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## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1978

### 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  
For copies of this publication contact Information Services, Canberra 526627 or State offices.

### MAIN FEATURES

- The total value of loans approved by significant lenders to individuals for the construction and purchase of dwellings in July 1978 was \$452.5 million. This was \$4.8 million up on loans approved in June and \$5.5 million up on the July 1977 figure.
- First mortgage (or equivalent) finance was provided for 19,672 dwelling units in July 1978. This was 61 units more than for June, but 1,016 units less than for July 1977.
- Loans approved for the construction of dwellings in July 1978 totalled \$83.5 million, a rise of \$4.0 million over June and \$5.9 million up on July 1977.

### EXPLANATORY NOTES

#### Introduction

This bulletin presents statistics of finance (secured by mortgage or other security, including secured personal loans and contracts of sale) approved by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. Also included is housing finance provided to employees by lenders covered in this collection.

2. A significant lender providing housing finance for owner occupation is covered in this collection if –

(a) it satisfies either of the following criteria on an Australia-wide basis:

- (i) Loans approved to individuals for housing finance for owner occupation during 1976-77 exceeded \$250,000 or
- (ii) Balances outstanding on such loans as at 30 June 1977 exceeded \$2 million,

and

(b) It is one of the types of lenders described below:

#### Banks

- (i) Incorporated companies coming within the meaning of the *Banking Act* 1959, or
- (ii) constituted by a State Act.

#### Building Societies

- (i) registered under relevant State or Territory legislation, and
- (ii) operate on a co-operative basis and provide finance to their members principally in the form of housing loans.

#### Finance Companies

Incorporated companies mainly engaged in providing credit to the general public, i.e. businesses as well as persons in their private capacity.

#### Government Authorities and Departments

Federal, State or semi-government authorities and departments providing housing finance (including contracts of sale) for owner occupation. Government trading enterprises are classified in this publication according to the activity of the enterprise and not as a government authority or department, e.g. State government insurance offices are included with Insurance Companies.

#### Insurance Companies

- (i) bodies corporate which have made an application for an authority to carry on insurance business under the *Insurance Act* 1973, or
- (ii) bodies corporate registered under the *Life Insurance Act* 1945, or
- (iii) constituted by a State Act.

*Credit Unions (Co-operative Credit Societies)*

- (i) registered under relevant State or Territory legislation; and
- (ii) organised on a co-operative basis to provide finance to their members.

3. 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.

**Definitions and descriptions of data items**

4. *Loans approved.* A loan approval is a firm commitment to advance funds. Loans approved for amounts additional to loans previously approved are also included. Under contracts of sale, the sale value of the dwellings less any deposit made is treated as the approval.

5. *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 the month. Also included are loans cancelled in part.

6. *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 also included. In the case of contracts of sale the advance is assumed to be equal to the approval.

7. *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 an *other dwelling* are

flats, home units, semi-detached cottages, villa units, town houses, etc.

8. *Number of dwelling units.* This item refers to the number of houses and other dwellings for which loans secured by contract of sale or first mortgage only 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.

9. *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.

10. *Loans approved for –*

(a) *Construction of dwellings*

(i) *Houses.* This category refers to loans to individuals to fund the construction of *houses* which they will occupy.

(ii) *Other dwellings.* This category refers to loans to individuals to fund the construction of *other dwellings* which they will occupy. Where a group of people combine to organise the construction of a block of home units, town houses, etc., and each person in the group is to acquire a title to one of the dwelling units, it is included in this category. Also included are instances where an individual constructs more than one dwelling unit and the value of the particular unit intended for owner occupation represents fifty per cent or more of the total value.

(b) *Purchase of newly erected dwellings.* This item represents the purchases 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.

(c) *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 the purchaser is not the original occupant.

**Reliability of statistics**

11. In certain cases funds provided by lenders are used to pay off loans previously negotiated with other lenders, i.e. individuals have "refinanced" their housing loans. Where this occurs details may be "double counted" and the "net flow" to the household sector may be overstated. The precise extent of this "refinancing" activity is not known, but is believed to be insignificant.

**Revisions**

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

**Comparability with other statistics on housing finance**

13. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner Occupation – Savings and Trading Banks, Australia*, (5608.0) and *Housing Finance for Owner Occupation – Permanent Building Societies, Australia* (5610.0).

14. All publications produced by the ABS are listed in *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

**Symbols and other usages**

Dwgs – number of dwelling units

– – nil, or less than half the final digit shown

n.a. – not available.

**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
1977/78	98,175	2,025,190	35,761	629,591	57,186	1,496,977	9,722	227,871	9,561	295,997
MONTHS -										
1977										
JUNE	8,690	166,767	3,155	49,470	4,780	120,223	498	10,890	810	28,861
JULY	7,946	157,168	2,598	41,436	5,430	136,713	372	8,715	748	25,638
AUGUST	8,691	170,841	3,207	53,352	5,922	152,740	633	14,832	750	24,661
SEPTEMBER	7,667	151,653	2,581	41,654	5,724	145,929	1,019	23,536	720	22,282
OCTOBER	7,777	156,092	2,671	45,471	4,537	117,689	1,360	30,959	764	24,632
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	4,185	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	4,296	115,710	673	16,379	817	25,595
APRIL	7,755	167,375	2,860	53,559	4,310	113,978	789	19,346	863	25,035
MAY	9,378	198,440	3,495	62,733	4,898	130,155	828	20,238	1,017	29,441
JUNE	7,716	165,698	2,762	50,390	4,657	123,745	554	13,278	945	28,402
JULY	7,611	165,248	2,804	52,492	4,842	129,350	363	8,704	901	27,038
OTHER DWELLINGS										
YEARS -										
1976/77	6,183	113,107	2,970	45,535	8,623	195,810	735	15,325	632	23,027
1977/78	5,832	114,572	2,602	45,442	8,234	199,267	602	13,157	710	26,036
MONTHS -										
1977										
JUNE	506	9,512	204	3,335	755	17,720	36	822	53	2,343
JULY	483	9,045	187	2,797	846	19,119	34	730	38	1,588
AUGUST	531	9,879	233	3,685	848	21,131	45	978	42	1,989
SEPTEMBER	462	8,893	214	3,804	841	20,160	116	2,335	45	1,325
OCTOBER	460	8,973	193	3,274	667	16,315	62	1,331	47	1,638
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	74	2,942
MAY	561	11,502	311	5,623	702	16,988	47	1,071	58	2,308
JUNE	490	9,914	203	3,492	561	13,564	41	936	71	2,578
JULY	477	9,866	259	4,982	662	16,432	20	464	77	2,375
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
1977/78	104,007	2,139,762	38,363	675,033	65,420	1,696,244	10,324	241,028	10,271	322,033
MONTHS -										
1977										
JUNE	9,196	176,279	3,359	52,805	5,535	137,943	534	11,712	863	31,204
JULY	8,429	166,213	2,785	44,233	6,276	155,832	406	9,445	786	27,226
AUGUST	9,222	180,720	3,440	57,037	6,770	173,871	678	15,810	792	26,650
SEPTEMBER	8,129	160,546	2,795	45,458	6,565	166,089	1,135	25,871	765	23,607
OCTOBER	8,237	165,065	2,864	48,745	5,204	134,004	1,422	32,290	811	26,270
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	4,930	131,572	713	17,263	920	28,670
APRIL	8,235	176,982	3,036	57,155	4,845	126,597	833	20,283	937	27,977
MAY	9,939	209,942	3,806	68,356	5,600	147,143	875	21,309	1,075	31,749
JUNE	8,206	175,612	2,965	53,882	5,218	137,309	595	14,214	1,016	30,980
JULY	8,088	175,114	3,063	57,474	5,504	145,782	383	9,168	978	29,413

## 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	4,927	125,455	234,823	4,798,983
1977/78	12,225	244,615	1,539	40,944	1,088	19,107	4,683	129,545	229,940	5,109,837
MONTHS -										
1977										
JUNE	928	18,704	133	3,724	84	1,607	332	9,129	19,410	409,375
JULY	1,339	27,653	113	2,983	77	1,471	369	10,038	18,992	411,815
AUGUST	1,124	20,805	140	3,989	68	1,450	368	9,652	20,903	452,322
SEPTEMBER	1,121	21,608	94	2,536	104	1,665	373	9,849	19,403	420,712
OCTOBER	1,085	21,482	144	3,898	99	1,669	451	11,571	18,888	413,463
NOVEMBER	1,202	24,758	150	4,177	78	1,333	439	11,650	22,156	482,864
DECEMBER	1,002	20,923	109	2,765	58	1,003	354	10,075	16,439	367,499
1978										
JANUARY	962	19,424	108	2,864	70	1,171	264	7,786	17,341	388,622
FEBRUARY	978	21,353	118	3,064	117	2,199	389	11,631	18,918	430,593
MARCH	908	18,021	145	3,499	94	1,541	407	11,908	19,559	439,387
APRIL	796	15,297	120	3,184	90	1,631	411	11,437	17,994	410,842
MAY	899	17,437	160	4,253	110	2,028	465	13,386	21,250	478,111
JUNE	809	15,854	138	3,732	123	1,946	393	10,562	18,097	413,607
JULY	729	14,558	100	2,726	251	3,356	462	12,842	18,063	416,314
OTHER DWELLINGS										
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,578	20,147	410,871
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,217	420,866
MONTHS -										
1977										
JUNE	45	576	7	219	4	74	27	691	1,637	35,292
JULY	66	861	5	99	7	200	30	744	1,696	35,183
AUGUST	55	719	2	48	9	226	26	646	1,791	39,301
SEPTEMBER	92	1,235	6	163	7	103	22	581	1,805	38,599
OCTOBER	53	714	6	183	13	158	26	632	1,527	33,218
NOVEMBER	35	458	8	191	5	113	21	472	1,721	37,077
DECEMBER	60	804	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	1,408	31,408
MAY	66	868	11	268	12	224	42	1,005	1,810	39,857
JUNE	38	500	6	169	12	197	92	2,791	1,514	34,141
JULY	55	730	1	27	15	288	43	1,034	1,609	36,198
TOTAL										
YEARS -										
1976/77	13,827	251,678	1,747	46,155	753	19,099	5,207	132,033	254,970	5,209,854
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,059	139,215	249,157	5,530,703
MONTHS -										
1977										
JUNE	973	19,280	140	3,943	88	1,681	359	9,820	21,047	444,667
JULY	1,405	28,514	118	3,082	84	1,671	399	10,782	20,688	446,998
AUGUST	1,179	21,524	142	4,037	77	1,676	394	10,298	22,694	491,623
SEPTEMBER	1,213	22,843	100	2,699	111	1,768	395	10,430	21,208	459,311
OCTOBER	1,138	22,196	150	4,081	112	1,827	477	12,203	20,415	446,681
NOVEMBER	1,237	25,216	158	4,368	83	1,446	460	12,122	23,877	519,941
DECEMBER	1,062	21,727	113	2,891	73	1,274	370	10,446	17,869	399,636
1978										
JANUARY	1,009	20,014	111	2,924	72	1,230	286	8,271	18,580	416,160
FEBRUARY	1,033	22,075	125	3,332	142	2,462	409	12,099	20,551	465,782
MARCH	950	18,588	150	3,644	109	1,747	434	12,620	21,202	476,605
APRIL	854	16,017	124	3,314	95	1,725	443	12,200	19,402	442,250
MAY	965	18,305	171	4,521	122	2,252	507	14,391	23,060	517,968
JUNE	847	16,354	144	3,901	135	2,143	485	13,353	19,611	447,748
JULY	784	15,288	101	2,753	266	3,644	505	13,876	19,672	452,512

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
1977/78	18,665	380,136	7,371	120,609	8,820	241,127	2,709	64,044	2,331	63,776
MONTHS -										
1977										
JUNE	1,616	30,667	744	11,608	737	19,253	187	4,362	228	7,244
JULY	1,600	31,500	578	8,771	790	21,489	113	2,750	202	6,432
AUGUST	1,751	33,739	710	11,015	948	25,625	143	3,426	157	5,206
SEPTEMBER	1,645	31,978	644	9,602	838	22,924	350	8,229	178	5,093
OCTOBER	1,576	31,333	604	9,649	705	19,298	549	12,686	230	6,489
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	17,660	151	3,637	199	5,064
APRIL	1,455	30,547	532	9,670	691	19,210	155	3,817	213	5,330
MAY	1,864	37,898	716	12,017	779	21,228	134	3,375	245	5,813
JUNE	1,559	34,163	577	10,094	768	21,653	114	2,790	212	5,530
JULY	1,612	35,677	601	12,025	818	22,969	63	1,525	216	5,975
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	16	400	67	2,104
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
MONTHS -										
1977										
JUNE	11	187	14	180	4	120	3	75	10	465
JULY	5	103	14	206	2	66	-	-	7	260
AUGUST	6	95	22	340	31	1,655	-	-	3	189
SEPTEMBER	-	-	19	506	5	266	-	-	5	140
OCTOBER	9	157	10	98	4	151	-	-	5	105
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
MAY	10	180	28	420	2	57	-	-	-	-
JUNE	10	231	16	200	2	64	-	-	5	156
JULY	7	148	15	348	22	425	-	-	1	10
TOTAL										
YEARS -										
1976/77	18,795	354,055	8,948	134,613	8,427	212,195	2,884	60,099	2,988	85,111
1977/78	18,726	381,227	7,564	123,825	8,883	243,839	2,710	64,067	2,388	65,487
MONTHS -										
1977										
JUNE	1,627	30,854	758	11,788	741	19,373	190	4,437	238	7,709
JULY	1,605	31,603	592	8,977	792	21,555	113	2,750	209	6,692
AUGUST	1,757	33,834	732	11,355	979	27,280	143	3,426	160	5,395
SEPTEMBER	1,645	31,978	663	10,108	843	23,190	350	8,229	183	5,233
OCTOBER	1,585	31,490	614	9,747	709	19,449	549	12,686	235	6,594
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	17,784	151	3,637	205	5,136
APRIL	1,461	30,664	541	9,765	694	19,275	155	3,817	218	5,443
MAY	1,874	38,078	744	12,437	781	21,285	134	3,375	245	5,813
JUNE	1,569	34,394	593	10,294	770	21,717	114	2,790	217	5,686
JULY	1,619	35,825	616	12,373	840	23,394	63	1,525	217	5,985

## 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	2,760	1,249	29,551	45,388	918,269
1977/78	1,450	25,673	411	10,767	138	2,336	1,006	25,690	42,901	934,158
MONTHS -										
1977										
JUNE	196	4,094	41	1,057	8	161	87	2,287	3,844	80,733
JULY	164	2,984	38	1,004	15	281	69	1,800	3,569	77,011
AUGUST	193	3,404	48	1,296	7	159	82	2,019	4,039	85,889
SEPTEMBER	186	3,372	32	854	10	158	97	2,269	3,980	84,479
OCTOBER	168	2,998	32	818	16	322	118	2,583	3,998	86,176
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,229	89,524
DECEMBER	135	2,407	30	737	6	162	77	2,026	2,960	65,750
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,049	66,973
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,056	66,790
MARCH	65	1,199	35	841	14	203	90	3,023	3,372	74,247
APRIL	65	1,086	26	690	14	252	81	2,117	3,232	72,719
MAY	101	1,686	40	1,021	11	159	94	2,516	3,984	85,713
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,433	78,887
JULY	68	1,188	19	497	33	532	83	2,220	3,513	82,608
OTHER DWELLINGS										
YEARS -										
1976/77	-	-	-	-	-	-	4	141	458	9,128
1977/78	-	-	-	-	-	-	3	57	378	8,810
MONTHS -										
1977										
JUNE	-	-	-	-	-	-	1	60	43	1,087
JULY	-	-	-	-	-	-	1	19	29	654
AUGUST	-	-	-	-	-	-	-	-	62	2,279
SEPTEMBER	-	-	-	-	-	-	-	-	29	912
OCTOBER	-	-	-	-	-	-	-	-	28	511
NOVEMBER	-	-	-	-	-	-	-	-	50	979
DECEMBER	-	-	-	-	-	-	2	38	18	444
1978										
JANUARY	-	-	-	-	-	-	-	-	19	436
FEBRUARY	-	-	-	-	-	-	-	-	14	328
MARCH	-	-	-	-	-	-	-	-	33	569
APRIL	-	-	-	-	-	-	-	-	23	390
MAY	-	-	-	-	-	-	-	-	40	657
JUNE	-	-	-	-	-	-	-	-	33	651
JULY	-	-	-	-	-	-	-	-	45	931
TOTAL										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,253	29,692	45,846	927,397
1977/78	1,450	25,673	411	10,767	138	2,336	1,009	25,747	43,279	942,968
MONTHS -										
1977										
JUNE	196	4,094	41	1,057	8	161	88	2,347	3,887	81,820
JULY	164	2,984	38	1,004	15	281	70	1,819	3,598	77,665
AUGUST	193	3,404	48	1,296	7	159	82	2,019	4,101	88,168
SEPTEMBER	186	3,372	32	854	10	158	97	2,269	4,009	85,391
OCTOBER	168	2,998	32	818	16	322	118	2,583	4,026	86,687
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,279	90,503
DECEMBER	135	2,407	30	737	6	162	79	2,064	2,978	66,194
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,068	67,409
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,070	67,118
MARCH	65	1,199	35	841	14	203	90	3,023	3,405	74,816
APRIL	65	1,086	26	690	14	252	81	2,117	3,255	73,109
MAY	101	1,686	40	1,021	11	159	94	2,516	4,024	86,370
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,466	79,538
JULY	68	1,188	19	497	33	532	83	2,220	3,558	83,539

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
1977/78	11,552	245,038	5,536	94,368	8,771	242,483	2,970	69,626	1,656	59,965
MONTHS -										
1977										
JUNE	1,090	21,381	598	7,257	701	18,780	133	2,859	132	6,065
JULY	1,021	20,227	451	7,094	784	21,747	114	2,575	118	5,727
AUGUST	1,131	23,078	603	10,433	931	26,387	178	3,902	157	5,880
SEPTEMBER	955	19,618	428	6,847	830	22,860	202	4,616	154	5,266
OCTOBER	950	19,993	379	6,425	730	19,878	267	5,869	151	5,151
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	633	17,840	279	6,776	127	4,442
APRIL	841	18,185	441	7,648	623	17,597	402	9,896	103	4,087
MAY	1,007	22,773	522	8,878	782	20,982	413	9,951	132	4,521
JUNE	836	17,919	418	7,458	754	20,453	259	6,113	143	5,453
JULY	841	18,349	400	7,050	754	20,700	195	4,701	121	4,344
OTHER DWELLINGS										
YEARS -										
1976/77	1,545	29,703	573	9,122	1,971	49,700	139	3,017	135	5,343
1977/78	1,293	26,549	409	7,691	1,650	46,464	143	2,930	313	11,423
MONTHS -										
1977										
JUNE	97	1,910	38	677	143	3,781	5	141	14	616
JULY	112	2,272	30	512	188	4,797	14	282	12	396
AUGUST	120	2,386	44	807	194	5,162	6	128	15	599
SEPTEMBER	104	2,008	38	678	184	5,279	31	465	9	275
OCTOBER	102	2,054	30	439	152	4,121	11	247	18	566
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	38	1,742
MAY	119	2,395	53	1,035	123	3,652	12	293	32	1,267
JUNE	89	1,852	27	566	104	3,064	19	409	24	1,046
JULY	80	1,762	43	809	138	4,061	5	118	20	635
TOTAL										
YEARS -										
1976/77	14,922	281,097	5,964	90,773	10,780	275,775	1,822	37,775	1,646	77,096
1977/78	12,845	271,587	5,945	102,059	10,421	288,947	3,113	72,556	1,969	71,388
MONTHS -										
1977										
JUNE	1,187	23,291	636	7,934	844	22,561	138	3,000	146	6,681
JULY	1,133	22,499	481	7,606	972	26,544	128	2,857	130	6,123
AUGUST	1,251	25,464	647	11,240	1,125	31,549	184	4,030	172	6,479
SEPTEMBER	1,059	21,626	466	7,525	1,014	28,139	233	5,081	163	5,541
OCTOBER	1,052	22,047	409	6,864	882	23,999	278	6,116	169	5,717
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	730	20,811	292	7,058	178	5,578
APRIL	948	20,418	465	8,272	716	20,237	415	10,177	141	5,829
MAY	1,126	25,168	575	9,913	905	24,634	425	10,244	164	5,788
JUNE	925	19,771	445	8,024	858	23,517	278	6,522	167	6,499
JULY	921	20,111	443	7,859	892	24,761	200	4,819	141	4,979



## 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	964	23,447	36,315	780,762
1977/78	5,279	114,521	102	2,767	100	1,380	800	20,835	36,766	850,983
MONTHS -										
1977										
JUNE	418	9,406	18	516	2	120	56	1,510	3,148	67,894
JULY	660	15,448	10	259	2	85	65	1,761	3,225	74,923
AUGUST	409	7,967	10	279	2	48	56	1,486	3,477	79,460
SEPTEMBER	392	8,332	2	57	5	71	61	1,563	3,029	69,230
OCTOBER	455	9,874	13	378	7	110	73	1,711	3,025	69,389
NOVEMBER	493	10,394	9	280	5	68	72	1,646	3,557	79,668
DECEMBER	452	10,295	7	190	8	143	70	1,856	2,659	62,342
1978										
JANUARY	437	9,217	9	237	4	74	42	1,075	2,646	60,065
FEBRUARY	463	10,737	2	49	16	178	62	1,609	3,069	73,400
MARCH	424	8,930	14	335	8	48	75	1,895	3,016	69,774
APRIL	342	7,186	5	146	9	91	74	2,151	2,840	66,987
MAY	406	8,726	8	203	13	254	85	2,249	3,368	78,537
JUNE	346	7,415	13	354	21	210	65	1,833	2,855	67,208
JULY	293	6,476	2	70	22	250	81	2,159	2,709	64,099
OTHER DWELLINGS										
YEARS -										
1976/77	246	3,204	21	570	11	399	61	1,497	4,702	102,555
1977/78	253	3,324	18	549	28	485	80	2,027	4,187	101,442
MONTHS -										
1977										
JUNE	17	249	2	64	-	10	11	293	327	7,741
JULY	24	318	1	21	-	4	4	106	385	8,708
AUGUST	19	254	-	-	2	66	11	314	411	9,716
SEPTEMBER	37	508	4	123	1	13	7	175	415	9,524
OCTOBER	18	229	2	69	2	41	7	170	342	7,936
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	309	8,116
MAY	33	439	5	125	3	95	12	253	392	9,554
JUNE	10	122	-	-	7	105	9	289	289	7,453
JULY	22	293	-	-	8	103	13	330	329	8,111
TOTAL										
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	1,025	24,944	41,017	883,317
1977/78	5,532	117,845	120	3,316	128	1,865	880	22,862	40,953	952,425
MONTHS -										
1977										
JUNE	435	9,655	20	580	2	130	67	1,803	3,475	75,635
JULY	684	15,766	11	280	2	89	69	1,867	3,610	83,631
AUGUST	428	8,221	10	279	4	114	67	1,800	3,888	89,176
SEPTEMBER	429	8,840	6	180	6	84	68	1,738	3,444	78,754
OCTOBER	473	10,103	15	447	9	151	80	1,881	3,367	77,325
NOVEMBER	507	10,586	9	280	6	76	73	1,662	3,954	88,776
DECEMBER	470	10,518	7	190	8	143	75	1,985	2,998	71,441
1978										
JANUARY	459	9,509	10	264	4	81	48	1,189	2,906	66,797
FEBRUARY	483	11,000	2	49	20	222	65	1,703	3,376	80,919
MARCH	440	9,129	17	439	14	131	82	2,050	3,357	77,751
APRIL	364	7,471	7	226	11	110	82	2,363	3,149	75,103
MAY	439	9,165	13	328	16	349	97	2,502	3,760	88,091
JUNE	356	7,537	13	354	28	315	74	2,122	3,144	74,661
JULY	315	6,769	2	70	30	353	94	2,489	3,038	72,210

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	921,460	3,841	80,470	6,777	198,298
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,013,367	4,043	94,201	5,574	172,256
MONTHS -										
1977										
JUNE	5,984	114,719	1,813	30,605	3,342	82,190	178	3,669	450	15,552
JULY	5,325	105,441	1,569	25,571	3,856	93,477	145	3,390	428	13,479
AUGUST	5,809	114,024	1,894	31,904	4,043	100,728	312	7,504	436	13,575
SEPTEMBER	5,067	100,057	1,509	25,205	4,056	100,145	467	10,691	388	11,923
OCTOBER	5,251	104,766	1,688	29,397	3,102	78,513	544	12,404	383	12,992
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	3,020	80,210	243	5,966	491	16,089
APRIL	5,459	118,643	1,887	36,241	2,996	77,171	232	5,633	547	15,618
MAY	6,507	137,769	2,257	41,838	3,337	87,945	281	6,912	640	19,107
JUNE	5,321	113,616	1,767	32,838	3,135	81,639	181	4,375	590	17,419
JULY	5,158	111,222	1,803	33,417	3,270	85,681	105	2,478	564	16,719
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,555	143,479	580	11,908	430	15,580
1977/78	4,478	86,932	2,000	34,535	6,521	150,091	458	10,204	340	12,902
MONTHS -										
1977										
JUNE	398	7,415	152	2,478	608	13,819	28	606	29	1,262
JULY	366	6,670	143	2,079	656	14,256	20	448	19	932
AUGUST	405	7,398	167	2,538	623	14,314	39	850	24	1,201
SEPTEMBER	358	6,885	157	2,620	652	14,615	85	1,870	31	910
OCTOBER	349	6,762	153	2,737	511	12,043	51	1,084	24	967
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	31	1,087
MAY	432	8,927	230	4,168	577	13,279	35	778	26	1,041
JUNE	391	7,831	160	2,726	455	10,436	22	527	42	1,376
JULY	390	7,956	201	3,825	502	11,946	15	346	56	1,730
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
1977/78	72,436	1,486,948	24,854	449,149	46,116	1,163,458	4,501	104,405	5,914	185,158
MONTHS -										
1977										
JUNE	6,382	122,134	1,965	33,083	3,950	96,009	206	4,275	479	16,814
JULY	5,691	112,111	1,712	27,650	4,512	107,733	165	3,838	447	14,411
AUGUST	6,214	121,422	2,061	34,442	4,666	115,042	351	8,354	460	14,776
SEPTEMBER	5,425	106,942	1,666	27,825	4,708	114,760	552	12,561	419	12,833
OCTOBER	5,600	111,528	1,841	32,134	3,613	90,556	595	13,488	407	13,959
NOVEMBER	7,085	140,312	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	3,553	92,977	270	6,568	537	17,956
APRIL	5,826	125,900	2,030	39,118	3,435	87,085	263	6,289	578	16,705
MAY	6,939	146,696	2,487	46,006	3,914	101,224	316	7,690	666	20,148
JUNE	5,712	121,447	1,927	35,564	3,590	92,075	203	4,902	632	18,795
JULY	5,548	119,178	2,004	37,242	3,772	97,627	120	2,824	620	18,449

## 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	2,714	72,457	153,120	3,099,952
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,877	83,020	150,273	3,324,696
MONTHS -										
1977										
JUNE	314	5,204	74	2,151	74	1,326	189	5,332	12,418	260,748
JULY	515	9,221	65	1,720	60	1,105	235	6,477	12,198	259,881
AUGUST	522	9,434	82	2,414	59	1,243	230	6,147	13,387	286,973
SEPTEMBER	543	9,904	60	1,625	89	1,436	215	6,017	12,394	267,003
OCTOBER	462	8,610	99	2,702	76	1,237	260	7,277	11,865	257,898
NOVEMBER	529	11,164	109	2,958	68	1,158	274	7,922	14,370	313,672
DECEMBER	415	8,221	72	1,838	44	698	207	6,193	10,820	239,407
1978										
JANUARY	447	8,900	73	1,947	49	882	168	5,301	11,646	261,584
FEBRUARY	455	9,598	84	2,244	94	1,890	268	8,519	12,793	290,403
MARCH	419	7,892	96	2,323	72	1,290	242	6,990	13,171	295,366
APRIL	389	7,025	89	2,348	67	1,288	256	7,169	11,922	271,136
MAY	392	7,025	112	3,029	86	1,615	286	8,621	13,898	313,861
JUNE	408	7,427	85	2,262	86	1,549	236	6,387	11,809	267,512
JULY	368	6,894	79	2,159	196	2,574	298	8,463	11,841	269,607
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,987	299,188
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,652	310,614
MONTHS -										
1977										
JUNE	28	327	5	155	4	64	15	338	1,267	26,464
JULY	42	543	4	78	7	196	25	619	1,282	25,821
AUGUST	36	465	2	48	7	160	15	332	1,318	27,306
SEPTEMBER	55	727	2	40	6	90	15	406	1,361	28,163
OCTOBER	35	485	4	114	11	117	19	462	1,157	24,771
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	1,076	22,902
MAY	33	429	6	143	9	129	30	752	1,378	29,646
JUNE	28	378	6	169	5	92	83	2,502	1,192	26,037
JULY	33	437	1	27	7	185	30	704	1,235	27,156
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	168,107	3,399,140
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,170	90,606	164,925	3,635,310
MONTHS -										
1977										
JUNE	342	5,531	79	2,306	78	1,390	204	5,670	13,685	287,212
JULY	557	9,764	69	1,798	67	1,301	260	7,096	13,480	285,702
AUGUST	558	9,899	84	2,462	66	1,403	245	6,479	14,705	314,279
SEPTEMBER	598	10,631	62	1,665	95	1,526	230	6,423	13,755	295,166
OCTOBER	497	9,095	103	2,816	87	1,354	279	7,739	13,022	282,669
NOVEMBER	550	11,430	117	3,149	72	1,263	294	8,378	15,644	340,662
DECEMBER	457	8,802	76	1,964	59	969	216	6,397	11,893	262,001
1978										
JANUARY	472	9,198	75	1,980	51	934	184	5,672	12,606	281,954
FEBRUARY	490	10,057	91	2,512	115	2,109	285	8,893	14,105	317,745
MARCH	445	8,260	98	2,364	81	1,413	262	7,547	14,440	324,038
APRIL	425	7,460	91	2,398	70	1,363	280	7,720	12,998	294,038
MAY	425	7,454	118	3,172	95	1,744	316	9,373	15,276	343,507
JUNE	436	7,805	91	2,431	91	1,641	319	8,889	13,001	293,549
JULY	401	7,331	80	2,186	203	2,759	328	9,167	13,076	296,763

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
1977/78	104,829	195,698	33,297	3,036	21,517	2,563	1,242	9,503	7,688	379,373
MONTHS -										
1977										
JUNE	8,245	15,815	2,417	329	1,666	198	203	616	533	30,022
JULY	7,858	13,907	2,411	112	1,553	186	117	585	659	27,388
AUGUST	10,309	17,789	3,602	280	2,061	261	82	743	655	35,782
SEPTEMBER	9,109	14,713	3,621	321	1,960	228	131	668	554	31,305
OCTOBER	8,873	18,010	2,997	250	1,659	298	144	716	683	33,630
NOVEMBER	9,129	21,161	2,795	356	1,790	285	60	721	641	36,938
DECEMBER	6,762	11,944	2,461	341	1,542	147	76	795	678	24,746
1978										
JANUARY	6,990	12,957	2,466	71	1,377	157	94	735	505	25,352
FEBRUARY	7,644	16,632	2,632	247	1,872	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	1,834	209	160	917	664	31,551
MAY	10,927	18,168	2,624	379	1,889	269	167	937	867	36,227
JUNE	8,519	14,588	2,903	271	2,142	179	72	1,096	564	30,334
JULY	8,314	15,547	3,034	127	1,871	219	165	2,342	703	32,322
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
1977/78	104,083	11,278	90,239	4,465	33,610	5,429	601	1,338	7,357	258,400
MONTHS -										
1977										
JUNE	8,847	1,416	7,456	166	2,727	420	74	134	499	21,739
JULY	8,341	817	8,080	144	2,967	520	74	129	679	21,751
AUGUST	9,355	891	8,738	231	3,461	438	80	129	152	23,475
SEPTEMBER	8,906	613	6,987	265	2,913	194	53	72	588	20,591
OCTOBER	8,293	809	8,285	497	2,827	236	67	256	734	22,004
NOVEMBER	9,954	1,348	9,644	386	3,089	373	74	102	702	25,672
DECEMBER	7,571	889	8,068	356	1,794	509	74	63	378	19,702
1978										
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	2,306	713	15	132	728	20,334
MAY	9,522	1,080	6,793	558	2,372	505	96	179	959	22,064
JUNE	7,864	568	6,753	429	2,610	213	17	38	860	19,358
JULY	8,664	532	6,165	363	4,431	344	114	203	823	21,699
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1976/77	2,044,029		1,429,479	191,467	363,724	252,164	45,318	24,707	131,495	4,482,383
1977/78	2,105,139		1,664,275	228,014	316,382	251,122	40,992	29,439	132,365	4,767,728
MONTHS -										
1977										
JUNE	171,370		138,808	17,420	29,567	18,258	4,474	2,049	10,799	392,745
JULY	155,690		138,920	11,571	28,897	25,259	2,948	2,114	9,087	374,486
AUGUST	195,990		157,393	10,820	27,223	19,850	3,846	2,201	10,534	427,857
SEPTEMBER	159,130		158,250	12,391	25,443	21,746	3,480	2,433	11,739	394,612
OCTOBER	159,133	(NA)	142,299	16,593	25,160	21,592	2,890	2,612	11,541	381,820
NOVEMBER	183,666		148,128	24,263	26,412	25,236	3,188	2,312	11,660	424,865
DECEMBER	196,135		156,408	28,852	28,786	23,534	4,221	2,115	14,056	454,107
1978										
JANUARY	140,196		94,844	15,406	17,995	18,948	2,598	1,974	8,060	300,021
FEBRUARY	155,227		126,209	19,398	25,208	23,647	2,927	3,127	9,258	365,601
MARCH	196,139		131,299	19,314	25,439	19,021	3,468	2,227	11,923	408,830
APRIL	172,100		124,157	19,169	25,916	18,186	3,326	2,529	9,717	375,100
MAY	216,351		147,924	26,132	29,486	19,203	4,076	3,060	12,084	458,316
JUNE	175,382		138,444	23,505	30,417	14,900	4,024	2,735	12,706	402,113
JULY	173,806		132,953	16,455	28,358	18,118	3,265	5,185	11,423	389,563
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	37,362	7,059	2,280	28,459	926,685
1977/78	513,129		261,840	47,617	47,633	36,506	10,828	2,588	35,765	955,906
MONTHS -										
1977										
JUNE	477,760		284,516	36,238	53,011	37,362	7,059	2,280	28,459	926,685
JULY	487,800		296,090	33,925	49,926	39,283	7,236	2,310	30,169	946,739
AUGUST	473,484		308,086	38,964	47,953	40,780	7,429	2,434	30,436	949,566
SEPTEMBER	475,103		312,459	52,500	45,164	41,911	6,726	2,428	29,093	965,384
OCTOBER	481,615	(NA)	298,876	67,950	45,078	43,336	9,320	2,142	31,027	979,344
NOVEMBER	504,894		287,739	71,456	45,008	43,228	10,486	1,936	31,585	996,332
DECEMBER	457,112		252,693	62,799	40,625	41,059	9,158	1,841	27,924	893,211
1978										
JANUARY	487,144		273,484	64,266	43,513	41,448	9,528	1,787	28,266	949,436
FEBRUARY	514,112		277,109	63,569	41,253	39,561	9,964	1,834	31,287	978,689
MARCH	511,338		273,005	61,255	43,100	30,899	10,247	2,133	30,897	970,874
APRIL	517,248		270,969	62,061	45,768	36,226	10,380	2,128	33,460	976,240
MAY	512,244		266,019	57,066	47,557	35,092	10,896	2,120	35,415	966,409
JUNE	513,129		261,840	47,617	47,633	36,506	10,828	2,588	35,765	955,906
JULY	516,107		270,822	39,308	46,372	36,785	10,367	5,610	38,098	963,469

(A) - INCLUDES ALTERATIONS AND ADDITIONS

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>								
1978								
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	6,440	2,355	6,522	154,382
MAY	64,876	31,971	64,898	13,346	8,723	2,563	9,331	195,708
JUNE	55,417	24,864	51,736	8,973	9,278	2,853	7,693	160,814
JULY	53,580	25,371	56,449	6,199	7,765	2,507	9,573	161,444
<u>VICTORIA</u>								
1978								
FEBRUARY	63,237	9,997	27,613	6,074	4,320	10,985	4,200	126,426
MARCH	65,566	9,860	25,271	7,498	4,088	7,126	2,816	122,225
APRIL	65,093	8,588	23,600	10,166	5,245	5,756	3,090	121,538
MAY	79,090	10,545	27,854	6,241	5,224	5,819	3,003	137,776
JUNE	62,459	8,829	29,000	4,117	5,043	4,944	3,061	117,453
JULY	62,403	9,801	30,895	2,501	4,677	4,508	3,334	118,119
<u>QUEENSLAND</u>								
1978								
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	6,109	3,661	811	49,768
MAY	24,815	8,497	13,459	576	7,810	3,087	699	58,943
JUNE	21,003	6,894	13,751	288	6,674	3,512	742	52,864
JULY	20,978	7,771	20,503	36	6,972	3,646	979	60,885
<u>SOUTH AUSTRALIA</u>								
1978								
FEBRUARY	17,237	9,203	7,918	-	4,936	2,234	2,073	43,601
MARCH	17,792	10,002	5,899	-	6,261	2,589	3,913	46,456
APRIL	15,172	8,743	8,322	-	5,147	2,665	2,493	42,542
MAY	19,062	9,785	7,047	-	5,426	2,814	2,559	46,693
JUNE	17,169	7,419	8,578	-	5,154	2,490	2,868	43,678
JULY	17,197	9,195	6,314	-	5,220	3,121	2,507	43,554
<u>WESTERN AUSTRALIA</u>								
1978								
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	4,216	1,222	573	53,669
MAY	13,331	4,254	28,067	1,037	3,713	2,680	729	53,811
JUNE	12,100	3,220	28,260	824	3,600	994	678	49,676
JULY	11,808	3,327	24,787	432	3,873	1,469	837	46,539
<u>TASMANIA</u>								
1978								
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
MAY	4,895	1,478	2,163	109	249	1,941	178	11,013
JUNE	4,335	1,332	2,507	12	659	1,419	306	10,570
JULY	5,890	1,051	2,390	-	451	634	165	10,581
<u>NORTHERN TERRITORY</u>								
1978								
FEBRUARY	401	224		-	50	1,182		1,857
MARCH	680	207		-	140	1,322		2,901
APRIL	282	255	(A)	-	40	766	(A)	1,427
MAY	443	610		-	100	1,298		2,514
JUNE	484	459		-	13	1,904		2,905
JULY	331	348		-	111	493		1,624
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
(B)								
1978							(B)	
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	-	547	1,895	192	9,685
MAY	3,430	1,216	3,655	-	504	2,624	144	11,510
JUNE	2,645	865	3,477	-	559	2,139	148	9,788
JULY	2,927	610	4,444	-	338	1,663	125	9,766

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED												LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED		
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL							
	DWGS	\$000	DWGS	\$000	DWGS	\$000	HOUSES		OTHER DWELLINGS					\$000
						DWGS	\$000	DWGS	\$000	\$000	\$000	LOANS ADVANCED (A)		
<b>NEW SOUTH WALES</b>														
1978														
FEBRUARY	904	19,847	746	18,339	5,769	135,775	6,397	151,677	1,022	22,284	12,153	9,323	119,543	406,438
MARCH	963	21,793	796	19,106	5,821	139,179	6,531	155,970	1,049	24,108	13,964	10,719	137,964	409,397
APRIL	911	20,813	664	17,058	4,926	116,511	5,596	133,956	905	20,426	12,041	9,477	125,834	407,796
MAY	1,246	26,405	1,021	26,676	5,974	142,627	7,093	169,449	1,148	26,259	13,819	10,980	160,928	406,050
JUNE	1,069	25,635	856	20,404	4,870	114,775	5,840	138,800	955	22,014	11,498	9,185	139,889	398,186
JULY	1,101	25,757	811	19,253	4,856	116,434	5,782	138,866	986	22,578	12,204	9,400	132,208	399,618
<b>VICTORIA</b>														
1978														
FEBRUARY	650	14,437	1,120	28,614	3,622	83,375	5,141	121,507	251	4,919	9,946	3,867	107,191	294,067
MARCH	659	14,072	1,011	24,312	3,699	83,841	5,135	116,684	234	5,541	11,469	3,982	113,586	294,821
APRIL	748	16,931	1,033	25,114	3,492	79,493	5,067	117,278	206	4,260	11,030	5,089	111,456	297,826
MAY	871	19,254	1,041	23,753	4,185	94,769	5,822	132,206	275	5,570	12,408	4,202	134,392	293,954
JUNE	745	17,090	842	20,817	3,422	79,546	4,797	112,902	212	4,551	10,297	3,884	113,569	291,798
JULY	717	17,016	809	20,181	3,534	80,922	4,847	113,379	213	4,740	10,242	4,806	110,819	293,035
<b>QUEENSLAND</b>														
1978														
FEBRUARY	455	8,934	564	11,505	1,714	32,993	2,624	50,650	109	2,782	2,637	1,792	44,791	79,927
MARCH	545	10,257	534	10,870	1,805	33,777	2,788	52,857	96	2,047	3,157	2,519	51,978	74,255
APRIL	480	9,465	453	9,845	1,521	30,458	2,366	47,470	88	2,298	2,569	1,858	43,446	73,603
MAY	640	12,517	492	10,634	1,828	35,792	2,866	56,781	94	2,162	3,067	1,833	50,542	72,910
JUNE	512	9,924	446	9,941	1,712	32,999	2,558	50,272	112	2,592	3,111	2,473	47,613	70,171
JULY	606	12,597	500	11,587	1,833	36,701	2,827	57,749	112	3,136	2,721	1,764	47,377	76,332
<b>SOUTH AUSTRALIA</b>														
1978														
FEBRUARY	269	6,682	474	11,439	1,143	25,480	1,787	41,620	99	1,981	2,236	3,088	31,188	70,128
MARCH	372	9,490	531	12,558	1,128	24,408	1,919	44,182	112	2,274	2,825	1,947	39,071	65,920
APRIL	282	6,510	464	10,732	1,145	25,300	1,799	40,760	92	1,782	2,188	1,351	31,655	67,920
MAY	346	7,974	531	12,272	1,231	26,447	1,999	44,693	109	2,000	2,713	1,351	36,370	68,613
JUNE	297	6,612	496	11,734	1,111	25,332	1,803	41,556	101	2,122	1,830	1,598	35,567	68,779
JULY	316	9,101	459	10,325	1,096	24,128	1,746	41,298	125	2,256	2,720	2,846	35,374	66,655
<b>WESTERN AUSTRALIA</b>														
1978														
FEBRUARY	645	14,236	275	6,351	1,222	26,613	2,019	44,534	123	2,666	2,320	2,066	45,937	81,296
MARCH	673	15,568	256	5,792	1,265	27,471	2,079	46,321	115	2,510	2,884	1,862	45,496	79,371
APRIL	689	16,747	278	6,716	1,347	30,206	2,226	51,680	88	1,989	2,308	1,365	41,860	87,316
MAY	704	15,939	354	8,657	1,342	29,215	2,257	50,655	143	3,156	2,517	2,248	54,230	81,573
JUNE	662	16,794	234	5,479	1,241	27,403	2,032	47,378	105	2,298	2,192	1,333	46,061	82,709
JULY	649	15,187	246	6,018	1,127	25,334	1,886	43,755	136	2,784	2,625	1,894	44,062	81,272
<b>TASMANIA</b>														
1978														
FEBRUARY	86	1,768	30	609	328	6,479	430	8,551	14	305	824	524	7,991	16,049
MARCH	111	2,086	43	952	392	7,787	527	10,509	19	316	953	320	9,714	15,644
APRIL	76	1,395	46	988	337	6,856	442	8,842	17	397	1,064	308	9,010	14,737
MAY	106	2,111	42	881	421	8,021	550	10,692	19	321	1,123	311	9,286	15,456
JUNE	96	2,059	40	1,112	380	7,399	496	10,217	20	353	889	322	9,144	15,816
JULY	106	2,271	40	812	381	7,498	506	10,182	21	399	1,041	244	9,408	18,449
<b>NORTHERN TERRITORY</b>														
1978														
FEBRUARY	16	306	19	446	46	1,105	81	1,857	-	-	119	93	1,705	9,917
MARCH	33	699	27	542	64	1,660	123	2,791	1	110	125	12	1,653	10,952
APRIL	11	256	12	304	39	867	62	1,422	-	5	56	138	1,957	10,040
MAY	41	866	33	584	56	1,064	129	2,494	1	20	182	132	2,030	9,821
JUNE	27	536	51	1,119	55	1,250	131	2,822	2	83	115	51	2,107	9,959
JULY	22	465	14	336	42	823	75	1,507	3	117	127	66	1,649	9,566
<b>AUSTRALIAN CAPITAL TERRITORY</b>														
1978														
FEBRUARY	45	908	148	3,616	261	5,925	439	10,197	15	252	434	489	7,255	20,867
MARCH	49	851	159	3,619	266	5,915	457	10,073	17	312	536	582	9,368	20,514
APRIL	58	992	199	4,346	191	4,347	436	9,434	12	251	309	748	9,882	19,002
MAY	70	1,304	246	4,634	239	5,572	534	11,141	21	369	440	1,007	10,538	18,032
JUNE	58	888	179	4,055	210	4,845	440	9,660	7	128	404	512	8,163	18,488
JULY	41	1,145	159	3,698	207	4,923	394	9,578	13	188	397	679	8,666	18,542

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED