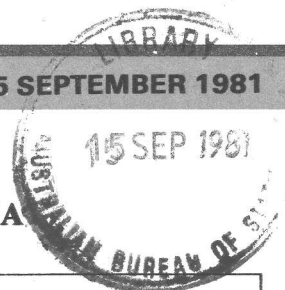




HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA JULY 1981



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

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MAIN FEATURES

NOTE: *Some changes to the content and format have been made in this issue of the publication. A new table, combining figures for savings and trading banks, is included (Table 1), and the seasonally adjusted figures include, for the first time, separate series on loans approved for the construction of dwellings and on loans approved for the purchase of newly erected dwellings (Tables 1, 2, 3). Tables showing State level detail now contain figures for the last 2 months.*

In July 1981 savings and trading banks approved a combined total of \$335.0 million for the construction and purchase of dwellings. This was \$28.2 million more than in June 1981 and \$35.4 million more than in July 1980.

Seasonally adjusted, the combined total of loans approved in July 1981 was \$317.2 million, \$18.8 million less than in June 1981.

In July 1981 loans approved totalled: \$66.8 million for the construction of dwellings (up \$4.7 million on June 1981 and \$4.1 million on July 1980); \$30.2 million for the purchase of newly erected dwellings (up \$1.6 million on June 1981 and \$5.2 million on July 1980); and \$238.1 million for the purchase of established dwellings (up \$21.9 million on June 1981 and \$26.1 million on July 1980).

EXPLANATORY NOTES

This publication presents statistics of secured finance provided by banks to individuals for the construction or purchase of dwellings for owner occupation, and details of other selected items relating to the provision of housing finance.

Scope

2. For the purpose of these statistics a bank is defined as:

- (a) a bank within the meaning of the *Banking Act 1959*,
- (b) a bank constituted by a State act.

3. Figures for each State or Territory are compiled on the basis of business written or recorded by banks (or branches of banks) operating in that State or Territory, but this does not necessarily indicate that the funds so provided are used within that State or Territory.

Coverage

4. A bank is included in the collection if:

- (a) it falls within the scope outlined above, and
- (b) it satisfies either of the following criteria on an Australia-wide basis:
 - (i) loans approved for housing finance for owner occupation during 1979-80 exceeded \$250,000, or
 - (ii) balances outstanding on such loans at 30 June 1980 exceeded \$2 million.

Period covered

5. While the statistics are described as being for calendar months, it should be noted that:

- (a) *for trading banks* the data relate to the period ending on the second Wednesday of the month following the month stated and may cover either a 4 or 5 week period;
- (b) *for savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

Description of data items

6. *Loans approved.* A loan approved is a firm commitment by a bank to advance funds. Loans approved for amounts additional to loans previously approved are also included.

7. *Cancellation of loans.* This item refers to the value of loans approved but subsequently cancelled or reduced. Loans approved and cancelled during the same month are recorded as both loan approvals and cancellations for that month. Where a loan is cancelled in part, the number of dwelling units is not recorded in the cancellation category.

8. *Loans advanced.* This item refers to the actual money advanced during a period. Where loans are advanced by instalments, only the actual cash paid out is included. Capitalised mortgage insurance premium payments and other capitalised charges (e.g. legal fees, inspection and valuation fees) are included.

9. *Dwelling.* A dwelling is classified as either a *house* or *other dwelling*.

(a) A *house* is defined as a building which has been designed so that its prime purpose is to be a single self-contained (i.e. includes bathing and cooking facilities) dwelling unit which is completely detached from other buildings, and occupies a separate titled block of land.

(b) An *other dwelling* is defined as a self-contained dwelling unit other than a house as defined in (a) above. Examples of *other dwellings* are flats, home units, semi-detached cottages, villa units, town houses etc.

10. *Number of dwelling units.* This item refers to the number of houses and other dwellings for which first mortgage loans have been approved. If amounts additional to the original loan are approved to complete the purchase or construction, the number of dwellings involved is not recorded again.

11. *Alterations and additions.* Alterations are changes to existing dwellings without an increase in floor area whereas additions are structural changes to existing dwellings resulting in an increase in floor area. Detached garages are included in these statistics as additions.

12. *Construction of other dwellings.* This category includes situations where a group of people combine to organise the construction of a block of home units, town houses etc., and it is intended that each person in the group will acquire a title to one of the dwelling units.

13. *Purchase of newly erected dwellings.* This item represents the purchase of dwellings which have been completed or will be completed within a period of twelve months preceding the date of purchase where the purchaser is, or will be, the first occupant.

14. *Purchase of established dwellings.* This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the date of purchase or, if completed within twelve months, where the purchaser is not the original occupant.

Seasonal adjustment

15. Seasonally adjusted data on housing finance for owner occupation from savings banks and trading banks were first published in the January 1978 issue of this publication. Details of the methods used in seasonally adjusting these series are given in *Seasonally adjusted Indicators, Australia* (1308.0). Comparable series to those in Tables 1, 2 and 3 of this publication are available back to October 1975 on request.

16. In carrying out seasonal adjustment, account is taken not only of normal seasonal factors but also of 'trading-day' effects (arising from the varying numbers of Sundays, Mondays, etc. in the month) and the influence of Easter which may in successive years, affect figures for different months.

17. Large fluctuations occurring in series as a result of irregular influences, such as interest rate changes, are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Revisions

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

Related publications

19. Users may also wish to refer to the following publications which contain housing finance statistics directly comparable with those published in this publication and are available on request:

Housing Finance for Owner Occupation, Australia (5609.0) — issued monthly

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

20. 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

- n.a. not available
- nil, or less than half the final digit shown
- dwgs number of dwelling units

21. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

R. J. CAMERON
Australian Statistician

TABLE 1 - SAVINGS AND TRADING BANKS COMBINED
 LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		ALTERATIONS AND ADDITIONS TO DWELLINGS
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	
ORIGINAL									
1980									
JUNE	2,354	56,626	1,034	22,978	8,162	188,546	11,570	268,152	26,652
JULY	2,716	62,638	1,135	24,974	9,103	211,565	12,954	299,577	32,366
AUGUST	2,631	63,225	1,014	23,488	8,037	190,656	11,682	277,369	27,265
SEPTEMBER	2,482	59,943	986	22,869	8,120	192,642	11,588	274,854	26,713
OCTOBER	2,749	65,494	1,238	28,586	9,595	226,571	13,582	320,751	37,213
NOVEMBER	2,263	50,540	1,147	27,606	8,865	206,753	12,275	284,899	31,873
DECEMBER	2,462	56,896	1,068	25,896	9,312	217,689	12,842	299,881	27,479
1981									
JANUARY	2,060	48,934	1,054	26,463	9,063	219,264	12,177	294,661	25,472
FEBRUARY	2,349	53,242	1,114	27,305	10,355	247,673	13,818	328,220	30,871
MARCH	2,546	59,431	1,099	26,581	10,560	252,776	14,205	338,788	35,679
APRIL	2,686	61,798	1,232	30,187	10,398	245,688	14,316	337,573	37,299
MAY	2,495	60,528	1,070	25,473	9,447	224,552	13,012	310,553	31,288
JUNE	2,532	62,103	1,139	28,594	8,984	216,114	12,655	306,811	32,304
JULY	2,722	66,761	1,227	30,161	9,995	238,156	13,944	334,978	38,464
SEASONALLY ADJUSTED									
1980									
JUNE	2,458	58,640	1,137	25,419	9,001	208,467	12,596	292,726	(NA)
JULY	2,290	52,213	1,010	22,412	8,971	212,047	12,271	266,672	
AUGUST	2,649	63,381	1,026	23,463	8,969	214,093	12,644	300,937	
SEPTEMBER	2,394	57,702	991	22,610	8,970	213,805	12,355	294,117	
OCTOBER	2,339	55,637	1,053	24,430	8,595	206,228	11,987	286,295	
NOVEMBER	2,368	52,874	1,216	28,846	8,820	208,662	12,404	289,782	
DECEMBER	2,696	62,439	1,141	27,676	9,640	225,920	13,477	316,035	
1981									
JANUARY	2,399	56,659	1,183	29,260	9,329	219,354	12,911	305,273	
FEBRUARY	2,675	60,622	1,124	26,967	9,741	228,680	13,540	315,669	
MARCH	2,714	63,963	1,107	27,573	10,157	240,796	13,978	332,332	
APRIL	2,665	61,819	1,228	31,108	9,879	232,251	13,772	325,178	
MAY	2,408	59,172	1,086	26,189	9,523	227,611	13,017	312,272	
JUNE	2,564	62,568	1,217	30,627	10,024	242,788	13,805	335,983	
JULY	2,265	54,929	1,067	26,983	9,740	235,246	13,092	317,156	

TABLE 2 - SAVINGS BANKS

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

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	ALTERATIONS AND ADDITIONS TO DWELLINGS	
	DMGS	\$000	DMGS	\$000	DMGS	\$000		DMGS	\$000
ORIGINAL									
MONTHS-									
1980									
JUNE	1,708	43,339	747	18,034	5,665	142,284	8,320	203,657	7,830
JULY	1,862	45,265	730	16,883	6,247	152,842	8,839	214,990	8,767
AUGUST	1,762	44,975	658	16,271	5,443	135,678	7,863	196,924	7,031
SEPTEMBER	1,676	42,880	644	16,029	5,507	138,883	7,827	197,792	7,927
OCTOBER	1,838	46,640	846	21,313	6,496	163,236	9,180	231,189	9,314
NOVEMBER	1,578	36,873	769	19,891	6,160	150,288	8,527	207,052	6,720
DECEMBER	1,817	43,870	773	19,745	6,762	161,892	9,352	225,507	6,901
1981									
JANUARY	1,470	36,079	749	19,886	6,458	162,960	8,677	218,925	5,636
FEBRUARY	1,697	40,049	816	21,343	7,437	183,503	9,950	244,895	6,407
MARCH	1,904	46,108	826	20,988	7,747	191,464	10,477	258,560	8,111
APRIL	1,912	45,135	855	22,449	7,378	181,945	10,145	249,529	8,403
MAY	1,933	47,654	800	21,845	6,979	172,715	9,712	241,214	8,443
JUNE	1,909	48,193	826	22,368	6,563	163,939	9,298	234,500	8,471
JULY	2,011	50,122	874	22,709	7,123	176,923	10,008	249,754	8,392
SEASONALLY ADJUSTED									
MONTHS-									
1980									
JUNE	1,746	44,347	813	19,498	6,272	153,656	8,831	217,501	
JULY	1,564	37,507	665	15,593	6,280	155,479	8,509	208,579	
AUGUST	1,732	44,765	667	16,298	5,996	150,874	8,395	211,937	
SEPTEMBER	1,607	40,559	646	15,651	5,982	152,034	8,235	208,244	
OCTOBER	1,615	40,746	743	18,482	5,936	151,116	8,294	210,344	
NOVEMBER	1,652	38,355	809	20,438	6,038	148,012	8,499	206,805	
DECEMBER	1,970	48,030	788	20,199	7,010	167,341	9,768	235,570	(NA)
1981									
JANUARY	1,673	40,282	829	21,853	6,549	161,227	9,051	223,362	
FEBRUARY	2,008	47,267	829	21,356	7,104	171,687	9,941	240,310	
MARCH	2,047	49,871	821	21,879	7,393	181,065	10,261	252,815	
APRIL	1,965	46,805	876	23,883	7,286	179,096	10,127	249,784	
MAY	1,792	45,160	800	21,847	6,861	170,728	9,453	236,935	
JUNE	1,876	47,386	863	23,209	7,172	180,930	9,911	251,525	
JULY	1,662	40,890	787	20,718	7,037	176,955	9,486	238,563	

TABLE 3 - TRADING BANKS

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

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		ALTERATIONS AND ADDITIONS TO DWELLINGS	
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
ORIGINAL										
1980										
JUNE	646	13,287	287	4,944	2,317	46,264	3,250	64,495		19,022
JULY	854	17,373	405	8,091	2,656	59,123	4,115	84,587		23,619
AUGUST	869	18,250	356	7,217	2,594	54,978	3,819	80,445		20,174
SEPTEMBER	806	17,063	342	6,840	2,613	53,159	3,761	77,062		18,786
OCTOBER	911	18,854	392	7,373	3,099	63,335	4,402	89,562		27,899
NOVEMBER	685	13,667	378	7,715	2,685	56,465	3,748	77,847		25,153
DECEMBER	645	13,026	295	6,151	2,550	55,197	3,490	74,374		20,578
1981										
JANUARY	590	12,855	305	6,577	2,605	56,304	3,500	75,736		19,836
FEBRUARY	652	13,193	298	5,962	2,918	64,170	3,868	83,325		24,464
MARCH	642	13,323	273	5,593	2,813	61,312	3,728	80,228		27,568
APRIL	774	16,663	377	7,638	3,020	63,743	4,171	88,044		28,896
MAY	562	12,874	270	4,628	2,408	51,837	3,300	69,339		22,765
JUNE	623	13,910	313	6,226	2,421	52,175	3,357	72,311		23,833
JULY	711	16,639	353	7,452	2,872	61,133	3,936	85,224		30,572
SEASONALLY ADJUSTED										
1980										
JUNE	712	14,493	324	5,921	2,729	54,811	3,765	75,225		
JULY	726	14,706	345	6,819	2,691	56,568	3,762	78,093		
AUGUST	917	18,616	359	7,165	2,973	63,219	4,249	89,000		
SEPTEMBER	787	17,143	345	6,959	2,988	61,771	4,120	85,873		
OCTOBER	724	14,891	310	5,948	2,659	55,112	3,693	75,951		
NOVEMBER	716	14,519	407	8,408	2,792	60,350	3,905	82,977		(NA)
DECEMBER	726	14,409	353	7,477	2,630	58,579	3,709	80,465		
1981										
JANUARY	726	16,377	354	7,417	2,780	58,127	3,860	81,911		
FEBRUARY	667	13,355	295	5,611	2,637	56,393	3,599	75,359		
MARCH	667	14,092	286	5,694	2,764	59,731	3,717	79,517		
APRIL	700	15,014	352	7,225	2,593	53,155	3,645	75,394		
MAY	616	14,012	286	5,042	2,662	56,283	3,564	75,337		
JUNE	688	15,182	354	7,418	2,852	61,858	3,894	84,458		
JULY	603	14,039	300	6,265	2,703	58,291	3,606	78,595		

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

YEARS- MONTHS-	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL	
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000		
AUSTRALIA														
1978/79	20,027	461,712	53	1,297	10,999	252,563	1,002	22,894	74,152	1,679,298	5,178	114,603	111,411	2,532,567
1979/80	21,598	533,367	81	1,677	13,308	244,435	838	24,539	74,729	1,769,734	5,176	127,518	112,730	2,697,290
1980/81	21,300	522,238	58	1,483	8,693	221,645	599	16,366	74,554	1,832,666	4,643	126,679	199,847	2,721,677
1980														
JUNE	1,706	43,291	2	48	698	16,798	49	1,236	5,516	133,266	349	9,016	8,320	203,657
JULY	1,854	45,055	8	210	681	15,638	49	1,245	5,673	143,193	374	9,649	8,839	214,990
AUGUST	1,758	44,865	4	110	601	14,930	58	1,341	5,083	126,444	360	9,234	7,863	198,924
SEPTEMBER	1,672	42,726	4	154	598	14,865	46	1,164	5,129	128,646	378	10,237	7,827	197,792
OCTOBER	1,837	46,529	1	11	805	20,215	41	1,098	6,098	152,439	398	10,797	9,180	231,189
NOVEMBER	1,577	36,850	1	23	728	18,691	41	1,200	5,852	141,163	328	9,125	8,527	207,052
DECEMBER	1,809	43,634	8	236	726	18,457	47	1,208	6,375	151,501	387	10,391	9,352	225,507
1981														
JANUARY	1,466	35,938	4	141	696	18,084	53	1,502	6,058	151,744	390	11,216	8,677	218,925
FEBRUARY	1,697	39,886	7	163	746	19,400	70	1,943	7,021	171,457	416	12,046	9,950	244,895
MARCH	1,899	45,997	5	111	773	19,607	53	1,381	7,315	179,349	432	12,115	10,477	258,560
APRIL	1,904	44,360	8	175	809	21,210	46	1,239	7,600	171,129	378	10,816	10,145	249,529
MAY	1,928	47,559	5	95	761	19,785	39	1,060	6,561	161,783	419	10,932	9,712	241,214
JUNE	1,906	48,139	3	54	770	20,763	56	1,805	6,180	183,818	383	10,121	9,298	230,500
JULY	1,998	49,848	13	274	810	21,088	64	1,621	6,757	166,688	366	10,235	10,000	249,754
STATES - JUNE 1981														
N.S.W.	434	12,688	-	-	169	5,591	14	451	1,259	39,543	159	4,991	2,035	63,264
VIC.	707	16,740	-	-	300	7,820	21	576	2,821	65,258	138	3,371	3,987	93,785
QLD	399	9,153	-	-	176	3,964	5	146	808	17,624	24	518	1,412	31,405
S.A.	106	2,957	1	15	41	1,123	7	199	585	14,177	38	764	778	19,235
W.A.	189	4,877	2	39	51	1,364	6	137	427	10,321	15	305	690	16,983
TAS.	52	1,184	-	-	7	173	1	16	191	4,248	4	76	255	5,697
N.T.	7	231	-	-	3	95	1	50	20	635	-	-	31	1,011
A.C.T.	12	309	-	-	23	693	1	30	69	2,012	5	96	110	3,140
STATES - JULY 1981														
N.S.W.	471	13,479	7	144	173	5,371	13	431	1,413	42,296	146	4,672	2,223	66,393
VIC.	702	16,368	3	58	336	8,557	26	587	2,989	70,059	133	3,581	4,189	99,210
QLD	417	9,270	1	15	169	3,813	12	297	907	19,432	18	461	1,524	33,288
S.A.	114	3,238	-	-	46	1,165	5	127	655	15,559	53	1,152	873	21,241
W.A.	225	5,923	1	22	53	1,250	5	104	514	12,254	12	249	810	19,802
TAS.	55	1,266	-	-	6	111	2	45	170	3,804	-	-	233	5,226
N.T.	4	130	-	-	1	30	1	30	23	662	1	32	30	884
A.C.T.	10	174	1	35	26	791	-	-	86	2,622	3	88	126	3,710

TABLE 5 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

YEARS-	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL	
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000		
AUSTRALIA														
1978/79	8,484	160,966	269	4,746	4,755	90,819	491	9,361	27,299	499,292	2,654	50,426	43,952	815,610
1979/80	8,654	169,518	379	6,141	3,687	71,743	427	8,271	27,821	521,644	2,772	57,786	43,740	833,423
1980/81	8,242	174,588	371	6,463	3,533	70,259	471	9,752	29,595	622,977	3,047	68,821	45,259	952,860
MONTHS-														
1980														
JUNE	618	12,846	28	441	259	4,392	28	552	2,101	41,043	216	5,221	3,250	64,495
JULY	832	17,143	22	230	369	7,374	36	721	2,609	54,063	247	5,120	4,115	84,587
AUGUST	834	17,467	35	783	305	6,232	51	985	2,350	49,781	244	5,197	3,819	80,445
SEPTEMBER	779	16,555	27	508	307	6,191	35	649	2,368	48,191	245	4,968	3,761	77,062
OCTOBER	872	18,292	39	562	360	6,957	32	416	2,808	56,894	291	6,441	4,402	89,562
NOVEMBER	651	13,163	34	504	332	6,635	46	1,110	2,438	51,104	247	5,361	3,748	77,847
DECEMBER	615	12,572	30	454	247	5,317	48	834	2,315	49,453	235	5,744	3,490	74,374
1981														
JANUARY	554	12,131	36	724	267	5,599	38	978	2,347	50,132	258	6,172	3,500	75,736
FEBRUARY	631	12,978	21	215	258	5,801	40	961	2,665	58,542	253	5,628	3,868	83,325
MARCH	612	12,790	30	533	234	4,816	39	777	2,564	55,078	249	6,234	3,728	80,228
APRIL	744	16,213	30	450	329	6,424	48	1,214	2,727	57,490	293	6,253	4,171	88,044
MAY	540	12,385	22	489	245	4,184	25	444	2,202	44,662	266	7,175	3,300	69,339
JUNE	578	12,899	45	1,011	280	5,563	33	663	2,202	47,647	219	4,528	3,357	72,311
JULY	683	15,941	28	798	301	6,198	52	1,254	2,591	55,430	281	5,703	3,936	85,224
STATES - JUNE 1981														
N.S.W.	230	5,329	10	139	88	1,677	8	162	854	19,265	84	1,891	1,274	28,463
VIC.	96	1,494	4	88	55	921	-	-	457	9,782	52	1,127	664	13,412
QLD	98	2,317	13	176	75	1,352	9	140	333	6,033	25	482	553	10,500
S.A.	71	2,073	4	98	35	1,050	1	22	274	6,757	23	394	408	10,394
W.A.	63	1,244	7	458	25	531	10	235	195	3,915	31	575	331	6,958
TAS.	13	362	1	1	2	32	3	75	41	840	2	19	62	1,329
N.T.	4	35	3	30	-	-	1	20	24	499	-	-	32	584
A.C.T.	3	45	3	21	-	-	1	9	24	556	2	40	33	671
STATES - JULY 1981														
N.S.W.	266	6,542	5	80	79	1,623	7	95	889	21,072	117	2,643	1,363	32,055
VIC.	126	2,576	5	92	49	910	7	212	563	11,694	55	1,079	805	16,563
QLD	127	2,447	10	156	85	1,445	13	329	432	7,642	52	1,063	719	13,082
S.A.	73	2,160	3	80	48	1,419	3	57	322	7,742	18	319	467	11,777
W.A.	73	1,839	5	390	28	476	19	471	270	5,153	31	472	426	8,501
TAS.	14	189	-	-	5	139	-	-	51	934	2	18	72	1,280
N.T.	2	46	-	-	-	-	2	50	12	283	-	-	16	379
A.C.T.	2	42	-	-	7	186	1	40	52	910	6	109	68	1,287

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

YEARS-	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS				TRADING BANKS				SAVINGS BANKS				BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO INDIVIDUALS SOCIETIES
	FOR DWELLINGS ALTERATIONS AND ADDITIONS		FOR DWELLINGS ALTERATIONS AND ADDITIONS		FOR DWELLINGS ALTERATIONS AND ADDITIONS		FOR DWELLINGS ALTERATIONS AND ADDITIONS		LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS AT END OF PERIOD		INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD		
	\$'000	DMGS	\$'000	DMGS	\$'000	DMGS	\$'000	DMGS	\$'000	\$'000	\$'000	\$'000	
AUSTRALIA													
1978/79	5,392	2,303	14,146	627	607	2,430,895	602,151	797,086	9,382,674	250,163			
1979/80	5,553	2,062	15,339	922	1,071	2,658,337	613,261	897,945	10,540,418	260,591			
1980/81	4,752	2,495	22,133	1,167	1,163	2,853,775	650,381	1,172,371	11,762,954	259,925			
MONTHS-													
1980													
JUNE	441	189	1,229	83	136	216,423	613,251	55,478	10,540,418	260,591			
JULY	426	316	1,857	106	57	267,398	589,420	72,105	10,725,450	266,441			
AUGUST	403	364	1,670	89	61	196,340	587,317	70,853	10,782,893	250,295			
SEPTEMBER	447	263	1,259	73	91	200,412	581,701	111,781	10,866,835	261,623			
OCTOBER	415	94	1,898	129	114	199,847	592,013	162,961	11,048,938	260,524			
NOVEMBER	355	175	1,644	86	104	195,160	601,883	75,185	11,107,822	258,358			
DECEMBER	370	167	1,675	75	102	269,783	554,816	86,617	11,204,258	261,423			
1981													
JANUARY	315	116	2,277	106	138	160,744	610,475	68,887	11,228,432	263,531			
FEBRUARY	437	245	1,614	100	68	215,827	633,162	85,873	11,288,239	258,861			
MARCH	408	119	2,342	184	146	231,037	656,188	106,157	11,393,380	257,634			
APRIL	442	146	2,637	163	195	251,418	653,443	181,187	11,534,422	257,831			
MAY	369	368	2,135	134	67	237,446	655,465	88,654	11,576,233	254,895			
JUNE	355	122	1,725	92	45	238,785	650,381	72,111	11,762,954	259,925			
JULY	409	149	2,256	111	45	266,177	631,350	101,909	11,966,575	261,546			
STATES - JUNE 1981													
N.S.W.	149	61	1,480	71	45	72,756	240,240	23,537	3,366,374	98,453			
VIC.	101	38	72	5	-	98,677	246,023	8,978	4,504,311	115,014			
QLD	41	-	35	4	-	26,106	68,589	8,224	1,343,501	12,992			
S.A.	24	15	72	8	-	16,397	35,106	8,026	1,143,938	-			
W.A.	30	-	-	-	-	14,935	39,870	4,040	857,920	30,826			
TAS.	4	8	40	2	-	5,467	10,366	1,853	298,749	1,590			
N.T.	-	-	20	1	-	877	1,979	76	23,909	-			
A.C.T.	5	-	6	1	-	3,640	8,208	1,377	204,262	1,050			
STATES - JULY 1981													
N.S.W.	185	28	1,857	81	45	77,459	225,960	30,104	3,417,602	98,414			
VIC.	107	99	275	18	-	105,377	242,189	39,520	4,551,140	117,328			
QLD	57	-	34	3	-	34,649	66,157	12,265	1,356,914	12,816			
S.A.	33	-	74	7	-	20,112	35,688	10,128	1,149,192	-			
W.A.	14	-	-	1	-	18,337	41,387	5,516	861,425	30,712			
TAS.	3	22	8	1	-	5,822	9,836	2,399	300,803	1,602			
N.T.	-	-	-	-	-	1,110	1,753	177	24,665	-			
A.C.T.	10	-	-	-	-	3,311	8,378	1,800	204,834	684			