

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 20 JUNE 1978

HOUSING FINANCE FOR OWNER OCCUPATION APRIL 1978

20 JUN 1978
AUSTRALIAN BUREAU OF STATISTICS

INQUIRIES

If you want to know more about these statistics ring Mr Paul Murphy on Canberra 527117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616
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SUMMARY OF MOVEMENTS

| Loans approved for – | April 1978 | Change Over Previous Month | | Change Over Previous April | |
|--|------------|-------------------------------|--------|-------------------------------|--------|
| Construction of dwellings : | | | | | |
| No. of dwelling units | 3,215 | -138 | -4.1% | +187 | +6.2% |
| Value (\$'000) | 72,003 | -794 | -1.1% | +9,007 | +14.3% |
| Purchase of newly erected dwellings : | | | | | |
| No. of dwelling units | 3,124 | -200 | -6.0% | +156 | +5.3% |
| Value (\$'000) | 74,340 | -2,596 | -3.4% | +9,647 | +14.9% |
| Purchase of established dwellings : | | | | | |
| No. of dwelling units | 12,953 | -1,466 | -10.2% | +1,156 | +9.8% |
| Value (\$'000) | 293,552 | -29,671 | -9.2% | +46,930 | +19.0% |
| Total : | | | | | |
| No. of dwelling units | 19,292 | -1,804 | -8.6% | +1,499 | +8.4% |
| Value (\$'000) | 439,895 | -33,061 | -7.0% | +65,584 | +17.5% |

EXPLANATORY NOTES

This bulletin 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:

- (i) for trading banks the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.
- (ii) for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day (five banks) of the month in question. Consequently data for those banks balancing on the last Monday or Wednesday may relate either to a 4 or 5 week period. For December 1977 the data for six of the seven banks that normally balance on the last Wednesday relate to a 3 week period as the monthly "balance date" for these six banks was brought forward because of the Christmas holidays.

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, 1977 issue of this bulletin.

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

Symbols and other usages

Dwgs – number of dwelling units
.. – nil, or less than half the final digit shown
n.c. – details not collected

Related publications

Users may also wish to refer to the following Housing Finance publications which are available on request:

Housing Finance for Owner Occupation – Savings and Tradings Banks (5608.0)

Housing Finance for Owner Occupation – Permanent Building Societies (5610.0)

All publications produced by the ABS are listed in *Catalogue of Publications 1977* (1101.0).

R.J. CAMERON
Australian Statistician

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 - | | | | | | | | | | |
| 1976/77 | 100,557 | 1,883,926 | 38,248 | 599,075 | 55,887 | 1,357,099 | 8,392 | 174,927 | 11,209 | 353,058 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 24,178 | 465,999 | 9,077 | 141,835 | 13,896 | 344,359 | 1,571 | 33,973 | 2,844 | 88,460 |
| JUNE | 23,359 | 447,877 | 8,497 | 133,652 | 14,043 | 354,201 | 1,451 | 31,722 | 2,645 | 87,033 |
| SEPTEMBER | 24,304 | 479,662 | 8,386 | 136,442 | 17,076 | 435,382 | 2,024 | 47,083 | 2,218 | 72,581 |
| DECEMBER | 24,440 | 495,465 | 8,706 | 149,966 | 13,470 | 353,988 | 3,420 | 76,961 | 2,281 | 72,279 |
| 1978 | | | | | | | | | | |
| MARCH | 24,582 | 518,550 | 9,552 | 176,501 | 12,771 | 339,481 | 2,107 | 50,965 | 2,248 | 68,186 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 9,801 | 197,790 | 3,771 | 65,265 | 4,748 | 125,860 | 1,184 | 26,616 | 783 | 25,415 |
| DECEMBER | 6,862 | 141,583 | 2,264 | 39,230 | 4,165 | 110,439 | 876 | 19,386 | 729 | 22,095 |
| 1978 | | | | | | | | | | |
| JANUARY | 7,810 | 165,139 | 2,747 | 50,432 | 4,019 | 105,823 | 674 | 16,150 | 687 | 19,833 |
| FEBRUARY | 8,079 | 171,819 | 3,279 | 60,927 | 4,460 | 118,196 | 760 | 18,436 | 738 | 22,968 |
| MARCH | 8,693 | 181,592 | 3,526 | 65,142 | 4,292 | 115,462 | 673 | 16,379 | 823 | 25,385 |
| APRIL | 7,755 | 167,375 | 2,860 | 53,559 | 4,304 | 113,871 | 789 | 19,346 | 830 | 24,388 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 6,183 | 113,107 | 2,970 | 45,535 | 8,623 | 195,810 | 735 | 15,325 | 632 | 23,027 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,468 | 27,368 | 748 | 11,300 | 2,208 | 50,532 | 135 | 2,884 | 126 | 4,833 |
| JUNE | 1,491 | 27,808 | 596 | 8,938 | 2,336 | 53,907 | 116 | 2,643 | 142 | 6,743 |
| SEPTEMBER | 1,476 | 27,817 | 634 | 10,286 | 2,535 | 60,410 | 195 | 4,043 | 125 | 4,902 |
| DECEMBER | 1,388 | 26,532 | 637 | 10,820 | 2,063 | 50,825 | 150 | 3,338 | 179 | 6,504 |
| 1978 | | | | | | | | | | |
| MARCH | 1,437 | 29,200 | 641 | 11,625 | 1,838 | 44,861 | 125 | 2,832 | 204 | 6,882 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 532 | 9,980 | 280 | 4,534 | 725 | 17,980 | 52 | 1,183 | 63 | 2,166 |
| DECEMBER | 396 | 7,579 | 164 | 3,012 | 671 | 16,530 | 36 | 824 | 68 | 2,620 |
| 1978 | | | | | | | | | | |
| JANUARY | 354 | 6,896 | 157 | 2,936 | 559 | 13,547 | 38 | 867 | 57 | 2,098 |
| FEBRUARY | 552 | 11,099 | 238 | 4,127 | 645 | 15,452 | 47 | 1,081 | 44 | 1,709 |
| MARCH | 531 | 11,205 | 246 | 4,562 | 634 | 15,862 | 40 | 884 | 103 | 3,075 |
| APRIL | 480 | 9,607 | 176 | 3,596 | 535 | 12,619 | 44 | 937 | 82 | 3,091 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 106,740 | 1,997,033 | 41,218 | 644,610 | 64,510 | 1,552,909 | 9,127 | 190,252 | 11,841 | 376,085 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 25,646 | 493,367 | 9,825 | 153,135 | 16,104 | 394,891 | 1,706 | 36,857 | 2,970 | 93,293 |
| JUNE | 24,850 | 475,685 | 9,093 | 142,590 | 16,379 | 408,108 | 1,567 | 34,365 | 2,787 | 93,776 |
| SEPTEMBER | 25,780 | 507,479 | 9,020 | 146,728 | 19,611 | 495,792 | 2,219 | 51,126 | 2,343 | 77,483 |
| DECEMBER | 25,828 | 521,997 | 9,343 | 160,786 | 15,533 | 404,813 | 3,570 | 80,299 | 2,460 | 78,783 |
| 1978 | | | | | | | | | | |
| MARCH | 26,019 | 547,750 | 10,193 | 188,126 | 14,609 | 384,342 | 2,232 | 53,797 | 2,452 | 75,068 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 10,333 | 207,770 | 4,051 | 69,799 | 5,473 | 143,840 | 1,236 | 27,799 | 846 | 27,581 |
| DECEMBER | 7,258 | 149,162 | 2,428 | 42,242 | 4,856 | 126,969 | 912 | 20,210 | 797 | 24,715 |
| 1978 | | | | | | | | | | |
| JANUARY | 8,164 | 172,035 | 2,904 | 53,368 | 4,578 | 119,370 | 712 | 17,017 | 744 | 21,931 |
| FEBRUARY | 8,631 | 182,918 | 3,517 | 65,054 | 5,105 | 133,648 | 807 | 19,517 | 782 | 24,677 |
| MARCH | 9,224 | 192,797 | 3,772 | 69,704 | 4,926 | 131,324 | 713 | 17,263 | 926 | 28,460 |
| APRIL | 8,235 | 176,982 | 3,036 | 57,155 | 4,839 | 126,490 | 833 | 20,283 | 912 | 27,479 |

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

| | GOVERNMENT | | | | | | | | | |
|-----------------|------------------------|---------|-------|--------|------------------|--------|------------------------|--------|---------|-----------|
| | HOUSING AUTHORITIES | | OTHER | | CREDIT UNIONS | | INSURANCE COMPANIES | | TOTAL | |
| | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 |
| HOUSES | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 13,240 | 244,009 | 1,655 | 43,809 | 708 | 17,625 | 3,240 | 90,042 | 233,136 | 4,763,570 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 3,191 | 59,393 | 398 | 10,758 | 199 | 4,764 | 811 | 23,041 | 56,165 | 1,172,582 |
| JUNE | 2,599 | 51,541 | 441 | 12,510 | 199 | 4,456 | 812 | 23,290 | 54,046 | 1,146,282 |
| SEPTEMBER | 3,584 | 70,066 | 347 | 9,508 | 249 | 4,586 | 861 | 24,264 | 59,049 | 1,279,574 |
| DECEMBER | 3,289 | 67,163 | 403 | 10,840 | 235 | 4,005 | 898 | 26,366 | 57,142 | 1,257,033 |
| 1978 | | | | | | | | | | |
| MARCH | 2,848 | 58,798 | 371 | 9,427 | 281 | 4,911 | 837 | 25,703 | 55,597 | 1,252,522 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,202 | 24,758 | 150 | 4,177 | 78 | 1,333 | 311 | 9,193 | 22,028 | 480,407 |
| DECEMBER | 1,002 | 20,923 | 109 | 2,765 | 58 | 1,003 | 278 | 8,336 | 16,363 | 365,760 |
| 1978 | | | | | | | | | | |
| JANUARY | 962 | 19,424 | 108 | 2,864 | 70 | 1,171 | 215 | 6,796 | 17,292 | 387,632 |
| FEBRUARY | 978 | 21,353 | 118 | 3,064 | 117 | 2,199 | 323 | 10,190 | 18,852 | 429,152 |
| MARCH | 908 | 18,021 | 145 | 3,499 | 94 | 1,541 | 299 | 8,717 | 19,453 | 435,738 |
| APRIL | 796 | 15,297 | 120 | 3,184 | 90 | 1,631 | 332 | 9,687 | 17,876 | 408,338 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 587 | 7,669 | 92 | 2,346 | 45 | 1,474 | 280 | 6,578 | 20,147 | 410,871 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 133 | 1,773 | 19 | 463 | 8 | 349 | 63 | 1,433 | 4,908 | 100,935 |
| JUNE | 109 | 1,461 | 23 | 629 | 11 | 293 | 88 | 2,111 | 4,912 | 104,533 |
| SEPTEMBER | 213 | 2,815 | 13 | 310 | 23 | 529 | 78 | 1,971 | 5,292 | 113,083 |
| DECEMBER | 148 | 1,976 | 18 | 500 | 33 | 542 | 63 | 1,475 | 4,679 | 102,512 |
| 1978 | | | | | | | | | | |
| MARCH | 144 | 1,879 | 15 | 473 | 42 | 528 | 69 | 1,665 | 4,515 | 99,945 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 35 | 458 | 8 | 191 | 5 | 113 | 21 | 472 | 1,721 | 37,077 |
| DECEMBER | 60 | 604 | 4 | 126 | 15 | 271 | 16 | 371 | 1,430 | 32,137 |
| 1978 | | | | | | | | | | |
| JANUARY | 47 | 590 | 3 | 60 | 2 | 59 | 22 | 485 | 1,239 | 27,538 |
| FEBRUARY | 55 | 722 | 7 | 268 | 25 | 263 | 20 | 468 | 1,633 | 35,189 |
| MARCH | 42 | 567 | 5 | 145 | 15 | 206 | 27 | 712 | 1,643 | 37,218 |
| APRIL | 58 | 720 | 4 | 130 | 5 | 94 | 32 | 763 | 1,416 | 31,557 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 13,827 | 251,678 | 1,747 | 46,155 | 753 | 19,099 | 3,520 | 96,620 | 253,283 | 5,174,441 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 3,324 | 61,166 | 417 | 11,221 | 207 | 5,113 | 874 | 24,474 | 61,073 | 1,273,517 |
| JUNE | 2,708 | 53,002 | 464 | 13,139 | 210 | 4,749 | 900 | 25,401 | 58,958 | 1,250,815 |
| SEPTEMBER | 3,797 | 72,881 | 360 | 9,818 | 272 | 5,115 | 939 | 26,235 | 64,341 | 1,392,657 |
| DECEMBER | 3,437 | 69,139 | 421 | 11,340 | 268 | 4,547 | 961 | 27,841 | 61,821 | 1,359,545 |
| 1978 | | | | | | | | | | |
| MARCH | 2,992 | 60,677 | 386 | 9,900 | 323 | 5,439 | 906 | 27,368 | 60,112 | 1,352,467 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,237 | 25,216 | 158 | 4,368 | 83 | 1,446 | 332 | 9,665 | 23,749 | 517,484 |
| DECEMBER | 1,062 | 21,727 | 113 | 2,891 | 73 | 1,274 | 294 | 8,707 | 17,793 | 397,897 |
| 1978 | | | | | | | | | | |
| JANUARY | 1,009 | 20,014 | 111 | 2,924 | 72 | 1,230 | 237 | 7,281 | 18,531 | 415,170 |
| FEBRUARY | 1,033 | 22,075 | 125 | 3,332 | 142 | 2,462 | 343 | 10,658 | 20,485 | 464,341 |
| MARCH | 950 | 18,588 | 150 | 3,644 | 109 | 1,747 | 326 | 9,429 | 21,096 | 472,956 |
| APRIL | 854 | 16,017 | 124 | 3,314 | 95 | 1,725 | 364 | 10,450 | 19,292 | 439,895 |

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 - | | | | | | | | | | |
| 1976/77 | 18,760 | 353,406 | 8,709 | 131,410 | 8,330 | 209,564 | 2,868 | 59,699 | 2,921 | 83,007 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 4,298 | 83,359 | 1,965 | 29,510 | 1,888 | 50,993 | 517 | 11,079 | 723 | 20,285 |
| JUNE | 4,299 | 82,525 | 1,845 | 28,851 | 2,169 | 56,644 | 494 | 11,202 | 736 | 21,465 |
| SEPTEMBER | 4,996 | 97,217 | 1,932 | 29,388 | 2,576 | 70,038 | 606 | 14,405 | 537 | 16,731 |
| DECEMBER | 4,680 | 95,148 | 1,816 | 29,018 | 2,053 | 56,069 | 1,141 | 25,952 | 610 | 17,019 |
| 1978 | | | | | | | | | | |
| MARCH | 4,111 | 85,163 | 1,798 | 30,422 | 1,953 | 52,910 | 559 | 13,705 | 519 | 13,490 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,917 | 39,136 | 759 | 11,830 | 689 | 18,867 | 345 | 7,725 | 209 | 5,638 |
| DECEMBER | 1,187 | 24,679 | 453 | 7,539 | 659 | 17,904 | 247 | 5,541 | 166 | 4,755 |
| 1978 | | | | | | | | | | |
| JANUARY | 1,348 | 28,242 | 517 | 8,368 | 664 | 17,998 | 196 | 4,900 | 149 | 3,853 |
| FEBRUARY | 1,265 | 26,035 | 604 | 10,320 | 646 | 17,271 | 212 | 5,168 | 171 | 4,573 |
| MARCH | 1,498 | 30,886 | 677 | 11,734 | 643 | 17,641 | 151 | 3,637 | 199 | 5,064 |
| APRIL | 1,455 | 30,547 | 532 | 9,670 | 691 | 19,202 | 155 | 3,817 | 209 | 5,018 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 35 | 649 | 239 | 3,203 | 97 | 2,631 | 16 | 400 | 67 | 2,104 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 5 | 108 | 45 | 509 | 24 | 725 | .. | .. | 11 | 223 |
| JUNE | 16 | 287 | 52 | 607 | 16 | 424 | 16 | 400 | 13 | 585 |
| SEPTEMBER | 11 | 198 | 55 | 1,052 | 38 | 1,987 | .. | .. | 15 | 589 |
| DECEMBER | 18 | 291 | 46 | 732 | 12 | 362 | 1 | 23 | 18 | 568 |
| 1978 | | | | | | | | | | |
| MARCH | 6 | 74 | 39 | 717 | 6 | 177 | .. | .. | 15 | 365 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 8 | 119 | 26 | 433 | 7 | 176 | 1 | 23 | 8 | 228 |
| DECEMBER | 1 | 15 | 10 | 201 | 1 | 35 | .. | .. | 4 | 155 |
| 1978 | | | | | | | | | | |
| JANUARY | 1 | 15 | 10 | 198 | .. | .. | .. | .. | 8 | 223 |
| FEBRUARY | 2 | 22 | 9 | 183 | 2 | 53 | .. | .. | 1 | 70 |
| MARCH | 3 | 37 | 20 | 336 | 4 | 124 | .. | .. | 6 | 72 |
| APRIL | 6 | 117 | 9 | 95 | 3 | 65 | .. | .. | 5 | 113 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 18,795 | 354,055 | 8,948 | 134,613 | 8,427 | 212,195 | 2,884 | 60,099 | 2,988 | 85,111 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 4,303 | 83,467 | 2,010 | 30,019 | 2,012 | 51,718 | 517 | 11,079 | 734 | 20,508 |
| JUNE | 4,315 | 82,812 | 1,897 | 29,458 | 2,185 | 57,068 | 510 | 11,602 | 749 | 22,050 |
| SEPTEMBER | 5,007 | 97,415 | 1,987 | 30,440 | 2,614 | 72,025 | 606 | 14,405 | 552 | 17,320 |
| DECEMBER | 4,698 | 95,439 | 1,862 | 29,750 | 2,065 | 56,431 | 1,142 | 25,975 | 628 | 17,587 |
| 1978 | | | | | | | | | | |
| MARCH | 4,117 | 85,237 | 1,837 | 31,139 | 1,959 | 53,087 | 559 | 13,705 | 534 | 13,855 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,925 | 39,255 | 785 | 12,263 | 696 | 19,043 | 346 | 7,748 | 217 | 5,866 |
| DECEMBER | 1,188 | 24,694 | 463 | 7,740 | 660 | 17,939 | 247 | 5,541 | 170 | 4,910 |
| 1978 | | | | | | | | | | |
| JANUARY | 1,349 | 28,257 | 527 | 8,566 | 664 | 17,998 | 196 | 4,900 | 157 | 4,076 |
| FEBRUARY | 1,267 | 26,057 | 613 | 10,503 | 648 | 17,324 | 212 | 5,168 | 172 | 4,643 |
| MARCH | 1,501 | 30,923 | 697 | 12,070 | 647 | 17,765 | 151 | 3,637 | 205 | 5,136 |
| APRIL | 1,461 | 30,664 | 541 | 9,765 | 694 | 19,267 | 155 | 3,817 | 214 | 5,131 |

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

| | GOVERNMENT | | | | | | | | | |
|-----------------|---------------------|--------|-------|--------|---------------|-------|---------------------|--------|--------|---------|
| | HOUSING AUTHORITIES | | OTHER | | CREDIT UNIONS | | INSURANCE COMPANIES | | TOTAL | |
| | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 | DWGS | \$000 |
| HOUSES | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 1,963 | 37,371 | 457 | 11,501 | 131 | 2,700 | 441 | 12,552 | 44,580 | 901,270 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 400 | 7,525 | 117 | 2,999 | 33 | 670 | 81 | 2,278 | 10,122 | 208,698 |
| JUNE | 522 | 10,475 | 110 | 3,000 | 29 | 558 | 131 | 3,654 | 10,335 | 218,374 |
| SEPTEMBER | 543 | 9,760 | 118 | 3,154 | 32 | 598 | 128 | 3,556 | 11,468 | 244,847 |
| DECEMBER | 483 | 8,605 | 94 | 2,494 | 27 | 591 | 123 | 3,365 | 11,027 | 238,261 |
| 1978 | | | | | | | | | | |
| MARCH | 203 | 3,524 | 93 | 2,292 | 38 | 549 | 96 | 2,769 | 9,370 | 204,824 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 180 | 3,200 | 32 | 939 | 5 | 107 | 32 | 902 | 4,168 | 88,344 |
| DECEMBER | 135 | 2,407 | 30 | 737 | 6 | 162 | 41 | 1,192 | 2,924 | 64,916 |
| 1978 | | | | | | | | | | |
| JANUARY | 78 | 1,307 | 26 | 680 | 17 | 215 | 31 | 935 | 3,026 | 66,498 |
| FEBRUARY | 60 | 1,018 | 32 | 771 | 7 | 131 | 27 | 811 | 3,024 | 66,098 |
| MARCH | 65 | 1,199 | 35 | 841 | 14 | 203 | 38 | 1,023 | 3,320 | 72,228 |
| APRIL | 65 | 1,086 | 26 | 690 | 14 | 252 | 45 | 1,331 | 3,192 | 71,613 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | .. | .. | .. | .. | .. | .. | 4 | 141 | 458 | 9,128 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | .. | .. | .. | .. | .. | .. | 3 | 81 | 88 | 1,646 |
| JUNE | .. | .. | .. | .. | .. | .. | 1 | 60 | 114 | 2,363 |
| SEPTEMBER | .. | .. | .. | .. | .. | .. | 1 | 19 | 120 | 3,845 |
| DECEMBER | .. | .. | .. | .. | .. | .. | 2 | 38 | 97 | 2,014 |
| 1978 | | | | | | | | | | |
| MARCH | .. | .. | .. | .. | .. | .. | .. | .. | 66 | 1,333 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | .. | .. | .. | .. | .. | .. | .. | .. | 50 | 979 |
| DECEMBER | .. | .. | .. | .. | .. | .. | 2 | 38 | 18 | 444 |
| 1978 | | | | | | | | | | |
| JANUARY | .. | .. | .. | .. | .. | .. | .. | .. | 19 | 436 |
| FEBRUARY | .. | .. | .. | .. | .. | .. | .. | .. | 14 | 328 |
| MARCH | .. | .. | .. | .. | .. | .. | .. | .. | 33 | 569 |
| APRIL | .. | .. | .. | .. | .. | .. | .. | .. | 23 | 390 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 1,963 | 37,371 | 457 | 11,501 | 131 | 2,760 | 445 | 12,693 | 45,038 | 910,398 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 400 | 7,525 | 117 | 2,999 | 33 | 670 | 84 | 2,359 | 10,210 | 210,344 |
| JUNE | 522 | 10,475 | 110 | 3,000 | 29 | 558 | 132 | 3,714 | 10,449 | 220,737 |
| SEPTEMBER | 543 | 9,760 | 118 | 3,154 | 32 | 598 | 129 | 3,575 | 11,588 | 248,692 |
| DECEMBER | 483 | 8,605 | 94 | 2,494 | 27 | 591 | 125 | 3,403 | 11,124 | 240,275 |
| 1978 | | | | | | | | | | |
| MARCH | 203 | 3,524 | 93 | 2,292 | 38 | 549 | 96 | 2,769 | 9,436 | 206,157 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 180 | 3,200 | 32 | 939 | 5 | 107 | 32 | 902 | 4,218 | 89,323 |
| DECEMBER | 135 | 2,407 | 30 | 737 | 6 | 162 | 43 | 1,230 | 2,942 | 65,360 |
| 1978 | | | | | | | | | | |
| JANUARY | 78 | 1,307 | 26 | 680 | 17 | 215 | 31 | 935 | 3,045 | 66,934 |
| FEBRUARY | 60 | 1,018 | 32 | 771 | 7 | 131 | 27 | 811 | 3,038 | 66,426 |
| MARCH | 65 | 1,199 | 35 | 841 | 14 | 203 | 38 | 1,023 | 3,353 | 72,797 |
| APRIL | 65 | 1,086 | 26 | 690 | 14 | 252 | 45 | 1,331 | 3,215 | 72,003 |

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 - | | | | | | | | | | |
| 1976/77 | 13,377 | 250,394 | 5,391 | 81,651 | 8,809 | 226,075 | 1,683 | 34,758 | 1,511 | 71,753 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 3,082 | 59,791 | 1,186 | 17,503 | 2,111 | 55,519 | 313 | 6,538 | 392 | 17,581 |
| JUNE | 3,077 | 58,354 | 1,438 | 20,292 | 1,970 | 52,789 | 375 | 7,952 | 398 | 18,004 |
| SEPTEMBER | 3,107 | 62,923 | 1,482 | 24,374 | 2,545 | 70,994 | 494 | 11,093 | 429 | 16,873 |
| DECEMBER | 2,977 | 62,940 | 1,311 | 21,074 | 2,167 | 59,188 | 690 | 15,299 | 432 | 15,953 |
| 1978 | | | | | | | | | | |
| MARCH | 2,784 | 60,296 | 1,362 | 24,936 | 1,902 | 53,318 | 712 | 17,274 | 419 | 12,993 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,187 | 24,853 | 630 | 10,023 | 810 | 21,848 | 212 | 4,756 | 139 | 5,800 |
| DECEMBER | 840 | 18,094 | 302 | 4,626 | 627 | 17,462 | 211 | 4,674 | 142 | 5,002 |
| 1978 | | | | | | | | | | |
| JANUARY | 890 | 19,285 | 379 | 6,822 | 580 | 15,764 | 176 | 4,163 | 129 | 3,428 |
| FEBRUARY | 933 | 20,397 | 488 | 9,222 | 687 | 19,665 | 257 | 6,335 | 161 | 5,208 |
| MARCH | 961 | 20,616 | 495 | 8,892 | 635 | 17,889 | 279 | 6,776 | 129 | 4,357 |
| APRIL | 841 | 18,185 | 441 | 7,648 | 621 | 17,548 | 402 | 9,896 | 100 | 3,816 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 1,545 | 29,703 | 573 | 9,122 | 1,971 | 49,700 | 139 | 3,017 | 135 | 5,343 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 341 | 6,672 | 143 | 2,326 | 474 | 12,448 | 19 | 418 | 23 | 964 |
| JUNE | 348 | 6,939 | 116 | 1,751 | 488 | 12,406 | 16 | 415 | 38 | 1,638 |
| SEPTEMBER | 336 | 6,666 | 112 | 1,997 | 566 | 15,238 | 51 | 875 | 36 | 1,270 |
| DECEMBER | 341 | 6,859 | 100 | 1,735 | 461 | 12,874 | 24 | 524 | 84 | 3,074 |
| 1978 | | | | | | | | | | |
| MARCH | 301 | 6,544 | 93 | 1,734 | 303 | 8,996 | 24 | 548 | 99 | 3,024 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 136 | 2,750 | 41 | 616 | 167 | 4,411 | 8 | 165 | 29 | 950 |
| DECEMBER | 103 | 2,055 | 29 | 680 | 142 | 4,342 | 5 | 112 | 37 | 1,558 |
| 1978 | | | | | | | | | | |
| JANUARY | 71 | 1,522 | 29 | 650 | 106 | 3,154 | 2 | 48 | 23 | 918 |
| FEBRUARY | 120 | 2,651 | 26 | 408 | 100 | 2,871 | 9 | 218 | 25 | 970 |
| MARCH | 110 | 2,371 | 38 | 676 | 97 | 2,971 | 13 | 282 | 51 | 1,136 |
| APRIL | 107 | 2,233 | 24 | 624 | 93 | 2,640 | 13 | 281 | 41 | 1,805 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 14,922 | 280,097 | 5,964 | 90,773 | 10,780 | 275,775 | 1,822 | 37,775 | 1,646 | 77,096 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 3,423 | 66,463 | 1,329 | 19,829 | 2,585 | 67,967 | 332 | 6,956 | 415 | 18,545 |
| JUNE | 3,425 | 65,293 | 1,554 | 22,043 | 2,458 | 65,195 | 391 | 8,367 | 436 | 19,642 |
| SEPTEMBER | 3,443 | 69,589 | 1,594 | 26,371 | 3,111 | 86,232 | 545 | 11,968 | 465 | 18,143 |
| DECEMBER | 3,318 | 69,799 | 1,411 | 22,809 | 2,628 | 72,062 | 714 | 15,823 | 516 | 19,027 |
| 1978 | | | | | | | | | | |
| MARCH | 3,085 | 66,842 | 1,455 | 26,670 | 2,205 | 62,314 | 736 | 17,822 | 518 | 16,017 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 1,323 | 27,603 | 671 | 10,639 | 977 | 26,259 | 220 | 4,921 | 168 | 6,750 |
| DECEMBER | 943 | 20,149 | 331 | 5,306 | 769 | 21,804 | 216 | 4,786 | 179 | 6,560 |
| 1978 | | | | | | | | | | |
| JANUARY | 961 | 20,807 | 408 | 7,472 | 686 | 18,918 | 178 | 4,211 | 152 | 4,346 |
| FEBRUARY | 1,053 | 23,048 | 514 | 9,630 | 787 | 22,536 | 266 | 6,553 | 186 | 6,178 |
| MARCH | 1,071 | 22,987 | 533 | 9,568 | 732 | 20,860 | 292 | 7,058 | 180 | 5,493 |
| APRIL | 948 | 20,418 | 465 | 8,272 | 714 | 20,188 | 415 | 10,177 | 141 | 5,621 |

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 - | | | | | | | | | | |
| 1976/77 | 4,329 | 85,849 | 181 | 5,089 | 70 | 1,746 | 390 | 11,407 | 35,741 | 768,722 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,171 | 23,009 | 44 | 1,334 | 13 | 414 | 118 | 3,867 | 8,430 | 185,556 |
| JUNE | 1,087 | 22,862 | 62 | 1,810 | 9 | 358 | 99 | 2,809 | 8,515 | 185,230 |
| SEPTEMBER | 1,461 | 31,747 | 22 | 595 | 9 | 204 | 97 | 3,017 | 9,646 | 221,820 |
| DECEMBER | 1,400 | 30,563 | 29 | 848 | 20 | 321 | 97 | 2,857 | 9,123 | 209,043 |
| 1978 | | | | | | | | | | |
| MARCH | 1,324 | 28,884 | 25 | 621 | 28 | 300 | 102 | 2,973 | 8,658 | 201,597 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 493 | 10,394 | 9 | 280 | 5 | 68 | 28 | 811 | 3,513 | 78,833 |
| DECEMBER | 452 | 10,295 | 7 | 190 | 8 | 143 | 44 | 1,265 | 2,633 | 61,751 |
| 1978 | | | | | | | | | | |
| JANUARY | 437 | 9,217 | 9 | 237 | 4 | 74 | 25 | 738 | 2,629 | 59,728 |
| FEBRUARY | 463 | 10,737 | 2 | 49 | 16 | 178 | 39 | 1,119 | 3,046 | 72,910 |
| MARCH | 424 | 8,930 | 14 | 335 | 8 | 48 | 38 | 1,116 | 2,983 | 68,959 |
| APRIL | 342 | 7,186 | 5 | 146 | 9 | 91 | 51 | 1,645 | 2,812 | 66,161 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 246 | 3,204 | 21 | 570 | 11 | 399 | 61 | 1,497 | 4,702 | 102,555 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 54 | 703 | 4 | 101 | .. | 55 | 15 | 349 | 1,073 | 24,036 |
| JUNE | 36 | 535 | 3 | 90 | 1 | 78 | 21 | 534 | 1,067 | 24,386 |
| SEPTEMBER | 80 | 1,080 | 5 | 144 | 3 | 83 | 22 | 595 | 1,211 | 27,948 |
| DECEMBER | 50 | 644 | 2 | 69 | 3 | 49 | 13 | 315 | 1,078 | 26,143 |
| 1978 | | | | | | | | | | |
| MARCH | 58 | 754 | 4 | 131 | 10 | 134 | 16 | 363 | 908 | 22,228 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 14 | 192 | .. | .. | 1 | 8 | 1 | 16 | 397 | 9,108 |
| DECEMBER | 18 | 223 | .. | .. | .. | .. | 5 | 129 | 339 | 9,099 |
| 1978 | | | | | | | | | | |
| JANUARY | 22 | 292 | 1 | 27 | .. | 7 | 6 | 114 | 260 | 6,732 |
| FEBRUARY | 20 | 263 | .. | .. | 4 | 44 | 3 | 94 | 307 | 7,519 |
| MARCH | 16 | 199 | 3 | 104 | 6 | 83 | 7 | 155 | 341 | 7,977 |
| APRIL | 22 | 285 | 2 | 80 | 2 | 19 | 8 | 212 | 312 | 8,179 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 4,575 | 89,053 | 202 | 5,659 | 81 | 2,145 | 451 | 12,904 | 40,443 | 871,277 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,225 | 23,712 | 48 | 1,435 | 13 | 469 | 133 | 4,216 | 9,503 | 209,592 |
| JUNE | 1,123 | 23,397 | 65 | 1,900 | 10 | 436 | 120 | 3,343 | 9,582 | 209,616 |
| SEPTEMBER | 1,541 | 32,827 | 27 | 739 | 12 | 287 | 119 | 3,612 | 10,857 | 249,768 |
| DECEMBER | 1,450 | 31,207 | 31 | 917 | 23 | 370 | 110 | 3,172 | 10,201 | 235,186 |
| 1978 | | | | | | | | | | |
| MARCH | 1,382 | 29,638 | 29 | 752 | 38 | 434 | 118 | 3,336 | 9,566 | 223,825 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 507 | 10,586 | 9 | 280 | 6 | 76 | 29 | 827 | 3,910 | 87,941 |
| DECEMBER | 470 | 10,518 | 7 | 190 | 8 | 143 | 49 | 1,394 | 2,972 | 70,850 |
| 1978 | | | | | | | | | | |
| JANUARY | 459 | 9,509 | 10 | 264 | 4 | 81 | 31 | 852 | 2,889 | 66,460 |
| FEBRUARY | 483 | 11,000 | 2 | 49 | 20 | 222 | 42 | 1,213 | 3,353 | 80,429 |
| MARCH | 440 | 9,129 | 17 | 439 | 14 | 131 | 45 | 1,271 | 3,324 | 76,936 |
| APRIL | 364 | 7,471 | 7 | 226 | 11 | 110 | 59 | 1,857 | 3,124 | 74,340 |

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 - | | | | | | | | | | |
| 1976/77 | 68,420 | 1,280,126 | 24,148 | 386,014 | 38,748 | 921,400 | 3,841 | 80,470 | 6,777 | 198,298 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 16,798 | 322,849 | 5,926 | 94,822 | 9,797 | 237,847 | 741 | 16,356 | 1,729 | 50,594 |
| JUNE | 15,983 | 306,998 | 5,214 | 84,509 | 9,904 | 244,768 | 582 | 12,568 | 1,511 | 47,564 |
| SEPTEMBER | 16,201 | 319,522 | 4,972 | 82,680 | 11,955 | 294,350 | 924 | 21,595 | 1,252 | 38,977 |
| DECEMBER | 16,783 | 337,377 | 5,579 | 99,874 | 9,250 | 238,731 | 1,589 | 35,710 | 1,239 | 39,307 |
| 1978 | | | | | | | | | | |
| MARCH | 17,687 | 373,089 | 6,392 | 121,143 | 8,916 | 233,253 | 836 | 19,986 | 1,310 | 41,703 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 6,697 | 133,801 | 2,382 | 43,412 | 3,249 | 85,145 | 627 | 14,135 | 435 | 13,977 |
| DECEMBER | 4,835 | 98,810 | 1,509 | 27,065 | 2,899 | 75,073 | 418 | 9,171 | 421 | 12,338 |
| 1978 | | | | | | | | | | |
| JANUARY | 5,572 | 117,612 | 1,851 | 35,242 | 2,775 | 72,061 | 302 | 7,087 | 409 | 12,552 |
| FEBRUARY | 5,881 | 125,387 | 2,187 | 41,385 | 3,127 | 81,260 | 291 | 6,933 | 406 | 13,187 |
| MARCH | 6,234 | 130,090 | 2,354 | 44,516 | 3,014 | 79,932 | 243 | 5,966 | 495 | 15,964 |
| APRIL | 5,459 | 118,643 | 1,887 | 36,241 | 2,992 | 77,121 | 232 | 5,633 | 521 | 15,554 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 4,603 | 82,755 | 2,158 | 33,210 | 6,555 | 143,479 | 580 | 11,908 | 430 | 15,580 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,122 | 20,588 | 560 | 8,465 | 1,710 | 37,359 | 116 | 2,466 | 92 | 3,646 |
| JUNE | 1,127 | 20,582 | 428 | 6,580 | 1,832 | 41,077 | 84 | 1,828 | 91 | 4,520 |
| SEPTEMBER | 1,129 | 20,953 | 467 | 7,237 | 1,931 | 43,185 | 144 | 3,168 | 74 | 3,043 |
| DECEMBER | 1,029 | 19,382 | 491 | 8,353 | 1,590 | 37,569 | 125 | 2,791 | 77 | 2,862 |
| 1978 | | | | | | | | | | |
| MARCH | 1,130 | 22,582 | 509 | 9,174 | 1,529 | 35,688 | 101 | 2,284 | 90 | 3,493 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 388 | 7,111 | 213 | 3,485 | 551 | 13,393 | 43 | 995 | 26 | 988 |
| DECEMBER | 292 | 5,509 | 125 | 2,131 | 528 | 12,153 | 31 | 712 | 27 | 907 |
| 1978 | | | | | | | | | | |
| JANUARY | 282 | 5,359 | 118 | 2,088 | 453 | 10,393 | 36 | 819 | 26 | 957 |
| FEBRUARY | 430 | 8,426 | 203 | 3,536 | 543 | 12,528 | 38 | 863 | 18 | 669 |
| MARCH | 418 | 8,797 | 188 | 3,550 | 533 | 12,767 | 27 | 602 | 46 | 1,867 |
| APRIL | 367 | 7,257 | 143 | 2,877 | 439 | 9,914 | 31 | 656 | 36 | 1,173 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 73,023 | 1,362,881 | 26,306 | 419,224 | 45,303 | 1,064,939 | 4,421 | 92,378 | 7,207 | 213,878 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 17,920 | 343,437 | 6,486 | 103,287 | 11,507 | 275,206 | 857 | 18,822 | 1,821 | 54,240 |
| JUNE | 17,110 | 327,580 | 5,642 | 91,089 | 11,736 | 285,845 | 666 | 14,396 | 1,602 | 52,084 |
| SEPTEMBER | 17,330 | 340,475 | 5,439 | 89,917 | 13,886 | 337,535 | 1,068 | 24,753 | 1,326 | 42,020 |
| DECEMBER | 17,812 | 356,759 | 6,070 | 108,227 | 10,840 | 276,320 | 1,714 | 38,501 | 1,316 | 42,169 |
| 1978 | | | | | | | | | | |
| MARCH | 18,817 | 395,671 | 6,901 | 130,317 | 10,445 | 268,941 | 937 | 22,270 | 1,400 | 45,196 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 7,085 | 140,912 | 2,595 | 46,897 | 3,800 | 98,538 | 670 | 15,130 | 461 | 14,965 |
| DECEMBER | 5,127 | 104,319 | 1,634 | 29,196 | 3,427 | 87,226 | 449 | 9,883 | 448 | 13,245 |
| 1978 | | | | | | | | | | |
| JANUARY | 5,854 | 122,971 | 1,969 | 37,330 | 3,228 | 82,454 | 338 | 7,906 | 435 | 13,509 |
| FEBRUARY | 6,311 | 133,813 | 2,390 | 44,921 | 3,670 | 93,788 | 329 | 7,796 | 424 | 13,856 |
| MARCH | 6,652 | 138,887 | 2,542 | 48,066 | 3,547 | 92,699 | 270 | 6,568 | 541 | 17,831 |
| APRIL | 5,826 | 125,900 | 2,030 | 39,118 | 3,431 | 87,035 | 263 | 6,289 | 557 | 16,727 |

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 - | | | | | | | | | | |
| 1976/77 | 6,948 | 120,789 | 1,017 | 27,219 | 507 | 13,119 | 2,409 | 66,083 | 152,815 | 3,093,578 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,620 | 28,859 | 237 | 6,425 | 153 | 3,680 | 612 | 16,896 | 37,613 | 778,328 |
| JUNE | 990 | 18,204 | 269 | 7,700 | 161 | 3,540 | 582 | 16,827 | 35,196 | 742,678 |
| SEPTEMBER | 1,580 | 28,559 | 207 | 5,759 | 208 | 3,784 | 636 | 17,691 | 37,935 | 812,907 |
| DECEMBER | 1,406 | 27,995 | 280 | 7,498 | 188 | 3,093 | 678 | 20,144 | 36,992 | 809,729 |
| 1978 | | | | | | | | | | |
| MARCH | 1,321 | 26,390 | 253 | 6,514 | 215 | 4,062 | 639 | 19,961 | 37,569 | 846,101 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 529 | 11,164 | 109 | 2,958 | 68 | 1,158 | 251 | 7,480 | 14,347 | 313,230 |
| DECEMBER | 415 | 8,221 | 72 | 1,838 | 44 | 698 | 193 | 5,879 | 10,806 | 239,093 |
| 1978 | | | | | | | | | | |
| JANUARY | 447 | 8,900 | 73 | 1,947 | 49 | 882 | 159 | 5,123 | 11,637 | 261,406 |
| FEBRUARY | 455 | 9,598 | 84 | 2,244 | 94 | 1,890 | 257 | 8,260 | 12,782 | 290,144 |
| MARCH | 419 | 7,892 | 96 | 2,323 | 72 | 1,290 | 223 | 6,578 | 13,150 | 294,551 |
| APRIL | 389 | 7,025 | 89 | 2,348 | 67 | 1,288 | 236 | 6,711 | 11,872 | 270,564 |
| OTHER DWELLINGS | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 341 | 4,465 | 71 | 1,776 | 34 | 1,075 | 215 | 4,940 | 14,987 | 299,188 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 79 | 1,070 | 15 | 362 | 8 | 294 | 45 | 1,003 | 3,747 | 75,253 |
| JUNE | 73 | 926 | 20 | 539 | 10 | 215 | 66 | 1,517 | 3,731 | 77,784 |
| SEPTEMBER | 133 | 1,735 | 8 | 166 | 20 | 446 | 55 | 1,357 | 3,961 | 81,290 |
| DECEMBER | 98 | 1,332 | 16 | 431 | 30 | 493 | 48 | 1,122 | 3,504 | 74,355 |
| 1978 | | | | | | | | | | |
| MARCH | 86 | 1,125 | 11 | 342 | 32 | 394 | 53 | 1,302 | 3,541 | 76,384 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 21 | 266 | 8 | 191 | 4 | 105 | 20 | 456 | 1,274 | 26,990 |
| DECEMBER | 42 | 581 | 4 | 126 | 15 | 271 | 9 | 204 | 1,073 | 22,594 |
| 1978 | | | | | | | | | | |
| JANUARY | 25 | 298 | 2 | 33 | 2 | 52 | 16 | 371 | 960 | 20,370 |
| FEBRUARY | 35 | 459 | 7 | 268 | 21 | 219 | 17 | 374 | 1,312 | 27,342 |
| MARCH | 26 | 368 | 2 | 41 | 9 | 123 | 20 | 557 | 1,269 | 28,672 |
| APRIL | 36 | 435 | 2 | 50 | 3 | 75 | 24 | 551 | 1,081 | 22,988 |
| TOTAL | | | | | | | | | | |
| YEARS - | | | | | | | | | | |
| 1976/77 | 7,289 | 125,254 | 1,088 | 28,995 | 541 | 14,194 | 2,624 | 71,023 | 167,802 | 3,392,766 |
| QUARTERS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| MARCH | 1,699 | 29,929 | 252 | 6,787 | 161 | 3,974 | 657 | 17,899 | 41,360 | 853,581 |
| JUNE | 1,063 | 19,130 | 289 | 8,239 | 171 | 3,755 | 648 | 18,344 | 38,927 | 820,462 |
| SEPTEMBER | 1,713 | 30,294 | 215 | 5,925 | 228 | 4,230 | 691 | 19,048 | 41,896 | 894,197 |
| DECEMBER | 1,504 | 29,327 | 296 | 7,929 | 218 | 3,586 | 726 | 21,266 | 40,496 | 884,084 |
| 1978 | | | | | | | | | | |
| MARCH | 1,407 | 27,515 | 264 | 6,856 | 247 | 4,456 | 692 | 21,263 | 41,110 | 922,485 |
| MONTHS - | | | | | | | | | | |
| 1977 | | | | | | | | | | |
| NOVEMBER | 550 | 11,430 | 117 | 3,149 | 72 | 1,263 | 271 | 7,936 | 15,621 | 340,220 |
| DECEMBER | 457 | 8,802 | 76 | 1,964 | 59 | 969 | 202 | 6,083 | 11,879 | 261,687 |
| 1978 | | | | | | | | | | |
| JANUARY | 472 | 9,198 | 75 | 1,980 | 51 | 934 | 175 | 5,494 | 12,597 | 281,776 |
| FEBRUARY | 490 | 10,057 | 91 | 2,512 | 115 | 2,109 | 274 | 8,634 | 14,094 | 317,486 |
| MARCH | 445 | 8,260 | 98 | 2,364 | 81 | 1,413 | 243 | 7,135 | 14,419 | 323,223 |
| APRIL | 425 | 7,460 | 91 | 2,398 | 70 | 1,363 | 260 | 7,262 | 12,953 | 293,552 |

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 - 1976/77 | 108,331 | 166,950 | 27,150 | 2,760 | 19,783 | 4,069 | 1,322 | 6,340 | 6,860 | 343,565 |
| QUARTERS - 1977 | | | | | | | | | | |
| MARCH | 23,635 | 37,903 | 6,140 | 657 | 5,046 | 733 | 309 | 1,377 | 1,528 | 77,330 |
| JUNE | 24,565 | 41,010 | 6,751 | 761 | 5,138 | 674 | 420 | 1,812 | 1,864 | 82,995 |
| SEPTEMBER | 27,276 | 46,409 | 9,634 | 713 | 5,574 | 675 | 330 | 1,996 | 1,868 | 94,475 |
| DECEMBER 1978 | 24,764 | 51,115 | 8,253 | 947 | 4,991 | 730 | 280 | 2,232 | 2,002 | 95,314 |
| MARCH | 24,265 | 49,124 | 7,625 | 589 | 5,087 | 501 | 233 | 2,325 | 1,723 | 91,472 |
| MONTHS - 1977 | | | | | | | | | | |
| NOVEMBER | 9,129 | 21,161 | 2,795 | 356 | 1,790 | 285 | 60 | 721 | 641 | 36,938 |
| DECEMBER 1978 | 6,762 | 11,944 | 2,461 | 341 | 1,542 | 147 | 76 | 795 | 678 | 24,746 |
| JANUARY | 6,990 | 12,957 | 2,466 | 71 | 1,377 | 157 | 94 | 735 | 505 | 25,352 |
| FEBRUARY | 7,844 | 16,632 | 2,632 | 247 | 1,672 | 137 | 32 | 810 | 668 | 30,674 |
| MARCH | 9,631 | 19,535 | 2,527 | 271 | 1,838 | 207 | 107 | 780 | 550 | 35,446 |
| APRIL | 9,078 | 16,294 | 2,258 | 137 | 1,751 | 209 | 160 | 917 | 664 | 31,468 |
| CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A) | | | | | | | | | | |
| YEARS - 1976/77 | 103,082 | 14,451 | 77,826 | 3,273 | 38,374 | 3,453 | 977 | 1,603 | 7,506 | 250,545 |
| QUARTERS - 1977 | | | | | | | | | | |
| MARCH | 25,773 | 3,048 | 21,624 | 1,137 | 9,004 | 513 | 184 | 542 | 1,762 | 63,607 |
| JUNE | 24,807 | 3,354 | 22,065 | 709 | 8,575 | 912 | 317 | 421 | 1,524 | 62,684 |
| SEPTEMBER | 26,602 | 2,321 | 23,805 | 640 | 9,341 | 1,152 | 207 | 330 | 1,419 | 65,817 |
| DECEMBER 1978 | 25,818 | 3,046 | 25,997 | 1,239 | 7,710 | 1,118 | 215 | 421 | 1,814 | 67,378 |
| MARCH | 26,227 | 3,052 | 20,157 | 1,154 | 9,271 | 1,722 | 51 | 238 | 1,577 | 63,449 |
| MONTHS - 1977 | | | | | | | | | | |
| NOVEMBER | 9,954 | 1,348 | 9,644 | 386 | 3,089 | 373 | 74 | 102 | 702 | 25,672 |
| DECEMBER 1978 | 7,571 | 889 | 8,068 | 356 | 1,794 | 509 | 74 | 63 | 378 | 19,702 |
| JANUARY | 8,797 | 726 | 6,731 | 215 | 2,405 | 834 | 50 | 50 | 456 | 20,264 |
| FEBRUARY | 8,367 | 1,169 | 6,535 | 463 | 3,634 | 452 | 1 | 93 | 528 | 21,242 |
| MARCH | 9,063 | 1,157 | 6,891 | 476 | 3,232 | 436 | .. | 95 | 593 | 21,943 |
| APRIL | 8,050 | 1,211 | 6,734 | 445 | 2,254 | 713 | 15 | 132 | 728 | 20,282 |
| LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A) | | | | | | | | | | |
| YEARS - 1976/77 | 2,044,029 | | 1,429,479 | 191,467 | 363,724 | 247,506 | 45,318 | 24,707 | 94,569 | 4,440,799 |
| QUARTERS - 1977 | | | | | | | | | | |
| MARCH | 453,463 | | 345,916 | 39,216 | 87,410 | 60,549 | 10,326 | 6,253 | 20,159 | 1,023,292 |
| JUNE | 492,338 | | 397,717 | 47,789 | 88,952 | 54,613 | 13,971 | 6,546 | 26,147 | 1,128,073 |
| SEPTEMBER | 510,810 | | 454,563 | 34,782 | 81,563 | 65,144 | 10,274 | 6,748 | 25,886 | 1,189,770 |
| DECEMBER 1978 | 538,934 | | 446,835 | 69,708 | 80,358 | 68,434 | 10,299 | 7,039 | 29,857 | 1,251,464 |
| MARCH | 491,562 | | 352,404 | 54,718 | 68,207 | 59,949 | 8,993 | 7,328 | 25,272 | 1,068,433 |
| MONTHS - 1977 | | (NC) | | | | | | | | |
| NOVEMBER | 183,666 | | 148,128 | 24,263 | 26,412 | 24,478 | 3,188 | 2,312 | 9,124 | 421,571 |
| DECEMBER 1978 | 196,135 | | 156,408 | 28,852 | 28,786 | 22,929 | 4,221 | 2,115 | 11,837 | 451,283 |
| JANUARY | 140,196 | | 94,844 | 15,406 | 17,995 | 18,560 | 2,598 | 1,974 | 6,746 | 298,319 |
| FEBRUARY | 155,227 | | 126,209 | 19,898 | 25,208 | 22,938 | 2,927 | 3,127 | 8,153 | 363,787 |
| MARCH | 196,139 | | 131,351 | 19,314 | 25,004 | 18,451 | 3,468 | 2,227 | 10,373 | 406,327 |
| APRIL | 172,100 | | 123,639 | 19,169 | 25,902 | 17,603 | 3,326 | 2,529 | 8,109 | 372,377 |
| LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A) | | | | | | | | | | |
| YEARS - 1976/77 | 477,760 | | 284,516 | 36,238 | 53,011 | 45,366 | 7,059 | 2,280 | 26,030 | 932,260 |
| QUARTERS - 1977 | | | | | | | | | | |
| MARCH | 494,655 | | 289,449 | 49,610 | 51,625 | 47,215 | 7,788 | 2,767 | 25,878 | 968,987 |
| JUNE | 477,760 | | 284,516 | 36,238 | 53,011 | 45,366 | 7,059 | 2,280 | 26,030 | 932,260 |
| SEPTEMBER | 475,103 | | 312,459 | 52,500 | 45,164 | 52,626 | 6,726 | 2,428 | 26,828 | 973,834 |
| DECEMBER 1978 | 457,112 | | 252,693 | 62,799 | 40,839 | 53,702 | 9,158 | 1,841 | 26,221 | 904,365 |
| MARCH | 511,338 | | 272,705 | 61,255 | 43,539 | 53,209 | 10,247 | 2,133 | 28,585 | 983,011 |
| MONTHS - 1977 | | (NC) | | | | | | | | |
| NOVEMBER | 504,894 | | 287,739 | 71,456 | 45,222 | 55,266 | 10,486 | 1,936 | 29,402 | 1,006,401 |
| DECEMBER 1978 | 457,112 | | 252,693 | 62,799 | 40,839 | 53,702 | 9,158 | 1,841 | 26,221 | 904,365 |
| JANUARY | 487,144 | | 273,484 | 64,266 | 43,727 | 54,479 | 9,528 | 1,787 | 26,887 | 961,302 |
| FEBRUARY | 514,112 | | 277,109 | 63,569 | 41,467 | 53,301 | 9,964 | 1,834 | 29,572 | 990,928 |
| MARCH | 511,338 | | 272,705 | 61,255 | 43,539 | 53,209 | 10,247 | 2,133 | 28,585 | 983,011 |
| APRIL | 517,248 | | 271,080 | 62,061 | 44,608 | 51,119 | 10,380 | 2,128 | 30,882 | 989,486 |

(A) - INCLUDES ALTERATIONS AND ADDITIONS

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

| | BANKS | | BUILDING SOCIETIES | | FINANCE COMPANIES | GOVERNMENT | OTHER | TOTAL |
|-------------------------------------|---------|---------|--------------------|-------------|-------------------|------------|-------|---------|
| | SAVINGS | TRADING | PERMANENT | TERMINATING | | | | |
| <u>NEW SOUTH WALES</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 53,963 | 30,835 | 71,833 | 12,673 | 5,192 | 2,053 | 5,297 | 181,846 |
| DECEMBER | 42,043 | 18,687 | 56,142 | 9,713 | 4,634 | 2,480 | 4,333 | 138,032 |
| 1978 | | | | | | | | |
| JANUARY | 43,617 | 23,767 | 50,041 | 10,653 | 4,687 | 2,339 | 3,634 | 138,738 |
| FEBRUARY | 58,868 | 30,503 | 59,078 | 10,763 | 5,672 | 2,844 | 6,233 | 173,961 |
| MARCH | 59,790 | 34,560 | 61,988 | 8,326 | 7,383 | 2,460 | 5,571 | 180,078 |
| APRIL | 55,856 | 26,528 | 49,120 | 7,561 | 6,586 | 2,355 | 6,522 | 154,528 |
| <u>VICTORIA</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 68,240 | 12,853 | 29,770 | 9,444 | 4,388 | 11,922 | 2,748 | 139,365 |
| DECEMBER | 56,494 | 7,307 | 28,603 | 6,597 | 4,585 | 8,508 | 3,221 | 115,315 |
| 1978 | | | | | | | | |
| JANUARY | 63,058 | 7,977 | 23,550 | 3,455 | 3,982 | 6,722 | 2,416 | 111,160 |
| FEBRUARY | 63,237 | 9,997 | 27,613 | 6,074 | 4,320 | 10,985 | 4,200 | 126,426 |
| MARCH | 65,566 | 9,860 | 25,023 | 7,498 | 4,088 | 7,126 | 2,816 | 121,977 |
| APRIL | 65,093 | 8,588 | 23,493 | 10,166 | 4,829 | 5,756 | 3,090 | 121,015 |
| <u>QUEENSLAND</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 43,160 | 8,548 | 3,191 | 3,844 | 8,095 | 6,008 | 1,316 | 74,162 |
| DECEMBER | 18,160 | 6,298 | 8,585 | 2,320 | 5,555 | 5,030 | 971 | 46,919 |
| 1978 | | | | | | | | |
| JANUARY | 26,999 | 7,456 | 11,769 | 630 | 5,305 | 5,857 | 731 | 58,747 |
| FEBRUARY | 22,787 | 7,646 | 11,947 | 443 | 5,559 | 4,041 | 1,009 | 53,432 |
| MARCH | 26,214 | 7,524 | 9,216 | 324 | 6,462 | 4,217 | 947 | 54,904 |
| APRIL | 22,088 | 7,114 | 9,681 | 304 | 6,526 | 3,661 | 811 | 50,185 |
| <u>SOUTH AUSTRALIA</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 19,947 | 9,546 | 9,636 | .. | 5,210 | 3,271 | 603 | 48,213 |
| DECEMBER | 14,464 | 4,512 | 7,151 | .. | 4,925 | 2,477 | 648 | 34,177 |
| 1978 | | | | | | | | |
| JANUARY | 17,317 | 7,709 | 5,930 | .. | 3,801 | 2,745 | 418 | 37,920 |
| FEBRUARY | 17,237 | 9,203 | 7,918 | .. | 4,936 | 2,234 | 632 | 42,160 |
| MARCH | 17,792 | 10,002 | 5,899 | .. | 6,051 | 2,589 | 722 | 43,055 |
| APRIL | 15,172 | 8,743 | 8,322 | .. | 4,495 | 2,665 | 743 | 40,140 |
| <u>WESTERN AUSTRALIA</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 13,624 | 4,610 | 24,335 | 1,591 | 3,767 | 1,387 | 669 | 49,983 |
| DECEMBER | 10,700 | 3,070 | 22,170 | 1,320 | 4,075 | 1,764 | 499 | 43,598 |
| 1978 | | | | | | | | |
| JANUARY | 13,559 | 3,917 | 23,670 | 2,189 | 3,729 | 1,272 | 731 | 49,067 |
| FEBRUARY | 12,575 | 4,322 | 22,409 | 2,070 | 3,520 | 1,677 | 627 | 47,200 |
| MARCH | 13,088 | 4,679 | 24,458 | 980 | 3,695 | 1,236 | 695 | 48,831 |
| APRIL | 11,183 | 3,688 | 30,675 | 2,112 | 4,221 | 1,222 | 573 | 53,674 |
| <u>TASMANIA</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 5,087 | 1,666 | 2,351 | 247 | 158 | 1,541 | 360 | 11,410 |
| DECEMBER | 4,143 | 1,100 | 1,104 | 260 | 250 | 1,120 | 309 | 8,286 |
| 1978 | | | | | | | | |
| JANUARY | 4,400 | 1,414 | 1,559 | 90 | 98 | 1,037 | 474 | 9,072 |
| FEBRUARY | 4,184 | 1,476 | 1,457 | 167 | 201 | 1,146 | 225 | 8,856 |
| MARCH | 5,351 | 1,771 | 1,574 | 135 | 44 | 1,687 | 263 | 10,825 |
| APRIL | 3,971 | 1,568 | 2,072 | 140 | 233 | 1,011 | 244 | 9,239 |
| <u>NORTHERN TERRITORY</u> | | | | | | | | |
| 1977 | | | | | | | | |
| NOVEMBER | 428 | 257 | | .. | 172 | 942 | | 2,502 |
| DECEMBER | 134 | 301 | | .. | 34 | 609 | | 1,233 |
| 1978 | | | (A) | | | | (A) | |
| JANUARY | 137 | 262 | | .. | .. | 1,348 | | 1,948 |
| FEBRUARY | 401 | 224 | | .. | 50 | 1,182 | | 1,857 |
| MARCH | 680 | 207 | | .. | 140 | 1,322 | | 2,901 |
| APRIL | 282 | 255 | | .. | 40 | 766 | | 1,427 |
| <u>AUSTRALIAN CAPITAL TERRITORY</u> | | | | | | | | |
| | | | (B) | | | | (B) | |
| 1977 | | | | | | | | |
| NOVEMBER | 3,321 | 1,484 | 2,724 | .. | 599 | 2,460 | 118 | 10,003 |
| DECEMBER | 3,024 | 967 | 3,214 | .. | 657 | 2,630 | .. | 10,337 |
| 1978 | | | | | | | | |
| JANUARY | 2,948 | 866 | 2,851 | .. | 329 | 1,618 | 107 | 8,518 |
| FEBRUARY | 3,629 | 1,683 | 3,226 | .. | 419 | 1,298 | 194 | 10,449 |
| MARCH | 4,316 | 1,101 | 3,166 | .. | 597 | 1,595 | 162 | 10,385 |
| APRIL | 3,337 | 671 | 3,127 | .. | 549 | 1,895 | 192 | 9,687 |

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

