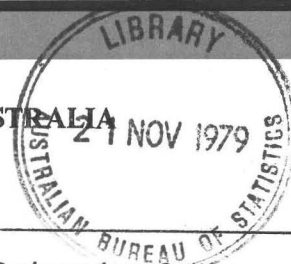


AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 21 NOVEMBER 1979

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA SEPTEMBER 1979



INQUIRIES

If you want to know more about these statistics ring Ms Tamara Rosinanyi 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 September 1979 was \$532.0 million, a decrease of \$62.0 million on August 1979, but \$27.9 million higher than for September 1978.
- First mortgage (or equivalent) finance was provided for 21,876 dwelling units in September 1979. This was 2,426 units less than for August 1979 but 304 units more than for September 1978.
- Loans approved for the construction of dwellings in September 1979 totalled \$97.4 million, a decrease of \$14.6 million on the August 1979 figure, but an increase of \$8.0 million on September 1978.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured finance provided by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

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

- (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.

3. Seasonally adjusted series for loan approvals made by banks and permanent building societies are available in the related publications listed below.

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1979 issue of this publication.

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

Related publications

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

Housing Finance for Owner Occupation – Savings and Trading Banks, Australia (5608.0).

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

7. All current 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	1,358,713	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	105,178	2,393,573	40,538	751,077	67,699	1,881,017	7,323	183,552	10,675	332,269
MONTHS -										
1978										
AUGUST	8,776	190,860	3,423	65,410	5,549	149,693	407	10,330	871	27,860
SEPTEMBER	8,575	193,409	3,268	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	18,069	839	27,028
NOVEMBER	9,764	223,602	3,942	72,210	6,244	172,131	1,135	28,244	887	27,338
DECEMBER	7,469	169,827	2,608	49,972	5,324	146,092	757	19,122	738	22,040
1979										
JANUARY	9,219	214,152	4,047	76,969	5,463	152,737	620	15,540	743	23,168
FEBRUARY	8,786	204,583	3,852	71,008	6,396	179,723	802	15,035	737	24,487
MARCH	8,994	206,376	3,504	65,510	6,632	190,181	660	16,599	930	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	5,629	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	1,064	34,038
JULY	8,706	203,833	3,083	58,447	5,173	145,460	459	11,790	907	28,513
AUGUST	9,004	228,644	3,950	75,498	5,586	157,591	534	14,370	947	30,699
SEPTEMBER	9,016	206,046	3,143	58,421	5,312	152,272	472	12,766	732	25,140
OTHER DWELLINGS										
YEARS -										
1976/77	6,183	113,107	2,970	45,535	8,547	195,812	735	15,325	632	23,027
1977/78	5,832	114,572	2,602	49,442	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										
AUGUST	567	12,209	266	5,135	652	17,000	47	1,234	98	3,640
SEPTEMBER	513	10,984	276	4,675	680	17,630	29	673	110	3,433
OCTOBER	533	11,697	281	5,147	697	18,103	58	1,615	115	3,414
NOVEMBER	580	12,512	334	6,140	713	19,224	68	1,756	113	4,221
DECEMBER	418	9,354	261	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	12,403	296	5,931	788	21,133	29	793	73	2,127
MARCH	562	12,784	313	5,707	815	21,864	18	471	78	2,837
APRIL	441	10,238	291	6,121	599	15,856	13	313	88	3,655
MAY	590	13,396	309	5,693	694	19,415	23	682	101	3,631
JUNE	468	11,038	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
AUGUST	594	13,940	344	7,213	617	17,057	30	840	87	2,330
SEPTEMBER	521	12,026	284	5,310	604	16,931	24	620	73	2,759
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	11,721	367,542
MONTHS -										
1978										
AUGUST	9,343	203,069	3,689	70,545	6,201	166,693	454	11,564	969	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	174,109	807	19,694	954	30,442
NOVEMBER	10,344	236,214	4,276	78,350	6,957	191,355	1,203	30,090	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	10,641	248,266	4,273	78,269	6,319	178,895	646	16,854	1,216	36,909
JUNE	9,543	222,239	3,240	60,016	5,782	162,720	617	15,918	1,125	36,136
JULY	9,227	215,767	3,365	63,987	5,754	161,452	470	11,996	964	30,262
AUGUST	10,198	242,584	4,294	82,711	6,203	174,648	564	15,210	1,014	33,829
SEPTEMBER	9,537	218,072	3,427	63,731	5,916	169,203	496	13,386	805	27,899

