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HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA APRIL 1984

- PHONE INQUIRIES** *for more information about these statistics*—contact Mr Mark Dennis on Canberra (062) 52 7117 or any of our State offices.
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MAIN FEATURES

Savings and trading banks approved loans of \$482.1 million for the construction and purchase of dwellings in April 1984. This was \$76.0 million (13.6%) less than in March 1984, but \$145.1 million (43.1%) more than in April 1983.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in April 1984 were \$540.4 million, \$13.6 million (2.6%) more than the March 1984 figure.

In April 1984 loans approved comprised \$88.9 million for the construction of dwellings (down \$12.4 million (12.3%) on March 1984, but up \$31.4 million (54.7%) on April 1983); \$29.3 million for the purchase of newly erected dwellings (down \$2.6 million (8.2%) on March 1984, but up \$8.7 million (42.5%) on April 1983); and \$363.9 million for the purchase of established dwellings (down \$61.0 million (14.4%) on March 1984, but up \$104.9 million (40.5%) on April 1983).

In April 1984 loans approved for alterations and additions to dwellings were \$33.9 million, and comprised \$11.7 million approved by savings banks and \$22.2 million approved by trading banks.

EXPLANATORY NOTES

Introduction

This publication contains 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 (five 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 1983 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 1 - SAVINGS AND 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- 1983								
MARCH	2,629	74,246	991	29,382	12,661	368,791	16,281	472,419
APRIL	1,990	57,461	704	20,551	9,054	258,973	11,748	336,985
MAY	2,551	69,342	983	28,887	10,855	304,935	14,389	403,164
JUNE	2,557	72,753	898	24,374	10,661	305,280	14,116	402,407
JULY	2,323	68,381	862	24,554	9,468	272,964	12,653	365,899
AUGUST	2,776	83,545	1,175	33,189	11,521	337,299	15,472	454,033
SEPTEMBER	2,677	78,934	915	28,220	10,507	311,334	14,099	418,488
OCTOBER	2,652	80,413	933	28,350	11,058	332,010	14,643	440,773
NOVEMBER	3,089	90,483	1,141	33,991	13,448	404,315	17,678	528,789
DECEMBER	2,567	79,448	936	28,986	10,846	333,237	14,349	441,671
1984								
JANUARY	2,471	73,619	895	27,624	11,121	350,533	14,487	451,776
FEBRUARY	3,336	100,865	1,141	37,567	14,067	445,951	18,544	584,383
MARCH	3,287	101,319	992	31,876	13,276	424,883	17,555	558,078
APRIL	2,810	88,888	884	29,275	11,181	363,902	14,875	482,065
SEASONALLY ADJUSTED								
MONTHS- 1983								
MARCH	2,260	63,727	870	25,847	10,417	302,329	13,547	391,903
APRIL	2,148	62,633	788	24,372	9,981	289,425	12,917	376,430
MAY	2,342	64,950	1,012	29,573	10,921	308,630	14,275	403,153
JUNE	2,287	64,428	804	21,955	10,174	294,105	13,265	380,488
JULY	2,381	68,748	930	26,656	10,536	305,738	13,847	401,142
AUGUST	2,453	71,675	1,014	28,718	11,016	325,640	14,483	426,033
SEPTEMBER	2,679	78,241	974	29,038	11,422	335,576	15,075	442,855
OCTOBER	2,838	87,838	974	29,866	11,720	352,424	15,532	470,128
NOVEMBER	2,827	82,421	989	28,492	12,129	363,602	15,945	474,515
DECEMBER	3,029	95,020	1,120	34,898	12,320	380,605	16,469	510,523
1984								
JANUARY	2,989	87,701	977	29,208	11,587	355,717	15,553	472,626
FEBRUARY	3,199	99,302	988	32,541	11,561	362,934	15,748	494,777
MARCH	3,211	98,776	987	32,444	12,421	395,655	16,619	526,875
APRIL	3,074	98,966	1,015	36,139	12,217	405,342	16,306	540,447

TABLE 2 - SAVINGS BANKS

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

MONTHS- 1983	CONSTRUCTION OF DWELLINGS			PURCHASE OF NEWLY ERECTED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			TOTAL		
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	TOTAL	
ORIGINAL												
MARCH	2,111	60,953	747	23,237	10,068	297,151	12,926	381,341				
APRIL	1,627	47,649	532	16,276	7,165	211,562	9,324	275,487				
MAY	2,158	60,282	809	24,981	9,077	259,669	12,044	344,932				
JUNE	2,145	61,433	714	20,034	8,740	258,861	11,599	340,328				
JULY	1,932	57,047	737	21,900	7,878	231,700	10,547	310,647				
AUGUST	2,298	68,707	945	28,354	9,466	283,216	12,709	380,277				
SEPTEMBER	2,262	67,737	770	25,069	8,837	265,923	11,869	358,729				
OCTOBER	2,173	65,625	756	24,473	9,186	279,704	12,115	369,802				
NOVEMBER	2,521	75,248	895	28,645	11,136	337,806	14,552	441,699				
DECEMBER	2,200	68,237	800	25,830	9,355	289,826	12,355	383,893				
1984												
JANUARY	2,079	63,044	724	23,105	9,256	292,567	12,059	378,716				
FEBRUARY	2,520	77,948	895	30,910	11,284	356,716	14,699	465,574				
MARCH	2,584	80,547	795	26,550	10,915	349,496	14,294	456,593				
APRIL	2,358	76,033	692	23,830	9,325	303,547	12,375	403,410				
SEASONALLY ADJUSTED												
MARCH	1,831	52,903	660	20,713	8,351	245,711	10,842	319,327				
APRIL	1,739	51,806	588	19,532	7,887	236,153	10,214	307,491				
MAY	1,914	55,007	819	25,082	8,938	256,737	11,671	336,826				
JUNE	1,927	54,659	635	17,900	8,349	248,470	10,911	321,029				
JULY	1,961	56,703	783	23,549	8,649	257,016	11,393	337,268				
AUGUST	2,058	60,659	831	24,782	9,231	277,870	12,120	363,311				
SEPTEMBER	2,270	66,915	819	25,684	9,582	286,089	12,671	378,688				
OCTOBER	2,341	72,116	794	25,902	9,747	296,359	12,882	394,377				
NOVEMBER	2,337	68,740	786	23,982	10,201	308,065	13,324	400,787				
DECEMBER	2,516	78,563	934	30,492	10,376	323,438	13,826	432,493				
1984												
JANUARY	2,515	74,992	790	24,563	9,642	297,357	12,947	396,912				
FEBRUARY	2,549	80,116	808	27,636	9,522	300,231	12,879	407,983				
MARCH	2,484	77,670	774	26,860	10,068	321,263	13,326	425,793				
APRIL	2,564	84,794	793	30,004	10,157	337,409	13,514	452,207				

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- 1983								
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
JULY	391	11,334	125	2,654	1,590	41,264	2,106	55,252
AUGUST	478	14,838	230	4,835	2,055	54,083	2,763	73,756
SEPTEMBER	415	11,197	145	3,151	1,670	45,411	2,230	59,759
OCTOBER	479	14,788	177	3,877	1,872	52,306	2,528	70,971
NOVEMBER	568	15,235	246	5,346	2,312	66,509	3,126	87,090
DECEMBER	367	11,211	136	3,156	1,491	43,411	1,994	57,778
1984								
JANUARY	392	10,575	171	4,519	1,865	57,966	2,428	73,060
FEBRUARY	816	22,917	246	6,657	2,783	89,235	3,845	118,809
MARCH	703	20,772	197	5,326	2,361	75,387	3,261	101,485
APRIL	452	12,855	192	5,445	1,856	60,355	2,500	78,655
SEASONALLY ADJUSTED								
MONTHS- 1983								
MARCH	429	10,824	210	5,134	2,066	56,618	2,705	72,576
APRIL	409	10,827	200	4,840	2,094	53,272	2,703	68,939
MAY	428	9,943	193	4,491	1,983	51,893	2,604	66,327
JUNE	360	9,769	169	4,055	1,825	45,635	2,354	59,459
JULY	420	12,045	147	3,107	1,887	48,722	2,454	63,874
AUGUST	395	11,016	183	3,936	1,785	47,770	2,363	62,722
SEPTEMBER	409	11,326	155	3,354	1,840	49,487	2,404	64,167
OCTOBER	497	15,722	180	3,964	1,973	56,065	2,650	75,751
NOVEMBER	490	13,681	203	4,510	1,928	55,537	2,621	73,728
DECEMBER	513	16,457	186	4,406	1,944	57,167	2,643	78,030
1984								
JANUARY	474	12,709	187	4,645	1,945	58,360	2,606	75,714
FEBRUARY	650	19,186	180	4,905	2,039	62,703	2,869	86,794
MARCH	727	21,106	213	5,584	2,353	74,392	3,293	101,082
APRIL	510	14,172	222	6,135	2,060	67,933	2,792	88,240

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

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	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														
YEARS-														
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-														
1983														
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
JULY	1,927	56,844	5	203	672	19,769	65	2,131	7,359	215,650	519	16,050	10,547	310,647
AUGUST	2,278	68,039	20	668	865	25,749	80	2,605	8,896	265,011	570	18,205	12,709	380,277
SEPTEMBER	2,247	67,172	15	565	694	22,454	76	2,615	8,274	247,846	563	18,077	11,869	358,729
OCTOBER	2,163	65,276	10	349	675	21,586	81	2,887	8,586	260,461	600	19,243	12,115	369,802
NOVEMBER	2,507	74,788	14	460	801	25,362	94	3,283	10,476	317,068	660	20,738	14,552	441,699
DECEMBER	2,189	67,917	11	320	709	22,739	91	3,091	8,834	272,825	521	17,001	12,355	383,893
1984														
JANUARY	2,072	62,827	7	217	659	21,011	65	2,094	8,686	274,020	570	18,547	12,059	378,716
FEBRUARY	2,492	76,686	28	1,262	812	27,997	83	2,913	10,557	333,319	727	23,397	14,699	465,574
MARCH	2,571	80,195	13	352	737	24,418	58	2,132	10,222	326,420	693	23,076	14,294	456,593
APRIL	2,351	75,728	7	305	628	21,524	64	2,306	8,804	285,931	521	17,616	12,375	403,410
STATES - MARCH 1984														
N.S.W.	548	20,251	7	220	126	4,892	14	664	2,710	102,894	317	11,878	3,722	140,799
VIC.	927	26,857	1	24	359	11,452	24	814	3,962	118,921	187	5,419	5,460	163,487
QLD	482	14,471	1*	35	127	4,060	8	283	1,291	38,131	52	1,865	1,961	58,845
S.A.	212	6,857	2	40	60	2,131	3	99	862	26,668	62	1,776	1,201	37,571
W.A.	318	9,163	2	33	34	872	5	157	802	22,110	50	1,463	1,211	33,798
TAS.	55	1,468	-	-	4	109	2	53	358	8,937	11	259	430	10,826
N.T.	8	276	-	-	3	52	-	-	35	1,082	2	77	48	1,487
A.C.T.	21	852	-	-	24	850	2	62	202	7,677	12	339	261	9,780
STATES - APRIL 1984														
N.S.W.	490	18,204	2	140	89	3,953	29	1,280	2,406	90,581	213	8,238	3,229	122,396
VIC.	783	23,275	-	-	324	10,638	15	416	3,449	106,981	165	4,894	4,736	146,204
QLD	453	14,382	2	50	82	2,623	3	109	1,030	31,252	35	1,127	1,605	49,543
S.A.	193	6,275	1	25	57	1,739	4	117	698	21,796	33	1,215	986	31,167
W.A.	344	10,676	-	-	35	1,084	12	329	751	20,696	54	1,450	1,196	34,235
TAS.	51	1,415	1	50	7	259	-	-	295	7,270	5	119	359	9,113
N.T.	4	188	-	-	2	50	1	55	20	714	1	24	28	1,031
A.C.T.	33	1,313	1	40	32	1,178	-	-	155	6,641	15	549	236	9,721

TABLE 5 - TRADING 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														
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
MONTHS-														
1983														
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	1,686	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
JULY	368	10,915	23	419	103	2,159	22	495	1,401	36,482	189	4,782	2,106	55,252
AUGUST	459	14,324	19	514	205	4,208	25	627	1,873	49,319	182	4,764	2,763	73,756
SEPTEMBER	399	10,966	16	231	122	2,503	23	648	1,515	41,641	155	3,770	2,230	59,759
OCTOBER	464	14,434	15	354	155	3,253	22	624	1,720	48,078	152	4,228	2,528	70,971
NOVEMBER	545	14,671	23	564	214	4,740	32	606	2,092	60,573	220	5,936	3,126	87,090
DECEMBER	352	10,871	15	340	124	2,791	12	365	1,357	39,983	134	3,428	1,994	57,778
1984														
JANUARY	376	10,020	16	555	147	3,748	24	771	1,666	50,746	199	7,220	2,428	73,060
FEBRUARY	773	21,725	43	1,192	224	5,714	22	943	2,497	80,456	286	8,779	3,845	118,809
MARCH	662	19,670	41	1,102	182	4,859	15	467	2,125	66,887	236	8,500	3,261	101,485
APRIL	416	11,925	36	930	154	4,316	38	1,129	1,683	53,896	173	6,459	2,500	78,655
STATES - MARCH 1984														
N.S.W.	160	6,060	6	192	31	811	2	90	698	21,561	100	3,782	997	32,496
VIC.	91	2,554	8	204	38	1,142	3	114	351	10,071	25	915	516	15,000
QLD	118	3,186	9	219	58	1,574	6	190	404	16,079	44	1,492	639	22,740
S.A.	135	5,074	2	90	27	878	-	-	274	9,130	17	758	455	15,930
W.A.	137	2,262	16	397	26	418	4	73	276	6,080	31	722	490	9,952
TAS.	5	81	-	-	1	10	-	-	43	991	2	49	51	1,131
N.T.	2	31	-	-	-	-	-	-	15	276	4	316	21	623
A.C.T.	14	422	-	-	1	26	-	-	64	2,699	13	466	92	3,613
STATES - APRIL 1984														
N.S.W.	120	4,096	8	227	18	558	11	366	493	16,583	61	2,643	711	24,473
VIC.	50	1,342	7	207	36	827	1	30	303	8,994	18	839	415	12,239
QLD	69	1,830	6	163	46	1,456	9	243	303	12,882	40	1,841	473	18,415
S.A.	65	2,380	5	190	27	929	7	221	232	7,525	11	316	347	11,561
W.A.	94	1,751	10	143	19	370	9	203	265	5,395	36	618	433	8,480
TAS.	7	148	-	-	3	47	-	-	33	588	-	-	43	783
N.T.	2	45	-	-	1	7	-	-	10	228	-	-	13	280
A.C.T.	9	333	-	-	4	122	1	66	44	1,701	7	202	65	2,424

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS							
SAVINGS BANKS										TRADING BANKS		LOANS		INTEREST			
FOR DWELLINGS										FOR DWELLINGS		APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF PERIOD		TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD			
\$000										\$000		\$000		\$000		\$000	
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS TO DWELLINGS										FOR ALTERATIONS AND ADDITIONS		LOANS TO INDIVIDUALS DURING PERIOD		BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO INDIVIDUALS		BUILDING SOCIETIES	
\$000										\$000		\$000		\$000		\$000	
AUSTRALIA																	