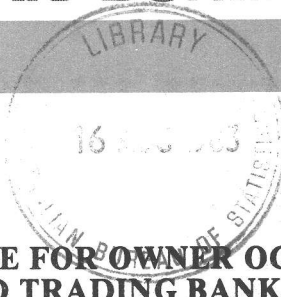




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HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA JUNE 1983

- PHONE INQUIRIES** *for more information about these statistics*—contact Mr Jeff Jarrett 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 \$402.4 million for the construction and purchase of dwellings in June 1983. This was \$0.8 million (0.2%) less than in May 1983, but \$85.6 million (27.0%) more than in June 1982.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in June 1983 were \$374.9 million, \$31.8 million (7.8%) less than the May 1983 figure.

In June 1983 loans approved comprised \$72.8 million for the construction of dwellings (up \$3.4 million (4.9%) on May 1983, and up \$14.1 million (24.1%) on June 1982); \$24.4 million for the purchase of newly erected dwellings (down \$4.5 million (15.6%) on May 1983, and down \$3.7 million (13.0%) on June 1982); and \$305.3 million for the purchase of established dwellings (up \$0.3 million (0.1%) on May 1983, and up \$75.1 million (32.6%) on June 1982).

In June 1983 loans approved for alterations and additions to dwellings were \$31.9 million, and comprised \$10.1 million approved by savings banks and \$21.8 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 :

- (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 (four banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

Scope

3. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1982 issue of this publication.

Seasonal adjustment

4. Details of the methods used in seasonally adjusting these series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

5. Large fluctuations occurring in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

6. This publication incorporates revisions made to previous statistics in this series.

Related publications

7. Users may also wish to refer to the following housing finance publications which 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

R. J. CAMERON
Australian Statistician

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
	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL							
1982							
MAY	1,580	41,404	620	18,335	6,256	164,371	224,110
JUNE	1,685	46,439	742	21,773	6,791	184,520	252,732
JULY	1,415	38,681	599	18,213	6,269	170,065	226,959
AUGUST	1,505	42,469	694	20,992	6,478	178,204	241,665
SEPTEMBER	1,686	47,373	688	20,856	7,360	202,933	271,162
OCTOBER	1,484	40,605	648	19,913	7,190	203,497	264,015
NOVEMBER	1,704	47,391	698	20,862	8,039	224,459	292,712
DECEMBER	1,680	46,955	628	19,794	7,986	226,446	293,195
1983							
JANUARY	1,374	39,156	498	15,603	6,892	199,043	253,802
FEBRUARY	1,493	43,229	673	21,418	8,824	261,338	325,985
MARCH	2,111	60,953	747	23,237	10,068	297,151	381,341
APRIL	1,627	47,649	532	16,276	7,165	211,562	275,487
MAY	2,158	60,282	809	24,981	9,077	259,669	344,932
JUNE	2,145	61,433	714	20,034	8,740	258,861	340,328
SEASONALLY ADJUSTED							
1982							
MAY	1,470	39,260	644	19,242	6,179	164,687	223,189
JUNE	1,457	39,700	650	19,084	6,469	176,437	235,221
JULY	1,380	37,429	646	19,561	6,826	186,780	243,770
AUGUST	1,453	40,734	712	21,357	7,130	196,847	258,938
SEPTEMBER	1,612	44,349	671	19,587	7,172	196,343	260,279
OCTOBER	1,543	42,318	658	20,032	7,557	213,648	275,998
NOVEMBER	1,734	48,329	685	20,080	8,346	234,000	302,409
DECEMBER	1,767	49,375	648	20,691	7,824	223,225	293,291
1983							
JANUARY	1,715	47,599	559	17,273	7,159	201,998	266,870
FEBRUARY	1,695	49,995	688	21,811	8,506	249,188	320,994
MARCH	1,940	56,480	637	20,848	8,422	247,874	325,202
APRIL	1,707	51,134	589	18,505	7,848	233,309	302,948
MAY	1,920	54,607	800	24,985	9,014	261,614	341,206
JUNE	1,931	54,665	650	18,254	8,207	243,850	316,769

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								
MONTHS- 1982								
MAY	458	10,196	242	5,108	1,826	39,943	2,526	55,247
JUNE	528	12,196	273	6,253	2,194	45,674	2,995	64,123
JULY	437	9,502	189	4,304	1,869	39,531	2,495	53,337
AUGUST	505	11,166	200	5,155	1,897	41,555	2,602	57,876
SEPTEMBER	507	11,564	275	6,276	2,244	48,928	3,026	66,768
OCTOBER	393	9,045	221	5,201	1,938	48,023	2,552	62,269
NOVEMBER	391	8,915	225	5,277	1,863	48,378	2,479	62,570
DECEMBER	356	8,103	199	3,980	1,763	45,827	2,318	57,910
1983								
JANUARY	335	7,929	218	5,559	2,044	55,964	2,597	69,452
FEBRUARY	435	11,687	254	6,978	2,493	70,458	3,182	89,123
MARCH	518	13,293	244	6,145	2,593	71,640	3,355	91,078
APRIL	363	9,812	172	4,275	1,889	47,411	2,424	61,498
MAY	393	9,060	174	3,906	1,778	45,266	2,345	58,232
JUNE	412	11,320	184	4,340	1,921	46,419	2,517	62,079
SEASONALLY ADJUSTED								
MONTHS- 1982								
MAY	507	10,984	263	5,707	2,021	45,364	2,791	62,055
JUNE	465	10,385	243	5,718	2,057	43,855	2,765	59,958
JULY	476	10,213	211	4,795	2,204	46,141	2,891	61,149
AUGUST	509	10,473	204	5,207	2,045	44,563	2,758	60,243
SEPTEMBER	399	9,348	219	5,022	1,987	42,988	2,605	57,358
OCTOBER	402	9,369	221	5,254	2,059	50,941	2,682	65,564
NOVEMBER	422	10,087	241	5,943	1,914	50,765	2,577	66,795
DECEMBER	396	9,416	221	4,429	1,834	48,963	2,451	62,808
1983								
JANUARY	406	9,286	245	5,989	2,177	58,451	2,828	73,726
FEBRUARY	440	12,321	251	6,641	2,298	63,623	2,989	82,585
MARCH	432	11,036	209	5,153	2,072	57,301	2,713	73,490
APRIL	401	11,175	202	5,007	2,107	51,882	2,710	68,064
MAY	436	9,741	189	4,363	1,972	51,425	2,597	65,529
JUNE	363	9,632	163	3,971	1,800	44,568	2,326	58,171

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

YEARS-	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL	
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
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
1981/82	18,889	484,792	74	1,802	7,646	210,326	603	17,553	70,272	1,810,098	4,499	124,523	101,983	2,649,094
1982/83	20,254	572,371	128	3,805	7,098	216,795	830	25,384	88,333	2,519,795	5,755	173,433	122,398	3,511,583
MONTHS-														
1982	AUSTRALIA													
MAY	1,575	41,278	5	126	574	16,943	46	1,392	5,848	152,737	408	11,634	8,456	224,110
JUNE	1,678	46,252	7	187	665	19,426	77	2,347	6,349	171,889	442	12,631	9,218	252,732
JULY	1,414	38,643	1	38	538	16,213	61	2,000	5,875	158,641	394	11,424	8,283	226,959
AUGUST	1,501	42,420	4	49	627	18,930	67	2,062	6,100	167,191	378	11,013	8,677	241,665
SEPTEMBER	1,671	46,981	15	392	618	18,885	70	1,971	6,884	189,386	476	13,547	9,734	271,162
OCTOBER	1,474	40,372	10	233	584	17,830	64	2,083	6,710	189,522	480	13,975	9,322	264,015
NOVEMBER	1,692	47,001	12	390	618	18,322	80	2,540	7,537	209,769	502	14,690	10,441	292,712
DECEMBER	1,667	46,541	13	414	572	18,028	56	1,766	7,534	212,956	452	13,490	10,294	293,195
1983														
JANUARY	1,366	38,921	8	235	444	14,314	54	1,289	6,435	185,243	457	13,800	8,764	253,802
FEBRUARY	1,477	42,667	16	562	589	18,791	84	2,627	8,317	245,266	507	16,072	10,990	325,985
MARCH	2,087	60,202	24	751	665	20,698	82	2,539	9,458	278,106	610	19,045	12,926	381,341
APRIL	1,619	47,414	8	235	482	14,807	50	1,469	6,698	196,977	467	14,585	9,324	275,487
MAY	2,146	59,935	12	347	729	22,468	80	2,513	8,516	242,654	561	17,015	12,044	344,932
JUNE	2,140	61,274	5	159	632	17,509	82	2,525	8,269	244,084	471	14,777	11,599	340,328
STATES - MAY 1983														
N.S.W.	355	12,142	7	238	122	4,541	13	396	1,944	67,327	206	7,468	2,647	92,112
VIC.	933	23,306	-	-	406	11,926	15	513	3,840	101,826	194	5,531	5,388	143,102
QLD	421	11,920	-	-	95	2,919	30	958	944	26,328	33	865	1,523	42,990
S.A.	133	3,704	1	30	40	1,183	5	115	714	18,547	51	1,176	944	24,755
W.A.	253	7,441	3	59	31	812	10	271	671	17,895	45	1,128	1,013	27,606
TAS.	39	1,007	-	-	11	226	1	35	230	4,964	7	137	288	6,369
N.T.	3	86	1	20	-	-	1	50	26	855	4	100	35	1,111
A.C.T.	9	329	-	-	24	861	5	175	147	4,912	21	610	206	6,887
STATES - JUNE 1983														
N.S.W.	470	15,930	4	109	91	3,710	19	747	2,263	79,635	227	8,250	3,074	108,381
VIC.	790	20,901	1	50	341	8,152	16	458	3,083	85,659	117	3,243	4,348	118,463
QLD	377	10,907	-	-	105	2,970	23	748	1,008	27,727	27	773	1,540	43,125
S.A.	169	4,355	-	-	46	1,311	17	389	777	21,265	43	1,118	1,052	28,438
W.A.	280	7,637	-	-	28	763	4	89	749	19,627	44	1,112	1,105	29,228
TAS.	30	859	-	-	7	175	-	-	235	5,216	3	46	275	6,296
N.T.	6	146	-	-	4	125	-	-	22	4,768	1	52	33	1,091
A.C.T.	18	539	-	-	10	303	3	94	132	4,187	9	183	172	5,306

TABLE 5 - TRADING 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																		
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				
1981/82	6,579	147,593	317	6,829	3,136	69,414	467	10,152	27,476	587,227	2,726	63,059	40,701	884,274				
1982/83	4,814	116,324	231	5,072	2,193	52,615	362	8,781	22,010	552,664	2,282	56,736	31,892	792,192				
1982																		
MAY	436	9,751	22	445	201	4,329	41	779	1,654	35,766	172	4,177	2,526	55,247				
JUNE	515	11,881	13	315	233	5,644	40	609	2,008	40,773	186	4,901	2,995	64,123				
1983																		
JULY	414	8,935	23	567	160	3,657	29	647	1,695	35,750	174	3,781	2,495	53,337				
AUGUST	496	11,001	9	165	182	4,688	18	467	1,727	37,853	170	3,702	2,602	57,876				
SEPTEMBER	475	11,014	32	550	248	5,790	27	486	2,081	44,939	163	3,989	3,026	66,768				
OCTOBER	369	8,259	24	786	186	4,410	35	791	1,759	44,251	179	3,772	2,552	62,269				
NOVEMBER	372	8,425	19	490	189	4,564	36	713	1,667	43,812	196	4,566	2,479	62,570				
DECEMBER	335	7,734	21	369	173	3,542	26	438	1,580	41,712	183	4,115	2,318	57,910				
JANUARY	319	7,582	16	347	174	4,364	44	1,195	1,822	49,269	222	6,695	2,597	69,452				
FEBRUARY	413	11,231	22	456	222	5,619	32	1,359	2,266	64,243	227	6,215	3,182	89,123				
MARCH	500	12,962	18	331	211	5,477	33	668	2,370	65,695	223	5,945	3,355	91,078				
APRIL	349	9,418	14	394	141	3,445	31	830	1,586	42,193	203	5,218	2,424	61,498				
MAY	377	8,838	16	222	152	3,424	22	482	1,627	41,123	151	4,143	2,345	58,232				
JUNE	395	10,925	17	395	155	3,635	29	705	1,730	41,824	191	4,595	2,517	62,079				
STATES - MAY 1983																		
N.S.W.	110	2,709	4	64	39	894	11	266	540	12,766	46	1,139	750	17,838				
VIC.	51	1,154	4	32	42	807	1	10	316	7,261	31	559	445	9,823				
QLD	89	1,690	1	10	34	939	2	56	237	9,086	29	672	392	12,453				
S.A.	60	1,854	2	50	17	402	-	-	222	6,079	18	369	319	8,754				
W.A.	58	1,287	3	36	13	275	6	111	215	3,930	24	1,365	319	7,004				
TAS.	4	86	1	20	3	10	2	39	38	687	-	-	46	842				
N.T.	1	29	-	-	3	30	-	-	7	162	-	-	11	221				
A.C.T.	4	29	1	10	3	67	-	-	52	1,152	3	39	63	1,297				
STATES - JUNE 1983																		
N.S.W.	113	3,659	2	40	28	687	3	41	545	12,424	78	2,026	769	18,877				
VIC.	51	1,319	8	135	38	613	2	42	342	7,066	28	476	469	9,651				
QLD	81	1,745	2	52	49	1,315	16	447	274	9,243	41	894	463	13,696				
S.A.	93	3,040	1	10	20	558	1	10	263	6,823	16	402	394	10,843				
W.A.	47	907	4	158	14	348	7	165	231	4,682	21	505	324	6,765				
TAS.	4	57	-	-	-	20	-	-	33	576	2	75	39	728				
N.T.	2	40	-	-	-	-	-	-	11	183	-	-	13	223				
A.C.T.	4	158	-	-	6	94	-	-	31	827	5	217	46	1,296				

