	274	8,776	2	55	123	4,153	9	313	1,042	34,418	143	4,744	1,593	52,459				
VIC.	575	13,147	1	25	218	5,604	15	482	2,409	57,391	108	2,744	3,326	79,393				
QLD	298	6,581	-	-	104	2,587	10	290	776	17,011	20	450	1,208	26,919				
S.A.	114	3,114	2	31	23	651	4	76	575	14,099	34	707	752	18,678				
W.A.	173	4,388	-	-	27	722	7	209	422	9,864	20	480	649	15,663				
TAS.	44	1,039	-	-	8	218	-	-	191	4,160	5	97	248	5,514				
N.T.	3	95	-	-	2	75	-	-	19	517	-	-	24	687				
A.C.T.	6	178	-	-	21	650	3	84	81	2,347	1	12	112	3,271				
STATES - DECEMBER 1981																		
N.S.W.	310	9,340	2	48	122	3,992	9	256	1,142	36,439	129	4,225	1,714	54,300				
VIC.	531	12,477	-	-	299	7,957	11	353	2,260	53,855	115	2,989	3,216	77,231				
QLD	328	8,146	-	-	162	4,094	4	108	921	21,267	14	383	1,429	33,998				
S.A.	117	3,043	1	15	38	987	7	170	664	16,736	42	876	869	21,827				
W.A.	177	4,648	1	25	50	1,191	5	110	477	11,284	28	683	738	17,941				
TAS.	30	691	-	-	8	186	-	-	176	3,778	2	51	216	4,706				
N.T.	3	90	-	-	-	-	-	-	20	624	2	56	25	770				
A.C.T.	13	367	-	-	16	507	1	10	81	2,422	7	212	118	3,518				

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			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000		
AUSTRALIA														
1978/79	8,484	160,966	269	4,746	4,755	90,819	491	9,861	27,299	499,292	2,654	50,426	43,952	815,610
1979/80	8,654	169,518	379	6,141	3,687	70,743	427	8,271	27,821	521,044	2,772	57,706	43,740	833,423
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
1980	651	13,153	34	504	332	6,605	46	1,110	2,438	51,104	247	5,361	3,748	77,847
DECEMBER	615	12,572	30	454	247	5,317	48	834	2,315	49,453	235	5,744	3,490	74,374
1981	554	12,131	36	724	267	5,599	38	978	2,347	50,132	258	6,172	3,500	75,736
JANUARY	631	12,978	21	215	258	5,001	40	961	2,665	58,542	253	5,628	3,868	83,325
FEBRUARY	612	12,790	30	533	234	4,816	39	777	2,564	55,078	249	6,234	3,728	80,228
MARCH	744	16,213	30	450	329	6,424	48	1,214	2,727	57,490	293	6,253	4,171	88,044
APRIL	540	12,385	22	489	245	4,184	25	444	2,202	44,662	266	7,175	3,300	69,339
MAY	578	12,893	45	1,011	280	5,563	33	663	2,202	47,647	219	4,528	3,357	72,311
JUNE	683	15,841	28	798	301	6,198	52	1,254	2,591	55,430	281	5,703	3,936	85,224
JULY	595	14,827	20	422	289	5,793	36	754	2,346	48,083	226	5,053	3,512	74,132
AUGUST	726	16,239	42	742	328	7,363	47	1,108	2,882	58,859	281	6,432	4,226	90,743
SEPTEMBER	585	11,977	19	691	287	6,140	42	964	2,341	47,342	250	5,916	3,524	73,030
OCTOBER	518	11,461	27	573	261	5,419	43	1,040	2,333	49,580	214	4,674	3,396	72,747
NOVEMBER	531	11,335	27	595	265	6,065	32	598	2,280	48,235	187	4,761	3,322	71,589
DECEMBER	174	4,540	12	327	73	1,586	12	381	757	17,745	98	2,406	1,126	26,985
N.S.W.	74	1,635	5	61	46	882	8	179	500	11,128	31	649	664	14,534
VIC.	121	1,897	3	58	69	1,441	8	110	460	7,842	30	637	691	11,377
QLD	62	1,632	-	-	35	921	1	28	283	6,821	16	299	397	9,701
S.A.	67	1,315	6	130	23	411	14	342	261	4,520	34	582	405	7,300
N.T.	11	242	1	5	2	17	-	-	35	647	4	95	53	1,006
TAS.	2	25	-	-	8	102	-	-	11	144	-	-	21	271
A.C.T.	7	175	-	-	5	59	-	-	26	733	1	6	39	973
STATES - NOVEMBER 1981														
N.S.W.	205	5,180	9	270	95	2,032	9	255	732	17,066	85	2,587	1,135	27,390
VIC.	84	1,750	5	44	43	1,123	4	82	485	10,399	40	1,008	661	14,406
QLD	102	1,791	3	43	58	1,220	8	123	474	8,338	20	377	665	11,892
S.A.	34	899	-	-	28	804	2	25	237	5,776	16	307	317	7,811
W.A.	82	1,343	7	192	32	767	8	106	270	4,985	24	480	423	7,793
TAS.	11	179	-	-	1	14	1	7	45	847	1	7	59	1,054
N.T.	7	132	-	-	1	12	-	-	12	156	-	-	20	300
A.C.T.	6	61	3	46	7	93	-	-	25	668	1	75	42	943
STATES - DECEMBER 1981														

