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## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 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 December 1981 was \$543.1 million, a decrease of \$6.2 million from November 1981, and \$96.5 million less than December 1980.

First mortgage (or equivalent) finance was provided for 19,041 dwelling units in December 1981. This was 287 units less than November 1981, and 4,115 units less than December 1980.

Loans approved for the construction of dwellings in December 1981 totalled \$89.0 million, an increase of \$0.3 million from November 1981 but \$12.0 million less than December 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		DNGS	\$000
	DNGS	\$000	DNGS	\$000	DNGS	\$000	DNGS	\$000		
HOUSE S										
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										
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	215,766	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	9,937	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	4,811	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	748	36,425
OCTOBER	7,638	192,428	3,213	65,459	3,789	131,871	344	10,228	622	25,609
NOVEMBER	7,528	191,785	3,112	66,460	4,226	150,381	396	11,689	602	26,678
DECEMBER	7,945	203,721	3,076	65,635	3,947	141,916	448	13,694	574	25,469
OTHER DWELLINGS										
YEARS -										
1978/79	6,233	138,994	3,414	64,533	8,888	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										
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	1,831	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	619	18,925	12	369	82	4,165
OCTOBER	412	11,950	311	7,571	583	19,056	20	683	79	4,241
NOVEMBER	394	10,799	284	6,287	585	20,358	16	476	83	4,195
DECEMBER	380	10,570	246	5,954	607	19,710	12	397	92	5,982
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										
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	10,018	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	4,531	152,318	325	9,600	830	40,590
OCTOBER	8,050	214,378	3,524	73,030	4,372	150,927	364	10,911	701	29,850
NOVEMBER	7,912	202,584	3,396	72,747	4,811	170,739	412	12,165	685	30,873
DECEMBER	8,325	214,291	3,322	71,589	4,554	161,626	460	14,091	666	31,451

## CR 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	3,113	204,106	1,513	42,891	3,404	56,622	4,577	136,910	250,016	5,982,017
1979/80	10,099	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
1980/81	10,491	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
MONTHS -										
1980										
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	939	25,927	166	4,999	359	7,663	428	17,318	21,870	599,286
APRIL	929	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	6,227	448	16,347	18,003	486,583
SEPTEMBER	1,012	25,881	139	4,153	276	5,244	444	16,892	19,165	529,139
OCTOBER	1,155	29,558	122	3,304	334	6,479	420	15,270	17,637	480,286
NOVEMBER	1,142	31,936	124	3,778	351	6,313	390	15,241	17,871	504,261
DECEMBER	820	24,289	164	5,027	293	5,491	353	13,085	17,620	498,327
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										
NOVEMBER	41	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	921	7	262	26	749	35	1,380	1,620	46,926
AUGUST	46	938	9	222	17	317	30	1,187	1,422	42,410
SEPTEMBER	40	723	1	32	39	742	24	870	1,635	46,559
OCTOBER	56	1,297	1	31	25	631	25	1,053	1,512	46,513
NOVEMBER	55	1,325	5	148	23	489	22	924	1,457	45,001
DECEMBER	31	626	5	200	31	561	17	757	1,421	44,757
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	278,297	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										
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	22,156	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	19,009	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	969	23,705	153	4,896	331	6,544	478	17,534	19,425	528,993
SEPTEMBER	1,052	26,604	140	4,185	314	5,986	468	17,762	20,800	575,698
OCTOBER	1,211	30,855	123	3,335	359	7,110	445	16,323	19,149	526,719
NOVEMBER	1,197	33,261	129	3,926	374	6,802	412	16,165	19,328	549,262
DECEMBER	851	24,915	169	5,227	324	6,052	370	13,842	19,041	543,084

