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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA FEBRUARY 1981

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

other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in February 1981 was \$618.1 million, an increase of \$37.3 million from January 1981, but a decrease of \$5.3 million from the February 1980 figure.

First mortgage (or equivalent) finance was provided for 22,594 dwelling units in February 1981. This was 1,687 units more than January 1981, but 1,584 units less than February 1980.

Loans approved for the construction of dwellings in February 1981 totalled \$88.3 million, an increase of \$1.3 million from January 1981, but a decrease of \$9.0 million from February 1980.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured finance provided by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

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 in question and consequently will relate to 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.

3. Seasonally adjusted series for loan approvals made by banks and permanent building societies are available in the related publications listed below.

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1980 issue of this publication.

5. This publication incorporates revisions made to previous statistics in this series.

Related publications

6. Users may also wish to refer to the following housing finance publications which are available on request:

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—issued monthly

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—issued monthly.

7. 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

Dwgs number of dwelling units
— nil or rounded to zero
n.a. not available.

A. R. BAGNALL
Acting Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DNGS	\$000
	DNGS	\$000	DNGS	\$000	DNGS	\$000	DNGS	\$000		
HOUSES										
YEARS -										
1977/78	98,175	2,025,190	35,761	629,591	57,182	1,500,697	9,734	228,367	9,564	296,185
1978/79	105,178	2,393,573	40,538	751,077	67,695	1,881,017	7,323	183,552	10,675	332,269
1979/80	106,635	2,547,556	40,162	761,305	70,284	2,091,667	6,319	167,446	10,092	366,302
MONTHS -										
1980										
JANUARY	9,532	230,610	3,540	66,842	5,255	157,919	583	15,248	757	28,308
FEBRUARY	8,908	214,153	3,466	67,345	6,358	192,059	649	17,243	871	31,787
MARCH	9,232	222,121	3,204	63,118	6,592	204,112	570	15,448	870	31,861
APRIL	9,007	217,073	3,843	75,741	5,964	183,678	495	13,418	855	29,718
MAY	9,132	223,323	3,163	61,669	6,774	210,796	522	13,918	867	34,816
JUNE	7,920	193,355	2,978	58,281	5,828	180,615	364	10,296	960	38,421
JULY	8,408	203,886	3,610	78,516	6,923	218,216	369	10,424	1,001	38,761
AUGUST	7,441	186,239	3,489	73,480	6,191	197,114	330	9,510	1,124	42,544
SEPTEMBER	7,399	186,237	3,454	70,937	6,773	215,441	484	13,646	1,161	43,713
OCTOBER	8,740	219,283	4,040	82,143	6,920	223,961	420	11,728	1,104	42,553
NOVEMBER	8,157	196,704	3,421	70,872	6,565	214,648	476	13,032	967	41,906
DECEMBER	8,910	213,592	3,177	67,342	5,952	194,291	587	15,851	991	41,621
1981										
JANUARY	8,230	205,766	3,168	67,862	5,085	168,233	438	12,503	740	31,136
FEBRUARY	9,457	230,743	3,554	76,521	4,596	151,654	472	13,244	938	40,204
OTHER DWELLINGS										
YEARS -										
1977/78	5,832	114,572	2,602	45,442	8,161	199,266	602	13,157	710	26,036
1978/79	6,233	138,994	3,414	64,533	9,088	215,317	417	10,988	1,046	35,273
1979/80	6,095	149,734	3,578	72,118	9,109	274,286	258	7,306	966	38,210
MONTHS -										
1980										
JANUARY	518	12,757	328	6,428	702	20,948	22	643	75	3,041
FEBRUARY	566	14,500	307	6,306	960	29,269	23	667	106	3,757
MARCH	532	13,414	299	5,925	1,015	31,229	38	1,159	85	3,842
APRIL	486	12,616	333	6,630	843	26,380	21	665	65	3,213
MAY	516	13,165	302	6,098	895	28,684	19	639	102	4,324
JUNE	400	10,302	272	6,214	760	24,421	13	364	90	4,124
JULY	431	11,104	305	6,071	894	29,609	19	539	120	6,226
AUGUST	422	10,685	330	6,965	814	30,286	14	396	103	4,505
SEPTEMBER	428	11,555	307	6,125	973	32,003	13	481	151	6,565
OCTOBER	440	11,906	362	7,419	955	33,482	20	554	171	8,363
NOVEMBER	370	10,348	327	6,975	883	29,635	22	720	149	6,956
DECEMBER	442	11,915	313	7,032	856	30,531	22	599	141	7,469
1981										
JANUARY	447	13,159	332	7,874	752	24,376	14	461	70	3,985
FEBRUARY	493	14,152	314	6,804	769	25,662	34	1,031	110	4,577
TOTAL										
YEARS -										
1977/78	104,007	2,139,762	38,363	675,033	65,343	1,699,963	10,336	241,524	10,274	322,221
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,740	194,540	11,721	367,542
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	174,752	11,058	404,512
MONTHS -										
1980										
JANUARY	10,050	243,367	3,868	73,270	5,957	178,867	605	15,891	832	31,349
FEBRUARY	9,474	228,653	3,773	73,651	7,318	221,328	672	17,910	977	35,544
MARCH	9,764	235,535	3,503	69,043	7,607	235,341	608	16,607	955	35,703
APRIL	9,493	229,689	4,176	82,371	6,807	210,058	516	14,083	920	32,931
MAY	9,648	236,488	3,465	67,767	7,669	239,400	541	14,557	969	39,140
JUNE	8,320	203,657	3,250	64,495	6,588	205,036	377	10,660	1,050	42,545
JULY	8,839	214,990	4,115	84,587	7,817	247,825	388	10,963	1,121	44,987
AUGUST	7,863	196,924	3,819	80,445	7,005	227,480	344	9,906	1,227	47,049
SEPTEMBER	7,827	197,792	3,761	77,062	7,746	247,444	497	14,127	1,312	50,278
OCTOBER	9,180	231,189	4,402	89,562	7,875	257,443	440	12,282	1,275	50,916
NOVEMBER	8,527	207,052	3,748	77,847	7,448	244,283	498	13,752	1,116	48,862
DECEMBER	9,352	225,587	3,490	74,374	6,808	224,822	609	16,450	1,132	49,090
1981										
JANUARY	8,677	218,925	3,500	75,736	5,837	192,609	452	12,964	810	35,121
FEBRUARY	9,950	244,895	3,868	83,325	5,365	177,316	506	14,275	1,048	44,781

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$'000	DWGS	\$'000	DWGS	\$'000	DWGS	\$'000	DWGS	\$'000
HOUSES										
YEARS -										
1977/78	12,225	244,615	1,539	40,944	1,088	19,107	4,694	129,910	229,962	5,114,606
1978/79	9,113	204,106	1,513	42,891	3,404	56,622	4,577	136,910	250,016	5,982,017
1979/80	10,098	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
MONTHS -										
1980										
JANUARY	763	17,299	116	3,284	398	7,126	346	11,668	21,296	538,304
FEBRUARY	872	18,273	154	4,586	433	8,004	391	13,037	22,102	566,487
MARCH	854	19,529	149	4,303	458	8,391	390	13,720	22,319	582,603
APRIL	896	19,803	139	4,155	405	7,806	326	11,436	21,930	562,828
MAY	1,011	23,090	147	4,753	475	7,978	357	12,541	22,448	592,884
JUNE	853	20,284	119	3,722	365	7,520	344	12,325	19,731	524,819
JULY	716	16,479	129	4,050	498	10,009	362	11,992	22,216	592,333
AUGUST	711	15,088	138	4,253	437	8,148	417	15,162	20,278	551,538
SEPTEMBER	755	15,638	124	3,750	456	8,603	387	13,857	20,993	571,822
OCTOBER	1,014	26,210	175	5,655	449	9,253	421	15,757	23,283	636,543
NOVEMBER	317	25,244	182	5,826	439	9,412	371	13,534	21,495	591,178
DECEMBER	764	19,435	149	4,283	349	7,719	404	15,364	21,283	579,498
1981										
JANUARY	788	20,197	130	4,237	351	7,016	269	11,714	19,219	528,664
FEBRUARY	879	22,510	124	4,185	351	8,015	386	15,311	20,757	562,307
OTHER DWELLINGS										
YEARS -										
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,144	420,865
1978/79	562	7,333	56	1,739	382	5,143	382	10,699	20,580	490,019
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,550
MONTHS -										
1980										
JANUARY	41	565	3	110	37	699	23	784	1,749	45,975
FEBRUARY	30	524	9	218	53	898	22	782	2,076	56,921
MARCH	52	840	7	221	42	638	19	586	2,089	57,854
APRIL	49	887	7	190	60	988	16	604	1,880	52,173
MAY	48	867	3	91	57	1,192	18	665	1,960	55,645
JUNE	30	444	-	3	29	597	14	477	1,608	46,946
JULY	43	629	7	221	28	574	35	1,315	1,882	50,288
AUGUST	55	864	7	444	31	696	25	963	1,881	55,804
SEPTEMBER	56	806	9	310	30	479	26	893	1,993	59,297
OCTOBER	43	872	6	184	36	572	18	540	2,048	63,692
NOVEMBER	40	990	5	161	23	468	14	642	1,833	56,895
DECEMBER	41	902	3	83	24	469	31	1,122	1,873	60,122
1981										
JANUARY	37	1,054	7	197	10	311	19	698	1,688	52,115
FEBRUARY	50	1,093	14	508	24	682	29	1,183	1,837	55,752
TOTAL										
YEARS -										
1977/78	12,892	253,373	1,686	42,794	1,215	21,221	5,070	139,580	249,106	5,535,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	270,596	6,472,036
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,297	7,017,614
MONTHS -										
1980										
JANUARY	810	17,864	119	3,394	435	7,825	369	12,452	23,045	584,279
FEBRUARY	992	18,797	163	4,804	486	8,982	413	13,819	24,178	623,408
MARCH	306	20,369	156	4,524	500	9,829	409	14,306	24,408	640,457
APRIL	945	20,690	146	4,345	465	8,794	342	12,040	23,810	615,001
MAY	1,059	23,957	150	4,844	532	9,170	375	13,206	24,408	648,529
JUNE	883	20,728	119	3,725	394	8,117	358	12,802	21,339	571,765
JULY	759	17,108	136	4,271	526	10,583	397	13,307	24,098	648,621
AUGUST	766	15,952	145	4,697	468	8,844	442	16,125	22,879	607,342
SEPTEMBER	811	16,524	133	4,060	486	9,082	413	14,750	22,986	631,119
OCTOBER	1,054	27,082	181	5,839	485	9,825	439	16,297	25,331	780,435
NOVEMBER	957	26,234	187	5,987	462	9,880	385	14,176	23,328	648,073
DECEMBER	805	20,337	152	4,366	373	6,188	435	16,486	23,156	639,620
1981										
JANUARY	825	21,251	137	4,434	361	7,327	308	12,412	20,907	580,779
FEBRUARY	929	23,603	138	4,673	375	8,697	415	16,494	22,594	618,059

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1977/78	18,665	380,136	7,371	120,609	8,841	241,644	2,711	64,096	2,334	63,964
1978/79	20,027	461,712	8,464	160,966	10,050	291,560	2,500	63,539	2,035	60,768
1979/80	21,538	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
MONTHS -										
1980										
JANUARY	1,766	43,832	692	12,858	739	23,113	157	4,127	136	5,434
FEBRUARY	1,599	39,281	732	14,902	811	25,442	194	5,081	159	5,806
MARCH	1,707	42,257	680	14,298	849	27,172	161	4,216	150	4,852
APRIL	1,841	46,217	816	16,183	978	31,516	130	3,576	139	4,425
MAY	1,977	50,468	665	14,792	986	32,140	153	4,070	148	5,309
JUNE	1,706	43,291	616	12,846	961	31,923	106	3,107	157	5,572
JULY	1,854	45,055	832	17,143	1,078	35,159	113	3,080	119	4,311
AUGUST	1,758	44,865	834	17,467	1,029	33,167	91	2,652	156	5,593
SEPTEMBER	1,672	42,726	779	16,555	1,045	34,110	102	2,987	166	5,410
OCTOBER	1,837	46,629	872	18,292	1,044	34,987	98	2,809	163	4,711
NOVEMBER	1,577	36,850	651	13,163	892	29,929	125	3,418	127	3,822
DECEMBER	1,809	43,634	615	12,572	826	27,380	177	4,872	132	4,956
1981										
JANUARY	1,466	35,338	554	12,131	710	24,194	143	4,009	66	2,599
FEBRUARY	1,690	39,386	631	12,978	633	21,331	127	3,637	82	2,533
OTHER DWELLINGS										
YEARS -										
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	31	1,677	379	6,141	69	2,473	-	-	20	1,118
MONTHS -										
1980										
JANUARY	4	76	44	648	6	272	-	-	-	-
FEBRUARY	2	60	28	434	10	454	-	-	1	12
MARCH	6	164	32	593	4	189	-	-	1	35
APRIL	7	184	35	544	11	326	-	-	4	164
MAY	18	445	24	380	6	127	-	-	5	269
JUNE	2	48	28	441	9	308	-	-	-	-
JULY	8	210	22	230	6	331	-	-	2	260
AUGUST	4	110	35	783	5	165	-	-	3	85
SEPTEMBER	4	154	27	508	4	180	-	-	2	91
OCTOBER	1	11	39	562	3	123	3	81	-	71
NOVEMBER	1	23	34	504	5	168	-	-	-	-
DECEMBER	8	236	30	454	2	76	-	-	5	398
1981										
JANUARY	4	141	36	724	-	-	-	-	4	212
FEBRUARY	7	163	21	215	5	181	1	26	-	-
TOTAL										
YEARS -										
1977/78	18,726	381,227	7,564	123,825	8,904	244,356	2,712	64,119	2,391	65,675
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,505	63,665	2,084	62,994
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,866	65,745
MONTHS -										
1980										
JANUARY	1,770	43,908	736	13,506	745	23,385	157	4,127	136	5,434
FEBRUARY	1,601	39,341	760	15,396	821	25,496	194	5,081	160	5,818
MARCH	1,713	42,421	712	14,891	853	27,361	161	4,216	151	4,887
APRIL	1,848	46,401	851	16,727	989	31,642	130	3,576	143	4,589
MAY	1,995	50,905	689	15,172	992	32,267	153	4,070	153	5,578
JUNE	1,708	43,339	646	13,287	970	32,231	106	3,107	157	5,572
JULY	1,862	45,265	854	17,373	1,084	35,490	113	3,080	121	4,571
AUGUST	1,762	44,975	869	18,250	1,034	33,332	91	2,652	159	5,678
SEPTEMBER	1,676	42,880	806	17,063	1,049	34,290	102	2,987	168	5,501
OCTOBER	1,838	46,640	911	18,854	1,047	35,110	101	2,890	163	4,782
NOVEMBER	1,578	36,873	685	13,667	897	30,097	125	3,418	127	3,822
DECEMBER	1,817	43,870	645	13,026	828	27,456	177	4,872	137	5,354
1981										
JANUARY	1,470	36,079	590	12,855	710	24,194	143	4,009	70	2,811
FEBRUARY	1,697	40,049	652	13,193	638	21,512	128	3,663	82	2,533

