



## HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA JANUARY 1982

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### MAIN FEATURES

In January 1982 savings and trading banks approved a combined total of \$277.5 million for the construction and purchase of dwellings. This was \$8.3 million less than in December 1981 and \$17.1 million less than the January 1981 figure.

Seasonally adjusted, the combined total of loans approved in January 1982 was \$287.8 million, \$9.8 million less than the December 1981 figure.

In January 1982 loans approved comprised: \$44.2 million for the construction of dwellings (down \$6.6 million on December 1981 and down \$4.7 million on January 1981); \$23.6 million for the purchase of newly erected dwellings (down \$2.6 million on December 1981 and down \$2.9 million on January 1981); and \$209.8 million for the purchase of established dwellings (up \$0.9 million on December 1981 but down \$9.5 million on January 1981).

### 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 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	DWGS	\$000
ORIGINAL								
1980								
DECEMBER	1,817	43,870	773	19,745	6,762	161,892	9,352	225,507
1981								
JANUARY	1,470	36,075	749	19,886	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	6,563	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
1982								
JANUARY	1,229	33,022	625	17,563	5,641	150,493	7,495	201,078
SEASONALLY ADJUSTED								
1980								
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	47,101	800	21,439	7,264	179,161	9,994	247,701
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	799	20,838	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
1982								
JANUARY	1,392	37,283	683	18,898	5,723	149,728	7,798	205,909

TABLE 3 - TRADING BANKS

LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	ORIGINAL							
MONTHS-								
1980								
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	298	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	3,300	69,339
JUNE	623	13,910	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
1982								
JANUARY	485	11,178	251	6,010	2,566	59,276	3,302	76,464
MONTHS-								
1980								
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	14,400	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	12,715	337	7,448	2,793	56,376	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
1982								
JANUARY	585	13,243	280	6,385	2,738	62,288	3,603	81,916

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		
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	1,463	8,693	221,645	599	16,366	74,554	1,832,666	4,643	126,679	109,847	2,721,077
MONTHS-														
1980														
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	10,916	10,145	249,529
MAY	1,928	47,559	5	95	761	19,785	39	1,060	6,560	161,783	419	10,932	9,712	241,214
JUNE	1,906	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	204,278
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	695	18,514	37	1,007	5,741	146,405	339	9,475	8,325	214,291
1982														
JANUARY	1,228	32,996	1	26	568	15,879	57	1,684	5,292	143,232	349	7,261	7,495	201,078
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	7,557	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	363	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
STATES - JANUARY 1982														
N.S.W.	253	8,406	-	-	137	4,495	18	650	1,052	39,345	152	2,397	1,612	55,293
VIC.	454	11,098	-	-	222	6,029	9	290	2,096	50,678	86	2,377	2,867	70,472
QLD	254	6,304	-	-	119	3,074	20	506	820	19,964	21	502	1,234	30,350
S.A.	85	2,405	-	-	36	832	1	20	626	15,651	54	1,128	802	20,036
W.A.	148	3,838	1	26	32	804	9	218	460	11,315	31	717	681	16,918
TAS.	24	557	-	-	4	90	-	-	145	3,264	1	23	174	3,934
N.T.	5	111	-	-	2	81	-	-	5	133	-	-	12	325
A.C.T.	5	277	-	-	16	474	-	-	88	2,882	4	117	113	3,750

TABLE 5 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

	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	DWGS	\$000			
AUSTRALIA															
YEARS-															
1978/79	8,484	160,966	269	4,746	4,755	90,819	491	9,361	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	
MONTHS-															
1980															
DECEMBER	615	12,572	30	454	247	5,317	48	834	2,315	49,453	235	5,744	3,490	74,374	
1981															
JANUARY	554	12,131	36	724	267	5,599	38	978	2,347	50,132	258	6,172	3,500	75,736	
FEBRUARY	631	12,978	21	215	258	5,001	40	961	2,665	58,542	253	5,628	3,868	83,325	
MARCH	612	12,790	30	533	234	4,816	39	777	2,564	55,078	249	6,234	3,728	80,228	
APRIL	744	16,213	30	450	329	6,424	48	1,214	2,727	57,490	293	6,253	4,171	88,044	
MAY	540	12,385	22	489	245	4,184	25	444	2,202	44,662	266	7,175	3,300	69,339	
JUNE	578	12,899	45	1,011	280	5,563	33	663	2,202	47,647	219	4,528	3,357	72,311	
JULY	683	15,841	28	798	301	6,198	52	1,254	2,591	55,430	281	5,703	3,936	85,224	
AUGUST	595	14,027	20	422	289	5,793	36	754	2,346	48,083	226	5,053	3,512	74,132	
SEPTEMBER	726	16,239	42	742	328	7,363	47	1,108	2,802	58,859	281	6,432	4,226	90,743	
OCTOBER	585	11,977	19	691	287	6,140	42	964	2,341	47,342	250	5,916	3,524	73,030	
NOVEMBER	518	11,461	27	573	261	5,419	43	1,040	2,333	49,580	214	4,674	3,396	72,747	
DECEMBER	531	11,335	27	595	265	6,065	32	598	2,280	48,235	187	4,761	3,322	71,589	
1982															
JANUARY	465	10,710	20	468	227	5,478	24	532	2,348	54,450	218	4,826	3,302	76,464	
STATES - DECEMBER 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	400	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 - JANUARY 1982															
N.S.W.	151	4,324	4	54	61	1,689	7	145	830	21,922	85	2,177	1,138	30,511	
VIC.	71	1,263	2	50	29	660	2	17	422	9,360	33	826	559	12,176	
GLD	118	2,193	9	193	69	1,699	2	80	518	9,320	44	675	760	14,160	
S.A.	53	1,679	1	71	29	864	3	43	258	6,606	14	332	358	9,595	
W.A.	62	1,061	3	60	23	323	9	216	242	5,644	35	614	374	7,938	
TAS.	6	84	-	-	4	46	-	-	40	608	1	10	51	748	
N.T.	2	30	-	-	-	-	1	31	7	94	-	-	10	155	
A.C.T.	2	76	1	20	12	197	-	-	31	896	6	192	52	1,381	

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

YEARS - MONTHS -	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS		TRADING BANKS		SAVINGS BANKS		BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO	
	SAVINGS BANKS					TRADING BANKS					LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING PERIOD		INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD		INDIVIDUALS		SOCIETIES	
	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR DWELLINGS	FOR ALTERATIONS AND ADDITIONS	FOR ALTERATIONS AND ADDITIONS	FOR ALTERATIONS AND ADDITIONS	FOR ALTERATIONS AND ADDITIONS	FOR ALTERATIONS AND ADDITIONS	LOANS TO INDIVIDUALS	LOANS TO INDIVIDUALS	LOANS TO INDIVIDUALS	LOANS TO INDIVIDUALS	INDIVIDUALS	INDIVIDUALS	SOCIETIES	SOCIETIES
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
AUSTRALIA																		
1978/79	102,130	190,245	5,392	114,657	2,303	627	11,140	807	2,430,695	602,151	797,086	9,382,074	250,163					
1979/80	99,469	217,885	5,553	125,230	2,082	922	16,599	1,071	2,658,337	613,261	897,946	10,640,418	260,591					
1980/81	92,131	283,571	4,752	119,817	2,495	1,167	22,133	1,183	2,653,775	650,381	1,172,371	11,762,954	259,925					
1980																		
DECEMBER	6,901	20,578	370	9,546	167	75	1,675	102	269,763	554,816	86,617	11,204,258	261,423					
JANUARY	5,636	19,836	315	8,042	116	106	2,277	138	160,744	610,475	68,887	11,228,432	263,531					
FEBRUARY	6,407	24,464	437	12,743	245	100	1,614	68	215,627	633,162	85,873	11,288,299	258,861					
MARCH	8,111	27,568	408	10,489	119	104	2,342	146	231,037	658,188	106,157	11,393,380	257,630					
APRIL	8,403	28,896	442	11,115	146	103	2,037	190	251,416	653,443	181,187	11,584,422	257,831					
MAY	8,443	22,765	369	9,821	368	104	2,135	67	237,446	655,465	88,654	11,676,233	254,895					
JUNE	8,471	23,833	355	9,148	122	92	1,725	45	238,785	650,381	72,111	11,762,954	259,925					
JULY	8,392	30,072	409	10,851	149	111	2,256	45	266,177	631,350	101,909	11,866,575	261,546					
AUGUST	7,981	26,473	314	9,123	210	70	1,282	21	213,126	628,279	89,489	11,913,346	261,449					
SEPTEMBER	7,420	30,582	396	10,400	122	64	1,240	40	246,188	606,899	261,627	12,105,457	259,744					
OCTOBER	7,177	24,681	322	8,927	77	65	1,011	29	214,942	594,508	97,045	12,170,238	258,068					
NOVEMBER	7,268	25,473	304	8,520	51	51	1,039	225	194,779	601,010	101,034	12,215,759	255,612					
DECEMBER	6,391	23,445	353	8,266	120	66	1,124	-	273,723	539,583	100,423	12,311,100	260,700					
1982																		
JANUARY	6,151	21,304	250	7,136	161	67	1,266	5	162,088	577,427	87,068	12,346,574	260,079					
STATES - DECEMBER 1981																		
N.S.W.	1,414	9,314	115	3,561	77	36	717	-	76,745	178,259	31,136	3,561,908	97,298					
VIC.	3,935	4,993	124	1,870	13	16	211	-	106,208	203,382	36,051	4,716,644	117,449					
QLD	332	4,202	42	1,275	-	5	82	-	36,924	65,680	12,114	1,419,039	12,533					
S.A.	247	1,437	35	751	10	4	15	-	21,425	37,857	10,819	1,167,666	-					
W.A.	282	2,283	21	470	20	4	96	-	20,127	39,355	5,301	896,104	31,187					
TAS.	123	502	10	133	-	-	-	-	6,823	7,291	3,020	312,639	1,568					
N.T.	-	423	1	30	-	-	-	-	737	1,661	156	26,603	-					
A.C.T.	58	291	5	176	-	1	3	-	4,734	6,098	1,826	211,047	665					
STATES - JANUARY 1982																		
N.S.W.	1,579	9,667	109	3,488	161	44	1,037	-	37,253	194,229	27,034	3,565,961	96,783					
VIC.	3,648	3,894	52	1,422	-	7	59	-	63,686	212,394	33,478	4,735,010	116,361					
QLD	219	3,892	27	712	-	12	129	5	25,238	70,299	9,041	1,428,041	12,358					
S.A.	210	1,350	22	626	-	1	22	-	17,195	40,282	8,643	1,170,121	1,354					
W.A.	248	1,714	22	521	-	1	9	-	13,131	42,869	5,305	897,844	31,019					
TAS.	144	300	11	182	-	2	10	-	2,709	8,478	1,927	311,636	1,540					
N.T.	-	162	-	-	-	-	-	-	593	1,393	91	26,862	-					
A.C.T.	103	325	7	185	-	-	-	-	2,283	7,483	1,549	211,099	664					