

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 21 FEBRUARY 1980

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 1979



INQUIRIES

If you want to know more about these statistics ring Ms Tamara Rosisnanyi on Canberra 527117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616

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MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in December 1979 was \$473.9 million, a decrease of \$117.3 million on November 1979, but an increase of \$8.1 million on the December 1978 figure.

First mortgage (or equivalent) finance was provided for 18,693 dwelling units in December 1979. This was 4,847 units less than in November 1979, and 712 units less than in December 1978.

Loans approved for the construction of dwellings in December 1979 totalled \$82.0 million, a decrease of \$19.6 million on November 1979, but \$0.2 million higher than in December 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		DMGS	\$000
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$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	67,695	1,881,017	7,323	183,552	10,675	332,269
MONTHS -										
1978										
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	22,046
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	208,376	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	159,480	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	145,480	459	11,780	907	28,513
AUGUST	9,604	228,644	3,950	75,498	5,586	157,591	538	14,470	947	30,699
SEPTEMBER	9,016	206,046	3,143	58,421	5,311	152,186	472	12,766	728	24,958
OCTOBER	9,625	228,038	4,165	76,547	6,352	180,797	452	11,595	827	29,436
NOVEMBER	8,829	211,103	3,184	55,665	6,344	185,479	510	13,157	868	31,443
DECEMBER	7,124	169,257	2,443	43,731	4,747	140,955	685	17,623	700	26,155
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	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										
NOVEMBER	580	12,012	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	15,856	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	67	2,330
SEPTEMBER	521	12,026	284	5,310	604	16,931	24	620	73	2,733
OCTOBER	515	12,441	352	6,931	758	22,193	18	456	75	2,780
NOVEMBER	507	12,512	282	5,824	883	23,631	25	655	99	3,453
DECEMBER	419	10,127	193	3,699	571	17,651	14	382	72	2,864
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										
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	211,965	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	60,016	5,782	162,720	617	15,958	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	568	15,310	1,014	33,029
SEPTEMBER	9,537	218,072	3,427	63,731	5,915	169,117	496	13,386	801	27,691
OCTOBER	10,140	240,479	4,517	83,478	7,110	202,998	470	12,051	902	32,216
NOVEMBER	9,336	223,615	3,466	61,489	7,147	209,110	535	13,812	967	34,896
DECEMBER	7,543	179,384	2,636	47,430	5,318	158,606	699	18,005	772	29,019

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	130,910	250,016	5,982,017
MONTHS -										
1978										
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	840	18,717	112	3,468	311	5,038	358	11,149	22,401	548,733
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	20,423	499,466
JULY	909	19,586	94	2,833	440	7,453	334	11,046	20,105	488,971
AUGUST	910	19,537	114	3,434	460	7,794	360	10,924	22,469	548,591
SEPTEMBER	677	15,103	105	3,107	424	7,221	383	12,304	20,259	492,112
OCTOBER	759	15,489	106	3,214	466	8,499	429	14,796	23,181	568,411
NOVEMBER	883	19,600	146	4,023	497	8,428	425	13,754	21,686	542,652
DECEMBER	705	16,251	132	3,768	391	6,604	359	12,430	17,286	436,774
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	362	5,143	382	10,699	20,580	490,019
MONTHS -										
1978										
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	33,905
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	39,618
OCTOBER	57	783	4	124	56	979	44	1,187	1,879	47,874
NOVEMBER	61	764	4	139	40	661	33	961	1,854	48,600
DECEMBER	55	772	5	192	56	777	22	673	1,407	37,137
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	139,560	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										
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	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	465	7,824	349	11,575	21,691	526,383
AUGUST	961	20,202	126	3,747	500	8,299	442	13,573	24,306	594,103
SEPTEMBER	711	15,545	109	3,215	459	7,656	416	13,317	21,871	531,730
OCTOBER	816	16,272	110	3,338	522	9,478	473	15,963	25,060	616,265
NOVEMBER	944	20,364	150	4,162	537	9,089	458	14,715	23,540	591,252
DECEMBER	760	17,023	137	3,960	447	7,381	331	13,103	18,693	473,911

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	330,136	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	60,768
MONTHS -										
1978										
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	260	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	5,760	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	4,386	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	951	28,429	93	2,604	172	5,598
OCTOBER	1,987	47,806	974	17,699	996	30,703	127	3,534	160	5,882
NOVEMBER	1,759	43,442	670	11,728	941	28,985	145	3,881	189	6,339
DECEMBER	1,413	34,203	498	9,097	699	21,977	210	5,475	132	5,483
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										
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	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	6	219	-	-	-	48
OCTOBER	5	145	37	600	3	89	-	-	2	98
NOVEMBER	4	48	34	585	6	206	-	-	3	149
DECEMBER	8	93	11	165	2	85	-	-	-	110
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	8,984	244,356	2,712	64,119	2,391	63,675
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,505	63,665	2,084	62,094
MONTHS -										
1978										
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	260	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	4,386	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	957	28,648	93	2,604	172	5,640
OCTOBER	1,992	47,951	1,011	18,299	999	30,792	127	3,534	162	5,980
NOVEMBER	1,763	43,490	784	12,313	947	29,191	145	3,881	192	6,488
DECEMBER	1,421	34,296	509	9,262	781	22,062	210	5,475	132	5,593

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	1,086	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										
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	3,993	99,971
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,547	112,850
NOVEMBER	120	2,648	19	504	71	1,039	68	2,086	3,982	100,654
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,175	81,553
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										
NOVEMBER	-	-	-	-	-	-	-	-	34	804
DECEMBER	-	-	-	-	-	-	-	-	21	535
1979										
JANUARY	-	-	-	-	-	-	-	-	39	751
FEBRUARY	-	-	-	-	1	28	-	-	27	361
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	-	-	-	-	-	-	-	-	50	920
OCTOBER	-	-	-	-	-	-	-	-	47	932
NOVEMBER	-	-	-	-	-	-	-	-	47	988
DECEMBER	-	-	-	-	-	-	-	-	21	453
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	1,089	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										
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	4,043	100,691
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,594	113,782
NOVEMBER	120	2,648	19	504	71	1,039	68	2,086	4,029	101,642
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,196	82,006

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DHGS	\$000
	DHGS	\$000	DHGS	\$000	DHGS	\$000	DHGS	\$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	98,819	9,737	292,276	2,046	51,005	1,677	52,930
MONTHS -										
1978										
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	3,950	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	896	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	164	4,293	216	7,268
SEPTEMBER	873	21,961	322	5,977	716	21,427	143	3,701	107	4,092
OCTOBER	992	23,995	409	8,269	898	27,139	113	2,842	125	5,141
NOVEMBER	911	21,856	279	4,858	904	28,331	102	2,595	115	4,423
DECEMBER	695	15,879	225	3,899	688	21,483	129	3,281	97	3,270
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										
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	95	2,986	3	80	17	712
OCTOBER	86	2,060	49	800	122	4,806	1	25	9	338
NOVEMBER	77	1,958	32	705	124	4,748	2	38	15	566
DECEMBER	67	1,719	18	403	104	3,697	-	-	14	404
TOTAL										
YEARS -										
1976/77	14,922	290,097	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	3,116	72,839	1,969	71,388
1978/79	12,001	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,977	65,997
MONTHS -										
1978										
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	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	220	7,232
JULY	965	22,947	364	7,439	821	25,094	121	3,161	184	4,955
AUGUST	1,151	27,047	428	7,985	893	25,945	172	4,546	224	7,640
SEPTEMBER	940	23,460	362	6,731	811	24,413	146	3,781	124	4,804
OCTOBER	1,078	26,055	458	9,069	1,020	31,945	114	2,867	134	5,479
NOVEMBER	988	23,814	311	5,563	1,028	33,079	104	2,633	130	4,989
DECEMBER	762	17,598	243	4,302	792	25,180	129	3,281	111	3,674

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	650,853
1978/79	3,205	75,966	85	2,592	273	3,849	860	23,772	33,637	845,774
MONTHS -										
1978										
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	1,550	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	1,850	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	3,253	81,980
SEPTEMBER	213	4,540	8	259	42	468	58	1,819	2,482	64,244
OCTOBER	268	6,068	5	164	43	697	81	2,619	2,934	76,934
NOVEMBER	336	7,951	16	469	51	866	63	1,991	2,777	73,340
DECEMBER	263	6,603	8	300	41	511	49	1,532	2,195	56,758
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										
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	7,720
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	118	-	-	252	7,083
MAY	39	500	-	-	15	143	2	74	402	10,600
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	247	6,454
OCTOBER	14	182	-	-	7	94	1	50	289	8,355
NOVEMBER	22	248	1	30	5	60	4	115	282	8,468
DECEMBER	20	301	1	38	8	186	6	198	238	6,946
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										
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	63,132
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	3,532	89,383
SEPTEMBER	224	4,679	8	259	49	532	60	2,039	2,729	70,698
OCTOBER	282	6,250	5	164	50	791	82	2,669	3,223	65,289
NOVEMBER	358	8,199	17	499	56	926	67	2,106	3,059	81,808
DECEMBER	283	6,904	9	338	49	697	55	1,730	2,433	63,704

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	6,963	218,571
MONTHS -										
1978										
NOVEMBER	7,087	152,156	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	269	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	4,879	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	813	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	158	3,872	567	18,604
AUGUST	6,516	153,863	2,695	50,539	3,875	106,655	278	7,573	590	18,675
SEPTEMBER	6,328	139,739	2,109	39,318	3,644	102,330	236	6,461	449	15,263
OCTOBER	6,646	156,237	2,782	50,579	4,458	122,955	212	5,219	542	18,413
NOVEMBER	6,159	145,805	2,235	39,079	4,499	128,163	263	6,681	564	20,681
DECEMBER	5,016	119,175	1,720	30,735	3,360	97,495	346	8,867	471	17,402
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	80,932	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	637	20,880
MONTHS -										
1978										
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	11,816	261	5,765	509	13,670	22	587	57	1,879
SEPTEMBER	445	10,381	209	4,049	503	13,726	21	540	56	1,973
OCTOBER	424	10,236	266	5,531	633	17,298	17	431	64	2,344
NOVEMBER	426	10,506	216	4,534	673	18,677	23	617	81	2,738
DECEMBER	344	8,315	164	3,131	465	13,869	14	382	58	2,350
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	7,660	234,451
MONTHS -										
1978										
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	7,517	863	26,431
JUNE	6,610	152,867	2,183	36,997	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	505	17,241
OCTOBER	7,070	166,473	3,048	56,110	5,091	140,253	229	5,650	606	20,757
NOVEMBER	6,585	156,311	2,451	43,613	5,172	146,840	286	7,298	645	23,419
DECEMBER	5,360	127,490	1,884	33,866	3,825	111,364	360	9,249	529	19,752

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	150,266	3,328,838
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,840	87,756	170,400	4,029,968
MONTHS -										
1978										
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	284	6,419	15,297	369,191
MARCH	459	9,548	80	2,446	254	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	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	13,784	327,897
OCTOBER	363	6,584	74	2,261	347	6,606	276	9,773	15,700	378,627
NOVEMBER	427	9,001	111	3,050	375	6,523	294	9,675	14,927	368,658
DECEMBER	349	7,547	101	2,870	293	5,260	260	9,112	11,916	298,463
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										
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	33,997
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	1,315	32,244
OCTOBER	43	601	4	124	49	885	43	1,137	1,543	38,587
NOVEMBER	39	516	3	109	35	601	29	846	1,525	39,144
DECEMBER	35	471	4	154	48	591	16	475	1,148	29,738
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	90,867	164,865	3,639,452
1978/79	5,043	107,044	1,169	32,877	2,968	49,318	3,159	96,323	180,911	4,412,763
MONTHS -										
1978										
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	2,758	378	6,214	255	7,370	16,343	392,683
SEPTEMBER	401	9,106	74	2,192	344	6,033	280	9,025	15,099	360,141
OCTOBER	406	7,185	78	2,385	366	7,491	319	10,910	17,243	417,214
NOVEMBER	466	9,517	114	3,159	410	7,124	323	10,521	18,452	407,802
DECEMBER	384	8,018	105	3,024	341	5,851	276	9,587	13,064	328,201

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	160,950	27,150	2,760	19,783	4,069	1,322	0,757	6,800	343,992
1977/78	104,829	195,638	33,297	3,036	21,517	2,563	1,242	9,837	7,608	379,707
1978/79	102,130	190,245	43,041	3,243	24,203	2,195	1,079	24,407	0,701	398,050
MONTHS -										
1978										
NOVEMBER	8,617	18,985	3,635	397	1,996	177	113	2,083	431	30,434
DECEMBER	6,424	10,724	3,283	405	1,049	150	66	1,505	497	24,703
1979										
JANUARY	8,219	16,018	3,576	45	1,432	250	51	1,543	429	31,563
FEBRUARY	8,152	15,602	3,791	413	2,094	146	59	1,832	311	32,460
MARCH	3,248	15,911	3,949	292	2,215	107	86	1,378	643	34,429
APRIL	7,362	14,707	4,523	166	2,047	170	181	1,913	442	31,491
MAY	9,236	18,973	3,654	275	3,190	174	82	2,313	604	38,501
JUNE	8,782	14,317	3,522	262	2,233	209	137	2,525	553	32,540
JULY	8,148	14,632	3,682	74	1,737	227	61	2,793	709	32,063
AUGUST	8,979	13,214	4,609	363	1,112	216	112	3,808	637	39,050
SEPTEMBER	7,033	16,548	3,966	130	1,921	173	179	3,095	760	33,805
OCTOBER	8,776	22,854	4,580	118	1,763	168	111	3,820	478	42,674
NOVEMBER	8,923	18,127	4,095	297	1,363	215	178	3,331	571	37,160
DECEMBER	6,330	11,717	3,210	183	1,143	85	58	2,580	442	25,746
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1976/77	103,082	14,451	77,820	3,273	38,374	3,453	977	1,603	7,506	250,539
1977/78	104,083	11,278	90,351	4,465	33,610	5,429	601	1,338	7,357	258,512
1978/79	117,000	11,947	90,294	4,394	40,550	3,800	824	3,938	10,700	283,447
MONTHS -										
1978										
NOVEMBER	10,132	1,186	7,004	315	2,767	192	54	430	742	22,823
DECEMBER	7,678	650	6,105	281	3,062	95	134	323	386	18,720
1979										
JANUARY	9,500	1,305	6,505	462	2,656	285	7	373	1,027	22,120
FEBRUARY	11,488	1,431	7,885	723	3,187	335	86	274	1,167	26,575
MARCH	10,211	1,179	9,825	269	4,153	492	222	271	900	27,522
APRIL	9,301	1,059	9,258	390	2,793	256	53	420	681	24,227
MAY	14,038	1,033	10,463	262	4,588	375	23	260	854	31,920
JUNE	9,950	1,035	7,260	665	4,297	304	9	389	1,421	25,390
JULY	9,258	1,015	8,542	161	4,069	224	132	603	732	24,742
AUGUST	12,275	1,969	8,579	235	4,351	312	200	625	857	29,403
SEPTEMBER	9,950	1,312	7,323	313	3,997	245	-	642	798	24,585
OCTOBER	10,773	2,544	7,911	424	4,440	338	33	837	1,238	28,538
NOVEMBER	10,777	1,481	8,576	338	4,506	416	-	920	769	27,775
DECEMBER	7,444	781	5,366	236	3,010	153	9	599	671	18,269
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1976/77	2,044,029		1,420,153	131,467	363,724	252,164	45,318	24,707	131,495	4,473,057
1977/78	2,105,139		1,657,774	228,014	316,570	251,122	40,992	29,439	132,730	4,761,780
1978/79	2,430,695		2,017,198	192,923	334,592	211,321	45,949	77,091	145,732	5,455,501
MONTHS -										
1978										
NOVEMBER	232,012		174,978	13,490	30,384	17,248	4,246	6,520	14,297	493,175
DECEMBER	219,943		175,937	20,648	27,376	14,416	3,953	5,571	14,271	482,115
1979										
JANUARY	182,236		133,847	14,940	20,319	12,866	2,387	5,602	7,666	379,463
FEBRUARY	177,751		168,993	18,305	26,698	17,685	3,141	5,775	11,000	449,318
MARCH	213,587	(NA)	197,291	17,926	27,661	19,433	3,893	7,274	12,004	499,121
APRIL	191,418		170,804	14,750	24,899	16,476	3,558	6,733	10,716	439,356
MAY	244,846		225,597	16,863	28,378	20,563	4,389	8,043	13,136	563,015
JUNE	218,697		184,612	19,570	31,964	20,982	4,131	8,078	12,486	501,120
JULY	203,546		169,240	15,180	30,092	17,660	3,425	11,074	11,662	461,885
AUGUST	223,057		169,117	15,095	31,045	19,660	4,213	10,461	11,895	490,543
SEPTEMBER	205,571		148,745	13,009	30,910	17,337	3,805	9,559	10,090	439,626
OCTOBER	248,206		173,596	15,566	29,051	15,806	2,999	11,931	13,555	511,510
NOVEMBER	219,519		191,611	14,608	29,853	20,060	3,535	10,307	15,924	508,117
DECEMBER	236,811		190,616	16,481	29,455	16,040	3,886	9,785	15,699	518,773
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1976/77	477,760		293,781	36,238	53,011	37,362	7,059	2,280	28,459	935,950
1977/78	513,129		278,688	48,113	47,633	36,506	10,828	2,588	35,765	973,250
1978/79	602,151		307,275	47,577	63,730	38,254	9,714	10,470	33,614	1,112,785
MONTHS -										
1978										
NOVEMBER	583,736		341,800	50,614	46,389	32,553	10,479	7,529	37,815	1,116,915
DECEMBER	541,720		320,062	50,405	42,162	31,630	8,452	7,264	34,316	1,048,011
1979										
JANUARY	504,708		358,912	57,520	45,366	30,360	9,626	7,129	36,886	1,136,507
FEBRUARY	600,767		386,681	54,713	44,289	38,359	10,610	8,373	36,169	1,179,861
MARCH	605,277	(NA)	395,499	53,921	49,216	38,006	10,311	8,386	35,782	1,196,399
APRIL	601,159		386,416	51,628	55,089	40,717	9,705	8,504	34,686	1,187,904
MAY	599,777		332,905	51,632	61,422	42,398	9,818	10,500	34,816	1,143,468
JUNE	602,151		307,275	47,577	63,730	38,254	9,714	10,470	33,614	1,112,785
JULY	613,262		299,775	43,279	61,524	41,106	9,223	11,254	33,552	1,112,975
AUGUST	623,497		301,346	43,644	60,269	42,737	8,669	12,275	35,010	1,127,443
SEPTEMBER	633,073		319,918	43,836	54,974	40,873	8,258	12,825	37,599	1,151,362
OCTOBER	623,353		345,981	40,017	54,359	41,169	8,575	13,301	39,297	1,160,212
NOVEMBER	625,595		359,079	39,188	56,256	41,272	9,360	14,501	37,890	1,183,221
DECEMBER	567,054		324,615	40,659	53,953	42,187	9,503	14,138	35,065	1,087,474

(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>								
1979								
JULY	67,012	28,047	46,958	6,784	19,245	3,242	10,405	178,233
AUGUST	78,971	39,062	59,917	12,562	17,657	2,880	11,564	222,613
SEPTEMBER	69,692	29,762	66,201	11,072	13,793	2,202	12,480	205,202
OCTOBER	79,468	41,343	78,047	8,392	17,348	3,107	14,840	243,145
NOVEMBER	69,516	29,214	84,464	8,286	28,445	3,604	13,276	228,605
DECEMBER	55,824	21,531	62,595	8,127	17,041	2,303	11,207	178,528
<u>VICTORIA</u>								
1979								
JULY	77,397	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	3,213	4,412	161,558
SEPTEMBER	77,747	10,909	30,534	1,058	3,742	7,484	3,705	135,179
OCTOBER	83,596	12,046	40,096	1,494	4,065	4,282	5,071	151,250
NOVEMBER	83,257	10,444	34,036	2,867	3,774	5,084	4,659	144,121
DECEMBER	65,036	7,772	27,574	6,973	2,325	6,121	4,602	120,403
<u>QUEENSLAND</u>								
1979								
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
OCTOBER	27,988	10,165	34,710	225	5,247	5,702	1,269	85,306
NOVEMBER	24,747	8,007	37,705	565	5,682	5,330	1,298	83,934
DECEMBER	19,954	6,753	25,596	899	5,363	4,376	820	63,761
<u>SOUTH AUSTRALIA</u>								
1979								
JULY	21,653	8,775	8,950	-	2,109	1,143	2,585	45,215
AUGUST	22,023	8,042	8,776	-	2,213	1,087	2,945	45,086
SEPTEMBER	20,180	6,175	6,798	-	1,777	894	2,405	38,229
OCTOBER	22,351	9,593	8,337	-	2,007	1,155	2,276	45,713
NOVEMBER	20,557	6,455	10,749	-	1,805	2,554	2,659	44,819
DECEMBER	17,314	6,229	7,795	-	1,459	1,014	2,468	38,279
<u>WESTERN AUSTRALIA</u>								
1979								
JULY	14,705	4,326	32,889	2,802	1,772	790	626	58,510
AUGUST	15,258	6,454	30,715	814	2,067	585	708	56,501
SEPTEMBER	15,107	4,435	30,848	1,163	2,192	727	862	55,334
OCTOBER	15,910	6,271	32,498	1,940	2,822	464	1,107	61,012
NOVEMBER	15,416	4,663	33,163	1,698	2,703	658	950	59,271
DECEMBER	13,080	3,735	29,690	2,006	2,259	868	587	52,225
<u>TASMANIA</u>								
1979								
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
OCTOBER	6,440	1,087	4,577	-	174	968	598	13,848
NOVEMBER	5,843	1,113	3,893	396	130	1,302	732	13,409
DECEMBER	4,618	819	2,243	-	74	1,146	578	9,478
<u>NORTHERN TERRITORY</u>								
1979								
JULY	357	479	-	-	136	1,263	-	2,400
AUGUST	521	381	-	-	222	1,417	-	2,883
SEPTEMBER	522	404	(A)	-	36	969	(A)	2,144
OCTOBER	793	289	-	-	107	1,944	-	3,044
NOVEMBER	739	146	-	-	101	3,893	-	5,293
DECEMBER	590	106	-	-	120	3,558	-	4,685
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1979								
JULY	2,493	735	2,964 (B)	-	386	1,257	284 (B)	7,954
AUGUST	3,482	1,058	4,204 (B)	-	450	1,376	203 (B)	10,431
SEPTEMBER	2,988	808	3,653 (B)	-	416	1,011	160 (B)	8,843
OCTOBER	3,933	1,484	4,725 (B)	-	442	1,989	300 (B)	12,361
NOVEMBER	3,540	847	5,040 (B)	-	256	2,101	230 (B)	11,600
DECEMBER	2,968	485	3,113 (B)	-	378	1,597	222 (B)	8,452

(A) - INCLUDED WITH A.C.T.

(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

LOANS APPROVED														
FOR DWELLINGS														
CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL				FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
						HOUSES		OTHER DWELLINGS						
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	
NEW SOUTH WALES														
1979														
JULY	1,226	31,627	797	20,872	4,934	125,734	6,136	158,407	821	19,826	13,088	11,944	150,628	452,239
AUGUST	1,347	34,858	1,080	28,239	6,157	159,516	7,567	195,549	1,017	27,064	16,367	14,704	164,206	465,574
SEPTEMBER	1,249	32,599	332	24,602	5,588	148,001	6,863	181,739	866	23,463	13,902	12,755	148,813	486,346
OCTOBER	1,563	39,143	979	27,468	6,749	176,534	8,227	214,686	1,064	28,459	17,342	15,997	177,059	503,641
NOVEMBER	1,316	35,188	368	27,152	6,064	166,465	7,338	200,962	1,010	27,843	15,088	14,737	175,084	523,648
DECEMBER	1,042	28,165	773	20,971	4,749	129,492	5,786	156,484	778	22,144	10,388	9,532	195,553	479,306
VICTORIA														
1979														
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
AUGUST	925	24,702	1,149	29,440	4,432	107,416	6,211	155,116	295	6,442	11,074	6,470	144,424	334,288
SEPTEMBER	812	21,075	732	19,001	4,270	95,103	5,570	130,136	244	5,043	9,944	5,234	131,328	328,107
OCTOBER	891	23,265	867	22,491	4,386	105,494	5,888	145,339	256	5,411	12,180	4,920	144,278	324,550
NOVEMBER	846	22,394	784	19,545	4,197	102,182	5,586	138,614	241	5,507	11,356	5,119	137,664	323,015
DECEMBER	692	17,855	627	15,736	3,557	86,812	4,685	116,448	191	3,955	7,909	3,412	139,830	297,796
QUEENSLAND														
1979														
JULY	869	18,700	539	13,256	2,003	43,104	3,281	71,644	130	3,416	2,710	2,592	65,911	110,361
AUGUST	869	19,435	605	14,550	2,327	48,444	3,634	78,309	167	4,120	2,796	2,731	67,537	111,805
SEPTEMBER	827	18,261	538	13,958	2,023	42,621	3,230	70,792	158	4,048	2,958	2,087	61,346	114,359
OCTOBER	874	19,696	634	16,453	2,361	49,157	3,894	79,741	175	5,565	3,503	2,463	72,874	115,320
NOVEMBER	729	15,289	617	16,745	2,370	51,900	3,517	77,258	199	6,676	2,862	3,050	72,997	115,812
DECEMBER	544	12,683	457	11,913	1,733	39,165	2,596	59,640	138	4,121	1,818	2,346	69,949	101,212
SOUTH AUSTRALIA														
1979														
JULY	403	10,503	256	6,546	1,248	28,166	1,816	42,867	91	2,348	2,459	1,840	36,008	75,055
AUGUST	405	10,172	287	7,118	1,276	28,396	1,848	43,405	120	2,281	3,279	2,320	38,452	73,816
SEPTEMBER	322	8,060	199	4,874	1,170	25,295	1,598	36,343	93	1,681	2,108	1,397	31,823	73,659
OCTOBER	315	8,282	312	7,984	1,344	29,453	1,849	43,298	122	2,421	2,972	1,775	35,140	74,868
NOVEMBER	286	7,538	228	5,709	1,326	31,572	1,710	42,155	130	2,664	2,932	1,543	39,185	74,257
DECEMBER	231	5,843	177	4,468	1,130	25,963	1,431	34,145	107	2,134	1,772	965	34,389	69,921
WESTERN AUSTRALIA														
1979														
JULY	798	20,978	213	5,402	1,388	32,130	2,146	52,643	253	5,867	2,824	2,164	52,657	100,414
AUGUST	719	19,221	185	4,488	1,431	32,892	2,134	51,622	201	4,979	3,390	2,163	54,919	95,408
SEPTEMBER	679	17,590	160	4,066	1,371	33,678	2,005	56,358	205	4,976	3,336	1,927	45,741	102,150
OCTOBER	780	19,815	179	4,479	1,563	36,718	2,291	55,534	231	5,478	4,173	2,214	56,255	100,338
NOVEMBER	651	16,771	144	3,837	1,713	38,663	2,273	53,961	235	5,290	3,634	1,932	55,326	98,872
DECEMBER	560	14,386	153	3,684	1,347	34,155	1,888	47,868	172	4,357	2,973	1,259	41,546	96,204
TASMANIA														
1979														
JULY	96	2,088	41	1,012	395	8,081	523	11,033	9	148	850	331	11,575	22,101
AUGUST	98	2,118	48	1,089	410	8,695	547	11,655	17	247	881	544	11,109	21,468
SEPTEMBER	99	2,122	40	881	410	8,996	537	11,783	12	176	693	522	9,892	22,509
OCTOBER	94	2,053	46	893	482	10,902	610	13,641	12	207	1,008	433	13,121	22,357
NOVEMBER	128	2,733	52	1,102	430	9,574	595	13,186	15	223	614	519	11,909	22,628
DECEMBER	78	1,697	37	740	318	7,041	424	9,332	9	146	500	244	13,499	17,630
NORTHERN TERRITORY														
1979														
JULY	23	525	37	1,070	42	804	101	2,390	1	10	67	-	2,491	9,095
AUGUST	37	734	40	935	54	1,214	130	2,453	1	30	167	139	1,377	10,689
SEPTEMBER	15	256	36	841	42	1,047	90	2,109	3	35	124	407	2,289	9,748
OCTOBER	21	393	59	1,773	53	1,478	130	3,604	3	40	325	188	2,666	10,249
NOVEMBER	32	801	97	3,326	55	1,166	174	5,209	6	84	252	249	4,638	10,528
DECEMBER	25	664	81	2,893	37	1,123	141	4,618	2	67	74	113	3,290	11,704
AUSTRALIAN CAPITAL TERRITORY														
1979														
JULY	35	749	101	2,637	206	4,566	336	7,331	6	123	299	265	6,900	12,889
AUGUST	31	797	138	3,524	248	5,110	393	10,082	19	349	492	312	7,919	14,395
SEPTEMBER	40	928	92	2,475	225	5,440	346	8,647	11	196	740	256	8,392	14,284
OCTOBER	56	1,135	147	3,748	305	7,478	492	12,963	16	293	671	548	10,117	14,889
NOVEMBER	41	928	169	4,392	297	6,280	489	11,287	18	313	422	626	8,814	16,461
DECEMBER	24	708	128	3,299	193	4,445	335	8,239	10	213	310	398	10,717	13,501

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED

CIT 1980