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,006	25,690	42,927	934,915
1978/79	1,249	26,175	303	8,720	454	7,455	877	25,380	45,979	1,106,275
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,224,855
MONTHS -										
1980										
JANUARY	101	2,244	27	765	57	773	70	2,393	3,745	95,539
FEBRUARY	125	3,012	21	555	56	871	48	1,781	3,745	96,331
MARCH	159	4,062	20	519	62	1,071	49	1,653	3,837	100,100
APRIL	149	3,686	22	621	68	1,462	34	1,240	4,177	108,926
MAY	129	2,923	17	663	57	1,047	42	1,371	4,174	112,775
JUNE	127	3,021	22	817	55	1,162	51	1,727	3,603	103,466
JULY	112	2,490	18	561	68	1,158	59	1,932	4,253	110,889
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,089	109,577
SEPTEMBER	92	2,122	21	700	82	1,449	59	1,951	4,018	108,010
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,274	114,617
NOVEMBER	101	2,758	25	859	88	1,680	58	2,298	3,644	94,777
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,802	95,852
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,200	85,928
FEBRUARY	159	4,256	10	322	72	1,285	38	1,454	3,442	87,682
OTHER DWELLINGS										
YEARS -										
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
MONTHS -										
1980										
JANUARY	-	-	-	-	-	-	2	57	56	1,053
FEBRUARY	-	-	-	-	-	-	-	-	41	1,020
MARCH	-	-	-	-	1	30	-	-	44	1,011
APRIL	-	-	-	-	2	33	-	-	59	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	39	1,054
AUGUST	-	-	-	-	-	-	-	-	47	1,143
SEPTEMBER	-	-	-	-	-	-	-	-	37	933
OCTOBER	-	-	-	-	-	-	-	-	46	848
NOVEMBER	-	-	-	-	-	-	-	-	40	695
DECEMBER	-	-	-	-	-	-	-	-	45	1,164
1981										
JANUARY	-	-	-	-	-	-	-	-	44	1,077
FEBRUARY	-	-	2	52	-	-	-	-	36	637
TOTAL										
YEARS -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,009	25,747	43,305	943,725
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	46,416	1,115,488
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,668	48,386	1,241,549
MONTHS -										
1980										
JANUARY	101	2,244	27	765	57	773	72	2,456	3,801	96,592
FEBRUARY	125	3,012	21	555	56	871	48	1,781	3,786	97,351
MARCH	159	4,062	20	519	63	1,101	49	1,653	3,881	101,111
APRIL	149	3,686	22	621	70	1,495	34	1,240	4,236	110,177
MAY	129	2,923	17	663	57	1,047	42	1,371	4,227	113,996
JUNE	127	3,021	22	817	61	1,288	51	1,727	3,848	104,389
JULY	112	2,490	18	561	69	1,181	59	1,932	4,292	111,943
AUGUST	87	2,165	12	325	62	1,154	60	2,169	4,136	110,720
SEPTEMBER	92	2,122	21	700	82	1,449	59	1,951	4,055	108,943
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,320	115,465
NOVEMBER	101	2,758	25	859	88	1,680	58	2,298	3,684	95,472
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,847	101,016
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,244	87,005
FEBRUARY	159	4,256	12	374	72	1,285	38	1,454	3,478	88,319

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1977/78	11,552	245,038	5,536	94,368	8,746	241,966	2,975	69,909	1,656	59,965
1978/79	10,999	252,563	4,755	90,819	9,737	292,276	2,046	51,005	1,677	52,930
1979/80	10,308	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
MONTHS -										
1980										
JANUARY	903	21,181	288	5,620	736	23,186	122	3,196	111	4,167
FEBRUARY	861	20,228	314	6,345	822	26,917	127	3,291	123	5,160
MARCH	842	19,866	280	5,879	881	28,105	138	3,718	99	4,681
APRIL	807	18,545	314	6,247	710	22,898	127	3,426	112	4,474
MAY	772	18,077	288	5,520	822	27,231	105	2,800	127	5,537
JUNE	698	16,798	259	4,392	681	22,132	74	2,008	108	5,057
JULY	681	15,638	369	7,370	922	29,372	70	2,070	122	5,297
AUGUST	600	14,930	305	6,232	756	25,064	105	2,889	157	6,247
SEPTEMBER	598	14,865	307	6,191	831	26,846	164	4,596	144	6,244
OCTOBER	805	20,215	360	6,957	836	28,252	102	2,892	153	6,177
NOVEMBER	728	18,691	332	6,605	759	26,318	75	2,225	91	3,944
DECEMBER	726	18,457	247	5,317	679	23,028	93	2,505	110	4,026
1981										
JANUARY	696	18,084	267	5,599	543	17,966	72	2,089	70	2,907
FEBRUARY	746	19,400	258	5,001	507	16,704	105	3,015	82	3,172
OTHER DWELLINGS										
YEARS -										
1977/78	1,293	26,549	409	7,691	1,650	46,463	143	2,930	313	11,423
1978/79	1,002	22,894	491	9,361	1,432	44,974	67	1,801	300	13,067
1979/80	838	20,539	427	8,271	1,399	49,981	30	888	188	7,976
MONTHS -										
1980										
JANUARY	61	1,538	29	594	118	3,961	3	91	17	684
FEBRUARY	68	1,552	33	554	135	4,668	2	57	16	635
MARCH	68	1,681	39	556	141	5,065	3	92	23	1,354
APRIL	61	1,516	37	959	129	5,220	3	92	9	355
MAY	72	1,835	39	707	125	4,608	2	63	29	1,219
JUNE	49	1,236	28	552	108	3,852	1	38	22	887
JULY	49	1,245	36	721	144	5,269	8	226	25	1,446
AUGUST	58	1,341	51	985	131	4,409	2	43	21	1,185
SEPTEMBER	46	1,164	35	649	147	5,362	2	67	29	1,435
OCTOBER	41	1,098	32	416	146	5,986	1	25	42	2,417
NOVEMBER	41	1,200	46	1,110	143	6,148	-	-	38	1,370
DECEMBER	47	1,288	48	834	133	5,225	2	58	12	1,052
1981										
JANUARY	53	1,802	38	978	142	5,328	1	45	14	885
FEBRUARY	70	1,943	40	961	117	4,175	3	83	15	759
TOTAL										
YEARS -										
1977/78	12,845	271,587	5,945	102,859	10,396	288,429	3,118	72,839	1,969	71,388
1978/79	12,091	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,977	65,997
1979/80	11,146	264,974	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
MONTHS -										
1980										
JANUARY	964	22,719	317	6,214	854	27,147	125	3,247	128	4,851
FEBRUARY	929	21,788	347	6,899	957	31,585	129	3,348	139	5,795
MARCH	910	21,547	319	6,435	1,022	33,170	141	3,810	122	6,035
APRIL	868	20,061	351	7,206	839	28,118	130	3,518	121	4,829
MAY	844	19,912	327	6,227	947	31,839	107	2,863	156	6,756
JUNE	747	18,034	287	4,944	789	25,984	75	2,846	130	5,944
JULY	730	16,883	405	8,091	1,066	34,641	78	2,296	147	6,743
AUGUST	658	16,271	356	7,217	887	29,473	107	2,932	178	7,432
SEPTEMBER	644	16,029	342	6,840	978	32,288	166	4,663	173	7,679
OCTOBER	846	21,313	392	7,373	984	34,238	103	2,917	195	8,594
NOVEMBER	769	19,891	378	7,715	902	32,466	75	2,225	129	5,314
DECEMBER	773	19,745	295	6,151	812	28,253	95	2,563	122	5,078
1981										
JANUARY	749	19,886	305	6,577	685	23,294	73	2,134	84	3,792
FEBRUARY	816	21,343	298	5,962	624	20,879	108	3,098	97	3,931

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	5,279	114,521	102	2,767	100	1,380	803	20,939	36,749	850,853
1978/79	3,205	75,968	85	2,592	273	3,849	860	23,772	33,637	845,774
1979/80	3,777	89,928	77	2,485	544	8,218	653	20,692	31,353	828,619
MONTHS -										
1980										
JANUARY	278	6,734	6	186	43	697	43	1,344	2,530	66,311
FEBRUARY	313	6,686	5	156	33	439	56	1,860	2,654	71,082
MARCH	261	6,505	7	171	48	888	57	1,056	2,613	71,469
APRIL	296	7,033	6	226	50	763	44	1,577	2,466	65,189
MAY	376	9,132	3	124	63	877	35	1,045	2,591	70,343
JUNE	245	6,069	2	68	38	612	21	707	2,126	57,843
JULY	217	4,780	5	193	53	1,018	28	872	2,467	66,610
AUGUST	252	6,087	9	336	74	950	42	1,364	2,300	64,099
SEPTEMBER	217	5,384	5	171	50	827	35	1,326	2,351	66,450
OCTOBER	290	8,565	7	403	72	1,064	41	1,699	2,668	76,224
NOVEMBER	228	6,517	9	325	42	824	34	1,211	2,298	66,660
DECEMBER	215	5,413	5	159	17	475	55	1,960	2,147	61,340
1981										
JANUARY	187	4,745	5	224	16	443	24	1,083	1,880	53,140
FEBRUARY	256	6,395	7	443	15	450	37	1,379	2,013	55,959
OTHER DWELLINGS										
YEARS -										
1977/78	253	3,324	18	549	28	485	80	2,027	4,187	101,441
1978/79	178	2,252	11	427	88	1,101	63	2,134	3,632	98,011
1979/80	190	3,478	5	205	70	1,194	43	1,548	3,190	94,072
MONTHS -										
1980										
JANUARY	9	120	1	47	5	119	6	206	249	7,360
FEBRUARY	13	309	-	-	10	80	2	87	279	7,942
MARCH	21	497	-	-	5	66	1	48	301	9,359
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	90	291	9,124
JUNE	7	173	-	-	3	64	1	28	219	6,830
JULY	11	214	1	39	5	93	2	90	281	9,343
AUGUST	21	466	-	116	6	173	4	124	294	8,842
SEPTEMBER	14	314	-	-	7	80	3	92	283	9,163
OCTOBER	20	468	-	-	7	111	1	12	290	10,533
NOVEMBER	14	403	-	-	-	2	-	-	282	10,233
DECEMBER	18	549	-	-	1	20	1	28	262	9,054
1981										
JANUARY	20	754	-	-	3	143	3	91	274	10,026
FEBRUARY	24	694	2	182	2	118	4	140	277	9,055
TOTAL										
YEARS -										
1977/78	5,532	117,845	120	3,316	128	1,865	883	22,966	40,936	952,294
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,269	943,785
1979/80	3,967	93,406	82	2,690	614	9,412	696	22,240	34,543	920,691
MONTHS -										
1980										
JANUARY	287	6,854	7	233	48	816	49	1,550	2,779	73,671
FEBRUARY	326	6,995	5	156	43	519	58	1,947	2,933	79,024
MARCH	282	7,002	7	171	53	954	58	1,704	2,914	80,828
APRIL	320	7,614	6	226	52	877	49	1,834	2,736	74,283
MAY	393	9,606	3	124	68	1,005	37	1,135	2,882	79,467
JUNE	252	6,242	2	68	41	676	22	735	2,345	64,673
JULY	228	4,994	6	232	58	1,111	30	962	2,748	75,953
AUGUST	273	6,553	9	452	80	1,123	46	1,488	2,594	72,941
SEPTEMBER	231	5,698	5	171	57	907	38	1,418	2,634	75,613
OCTOBER	310	9,033	7	403	79	1,175	42	1,711	2,958	86,757
NOVEMBER	242	6,920	9	325	42	826	34	1,211	2,580	76,893
DECEMBER	233	5,962	5	159	18	495	56	1,988	2,409	70,394
1981										
JANUARY	207	5,499	5	224	19	586	27	1,174	2,154	63,166
FEBRUARY	280	7,089	9	625	17	568	41	1,519	2,290	65,014

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DNGS	\$000
	DNGS	\$000	DNGS	\$000	DNGS	\$000	DNGS	\$000		
HOUSES										
YEARS -										
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,017,087	4,048	94,362	5,574	172,256
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,008	6,963	218,571
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,012	6,776	243,386
MONTHS -										
1980										
JANUARY	6,863	165,597	2,560	48,364	3,780	111,620	304	7,925	510	18,707
FEBRUARY	6,448	154,644	2,420	46,098	4,725	140,100	328	8,871	589	20,821
MARCH	6,683	159,998	2,244	42,941	4,862	148,835	271	7,514	621	22,328
APRIL	6,359	152,311	2,713	53,311	4,276	129,264	238	6,416	604	20,819
MAY	6,383	154,786	2,210	41,357	4,966	151,425	264	7,048	592	23,970
JUNE	5,516	133,266	2,101	41,043	4,186	126,560	184	5,181	695	27,792
JULY	5,873	143,193	2,609	54,003	4,923	153,685	186	5,274	760	29,153
AUGUST	5,083	126,444	2,350	49,781	4,406	138,883	134	3,969	811	30,704
SEPTEMBER	5,129	126,646	2,368	48,191	4,897	154,485	218	6,063	851	32,059
OCTOBER	6,098	152,439	2,808	56,894	5,038	160,722	220	6,027	788	31,665
NOVEMBER	5,852	141,163	2,438	51,104	4,914	156,401	276	7,389	749	34,140
DECEMBER	6,375	151,501	2,315	49,453	4,447	143,883	317	8,474	749	32,639
1981										
JANUARY	6,068	151,744	2,347	50,132	3,832	126,073	223	6,405	604	25,630
FEBRUARY	7,021	171,457	2,665	58,542	3,456	113,619	240	6,592	774	34,499
OTHER DWELLINGS										
YEARS -										
1977/78	4,478	86,932	2,000	34,535	6,448	150,891	458	10,204	340	12,902
1978/79	5,178	114,803	2,654	58,426	6,599	168,661	345	9,861	637	20,880
1979/80	5,176	127,518	2,772	57,706	7,641	221,632	228	6,426	758	29,116
MONTHS -										
1980										
JANUARY	453	11,143	255	5,186	578	16,715	19	552	58	2,357
FEBRUARY	496	12,888	246	5,258	815	24,147	21	610	89	3,110
MARCH	458	11,569	228	4,776	870	25,975	35	1,067	61	2,453
APRIL	418	10,916	261	5,127	703	20,834	18	573	52	2,694
MAY	426	10,885	239	5,011	764	23,869	17	576	68	2,836
JUNE	349	9,018	216	5,221	643	20,261	12	326	68	3,237
JULY	374	9,649	247	5,120	744	24,009	11	313	93	4,520
AUGUST	360	9,234	244	5,197	678	25,712	12	353	79	3,235
SEPTEMBER	378	10,237	245	4,968	822	26,461	11	414	120	5,039
OCTOBER	398	10,797	291	6,441	806	27,373	16	448	129	5,875
NOVEMBER	328	9,125	247	5,361	735	23,319	22	720	111	5,586
DECEMBER	387	10,391	235	5,744	721	25,230	20	541	124	6,019
1981										
JANUARY	390	11,216	258	6,172	610	19,048	13	416	52	2,888
FEBRUARY	416	12,046	253	5,628	647	21,306	30	922	95	3,818
TOTAL										
YEARS -										
1977/78	72,436	1,486,948	24,854	449,149	46,043	1,167,178	4,506	104,566	5,914	185,158
1978/79	79,338	1,734,101	29,953	549,718	54,507	1,465,862	3,122	78,869	7,660	239,451
1979/80	79,305	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
MONTHS -										
1980										
JANUARY	7,316	17,674	2,815	53,550	4,358	128,335	323	8,477	568	21,064
FEBRUARY	6,944	167,532	2,666	51,356	5,540	164,247	349	9,481	678	23,931
MARCH	7,141	171,567	2,472	47,717	5,732	174,810	386	8,581	682	24,781
APRIL	6,777	163,227	2,974	58,438	4,979	150,098	256	6,989	656	23,513
MAY	6,809	165,671	2,449	46,368	5,730	175,294	281	7,624	660	26,806
JUNE	5,865	142,284	2,317	46,264	4,829	146,821	196	5,507	763	31,029
JULY	6,247	152,842	2,856	59,123	5,667	177,694	197	5,587	853	33,673
AUGUST	5,443	139,678	2,594	54,978	5,084	164,595	146	4,322	890	33,939
SEPTEMBER	5,507	138,883	2,613	53,159	5,719	180,946	229	6,477	971	37,898
OCTOBER	6,496	163,236	3,099	63,335	5,844	188,095	236	6,475	917	37,540
NOVEMBER	6,180	150,288	2,685	56,465	5,649	181,720	298	8,109	860	39,726
DECEMBER	6,762	161,892	2,550	55,197	5,168	169,113	337	9,815	873	38,658
1981										
JANUARY	6,458	162,960	2,605	56,304	4,442	145,121	236	6,821	656	28,518
FEBRUARY	7,437	183,503	2,918	64,170	4,103	134,925	270	7,514	869	38,317

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,005	83,281	150,286	3,328,838
1978/79	4,659	191,963	1,125	31,579	2,677	45,318	2,840	87,758	170,400	4,023,968
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
MONTHS -										
1980										
JANUARY	390	8,321	83	2,333	298	5,656	233	7,931	15,021	376,454
FEBRUARY	434	8,575	128	3,875	344	6,694	287	9,396	15,703	399,074
MARCH	434	8,962	122	3,613	348	6,432	284	10,411	15,869	411,034
APRIL	451	9,084	111	3,308	287	5,581	248	8,619	15,287	388,713
MAY	506	11,035	127	3,966	355	6,054	280	10,125	15,683	409,766
JUNE	481	11,194	95	2,837	272	5,746	272	9,891	13,802	363,510
JULY	387	9,209	106	3,296	377	7,833	275	9,188	15,496	414,834
AUGUST	372	6,636	117	3,592	301	6,044	315	11,649	13,889	377,862
SEPTEMBER	446	8,132	98	2,879	324	6,327	293	10,580	14,624	397,362
OCTOBER	626	15,121	144	4,355	300	6,681	319	11,798	16,341	445,702
NOVEMBER	588	15,969	148	4,642	309	6,908	279	10,025	15,563	429,741
DECEMBER	442	11,291	118	3,350	271	6,128	300	11,587	15,334	418,306
1981										
JANUARY	465	11,968	186	3,358	277	5,697	217	8,589	14,139	389,596
FEBRUARY	464	11,859	107	3,348	264	6,280	311	12,476	15,382	418,666
OTHER DWELLINGS										
YEARS -										
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,579	310,614
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,044	59	1,676	465	7,239	295	9,267	17,780	465,784
MONTHS -										
1980										
JANUARY	32	445	2	63	32	580	15	521	1,444	37,562
FEBRUARY	17	215	9	218	43	818	20	695	1,756	47,959
MARCH	31	343	7	221	36	542	18	538	1,744	47,484
APRIL	25	306	7	190	56	841	11	347	1,551	41,828
MAY	31	393	3	91	52	1,064	16	575	1,616	45,380
JUNE	23	271	-	3	20	407	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,562	45,891
AUGUST	34	398	7	328	25	523	21	839	1,460	45,819
SEPTEMBER	42	572	9	310	23	399	23	801	1,673	49,201
OCTOBER	20	404	6	184	29	461	17	528	1,712	52,511
NOVEMBER	26	587	5	161	23	466	14	642	1,511	45,967
DECEMBER	23	353	3	83	23	449	30	1,094	1,566	43,904
1981										
JANUARY	17	300	7	197	7	168	16	607	1,370	41,012
FEBRUARY	26	399	10	334	22	564	25	1,043	1,524	46,060
TOTAL										
YEARS -										
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,178	90,867	164,865	3,639,452
1978/79	5,043	107,044	1,169	32,877	2,968	49,318	3,159	96,323	186,911	4,412,763
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
MONTHS -										
1980										
JANUARY	422	8,766	85	2,396	330	6,236	248	8,452	16,465	414,016
FEBRUARY	451	8,790	137	4,893	387	7,512	307	10,891	17,459	447,033
MARCH	465	9,305	129	3,834	384	6,974	302	10,949	17,613	458,518
APRIL	476	9,390	118	3,498	343	6,422	259	8,966	16,838	430,541
MAY	537	11,428	130	4,057	407	7,118	296	10,700	17,299	455,066
JUNE	504	11,465	95	2,840	292	6,153	285	10,340	15,146	402,703
JULY	419	9,624	112	3,478	399	8,291	308	10,413	17,058	460,725
AUGUST	406	7,234	124	3,920	326	6,567	336	12,448	15,349	423,681
SEPTEMBER	488	8,704	107	3,189	347	6,726	316	11,381	16,297	446,563
OCTOBER	646	15,525	150	4,539	329	7,142	336	12,326	18,053	498,213
NOVEMBER	614	16,556	153	4,803	332	7,374	293	10,667	17,064	475,708
DECEMBER	465	11,644	121	3,433	294	6,577	330	12,681	16,908	468,210
1981										
JANUARY	482	12,268	113	3,555	284	5,865	233	9,196	15,509	430,608
FEBRUARY	490	12,258	117	3,674	286	6,844	336	13,521	16,826	464,726

TABLE 5 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
\$000

	BANKS		BUILDING SOCIETIES		GOVERNMENT					TOTAL	
	SAVINGS	TRADING	PERMANENT	TERM- INATING	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES		
											LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS
YEARS -											
1977/78	104,829	195,698	33,297	3,036	21,517	2,563	1,242	9,837	7,688	379,707	
1978/79	102,130	190,245	43,841	3,249	24,203	2,195	1,879	24,407	6,781	398,850	
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,900	
MONTHS -											
1980											
JANUARY	7,824	17,988	3,270	49	1,355	95	42	2,985	503	34,111	
FEBRUARY	8,355	17,412	4,356	254	1,897	127	34	3,324	318	35,277	
MARCH	8,847	16,454	4,625	116	1,611	174	59	3,299	666	35,851	
APRIL	9,076	23,941	4,385	170	1,467	167	155	2,661	542	42,684	
MAY	9,348	19,976	4,726	154	1,583	115	120	3,848	644	40,434	
JUNE	7,830	19,022	4,253	195	1,355	194	127	2,659	478	36,113	
JULY	8,767	23,619	4,610	213	1,476	210	136	4,214	620	43,855	
AUGUST	7,031	20,174	4,746	281	1,567	167	72	3,564	737	38,344	
SEPTEMBER	7,927	18,786	4,333	138	1,371	191	145	4,425	619	37,935	
OCTOBER	9,314	27,899	5,295	308	1,984	143	121	4,172	695	49,851	
NOVEMBER	6,720	25,153	3,786	284	1,483	377	142	4,140	603	42,698	
DECEMBER	6,901	20,578	4,088	179	1,395	286	113	3,284	713	37,377	
1981											
JANUARY	5,636	19,836	4,826	164	1,309	365	22	3,325	568	35,251	
FEBRUARY	6,407	24,464	3,732	198	1,132	215	58	3,819	798	40,823	
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)											
YEARS -											
1977/78	104,083	11,278	90,351	4,465	33,610	5,429	681	1,338	7,357	258,512	
1978/79	117,000	11,947	90,294	4,394	48,558	3,808	824	3,438	18,780	283,447	
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	684	7,965	9,806	321,696	
MONTHS -											
1980											
JANUARY	10,789	1,545	6,784	154	3,012	451	39	555	491	23,740	
FEBRUARY	10,331	1,366	7,854	289	3,236	368	24	584	981	25,035	
MARCH	11,886	1,666	8,424	264	5,118	256	-	948	782	29,344	
APRIL	11,450	1,604	9,253	315	7,065	249	40	608	1,200	31,464	
MAY	11,177	1,022	11,643	341	5,384	572	28	735	429	31,251	
JUNE	11,202	1,365	7,695	303	5,818	365	99	303	818	27,160	
JULY	18,200	1,914	11,415	527	5,489	164	47	449	861	31,066	
AUGUST	9,718	1,731	10,363	250	6,861	581	82	542	878	30,136	
SEPTEMBER	10,923	1,350	9,866	289	6,221	481	23	738	1,560	31,371	
OCTOBER	10,544	2,012	10,102	461	13,678	426	34	750	494	38,591	
NOVEMBER	8,748	1,748	10,317	326	6,244	378	183	639	593	29,888	
DECEMBER	9,713	1,777	8,136	669	9,327	412	7	451	515	27,897	
1981											
JANUARY	8,158	2,419	9,348	233	4,928	889	-	553	725	27,169	
FEBRUARY	12,988	1,682	10,161	394	4,577	196	783	497	1,850	32,248	
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)											
YEARS -											
1977/78	2,185,139		1,657,774	228,814	316,578	251,122	40,992	29,439	132,730	4,761,780	
1978/79	2,430,695		2,817,198	192,923	334,592	211,321	45,949	77,891	145,816	5,455,585	
1979/80	2,658,337		2,209,861	179,431	399,396	227,039	46,616	127,618	154,650	5,962,348	
MONTHS -											
1980											
JANUARY	199,483	(NA)	145,247	9,761	22,192	17,152	2,956	8,795	9,911	415,497	
FEBRUARY	209,865		181,884	15,886	28,345	17,837	3,316	11,760	12,884	479,297	
MARCH	209,831		208,298	15,925	28,485	19,462	4,683	18,336	13,565	582,425	
APRIL	240,653		187,639	14,610	28,749	18,454	4,112	10,554	11,842	526,613	
MAY	248,572		233,645	17,149	33,472	26,964	5,885	12,517	14,881	583,885	
JUNE	216,823		209,183	15,879	38,452	21,481	4,581	10,467	12,907	528,813	
JULY	237,398		229,659	14,775	39,266	19,924	4,331	14,126	13,899	573,378	
AUGUST	196,340		215,772	12,790	39,314	14,429	4,185	12,134	12,947	507,911	
SEPTEMBER	200,412		217,781	12,482	48,972	16,883	4,210	12,734	13,452	521,126	
OCTOBER	219,647		246,691	12,184	44,811	18,548	5,137	12,869	15,123	574,210	
NOVEMBER	195,160		226,491	12,861	39,832	22,229	4,877	13,225	13,526	527,001	
DECEMBER	269,763		285,813	14,518	51,243	23,886	5,914	12,186	17,459	679,992	
1981											
JANUARY	160,744		179,470	9,480	31,659	19,481	4,422	9,728	10,153	425,137	
FEBRUARY	215,627		202,595	13,684	38,071	22,256	3,927	11,430	13,868	521,378	
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)											
YEARS -											
1977/78	513,129		278,688	48,113	47,633	36,586	10,828	2,588	35,765	973,258	
1978/79	602,151		387,275	47,577	63,738	38,254	9,714	10,470	33,530	1,112,701	
1979/80	613,261		422,835	48,916	73,287	44,853	18,793	16,845	36,654	1,257,844	
MONTHS -											
1980											
JANUARY	607,973	(NA)	354,935	46,886	63,092	42,543	9,944	15,083	37,362	1,177,818	
FEBRUARY	625,585		391,759	48,675	68,152	44,870	11,442	14,918	37,634	1,242,435	
MARCH	648,250		423,883	49,509	71,946	46,207	11,422	15,980	38,259	1,384,578	
APRIL	634,912		438,554	48,737	78,982	48,361	11,770	16,273	37,759	1,299,348	
MAY	628,999		438,322	46,179	72,849	44,897	11,631	16,839	37,899	1,288,815	
JUNE	613,261		422,835	48,916	73,287	44,853	18,793	16,845	36,654	1,257,844	
JULY	589,420		434,290	36,678	79,536	41,283	18,822	17,329	35,472	1,244,830	
AUGUST	587,317		448,381	33,830	82,872	42,442	11,324	16,554	38,509	1,253,153	
SEPTEMBER	581,781		464,431	35,324	88,328	42,678	11,296	16,593	38,866	1,275,212	
OCTOBER	592,813		478,376	35,109	79,459	50,924	12,885	16,971	40,241	1,297,170	
NOVEMBER	601,885		482,166	36,758	83,835	54,928	13,234	17,127	40,901	1,338,834	
DECEMBER	554,816		417,927	38,200	77,878	51,173	11,792	15,962	48,126	1,207,874	
1981											
JANUARY	610,475		425,781	41,615	77,721	52,499	11,826	16,333	42,263	1,278,513	
FEBRUARY	633,162		394,074	42,898	80,986	53,865	11,927	16,922	44,637	1,277,663	

TABLE 6 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER \$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1980								
SEPTEMBER	64,430	29,764	116,662	9,842	25,929	2,800	10,539	259,966
OCTOBER	71,083	38,468	104,997	9,482	26,140	2,673	12,228	265,991
NOVEMBER	64,433	34,538	96,779	8,310	29,114	3,093	11,384	247,651
DECEMBER	66,492	32,623	83,593	6,483	28,217	3,406	11,254	232,068
1981								
JANUARY	65,700	32,679	77,832	7,744	17,868	2,933	10,582	213,738
FEBRUARY	77,114	36,672	65,626	8,426	26,264	3,211	13,921	230,834
<u>VICTORIA</u>								
1980								
SEPTEMBER	71,881	12,457	46,638	1,832	3,645	4,472	4,676	144,793
OCTOBER	88,041	12,919	54,885	788	4,109	10,268	5,391	176,393
NOVEMBER	75,036	13,056	47,199	3,561	3,528	10,643	4,616	157,639
DECEMBER	81,694	13,096	44,880	7,718	4,852	5,242	5,698	163,180
1981								
JANUARY	76,292	11,149	35,158	4,171	4,519	6,387	3,329	141,005
FEBRUARY	85,115	13,262	38,176	4,545	3,770	8,292	3,623	156,783
<u>QUEENSLAND</u>								
1980								
SEPTEMBER	22,539	13,484	31,349	447	13,258	5,327	1,725	88,121
OCTOBER	26,341	15,369	43,228	246	12,428	4,914	2,036	104,562
NOVEMBER	25,707	11,653	44,098	823	9,130	5,293	1,729	98,425
DECEMBER	30,900	11,889	42,867	258	10,211	5,596	2,151	103,864
1981								
JANUARY	29,661	12,266	25,509	718	8,875	5,616	2,201	64,846
FEBRUARY	31,465	13,855	25,972	422	8,971	6,389	2,688	68,962
<u>SOUTH AUSTRALIA</u>								
1980								
SEPTEMBER	16,026	11,827	12,755	-	1,721	1,285	4,398	47,932
OCTOBER	18,788	10,887	11,748	-	2,076	1,921	4,196	49,408
NOVEMBER	17,678	9,776	11,585	-	1,328	1,637	4,882	46,086
DECEMBER	20,192	8,889	11,165	-	1,317	792	3,390	44,905
1981								
JANUARY	22,185	11,675	12,649	-	1,307	784	1,188	49,628
FEBRUARY	23,678	10,476	12,321	-	961	401	3,156	50,993
<u>WESTERN AUSTRALIA</u>								
1980								
SEPTEMBER	13,240	6,416	29,802	2,781	4,400	742	1,588	58,869
OCTOBER	15,942	8,553	33,263	1,626	4,141	1,500	1,175	66,200
NOVEMBER	14,263	6,550	34,190	886	3,697	2,243	1,267	63,096
DECEMBER	15,880	6,289	32,934	1,849	3,845	1,259	1,295	62,551
1981								
JANUARY	15,883	5,552	34,398	331	2,319	906	1,384	60,773
FEBRUARY	16,244	6,923	27,129	813	2,766	1,308	1,258	56,441
<u>TASMANIA</u>								
1980								
SEPTEMBER	5,329	1,525	3,530	25	59	859	399	11,726
OCTOBER	5,915	1,503	2,716	148	253	1,653	525	12,713
NOVEMBER	5,753	1,196	2,917	172	154	2,165	598	12,955
DECEMBER	6,063	1,067	2,693	150	148	1,750	574	12,445
1981								
JANUARY	5,819	1,015	2,859	-	104	999	844	10,040
FEBRUARY	5,937	1,323	2,517	69	112	983	766	11,707
<u>NORTHERN TERRITORY</u>								
1980								
SEPTEMBER	493	348	(A)	-	176	3,491	(A)	4,973
OCTOBER	575	385	(A)	-	188	7,334	(A)	8,904
NOVEMBER	614	265	(A)	-	-	5,451	(A)	7,284
DECEMBER	430	318	(A)	-	5	5,053	(A)	6,032
1981								
JANUARY	576	291	(A)	-	-	5,875	(A)	7,133
FEBRUARY	603	352	(A)	-	85	4,538	(A)	5,870
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1980								
SEPTEMBER	3,854	1,241	6,716 (B)	-	1,898	1,688	587 (B)	14,719
OCTOBER	4,512	1,658	6,606 (B)	-	1,664	2,658	571 (B)	17,164
NOVEMBER	3,568	813	7,523 (B)	-	1,911	1,696	380 (B)	14,937
DECEMBER	3,896	1,003	6,690 (B)	-	1,295	1,605	312 (B)	14,575
1981								
JANUARY	3,689	1,189	5,804 (B)	-	929	2,265	211 (B)	13,616
FEBRUARY	4,739	1,262	5,575 (B)	-	1,852	3,154	179 (B)	16,469

(A) - INCLUDED WITH A.C.T.
(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

LOANS APPROVED															
FOR DWELLINGS															
CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL				FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000			
NEW SOUTH WALES															
1980															
SEPTEMBER	1,389	38,271	1,066	32,407	5,979	189,288	7,413	225,340	1,021	34,626	16,769	17,249	206,354	610,084	
OCTOBER	1,506	41,064	1,004	32,652	6,054	191,375	7,521	228,083	1,043	37,088	22,347	23,952	216,249	606,778	
NOVEMBER	1,261	35,188	879	27,841	5,666	184,622	6,896	215,453	910	32,198	17,219	16,076	198,798	612,544	
DECEMBER	1,270	36,445	720	22,788	5,374	172,835	6,453	199,397	911	32,671	15,817	14,999	262,388	542,779	
1981															
JANUARY	1,066	31,123	693	22,109	5,822	160,580	6,884	186,733	777	27,005	15,886	14,361	130,681	586,552	
FEBRUARY	1,161	31,567	696	20,367	5,505	178,980	6,495	200,685	867	30,149	18,043	16,636	191,577	580,482	
VICTORIA															
1980															
SEPTEMBER	784	21,488	580	15,501	4,214	107,804	5,234	137,554	344	7,239	10,636	6,423	136,944	336,858	
OCTOBER	882	25,118	671	18,898	5,025	132,377	6,263	168,758	315	7,635	13,414	6,982	154,389	347,875	
NOVEMBER	830	20,223	544	15,811	4,715	121,605	5,825	151,021	180	6,618	11,868	6,034	148,333	352,129	
DECEMBER	986	23,589	573	15,880	4,872	123,711	6,151	156,017	280	7,163	10,895	4,887	182,543	320,567	
1981															
JANUARY	757	19,635	514	14,296	4,134	107,074	5,167	134,472	238	6,533	8,489	4,507	112,998	337,781	
FEBRUARY	816	19,831	584	16,774	4,739	120,178	5,861	149,029	278	7,754	10,115	7,030	139,638	340,020	
QUEENSLAND															
1980															
SEPTEMBER	818	20,114	463	12,129	2,411	55,878	3,498	82,056	194	6,865	2,940	3,617	64,184	113,597	
OCTOBER	857	20,591	638	17,698	2,774	66,273	4,046	97,381	221	7,261	5,075	3,036	77,975	122,936	
NOVEMBER	688	16,578	574	16,929	2,681	64,918	3,763	92,681	180	5,824	4,641	3,415	71,189	136,532	
DECEMBER	696	17,259	605	17,116	2,819	69,489	3,910	96,176	210	7,688	3,947	2,738	94,923	131,941	
1981															
JANUARY	638	15,082	441	12,764	2,413	57,000	3,326	79,538	166	5,308	3,698	3,182	73,588	128,637	
FEBRUARY	743	16,609	520	14,306	2,517	58,847	3,591	84,034	189	4,928	4,807	3,180	72,027	130,345	
SOUTH AUSTRALIA															
1980															
SEPTEMBER	324	9,242	138	4,096	1,391	34,594	1,787	44,484	146	3,448	2,749	1,163	34,633	80,594	
OCTOBER	283	8,272	159	3,413	1,494	37,723	1,884	46,417	132	2,991	3,452	2,087	39,833	79,590	
NOVEMBER	238	6,591	164	4,063	1,408	35,432	1,672	43,267	138	2,819	2,892	1,195	35,339	83,862	
DECEMBER	214	5,989	136	3,976	1,364	34,948	1,684	42,172	110	2,733	2,548	1,167	40,867	76,904	
1981															
JANUARY	239	6,751	144	3,999	1,477	38,878	1,786	45,817	154	3,811	2,522	2,002	35,618	78,403	
FEBRUARY	218	6,414	106	2,929	1,585	41,650	1,755	47,477	154	3,516	2,825	1,984	36,782	81,800	
WESTERN AUSTRALIA															
1980															
SEPTEMBER	579	15,900	181	4,738	1,497	38,251	2,041	52,945	216	5,944	2,780	1,646	52,230	87,678	
OCTOBER	611	15,998	194	4,883	1,743	45,319	2,267	59,172	261	7,028	3,717	1,462	56,468	88,666	
NOVEMBER	510	13,279	212	5,723	1,702	44,894	2,148	55,505	276	7,591	3,767	1,805	52,290	92,751	
DECEMBER	522	13,913	192	4,931	1,682	43,787	2,031	54,878	285	7,673	3,107	1,673	61,107	87,662	
1981															
JANUARY	412	11,480	173	4,442	1,632	44,851	1,925	53,235	292	7,538	3,733	1,413	48,459	95,048	
FEBRUARY	405	10,635	170	4,277	1,577	41,529	1,881	49,238	271	7,203	3,186	2,064	52,321	91,392	
TASMANIA															
1980															
SEPTEMBER	98	2,335	23	556	392	8,835	495	11,336	18	390	918	437	10,310	16,838	
OCTOBER	184	2,474	49	657	436	9,582	575	12,476	14	237	803	406	10,077	18,029	
NOVEMBER	109	2,426	36	665	432	9,864	576	12,751	7	204	967	348	10,009	20,048	
DECEMBER	98	2,174	32	810	414	9,461	520	11,889	24	556	756	322	15,387	16,145	
1981															
JANUARY	73	1,432	18	433	402	8,175	482	9,870	11	170	732	211	7,280	18,207	
FEBRUARY	90	2,131	21	590	414	8,986	509	11,384	16	323	728	454	9,980	18,548	
NORTHERN TERRITORY															
1980															
SEPTEMBER	23	664	68	2,664	57	1,645	141	4,788	7	273	275	164	5,247	8,303	
OCTOBER	34	931	114	4,711	81	3,262	215	8,509	14	395	258	231	5,499	11,133	
NOVEMBER	24	579	72	2,789	188	3,916	191	7,107	5	177	325	283	6,616	11,285	
DECEMBER	22	610	44	1,833	89	3,589	142	5,565	13	467	187	344	6,817	10,650	
1981															
JANUARY	22	647	46	1,887	111	4,599	161	6,384	18	749	366	245	5,193	12,136	
FEBRUARY	18	570	30	1,334	98	3,966	135	5,368	11	582	228	214	6,298	11,142	
AUSTRALIAN CAPITAL TERRITORY															
1980															
SEPTEMBER	40	929	115	3,522	356	10,268	464	13,487	47	1,312	868	672	11,224	21,260	
OCTOBER	43	1,817	131	3,845	446	12,382	572	15,827	48	1,337	745	505	13,720	22,971	
NOVEMBER	24	688	99	3,872	368	11,257	438	13,473	53	1,464	929	332	12,587	24,691	
DECEMBER	39	1,837	107	3,068	366	10,478	472	13,404	40	1,171	920	877	16,670	21,226	
1981															
JANUARY	37	849	125	3,236	318	9,531	448	12,615	32	1,081	625	1,248	11,120	21,749	
FEBRUARY	27	582	163	4,437	391	11,470	538	15,092	51	1,377	891	686	12,755	23,934	

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED