



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

**PHONE INQUIRIES** *for more information about these statistics*—contact Mr Colin Squair on Canberra (062) 52 7126 or any of our State offices.

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### MAIN FEATURES

**NOTE.** *Attention is drawn to the fact that data on loans approved to individuals for alterations and additions to dwellings, previously shown in Tables 1-3, are shown in Table 6 of this publication.*

In August 1981 savings and trading banks approved a combined total of \$285.5 million for the construction and purchase of dwellings. This was \$49.4 million less than in July 1981 but \$8.2 million more than in August 1980.

Seasonally Adjusted, the combined total of loans approved in August 1981 was \$314.5 million, \$2.7 million less than in July 1981.

In August 1981 loans approved comprised: \$54.7 million for the construction of dwellings (down \$12.1 million on July 1981 and \$8.5 million on August 1980); \$26.1 million for the purchase of newly erected dwellings (down \$4.0 million on July 1981 but up \$2.6 million on August 1980); and \$204.7 million for the purchase of established dwellings (down \$33.3 million on July 1981 but up \$14.1 million on August 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 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) which is available free of charge 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 COMBINED  
 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- 1980								
JULY	2,716	62,638	1,135	24,974	9,103	211,965	12,954	299,577
AUGUST	2,631	63,225	1,014	23,488	8,937	190,656	11,682	277,369
SEPTEMBER	2,482	59,943	986	22,869	8,120	192,042	11,588	274,854
OCTOBER	2,749	65,494	1,238	28,686	9,595	226,571	13,582	320,751
NOVEMBER	2,263	50,540	1,147	27,606	8,865	206,753	12,275	284,899
DECEMBER	2,462	56,896	1,068	25,896	9,312	217,089	12,842	299,881
1981								
JANUARY	2,060	48,934	1,054	26,463	9,363	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	338,788
APRIL	2,686	61,798	1,232	30,087	10,398	245,688	14,316	337,573
MAY	2,495	60,528	1,070	25,473	9,447	224,552	13,012	310,553
JUNE	2,532	62,103	1,139	28,594	8,984	216,114	12,655	306,811
JULY	2,722	66,761	1,227	30,161	9,395	238,856	13,944	334,978
AUGUST	2,246	54,693	1,041	26,119	8,674	204,727	11,961	285,539
SEASONALLY ADJUSTED								
MONTHS- 1980								
JULY	2,290	52,213	1,010	22,412	8,971	212,047	12,271	286,672
AUGUST	2,649	63,381	1,026	23,463	8,969	214,093	12,644	300,937
SEPTEMBER	2,394	57,702	991	22,610	8,970	213,005	12,355	294,117
OCTOBER	2,339	55,637	1,053	24,430	8,595	206,220	11,987	286,295
NOVEMBER	2,368	52,874	1,216	28,846	8,820	208,062	12,404	289,782
DECEMBER	2,696	62,439	1,141	27,676	9,540	225,920	13,477	316,035
1981								
JANUARY	2,399	56,659	1,183	29,268	9,329	219,354	12,911	305,273
FEBRUARY	2,675	60,622	1,124	26,967	9,741	228,080	13,540	315,669
MARCH	2,714	63,963	1,107	27,573	10,157	240,796	13,978	332,332
APRIL	2,665	61,819	1,228	31,108	9,879	232,251	13,772	325,178
MAY	2,408	59,172	1,086	26,889	9,523	227,011	13,017	312,272
JUNE	2,564	62,568	1,217	30,627	10,024	242,788	13,805	335,983
JULY	2,265	54,929	1,087	26,983	9,740	235,246	13,092	317,158
AUGUST	2,332	56,772	1,093	27,109	9,703	230,619	13,128	314,500

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 ERPECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL							
1980							
JULY	1,862	45,265	730	16,883	6,247	152,842	8,839
AUGUST	1,762	44,975	658	16,271	5,443	135,678	7,863
SEPTEMBER	1,676	42,888	644	16,029	5,587	138,883	7,827
OCTOBER	1,838	46,640	846	21,313	6,496	163,236	9,180
NOVEMBER	1,578	36,873	769	19,891	6,180	150,288	8,527
DECEMBER	1,817	43,870	773	19,745	6,762	161,892	9,352
1981							
JANUARY	1,470	36,079	749	19,886	6,458	162,960	8,677
FEBRUARY	1,697	48,949	816	21,343	7,437	183,583	9,950
MARCH	1,904	46,188	826	20,989	7,747	191,464	10,477
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145
MAY	1,933	47,654	800	20,845	6,979	172,715	9,712
JUNE	1,909	48,193	826	22,368	6,563	163,939	9,298
JULY	2,011	50,122	874	22,789	7,123	176,923	10,008
AUGUST	1,631	40,244	716	19,572	6,102	151,591	8,449
SEASONALLY ADJUSTED							
1980							
JULY	1,564	37,507	665	15,593	6,280	155,479	8,509
AUGUST	1,732	44,765	667	16,298	5,996	150,874	8,395
SEPTEMBER	1,607	40,559	646	15,651	5,982	152,834	8,235
OCTOBER	1,615	40,746	743	18,482	5,936	151,116	8,294
NOVEMBER	1,652	38,355	809	20,438	6,038	148,812	8,499
DECEMBER	1,970	48,030	788	20,199	7,710	167,341	9,768
1981							
JANUARY	1,673	40,282	829	21,853	6,549	161,227	9,051
FEBRUARY	2,008	47,267	829	21,356	7,104	171,687	9,941
MARCH	2,547	49,871	821	21,879	7,393	181,865	10,261
APRIL	1,965	46,805	876	23,883	7,286	179,896	10,127
MAY	1,792	45,160	800	21,047	6,861	170,728	9,453
JUNE	1,876	47,386	863	23,288	7,172	188,930	9,911
JULY	1,662	40,890	787	20,718	7,037	176,965	9,486
AUGUST	1,682	42,050	763	20,558	6,765	169,652	9,210

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		PURCHASE OF DWELLINGS		TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL									
1980									
JULY	854	17,373	405	8,091	2,856	59,123	4,115	84,587	
AUGUST	869	18,250	356	7,217	2,594	54,978	3,819	80,445	
SEPTEMBER	886	17,063	342	6,840	2,613	53,159	3,761	77,862	
OCTOBER	911	18,854	392	7,373	3,099	63,335	4,402	89,562	
NOVEMBER	685	13,567	378	7,715	2,685	56,465	3,748	77,847	
DECEMBER	645	13,026	295	6,151	2,550	55,197	3,498	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	54,170	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	
SEASONALLY ADJUSTED									
1980									
JULY	726	14,786	345	6,819	2,691	56,568	3,762	78,093	
AUGUST	917	18,616	359	7,165	2,973	63,219	4,249	89,000	
SEPTEMBER	787	17,143	345	6,959	2,988	61,771	4,120	85,873	
OCTOBER	724	14,891	310	5,948	2,659	55,112	3,693	75,951	
NOVEMBER	716	14,519	407	8,408	2,782	60,050	3,905	82,977	
DECEMBER	726	14,489	353	7,477	2,638	58,579	3,709	80,465	
1981									
JANUARY	726	16,377	354	7,407	2,780	58,127	3,860	81,911	
FEBRUARY	667	13,355	295	5,611	2,637	56,393	3,599	75,359	
MARCH	667	14,092	286	5,694	2,764	59,731	3,717	79,517	
APRIL	700	15,014	352	7,225	2,593	53,155	3,645	75,394	
MAY	616	14,812	286	5,042	2,662	56,283	3,564	75,337	
JUNE	688	15,182	354	7,418	2,852	61,858	3,894	84,458	
JULY	603	14,039	300	6,265	2,703	58,291	3,606	78,595	
AUGUST	650	14,722	330	6,551	2,938	60,967	3,918	82,240	

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

YEARS - MONTHS -	CONSTRUCTION OF DWELLINGS						PURCHASE OF NEWLY ERRECTED DWELLINGS						PURCHASE OF ESTABLISHED DWELLINGS					
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	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	1,022	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	1,483	8,693	221,645	599	16,366	74,554	1,832,665	4,543	126,679	109,847	2,721,077				
1981																		
JULY	1,854	45,855	8	210	681	15,638	49	1,245	5,873	143,193	374	9,649	8,839	214,990				
AUGUST	1,758	44,865	4	110	600	14,930	58	1,341	5,083	126,444	368	9,234	7,863	196,924				
SEPTEMBER	1,672	42,726	4	154	598	14,865	46	1,164	5,129	128,646	378	10,237	7,827	197,792				
OCTOBER	1,837	46,629	1	11	805	20,215	41	1,098	6,098	152,439	398	10,797	9,180	231,189				
NOVEMBER	1,577	36,850	1	23	728	18,691	41	1,208	5,852	141,163	328	9,125	8,527	207,852				
DECEMBER	1,809	43,634	8	236	726	18,457	47	1,288	6,375	151,501	347	10,391	9,352	225,507				
1981																		
JANUARY	1,466	35,938	4	141	696	18,084	53	1,802	6,068	151,744	398	11,216	8,677	218,925				
FEBRUARY	1,690	39,886	7	163	746	19,400	78	1,943	7,021	171,457	416	12,746	9,950	244,895				
MARCH	1,899	45,997	5	111	773	19,607	53	1,341	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	10,816	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	343	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	10,088	249,754				
AUGUST	1,625	40,813	6	231	679	18,470	37	1,102	5,753	141,634	349	9,957	8,449	211,407				
STATES - JULY 1981																		
N.S.W.	471	13,479	7	144	173	5,371	13	431	1,413	42,295	146	4,672	2,223	66,393				
VIC.	702	16,368	3	59	336	8,557	26	587	2,989	70,059	133	3,581	4,189	99,210				
QLD	417	9,278	1	15	169	3,813	12	297	987	19,432	18	461	1,524	33,288				
S.A.	114	3,238	1	12	46	1,165	5	127	655	15,559	53	1,152	873	21,241				
W.A.	225	5,923	1	22	53	1,250	5	104	514	12,254	12	249	810	19,802				
TAS.	55	1,266	-	-	6	111	2	45	179	3,804	-	-	233	5,226				
N.T.	4	130	-	-	1	30	1	30	23	662	1	32	30	884				
A.C.T.	10	174	1	35	25	791	-	-	85	2,622	3	88	126	3,710				
STATES - AUGUST 1981																		
N.S.W.	364	10,787	2	75	151	5,072	8	228	1,138	36,155	146	5,085	1,809	57,383				
VIC.	622	13,849	1	40	262	6,818	11	400	2,576	58,809	138	3,249	3,602	83,165				
QLD	331	7,497	-	-	145	3,224	6	180	801	17,243	16	425	1,298	28,479				
S.A.	98	2,842	1	23	44	1,223	4	99	564	13,631	31	682	742	18,500				
W.A.	153	3,745	1	30	51	1,247	4	95	420	9,663	18	359	647	15,139				
TAS.	43	1,022	1	63	8	217	-	-	163	3,474	4	78	219	4,846				
N.T.	5	120	-	-	1	44	-	-	14	351	1	25	21	540				
A.C.T.	10	261	-	-	17	625	4	100	77	2,307	3	62	111	3,355				

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	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	815,618
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	3,847	68,821	45,259	952,860
1980														
JULY	832	17,143	22	230	369	7,370	36	721	2,689	54,003	247	5,120	4,115	84,587
AUGUST	834	17,467	35	783	305	6,232	51	985	2,350	49,781	244	5,197	3,819	80,445
SEPTEMBER	779	16,555	27	504	307	6,191	35	649	2,368	48,191	245	4,968	3,761	77,862
OCTOBER	872	18,292	39	562	360	6,057	32	415	2,888	56,894	291	6,441	4,402	89,562
NOVEMBER	651	13,163	34	504	332	6,605	46	1,110	2,428	51,104	247	5,361	3,748	77,847
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	55,878	249	6,234	3,728	80,228
APRIL	744	16,213	30	458	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	15,641	28	798	391	6,198	52	1,254	2,591	55,430	281	5,783	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
STATES - JULY 1981														
N.S.W.	266	6,542	5	80	79	1,623	7	95	889	21,072	117	2,643	1,363	32,555
VIC.	126	2,576	5	92	49	910	7	212	563	11,694	55	1,079	805	15,563
QLD	127	2,447	10	156	85	1,445	13	329	432	7,642	52	1,063	719	13,582
S.A.	73	2,160	3	80	48	1,419	3	57	322	7,742	18	319	467	11,777
W.A.	73	1,839	5	390	28	476	19	471	270	5,153	31	472	426	8,801
TAS.	14	189	-	-	5	139	-	-	51	934	2	18	72	1,280
N.T.	2	46	-	-	-	-	2	50	12	283	-	-	16	379
A.C.T.	2	42	-	-	-	186	1	48	52	910	6	109	68	1,287
STATES - AUGUST 1981														
N.S.W.	199	5,214	10	192	65	1,532	14	348	794	17,074	92	2,284	1,174	26,644
VIC.	77	2,043	3	29	50	984	6	101	449	9,093	51	1,191	636	13,441
QLD	169	2,978	2	45	107	1,902	11	241	605	10,732	40	773	934	16,571
S.A.	58	1,646	2	68	30	780	3	45	210	5,167	14	259	317	7,965
W.A.	69	1,719	3	87	26	360	2	19	227	4,652	19	425	346	7,263
TAS.	16	338	-	-	6	129	-	-	31	611	3	54	56	1,132
N.T.	6	79	-	-	2	45	-	-	7	144	3	36	18	304
A.C.T.	1	19	-	-	3	61	-	-	23	610	4	31	31	712