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		
HOUSE S										
YEARS -										
1978/79	20,037	461,712	8,484	160,966	10,950	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										
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	1,630	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
OCTOBER	1,540	37,815	585	11,977	616	21,797	98	2,876	75	3,045
NOVEMBER	1,487	37,318	518	11,461	637	23,313	89	2,725	90	3,587
DECEMBER	1,509	38,802	531	11,335	657	23,610	108	3,439	63	2,457
OTHER DWELLINGS										
YEARS -										
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	91	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										
NOVEMBER	1	23	34	504	5	168	-	-	-	-
DECEMBER	8	236	38	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	16	488	-	-	3	45
OCTOBER	5	160	19	691	13	364	1	31	2	95
NOVEMBER	5	111	27	573	12	322	-	-	1	22
DECEMBER	4	88	27	595	14	516	-	-	21	1,708
TOTAL										
YEARS -										
1978/79	20,090	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										
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	1,637	40,049	652	13,193	638	21,512	128	3,663	82	2,533
MARCH	1,994	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	715	24,803	112	3,162	106	3,983
OCTOBER	1,545	37,975	604	12,668	629	22,161	99	2,907	77	3,140
NOVEMBER	1,492	37,429	545	12,034	649	23,635	89	2,725	91	3,609
DECEMBER	1,513	38,890	558	11,930	671	24,126	108	3,439	84	4,165

## 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
HOUSE S										
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										
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
OCTOBER	243	6,061	23	734	65	1,275	37	1,363	3,282	86,943
NOVEMBER	225	5,764	24	838	66	932	43	1,695	3,179	87,633
DECEMBER	169	4,164	23	810	37	590	24	846	3,112	86,053
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										
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	-	-	72	1,556
OCTOBER	-	-	-	-	2	75	-	-	42	1,416
NOVEMBER	-	-	-	-	-	5	-	-	45	1,033
DECEMBER	-	-	-	-	1	15	-	-	67	2,922
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										
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	3,824	102,884
OCTOBER	243	6,061	23	734	67	1,350	37	1,363	3,324	88,359
NOVEMBER	225	5,764	24	838	66	937	43	1,695	3,224	88,666
DECEMBER	169	4,164	23	810	38	605	24	846	3,175	88,975

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		CWGS	\$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	10,318	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
1980/81	8,633	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
MONTHS -										
1980										
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
OCTOBER	592	15,902	287	6,140	389	15,597	90	2,754	92	4,270
NOVEMBER	526	14,660	261	5,419	514	19,409	66	1,975	60	3,051
DECEMBER	695	18,514	265	6,065	400	15,481	66	2,088	107	4,969
OTHER DWELLINGS										
YEARS -										
1978/79	1,012	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										
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
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	98	4,155	-	-	14	858
OCTOBER	35	1,039	42	964	89	3,868	4	147	20	1,227
NOVEMBER	48	1,454	43	1,040	80	3,399	2	60	17	1,022
DECEMBER	37	1,007	32	598	82	3,490	2	57	11	925
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										
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	511	19,425	62	1,868	96	5,074
OCTOBER	627	16,941	329	7,184	478	19,465	94	2,901	112	5,497
NOVEMBER	574	16,114	304	6,459	594	22,808	68	2,035	77	4,073
DECEMBER	732	19,521	297	6,663	482	18,971	68	2,145	118	5,894



## OF NEWLY ERRECTED 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	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	21,263	742,595
MONTHS -										
1980										
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	1,879	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	200	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	189	4,655	5	149	29	600	44	1,559	1,976	57,795
OCTOBER	262	6,777	4	124	25	711	45	1,662	1,786	53,937
NOVEMBER	261	7,644	3	149	37	804	30	1,078	1,758	54,189
DECEMBER	227	6,728	6	249	26	666	32	1,061	1,824	55,821
OTHER DWELLINGS										
YEARS -										
1978/79	179	2,252	11	427	88	1,101	63	2,134	3,632	98,011
1979/80	191	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										
NOVEMBER	14	403	-	-	-	2	-	-	282	10,233
DECEMBER	13	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	29	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	236	8,259
OCTOBER	17	541	-	-	2	56	1	40	210	7,882
NOVEMBER	16	523	1	39	3	114	3	99	213	7,750
DECEMBER	11	268	-	-	1	13	5	258	181	6,616
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										
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	7,089	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	407	49	2,128	2,171	63,675
JULY	262	6,528	7	256	22	743	55	2,033	2,386	68,789
AUGUST	213	5,250	2	58	34	740	45	1,642	2,153	64,041
SEPTEMBER	194	4,944	5	149	31	653	46	1,637	2,212	66,054
OCTOBER	279	7,318	4	124	27	767	46	1,702	1,996	61,819
NOVEMBER	277	8,167	4	188	40	918	33	1,177	1,971	61,939
DECEMBER	238	6,996	6	249	27	679	37	1,319	2,005	62,437

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	RANKS				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										
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	5,897	149,559	2,802	58,859	2,800	93,808	139	4,201	563	28,271
OCTOBER	5,596	118,711	2,341	47,342	2,784	94,477	156	4,598	455	18,294
NOVEMBER	5,515	139,907	2,333	49,580	3,075	107,659	241	6,989	452	20,040
DECEMBER	5,741	146,405	2,280	48,235	2,890	102,825	274	8,167	404	18,043
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										
NOVEMBER	328	9,125	247	5,361	735	23,319	22	720	111	5,586
DECEMBER	397	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	399	10,492	281	6,432	505	14,282	12	369	65	3,262
OCTOBER	372	10,751	250	5,916	481	14,824	15	505	57	2,919
NOVEMBER	331	9,234	214	4,674	493	16,637	14	416	65	3,151
DECEMBER	339	9,475	187	4,761	511	15,704	10	340	60	3,349
TOTAL										
YEARS -										
1978/79	79,310	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										
NOVEMBER	6,190	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	183,503	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	92,814	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	628	31,533
OCTOBER	5,878	149,462	2,591	53,258	3,265	109,301	171	5,103	512	21,213
NOVEMBER	5,846	149,041	2,547	54,254	3,568	124,296	255	7,405	517	23,191
DECEMBER	6,080	155,880	2,467	52,996	3,401	118,529	284	8,507	464	21,392

11  
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										
NOVEMBER	588	15,969	148	4,642	309	6,908	279	10,025	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	439,458
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	583	15,081	151	4,615	242	4,956	390	15,386	14,431	389,267
AUGUST	479	11,923	117	3,788	217	4,588	353	12,931	12,645	336,763
SEPTEMBER	607	15,465	120	3,523	184	3,566	335	12,764	13,437	370,016
OCTOBER	659	16,720	95	2,446	244	4,493	338	12,245	12,569	339,326
NOVEMBER	656	18,528	97	2,791	248	4,577	317	12,468	12,934	362,439
DECEMBER	433	13,397	135	3,968	230	4,235	297	11,178	12,684	356,453
OTHER DWELLINGS										
YEARS -										
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,004	59	1,676	465	7,239	295	9,267	17,780	405,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
MONTHS -										
1980										
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	29	481	14	467	1,196	36,192
JULY	26	468	7	252	17	453	32	1,256	1,324	37,559
AUGUST	33	662	9	222	13	247	25	911	1,179	34,203
SEPTEMBER	26	434	1	32	35	649	22	792	1,327	36,744
OCTOBER	39	756	1	31	21	500	24	1,013	1,260	37,215
NOVEMBER	39	802	4	109	29	370	19	825	1,199	36,218
DECEMBER	29	358	5	200	29	533	12	499	1,173	35,219
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										
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	230	4,835	378	13,842	13,824	370,966
SEPTEMBER	633	15,899	121	3,555	219	4,215	357	13,556	14,764	406,760
OCTOBER	689	17,476	96	2,477	265	4,993	362	13,258	13,829	376,541
NOVEMBER	695	19,330	101	2,900	268	4,947	336	13,293	14,133	398,657
DECEMBER	453	13,755	140	4,168	259	4,768	309	11,677	13,857	391,672

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

	BANKS		BUILDING SOCIETIES		GOVERNMENT			CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING	FINANCE COMPANIES	HOUSING AUTHORITIES	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	93,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,900
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816
MONTHS -										
1980										
NOVEMBER	6,720	25,153	3,786	284	1,403	377	142	4,140	603	42,608
DECEMBER	6,901	20,578	4,088	179	1,395	206	113	3,204	713	37,377
1981										
JANUARY	5,636	19,836	4,026	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	1,470	386	78	3,194	855	47,408
MAY	8,443	22,765	3,043	152	1,229	231	104	3,749	993	40,709
JUNE	9,471	23,833	3,433	405	1,287	321	114	3,392	832	42,088
JULY	8,392	30,072	3,613	395	1,661	279	104	4,539	880	49,935
AUGUST	7,981	26,473	3,166	333	1,125	298	229	4,133	1,035	44,773
SEPTEMBER	7,420	30,582	3,539	400	1,239	280	94	4,694	994	49,242
OCTOBER	7,177	24,681	3,431	123	2,100	377	217	4,587	1,370	44,063
NOVEMBER	7,268	25,473	3,200	277	1,768	278	33	3,453	1,218	42,960
DECEMBER	6,391	23,445	3,072	157	820	259	102	3,333	841	38,420
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	117,000	11,947	90,294	4,394	40,550	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	114,354	4,093	102,289	4,922	2,015	7,735	9,285	390,321
MONTHS -										
1980										
NOVEMBER	9,740	1,748	10,317	326	7,659	378	103	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	7,084	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	7,951	294	9,261	259	136	542	562	31,396
JUNE	9,270	1,770	7,086	145	10,165	326	-	835	1,054	30,651
JULY	11,000	2,301	6,999	182	10,061	633	153	736	745	32,810
AUGUST	9,333	1,303	4,693	227	9,422	495	3	508	799	26,783
SEPTEMBER	10,522	1,280	6,434	175	6,055	987	1	417	929	26,800
OCTOBER	9,004	1,040	6,382	71	8,828	593	2	645	1,037	27,602
NOVEMBER	8,571	1,264	5,551	311	4,438	1,052	34	577	686	22,476
DECEMBER	8,386	1,124	7,090	205	3,072	440	33	618	821	21,799
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	2,430,695		2,017,198	192,923	334,592	211,321	45,949	77,091	145,816	5,455,595
1979/80	2,658,337		2,209,861	179,431	359,396	227,039	46,616	127,618	154,650	5,962,948
1980/81	2,653,775		2,487,705	160,854	527,969	250,034	63,201	138,683	179,567	6,461,798
MONTHS -										
1980										
NOVEMBER	195,160	(NA)	224,886	12,061	39,832	22,229	4,877	13,225	13,526	525,796
DECEMBER	269,163		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	38,096	22,256	3,927	11,430	13,868	519,799
MARCH	231,037		209,260	12,750	44,620	22,827	4,744	10,431	16,352	552,021
APRIL	251,416		178,581	14,519	46,224	20,403	4,545	10,100	15,638	541,426
MAY	237,446		164,954	16,338	50,026	25,395	12,150	10,933	18,751	535,993
JUNE	239,785		141,577	15,528	59,706	24,573	4,759	8,867	18,399	512,194
JULY	266,177		144,640	14,184	45,536	25,285	4,975	11,230	20,519	532,546
AUGUST	213,126		136,597	11,856	33,969	22,810	4,292	10,371	17,014	449,945
SEPTEMBER	246,188		146,843	12,448	31,317	23,552	4,998	10,894	18,786	495,026
OCTOBER	214,942		155,051	10,621	28,716	26,904	5,139	11,069	17,262	469,704
NOVEMBER	194,779		147,974	10,934	26,466	26,949	3,243	9,482	16,206	436,033
DECEMBER	273,123		178,099	13,860	32,488	30,541	5,267	9,737	20,577	564,292
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	44,053	10,793	16,045	36,654	1,257,844
1980/81	650,381		284,550	39,198	57,587	69,501	5,765	14,714	48,269	1,169,955
MONTHS -										
1980										
NOVEMBER	601,885	(NA)	488,191	36,758	78,052	54,928	13,234	17,127	40,901	1,331,076
DECEMBER	554,816		425,022	38,200	70,552	51,173	11,792	15,962	40,126	1,207,643
1981										
JANUARY	610,475		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	658,188		378,968	47,023	73,545	57,779	11,820	17,215	47,526	1,287,054
APRIL	653,443		343,708	47,829	65,771	63,593	11,617	15,676	51,307	1,256,944
MAY	655,465		304,425	42,689	66,569	67,687	4,379	15,047	50,149	1,206,410
JUNE	650,281		284,550	39,198	57,587	69,501	5,765	14,714	48,269	1,169,955
JULY	631,250		289,975	35,295	54,586	72,637	6,834	15,983	48,096	1,154,676
AUGUST	625,279		298,304	35,069	45,301	73,335	7,664	15,833	48,872	1,152,657
SEPTEMBER	605,899		300,884	32,446	49,758	75,680	6,944	15,137	47,913	1,135,661
OCTOBER	594,508		293,809	32,788	44,164	79,415	5,287	15,120	47,307	1,112,398
NOVEMBER	601,010		314,169	33,985	45,909	84,945	5,969	15,308	47,798	1,149,093
DECEMBER	539,583		293,676	34,168	42,620	79,138	5,998	14,338	41,083	1,050,694

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>								
1981								
JULY	66,393	32,055	61,471	7,199	20,172	6,083	13,617	206,990
AUGUST	57,383	26,644	54,067	9,349	14,142	3,536	12,888	177,209
SEPTEMBER	63,837	31,996	55,227	6,604	21,456	3,403	12,394	194,917
OCTOBER	57,281	27,655	54,356	8,710	13,629	4,196	11,050	176,877
NOVEMBER	52,459	26,985	63,077	7,619	13,898	4,370	11,674	180,082
DECEMBER	54,310	27,390	62,735	7,080	15,300	3,233	8,865	178,903
<u>VICTORIA</u>								
1981								
JULY	99,210	16,563	24,703	1,203	4,156	10,066	4,864	160,765
AUGUST	83,165	13,441	24,183	1,177	2,829	7,793	4,393	136,981
SEPTEMBER	84,732	16,242	25,648	1,016	2,988	6,576	3,353	140,605
OCTOBER	77,483	13,737	26,666	690	2,422	6,938	4,308	132,244
NOVEMBER	79,393	14,534	34,532	3,049	1,953	9,806	4,196	147,463
DECEMBER	77,231	14,406	31,486	4,850	1,758	6,296	3,403	139,430
<u>QUEENSLAND</u>								
1981								
JULY	33,298	13,082	24,836	350	10,145	9,477	2,418	93,596
AUGUST	28,479	16,671	27,406	-	11,287	8,598	1,414	93,855
SEPTEMBER	32,947	19,414	28,478	100	11,068	11,343	2,046	105,396
OCTOBER	27,650	11,881	30,788	-	9,177	9,511	1,587	90,594
NOVEMBER	26,919	11,977	35,562	85	10,278	8,826	1,760	95,407
DECEMBER	33,938	11,892	30,597	25	10,865	6,785	1,786	95,948
<u>SOUTH AUSTRALIA</u>								
1981								
JULY	21,241	11,777	9,242	-	1,420	1,271	4,078	49,029
AUGUST	18,590	7,965	9,025	-	1,496	1,185	3,541	41,712
SEPTEMBER	20,322	11,949	8,395	-	1,486	1,419	3,403	46,974
OCTOBER	18,092	9,611	9,790	-	1,431	2,380	3,982	45,276
NOVEMBER	18,678	9,701	7,703	-	1,293	1,128	3,235	41,736
DECEMBER	21,827	7,811	7,409	-	873	900	3,478	42,298
<u>WESTERN AUSTRALIA</u>								
1981								
JULY	19,802	8,801	26,930	794	5,058	1,664	1,834	64,883
AUGUST	15,139	7,263	24,916	998	2,366	1,720	1,593	53,995
SEPTEMBER	16,710	8,107	27,226	1,880	2,454	2,004	1,475	59,876
OCTOBER	14,760	7,151	24,255	1,511	1,840	2,896	1,767	54,180
NOVEMBER	15,663	7,300	23,392	1,412	2,736	1,667	1,360	53,530
DECEMBER	17,941	7,793	23,728	2,106	1,862	1,973	1,501	56,904
<u>TASMANIA</u>								
1981								
JULY	5,226	1,280	1,167	-	344	1,319	453	9,789
AUGUST	4,846	1,132	1,121	-	32	1,690	706	9,527
SEPTEMBER	4,659	1,050	1,436	-	44	1,243	623	9,055
OCTOBER	5,325	1,147	1,228	-	60	1,296	504	9,560
NOVEMBER	5,514	1,086	999	-	61	1,503	302	9,385
DECEMBER	4,796	1,054	924	30	94	2,410	552	9,770
<u>NORTHERN TERRITORY</u>								
1981								
JULY	884	379	(A)	-	306	3,018	(A)	4,854
AUGUST	540	304	(A)	-	66	1,842	(A)	3,280
SEPTEMBER	939	791	(A)	-	185	2,969	(A)	5,693
OCTOBER	476	499	(A)	-	127	4,289	(A)	6,110
NOVEMBER	687	271	(A)	-	39	7,556	(A)	9,110
DECEMBER	770	300	(A)	-	48	5,672	(A)	6,861
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1981								
JULY	3,710	1,287	5,102 (B)	-	828	1,970	418 (B)	13,048
AUGUST	3,355	712	5,645 (B)	-	670	2,237	343 (B)	12,434
SEPTEMBER	3,694	1,194	5,908 (B)	-	909	1,832	454 (B)	13,182
OCTOBER	3,321	1,349	3,844 (B)	-	1,164	2,684	235 (B)	11,878
NOVEMBER	3,271	973	5,474 (B)	-	615	2,331	440 (B)	12,547
DECEMBER	3,518	943	4,747 (B)	-	651	2,873	309 (B)	12,970

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED													
	FOR DWELLINGS											FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL							
	DWGS	\$000	DWGS	\$000	DWGS	\$000	HOUSES		OTHER DWELLINGS		\$000	\$000	\$000	\$000
<b>NEW SOUTH WALES</b>														
1981														
JULY	1,182	34,152	729	23,559	4,680	149,279	5,913	184,606	678	22,384	22,734	18,790	187,631	477,863
AUGUST	987	30,150	633	20,332	3,999	126,727	5,004	156,351	615	20,858	19,916	15,887	153,407	468,218
SEPTEMBER	1,086	32,210	674	23,143	4,241	139,564	5,300	173,397	701	21,520	21,694	14,152	170,905	455,521
OCTOBER	888	26,505	638	21,879	4,067	128,493	4,908	154,786	665	22,091	19,522	17,018	154,224	442,543
NOVEMBER	854	27,180	646	23,387	3,950	129,515	4,782	158,679	568	21,403	16,803	11,406	141,648	449,585
DECEMBER	896	28,007	643	22,978	3,897	127,918	4,780	157,828	656	21,075	14,873	11,414	191,933	404,024
<b>VICTORIA</b>														
1981														
JULY	994	24,151	596	16,153	4,831	120,462	6,105	152,600	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	12,306	4,390	124,074	325,609
SEPTEMBER	875	21,369	479	13,640	4,161	105,596	5,236	133,582	279	7,023	12,606	5,602	134,217	315,782
OCTOBER	822	19,228	447	12,566	4,033	100,450	5,022	124,437	280	7,807	11,379	4,024	127,738	309,261
NOVEMBER	801	19,546	456	12,795	4,353	115,122	5,319	138,262	291	9,201	12,469	3,809	119,614	325,620
DECEMBER	753	18,635	520	15,373	4,001	105,421	5,037	132,457	237	6,973	10,957	3,743	158,859	294,218
<b>QUEENSLAND</b>														
1981														
JULY	880	21,191	541	14,736	2,383	57,670	3,631	88,366	173	5,230	5,050	3,721	70,595	130,213
AUGUST	833	18,984	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	2,707	65,580	4,044	98,971	213	6,425	6,861	2,798	79,276	141,760
OCTOBER	803	18,451	465	14,287	2,241	55,856	3,355	85,296	154	5,298	4,808	2,882	75,646	143,018
NOVEMBER	752	19,204	410	12,146	2,415	64,057	3,413	89,631	164	5,776	4,988	3,331	72,224	151,905
DECEMBER	742	21,075	404	11,866	2,373	63,007	3,377	89,546	142	6,402	5,191	2,986	91,359	142,687
<b>SOUTH AUSTRALIA</b>														
1981														
JULY	255	7,427	149	4,224	1,461	37,378	1,715	45,909	150	3,120	2,401	2,165	37,423	70,945
AUGUST	208	6,172	123	3,873	1,221	31,467	1,423	38,502	129	3,210	2,538	1,058	32,600	72,118
SEPTEMBER	252	7,459	131	3,602	1,401	35,913	1,648	44,171	136	2,803	2,625	1,352	35,033	71,939
OCTOBER	227	6,705	122	3,578	1,374	34,992	1,598	41,766	125	3,510	2,770	1,199	35,145	72,509
NOVEMBER	241	6,963	122	3,477	1,223	31,298	1,508	40,094	78	1,644	2,567	1,232	31,719	72,833
DECEMBER	184	5,037	111	3,016	1,305	34,245	1,487	39,438	113	2,860	2,382	1,334	36,483	70,463
<b>WESTERN AUSTRALIA</b>														
1981														
JULY	573	17,077	185	4,657	1,660	43,149	2,164	58,422	254	6,461	3,977	1,443	55,272	99,462
AUGUST	460	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	1,507	39,464	1,986	52,414	255	7,462	3,694	1,444	49,784	101,178
OCTOBER	485	12,994	158	4,334	1,402	36,852	1,822	47,794	223	6,386	3,632	1,525	51,594	96,521
NOVEMBER	450	12,558	119	3,371	1,464	37,601	1,818	47,765	215	5,765	4,136	1,157	45,329	97,846
DECEMBER	481	13,448	148	3,734	1,535	39,722	1,938	51,093	226	5,811	3,175	1,269	53,626	93,050
<b>TASMANIA</b>														
1981														
JULY	79	1,754	21	492	346	7,543	435	9,399	11	390	843	214	9,178	16,341
AUGUST	75	1,795	19	463	324	7,268	406	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
OCTOBER	56	1,319	21	476	351	7,765	415	9,249	13	311	830	254	8,463	15,791
NOVEMBER	72	1,708	11	255	344	7,422	415	9,142	12	243	792	354	9,038	15,353
DECEMBER	60	1,301	12	299	366	8,170	431	9,595	7	175	888	272	11,344	12,839
<b>NORTHERN TERRITORY</b>														
1981														
JULY	19	722	24	1,041	83	3,091	117	4,522	9	332	343	443	6,026	13,728
AUGUST	17	427	15	666	58	2,187	83	3,103	7	177	401	261	3,944	12,504
SEPTEMBER	15	480	20	743	117	4,470	145	5,446	7	247	272	390	3,965	13,072
OCTOBER	11	346	46	1,777	92	3,987	135	5,616	14	494	345	100	5,443	13,106
NOVEMBER	13	437	54	2,553	126	6,120	184	8,721	9	389	440	591	5,417	15,976
DECEMBER	11	272	21	1,131	115	5,458	143	6,715	4	146	441	335	6,913	15,307
<b>AUSTRALIAN CAPITAL TERRITORY</b>														
1981														
JULY	33	827	141	3,927	311	8,294	456	12,204	29	844	970	1,053	11,283	21,859
AUGUST	28	673	127	3,760	276	8,001	404	11,617	27	817	818	746	11,031	22,200
SEPTEMBER	28	959	102	3,172	306	9,051	410	12,413	26	769	869	693	13,094	20,837
OCTOBER	32	810	99	2,922	269	8,146	382	11,262	18	616	777	600	11,451	19,651
NOVEMBER	41	1,079	153	3,955	258	7,522	432	11,967	20	580	765	596	11,044	19,975
DECEMBER	52	1,199	146	4,040	265	7,731	427	11,655	36	1,315	513	436	13,775	18,016

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED