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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA
SEPTEMBER 1981

AJS

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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 September 1981 was \$575.7 million, an increase of \$46.8 million on August 1981, but \$55.4 million less than September 1980.

First mortgage (or equivalent) finance was provided for 20,802 dwelling units in September 1981. This was 1,378 units more than August 1981, but 2,184 units less than September 1980.

Loans approved for the construction of dwellings in September 1981 totalled \$102.9 million, an increase of \$8.9 million on August 1981, but \$6.1 million less than September 1980.

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 1981 issue of this publication.

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

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

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). 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

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

R. J. CAMERON
Australian Statistician

TABLES

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
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
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
MONTHS -										
1980										
AUGUST	7,441	186,239	3,489	73,480	6,191	197,114	330	9,510	1,125	42,619
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	42,740
NOVEMBER	8,157	196,704	3,421	70,872	6,565	214,648	476	13,032	967	42,034
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	942	40,369
MARCH	9,987	244,953	3,410	72,684	4,774	160,644	554	16,105	1,194	48,993
APRIL	9,713	237,299	3,800	80,127	4,011	134,282	493	14,348	1,145	45,546
MAY	9,249	229,127	2,987	61,231	3,500	113,126	367	10,836	1,054	43,450
JUNE	8,856	222,720	3,060	66,109	3,284	109,226	382	11,219	1,091	50,387
JULY	9,565	237,624	3,575	77,469	4,003	135,024	291	8,954	997	37,619
AUGUST	8,057	200,117	3,230	67,903	3,812	128,976	356	10,891	720	28,681
SEPTEMBER	8,465	215,459	3,856	82,461	3,912	133,393	313	9,231	747	36,360
OTHER DWELLINGS										
YEARS -										
1978/79	6,233	138,994	3,414	64,533	8,088	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
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
MONTHS -										
1980										
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
MARCH	490	13,607	318	7,544	759	24,823	46	1,506	131	6,677
APRIL	432	12,230	371	7,917	694	20,235	31	993	146	5,736
MAY	463	12,087	313	8,108	553	17,446	17	504	192	11,406
JUNE	442	11,780	297	6,202	478	16,129	21	558	159	9,215
JULY	443	12,130	361	7,755	557	18,427	19	592	129	4,810
AUGUST	392	11,290	282	6,229	529	17,387	18	633	99	4,207
SEPTEMBER	449	12,451	370	8,282	622	19,026	12	369	82	4,165
TOTAL										
YEARS -										
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
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,788	14,158	593,049
MONTHS -										
1980										
AUGUST	7,863	196,924	3,819	80,445	7,005	227,400	344	9,906	1,228	47,124
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	51,103
NOVEMBER	8,527	207,052	3,748	77,847	7,448	244,283	498	13,752	1,116	48,990
DECEMBER	9,352	225,507	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	1,052	44,946
MARCH	10,477	258,560	3,728	80,228	5,533	185,467	600	17,611	1,325	55,670
APRIL	10,145	249,529	4,171	88,044	4,705	154,517	524	15,341	1,291	51,282
MAY	9,712	241,214	3,300	69,339	4,053	130,572	384	11,340	1,246	54,856
JUNE	9,298	234,500	3,357	72,311	3,762	125,355	403	11,777	1,250	59,602
JULY	10,008	249,754	3,936	85,224	4,560	153,451	310	9,546	1,126	42,429
AUGUST	8,449	211,407	3,512	74,132	4,341	146,363	374	11,524	819	32,888
SEPTEMBER	8,914	227,910	4,226	90,743	4,534	152,419	325	9,600	829	40,525

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
	HOUSE S									
YEARS -										
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
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
MONTHS -										
1980										
AUGUST	711	15,088	138	4,253	437	8,148	417	15,162	20,279	551,613
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	636,730
NOVEMBER	917	25,244	182	5,826	439	9,412	371	13,534	21,495	591,306
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	289	11,714	19,219	528,664
FEBRUARY	879	22,510	124	4,105	351	8,015	386	15,311	20,761	562,472
MARCH	998	25,927	166	4,999	359	7,663	428	17,318	21,870	599,286
APRIL	920	25,518	145	4,386	274	5,969	451	17,633	20,952	565,108
MAY	1,061	28,719	153	4,701	348	6,794	424	16,021	19,143	514,005
JUNE	967	25,649	189	5,970	267	5,478	444	16,174	18,540	512,932
JULY	1,093	27,954	188	5,831	338	6,722	486	18,831	20,536	556,028
AUGUST	922	22,767	144	4,674	314	6,239	448	16,347	18,003	486,595
SEPTEMBER	1,012	25,881	139	4,153	276	5,244	444	16,892	19,164	529,074

OTHER DWELLINGS

YEARS -										
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
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
MONTHS -										
1980										
AUGUST	55	864	7	444	31	696	25	963	1,801	55,804
SEPTEMBER	56	886	9	310	30	479	26	893	1,993	59,297
OCTOBER	40	872	6	184	36	572	18	540	2,048	63,892
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	568	24	682	29	1,183	1,837	55,752
MARCH	44	1,069	6	246	13	338	43	1,691	1,850	57,501
APRIL	35	829	4	109	7	196	32	1,278	1,752	49,523
MAY	37	798	8	243	16	303	29	1,141	1,628	52,036
JUNE	39	743	2	61	23	587	16	567	1,477	45,842
JULY	43	821	7	262	26	749	35	1,380	1,620	46,926
AUGUST	46	938	9	222	16	292	30	1,187	1,421	42,385
SEPTEMBER	40	723	1	32	38	742	24	870	1,638	46,660

TOTAL

YEARS -										
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
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
MONTHS -										
1980										
AUGUST	766	15,952	145	4,697	468	8,844	442	16,125	22,080	607,417
SEPTEMBER	811	16,524	133	4,060	486	9,082	413	14,750	22,986	631,119
OCTOBER	1,054	27,882	181	5,839	485	9,825	439	16,297	25,331	700,622
NOVEMBER	957	26,234	187	5,987	462	9,880	385	14,176	23,328	648,201
DECEMBER	805	20,337	152	4,366	373	8,188	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	22,598	618,224
MARCH	1,042	26,996	172	5,245	372	8,001	471	19,809	23,720	656,787
APRIL	955	26,347	149	4,495	281	6,165	483	18,911	22,704	614,631
MAY	1,098	29,517	161	4,944	364	7,097	453	17,162	20,771	566,041
JUNE	1,006	26,392	191	6,031	290	6,065	460	16,741	20,017	558,774
JULY	1,136	28,775	195	6,093	364	7,471	521	20,211	22,156	602,954
AUGUST	968	23,705	153	4,896	330	6,531	478	17,534	19,424	528,980
SEPTEMBER	1,052	26,604	140	4,185	314	5,986	468	17,762	20,802	575,734

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 -										
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,500	63,539	2,035	60,768
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
MONTHS -										
1980										
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	35,938	554	12,131	710	24,194	143	4,009	66	2,599
FEBRUARY	1,690	39,886	631	12,978	633	21,331	127	3,637	82	2,533
MARCH	1,899	45,997	612	12,790	729	24,838	138	3,992	98	3,851
APRIL	1,904	44,960	744	16,213	658	22,442	127	3,626	111	3,977
MAY	1,928	47,559	540	12,385	605	20,338	112	3,186	118	4,174
JUNE	1,906	48,139	578	12,899	577	19,878	85	2,515	104	3,150
JULY	1,998	49,848	683	15,841	712	24,940	67	1,940	90	2,795
AUGUST	1,625	40,013	595	14,027	641	23,365	84	2,598	87	3,454
SEPTEMBER	1,745	43,785	726	16,239	699	24,315	112	3,162	103	3,938
OTHER DWELLINGS										
YEARS -										
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
MONTHS -										
1980										
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	-	-
MARCH	5	111	30	533	5	162	-	-	-	-
APRIL	8	175	30	450	2	86	-	-	1	79
MAY	5	95	22	489	3	136	-	-	1	107
JUNE	3	54	45	1,011	7	381	-	-	2	57
JULY	13	274	28	798	5	171	-	-	3	169
AUGUST	6	231	20	422	4	159	-	-	-	-
SEPTEMBER	10	241	42	742	15	458	-	-	3	45
TOTAL										
YEARS -										
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,505	63,665	2,084	62,094
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
MONTHS -										
1980										
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
MARCH	1,904	46,108	642	13,323	734	25,000	138	3,992	98	3,851
APRIL	1,912	45,135	774	16,663	660	22,528	127	3,626	112	4,056
MAY	1,933	47,654	562	12,874	608	20,474	112	3,186	119	4,281
JUNE	1,909	48,193	623	13,910	584	20,259	85	2,515	106	3,207
JULY	2,011	50,122	711	16,639	717	25,111	67	1,940	93	2,964
AUGUST	1,631	40,244	615	14,449	645	23,524	84	2,598	87	3,454
SEPTEMBER	1,755	44,026	768	16,981	714	24,773	112	3,162	106	3,983

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT								9	
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
									2	3
HOUSES										
YEARS -										
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	1,229,855
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
MONTHS -										
1980										
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	99,852
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
MARCH	173	4,458	22	713	66	1,241	41	1,632	3,778	99,512
APRIL	206	5,434	23	827	49	818	44	1,753	3,866	100,050
MAY	239	6,157	13	353	62	1,071	35	1,374	3,652	96,597
JUNE	218	5,611	25	787	50	707	54	1,758	3,597	95,444
JULY	259	6,698	30	970	79	1,232	44	1,536	3,962	105,800
AUGUST	239	5,870	25	828	66	944	55	2,050	3,417	93,149
SEPTEMBER	225	5,761	14	481	63	1,078	65	2,569	3,752	101,328
OTHER DWELLINGS										
YEARS -										
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
MONTHS -										
1980										
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
MARCH	-	-	-	-	-	-	1	36	41	842
APRIL	-	-	-	-	-	-	-	-	41	790
MAY	-	-	-	-	-	-	-	-	31	827
JUNE	-	-	-	-	2	45	-	-	59	1,548
JULY	-	-	-	-	4	87	-	-	53	1,499
AUGUST	-	-	-	-	1	25	-	-	31	837
SEPTEMBER	-	-	-	-	1	40	-	-	71	1,526
TOTAL										
YEARS -										
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
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
MONTHS -										
1980										
AUGUST	87	2,165	12	325	62	1,154	60	2,189	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
MARCH	173	4,458	22	713	66	1,241	42	1,668	3,819	100,354
APRIL	206	5,434	23	827	49	818	44	1,753	3,907	100,840
MAY	239	6,157	13	353	62	1,071	35	1,374	3,683	97,424
JUNE	218	5,611	25	787	52	752	54	1,758	3,656	96,992
JULY	259	6,698	30	970	83	1,319	44	1,536	4,015	107,299
AUGUST	239	5,870	25	828	67	969	55	2,050	3,448	93,986
SEPTEMBER	225	5,761	14	481	64	1,118	65	2,569	3,823	102,854

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 -										
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
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
MONTHS -										
1980										
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	838	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	69	2,829
FEBRUARY	746	19,400	258	5,001	491	16,366	105	3,015	83	3,197
MARCH	773	19,607	234	4,816	481	16,974	150	4,383	124	5,532
APRIL	809	21,210	329	6,424	383	13,275	129	3,779	131	5,754
MAY	761	19,785	245	4,184	447	15,147	81	2,316	139	6,123
JUNE	770	20,763	280	5,563	366	12,414	108	3,239	118	4,653
JULY	810	21,088	301	6,198	510	17,585	75	2,550	126	4,676
AUGUST	679	18,470	289	5,793	516	18,696	91	2,684	88	3,935
SEPTEMBER	833	22,115	328	7,363	413	15,270	62	1,868	82	4,216
OTHER DWELLINGS										
YEARS -										
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	880	188	7,976
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
MONTHS -										
1980										
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	1,208	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
MARCH	53	1,381	39	777	108	4,120	16	507	9	510
APRIL	46	1,239	48	1,214	85	2,927	12	367	16	711
MAY	39	1,060	25	444	88	2,937	5	141	17	1,069
JUNE	56	1,605	33	663	88	3,273	-	-	26	2,120
JULY	64	1,621	52	1,254	73	3,105	6	221	23	931
AUGUST	37	1,102	36	754	106	4,153	-	-	12	764
SEPTEMBER	59	1,718	47	1,108	102	4,286	-	-	14	858
TOTAL										
YEARS -										
1978/79	12,001	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
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
MONTHS -										
1980										
AUGUST	658	16,271	356	7,217	887	29,473	107	2,932	178	7,432
SEPTEMBER	644	16,029	342	6,840	978	32,208	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	83	3,714
FEBRUARY	816	21,343	298	5,962	608	20,541	108	3,098	98	3,956
MARCH	826	20,988	273	5,593	589	21,094	166	4,890	133	6,042
APRIL	855	22,449	377	7,638	468	16,202	141	4,146	147	6,465
MAY	800	20,845	270	4,628	535	18,084	86	2,457	156	7,192
JUNE	826	22,368	313	6,226	454	15,687	108	3,239	144	6,773
JULY	874	22,709	353	7,452	583	20,690	81	2,771	149	5,607
AUGUST	716	19,572	325	6,547	622	22,849	91	2,684	100	4,699
SEPTEMBER	892	23,833	375	8,471	515	19,556	62	1,868	96	5,074

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 -										
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	826,619
1980/81	2,889	75,038	76	3,158	406	7,603	475	17,849	26,263	742,595
MONTHS -										
1980										
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	1,003	1,879	53,062
FEBRUARY	256	6,395	7	443	15	450	37	1,379	1,998	55,646
MARCH	271	6,920	5	193	13	285	43	1,566	2,094	60,276
APRIL	263	7,162	6	241	14	317	44	1,417	2,108	59,579
MAY	257	6,853	4	280	25	524	45	1,944	2,004	57,076
JUNE	236	6,217	9	270	15	426	47	2,028	1,949	55,573
JULY	245	6,175	7	246	17	534	52	1,909	2,143	60,961
AUGUST	205	4,974	2	58	31	695	40	1,366	1,941	56,671
SEPTEMBER	180	4,655	5	149	29	600	44	1,559	1,976	57,795
OTHER DWELLINGS										
YEARS -										
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
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
MONTHS -										
1980										
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
MARCH	20	722	3	135	1	5	5	205	254	8,362
APRIL	22	622	-	-	-	-	5	213	234	7,293
MAY	14	446	-	-	1	15	2	82	191	6,194
JUNE	15	249	1	31	1	61	2	100	222	8,102
JULY	17	353	-	10	5	209	3	124	243	7,828
AUGUST	13	276	-	-	3	45	5	276	212	7,370
SEPTEMBER	14	289	-	-	2	53	2	78	240	8,390
TOTAL										
YEARS -										
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
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
MONTHS -										
1980										
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	2,153	63,088
FEBRUARY	280	7,889	9	625	17	568	41	1,519	2,275	64,701
MARCH	291	7,642	8	328	14	290	48	1,771	2,348	68,638
APRIL	285	7,784	6	241	14	317	49	1,630	2,342	66,872
MAY	271	7,299	4	200	26	539	47	2,026	2,195	63,270
JUNE	251	6,466	10	301	16	487	49	2,128	2,171	63,675
JULY	262	6,528	7	256	22	743	55	2,033	2,386	68,789
AUGUST	218	5,250	2	58	34	740	45	1,642	2,153	64,041
SEPTEMBER	194	4,944	5	149	31	653	46	1,637	2,216	66,185

TABLE 4 - 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 -										
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
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
MONTHS -										
1980										
AUGUST	5,083	126,444	2,350	49,781	4,406	138,883	134	3,969	812	30,779
SEPTEMBER	5,129	128,646	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	31,852
NOVEMBER	5,852	141,163	2,438	51,104	4,914	158,401	276	7,389	749	34,268
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	605	25,708
FEBRUARY	7,021	171,457	2,665	58,542	3,472	113,957	240	6,592	777	34,639
MARCH	7,315	179,349	2,564	55,078	3,564	118,832	266	7,730	972	39,610
APRIL	7,000	171,129	2,727	57,490	2,970	98,565	237	6,943	903	35,815
MAY	6,560	161,783	2,202	44,662	2,448	77,641	174	5,334	797	33,153
JUNE	6,180	153,818	2,202	47,647	2,341	76,934	189	5,465	869	42,584
JULY	6,757	166,688	2,591	55,430	2,781	92,499	149	4,464	781	30,148
AUGUST	5,753	141,634	2,346	48,083	2,655	86,915	181	5,609	545	21,292
SEPTEMBER	5,887	149,559	2,802	58,859	2,800	93,808	139	4,201	562	28,206
OTHER DWELLINGS										
YEARS -										
1978/79	5,178	114,803	2,654	50,426	6,599	168,681	345	9,061	697	20,880
1979/80	5,176	127,518	2,772	57,706	7,641	221,832	228	6,426	758	29,116
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
MONTHS -										
1980										
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
MARCH	432	12,115	249	6,234	646	20,541	30	999	122	6,167
APRIL	378	10,816	293	6,253	607	17,222	19	626	129	4,946
MAY	419	10,932	266	7,175	462	14,373	12	363	174	10,230
JUNE	383	10,121	219	4,528	383	12,475	21	558	131	7,038
JULY	366	10,235	281	5,703	479	15,151	13	371	103	3,710
AUGUST	349	9,957	226	5,053	419	13,075	18	633	87	3,443
SEPTEMBER	380	10,492	281	6,432	505	14,282	12	369	65	3,262
TOTAL										
YEARS -										
1978/79	79,330	1,794,101	29,953	549,718	54,507	1,465,862	3,122	78,069	7,660	239,451
1979/80	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
MONTHS -										
1980										
AUGUST	5,443	135,678	2,594	54,978	5,084	164,595	146	4,322	891	34,014
SEPTEMBER	5,507	138,883	2,613	53,159	5,719	180,946	229	6,477	971	37,098
OCTOBER	6,496	163,236	3,099	63,335	5,844	188,095	236	6,475	917	37,727
NOVEMBER	6,180	150,288	2,685	56,465	5,649	181,720	298	8,109	860	39,854
DECEMBER	6,762	161,892	2,550	55,197	5,168	169,113	337	9,015	873	38,658
1981										
JANUARY	6,458	162,960	2,605	56,304	4,442	145,121	236	6,821	657	28,596
FEBRUARY	7,437	183,563	2,918	64,170	4,119	135,263	270	7,514	872	38,457
MARCH	7,747	191,464	2,813	61,312	4,210	139,373	296	8,729	1,094	45,777
APRIL	7,378	181,945	3,020	63,743	3,577	115,787	256	7,569	1,032	40,761
MAY	6,979	172,715	2,468	51,837	2,910	92,014	186	5,697	971	43,383
JUNE	6,563	163,939	2,421	52,175	2,724	89,409	210	6,023	1,000	49,622
JULY	7,123	176,923	2,872	61,133	3,260	107,650	162	4,835	884	33,858
AUGUST	6,102	151,591	2,572	53,136	3,074	99,990	199	6,242	632	24,735
SEPTEMBER	6,267	160,051	3,083	65,291	3,305	108,090	151	4,570	627	31,468

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 -										
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,840	87,758	170,400	4,029,968
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
MONTHS -										
1980										
AUGUST	372	6,836	117	3,592	301	6,044	315	11,609	13,890	377,937
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	445,889
NOVEMBER	588	15,969	148	4,642	309	6,908	279	10,825	15,553	429,869
DECEMBER	442	11,291	118	3,350	271	6,128	300	11,587	15,334	418,306
1981										
JANUARY	465	11,968	106	3,358	277	5,697	217	8,589	14,140	389,674
FEBRUARY	464	11,859	107	3,340	264	6,280	311	12,478	15,321	419,144
MARCH	554	14,549	139	4,093	280	6,137	344	14,120	15,998	439,498
APRIL	451	12,922	116	3,318	211	4,834	363	14,463	14,978	405,479
MAY	565	15,709	136	4,148	261	5,199	344	12,703	13,487	360,332
JUNE	513	13,821	155	4,913	202	4,345	343	12,388	12,994	361,915
JULY	589	15,881	151	4,615	242	4,956	398	15,386	14,431	389,267
AUGUST	478	11,923	117	3,788	217	4,600	353	12,931	12,645	336,775
SEPTEMBER	607	15,465	120	3,523	184	3,566	335	12,764	13,436	369,951
OTHER DWELLINGS										
YEARS -										
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,804	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
MONTHS -										
1980										
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	49,904
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
MARCH	24	347	3	111	12	333	37	1,450	1,555	48,297
APRIL	13	207	4	109	7	196	27	1,065	1,477	41,440
MAY	23	352	8	243	15	288	27	1,059	1,406	45,015
JUNE	24	494	1	30	20	481	14	467	1,196	36,192
JULY	26	468	7	252	17	453	32	1,256	1,324	37,599
AUGUST	33	662	9	222	12	222	25	911	1,178	34,178
SEPTEMBER	26	434	1	32	35	649	22	792	1,327	36,744
TOTAL										
YEARS -										
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
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
MONTHS -										
1980										
AUGUST	406	7,234	124	3,920	326	6,567	336	12,448	15,350	423,756
SEPTEMBER	488	8,784	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	498,400
NOVEMBER	614	16,556	153	4,803	332	7,374	293	10,667	17,064	475,836
DECEMBER	465	11,644	121	3,433	294	6,577	330	12,681	16,900	468,210
1981										
JANUARY	482	12,268	113	3,555	284	5,865	233	9,196	15,510	430,686
FEBRUARY	490	12,258	117	3,674	286	6,844	336	13,521	16,845	465,204
MARCH	578	14,896	142	4,204	292	6,470	381	15,570	17,553	487,795
APRIL	464	13,129	120	3,427	218	5,030	390	15,528	16,455	446,919
MAY	588	16,061	144	4,391	276	5,487	371	13,762	14,893	405,347
JUNE	537	14,315	156	4,943	222	4,826	357	12,855	14,190	398,107
JULY	615	15,549	158	4,867	259	5,409	422	16,642	15,755	426,866
AUGUST	511	12,585	126	4,010	229	4,822	378	13,842	13,823	370,953
SEPTEMBER	633	15,899	121	3,555	219	4,215	357	13,556	14,763	406,695

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

	BANKS		BUILDING SOCIETIES		GOVERNMENT			CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	SAVINGS	TRADING	PERMANENT	TERM-INATING	FINANCE COMPANIES	HOUSING AUTH-ORITIES	OTHER			
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1978/79	102,130	190,245	43,841	3,249	24,203	2,195	1,079	24,407	6,701	398,050
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,908
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816
MONTHS -										
1980										
AUGUST	7,031	20,174	4,746	286	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	1,904	143	121	4,172	695	49,851
NOVEMBER	6,720	25,153	3,786	284	1,483	377	142	4,148	603	42,608
DECEMBER	6,901	20,578	4,088	179	1,395	286	113	3,204	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
MARCH	8,111	27,568	3,495	126	1,425	249	41	3,664	878	45,557
APRIL	8,403	28,896	3,866	260	1,478	386	78	3,194	855	47,408
MAY	8,443	22,765	3,043	192	1,229	231	104	3,749	993	40,709
JUNE	8,471	23,833	3,433	405	1,287	321	114	3,392	832	42,088
JULY	8,392	30,872	3,613	395	1,661	279	104	4,539	880	49,935
AUGUST	7,981	26,473	3,166	333	1,125	298	229	4,183	1,035	44,743
SEPTEMBER	7,420	30,582	3,539	408	1,239	288	94	4,694	994	49,242
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	117,000	11,947	98,294	4,394	40,558	3,800	824	3,938	10,700	283,447
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	604	7,965	9,806	321,606
1980/81	122,312	23,316	114,159	4,093	102,289	4,922	2,015	7,735	9,285	390,126
MONTHS -										
1980										
AUGUST	9,718	1,731	10,363	250	7,456	531	82	542	878	31,551
SEPTEMBER	10,923	1,358	9,866	289	7,637	401	23	738	1,560	32,787
OCTOBER	10,544	2,312	10,102	461	13,928	426	34	750	494	38,751
NOVEMBER	8,748	1,748	10,317	326	7,659	378	183	639	593	30,503
DECEMBER	9,713	1,777	8,136	669	6,742	412	7	451	515	28,422
1981										
JANUARY	8,158	2,415	9,348	233	7,004	809	-	553	725	29,245
FEBRUARY	12,988	1,682	10,394	394	6,652	196	703	497	1,010	34,516
MARCH	10,608	2,488	9,314	229	8,579	504	649	941	686	33,998
APRIL	11,261	2,227	10,062	276	10,302	516	231	798	347	36,020
MAY	10,189	2,202	7,834	294	9,261	259	136	542	562	31,279
JUNE	9,270	1,778	7,888	145	18,165	326	-	835	1,854	38,573
JULY	11,000	2,301	6,921	182	18,061	633	153	736	745	32,732
AUGUST	9,333	1,303	4,615	227	9,422	495	3	588	799	26,785
SEPTEMBER	10,522	1,288	6,356	288	6,855	987	1	417	929	28,747
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	2,430,695		2,017,198	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	359,396	227,039	46,616	127,618	154,658	5,962,948
1980/81	2,653,775		2,487,705	168,854	527,969	258,834	63,201	138,683	179,567	6,461,788
MONTHS -										
1980										
AUGUST	196,348	(NA)	214,567	12,790	39,314	14,429	4,185	12,134	12,947	506,706
SEPTEMBER	200,412		216,576	12,482	43,972	16,083	4,218	12,734	13,452	519,921
OCTOBER	219,647		245,486	12,184	44,811	18,548	5,137	12,869	15,123	573,885
NOVEMBER	195,160		224,886	12,061	39,832	22,229	4,877	13,225	13,526	525,796
DECEMBER	269,763		283,943	14,518	51,243	23,886	5,914	12,106	17,459	678,832
1981										
JANUARY	160,744		178,265	9,480	31,659	19,481	4,422	9,728	10,153	423,932
FEBRUARY	215,627		201,156	13,429	38,896	22,256	3,927	11,438	13,868	519,789
MARCH	231,037		289,260	12,750	44,620	22,827	4,744	10,431	16,352	552,021
APRIL	251,416		178,581	14,519	46,224	28,483	4,545	10,100	15,638	541,426
MAY	237,446		164,954	16,338	50,826	25,395	12,150	10,933	18,751	535,993
JUNE	238,785		141,577	15,528	59,706	24,573	4,759	8,867	18,399	512,194
JULY	266,177		145,851	14,184	45,536	25,285	4,975	11,230	20,519	532,957
AUGUST	213,126		136,917	11,874	33,946	22,810	4,292	10,150	17,014	450,129
SEPTEMBER	246,188		147,354	12,448	33,329	23,552	4,998	10,699	18,843	497,411
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1978/79	602,151		307,275	47,577	63,730	38,254	9,714	10,470	33,530	1,112,701
1979/80	613,261		422,835	40,916	73,287	44,853	10,793	16,045	36,654	1,257,844
1980/81	650,381		284,745	39,198	57,587	69,501	5,765	14,714	48,269	1,170,160
MONTHS -										
1980										
AUGUST	587,317	(NA)	442,711	33,830	80,842	42,442	11,324	16,558	38,509	1,252,733
SEPTEMBER	581,701		468,046	35,324	80,882	42,673	11,296	16,593	38,866	1,274,581
OCTOBER	592,813		475,196	35,189	75,150	50,924	12,085	16,971	40,241	1,297,689
NOVEMBER	601,885		488,191	36,758	78,052	54,928	13,234	17,127	40,981	1,331,876
DECEMBER	554,816		429,822	38,200	70,552	51,173	11,792	15,962	40,126	1,207,643
1981										
JANUARY	618,475		434,081	41,615	68,319	52,499	11,826	16,333	42,263	1,277,411
FEBRUARY	633,162		403,580	42,265	69,649	53,865	11,927	16,922	44,677	1,276,047
MARCH	653,188		373,968	47,823	73,545	57,779	11,828	17,215	47,526	1,287,064
APRIL	653,443		343,708	47,829	69,771	63,593	11,617	15,676	51,307	1,256,944
MAY	655,465		304,542	42,689	66,569	67,687	4,379	15,047	50,149	1,206,527
JUNE	650,381		284,745	39,198	57,587	69,501	5,765	14,714	48,269	1,170,160
JULY	631,350		289,837	35,295	54,506	72,637	6,834	15,983	48,096	1,154,538
AUGUST	628,279		297,834	35,851	45,324	73,335	7,664	15,959	48,872	1,152,318
SEPTEMBER	606,899		300,882	32,403	47,704	75,688	6,944	15,523	47,856	1,133,891

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				
NEW SOUTH WALES								
1981								
APRIL	78,914	35,895	57,024	18,172	24,349	3,181	13,673	223,128
MAY	70,347	38,242	47,149	7,539	26,892	2,724	12,642	197,535
JUNE	63,264	28,463	51,358	9,287	31,211	4,242	9,938	197,675
JULY	66,393	32,855	61,471	7,199	24,172	6,083	13,617	206,998
AUGUST	57,383	26,644	54,867	9,349	14,142	3,536	12,875	177,196
SEPTEMBER	63,837	31,996	55,227	6,684	21,456	3,483	12,394	194,917
VICTORIA								
1981								
APRIL	92,688	15,024	35,855	3,287	5,555	6,132	3,791	162,252
MAY	99,785	11,362	28,144	2,668	5,299	7,149	3,468	157,875
JUNE	93,765	13,412	21,899	1,812	7,826	7,953	3,295	149,962
JULY	99,218	16,563	24,783	1,283	4,156	18,866	4,864	160,765
AUGUST	83,165	13,441	24,183	1,177	2,829	7,793	4,393	136,981
SEPTEMBER	84,782	16,242	29,749	1,816	2,988	6,576	3,353	140,706
QUEENSLAND								
1981								
APRIL	31,720	13,575	11,181	395	14,387	7,799	2,337	81,314
MAY	30,863	9,740	18,562	213	12,810	9,233	1,795	73,616
JUNE	31,485	18,580	12,866	248	18,427	8,826	2,213	75,685
JULY	33,288	13,882	24,836	358	18,145	9,477	2,418	93,596
AUGUST	28,479	16,671	27,486	-	11,287	8,598	1,414	93,855
SEPTEMBER	32,947	19,414	28,478	188	11,883	11,343	2,846	185,331
SOUTH AUSTRALIA								
1981								
APRIL	17,881	12,188	15,428	-	1,853	1,819	2,949	49,718
MAY	15,586	7,747	11,284	-	1,953	1,481	3,183	41,154
JUNE	19,235	18,394	6,423	-	1,713	1,318	4,624	43,787
JULY	21,241	11,777	9,242	-	1,428	1,271	4,878	49,829
AUGUST	18,588	7,965	9,825	-	1,496	1,185	3,541	41,712
SEPTEMBER	20,322	11,949	8,395	-	1,486	1,419	3,483	46,974
WESTERN AUSTRALIA								
1981								
APRIL	17,333	8,789	29,477	1,386	3,933	1,481	1,518	63,757
MAY	16,218	7,941	26,949	844	5,898	1,984	2,186	61,852
JUNE	16,983	6,958	27,743	448	6,328	1,410	1,791	61,661
JULY	19,882	8,881	26,930	794	5,858	1,664	1,834	64,883
AUGUST	15,139	7,263	24,916	998	2,366	1,728	1,593	53,995
SEPTEMBER	16,730	8,187	27,226	1,888	2,454	2,884	1,475	59,876
TASMANIA								
1981								
APRIL	6,391	1,884	932	261	142	1,575	682	18,987
MAY	5,411	1,845	967	76	93	1,754	583	9,929
JUNE	5,697	1,329	698	62	121	1,656	568	18,115
JULY	5,226	1,288	1,167	-	344	1,319	453	9,789
AUGUST	4,846	1,132	1,121	-	32	1,698	786	9,527
SEPTEMBER	4,659	1,058	1,436	-	44	1,243	623	9,855
NORTHERN TERRITORY								
1981								
APRIL	1,888	324	(A)	-	58	7,198	(A)	8,885
MAY	886	428	(A)	-	215	7,393	(A)	9,167
JUNE	1,811	584	(A)	-	193	4,418	(A)	6,673
JULY	884	379	(A)	-	386	3,818	(A)	4,854
AUGUST	548	384	(A)	-	66	1,842	(A)	3,288
SEPTEMBER	939	791	(A)	-	185	2,969	(A)	5,693
AUSTRALIAN CAPITAL TERRITORY								
1981								
APRIL	4,394	1,245	4,628 (B)	-	1,885	2,537	286 (B)	14,678
MAY	3,886	842	5,517 (B)	-	2,496	2,823	482 (B)	14,913
JUNE	3,148	671	5,184 (B)	-	1,783	2,688	385 (B)	13,296
JULY	3,718	1,287	5,182 (B)	-	828	1,978	418 (B)	13,848
AUGUST	3,355	712	5,645 (B)	-	678	2,237	343 (B)	12,434
SEPTEMBER	3,694	1,194	5,988 (B)	-	989	1,832	454 (B)	13,182

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED													LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL							
							HOUSES		OTHER DWELLINGS					
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	
NEW SOUTH WALES														
1981														
APRIL	1,212	34,789	747	22,052	5,345	166,287	6,531	197,730	773	25,398	20,446	19,813	201,679	548,809
MAY	1,078	31,325	682	21,606	4,516	144,684	5,512	167,758	764	29,777	17,096	16,847	189,463	519,165
JUNE	1,830	29,869	705	23,842	4,265	144,764	5,367	175,116	633	22,559	17,993	17,923	189,343	489,858
JULY	1,182	34,152	729	23,559	4,688	149,279	5,913	184,606	678	22,384	22,734	18,790	187,631	477,863
AUGUST	987	30,150	633	20,332	3,998	126,714	5,884	156,363	614	20,833	19,886	19,887	153,377	468,153
SEPTEMBER	1,086	32,210	674	23,143	4,241	139,564	5,300	173,397	701	21,528	21,694	14,152	172,863	453,963
VICTORIA														
1981														
APRIL	949	22,442	555	16,084	4,881	123,726	6,067	154,775	318	7,477	13,120	6,189	147,265	356,607
MAY	986	24,742	524	14,454	4,793	118,679	6,818	150,550	285	7,325	12,495	6,506	156,673	346,473
JUNE	947	22,487	532	14,808	4,486	112,667	5,664	140,609	301	9,353	12,770	5,849	152,313	332,454
JULY	994	24,150	596	16,153	4,831	120,462	6,105	152,608	316	8,165	13,617	4,981	155,138	324,265
AUGUST	840	20,425	532	15,636	4,143	100,920	5,231	129,736	284	7,245	12,386	4,390	123,878	325,805
SEPTEMBER	874	11,339	483	13,771	4,161	105,596	5,236	133,582	282	7,124	12,606	5,627	134,265	316,006
QUEENSLAND														
1981														
APRIL	817	17,852	485	12,428	2,297	51,834	3,422	76,511	177	4,803	4,504	4,246	70,191	122,140
MAY	781	18,364	482	13,121	1,897	42,131	3,062	70,692	98	2,924	3,978	3,566	63,212	119,996
JUNE	756	18,610	458	11,939	1,878	45,136	2,975	72,433	117	3,252	4,131	3,493	59,615	122,917
JULY	880	21,190	541	14,736	2,383	57,670	3,631	88,366	173	5,230	5,858	3,721	70,595	130,213
AUGUST	833	20,984	543	15,369	2,392	57,502	3,642	89,563	126	4,292	4,788	3,116	68,998	136,469
SEPTEMBER	934	23,226	616	16,590	2,706	65,515	4,843	98,906	213	6,425	6,861	2,798	79,141	141,830
SOUTH AUSTRALIA														
1981														
APRIL	218	6,366	151	4,117	1,469	39,227	1,666	46,305	172	3,485	3,484	2,999	40,202	74,117
MAY	190	5,444	126	3,475	1,237	32,235	1,436	38,413	117	2,741	2,452	1,677	38,148	68,887
JUNE	237	6,965	121	3,546	1,302	33,196	1,536	48,776	124	2,931	2,459	1,740	29,420	72,440
JULY	255	7,427	149	4,224	1,461	37,378	1,715	45,989	158	3,120	2,401	2,087	37,423	71,218
AUGUST	208	6,372	123	3,873	1,221	31,467	1,423	38,502	129	3,210	2,538	980	32,600	72,469
SEPTEMBER	252	7,459	131	3,682	1,401	35,913	1,648	44,171	136	2,883	2,625	1,274	35,033	72,368
WESTERN AUSTRALIA														
1981														
APRIL	545	15,299	283	5,562	1,683	42,896	2,897	56,976	254	6,781	3,875	1,651	52,192	98,991
MAY	526	14,812	163	4,279	1,967	42,761	1,994	58,925	262	6,927	2,828	1,387	57,581	95,398
JUNE	535	15,119	168	4,507	1,518	42,835	1,968	54,966	253	6,695	2,724	1,636	51,315	98,229
JULY	573	17,877	185	4,657	1,660	43,149	2,164	58,422	254	6,461	3,977	1,443	55,272	99,462
AUGUST	468	13,159	161	3,942	1,411	36,894	1,810	48,434	222	5,561	3,199	1,121	47,277	99,224
SEPTEMBER	565	15,732	169	4,680	1,587	39,464	1,986	52,414	255	7,462	3,694	1,444	49,784	101,178
TASMANIA														
1981														
APRIL	98	2,871	14	328	401	8,588	498	18,798	7	189	843	191	11,223	17,784
MAY	77	1,487	15	347	373	8,895	429	9,720	36	209	652	483	9,921	16,697
JUNE	91	2,870	16	384	349	7,661	443	9,981	13	214	972	228	9,107	16,784
JULY	79	1,754	21	492	346	7,543	435	9,399	11	390	843	214	9,178	16,341
AUGUST	75	1,796	19	463	324	7,268	486	9,277	12	250	807	204	8,614	16,315
SEPTEMBER	69	1,449	21	484	324	7,122	396	8,745	18	310	621	369	8,752	15,572
NORTHERN TERRITORY														
1981														
APRIL	39	1,119	57	2,522	117	5,164	197	8,177	16	628	355	349	5,209	15,586
MAY	13	486	42	1,860	157	6,821	192	8,458	20	789	423	162	7,997	16,246
JUNE	25	884	36	1,721	103	4,148	154	6,362	10	311	439	132	6,661	15,722
JULY	19	722	24	1,841	83	3,891	117	4,522	9	332	343	443	6,026	13,728
AUGUST	17	427	15	666	58	2,187	83	3,183	7	177	401	261	3,944	12,504
SEPTEMBER	15	480	20	743	117	4,478	145	5,446	7	247	272	398	3,965	13,872
AUSTRALIAN CAPITAL TERRITORY														
1981														
APRIL	37	982	130	3,779	342	9,997	474	13,836	35	842	861	582	13,465	22,910
MAY	32	764	161	4,128	353	10,821	588	13,489	46	1,424	785	731	12,998	23,665
JUNE	35	1,068	135	3,728	289	8,580	433	12,769	26	527	688	372	14,420	21,756
JULY	33	827	141	3,927	311	8,294	456	12,284	29	844	970	1,053	11,694	21,448
AUGUST	28	673	127	3,760	276	8,881	484	11,617	27	817	818	746	11,441	21,379
SEPTEMBER	28	959	102	3,172	306	9,051	410	12,413	26	769	869	693	13,608	19,502

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED