

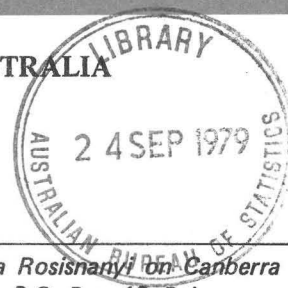
AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 24 SEPTEMBER 1979

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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1979



INQUIRIES

If you want to know more about these statistics ring Ms Tamara Rosinarty 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 or purchase of dwellings in July 1979 was \$526.5 million, a decrease of \$9.1 million on June 1979 but \$73.4 million higher than for July 1978.
- . First mortgage (or equivalent) finance was provided for 21,674 dwelling units in July 1979. This was 233 units less than for June 1979 but 1,982 units more than in July 1978.
- . Loans approved for the construction of dwellings in July 1979 totalled \$107.2 million, an increase of \$0.5 million over the June 1979 figure and \$23.6 million higher than for July 1978.

EXPLANATORY NOTES

Introduction

This publication 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 1977-78 exceeded \$250,000 or
 - (ii) Balances outstanding on such loans as at 30 June 1978 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) operating on a co-operative basis and providing 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 out 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 stated and may cover 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 stated and may cover either a 4 or 5 week period. For December 1978 the data for the banks that normally balance on the last Wednesday relate to a 3 week period as the monthly "balance date" for these banks was brought forward because of the Christmas holidays.

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 publication incorporates revisions made to previous statistics in this series.

Comparability with other statistics on housing finance

13. The statistics on housing finance in this publication are directly comparable with those presented in the monthly publications *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.

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

Symbols and other usages

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

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	1,358,713	8,392	174,927	11,209	353,058
1977/78	98,175	2,025,190	35,761	629,591	57,182	1,500,697	9,734	228,367	9,564	296,185
1978/79	145,178	2,393,573	40,538	751,877	67,695	1,881,017	7,323	183,552	10,685	331,297
MONTHS -										
1978										
JUNE	7,716	165,698	2,762	50,390	4,657	123,812	557	13,546	947	28,518
JULY	7,611	165,248	2,804	52,492	4,849	129,567	372	8,958	903	27,129
AUGUST	8,776	190,860	3,423	65,410	5,549	149,693	407	10,330	871	27,860
SEPTEMBER	8,575	193,409	3,266	58,058	5,283	143,414	295	7,486	813	26,265
OCTOBER	8,818	200,444	3,169	57,998	5,675	156,006	749	18,059	839	27,028
NOVEMBER	9,764	223,602	3,942	72,216	6,244	172,131	1,135	28,244	887	27,338
DECEMBER	7,469	169,827	2,608	45,972	5,324	146,692	757	19,122	730	22,846
1979										
JANUARY	9,219	214,152	4,047	76,965	5,463	152,737	620	15,540	743	23,168
FEBRUARY	8,786	204,583	3,652	71,008	6,396	179,723	602	15,035	797	24,487
MARCH	8,994	206,376	3,504	65,516	6,632	190,181	660	16,599	990	31,689
APRIL	7,840	179,001	3,157	58,012	5,484	155,276	514	12,880	923	27,943
MAY	10,251	234,870	3,964	72,576	5,625	159,488	623	16,172	1,115	33,278
JUNE	9,075	211,201	3,002	54,854	5,171	146,117	589	15,117	1,074	33,066
JULY	8,706	203,333	3,083	58,447	5,173	145,480	459	11,780	901	28,789
OTHER DWELLINGS										
YEARS -										
1976/77	6,183	113,107	2,970	45,535	8,547	195,812	735	15,325	632	23,827
1977/78	5,832	114,572	2,602	45,442	8,161	199,266	602	13,157	710	26,036
1978/79	6,233	138,994	3,414	64,533	8,088	215,317	417	10,988	1,046	35,273
MONTHS -										
1978										
JUNE	490	9,914	203	3,492	561	13,564	41	936	71	2,578
JULY	477	9,866	259	4,982	664	16,458	20	491	77	2,375
AUGUST	567	12,209	266	5,135	652	17,000	47	1,234	98	3,040
SEPTEMBER	513	10,984	276	4,675	680	17,630	29	673	110	3,433
OCTOBER	533	11,697	281	5,147	697	18,183	58	1,615	115	3,414
NOVEMBER	580	12,612	334	6,140	713	19,224	68	1,756	110	4,221
DECEMBER	418	9,354	201	3,270	571	15,240	48	1,242	78	2,863
1979										
JANUARY	538	12,353	350	6,570	604	16,851	36	917	57	1,579
FEBRUARY	546	12,463	296	5,931	788	21,133	29	793	73	2,127
MARCH	562	12,784	313	5,707	815	21,804	18	471	78	2,837
APRIL	441	10,238	291	6,121	599	15,855	13	313	88	3,655
MAY	590	13,396	309	5,693	694	19,415	23	682	101	3,631
JUNE	468	11,036	238	5,162	611	16,603	28	801	61	2,098
JULY	521	11,934	282	5,540	581	15,972	11	216	57	1,749
TOTAL										
YEARS -										
1976/77	106,740	1,997,033	41,218	644,610	64,434	1,554,525	9,127	190,252	11,841	376,085
1977/78	104,007	2,139,762	38,363	675,033	65,343	1,699,963	10,336	241,524	10,274	322,221
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,740	194,540	11,731	366,570
MONTHS -										
1978										
JUNE	8,206	175,612	2,965	53,882	5,218	137,376	598	14,442	1,018	31,096
JULY	8,088	175,114	3,063	57,474	5,513	146,025	392	9,449	980	29,584
AUGUST	9,343	203,069	3,689	70,545	6,201	166,693	454	11,564	569	30,900
SEPTEMBER	9,088	204,393	3,542	62,733	5,963	161,044	324	8,159	923	29,698
OCTOBER	9,351	212,141	3,450	63,145	6,372	174,103	887	19,684	954	30,442
NOVEMBER	10,344	236,214	4,276	78,356	6,957	191,355	1,203	30,000	997	31,559
DECEMBER	7,887	179,181	2,809	49,242	5,895	161,932	805	20,364	808	24,909
1979										
JANUARY	9,757	226,505	4,397	83,535	6,067	169,588	656	16,457	800	24,747
FEBRUARY	9,332	217,046	3,948	76,939	7,184	200,856	631	15,828	870	26,614
MARCH	9,556	219,160	3,817	71,223	7,447	211,985	678	17,070	1,068	34,526
APRIL	8,281	189,239	3,448	64,133	6,083	171,132	527	13,193	1,011	31,598
MAY	10,841	248,266	4,273	78,269	6,319	178,895	646	16,854	1,216	36,909
JUNE	9,543	222,239	3,240	60,816	5,782	162,720	617	15,918	1,135	35,164
JULY	9,227	215,767	3,365	63,987	5,754	161,452	470	11,996	958	30,458

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	4,800,597
1977/78	12,225	244,615	1,539	40,944	1,088	19,107	4,694	129,910	229,962	5,114,606
1978/79	9,113	204,106	1,513	42,891	3,404	56,622	4,577	136,910	250,026	5,981,045
MONTHS -										
1978										
JUNE	809	15,854	138	3,732	123	1,946	399	10,745	18,108	414,241
JULY	729	14,558	100	2,726	251	3,356	462	12,842	18,081	416,876
AUGUST	719	15,560	187	5,081	306	3,976	464	13,451	20,702	482,221
SEPTEMBER	733	14,651	151	4,105	276	4,076	458	13,192	19,850	464,656
OCTOBER	739	17,947	131	3,571	262	3,921	407	11,870	20,789	496,854
NOVEMBER	675	16,618	143	3,892	314	4,619	425	11,856	23,529	560,516
DECEMBER	511	13,325	72	1,994	209	3,774	272	7,962	17,952	430,714
1979										
JANUARY	707	17,133	116	3,454	230	3,814	335	10,183	21,480	517,146
FEBRUARY	854	19,357	132	3,947	268	4,801	338	10,372	21,825	533,313
MARCH	846	18,717	112	3,468	311	5,038	358	11,149	22,401	543,733
APRIL	850	18,382	104	2,759	277	4,971	298	9,504	19,447	468,728
MAY	1,037	21,170	145	4,229	377	8,024	400	12,995	23,537	562,794
JUNE	719	16,688	120	3,665	323	6,252	360	11,534	20,433	493,494
JULY	909	19,586	94	2,833	430	7,387	333	11,023	20,088	483,078
OTHER DWELLINGS										
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,578	20,071	410,873
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,144	420,865
1978/79	562	7,333	56	1,739	382	5,143	382	10,699	20,580	490,019
MONTHS -										
1978										
JUNE	38	500	6	169	12	197	92	2,791	1,514	34,141
JULY	55	730	1	27	15	288	43	1,034	1,611	36,251
AUGUST	84	1,120	3	74	35	574	47	1,060	1,799	41,446
SEPTEMBER	63	804	7	203	17	383	27	698	1,722	39,483
OCTOBER	19	218	7	189	31	345	27	751	1,768	41,479
NOVEMBER	17	171	3	73	33	281	27	679	1,885	45,157
DECEMBER	12	113	-	-	34	352	91	2,699	1,453	35,133
1979										
JANUARY	39	498	2	63	33	483	24	651	1,683	39,965
FEBRUARY	38	516	7	255	48	660	28	827	1,853	44,705
MARCH	57	748	7	262	33	542	19	804	1,902	45,959
APRIL	67	891	5	145	27	393	15	357	1,546	37,969
MAY	95	1,279	6	214	49	582	17	521	1,884	45,413
JUNE	16	245	8	234	27	260	17	618	1,474	37,059
JULY	68	929	6	172	45	371	15	529	1,586	37,412
TOTAL										
YEARS -										
1976/77	13,827	251,678	1,747	46,155	753	19,099	5,207	132,033	254,894	5,211,470
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,070	139,580	249,106	5,535,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	278,606	6,471,064
MONTHS -										
1978										
JUNE	847	16,354	144	3,901	135	2,143	491	13,536	19,622	448,382
JULY	784	15,288	101	2,753	266	3,644	505	13,876	19,692	453,127
AUGUST	803	16,680	190	5,155	341	4,550	511	14,511	22,501	523,667
SEPTEMBER	796	15,455	158	4,308	293	4,459	485	13,890	21,572	504,139
OCTOBER	758	18,165	138	3,760	293	4,266	434	12,621	22,557	538,333
NOVEMBER	692	16,789	146	3,965	347	4,900	452	12,535	25,414	605,673
DECEMBER	523	13,438	72	1,994	243	4,126	363	10,661	19,405	465,847
1979										
JANUARY	746	17,631	118	3,517	263	4,297	359	10,834	23,163	557,111
FEBRUARY	892	19,873	139	4,202	316	5,461	366	11,199	23,678	578,018
MARCH	897	19,465	119	3,730	344	5,580	377	11,953	24,303	594,692
APRIL	917	19,273	109	2,904	304	5,364	313	9,861	20,993	506,697
MAY	1,132	22,449	151	4,443	426	8,606	417	13,516	25,421	603,207
JUNE	735	16,933	128	3,899	350	6,512	377	12,152	21,907	535,553
JULY	977	20,515	100	3,005	475	7,758	348	11,552	21,674	526,490

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	F000
	DWGS	F000	DWGS	F000	DWGS	F000	DWGS	F000		
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	8,841	241,644	2,711	64,096	2,334	63,964
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,500	63,539	2,035	68,768
MONTHS -										
1978										
JUNE	1,559	34,163	577	10,094	768	21,652	115	2,815	214	5,646
JULY	1,612	35,677	601	12,025	819	22,957	63	1,525	218	5,066
AUGUST	1,715	36,933	761	13,882	885	24,983	131	3,427	198	5,774
SEPTEMBER	1,712	39,623	667	12,344	789	22,184	138	3,662	159	4,640
OCTOBER	1,577	35,944	641	12,214	829	23,777	266	6,611	178	5,344
NOVEMBER	1,724	39,200	784	14,635	968	27,105	330	8,116	153	4,722
DECEMBER	1,364	31,732	498	9,648	807	23,632	280	7,101	159	4,455
1979										
JANUARY	1,622	38,005	831	15,437	782	23,016	204	5,291	212	6,471
FEBRUARY	1,499	35,261	688	13,362	804	23,784	230	5,760	165	4,654
MARCH	1,635	38,231	744	13,678	836	24,804	315	7,894	151	5,418
APRIL	1,490	34,882	709	13,665	708	20,841	172	4,346	141	4,141
MAY	2,115	49,491	868	16,648	910	26,867	199	5,260	138	3,876
JUNE	1,962	46,733	692	13,428	913	27,610	172	4,516	163	5,207
JULY	2,000	48,328	729	14,216	888	26,971	182	4,798	165	4,887
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
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
MONTHS -										
1978										
JUNE	10	231	16	200	2	64	-	-	5	156
JULY	7	148	15	348	22	425	-	-	1	10
AUGUST	10	196	23	517	6	123	3	76	-	-
SEPTEMBER	12	259	22	318	6	308	-	-	16	317
OCTOBER	2	43	17	261	1	50	-	-	4	177
NOVEMBER	3	280	22	382	1	13	-	-	8	129
DECEMBER	1	32	10	141	-	-	-	-	10	362
1979										
JANUARY	3	101	30	500	-	-	2	50	4	100
FEBRUARY	1	18	25	335	-	-	-	-	-	-
MARCH	4	74	32	468	2	34	-	-	2	114
APRIL	2	6	17	297	2	63	-	-	1	25
MAY	7	108	27	333	5	209	-	-	3	92
JUNE	1	30	29	846	12	431	-	-	-	-
JULY	7	134	29	535	6	198	-	-	2	154
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	8,904	244,356	2,712	64,119	2,391	65,675
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,505	63,655	2,084	62,094
MONTHS -										
1978										
JUNE	1,569	34,394	593	10,294	770	21,716	115	2,815	219	5,802
JULY	1,619	35,825	616	12,373	841	23,382	63	1,525	219	5,076
AUGUST	1,725	37,129	784	14,399	891	25,105	134	3,503	198	5,774
SEPTEMBER	1,724	39,882	689	12,662	795	22,492	138	3,662	175	4,957
OCTOBER	1,579	35,987	658	12,475	830	23,827	266	6,611	182	5,521
NOVEMBER	1,727	39,480	806	15,017	969	27,118	330	8,116	161	4,851
DECEMBER	1,365	31,764	508	9,789	807	23,632	280	7,101	169	4,817
1979										
JANUARY	1,625	38,106	861	15,937	782	23,016	206	5,331	216	6,571
FEBRUARY	1,500	35,279	713	13,697	804	23,784	230	5,760	165	4,654
MARCH	1,639	38,305	776	14,146	838	24,838	315	7,894	153	5,532
APRIL	1,492	34,890	726	13,962	710	20,910	172	4,346	142	4,166
MAY	2,122	49,599	895	16,981	915	27,076	199	5,260	141	3,968
JUNE	1,963	46,763	721	14,274	925	28,041	172	4,516	163	5,207
JULY	2,007	48,462	758	14,751	894	27,169	182	4,798	167	5,041

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	42,927	934,915
1978/79	1,249	26,175	303	8,720	454	7,455	877	25,380	45,979	1,106,275
MONTHS -										
1978										
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,436	79,027
JULY	68	1,188	19	497	33	532	83	2,220	3,516	82,687
AUGUST	51	874	36	990	46	651	89	2,598	3,912	90,112
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,713	88,186
OCTOBER	113	2,222	25	681	40	595	102	2,872	3,771	90,260
NOVEMBER	113	2,413	28	801	38	554	95	2,527	4,233	100,873
DECEMBER	111	2,393	12	376	22	409	54	1,556	3,307	81,302
1979										
JANUARY	106	2,318	22	666	44	761	55	1,698	3,878	93,653
FEBRUARY	122	2,677	23	669	41	715	49	1,409	3,621	88,291
MARCH	94	1,939	28	923	33	556	43	1,327	3,879	94,770
APRIL	104	2,357	28	799	28	488	43	1,229	3,423	82,788
MAY	131	2,859	23	644	39	842	70	2,281	4,493	108,768
JUNE	166	3,660	27	784	49	705	89	2,742	4,233	105,385
JULY	127	2,778	23	769	71	1,018	76	2,381	4,261	106,146
OTHER DWELLINGS										
YEARS -										
1976/77	-	-	-	-	-	-	4	141	458	9,128
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	42	-	-	437	9,213
MONTHS -										
1978										
JUNE	-	-	-	-	-	-	-	-	33	651
JULY	-	-	-	-	-	-	-	-	45	931
AUGUST	-	-	-	-	-	-	-	-	42	912
SEPTEMBER	-	-	-	-	-	-	-	-	56	1,202
OCTOBER	-	-	-	-	-	-	-	-	24	531
NOVEMBER	-	-	-	-	-	-	-	-	34	804
DECEMBER	-	-	-	-	-	-	-	-	21	535
1979										
JANUARY	-	-	-	-	-	-	-	-	39	751
FEBRUARY	-	-	-	-	1	28	-	-	27	381
MARCH	-	-	-	-	-	-	-	-	40	690
APRIL	-	-	1	14	-	-	-	-	23	413
MAY	-	-	-	-	2	14	-	-	44	756
JUNE	-	-	-	-	-	-	-	-	42	1,307
JULY	-	-	-	-	-	1	1	38	45	1,060
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	43,305	943,725
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	46,416	1,115,488
MONTHS -										
1978										
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,469	79,678
JULY	68	1,188	19	497	33	532	83	2,220	3,561	83,618
AUGUST	51	874	36	990	46	651	89	2,598	3,954	91,024
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,769	89,388
OCTOBER	113	2,222	25	681	40	595	102	2,872	3,795	90,791
NOVEMBER	113	2,413	28	801	38	554	95	2,527	4,267	100,877
DECEMBER	111	2,393	12	376	22	409	54	1,556	3,328	81,837
1979										
JANUARY	106	2,318	22	666	44	761	55	1,698	3,917	94,404
FEBRUARY	122	2,677	23	669	42	743	49	1,409	3,648	88,672
MARCH	94	1,939	28	923	33	556	43	1,327	3,919	95,468
APRIL	104	2,357	29	813	28	488	43	1,229	3,446	83,201
MAY	131	2,859	23	644	41	856	70	2,281	4,537	109,524
JUNE	166	3,660	27	784	49	705	89	2,742	4,275	106,692
JULY	127	2,778	23	769	71	1,019	77	2,419	4,306	107,206

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWS	\$000
	DWS	\$000	DWS	\$000	DWS	\$000	DWS	\$000		
HOUSES										
YEARS -										
1976/77	13,377	250,334	5,391	81,651	8,809	226,077	1,683	34,758	1,511	71,753
1977/78	11,552	245,038	5,536	94,368	8,746	241,966	2,975	69,909	1,656	59,965
1978/79	10,999	252,563	4,755	90,819	9,737	292,276	2,046	51,005	1,666	52,199
MONTHS -										
1978										
JUNE	836	17,919	418	7,458	754	20,452	258	6,258	143	5,453
JULY	841	18,349	400	7,050	745	20,491	198	4,770	121	4,344
AUGUST	997	22,878	415	7,570	846	24,179	117	2,900	144	5,001
SEPTEMBER	948	21,582	478	8,923	788	23,632	53	1,340	118	4,578
OCTOBER	1,027	23,432	422	7,867	862	25,815	203	4,812	98	3,301
NOVEMBER	953	22,246	487	9,138	891	26,771	350	8,774	124	3,440
DECEMBER	796	18,239	254	4,204	768	22,751	188	4,933	111	3,182
1979										
JANUARY	907	21,386	466	9,772	787	24,141	161	3,960	108	3,544
FEBRUARY	922	21,942	397	8,304	926	28,627	135	3,458	121	3,720
MARCH	927	20,836	397	8,257	955	29,132	153	3,826	193	5,548
APRIL	778	17,743	313	5,543	760	23,710	153	3,817	175	5,058
MAY	1,005	22,914	425	8,113	720	21,952	155	3,856	159	4,694
JUNE	898	21,016	301	6,078	689	21,075	180	4,559	194	5,789
JULY	894	21,192	322	6,551	731	22,111	119	3,110	186	5,502
OTHER DWELLINGS										
YEARS -										
1976/77	1,545	29,703	573	9,122	1,971	49,702	139	3,017	135	5,343
1977/78	1,293	26,549	409	7,691	1,650	46,468	143	2,930	313	11,423
1978/79	1,002	22,894	491	9,361	1,432	44,974	67	1,801	300	13,067
MONTHS -										
1978										
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
AUGUST	100	2,344	44	845	129	3,967	11	303	16	995
SEPTEMBER	82	1,994	32	623	140	4,272	3	70	28	751
OCTOBER	97	2,114	49	864	125	3,919	5	121	16	736
NOVEMBER	107	2,333	49	861	135	4,136	10	277	39	2,196
DECEMBER	64	1,558	26	453	76	2,323	22	569	15	717
1979										
JANUARY	86	1,984	65	1,383	102	3,364	3	87	14	532
FEBRUARY	58	1,304	37	776	118	3,851	1	44	24	973
MARCH	96	2,157	31	604	122	3,828	3	29	26	1,306
APRIL	68	1,470	33	652	91	2,898	-	-	34	1,698
MAY	92	2,281	47	824	151	4,901	3	121	53	1,816
JUNE	72	1,593	35	667	105	3,454	1	62	15	712
JULY	71	1,755	42	888	90	2,983	2	51	9	450
TOTAL										
YEARS -										
1976/77	14,922	280,097	5,964	90,773	10,780	275,773	1,822	37,775	1,646	77,096
1977/78	12,845	271,587	5,945	102,059	10,396	288,429	3,118	72,839	1,969	71,388
1978/79	12,001	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,966	65,266
MONTHS -										
1978										
JUNE	925	19,771	445	8,024	858	23,516	277	6,667	167	6,499
JULY	921	20,111	443	7,859	883	24,552	203	4,888	141	4,979
AUGUST	1,097	25,222	459	8,415	975	28,146	128	3,203	160	5,996
SEPTEMBER	1,030	23,576	510	9,546	928	27,904	56	1,410	146	5,329
OCTOBER	1,124	25,546	471	8,731	987	29,734	208	4,933	114	4,837
NOVEMBER	1,060	24,579	536	9,999	1,026	30,907	360	9,051	163	5,636
DECEMBER	860	19,797	280	4,657	844	25,074	210	5,582	126	3,899
1979										
JANUARY	993	23,370	531	11,155	889	27,505	164	4,047	122	4,076
FEBRUARY	980	23,246	434	9,080	1,044	32,478	136	3,502	145	4,693
MARCH	1,023	22,993	428	8,861	1,077	32,960	156	3,855	219	6,854
APRIL	846	19,213	346	6,195	851	26,608	153	3,817	209	6,756
MAY	1,097	25,195	472	8,937	871	26,853	158	3,977	212	6,510
JUNE	970	22,609	336	6,745	794	24,529	181	4,621	209	6,501
JULY	965	22,947	364	7,439	821	25,094	121	3,161	195	5,952

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	864	23,447	36,315	780,764
1977/78	5,279	114,521	102	2,767	100	1,386	803	20,939	36,749	858,853
1978/79	3,205	75,966	85	2,592	273	3,849	860	23,772	33,626	845,043
MONTHS -										
1978										
JUNE	346	7,415	13	354	21	210	66	1,864	2,855	67,383
JULY	293	6,476	2	70	22	250	81	2,159	2,783	63,959
AUGUST	289	6,755	7	216	21	273	72	1,833	2,908	71,605
SEPTEMBER	225	4,871	10	287	17	278	95	2,502	2,732	67,993
OCTOBER	268	6,583	11	293	22	270	73	2,004	2,986	74,377
NOVEMBER	313	8,092	12	337	24	219	95	2,600	3,249	81,617
DECEMBER	239	6,283	8	259	13	256	56	1,604	2,433	61,711
1979										
JANUARY	232	5,662	5	149	13	170	64	1,834	2,743	70,618
FEBRUARY	288	6,604	6	138	27	494	85	2,544	2,907	75,831
MARCH	287	7,230	4	99	24	253	57	1,534	2,997	76,715
APRIL	199	4,750	5	187	21	308	59	1,558	2,463	62,674
MAY	301	6,416	10	367	40	677	52	1,750	2,857	70,739
JUNE	271	6,246	5	190	29	401	71	1,850	2,638	67,284
JULY	450	10,949	5	152	35	503	46	1,489	2,788	71,559
OTHER DWELLINGS										
YEARS -										
1976/77	246	3,204	21	570	11	399	61	1,497	4,702	102,557
1977/78	253	3,324	18	549	28	485	80	2,027	4,187	101,441
1978/79	178	2,252	11	427	88	1,101	63	2,134	3,632	98,811
MONTHS -										
1978										
JUNE	10	122	-	-	7	105	9	289	289	7,453
JULY	22	293	-	-	8	103	13	330	329	8,111
AUGUST	14	186	-	-	8	111	6	173	328	8,924
SEPTEMBER	22	269	4	137	4	78	-	-	315	8,194
OCTOBER	6	68	2	48	6	95	8	236	314	8,281
NOVEMBER	5	47	-	-	5	54	1	28	351	9,932
DECEMBER	5	44	-	-	9	105	21	661	238	6,430
1979										
JANUARY	18	232	-	-	10	60	3	84	301	7,726
FEBRUARY	4	49	1	37	11	149	4	118	258	7,301
MARCH	18	208	2	119	2	31	5	430	305	8,712
APRIL	19	255	-	-	7	110	-	-	252	7,083
MAY	39	500	-	-	15	143	2	74	402	10,660
JUNE	6	191	2	86	3	62	-	-	239	6,737
JULY	21	293	1	55	4	67	6	195	246	6,737
TOTAL										
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	1,025	24,944	41,017	883,321
1977/78	5,532	117,845	120	3,316	128	1,865	883	22,966	40,936	952,294
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,258	943,054
MONTHS -										
1978										
JUNE	356	7,537	13	354	28	315	75	2,153	3,144	74,836
JULY	315	6,769	2	70	30	353	94	2,489	3,032	72,070
AUGUST	303	6,941	7	216	29	384	78	2,006	3,236	80,529
SEPTEMBER	247	5,140	14	424	21	356	95	2,502	3,047	76,187
OCTOBER	274	6,651	13	341	28	365	81	2,240	3,300	82,578
NOVEMBER	318	8,139	12	337	29	273	96	2,628	3,608	91,549
DECEMBER	244	6,327	8	259	22	361	77	2,265	2,671	68,141
1979										
JANUARY	250	5,894	5	149	23	230	67	1,918	3,044	78,344
FEBRUARY	292	6,653	7	175	38	643	89	2,662	3,165	83,132
MARCH	305	7,438	6	218	26	284	62	1,964	3,302	85,427
APRIL	218	5,005	5	187	28	418	59	1,558	2,715	69,757
MAY	340	6,916	10	367	55	820	54	1,824	3,269	81,399
JUNE	277	6,347	7	276	32	463	71	1,850	2,877	73,941
JULY	471	11,242	6	207	39	570	52	1,684	3,034	78,296

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	923,072	3,841	80,470	6,777	198,298
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,017,087	4,048	94,362	5,574	172,256
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,008	6,984	218,330
MONTHS -										
1978										
JUNE	5,321	113,616	1,767	32,838	3,135	81,703	184	4,473	590	17,419
JULY	5,158	111,222	1,803	33,417	3,285	86,119	111	2,663	564	16,719
AUGUST	6,064	131,049	2,247	43,958	3,818	100,531	159	4,003	529	17,085
SEPTEMBER	5,915	132,204	2,121	36,791	3,706	97,598	104	2,484	536	17,047
OCTOBER	6,214	141,068	2,106	37,917	3,984	106,414	280	6,646	563	18,383
NOVEMBER	7,087	162,156	2,671	48,443	4,385	118,255	455	11,354	610	19,176
DECEMBER	5,309	119,856	1,856	32,120	3,749	100,309	289	7,088	460	14,409
1979										
JANUARY	6,690	154,761	2,750	51,756	3,894	105,580	255	6,299	423	13,153
FEBRUARY	6,365	147,380	2,567	49,342	4,666	127,312	237	5,817	511	15,113
MARCH	6,432	147,309	2,363	43,581	4,841	136,245	192	4,879	646	20,723
APRIL	5,572	126,376	2,135	38,804	4,016	110,725	189	4,677	607	18,744
MAY	7,131	162,465	2,671	47,815	3,995	110,661	269	7,056	818	24,708
JUNE	6,215	143,452	2,009	35,348	3,569	97,432	237	6,042	717	22,070
JULY	5,812	134,313	2,032	37,680	3,554	96,398	158	3,872	550	18,320
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,479	143,479	580	11,908	430	15,580
1977/78	4,478	86,932	2,000	34,535	6,448	150,091	458	10,294	340	12,902
1978/79	5,178	114,803	2,654	50,426	6,599	168,681	345	9,061	697	20,880
MONTHS -										
1978										
JUNE	391	7,831	160	2,726	455	10,436	22	527	42	1,376
JULY	390	7,956	201	3,825	504	11,972	15	373	56	1,730
AUGUST	457	9,669	199	3,773	517	12,910	33	855	82	2,045
SEPTEMBER	419	8,731	222	3,734	534	13,050	26	603	66	2,365
OCTOBER	434	9,540	215	4,022	571	14,134	53	1,494	95	2,501
NOVEMBER	470	9,999	263	4,897	577	15,075	58	1,479	63	1,896
DECEMBER	353	7,764	165	2,676	495	12,917	26	673	53	1,784
1979										
JANUARY	449	10,268	255	4,687	502	13,487	31	780	39	947
FEBRUARY	487	11,141	234	4,820	670	17,282	28	749	49	1,154
MARCH	462	10,553	250	4,635	691	17,942	15	442	50	1,417
APRIL	371	8,760	241	5,172	506	12,889	13	313	53	1,932
MAY	491	11,007	235	4,536	538	14,305	20	551	45	1,723
JUNE	395	9,415	174	3,649	494	12,718	27	739	46	1,386
JULY	443	10,045	211	4,117	485	12,791	9	165	46	1,145
TOTAL										
YEARS -										
1976/77	73,023	1,362,881	26,306	419,224	45,227	1,066,551	4,421	92,378	7,207	213,878
1977/78	72,436	1,486,948	24,854	449,149	46,043	1,167,178	4,506	104,566	5,914	185,158
1978/79	79,330	1,794,101	29,953	549,718	54,507	1,465,862	3,122	78,069	7,681	239,210
MONTHS -										
1978										
JUNE	5,712	121,447	1,927	35,564	3,590	92,144	206	5,000	632	18,795
JULY	5,548	119,178	2,004	37,242	3,789	98,091	126	3,036	620	18,449
AUGUST	6,521	140,718	2,446	47,731	4,335	113,441	192	4,858	611	19,130
SEPTEMBER	6,334	140,935	2,343	40,525	4,240	110,648	130	3,087	602	19,412
OCTOBER	6,648	150,608	2,321	41,939	4,555	120,548	333	8,140	658	20,884
NOVEMBER	7,557	172,155	2,934	53,340	4,962	133,330	513	12,833	673	21,072
DECEMBER	5,662	127,620	2,021	34,796	4,244	113,226	315	7,761	513	16,193
1979										
JANUARY	7,139	165,029	3,005	56,443	4,396	119,067	286	7,079	462	14,100
FEBRUARY	6,852	158,521	2,801	54,162	5,336	144,594	265	6,566	560	17,267
MARCH	6,894	157,862	2,613	48,216	5,532	154,187	207	5,321	696	22,140
APRIL	5,943	135,136	2,376	43,976	4,522	123,614	202	4,990	660	20,676
MAY	7,622	173,472	2,906	52,351	4,533	124,966	289	7,617	863	26,431
JUNE	6,610	152,867	2,183	38,997	4,063	110,150	264	6,781	763	23,456
JULY	6,255	144,358	2,243	41,797	4,039	109,189	167	4,037	596	19,465

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	1000	DWGS	1000	DWGS	1000	DWGS	1000	DWGS	1000
HOUSES										
YEARS -										
1976/77	6,948	120,784	1,017	27,219	507	12,119	2,714	72,457	153,120	3,101,564
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,985	63,281	150,286	3,328,838
1978/79	4,659	101,563	1,125	31,579	2,677	45,318	2,940	67,752	170,421	4,029,727
MONTHS -										
1978										
JUNE	408	7,427	85	2,262	86	1,549	741	6,539	11,017	267,831
JULY	368	6,894	79	2,159	196	2,574	298	6,463	11,862	270,230
AUGUST	379	7,931	144	3,875	233	3,052	303	9,020	13,082	329,506
SEPTEMBER	436	8,505	109	2,928	218	3,151	258	7,769	13,405	308,477
OCTOBER	358	5,142	95	2,597	260	3,056	232	6,094	14,032	332,217
NOVEMBER	349	6,113	103	2,754	252	3,846	235	6,729	16,047	378,826
DECEMBER	161	4,049	52	1,359	174	3,109	162	4,892	12,212	287,701
1979										
JANUARY	369	3,153	89	2,639	173	2,883	216	6,651	14,859	352,875
FEBRUARY	444	10,076	103	3,140	200	3,592	204	6,419	15,297	369,191
MARCH	453	9,548	80	2,446	274	4,229	258	8,288	15,525	377,248
APRIL	547	11,275	71	1,773	228	4,175	196	6,717	13,561	323,266
MAY	505	11,895	112	3,218	298	6,505	278	8,964	16,177	383,287
JUNE	282	6,782	88	2,691	245	5,146	200	6,542	13,562	325,905
JULY	332	5,859	66	1,912	324	5,866	211	7,153	13,039	311,373
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,911	299,168
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,579	310,614
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
MONTHS -										
1978										
JUNE	28	378	6	169	5	92	83	2,502	1,192	26,037
JULY	33	437	1	27	7	185	30	794	1,237	27,209
AUGUST	70	934	3	74	27	463	41	887	1,429	31,618
SEPTEMBER	41	535	3	66	13	305	27	648	1,351	30,087
OCTOBER	13	153	5	141	25	250	19	515	1,430	32,747
NOVEMBER	12	124	3	73	28	227	26	651	1,580	34,421
DECEMBER	7	69	-	-	25	247	70	2,038	1,194	26,168
1979										
JANUARY	21	266	2	63	23	423	21	567	1,343	31,488
FEBRUARY	34	467	6	218	36	403	24	709	1,568	37,823
MARCH	39	540	5	143	31	511	14	374	1,557	36,557
APRIL	48	636	4	131	20	283	15	357	1,271	30,473
MAY	56	779	6	214	32	425	15	447	1,636	33,997
JUNE	10	144	8	148	24	190	17	618	1,193	29,015
JULY	47	636	5	117	41	303	0	296	1,295	29,615
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	160,031	3,400,752
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,278	90,867	164,865	3,639,452
1978/79	5,043	107,044	1,169	32,877	2,968	49,318	3,159	96,323	186,932	4,412,522
MONTHS -										
1978										
JUNE	436	7,805	91	2,431	91	1,641	324	9,041	13,009	293,860
JULY	401	7,331	80	2,186	203	2,759	320	9,167	13,999	297,439
AUGUST	449	8,865	147	3,949	266	3,515	344	9,907	15,311	352,114
SEPTEMBER	479	9,040	112	2,994	231	3,456	285	8,467	14,756	336,564
OCTOBER	371	5,292	100	2,738	225	3,306	251	7,509	15,462	361,964
NOVEMBER	261	6,237	106	2,827	200	4,073	281	7,300	17,547	413,247
DECEMBER	166	4,718	52	1,359	199	3,356	232	6,840	13,406	315,869
1979										
JANUARY	390	3,419	91	2,702	196	3,306	237	7,218	15,202	384,363
FEBRUARY	478	10,543	109	3,358	256	4,075	228	7,126	16,065	406,214
MARCH	498	10,088	85	2,509	285	4,740	272	8,662	17,082	413,805
APRIL	595	11,911	75	1,904	248	4,458	211	7,074	14,832	353,739
MAY	661	12,674	118	3,432	330	6,930	293	9,411	17,615	417,284
JUNE	292	6,926	94	2,639	262	5,344	217	7,560	14,755	354,920
JULY	379	6,435	71	2,029	365	6,169	219	7,449	14,334	340,988

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>								
1979								
FEBRUARY	69,883	37,345	73,015	7,736	11,169	2,244	9,023	210,415
MARCH	75,703	34,625	82,835	8,226	17,169	2,962	9,862	230,582
APRIL	62,405	31,672	67,437	6,103	16,549	3,289	8,559	196,014
MAY	80,823	33,825	45,557	11,344	20,152	3,870	11,480	207,057
JUNE	71,940	25,881	43,210	10,503	18,846	1,977	8,798	181,155
JULY	67,012	28,587	46,958	6,784	15,441	3,242	10,339	178,363
<u>VICTORIA</u>								
1979								
FEBRUARY	78,072	11,549	44,035	5,419	4,120	8,551	2,751	154,497
MARCH	76,023	10,102	51,195	4,809	3,976	8,498	3,597	158,200
APRIL	65,273	9,710	34,957	4,832	3,022	8,611	2,671	129,076
MAY	89,523	13,684	45,862	3,407	5,174	9,569	4,691	171,910
JUNE	78,633	8,736	39,342	3,096	3,710	7,616	4,290	145,423
JULY	77,997	10,378	41,063	1,570	4,742	8,405	3,675	147,830
<u>QUEENSLAND</u>								
1979								
FEBRUARY	25,663	10,691	32,888	1,224	6,417	4,977	833	82,693
MARCH	23,123	8,651	29,381	616	6,783	4,427	1,371	74,352
APRIL	21,125	8,203	23,926	281	6,023	4,840	1,019	65,417
MAY	29,208	11,943	34,700	180	5,989	6,459	1,186	89,665
JUNE	26,139	8,608	27,249	515	6,547	5,894	1,299	76,301
JULY	26,314	9,035	25,098	768	5,803	6,783	1,236	75,037
<u>SOUTH AUSTRALIA</u>								
1979								
FEBRUARY	20,552	8,891	10,443	-	2,705	2,144	2,688	47,423
MARCH	20,657	9,247	10,990	-	3,611	2,094	2,436	49,035
APRIL	18,854	6,208	9,111	-	2,288	1,581	1,779	39,821
MAY	22,032	9,725	13,579	-	2,261	1,843	2,908	52,348
JUNE	20,467	9,479	10,589	-	2,850	1,136	3,068	47,589
JULY	21,653	8,775	8,950	-	2,109	1,143	2,585	45,215
<u>WESTERN AUSTRALIA</u>								
1979								
FEBRUARY	13,220	5,210	32,451	1,286	1,647	1,165	761	55,740
MARCH	14,344	5,658	28,785	3,395	2,404	665	683	55,854
APRIL	13,231	5,930	28,252	1,854	3,142	740	872	54,021
MAY	14,785	6,224	33,832	1,581	2,454	1,512	920	61,308
JUNE	15,930	5,030	35,418	1,618	2,338	674	844	61,852
JULY	14,705	4,926	32,889	2,802	1,772	790	626	58,510
<u>TASMANIA</u>								
1979								
FEBRUARY	5,903	1,676	4,020	163	86	1,191	304	13,343
MARCH	5,315	1,390	4,327	24	171	1,174	307	12,708
APRIL	4,657	1,265	4,016	123	44	1,290	171	11,566
MAY	7,402	1,290	3,665	342	117	1,227	666	14,709
JUNE	5,650	993	3,812	186	284	1,036	265	12,226
JULY	5,236	1,072	3,530	72	69	637	565	11,181
<u>NORTHERN TERRITORY</u>								
1979								
FEBRUARY	431	247	-	-	20	1,776	-	2,945
MARCH	544	259	-	-	59	1,484	-	2,865
APRIL	511	255	(A)	-	92	564	(A)	1,697
MAY	666	461	-	-	93	1,585	-	3,000
JUNE	647	235	-	-	59	1,802	-	3,091
JULY	357	479	-	-	136	1,263	-	2,400
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1979								
FEBRUARY	3,322	1,330	4,004 (B)	-	450	2,027	300 (B)	10,962
MARCH	3,451	1,291	4,472 (B)	-	353	1,891	157 (B)	11,096
APRIL	3,183	890	3,433 (B)	-	438	1,262	154 (B)	9,085
MAY	3,821	1,117	1,700 (B)	-	669	827	271 (B)	8,210
JUNE	2,783	1,054	3,100 (B)	-	530	697	100 (B)	7,916
JULY	2,493	735	2,964 (B)	-	386	1,257	284 (B)	7,954

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

0861-1980
LOANS ADVANCED (A)

	LOANS APPROVED											CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	FOR DWELLINGS						TOTAL		FOR ALTERATIONS AND ADDITIONS	FOR ALTERATIONS OF LOANS PREVIOUSLY APPROVED				
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		HOUSES				OTHER DWELLINGS			
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	
<u>NEW SOUTH WALES</u>														
1979														
FEBRUARY	1,064	25,446	898	24,681	6,342	160,288	7,079	180,063	1,225	30,352	12,023	13,636	135,195	448,005
MARCH	1,230	29,646	991	26,976	6,835	173,960	7,030	199,036	1,226	31,546	12,282	12,842	161,847	515,585
APRIL	1,031	25,433	858	23,788	5,827	146,793	6,736	170,923	980	25,091	11,961	12,349	150,882	517,826
MAY	1,405	33,737	856	22,172	6,085	151,148	7,376	183,187	970	23,870	14,205	16,362	199,804	481,267
JUNE	1,210	30,196	807	21,508	5,059	129,451	6,355	162,518	721	18,637	12,135	12,177	173,534	457,248
JULY	1,220	31,075	808	21,869	4,913	125,419	6,120	158,537	821	19,826	13,049	11,944	151,739	451,059
<u>VICTORIA</u>														
1979														
FEBRUARY	815	20,954	924	24,505	4,373	109,038	5,865	149,133	247	5,364	10,038	6,495	144,319	344,686
MARCH	879	22,673	948	24,081	4,483	111,446	6,036	152,759	274	5,441	11,043	5,643	146,036	348,543
APRIL	716	18,607	770	19,517	3,817	90,952	5,121	124,975	182	4,101	9,378	4,946	128,169	340,905
MAY	972	25,433	982	23,984	5,069	122,493	6,767	166,533	256	5,377	12,347	7,680	163,518	335,917
JUNE	869	23,290	829	20,846	4,176	101,287	5,673	140,348	201	5,075	10,184	5,573	146,825	328,059
JULY	862	22,587	1,039	26,504	4,140	98,739	5,766	142,156	275	5,674	9,766	5,606	135,715	330,821
<u>QUEENSLAND</u>														
1979														
FEBRUARY	767	17,240	551	14,201	2,481	51,252	3,633	78,313	166	4,380	3,128	2,254	64,154	108,783
MARCH	718	15,979	533	13,004	2,157	45,369	3,248	70,554	160	3,798	3,374	2,883	71,171	102,167
APRIL	698	15,018	427	10,357	1,883	40,042	2,878	62,289	130	3,128	2,952	1,811	56,121	102,790
MAY	904	20,115	639	15,923	2,538	53,627	3,902	84,864	179	4,801	3,708	3,049	69,978	109,169
JUNE	609	17,892	551	14,475	2,072	43,934	3,273	71,749	159	4,552	2,796	2,473	64,391	111,544
JULY	669	18,700	539	13,256	2,002	43,081	3,280	71,621	130	3,416	2,710	2,592	65,911	110,338
<u>SOUTH AUSTRALIA</u>														
1979														
FEBRUARY	254	6,427	386	9,689	1,353	31,307	1,905	45,570	89	1,853	2,799	1,521	36,361	73,931
MARCH	283	7,234	388	10,036	1,376	31,765	1,932	46,673	115	2,362	2,757	3,084	40,248	72,236
APRIL	265	6,641	270	6,508	1,155	26,672	1,597	37,936	93	1,885	2,225	2,171	35,000	70,125
MAY	346	8,276	344	8,686	1,508	35,386	2,060	49,401	138	2,947	2,976	1,607	42,498	70,379
JUNE	361	9,567	305	7,788	1,311	30,234	1,875	45,425	102	2,164	2,278	2,573	37,648	69,730
JULY	403	10,503	256	6,546	1,248	28,166	1,816	42,867	91	2,348	2,459	1,840	36,008	69,742
<u>WESTERN AUSTRALIA</u>														
1979														
FEBRUARY	587	14,981	186	4,697	1,502	36,062	2,169	53,302	106	2,438	3,186	1,550	46,518	108,669
MARCH	654	16,331	215	5,492	1,447	34,031	2,219	53,528	97	2,326	3,353	1,780	52,149	106,517
APRIL	573	14,264	229	5,602	1,451	34,155	2,127	50,853	132	3,168	3,605	1,836	47,263	107,404
MAY	697	17,440	254	6,434	1,607	37,434	2,248	53,483	310	7,825	3,626	1,866	63,021	99,564
JUNE	661	22,402	191	4,820	1,452	34,630	2,249	55,824	255	6,028	3,892	1,662	56,812	101,027
JULY	798	20,978	213	5,402	1,388	32,130	2,146	52,643	253	5,867	3,017	2,164	52,657	101,518
<u>TASMANIA</u>														
1979														
FEBRUARY	101	2,142	40	780	478	10,421	607	13,186	12	157	714	283	10,430	24,952
MARCH	101	2,494	46	1,078	426	9,136	566	12,616	7	92	932	348	12,421	24,017
APRIL	103	2,134	35	685	408	8,747	536	11,354	10	212	714	598	12,057	22,070
MAY	139	3,005	73	1,330	504	10,374	700	14,438	16	271	866	465	12,272	23,265
JUNE	100	2,100	49	951	417	9,175	557	12,125	9	101	786	293	11,776	22,923
JULY	96	2,088	41	1,012	395	8,081	523	11,033	9	148	850	331	11,575	22,101
<u>NORTHERN TERRITORY</u>														
1979														
FEBRUARY	27	611	58	1,235	47	1,099	132	2,945	-	-	138	192	2,067	9,748
MARCH	22	413	50	1,341	46	1,111	114	2,804	4	61	216	242	3,144	8,992
APRIL	18	295	18	516	41	886	77	1,697	-	-	105	35	1,637	8,708
MAY	35	699	39	993	54	1,308	128	3,800	-	-	174	101	1,861	9,290
JUNE	31	526	65	1,529	49	1,036	135	2,921	10	170	121	306	2,185	9,655
JULY	23	526	37	1,070	42	804	101	2,390	1	10	67	-	2,491	9,095
<u>AUSTRALIAN CAPITAL TERRITORY</u>														
1979														
FEBRUARY	33	871	122	3,344	289	6,747	435	10,801	9	161	434	645	10,274	21,087
MARCH	32	690	131	3,419	312	6,987	456	10,763	19	333	472	700	12,105	18,341
APRIL	36	809	108	2,784	250	5,492	375	8,701	19	384	551	490	8,227	18,076
MAY	39	819	82	1,877	250	5,514	356	7,888	15	322	599	790	10,063	14,617
JUNE	34	719	80	2,024	219	5,173	316	7,584	17	332	348	328	8,750	12,599
JULY	35	749	101	2,637	206	4,568	336	7,831	6	123	299	265	6,900	12,889

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED