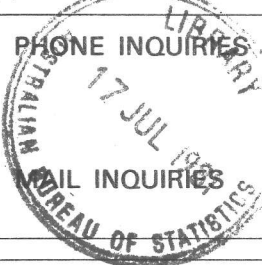




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## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA MAY 1981



**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 May 1981 savings and trading banks approved a combined total of \$310.6 million in loans to individuals for the construction or purchase of dwellings. This was \$27.0 million less than in April 1981 but \$6.3 million more than in May 1980.

In seasonally adjusted terms the total of such loans approved in May 1981 was \$310.4 million, \$12.9 million less than in April 1981.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$60.5 million in May 1981, \$1.3 million less than in April 1981 and \$5.5 million less than in May 1980.

During May 1981 savings and trading banks approved \$224.6 million in loans to individuals for the purchase of established dwellings. This was \$21.1 million less than in April 1981 but \$12.5 million more than in May 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 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.

**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
AUSTRALIA									
1980									
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	1,703	43,339	747	18,034	5,865	142,284	8,320	203,657	7,830
JULY	1,862	45,265	736	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	150,286	8,527	207,052	6,720
DECEMBER	1,817	43,870	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	6,407
MARCH	1,904	46,108	826	20,988	7,747	191,464	10,477	258,560	8,111
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529	8,403
MAY	1,933	47,654	830	20,845	6,979	172,715	9,712	241,214	8,443
STATES - MAY 1981									
HOUSES									
N.S.W.	462	12,702	199	5,813	1,490	45,049	2,151	63,644	
VIC.	727	17,604	298	7,478	3,061	71,190	4,046	96,332	
QLD	390	8,443	168	4,117	808	16,900	1,366	29,460	
S.A.	92	2,447	36	901	479	11,659	607	15,007	
W.A.	196	4,391	29	720	440	10,104	665	15,715	(NA)
TAS.	48	977	9	239	171	4,086	228	5,362	
N.T.	4	158	1	35	19	576	24	769	
A.C.T.	9	197	21	482	92	2,419	122	2,898	
TOTAL	1,928	47,559	761	19,785	6,560	161,783	9,249	229,127	
OTHER DWELLINGS									
N.S.W.	3	63	12	501	191	6,139	206	6,703	
VIC.	-	-	12	253	134	3,200	146	3,453	
QLD	2	32	2	27	21	544	25	603	
S.A.	-	-	5	125	20	374	25	499	
W.A.	-	-	6	110	17	385	23	495	(NA)
TAS.	-	-	2	44	26	65	28	109	
N.T.	-	-	-	-	1	37	1	37	
A.C.T.	-	-	-	-	9	188	9	188	
TOTAL	5	95	39	1,060	419	10,932	403	12,487	
TOTAL									
N.S.W.	465	12,845	211	6,314	1,681	51,188	2,357	70,347	2,801
VIC.	727	17,664	310	7,731	3,195	74,390	4,232	99,785	4,466
QLD	392	8,475	170	4,144	829	17,444	1,391	30,063	223
S.A.	92	2,447	41	1,026	499	12,033	632	15,506	297
W.A.	196	4,891	35	830	457	10,489	688	16,210	332
TAS.	48	977	11	283	197	4,151	256	5,411	183
N.T.	4	158	1	35	20	613	25	806	23
A.C.T.	9	197	21	482	101	2,407	131	3,086	118
TOTAL	1,933	47,654	880	20,845	6,979	172,715	9,712	241,214	8,443

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									
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	19,822
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	26,174
SEPTEMBER	806	17,063	342	6,840	2,613	53,159	3,761	77,062	18,786
OCTOBER	911	18,854	392	7,373	3,099	63,335	4,402	69,562	27,899
NOVEMBER	685	13,867	378	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	852	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	16,663	377	7,638	3,020	63,743	4,171	88,044	28,896
MAY	562	12,874	270	4,628	2,468	51,837	3,308	69,339	22,765
<b>STATES - MAY 1981</b>									
<b>HOUSES</b>									
N.S.W.	241	6,026	72	1,259	876	18,694	1,189	25,979	
VIC.	80	1,581	42	550	407	8,482	529	10,213	
QLD	101	1,943	60	803	377	6,101	538	8,847	
S.A.	43	1,160	31	924	225	5,428	299	7,532	
W.A.	56	1,317	32	490	240	4,743	328	6,550	(NA)
TAS.	8	187	2	9	38	860	48	976	
N.T.	3	66	2	60	13	210	16	336	
A.C.T.	8	165	4	89	26	544	38	798	
TOTAL	540	12,385	245	4,164	2,202	44,662	2,987	61,231	
<b>OTHER DWELLINGS</b>									
N.S.W.	1	3	6	71	131	4,189	138	4,263	
VIC.	5	122	-	-	43	1,027	48	1,149	
QLD	6	116	11	181	32	596	49	893	
S.A.	-	-	2	44	8	171	10	215	
W.A.	7	167	3	84	46	1,120	56	1,391	(NA)
TAS.	3	61	-	-	2	8	5	69	
N.T.	-	-	3	64	1	26	4	84	
A.C.T.	-	-	-	-	3	44	3	44	
TOTAL	22	489	25	444	266	7,175	313	8,108	
<b>TOTAL</b>									
N.S.W.	242	6,329	78	1,330	1,007	22,883	1,327	30,242	9,749
VIC.	85	1,703	42	550	450	9,109	577	11,362	6,085
QLD	107	2,059	71	984	409	6,697	587	9,746	3,266
S.A.	43	1,180	33	968	233	5,599	309	7,747	1,315
W.A.	63	1,504	35	574	286	5,863	384	7,941	1,368
TAS.	11	168	2	9	40	868	53	1,045	299
N.T.	3	66	5	124	14	230	22	420	351
A.C.T.	8	165	4	89	29	588	41	842	372
TOTAL	562	12,874	270	4,628	2,468	51,837	3,308	69,339	22,765

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS				SAVINGS BANKS				TRADING BANKS				SAVINGS BANKS			
		FOR DWELLINGS	ALTERATIONS AND ADDITIONS	FOR DWELLINGS	ALTERATIONS AND ADDITIONS	FOR DWELLINGS	ALTERATIONS AND ADDITIONS	FOR DWELLINGS	ALTERATIONS AND ADDITIONS	LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF MONTH	LOANS TO INDIVIDUALS DURING MONTH	INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING MONTH	BALANCES OUTSTANDING AT END OF MONTH ON HOUSING LOANS TO INDIVIDUALS	BUILDING SOCIETIES			
	DWGS	\$000	\$000	DWGS	\$000	\$000	\$000	DWGS	\$000	\$000	\$000	\$000	\$000				
AUSTRALIA																	
1980																	
APRIL	506	11,321	129	1,520	101	1,520	84	240,053	634,912	144,275	10,484,949	255,495					
MAY	459	10,395	182	974	69	974	48	240,572	628,999	66,165	10,571,009	256,216					
JUNE	441	11,313	189	1,229	83	1,229	136	216,023	613,261	55,478	10,640,418	260,591					
JULY	426	9,384	316	1,857	106	1,857	57	237,398	589,426	72,165	10,725,458	260,441					
AUGUST	403	9,354	364	1,670	89	1,670	61	198,340	587,317	70,853	10,782,893	260,295					
SEPTEMBER	447	10,660	263	1,259	73	1,259	91	200,412	581,701	101,781	10,886,835	261,623					
OCTOBER	415	10,450	94	1,898	129	1,898	114	219,647	592,013	162,961	11,048,938	260,524					
NOVEMBER	365	8,565	175	1,644	86	1,644	104	195,164	601,845	75,165	11,107,822	256,358					
DECEMBER	370	9,546	167	1,675	75	1,675	102	265,763	554,816	86,817	11,204,258	261,423					
1981																	
JANUARY	315	8,042	116	2,277	106	2,277	136	160,744	610,475	68,887	11,228,432	263,531					
FEBRUARY	437	12,743	245	1,614	100	1,614	68	215,627	633,162	85,873	11,288,299	258,861					
MARCH	408	10,409	119	2,342	104	2,342	146	231,037	656,188	106,157	11,393,380	257,630					
APRIL	442	11,115	146	2,037	103	2,037	190	251,416	653,443	181,187	11,584,422	257,831					
MAY	369	9,321	366	2,135	104	2,135	67	237,446	655,465	88,654	11,676,233	254,895					
STATES MAY 1981																	
N.S.W.	153	4,856	128	1,919	80	1,919	67	72,521	251,605	22,797	3,351,110	97,126					
VIC.	111	2,467	171	115	7	115	-	91,776	248,723	42,395	4,472,041	112,018					
QLD	41	957	14	46	9	46	-	28,844	63,933	7,166	1,332,080	12,690					
S.A.	30	625	-	51	7	51	-	17,639	32,490	9,147	1,142,619	-					
W.A.	25	573	30	4	1	4	-	16,170	38,432	3,900	654,876	30,549					
TAS.	4	283	25	-	-	-	-	5,917	9,913	1,811	296,105	1,429					
N.T.	-	-	-	-	-	-	-	776	1,815	74	23,579	-					
A.C.T.	5	140	-	-	-	-	-	3,603	8,754	1,364	203,623	1,083					
TOTAL	369	9,321	366	2,135	184	2,135	67	237,446	655,465	88,654	11,676,233	254,895					