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	136,310	250,016	5,982,017
MONTHS -										
1978										
AUGUST	719	15,560	187	5,081	366	3,976	464	13,451	20,702	482,221
SEPTEMBER	733	14,651	151	4,105	276	4,076	458	13,192	19,850	464,650
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	10,163	21,480	517,146
FEBRUARY	854	19,357	132	3,947	268	4,801	330	10,372	21,820	533,313
MARCH	840	18,717	112	3,466	311	5,038	358	11,149	22,401	548,733
APRIL	850	18,382	104	2,759	277	4,971	296	9,504	19,447	468,728
MAY	1,037	21,170	145	4,229	377	8,024	400	12,395	23,537	562,794
JUNE	719	16,688	120	3,665	323	6,252	350	11,534	20,423	499,466
JULY	909	19,580	94	2,833	440	7,453	334	11,040	20,105	488,971
AUGUST	910	19,537	114	3,434	460	7,794	360	10,924	22,465	548,491
SEPTEMBER	677	15,103	105	3,107	424	7,221	333	12,304	20,264	492,360
OTHER DWELLINGS										
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,570	20,071	410,673
1977/78	667	8,758	67	1,850	127	2,114	370	9,070	19,144	420,865
1978/79	562	7,333	56	1,739	382	5,143	382	10,699	20,580	490,019
MONTHS -										
1978										
AUGUST	84	1,120	3	74	35	574	47	1,060	1,739	41,440
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	39,900
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
AUGUST	51	665	12	313	40	505	82	2,649	1,837	45,512
SEPTEMBER	34	442	4	108	35	435	33	1,013	1,612	39,644
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	270,596	6,472,036
MONTHS -										
1978										
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	23,414	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	608,207
JUNE	735	16,933	128	3,899	350	6,512	377	12,152	21,897	536,525
JULY	977	20,515	100	3,005	485	7,824	349	11,575	21,691	526,383
AUGUST	961	20,202	126	3,747	500	8,299	442	13,573	24,302	594,003
SEPTEMBER	711	15,545	109	3,215	459	7,656	416	13,317	21,876	532,024

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	8,841	241,644	2,711	64,096	2,334	63,904
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,500	63,539	2,035	60,768
MONTHS -										
1978										
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	260	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	5,281	212	6,471
FEBRUARY	1,499	35,261	688	13,362	804	23,784	230	5,750	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	4,386	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	5,404
AUGUST	2,028	49,924	868	17,773	926	28,378	96	2,604	141	4,756
SEPTEMBER	1,815	44,346	712	13,126	831	24,810	93	2,604	172	5,598
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	10	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										
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	286	22	382	1	13	-	-	8	129
DECEMBER	1	32	10	141	-	-	-	-	10	362
1979										
JANUARY	3	101	30	500	-	-	2	50	4	180
FEBRUARY	1	18	25	335	-	-	-	-	-	-
MARCH	4	74	32	468	2	34	-	-	2	114
APRIL	2	8	17	297	2	69	-	-	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
AUGUST	9	134	42	649	-	-	-	-	2	79
SEPTEMBER	9	146	35	507	12	362	-	-	-	48
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	63,665	2,084	62,094
MONTHS -										
1978										
AUGUST	1,725	37,129	784	14,399	891	25,106	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	5,750	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	4,386	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	5,558
AUGUST	2,037	50,058	910	18,422	926	28,378	96	2,604	143	4,835
SEPTEMBER	1,824	44,492	747	13,633	843	25,172	93	2,604	172	5,646

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	1,806	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										
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	100,073
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	77	1,053	76	2,381	4,267	106,698
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,378	111,175
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	3,873	96,352
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										
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
AUGUST	-	-	-	-	-	-	-	-	53	862
SEPTEMBER	-	-	-	-	-	-	-	-	56	1,063
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	1,809	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										
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	95,460
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	77	1,054	77	2,419	4,312	107,758
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,431	112,037
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	3,929	97,415

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	226,077	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	90,619	9,737	292,276	2,046	51,085	1,677	52,930
MONTHS -										
1978										
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	4,573
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	6,774	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	205	6,520
JULY	894	21,192	322	6,551	731	22,111	119	3,110	175	4,505
AUGUST	1,060	24,857	387	7,186	785	22,558	160	4,193	216	7,268
SEPTEMBER	873	21,961	322	5,977	837	25,132	143	3,781	107	4,092
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	46,463	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										
AUGUST	100	2,344	44	845	129	3,967	11	393	16	995
SEPTEMBER	82	1,994	32	623	149	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
AUGUST	91	2,190	41	799	108	3,387	8	253	8	372
SEPTEMBER	67	1,499	40	754	89	2,843	3	80	16	688
TOTAL										
YEARS -										
1976/77	14,922	280,097	5,964	90,773	10,780	275,779	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	71,366
1978/79	12,001	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,977	65,997
MONTHS -										
1978										
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	4,037
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	5,502	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	150	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	220	7,232
JULY	965	22,947	364	7,439	821	25,094	121	3,151	184	4,955
AUGUST	1,151	27,047	428	7,985	893	25,945	168	4,446	224	7,640
SEPTEMBER	940	23,460	362	6,731	926	27,975	146	3,781	123	4,780

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	780,764
1977/78	5,279	114,521	102	2,767	100	1,380	803	20,939	36,749	850,853
1978/79	3,205	75,968	85	2,592	273	3,849	860	23,772	33,637	845,774
MONTHS -										
1978										
AUGUST	289	6,755	7	216	21	273	72	1,833	2,908	71,605
SEPTEMBER	225	4,671	10	267	17	276	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	6,263	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	70,715
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	2,867	70,739
JUNE	271	6,246	5	190	29	401	71	1,650	2,649	67,935
JULY	450	10,949	5	152	35	503	46	1,489	2,777	70,562
AUGUST	478	11,658	6	210	57	897	100	3,053	3,249	81,880
SEPTEMBER	213	4,540	8	259	42	468	58	1,819	2,603	67,949
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	98,011
MONTHS -										
1978										
AUGUST	14	186	-	-	8	111	6	173	328	8,924
SEPTEMBER	22	269	4	137	4	78	-	-	315	6,194
OCTOBER	6	68	2	48	6	95	6	236	314	8,201
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	116	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	101	2	86	3	62	-	-	239	6,737
JULY	21	293	1	55	4	67	6	195	246	6,737
AUGUST	11	161	1	35	9	152	2	54	279	7,403
SEPTEMBER	11	139	-	-	7	64	7	220	240	6,287
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	37,269	943,785
MONTHS -										
1978										
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	3,600	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	2,888	74,672
JULY	471	11,242	6	207	39	570	52	1,684	3,023	77,299
AUGUST	489	11,819	7	245	66	1,049	102	3,107	3,528	89,283
SEPTEMBER	224	4,679	8	259	49	532	65	2,039	2,843	74,236

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	414,014	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	69,088	8,963	218,571
MONTHS -										
1978										
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	1,850	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	16,113
MARCH	6,432	147,309	2,363	43,581	4,841	136,245	192	4,679	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	618	24,708
JUNE	6,215	143,452	2,009	35,348	3,569	97,432	237	6,042	696	22,311
JULY	5,812	134,313	2,032	37,680	3,554	96,398	156	3,672	567	18,604
AUGUST	6,516	153,863	2,695	50,539	3,875	106,855	278	7,573	590	18,075
SEPTEMBER	6,328	139,739	2,109	39,318	3,644	102,330	236	6,461	453	15,450
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	10,204	340	12,902
1978/79	5,178	114,803	2,654	50,426	6,599	168,681	345	9,061	697	20,688
MONTHS -										
1978										
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	561	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
AUGUST	494	11,616	261	5,765	509	13,670	22	587	57	1,879
SEPTEMBER	445	16,381	209	4,049	503	13,726	21	540	57	2,023
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	1,486,348	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	7,660	239,451
MONTHS -										
1978										
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	20,844
NOVEMBER	7,557	172,155	2,934	53,340	4,962	133,338	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	156,521	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	2,986	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	742	23,697
JULY	6,255	144,358	2,243	41,797	4,039	109,189	167	4,037	613	19,749
AUGUST	7,010	165,479	2,956	56,304	4,384	120,325	300	8,160	647	20,554
SEPTEMBER	6,773	150,120	2,318	43,367	4,147	116,056	257	7,001	510	17,473

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	3,101,564
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,885	83,281	150,286	3,328,838
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,840	87,756	170,400	4,023,968
MONTHS -										
1978										
AUGUST	379	7,931	144	3,875	239	3,052	303	9,020	13,882	320,504
SEPTEMBER	438	8,505	109	2,928	218	3,151	258	7,769	13,405	308,477
OCTOBER	358	9,142	95	2,597	200	3,056	232	6,994	14,032	332,217
NOVEMBER	249	6,113	103	2,754	252	3,846	235	6,729	16,047	378,826
DECEMBER	161	4,649	52	1,359	174	3,109	162	4,802	12,212	287,701
1979										
JANUARY	369	9,153	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	459	9,548	80	2,446	254	4,229	258	8,268	15,525	377,248
APRIL	547	11,275	71	1,773	228	4,175	196	6,717	13,561	323,266
MAY	605	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	6,942	13,541	326,146
JULY	332	5,859	66	1,912	328	5,897	212	7,176	13,061	311,711
AUGUST	278	4,423	84	2,472	347	5,861	175	5,375	14,838	355,436
SEPTEMBER	378	8,803	70	2,084	316	5,662	254	8,232	13,788	328,079
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,911	299,188
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										
AUGUST	70	934	3	74	27	463	41	887	1,429	31,610
SEPTEMBER	41	535	3	66	13	305	27	698	1,351	30,087
OCTOBER	13	150	5	141	25	250	19	515	1,430	32,747
NOVEMBER	12	124	3	73	28	227	26	651	1,500	34,421
DECEMBER	7	69	-	-	25	247	70	2,038	1,194	28,168
1979										
JANUARY	21	266	2	63	23	423	21	567	1,343	31,488
FEBRUARY	34	467	6	218	36	483	24	709	1,568	37,023
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	1,438	33,497
JUNE	10	144	6	148	24	198	17	618	1,193	29,015
JULY	47	636	5	117	41	303	8	296	1,295	29,615
AUGUST	40	504	11	278	31	353	80	2,595	1,505	37,247
SEPTEMBER	23	303	4	108	28	371	26	793	1,316	32,294
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	168,031	3,400,752
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,178	90,667	164,865	3,639,452
1978/79	5,043	107,044	1,169	32,877	2,968	49,318	3,159	96,323	186,911	4,412,763
MONTHS -										
1978										
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	338,564
OCTOBER	371	9,292	100	2,738	225	3,306	251	7,509	15,462	364,964
NOVEMBER	261	6,237	106	2,827	280	4,073	261	7,380	17,547	413,247
DECEMBER	168	4,718	52	1,359	199	3,356	232	6,840	13,406	315,869
1979										
JANUARY	390	9,419	91	2,702	196	3,306	237	7,218	16,202	384,363
FEBRUARY	478	10,543	109	3,358	236	4,075	228	7,128	16,865	406,214
MARCH	498	10,088	85	2,589	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	2,839	269	5,344	217	7,560	14,734	355,161
JULY	379	6,495	71	2,029	369	6,200	220	7,472	14,356	341,326
AUGUST	318	4,927	95	2,750	378	6,214	255	7,970	16,343	392,683
SEPTEMBER	401	9,106	74	2,192	344	6,033	280	9,025	15,104	360,373

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								
APRIL	62,405	31,672	67,437	6,103	16,549	3,289	8,559	196,014
MAY	80,829	33,825	45,557	11,344	20,152	3,870	11,480	207,057
JUNE	71,940	25,881	43,210	10,503	18,840	1,977	8,738	181,155
JULY	67,012	28,587	46,958	6,784	15,245	3,242	10,405	178,233
AUGUST	78,971	39,062	59,917	12,462	17,657	2,880	11,564	222,513
SEPTEMBER	69,692	29,762	66,201	11,072	13,793	2,202	12,480	205,202
<u>VICTORIA</u>								
1979								
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	9,509	4,691	171,910
JUNE	78,633	8,736	39,342	3,096	4,682	7,616	4,290	146,395
JULY	77,997	10,378	41,063	1,570	4,742	8,405	3,675	147,830
AUGUST	87,694	14,322	39,279	1,648	4,990	9,213	4,412	161,558
SEPTEMBER	77,747	10,909	30,534	1,058	3,742	7,484	3,705	135,179
<u>QUEENSLAND</u>								
1979								
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	89,065
JUNE	26,189	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	1,259	75,060
AUGUST	28,764	11,962	28,595	193	5,241	6,513	1,161	82,429
SEPTEMBER	25,719	10,231	27,359	93	5,664	4,868	906	74,840
<u>SOUTH AUSTRALIA</u>								
1979								
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	52,340
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
AUGUST	22,623	8,042	8,776	-	2,213	1,087	2,945	45,686
SEPTEMBER	20,180	6,175	6,798	-	1,777	894	2,405	38,229
<u>WESTERN AUSTRALIA</u>								
1979								
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
AUGUST	15,258	6,454	30,715	814	2,067	585	708	56,801
SEPTEMBER	15,107	4,435	30,848	1,163	2,400	727	862	55,542
<u>TASMANIA</u>								
1979								
APRIL	4,657	1,265	4,816	123	44	1,290	171	11,066
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
AUGUST	5,271	1,430	3,162	93	189	878	879	11,902
SEPTEMBER	6,117	1,007	3,724	-	71	605	435	11,959
<u>NORTHERN TERRITORY</u>								
1979								
APRIL	511	255	-	-	92	564	-	1,697
MAY	666	461	-	-	93	1,585	-	3,000
JUNE	647	235	(A)	-	59	1,882	(A)	3,091
JULY	357	479	-	-	136	1,263	-	2,400
AUGUST	521	381	-	-	222	1,417	-	2,883
SEPTEMBER	522	404	-	-	36	969	-	2,230
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1979								
APRIL	3,183	890	3,433 (B)	-	438	1,262	154 (B)	9,885
MAY	3,821	1,117	1,790 (B)	-	669	827	271 (B)	8,218
JUNE	2,783	1,054	3,100 (B)	-	530	697	100 (B)	7,916
JULY	2,493	735	2,964 (B)	-	306	1,257	284 (B)	7,954
AUGUST	3,482	1,058	4,204 (B)	-	450	1,376	203 (B)	10,431
SEPTEMBER	2,988	888	3,739 (B)	-	416	1,011	180 (B)	8,843

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

