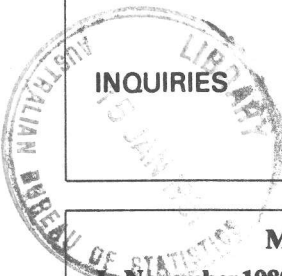




## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA NOVEMBER 1980

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### 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 November 1980 savings and trading banks approved a combined total of \$284.9 million in loans to individuals for the construction or purchase of dwellings. This was \$35.9 million less than in October 1980 and \$0.2 million less than in November 1979.

In seasonally adjusted terms the total of such loans approved in November 1980 was \$290.3 million, \$2.4 million more than in October 1980.

Loans approved by savings and trading banks to individuals for the construction of dwellings totalled \$50.5 million in November 1980, \$15.0 million less than in October 1980 and \$5.3 million less than in November 1979.

During November 1980 savings and trading banks approved \$206.8 million in loans to individuals for the purchase of established dwellings. This was \$19.8 million less than in October 1980 but \$6.8 million more than in November 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 (six 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 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.

A. R. BAGNALL  
Acting 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									
1979									
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	43,308	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	226,653	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	50,305	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
SEPTEMBER	1,676	42,380	644	16,029	5,507	138,883	7,827	197,792	7,927
OCTOBER	1,839	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
STATES - NOVEMBER 1980									
HOUSES									
N.S.W.	432	11,188	210	6,277	1,392	40,851	2,034	58,316	
VIC.	534	11,360	261	6,452	2,442	55,357	3,237	73,169	
QLD	278	5,898	146	3,367	779	15,980	1,203	25,245	
S.A.	107	2,308	49	1,169	543	12,990	699	16,967	
W.A.	156	3,322	33	735	381	8,732	570	13,389	(NA)
TAS.	52	1,236	10	191	199	4,198	261	5,625	
N.T.	10	255	2	45	14	314	26	614	
A.C.T.	3	183	17	455	102	2,741	127	3,379	
TOTAL	1,577	36,850	728	18,691	5,452	141,163	6,157	196,704	
OTHER DWELLINGS									
N.S.W.	-	-	6	176	180	5,941	186	6,117	
VIC.	1	23	12	328	67	1,516	80	1,867	
QLD	-	-	3	82	20	380	23	462	
S.A.	-	-	4	76	29	635	33	711	
W.A.	-	-	11	382	25	492	36	874	(NA)
TAS.	-	-	2	58	2	70	4	126	
N.T.	-	-	-	-	-	-	-	-	
A.C.T.	-	-	3	98	5	91	8	189	
TOTAL	1	23	41	1,200	328	9,125	370	10,340	
TOTAL									
N.S.W.	432	11,188	216	6,453	1,572	46,792	2,220	64,433	1,589
VIC.	535	11,383	273	6,780	2,509	56,873	3,317	75,036	3,666
QLD	278	5,898	149	3,449	799	16,360	1,226	25,707	362
S.A.	107	2,808	53	1,245	572	13,625	732	17,678	405
W.A.	156	3,322	44	1,117	406	9,224	606	14,263	547
TAS.	52	1,236	12	249	201	4,268	265	5,753	115
N.T.	10	255	2	45	14	314	26	614	-
A.C.T.	8	183	20	553	107	2,832	135	3,566	36
TOTAL	1,578	36,873	769	19,891	6,180	150,286	8,527	207,052	6,720

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>									
1979									
OCTOBER	1,011	18,299	458	9,069	3,048	56,110	4,517	63,478	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	17,908
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	13,267	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
SEPTEMBER	806	17,063	342	6,840	2,613	53,159	3,761	77,062	18,786
OCTOBER	911	18,354	392	7,373	3,039	63,335	4,402	89,562	27,899
NOVEMBER	685	13,667	378	7,715	2,685	56,465	3,748	77,847	25,153
<b>STATES - NOVEMBER 1980</b>									
<b>HOUSES</b>									
N.S.W.	252	5,497	98	1,960	1,044	23,437	1,394	30,894	
VIC.	89	1,934	51	967	430	9,331	570	12,132	
QLD	116	1,891	65	1,196	427	7,375	608	10,462	
S.A.	82	2,090	59	1,522	245	5,725	366	9,337	
W.A.	96	1,583	43	670	213	3,615	352	5,868	(NA)
TAS.	10	206	7	103	43	839	60	1,148	
N.T.	5	49	1	20	13	196	19	265	
A.C.T.	1	13	8	167	23	586	32	766	
TOTAL	651	13,163	332	6,605	2,438	51,104	3,421	70,872	
<b>OTHER DWELLINGS</b>									
N.S.W.	15	160	15	458	121	3,026	151	3,644	
VIC.	3	45	5	156	40	723	48	924	
QLD	7	208	9	170	49	813	65	1,191	
S.A.	1	29	5	50	15	360	21	439	
W.A.	7	54	10	246	19	382	36	682	(NA)
TAS.	1	8	-	-	1	40	2	48	
N.T.	-	-	-	-	-	-	-	-	
A.C.T.	-	-	2	30	2	17	4	47	
TOTAL	34	504	46	1,110	247	5,361	327	6,975	
<b>TOTAL</b>									
N.S.W.	267	5,657	113	2,418	1,165	26,463	1,545	34,538	11,046
VIC.	92	1,979	56	1,123	470	10,054	618	13,056	5,676
QLD	123	2,099	74	1,366	476	8,188	673	11,653	3,699
S.A.	83	2,119	64	1,572	260	6,085	407	9,776	1,450
W.A.	103	1,637	53	916	232	3,997	388	6,550	2,134
TAS.	11	214	7	103	44	879	62	1,196	356
N.T.	5	49	1	20	13	196	19	265	296
A.C.T.	1	13	10	197	25	603	36	813	494
TOTAL	685	13,667	378	7,715	2,685	56,465	3,748	77,847	25,153

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION

		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS				
		SAVINGS BANKS					TRADING BANKS					SAVINGS BANKS				
		FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR ALTERATIONS AND ADDITIONS	FOR DWELLINGS	ADDITIONS	FOR DWELLINGS	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	BUILDING SOCIETIES
DMGS	\$000	\$000	DMGS	\$000	\$000	\$000	DMGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
AUSTRALIA																
1979																
OCTOBER	495	10,619	154	103	2,463	61					240,206	623,353	75,490	9,844,605	253,269	
NOVEMBER	486	10,601	176	62	1,401	80					219,519	625,595	55,418	9,336,850	252,449	
DECEMBER	323	7,316	128	41	710	71					236,011	567,054	40,924	10,047,256	254,455	
1980																
JANUARY	479	10,567	122	78	1,408	137					199,483	607,973	67,706	10,104,921	254,531	
FEBRUARY	438	10,123	208	87	1,300	66					209,005	625,585	58,067	10,184,323	253,467	
MARCH	493	11,637	249	66	1,580	66					203,631	648,250	93,111	10,307,990	254,418	
APRIL	506	11,321	129	101	1,520	64					240,653	634,912	144,275	10,484,949	255,495	
MAY	459	10,395	182	69	974	40					240,572	628,999	66,165	10,571,009	256,216	
JUNE	441	11,313	189	63	1,229	136					216,023	613,261	55,478	10,640,416	260,591	
JULY	426	9,384	316	106	1,357	57					237,390	589,420	72,105	10,725,450	260,441	
AUGUST	403	9,354	364	69	1,670	61					196,340	567,317	70,853	10,782,893	260,295	
SEPTEMBER	447	10,660	263	73	1,259	91					200,412	581,701	101,701	10,806,835	261,623	
OCTOBER	415	10,450	94	129	1,898	114					219,647	592,013	162,961	11,048,938	260,524	
NOVEMBER	365	8,565	175	66	1,644	104					195,160	601,085	75,185	11,107,622	250,358	
STATES - NOVEMBER 1980																
N.S.W.	179	4,568	118	56	1,280	74					55,126	237,438	10,768	3,171,076	100,521	
VIC.	93	2,176	17	16	300	30					76,137	218,732	37,330	4,249,620	111,249	
QLD	43	775	21	1	6	-					22,717	54,223	5,714	1,266,224	13,114	
S.A.	22	466	19	11	54	-					16,697	37,417	7,182	1,104,867	-	
W.A.	15	288	19	1	1	-					15,415	34,614	3,343	817,964	30,865	
TAS.	6	150	-	-	-	-					5,275	10,456	1,637	282,476	1,469	
N.T.	1	20	-	1	3	-					386	1,361	60	21,469	-	
A.C.T.	6	122	-	-	-	-					3,403	7,624	1,151	194,066	1,140	
TOTAL	365	8,565	175	66	1,644	104					195,160	601,085	75,185	11,107,622	258,358	

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		
	CMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
				TOTAL			TOTAL			TOTAL		
					SAVINGS BANKS							
1979												
OCTOBER	3,070	74,006	7,070	10,140	240,479	2,764	66,267	6,598	157,464	9,362	223,731	
NOVEMBER	2,751	67,304	6,585	9,336	223,615	2,766	67,826	6,395	153,378	9,161	221,204	
DECEMBER	2,133	51,894	5,360	7,543	173,504	2,576	60,812	6,148	145,601	8,725	206,413	
1980												
JANUARY	2,734	65,627	7,316	10,850	243,367	2,793	67,772	6,689	157,515	9,482	225,287	
FEBRUARY	2,530	61,121	6,944	9,474	228,653	2,625	62,744	6,471	152,869	9,096	215,613	
MARCH	2,623	63,968	7,141	9,764	235,535	2,685	65,621	6,766	161,114	9,451	226,735	
APRIL	2,716	66,462	6,777	9,493	229,689	2,754	68,157	6,701	162,815	9,535	230,972	
MAY	2,839	70,817	6,809	9,648	236,488	2,680	67,110	6,734	164,768	9,414	231,678	
JUNE	2,455	61,373	5,865	8,320	203,657	2,477	62,217	6,272	153,656	8,749	215,873	
JULY	2,592	62,148	6,247	8,839	214,990	2,385	56,639	6,260	155,479	8,665	212,178	
AUGUST	2,420	61,246	5,443	7,863	196,924	2,432	62,057	5,936	150,874	8,428	212,941	
SEPTEMBER	2,320	53,909	5,507	7,827	197,792	2,310	58,833	5,982	152,034	8,292	210,667	
OCTOBER	2,634	67,953	6,496	9,100	231,189	2,380	68,181	5,936	151,116	8,324	211,297	
NOVEMBER	2,347	56,764	6,180	8,527	207,052	2,451	59,341	6,836	146,012	8,489	207,353	
					TRADING BANKS							
1979												
OCTOBER	1,469	27,368	3,048	4,517	83,476	1,204	22,503	2,621	48,081	3,625	71,384	
NOVEMBER	1,015	17,876	2,451	3,466	61,489	1,042	19,062	2,143	46,434	3,585	65,516	
DECEMBER	752	13,564	1,884	2,636	47,430	1,059	19,530	2,143	44,962	3,493	64,492	
1980												
JANUARY	1,053	19,720	2,815	3,866	73,270	1,007	19,100	2,401	44,211	3,409	63,311	
FEBRUARY	1,107	22,295	2,666	3,773	73,651	1,092	21,338	2,403	45,095	3,495	66,493	
MARCH	1,031	21,326	2,472	3,503	69,043	1,038	21,090	2,422	46,361	3,460	67,471	
APRIL	1,202	23,933	2,374	4,176	82,371	1,067	21,197	2,550	48,683	3,617	69,880	
MAY	1,016	21,399	2,449	3,465	67,767	1,094	22,804	2,639	50,186	3,733	72,992	
JUNE	933	13,231	2,317	3,250	64,495	1,038	20,860	2,729	54,811	3,767	75,677	
JULY	1,259	25,464	2,856	4,115	84,567	1,105	22,252	2,691	56,568	3,796	78,820	
AUGUST	1,225	25,467	2,594	3,819	80,445	1,323	25,739	2,973	63,219	4,301	86,958	
SEPTEMBER	1,148	23,903	2,613	3,761	77,062	1,172	25,363	2,968	61,771	4,160	87,134	
OCTOBER	1,333	26,227	3,099	4,402	89,502	1,066	21,505	2,659	55,112	3,725	76,617	
NOVEMBER	1,063	21,382	2,685	3,748	77,047	1,093	22,862	2,782	60,050	3,875	82,912	

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