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

PHONE INQUIRIES for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.

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MAIN FEATURES

In February 1982 savings and trading banks approved a combined total of \$289.5 million for the construction and purchase of dwellings. This was \$12.0 million more than in January 1982, but \$38.7 million less than the February 1981 figure.

Seasonally adjusted, the combined total of loans approved in February 1982 was \$279.4 million, \$8.4 million less than the January 1982 figure.

In February 1982 loans approved comprised: \$45.7 million for the construction of dwellings (up \$1.5 million on January 1982 but down \$7.5 million on February 1981); \$24.5 million for the purchase of newly erected dwellings (up \$0.9 million on January 1982 but down \$2.8 million on February 1981); and \$219.2 million for the purchase of established dwellings (up \$9.5 million on January 1982 but down \$28.4 million on February 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 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
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	338,716
APRIL	2,686	61,798	1,232	30,067	10,398	245,688	14,316	337,573
MAY	2,495	60,528	1,076	25,473	9,447	224,552	13,012	310,553
JUNE	2,532	62,103	1,134	28,594	8,984	218,114	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	225,842	13,140	318,833
OCTOBER	2,149	50,643	956	24,045	6,469	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	208,676	11,647	285,880
1982								
JANUARY	1,714	44,200	876	23,573	8,287	209,769	10,797	277,542
FEBRUARY	1,870	45,749	919	24,499	8,671	219,249	11,460	289,497
1981								
JANUARY	2,382	56,076	1,161	28,671	9,374	222,682	12,916	306,831
FEBRUARY	2,626	60,180	1,124	27,142	9,727	229,887	13,477	317,005
MARCH	2,681	61,120	1,096	27,256	10,047	240,800	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	1,187	26,627	9,546	229,446	13,058	314,965
JUNE	2,480	60,445	1,196	29,884	9,923	240,784	13,599	331,033
JULY	2,351	56,580	1,119	27,752	9,587	231,831	13,157	316,263
AUGUST	2,293	55,220	1,121	28,098	9,624	228,810	13,338	311,638
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	52,660	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
1982								
JANUARY	1,977	50,526	963	25,283	8,461	212,016	11,401	287,825
FEBRUARY	2,085	51,637	928	24,309	8,147	203,454	11,160	279,400

TABLE 3 - TRADING RANKS
 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							
1981							
JANUARY	590	12,855	305	6,577	2,605	56,304	75,736
FEBRUARY	652	13,193	298	5,962	2,918	64,170	83,325
MARCH	642	13,323	273	5,593	2,813	61,312	80,228
APRIL	774	16,663	377	7,638	3,020	63,743	88,044
MAY	562	12,874	270	4,628	2,468	51,837	69,339
JUNE	623	13,910	313	6,226	2,421	52,875	72,311
JULY	711	16,639	353	7,452	2,872	61,133	85,224
AUGUST	615	14,449	325	6,547	2,572	53,136	74,132
SEPTEMBER	768	16,981	375	8,471	3,083	65,291	90,743
OCTOBER	604	12,668	329	7,104	2,591	53,258	73,030
NOVEMBER	545	12,834	304	6,459	2,547	54,254	72,747
DECEMBER	558	11,938	297	6,663	2,467	52,996	71,589
1982							
JANUARY	485	11,176	251	6,010	2,566	59,276	76,464
FEBRUARY	556	12,091	319	7,502	2,651	60,786	80,379
SEASONALLY ADJUSTED							
1981							
JANUARY	713	15,293	340	7,006	2,776	59,047	81,346
FEBRUARY	675	13,760	303	5,832	2,678	57,810	77,402
MARCH	671	14,027	296	5,847	2,783	60,839	80,713
APRIL	688	14,868	347	7,095	2,643	55,485	77,448
MAY	627	14,053	295	5,167	2,691	58,505	77,725
JUNE	673	15,106	350	7,118	2,821	62,022	84,246
JULY	612	14,201	304	6,297	2,702	56,859	77,357
AUGUST	633	14,400	325	6,584	2,829	58,827	79,611
SEPTEMBER	599	13,481	300	6,686	2,770	57,491	77,658
OCTOBER	617	12,715	337	7,448	2,793	56,376	76,539
NOVEMBER	576	13,320	310	7,105	2,621	57,033	77,458
DECEMBER	629	13,688	354	8,015	2,569	56,205	77,908
1982							
JANUARY	585	13,243	280	6,385	2,738	62,288	81,916
FEBRUARY	576	12,428	325	7,329	2,437	54,794	74,751

TABLE 4 - SAVINGS 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			
	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS		
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	1,577	10,308	244,435	830	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	1,832,668	4,643	126,679	109,847	2,721,877
1981														
JANUARY	1,465	35,938	4	141	696	18,084	53	1,802	6,068	151,744	390	11,216	8,677	218,925
FEBRUARY	1,698	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	21,218	46	1,239	7,380	171,128	378	10,816	10,145	249,529
MAY	1,928	47,559	5	95	761	19,785	39	1,068	6,568	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	356	10,235	10,008	249,754
AUGUST	1,625	40,013	6	231	679	18,470	37	1,182	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	1,839	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	1,503	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
FEBRUARY	1,310	33,567	4	91	551	15,421	49	1,576	5,640	147,799	360	10,664	7,934	209,118
STATES - JANUARY 1982														
N.S.W.	253	8,486	-	-	137	4,495	18	650	1,852	39,345	152	2,397	1,612	55,293
VIC.	454	11,098	-	-	222	6,029	9	298	2,096	50,678	86	2,377	2,867	78,472
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	-	-	-	12	325
A.C.T.	5	277	-	-	16	474	-	-	88	2,882	4	117	113	3,750
STATES - FEBRUARY 1982														
N.S.W.	278	8,696	1	2	115	3,840	20	739	1,162	38,964	157	5,308	1,733	57,549
VIC.	453	9,941	-	-	204	5,419	9	275	2,367	56,716	100	2,552	3,133	74,903
QLD	283	7,123	2	59	120	3,138	5	163	912	22,077	18	543	1,340	33,103
S.A.	100	2,757	-	-	39	1,071	2	67	574	14,239	64	1,355	779	19,485
W.A.	153	3,917	1	30	45	1,123	10	216	365	8,772	30	648	604	14,706
TAS.	27	691	-	-	4	79	-	-	150	3,275	2	41	183	4,086
N.T.	3	48	-	-	1	35	-	-	15	461	1	5	20	549
A.C.T.	13	394	-	-	23	716	3	120	95	3,295	8	212	142	4,737

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					
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS		\$000			
AUSTRALIA														
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	8,854	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	3,847	68,821	45,259	952,860
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	12,730	30	533	234	4,816	39	777	2,564	55,878	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	256	7,175	3,380	69,339
JUNE	578	12,899	45	1,011	280	5,563	33	653	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	14,827	20	422	289	5,793	36	754	2,346	48,883	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	1,048	2,333	49,580	214	4,674	3,386	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	10,718	20	468	227	5,478	24	532	2,348	54,450	218	4,826	3,382	76,464
FEBRUARY	524	11,429	32	662	267	6,248	52	1,254	2,449	55,927	202	4,859	3,526	80,379
STATES - JANUARY 1982														
N.S.W.	151	4,324	4	54	61	1,689	7	145	830	21,922	85	2,177	1,138	30,311
VIC.	71	1,283	2	58	29	668	2	17	422	9,360	33	826	559	12,176
QLD	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	80	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	28	12	197	-	-	31	896	6	192	52	1,381
STATES - FEBRUARY 1982														
N.S.W.	196	4,619	14	275	85	2,349	14	278	820	22,229	194	2,851	1,233	32,601
VIC.	75	1,677	7	86	36	569	7	271	476	10,335	24	579	625	13,517
QLD	119	2,256	5	95	77	1,769	23	416	534	9,779	34	636	792	14,951
S.A.	56	1,549	3	64	32	960	1	5	265	6,565	6	92	363	9,276
W.A.	60	996	3	142	26	393	6	273	258	4,783	31	631	384	7,218
TAS.	10	154	-	-	2	20	-	-	45	908	-	-	57	1,082
N.T.	3	26	-	-	1	4	-	-	12	244	1	15	17	291
A.C.T.	5	112	-	-	8	182	1	10	39	1,084	2	55	55	1,443

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

YEARS-MONTHS-	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS		TRADING BANKS		SAVINGS BANKS		TRADING BANKS		SAVINGS BANKS		TRADING BANKS																																																																																																																		
	LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS TO DWELLINGS					FOR DWELLINGS					FOR ALTERATIONS AND ADDITIONS TO DWELLINGS		FOR DWELLINGS		LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF PERIOD		INTEREST DERIVED TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD		BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO INDIVIDUALS		BUILDING SOCIETIES																																																																																																																		
	\$000	\$000	\$000	\$000	\$000	\$000	\$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	114,697	2,303	627	11,140	607	2,430,695	602,251	797,086	9,382,074	250,163	99,469	217,885	5,553	125,230	2,082	2,558,337	513,261	897,946	10,540,418	260,591	92,131	283,571	4,752	119,817	2,495	1,167	22,133	1,483	2,653,775	650,381	1,172,371	11,762,954	259,925																																																																																																			
JANUARY	5,636	19,836	315	8,042	116	106	2,277	138	160,744	610,475	68,887	11,228,432	263,531	5,407	24,464	437	12,743	245	215,627	633,162	85,873	11,288,299	258,861	8,111	27,568	408	18,489	119	104	2,342	146	231,037	658,288	106,157	11,393,380	257,630																																																																																																			
FEBRUARY	8,403	28,896	442	11,115	146	103	2,037	198	251,416	653,443	181,147	11,584,422	257,831	8,443	22,765	369	9,821	368	237,446	655,465	88,654	11,676,233	254,895	8,471	23,833	355	9,148	122	92	1,725	45	238,785	650,381	72,111	11,762,954	259,925																																																																																																			
MAY	8,392	30,072	409	10,851	149	111	2,256	45	266,177	631,350	101,909	11,866,575	261,546	7,981	26,473	314	9,123	210	213,126	628,279	89,489	11,913,346	261,449	7,420	30,582	396	10,400	122	64	1,240	40	246,188	606,899	261,627	12,105,457	259,744																																																																																																			
SEPTEMBER	7,177	24,681	322	8,927	77	65	1,011	29	214,942	594,508	97,045	12,170,238	258,068	7,268	25,473	304	8,520	51	194,779	601,010	101,034	12,215,759	255,612	5,391	23,445	353	8,266	120	66	1,124	-	273,723	539,583	100,423	12,311,100	260,700																																																																																																			
OCTOBER	5,151	21,304	250	7,136	161	67	1,266	5	162,088	577,427	87,068	12,346,574	260,079	5,523	26,248	311	8,603	170	191,181	593,214	99,668	12,383,362	256,623	JANUARY	1,579	9,667	109	3,488	161	44	1,037	-	37,253	194,229	27,034	3,565,961	96,733	FEBRUARY	3,648	3,894	52	1,422	-	7	59	-	63,686	212,394	33,478	4,735,010	116,361	VIC	219	3,892	27	712	-	12	129	5	25,238	70,299	9,041	1,428,041	12,358	S.A.	210	1,358	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
STATES - JANUARY 1982																																																																																																																																							
N.S.W.	1,867	11,330	94	2,948	144	32	770	47	47,979	202,574	26,694	3,575,388	95,618	3,613	5,065	101	2,776	10	74,024	214,100	45,645	4,747,516	115,977	QLD	261	4,488	46	1,069	-	7	124	-	28,310	74,284	8,862	1,439,134	11,794	S.A.	218	1,785	29	729	16	2	56	7	17,955	41,285	10,151	1,173,846	-	W.A.	182	2,561	16	383	-	3	23	-	14,560	42,814	4,617	897,788	31,030	TAS.	167	370	8	120	-	1	10	-	3,936	8,675	1,982	311,582	1,539	N.T.	18	196	-	-	-	1	18	-	451	1,509	91	26,721	-	A.C.T.	197	453	17	578	-	-	-	-	3,966	7,873	1,626	211,387	665																												
STATES - FEBRUARY 1982																																																																																																																																							