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## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JANUARY 1981

### INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra (062) 52 7117 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 January 1981 was \$579.7 million, a decrease of \$60.2 million from December 1980, and a decrease of \$4.6 million from the January 1980 figure.

First mortgage (or equivalent) finance was provided for 20,932 dwelling units in January 1981. This was 2,241 units less than December 1980 and 2,113 units less than January 1980.

Loans approved for the construction of dwellings in January 1981 totalled \$87.1 million, a decrease of \$13.8 million from December 1980, and a decrease of \$9.5 million from January 1980.

### 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:

- 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.
- for *savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (six banks) or the last day (five banks) of the month stated and may cover either 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 1980 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)—issued monthly*

*Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—issued monthly.*

7. 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 rounded to zero  
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 -         |         |           |         |         |                    |           |             |         |                   |         |
| 1977/78         | 98,175  | 2,025,190 | 35,761  | 629,591 | 57,182             | 1,500,697 | 9,734       | 226,367 | 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 |
| 1979/80         | 106,635 | 2,547,556 | 40,162  | 761,305 | 70,284             | 2,091,667 | 6,319       | 167,446 | 10,092            | 366,302 |
| MONTHS -        |         |           |         |         |                    |           |             |         |                   |         |
| 1979            |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER        | 7,124   | 169,257   | 2,443   | 43,731  | 4,747              | 140,955   | 705         | 18,107  | 704               | 26,025  |
| 1980            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 9,532   | 234,610   | 3,540   | 66,842  | 5,255              | 157,919   | 543         | 15,248  | 757               | 28,308  |
| FEBRUARY        | 8,908   | 214,153   | 3,466   | 67,345  | 6,358              | 192,059   | 649         | 17,243  | 871               | 31,787  |
| MARCH           | 9,232   | 222,121   | 3,204   | 63,118  | 6,592              | 204,112   | 570         | 15,448  | 870               | 31,861  |
| APRIL           | 9,007   | 217,073   | 3,843   | 75,741  | 5,964              | 183,676   | 495         | 13,418  | 855               | 29,718  |
| MAY             | 9,132   | 223,323   | 3,163   | 61,669  | 6,774              | 210,796   | 522         | 13,918  | 867               | 34,816  |
| JUNE            | 7,920   | 193,355   | 2,978   | 58,281  | 5,828              | 180,615   | 364         | 10,296  | 960               | 38,421  |
| JULY            | 8,408   | 203,886   | 3,810   | 78,516  | 6,923              | 218,216   | 369         | 10,424  | 1,001             | 38,761  |
| AUGUST          | 7,441   | 186,239   | 3,489   | 73,480  | 6,191              | 197,114   | 330         | 9,510   | 1,124             | 42,544  |
| SEPTEMBER       | 7,399   | 186,237   | 3,454   | 70,937  | 6,773              | 215,441   | 484         | 13,646  | 1,161             | 43,713  |
| OCTOBER         | 8,740   | 219,283   | 4,040   | 82,143  | 6,920              | 223,961   | 420         | 11,728  | 1,104             | 42,553  |
| NOVEMBER        | 8,157   | 196,704   | 3,421   | 70,872  | 6,565              | 214,648   | 476         | 13,032  | 967               | 41,906  |
| DECEMBER        | 8,910   | 213,592   | 3,177   | 67,342  | 5,952              | 194,291   | 587         | 15,651  | 1,007             | 41,878  |
| 1981            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 8,230   | 205,766   | 3,168   | 67,862  | 5,085              | 168,233   | 438         | 12,503  | 752               | 30,045  |
| OTHER DWELLINGS |         |           |         |         |                    |           |             |         |                   |         |
| YEARS -         |         |           |         |         |                    |           |             |         |                   |         |
| 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  |
| 1979/80         | 6,095   | 149,734   | 3,578   | 72,118  | 9,109              | 274,286   | 258         | 7,306   | 966               | 38,210  |
| MONTHS -        |         |           |         |         |                    |           |             |         |                   |         |
| 1979            |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER        | 419     | 10,127    | 193     | 3,699   | 571                | 17,651    | 14          | 382     | 72                | 2,864   |
| 1980            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 518     | 12,757    | 328     | 6,428   | 702                | 24,948    | 22          | 643     | 75                | 3,041   |
| FEBRUARY        | 566     | 14,500    | 307     | 6,306   | 960                | 29,269    | 23          | 667     | 106               | 3,757   |
| MARCH           | 532     | 13,414    | 299     | 5,925   | 1,015              | 31,229    | 38          | 1,159   | 85                | 3,842   |
| APRIL           | 486     | 12,616    | 333     | 6,630   | 843                | 26,380    | 21          | 665     | 65                | 3,213   |
| MAY             | 516     | 13,165    | 302     | 6,098   | 895                | 28,604    | 19          | 639     | 102               | 4,324   |
| JUNE            | 400     | 10,302    | 272     | 6,214   | 760                | 24,421    | 13          | 364     | 90                | 4,124   |
| JULY            | 431     | 11,104    | 305     | 6,071   | 894                | 29,609    | 19          | 539     | 120               | 6,226   |
| AUGUST          | 422     | 10,685    | 330     | 6,965   | 814                | 30,286    | 14          | 396     | 103               | 4,505   |
| SEPTEMBER       | 428     | 11,555    | 307     | 6,125   | 973                | 32,003    | 13          | 481     | 151               | 6,565   |
| OCTOBER         | 440     | 11,906    | 362     | 7,419   | 955                | 33,482    | 20          | 554     | 171               | 8,363   |
| NOVEMBER        | 370     | 10,348    | 327     | 6,975   | 883                | 29,635    | 22          | 720     | 149               | 6,956   |
| DECEMBER        | 442     | 11,915    | 313     | 7,032   | 856                | 30,531    | 22          | 599     | 142               | 7,471   |
| 1981            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 447     | 13,159    | 332     | 7,874   | 752                | 24,376    | 14          | 461     | 83                | 3,972   |
| TOTAL           |         |           |         |         |                    |           |             |         |                   |         |
| YEARS -         |         |           |         |         |                    |           |             |         |                   |         |
| 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 |
| 1979/80         | 112,730 | 2,697,290 | 43,740  | 833,423 | 79,393             | 2,365,953 | 6,577       | 174,752 | 11,058            | 404,512 |
| MONTHS -        |         |           |         |         |                    |           |             |         |                   |         |
| 1979            |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER        | 7,543   | 179,384   | 2,636   | 47,430  | 5,318              | 158,606   | 719         | 18,489  | 776               | 28,889  |
| 1980            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 10,050  | 243,367   | 3,868   | 73,270  | 5,957              | 178,867   | 605         | 15,891  | 832               | 31,349  |
| FEBRUARY        | 9,474   | 228,653   | 3,773   | 73,651  | 7,318              | 221,328   | 672         | 17,910  | 977               | 35,544  |
| MARCH           | 9,764   | 235,535   | 3,503   | 69,043  | 7,607              | 235,341   | 608         | 16,607  | 955               | 35,783  |
| APRIL           | 9,493   | 229,689   | 4,176   | 82,371  | 6,807              | 210,058   | 516         | 14,083  | 920               | 32,931  |
| MAY             | 9,648   | 236,488   | 3,465   | 67,767  | 7,669              | 239,400   | 541         | 14,557  | 969               | 39,140  |
| JUNE            | 8,320   | 203,657   | 3,250   | 64,495  | 6,588              | 205,036   | 377         | 10,660  | 1,050             | 42,545  |
| JULY            | 8,839   | 214,990   | 4,115   | 84,587  | 7,817              | 247,825   | 388         | 10,963  | 1,121             | 44,987  |
| AUGUST          | 7,863   | 196,924   | 3,819   | 80,445  | 7,005              | 227,400   | 344         | 9,906   | 1,227             | 47,049  |
| SEPTEMBER       | 7,827   | 197,792   | 3,761   | 77,062  | 7,746              | 247,444   | 497         | 14,127  | 1,312             | 50,278  |
| OCTOBER         | 9,180   | 231,189   | 4,402   | 89,562  | 7,875              | 257,443   | 440         | 12,282  | 1,275             | 50,916  |
| NOVEMBER        | 8,527   | 207,052   | 3,748   | 77,847  | 7,448              | 244,283   | 498         | 13,752  | 1,116             | 48,862  |
| DECEMBER        | 9,352   | 225,507   | 3,490   | 74,374  | 6,808              | 224,822   | 609         | 16,450  | 1,149             | 49,349  |
| 1981            |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY         | 8,677   | 218,925   | 3,500   | 75,736  | 5,837              | 192,609   | 452         | 12,964  | 835               | 34,017  |

## UR 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 -         |                     |         |       |        |               |         |                     |         |         |           |
| 1977/78         | 12,225              | 244,615 | 1,539 | 40,944 | 1,088         | 19,107  | 4,094               | 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 | 250,016 | 5,982,017 |
| 1979/80         | 10,098              | 223,844 | 1,521 | 45,162 | 5,211         | 92,781  | 4,444               | 149,981 | 254,766 | 6,446,064 |
| MONTHS -        |                     |         |       |        |               |         |                     |         |         |           |
| 1979            |                     |         |       |        |               |         |                     |         |         |           |
| DECEMBER        | 705                 | 16,251  | 132   | 3,768  | 391           | 9,604   | 359                 | 12,430  | 17,310  | 437,128   |
| 1980            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 763                 | 17,299  | 116   | 3,284  | 398           | 7,126   | 346                 | 11,668  | 21,296  | 538,304   |
| FEBRUARY        | 872                 | 18,273  | 154   | 4,536  | 433           | 8,004   | 391                 | 13,037  | 22,102  | 566,487   |
| MARCH           | 854                 | 19,529  | 149   | 4,303  | 458           | 8,391   | 390                 | 13,720  | 22,319  | 582,603   |
| APRIL           | 896                 | 19,803  | 139   | 4,155  | 495           | 7,806   | 326                 | 11,436  | 21,930  | 562,828   |
| MAY             | 1,011               | 23,090  | 147   | 4,753  | 475           | 7,978   | 357                 | 12,541  | 22,448  | 592,884   |
| JUNE            | 353                 | 20,284  | 119   | 3,722  | 365           | 7,520   | 344                 | 12,325  | 19,731  | 524,819   |
| JULY            | 716                 | 16,479  | 129   | 4,050  | 498           | 10,009  | 362                 | 11,992  | 22,216  | 592,333   |
| AUGUST          | 711                 | 15,088  | 138   | 4,253  | 437           | 8,148   | 417                 | 15,162  | 20,278  | 551,538   |
| SEPTEMBER       | 755                 | 15,638  | 124   | 3,750  | 456           | 8,603   | 387                 | 13,857  | 20,993  | 571,822   |
| OCTOBER         | 1,014               | 26,210  | 175   | 5,655  | 449           | 9,253   | 421                 | 15,757  | 23,283  | 636,543   |
| NOVEMBER        | 317                 | 25,244  | 162   | 5,826  | 439           | 9,412   | 371                 | 13,534  | 21,435  | 591,178   |
| DECEMBER        | 764                 | 19,435  | 149   | 4,283  | 349           | 7,719   | 404                 | 15,364  | 21,299  | 579,755   |
| 1981            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 783                 | 20,137  | 130   | 4,237  | 351           | 7,016   | 289                 | 11,714  | 19,231  | 527,573   |
| OTHER DWELLINGS |                     |         |       |        |               |         |                     |         |         |           |
| YEARS -         |                     |         |       |        |               |         |                     |         |         |           |
| 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   |
| 1979/80         | 576                 | 8,482   | 64    | 1,881  | 544           | 8,623   | 341                 | 10,910  | 21,531  | 571,550   |
| MONTHS -        |                     |         |       |        |               |         |                     |         |         |           |
| 1979            |                     |         |       |        |               |         |                     |         |         |           |
| DECEMBER        | 55                  | 772     | 5     | 192    | 56            | 777     | 22                  | 673     | 1,407   | 37,137    |
| 1980            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 41                  | 565     | 3     | 110    | 37            | 699     | 23                  | 784     | 1,749   | 45,975    |
| FEBRUARY        | 33                  | 524     | 9     | 218    | 53            | 898     | 22                  | 782     | 2,076   | 56,921    |
| MARCH           | 52                  | 840     | 7     | 221    | 42            | 638     | 19                  | 586     | 2,089   | 57,854    |
| APRIL           | 43                  | 887     | 7     | 190    | 60            | 988     | 16                  | 604     | 1,880   | 52,173    |
| MAY             | 43                  | 867     | 3     | 91     | 57            | 1,192   | 18                  | 665     | 1,960   | 55,645    |
| JUNE            | 30                  | 444     | -     | 3      | 29            | 597     | 14                  | 477     | 1,600   | 46,946    |
| JULY            | 43                  | 623     | 7     | 221    | 23            | 574     | 35                  | 1,315   | 1,882   | 56,288    |
| AUGUST          | 55                  | 864     | 7     | 444    | 31            | 696     | 25                  | 963     | 1,801   | 55,804    |
| SEPTEMBER       | 56                  | 836     | 9     | 310    | 39            | 479     | 26                  | 893     | 1,993   | 59,297    |
| OCTOBER         | 40                  | 872     | 6     | 184    | 36            | 572     | 18                  | 540     | 2,048   | 63,892    |
| NOVEMBER        | 40                  | 990     | 5     | 161    | 23            | 468     | 14                  | 642     | 1,833   | 56,895    |
| DECEMBER        | 41                  | 902     | 3     | 83     | 24            | 469     | 31                  | 1,122   | 1,874   | 60,124    |
| 1981            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 37                  | 1,054   | 7     | 197    | 10            | 311     | 19                  | 696     | 1,701   | 52,102    |
| TOTAL           |                     |         |       |        |               |         |                     |         |         |           |
| YEARS -         |                     |         |       |        |               |         |                     |         |         |           |
| 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  | 4,359               | 147,609 | 270,596 | 6,472,036 |
| 1979/80         | 10,674              | 232,326 | 1,585 | 47,063 | 5,755         | 101,404 | 4,785               | 160,891 | 276,297 | 7,017,614 |
| MONTHS -        |                     |         |       |        |               |         |                     |         |         |           |
| 1979            |                     |         |       |        |               |         |                     |         |         |           |
| DECEMBER        | 760                 | 17,023  | 137   | 3,960  | 447           | 7,381   | 381                 | 13,103  | 18,717  | 474,265   |
| 1980            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 810                 | 17,864  | 113   | 3,394  | 435           | 7,825   | 369                 | 12,452  | 23,045  | 584,279   |
| FEBRUARY        | 902                 | 18,797  | 163   | 4,804  | 486           | 8,902   | 413                 | 13,819  | 24,178  | 623,408   |
| MARCH           | 906                 | 20,369  | 156   | 4,524  | 500           | 9,029   | 409                 | 14,306  | 24,408  | 640,457   |
| APRIL           | 945                 | 20,690  | 146   | 4,345  | 465           | 8,794   | 342                 | 12,040  | 23,810  | 615,001   |
| MAY             | 1,059               | 23,957  | 150   | 4,844  | 532           | 9,170   | 375                 | 13,206  | 24,408  | 640,529   |
| JUNE            | 883                 | 20,728  | 119   | 3,725  | 394           | 8,117   | 358                 | 12,602  | 21,339  | 571,765   |
| JULY            | 753                 | 17,108  | 136   | 4,271  | 526           | 10,583  | 397                 | 13,307  | 24,098  | 648,621   |
| AUGUST          | 766                 | 15,952  | 145   | 4,697  | 468           | 8,844   | 442                 | 16,125  | 22,079  | 607,342   |
| SEPTEMBER       | 811                 | 16,524  | 133   | 4,060  | 486           | 9,082   | 413                 | 14,750  | 22,986  | 631,119   |
| OCTOBER         | 1,054               | 27,082  | 181   | 5,839  | 485           | 9,825   | 439                 | 16,297  | 25,331  | 700,435   |
| NOVEMBER        | 957                 | 26,234  | 187   | 5,987  | 462           | 9,880   | 385                 | 14,176  | 23,328  | 648,073   |
| DECEMBER        | 805                 | 20,337  | 152   | 4,366  | 373           | 8,188   | 435                 | 16,486  | 23,173  | 639,879   |
| 1981            |                     |         |       |        |               |         |                     |         |         |           |
| JANUARY         | 825                 | 21,251  | 137   | 4,434  | 361           | 7,327   | 308                 | 12,412  | 20,932  | 579,675   |

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 -         |         |         |         |         |                    |         |             |        |                   |        |
| 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             | 60,768 |
| 1979/80         | 21,538  | 533,387 | 8,654   | 169,518 | 10,725             | 336,349 | 1,756       | 47,123 | 1,848             | 64,627 |
| MONTHS -        |         |         |         |         |                    |         |             |        |                   |        |
| 1979            |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER        | 1,413   | 34,203  | 498     | 9,097   | 699                | 21,977  | 212         | 5,525  | 134               | 5,305  |
| 1980            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 1,766   | 43,832  | 692     | 12,858  | 739                | 23,113  | 157         | 4,127  | 136               | 5,434  |
| FEBRUARY        | 1,539   | 39,281  | 732     | 14,902  | 811                | 25,042  | 194         | 5,081  | 159               | 5,806  |
| MARCH           | 1,707   | 42,257  | 680     | 14,298  | 849                | 27,172  | 161         | 4,216  | 150               | 4,852  |
| APRIL           | 1,841   | 46,217  | 816     | 16,183  | 978                | 31,516  | 130         | 3,576  | 139               | 4,425  |
| MAY             | 1,977   | 50,460  | 665     | 14,792  | 986                | 32,140  | 153         | 4,070  | 148               | 5,309  |
| JUNE            | 1,706   | 43,291  | 618     | 12,846  | 961                | 31,923  | 106         | 3,107  | 157               | 5,572  |
| JULY            | 1,854   | 45,055  | 832     | 17,143  | 1,078              | 35,159  | 113         | 3,080  | 119               | 4,311  |
| AUGUST          | 1,758   | 44,865  | 834     | 17,467  | 1,029              | 33,167  | 91          | 2,652  | 156               | 5,593  |
| SEPTEMBER       | 1,672   | 42,726  | 779     | 16,555  | 1,045              | 34,110  | 102         | 2,987  | 166               | 5,410  |
| OCTOBER         | 1,837   | 46,629  | 872     | 18,292  | 1,044              | 34,987  | 98          | 2,809  | 163               | 4,711  |
| NOVEMBER        | 1,577   | 36,850  | 651     | 13,163  | 892                | 29,929  | 125         | 3,418  | 127               | 3,822  |
| DECEMBER        | 1,809   | 43,634  | 615     | 12,572  | 826                | 27,380  | 177         | 4,872  | 142               | 4,907  |
| 1981            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 1,466   | 35,938  | 554     | 12,131  | 710                | 24,194  | 143         | 4,009  | 67                | 2,714  |
| OTHER DWELLINGS |         |         |         |         |                    |         |             |        |                   |        |
| YEARS -         |         |         |         |         |                    |         |             |        |                   |        |
| 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  |
| 1979/80         | 81      | 1,677   | 379     | 6,141   | 69                 | 2,473   | -           | -      | 20                | 1,118  |
| MONTHS -        |         |         |         |         |                    |         |             |        |                   |        |
| 1979            |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER        | 8       | 93      | 11      | 165     | 2                  | 85      | -           | -      | -                 | 110    |
| 1980            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 4       | 76      | 44      | 648     | 6                  | 272     | -           | -      | -                 | -      |
| FEBRUARY        | 2       | 60      | 28      | 494     | 10                 | 454     | -           | -      | 1                 | 12     |
| MARCH           | 6       | 164     | 32      | 593     | 4                  | 189     | -           | -      | 1                 | 35     |
| APRIL           | 7       | 184     | 35      | 544     | 11                 | 326     | -           | -      | 4                 | 164    |
| MAY             | 18      | 445     | 24      | 380     | 6                  | 127     | -           | -      | 5                 | 269    |
| JUNE            | 2       | 48      | 28      | 441     | 9                  | 308     | -           | -      | -                 | -      |
| JULY            | 8       | 210     | 22      | 230     | 6                  | 331     | -           | -      | 2                 | 260    |
| AUGUST          | 4       | 110     | 35      | 783     | 5                  | 165     | -           | -      | 3                 | 85     |
| SEPTEMBER       | 4       | 154     | 27      | 508     | 4                  | 180     | -           | -      | 2                 | 91     |
| OCTOBER         | 1       | 11      | 39      | 562     | 3                  | 123     | 3           | 81     | -                 | 71     |
| NOVEMBER        | 1       | 23      | 34      | 504     | 5                  | 168     | -           | -      | -                 | -      |
| DECEMBER        | 8       | 236     | 30      | 454     | 2                  | 76      | -           | -      | 5                 | 398    |
| 1981            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 4       | 141     | 36      | 724     | -                  | -       | -           | -      | 9                 | 212    |
| TOTAL           |         |         |         |         |                    |         |             |        |                   |        |
| YEARS -         |         |         |         |         |                    |         |             |        |                   |        |
| 1977/78         | 18,726  | 381,227 | 7,564   | 123,825 | 8,904              | 244,356 | 2,712       | 64,119 | 2,391             | 65,675 |
| 1978/79         | 20,030  | 463,009 | 8,753   | 165,712 | 10,107             | 293,222 | 2,505       | 63,665 | 2,084             | 62,094 |
| 1979/80         | 21,679  | 535,064 | 9,033   | 175,659 | 10,794             | 338,822 | 1,756       | 47,123 | 1,868             | 65,745 |
| MONTHS -        |         |         |         |         |                    |         |             |        |                   |        |
| 1979            |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER        | 1,421   | 34,296  | 509     | 9,262   | 701                | 22,062  | 212         | 5,525  | 134               | 5,415  |
| 1980            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 1,770   | 43,908  | 736     | 13,506  | 745                | 23,385  | 157         | 4,127  | 136               | 5,434  |
| FEBRUARY        | 1,601   | 39,341  | 760     | 15,396  | 821                | 25,496  | 194         | 5,081  | 160               | 5,818  |
| MARCH           | 1,713   | 42,421  | 712     | 14,891  | 853                | 27,361  | 161         | 4,216  | 151               | 4,887  |
| APRIL           | 1,848   | 46,401  | 851     | 16,727  | 989                | 31,842  | 130         | 3,576  | 143               | 4,589  |
| MAY             | 1,935   | 50,905  | 689     | 15,172  | 992                | 32,267  | 153         | 4,070  | 153               | 5,578  |
| JUNE            | 1,708   | 43,339  | 646     | 13,287  | 970                | 32,231  | 106         | 3,107  | 157               | 5,572  |
| JULY            | 1,862   | 45,265  | 854     | 17,373  | 1,084              | 35,490  | 113         | 3,080  | 121               | 4,571  |
| AUGUST          | 1,762   | 44,975  | 869     | 18,250  | 1,034              | 33,332  | 91          | 2,652  | 159               | 5,678  |
| SEPTEMBER       | 1,676   | 42,880  | 806     | 17,063  | 1,049              | 34,290  | 102         | 2,987  | 168               | 5,501  |
| OCTOBER         | 1,838   | 46,640  | 911     | 18,854  | 1,047              | 35,110  | 101         | 2,890  | 163               | 4,782  |
| NOVEMBER        | 1,578   | 36,873  | 685     | 13,667  | 897                | 30,097  | 125         | 3,418  | 127               | 3,822  |
| DECEMBER        | 1,817   | 43,870  | 645     | 13,026  | 828                | 27,456  | 177         | 4,872  | 147               | 5,305  |
| 1981            |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY         | 1,470   | 36,079  | 590     | 12,855  | 710                | 24,194  | 143         | 4,009  | 76                | 2,926  |

## 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 -         |                     |        |       |        |               |        |                     |        |        |           |
| 1977/78         | 1,459               | 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  | 677                 | 25,380 | 45,979 | 1,106,275 |
| 1979/80         | 1,498               | 34,528 | 272   | 8,116  | 758           | 12,634 | 716                 | 23,573 | 47,825 | 1,229,855 |
| MONTHS -        |                     |        |       |        |               |        |                     |        |        |           |
| 1979            |                     |        |       |        |               |        |                     |        |        |           |
| DECEMBER        | 93                  | 2,101  | 23    | 598    | 57            | 833    | 50                  | 1,786  | 3,179  | 81,425    |
| 1980            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | 101                 | 2,244  | 27    | 765    | 57            | 773    | 70                  | 2,393  | 3,745  | 95,539    |
| FEBRUARY        | 125                 | 3,012  | 21    | 555    | 56            | 871    | 48                  | 1,781  | 3,745  | 96,331    |
| MARCH           | 159                 | 4,062  | 20    | 519    | 62            | 1,071  | 49                  | 1,653  | 3,837  | 100,100   |
| APRIL           | 149                 | 3,686  | 22    | 621    | 68            | 1,462  | 34                  | 1,240  | 4,177  | 108,926   |
| MAY             | 129                 | 2,923  | 17    | 663    | 57            | 1,047  | 42                  | 1,371  | 4,174  | 112,775   |
| JUNE            | 127                 | 3,021  | 22    | 817    | 55            | 1,162  | 51                  | 1,727  | 3,803  | 103,466   |
| JULY            | 112                 | 2,490  | 18    | 561    | 68            | 1,158  | 59                  | 1,932  | 4,253  | 110,889   |
| AUGUST          | 87                  | 2,165  | 12    | 325    | 62            | 1,154  | 60                  | 2,189  | 4,089  | 109,577   |
| SEPTEMBER       | 92                  | 2,122  | 21    | 700    | 82            | 1,449  | 59                  | 1,951  | 4,018  | 108,010   |
| OCTOBER         | 93                  | 2,524  | 24    | 897    | 77            | 1,508  | 61                  | 2,260  | 4,274  | 114,617   |
| NOVEMBER        | 101                 | 2,758  | 25    | 859    | 88            | 1,680  | 58                  | 2,298  | 3,644  | 94,777    |
| DECEMBER        | 137                 | 2,731  | 26    | 774    | 61            | 1,116  | 49                  | 1,817  | 3,812  | 95,803    |
| 1981            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | 136                 | 3,484  | 19    | 655    | 58            | 876    | 48                  | 2,042  | 3,201  | 86,043    |
| OTHER DWELLINGS |                     |        |       |        |               |        |                     |        |        |           |
| YEARS -         |                     |        |       |        |               |        |                     |        |        |           |
| 1977/78         | -                   | -      | -     | -      | -             | -      | 3                   | 57     | 378    | 8,810     |
| 1978/79         | -                   | -      | 1     | 14     | 3             | 42     | -                   | -      | 437    | 9,213     |
| 1979/80         | -                   | -      | -     | -      | 9             | 190    | 3                   | 95     | 561    | 11,694    |
| MONTHS -        |                     |        |       |        |               |        |                     |        |        |           |
| 1979            |                     |        |       |        |               |        |                     |        |        |           |
| DECEMBER        | -                   | -      | -     | -      | -             | -      | -                   | -      | 21     | 453       |
| 1980            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | -                   | -      | -     | -      | -             | -      | 2                   | 57     | 56     | 1,053     |
| FEBRUARY        | -                   | -      | -     | -      | -             | -      | -                   | -      | 41     | 1,020     |
| MARCH           | -                   | -      | -     | -      | 1             | 30     | -                   | -      | 44     | 1,011     |
| APRIL           | -                   | -      | -     | -      | 2             | 33     | -                   | -      | 59     | 1,251     |
| MAY             | -                   | -      | -     | -      | -             | -      | -                   | -      | 53     | 1,221     |
| JUNE            | -                   | -      | -     | -      | 6             | 126    | -                   | -      | 45     | 923       |
| JULY            | -                   | -      | -     | -      | 1             | 23     | -                   | -      | 39     | 1,054     |
| AUGUST          | -                   | -      | -     | -      | -             | -      | -                   | -      | 47     | 1,143     |
| SEPTEMBER       | -                   | -      | -     | -      | -             | -      | -                   | -      | 37     | 933       |
| OCTOBER         | -                   | -      | -     | -      | -             | -      | -                   | -      | 46     | 848       |
| NOVEMBER        | -                   | -      | -     | -      | -             | -      | -                   | -      | 40     | 695       |
| DECEMBER        | -                   | -      | -     | -      | -             | -      | -                   | -      | 45     | 1,164     |
| 1981            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | -                   | -      | -     | -      | -             | -      | -                   | -      | 49     | 1,077     |
| TOTAL           |                     |        |       |        |               |        |                     |        |        |           |
| YEARS -         |                     |        |       |        |               |        |                     |        |        |           |
| 1977/78         | 1,459               | 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  | 677                 | 25,380 | 46,416 | 1,115,448 |
| 1979/80         | 1,498               | 34,528 | 272   | 8,116  | 767           | 12,824 | 719                 | 23,668 | 48,386 | 1,241,549 |
| MONTHS -        |                     |        |       |        |               |        |                     |        |        |           |
| 1979            |                     |        |       |        |               |        |                     |        |        |           |
| DECEMBER        | 93                  | 2,101  | 23    | 598    | 57            | 833    | 50                  | 1,786  | 3,200  | 81,878    |
| 1980            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | 101                 | 2,244  | 27    | 765    | 57            | 773    | 72                  | 2,450  | 3,801  | 96,592    |
| FEBRUARY        | 125                 | 3,012  | 21    | 555    | 56            | 871    | 48                  | 1,781  | 3,786  | 97,351    |
| MARCH           | 159                 | 4,062  | 20    | 519    | 63            | 1,101  | 49                  | 1,653  | 3,881  | 101,111   |
| APRIL           | 149                 | 3,686  | 22    | 621    | 70            | 1,495  | 34                  | 1,240  | 4,236  | 110,177   |
| MAY             | 129                 | 2,923  | 17    | 663    | 57            | 1,047  | 42                  | 1,371  | 4,227  | 113,996   |
| JUNE            | 127                 | 3,021  | 22    | 817    | 61            | 1,288  | 51                  | 1,727  | 3,848  | 104,389   |
| JULY            | 112                 | 2,490  | 18    | 561    | 69            | 1,181  | 59                  | 1,932  | 4,292  | 111,943   |
| AUGUST          | 87                  | 2,165  | 12    | 325    | 62            | 1,154  | 60                  | 2,189  | 4,136  | 110,720   |
| SEPTEMBER       | 92                  | 2,122  | 21    | 700    | 82            | 1,449  | 59                  | 1,951  | 4,055  | 108,943   |
| OCTOBER         | 93                  | 2,524  | 24    | 897    | 77            | 1,508  | 61                  | 2,260  | 4,320  | 115,465   |
| NOVEMBER        | 101                 | 2,758  | 25    | 859    | 88            | 1,680  | 58                  | 2,298  | 3,684  | 95,472    |
| DECEMBER        | 107                 | 2,731  | 26    | 774    | 61            | 1,116  | 49                  | 1,817  | 3,857  | 100,967   |
| 1981            |                     |        |       |        |               |        |                     |        |        |           |
| JANUARY         | 136                 | 3,484  | 19    | 655    | 58            | 876    | 48                  | 2,042  | 3,250  | 87,120    |

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  |                   |        |
| <b>HOUSES</b>          |         |         |         |         |                    |         |             |        |                   |        |
| YEARS -                |         |         |         |         |                    |         |             |        |                   |        |
| 1977/78                | 11,552  | 245,038 | 5,536   | 94,368  | 8,746              | 241,966 | 2,975       | 69,909 | 1,656             | 59,965 |
| 1978/79                | 10,939  | 252,563 | 4,755   | 90,819  | 9,737              | 292,276 | 2,046       | 51,005 | 1,677             | 52,930 |
| 1979/80                | 10,338  | 244,435 | 3,687   | 70,743  | 9,374              | 293,518 | 1,465       | 38,311 | 1,468             | 58,289 |
| MONTHS -               |         |         |         |         |                    |         |             |        |                   |        |
| 1979                   |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER               | 695     | 15,879  | 225     | 3,899   | 686                | 21,483  | 131         | 3,331  | 98                | 3,301  |
| 1980                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 933     | 21,181  | 288     | 5,620   | 736                | 23,186  | 122         | 3,196  | 111               | 4,167  |
| FEBRUARY               | 861     | 20,228  | 314     | 6,345   | 822                | 28,917  | 127         | 3,291  | 123               | 5,160  |
| MARCH                  | 842     | 19,866  | 280     | 5,879   | 881                | 28,105  | 138         | 3,718  | 99                | 4,681  |
| APRIL                  | 837     | 18,545  | 314     | 6,247   | 710                | 22,898  | 127         | 3,426  | 112               | 4,474  |
| MAY                    | 772     | 18,077  | 288     | 5,520   | 822                | 27,231  | 105         | 2,800  | 127               | 5,537  |
| JUNE                   | 698     | 16,798  | 259     | 4,392   | 681                | 22,132  | 74          | 2,008  | 108               | 5,057  |
| JULY                   | 631     | 15,638  | 369     | 7,370   | 922                | 29,372  | 70          | 2,070  | 122               | 5,297  |
| AUGUST                 | 600     | 14,930  | 305     | 6,232   | 756                | 25,064  | 105         | 2,889  | 157               | 6,247  |
| SEPTEMBER              | 598     | 14,865  | 307     | 6,191   | 831                | 26,846  | 164         | 4,596  | 144               | 6,244  |
| OCTOBER                | 835     | 20,215  | 360     | 6,957   | 838                | 28,252  | 102         | 2,892  | 153               | 6,177  |
| NOVEMBER               | 728     | 18,691  | 332     | 6,605   | 759                | 26,318  | 75          | 2,225  | 91                | 3,944  |
| DECEMBER               | 726     | 18,457  | 247     | 5,317   | 679                | 23,028  | 93          | 2,505  | 108               | 3,871  |
| 1981                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 636     | 18,884  | 267     | 5,599   | 543                | 17,966  | 72          | 2,089  | 81                | 3,287  |
| <b>OTHER DWELLINGS</b> |         |         |         |         |                    |         |             |        |                   |        |
| YEARS -                |         |         |         |         |                    |         |             |        |                   |        |
| 1977/78                | 1,233   | 26,549  | 405     | 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 |
| 1979/80                | 838     | 20,539  | 427     | 8,271   | 1,399              | 49,981  | 30          | 880    | 188               | 7,976  |
| MONTHS -               |         |         |         |         |                    |         |             |        |                   |        |
| 1979                   |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER               | 67      | 1,719   | 18      | 403     | 104                | 3,697   | -           | -      | 14                | 404    |
| 1980                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 61      | 1,538   | 29      | 594     | 118                | 3,961   | 3           | 91     | 17                | 684    |
| FEBRUARY               | 68      | 1,552   | 33      | 554     | 135                | 4,668   | 2           | 57     | 16                | 635    |
| MARCH                  | 68      | 1,681   | 39      | 556     | 141                | 5,065   | 3           | 92     | 23                | 1,354  |
| APRIL                  | 61      | 1,516   | 37      | 959     | 129                | 5,220   | 3           | 92     | 9                 | 355    |
| MAY                    | 72      | 1,835   | 39      | 707     | 125                | 4,688   | 2           | 63     | 29                | 1,219  |
| JUNE                   | 49      | 1,236   | 28      | 552     | 108                | 3,852   | 1           | 38     | 22                | 887    |
| JULY                   | 49      | 1,245   | 36      | 721     | 144                | 5,269   | 8           | 226    | 25                | 1,446  |
| AUGUST                 | 58      | 1,341   | 51      | 985     | 131                | 4,409   | 2           | 43     | 21                | 1,185  |
| SEPTEMBER              | 46      | 1,164   | 35      | 649     | 147                | 5,362   | 2           | 67     | 29                | 1,435  |
| OCTOBER                | 41      | 1,098   | 32      | 416     | 146                | 5,986   | 1           | 25     | 42                | 2,417  |
| NOVEMBER               | 41      | 1,200   | 46      | 1,110   | 143                | 6,148   | -           | -      | 38                | 1,370  |
| DECEMBER               | 47      | 1,288   | 48      | 834     | 133                | 5,225   | 2           | 58     | 15                | 1,102  |
| 1981                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 53      | 1,802   | 38      | 978     | 142                | 5,328   | 1           | 45     | 16                | 974    |
| <b>TOTAL</b>           |         |         |         |         |                    |         |             |        |                   |        |
| YEARS -                |         |         |         |         |                    |         |             |        |                   |        |
| 1977/78                | 12,845  | 271,587 | 5,945   | 102,059 | 19,396             | 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 | 1,977             | 65,997 |
| 1979/80                | 11,146  | 264,974 | 4,114   | 79,014  | 10,773             | 343,499 | 1,495       | 39,191 | 1,656             | 66,265 |
| MONTHS -               |         |         |         |         |                    |         |             |        |                   |        |
| 1979                   |         |         |         |         |                    |         |             |        |                   |        |
| DECEMBER               | 762     | 17,598  | 243     | 4,302   | 792                | 25,180  | 131         | 3,331  | 112               | 3,705  |
| 1980                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 964     | 22,719  | 317     | 6,214   | 854                | 27,147  | 125         | 3,287  | 128               | 4,851  |
| FEBRUARY               | 929     | 21,780  | 347     | 6,899   | 957                | 31,585  | 129         | 3,348  | 139               | 5,795  |
| MARCH                  | 910     | 21,547  | 319     | 6,435   | 1,022              | 33,170  | 141         | 3,810  | 122               | 6,035  |
| APRIL                  | 868     | 20,061  | 351     | 7,206   | 839                | 28,118  | 130         | 3,518  | 121               | 4,829  |
| MAY                    | 844     | 19,912  | 327     | 6,227   | 947                | 31,839  | 107         | 2,863  | 156               | 6,756  |
| JUNE                   | 747     | 18,034  | 287     | 4,944   | 789                | 25,984  | 75          | 2,046  | 130               | 5,944  |
| JULY                   | 730     | 16,883  | 405     | 8,891   | 1,066              | 34,641  | 78          | 2,296  | 147               | 6,743  |
| AUGUST                 | 658     | 16,271  | 356     | 7,217   | 887                | 29,473  | 107         | 2,932  | 178               | 7,432  |
| SEPTEMBER              | 644     | 16,029  | 342     | 6,840   | 978                | 32,208  | 166         | 4,663  | 173               | 7,679  |
| OCTOBER                | 846     | 21,313  | 392     | 7,373   | 984                | 34,238  | 103         | 2,917  | 195               | 8,594  |
| NOVEMBER               | 769     | 19,891  | 378     | 7,715   | 902                | 32,466  | 75          | 2,225  | 129               | 5,314  |
| DECEMBER               | 773     | 19,745  | 295     | 6,151   | 812                | 28,253  | 95          | 2,563  | 123               | 4,973  |
| 1981                   |         |         |         |         |                    |         |             |        |                   |        |
| JANUARY                | 749     | 19,886  | 305     | 6,577   | 685                | 23,294  | 73          | 2,134  | 97                | 4,261  |

## 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 -         |                     |         |       |       |               |       |                     |        |        |         |
| 1977/78         | 5,279               | 114,521 | 102   | 2,767 | 100           | 1,380 | 803                 | 20,939 | 36,749 | 850,853 |
| 1978/79         | 3,205               | 75,368  | 85    | 2,592 | 273           | 3,849 | 868                 | 23,772 | 33,637 | 845,774 |
| 1979/80         | 3,777               | 89,928  | 77    | 2,485 | 544           | 8,218 | 653                 | 20,692 | 31,353 | 826,619 |
| MONTHS -        |                     |         |       |       |               |       |                     |        |        |         |
| 1979            |                     |         |       |       |               |       |                     |        |        |         |
| DECEMBER        | 263                 | 6,603   | 8     | 300   | 41            | 511   | 49                  | 1,532  | 2,198  | 56,839  |
| 1980            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 278                 | 6,734   | 6     | 186   | 43            | 697   | 43                  | 1,344  | 2,530  | 66,311  |
| FEBRUARY        | 313                 | 6,886   | 5     | 156   | 33            | 439   | 56                  | 1,860  | 2,654  | 71,082  |
| MARCH           | 261                 | 6,505   | 7     | 171   | 48            | 888   | 57                  | 1,656  | 2,613  | 71,469  |
| APRIL           | 296                 | 7,033   | 6     | 226   | 50            | 763   | 44                  | 1,577  | 2,466  | 65,189  |
| MAY             | 376                 | 9,132   | 3     | 124   | 63            | 877   | 35                  | 1,045  | 2,591  | 70,343  |
| JUNE            | 245                 | 6,069   | 2     | 68    | 38            | 612   | 21                  | 707    | 2,126  | 57,843  |
| JULY            | 217                 | 4,780   | 5     | 193   | 53            | 1,018 | 28                  | 872    | 2,467  | 66,610  |
| AUGUST          | 252                 | 6,887   | 9     | 336   | 74            | 950   | 42                  | 1,364  | 2,300  | 64,099  |
| SEPTEMBER       | 217                 | 5,384   | 5     | 171   | 50            | 827   | 35                  | 1,326  | 2,351  | 66,450  |
| OCTOBER         | 290                 | 6,565   | 7     | 403   | 72            | 1,064 | 41                  | 1,699  | 2,668  | 76,224  |
| NOVEMBER        | 229                 | 6,517   | 9     | 325   | 42            | 824   | 34                  | 1,211  | 2,298  | 66,660  |
| DECEMBER        | 215                 | 5,413   | 5     | 159   | 17            | 475   | 55                  | 1,960  | 2,145  | 61,185  |
| 1981            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 187                 | 4,745   | 5     | 224   | 16            | 443   | 24                  | 1,083  | 1,891  | 53,520  |
| OTHER DWELLINGS |                     |         |       |       |               |       |                     |        |        |         |
| YEARS -         |                     |         |       |       |               |       |                     |        |        |         |
| 1977/78         | 253                 | 3,324   | 18    | 549   | 28            | 485   | 80                  | 2,027  | 4,187  | 101,441 |
| 1978/79         | 173                 | 2,252   | 11    | 427   | 88            | 1,101 | 63                  | 2,134  | 3,632  | 98,011  |
| 1979/80         | 190                 | 3,478   | 5     | 205   | 70            | 1,194 | 43                  | 1,548  | 3,190  | 94,072  |
| MONTHS -        |                     |         |       |       |               |       |                     |        |        |         |
| 1979            |                     |         |       |       |               |       |                     |        |        |         |
| DECEMBER        | 20                  | 301     | 1     | 38    | 8             | 186   | 6                   | 198    | 238    | 6,946   |
| 1980            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 9                   | 120     | 1     | 47    | 5             | 119   | 6                   | 206    | 249    | 7,360   |
| FEBRUARY        | 13                  | 309     | -     | -     | 10            | 80    | 2                   | 87     | 279    | 7,942   |
| MARCH           | 21                  | 497     | -     | -     | 5             | 66    | 1                   | 48     | 301    | 9,359   |
| APRIL           | 24                  | 581     | -     | -     | 2             | 114   | 5                   | 257    | 270    | 9,094   |
| MAY             | 17                  | 474     | -     | -     | 5             | 128   | 2                   | 90     | 291    | 9,124   |
| JUNE            | 7                   | 173     | -     | -     | 3             | 64    | 1                   | 28     | 219    | 6,830   |
| JULY            | 11                  | 214     | 1     | 39    | 5             | 93    | 2                   | 90     | 281    | 9,343   |
| AUGUST          | 21                  | 466     | -     | 116   | 6             | 173   | 4                   | 124    | 294    | 8,842   |
| SEPTEMBER       | 14                  | 314     | -     | -     | 7             | 80    | 3                   | 92     | 283    | 9,163   |
| OCTOBER         | 20                  | 468     | -     | -     | 7             | 111   | 1                   | 12     | 290    | 10,533  |
| NOVEMBER        | 14                  | 403     | -     | -     | -             | 2     | -                   | -      | 282    | 10,233  |
| DECEMBER        | 18                  | 549     | -     | -     | 1             | 20    | 1                   | 28     | 265    | 9,104   |
| 1981            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 20                  | 754     | -     | -     | 3             | 143   | 3                   | 91     | 276    | 10,115  |
| TOTAL           |                     |         |       |       |               |       |                     |        |        |         |
| YEARS -         |                     |         |       |       |               |       |                     |        |        |         |
| 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 |
| 1979/80         | 3,967               | 93,496  | 82    | 2,690 | 614           | 9,412 | 696                 | 22,240 | 34,543 | 920,691 |
| MONTHS -        |                     |         |       |       |               |       |                     |        |        |         |
| 1979            |                     |         |       |       |               |       |                     |        |        |         |
| DECEMBER        | 283                 | 6,904   | 9     | 338   | 49            | 697   | 55                  | 1,730  | 2,436  | 63,785  |
| 1980            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 287                 | 6,854   | 7     | 233   | 48            | 816   | 49                  | 1,550  | 2,779  | 73,671  |
| FEBRUARY        | 326                 | 6,995   | 5     | 156   | 43            | 519   | 58                  | 1,947  | 2,933  | 79,024  |
| MARCH           | 282                 | 7,002   | 7     | 171   | 53            | 954   | 58                  | 1,704  | 2,914  | 80,828  |
| APRIL           | 320                 | 7,614   | 6     | 226   | 52            | 877   | 49                  | 1,834  | 2,736  | 74,283  |
| MAY             | 393                 | 9,606   | 3     | 124   | 68            | 1,005 | 37                  | 1,135  | 2,882  | 79,467  |
| JUNE            | 252                 | 6,242   | 2     | 68    | 41            | 676   | 22                  | 735    | 2,345  | 64,673  |
| JULY            | 223                 | 4,994   | 6     | 232   | 58            | 1,111 | 30                  | 962    | 2,748  | 75,953  |
| AUGUST          | 273                 | 6,553   | 9     | 452   | 80            | 1,123 | 46                  | 1,488  | 2,594  | 72,941  |
| SEPTEMBER       | 231                 | 5,698   | 5     | 171   | 57            | 907   | 38                  | 1,418  | 2,634  | 75,613  |
| OCTOBER         | 310                 | 9,033   | 7     | 403   | 79            | 1,175 | 42                  | 1,711  | 2,958  | 86,757  |
| NOVEMBER        | 242                 | 6,920   | 9     | 325   | 42            | 826   | 34                  | 1,211  | 2,580  | 76,893  |
| DECEMBER        | 233                 | 5,962   | 5     | 159   | 18            | 495   | 56                  | 1,988  | 2,410  | 70,289  |
| 1981            |                     |         |       |       |               |       |                     |        |        |         |
| JANUARY         | 207                 | 5,439   | 5     | 224   | 19            | 586   | 27                  | 1,174  | 2,167  | 63,635  |

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

|                        | BANKS   |           |         |         | BUILDING SOCIETIES |           |             |         | FINANCE COMPANIES |         |
|------------------------|---------|-----------|---------|---------|--------------------|-----------|-------------|---------|-------------------|---------|
|                        | SAVINGS |           | TRADING |         | PERMANENT          |           | TERMINATING |         |                   |         |
|                        | DWGS    | \$100     | DWGS    | \$100   | DWGS               | \$100     | DWGS        | \$100   | DWGS              | \$100   |
| <b>HOUSES</b>          |         |           |         |         |                    |           |             |         |                   |         |
| YEARS -                |         |           |         |         |                    |           |             |         |                   |         |
| 1977/78                | 67,958  | 1,410,016 | 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 | 47,938             | 1,297,181 | 2,777       | 69,008  | 6,963             | 218,571 |
| 1979/80                | 74,729  | 1,769,734 | 27,821  | 521,844 | 50,185             | 1,461,808 | 3,098       | 82,012  | 6,776             | 243,386 |
| MONTHS -               |         |           |         |         |                    |           |             |         |                   |         |
| 1979                   |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER               | 5,016   | 119,175   | 1,720   | 30,735  | 3,360              | 97,495    | 362         | 9,251   | 472               | 17,419  |
| 1980                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 6,853   | 165,597   | 2,560   | 48,364  | 3,780              | 111,620   | 304         | 7,925   | 510               | 18,707  |
| FEBRUARY               | 6,448   | 154,644   | 2,420   | 46,098  | 4,725              | 140,100   | 320         | 8,871   | 589               | 20,821  |
| MARCH                  | 6,683   | 159,990   | 2,244   | 42,341  | 4,362              | 148,835   | 271         | 7,514   | 621               | 22,328  |
| APRIL                  | 6,359   | 152,311   | 2,713   | 53,311  | 4,276              | 129,264   | 238         | 6,416   | 604               | 20,819  |
| MAY                    | 6,393   | 154,786   | 2,210   | 41,357  | 4,966              | 151,425   | 264         | 7,048   | 592               | 23,970  |
| JUNE                   | 5,516   | 133,266   | 2,101   | 41,843  | 4,186              | 126,568   | 184         | 5,181   | 635               | 27,792  |
| JULY                   | 5,873   | 143,193   | 2,609   | 54,003  | 4,923              | 153,685   | 166         | 5,274   | 760               | 29,153  |
| AUGUST                 | 5,833   | 126,444   | 2,350   | 49,781  | 4,486              | 138,883   | 134         | 3,969   | 811               | 30,704  |
| SEPTEMBER              | 5,129   | 128,646   | 2,368   | 48,191  | 4,837              | 154,485   | 218         | 6,063   | 851               | 32,059  |
| OCTOBER                | 6,098   | 152,439   | 2,888   | 56,894  | 5,038              | 160,722   | 220         | 6,827   | 788               | 31,665  |
| NOVEMBER               | 5,852   | 141,163   | 2,438   | 51,104  | 4,914              | 158,401   | 276         | 7,389   | 749               | 34,140  |
| DECEMBER               | 6,375   | 151,501   | 2,315   | 49,453  | 4,447              | 143,883   | 317         | 8,474   | 757               | 33,100  |
| 1981                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 6,868   | 151,744   | 2,347   | 50,132  | 3,832              | 126,073   | 223         | 6,405   | 604               | 24,044  |
| <b>OTHER DWELLINGS</b> |         |           |         |         |                    |           |             |         |                   |         |
| YEARS -                |         |           |         |         |                    |           |             |         |                   |         |
| 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   | 58,426  | 6,599              | 168,681   | 345         | 9,061   | 697               | 20,880  |
| 1979/80                | 5,176   | 127,518   | 2,772   | 57,706  | 7,641              | 221,832   | 228         | 6,426   | 758               | 29,116  |
| MONTHS -               |         |           |         |         |                    |           |             |         |                   |         |
| 1979                   |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER               | 344     | 8,315     | 164     | 3,131   | 465                | 13,869    | 14          | 382     | 53                | 2,350   |
| 1980                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 453     | 11,143    | 255     | 5,166   | 578                | 16,715    | 19          | 552     | 58                | 2,357   |
| FEBRUARY               | 496     | 12,888    | 246     | 5,258   | 815                | 24,147    | 21          | 610     | 89                | 3,110   |
| MARCH                  | 458     | 11,569    | 228     | 4,776   | 870                | 25,975    | 35          | 1,067   | 61                | 2,453   |
| APRIL                  | 418     | 10,916    | 261     | 5,127   | 703                | 20,834    | 18          | 573     | 52                | 2,694   |
| MAY                    | 426     | 10,885    | 239     | 5,011   | 764                | 23,869    | 17          | 576     | 68                | 2,836   |
| JUNE                   | 349     | 9,018     | 216     | 5,221   | 643                | 20,261    | 12          | 326     | 68                | 3,237   |
| JULY                   | 374     | 9,649     | 247     | 5,120   | 744                | 24,089    | 11          | 313     | 93                | 4,520   |
| AUGUST                 | 360     | 9,234     | 244     | 5,197   | 678                | 25,712    | 12          | 353     | 79                | 3,235   |
| SEPTEMBER              | 378     | 10,237    | 245     | 4,968   | 822                | 26,461    | 11          | 414     | 120               | 5,039   |
| OCTOBER                | 398     | 10,797    | 291     | 6,441   | 806                | 27,373    | 16          | 448     | 129               | 5,875   |
| NOVEMBER               | 328     | 9,125     | 247     | 5,361   | 735                | 23,319    | 22          | 720     | 111               | 5,586   |
| DECEMBER               | 397     | 10,391    | 235     | 5,744   | 721                | 25,238    | 20          | 541     | 122               | 5,971   |
| 1981                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 330     | 11,216    | 258     | 6,172   | 610                | 19,048    | 13          | 416     | 58                | 2,786   |
| <b>TOTAL</b>           |         |           |         |         |                    |           |             |         |                   |         |
| YEARS -                |         |           |         |         |                    |           |             |         |                   |         |
| 1977/78                | 72,436  | 1,436,948 | 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       | 78,869  | 7,660             | 239,451 |
| 1979/80                | 79,935  | 1,897,252 | 30,593  | 578,750 | 57,826             | 1,683,632 | 3,326       | 88,438  | 7,534             | 272,502 |
| MONTHS -               |         |           |         |         |                    |           |             |         |                   |         |
| 1979                   |         |           |         |         |                    |           |             |         |                   |         |
| DECEMBER               | 5,360   | 127,490   | 1,884   | 33,866  | 3,825              | 111,364   | 376         | 9,633   | 530               | 19,769  |
| 1980                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 7,316   | 176,740   | 2,815   | 53,550  | 4,358              | 128,335   | 323         | 8,477   | 568               | 21,064  |
| FEBRUARY               | 6,944   | 167,532   | 2,666   | 51,356  | 5,540              | 164,247   | 349         | 9,481   | 678               | 23,931  |
| MARCH                  | 7,141   | 171,567   | 2,472   | 47,717  | 5,732              | 174,810   | 306         | 8,581   | 682               | 24,781  |
| APRIL                  | 6,777   | 163,227   | 2,974   | 58,438  | 4,979              | 150,098   | 256         | 6,989   | 656               | 23,513  |
| MAY                    | 6,819   | 165,671   | 2,449   | 46,368  | 5,730              | 175,294   | 281         | 7,624   | 660               | 26,806  |
| JUNE                   | 5,865   | 142,284   | 2,317   | 46,264  | 4,829              | 146,821   | 196         | 5,507   | 763               | 31,029  |
| JULY                   | 6,247   | 152,842   | 2,856   | 59,123  | 5,667              | 177,694   | 197         | 5,587   | 853               | 33,673  |
| AUGUST                 | 5,443   | 135,678   | 2,594   | 54,978  | 5,084              | 164,595   | 146         | 4,322   | 890               | 33,939  |
| SEPTEMBER              | 5,597   | 138,883   | 2,613   | 53,159  | 5,719              | 180,946   | 229         | 6,477   | 971               | 37,098  |
| OCTOBER                | 6,436   | 163,236   | 3,099   | 63,335  | 5,844              | 188,095   | 236         | 6,475   | 917               | 37,540  |
| NOVEMBER               | 6,190   | 150,288   | 2,685   | 56,465  | 5,649              | 181,720   | 298         | 8,109   | 860               | 39,726  |
| DECEMBER               | 6,762   | 161,892   | 2,558   | 55,197  | 5,168              | 169,113   | 337         | 9,015   | 879               | 39,071  |
| 1981                   |         |           |         |         |                    |           |             |         |                   |         |
| JANUARY                | 6,458   | 162,960   | 2,605   | 56,304  | 4,442              | 145,121   | 236         | 6,821   | 662               | 26,830  |



## OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

|                 | GOVERNMENT             |         |       |        |                  |        |                        |         |         |           |
|-----------------|------------------------|---------|-------|--------|------------------|--------|------------------------|---------|---------|-----------|
|                 | HOUSING<br>AUTHORITIES |         | OTHER |        | CREDIT<br>UNIONS |        | INSURANCE<br>COMPANIES |         | TOTAL   |           |
|                 | DWGS                   | \$'000  | DWGS  | \$'000 | DWGS             | \$'000 | DWGS                   | \$'000  | DWGS    | \$'000    |
| HOUSES          |                        |         |       |        |                  |        |                        |         |         |           |
| YEARS -         |                        |         |       |        |                  |        |                        |         |         |           |
| 1977/78         | 5,496                  | 104,421 | 1,026 | 27,410 | 850              | 15,391 | 2,885                  | 83,261  | 150,286 | 3,328,838 |
| 1978/79         | 4,659                  | 101,363 | 1,125 | 31,579 | 2,677            | 45,318 | 2,840                  | 87,758  | 170,400 | 4,029,968 |
| 1979/80         | 4,823                  | 99,386  | 1,172 | 34,581 | 3,909            | 71,929 | 3,075                  | 105,716 | 175,586 | 4,369,590 |
| MONTHS -        |                        |         |       |        |                  |        |                        |         |         |           |
| 1979            |                        |         |       |        |                  |        |                        |         |         |           |
| DECEMBER        | 349                    | 7,547   | 101   | 2,870  | 293              | 5,280  | 260                    | 9,112   | 11,933  | 298,664   |
| 1980            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 390                    | 8,321   | 83    | 2,333  | 298              | 5,656  | 233                    | 7,931   | 15,021  | 376,454   |
| FEBRUARY        | 434                    | 8,575   | 128   | 3,875  | 344              | 6,694  | 287                    | 9,396   | 15,703  | 399,074   |
| MARCH           | 434                    | 8,962   | 122   | 3,613  | 348              | 6,432  | 284                    | 10,411  | 15,869  | 411,034   |
| APRIL           | 451                    | 9,084   | 111   | 3,308  | 287              | 5,581  | 248                    | 8,619   | 15,287  | 388,713   |
| MAY             | 506                    | 11,035  | 127   | 3,966  | 355              | 6,054  | 280                    | 10,125  | 15,683  | 409,766   |
| JUNE            | 481                    | 11,194  | 95    | 2,837  | 272              | 5,746  | 272                    | 9,691   | 13,802  | 363,510   |
| JULY            | 387                    | 9,209   | 106   | 3,296  | 377              | 7,833  | 275                    | 9,186   | 15,496  | 414,834   |
| AUGUST          | 372                    | 6,836   | 117   | 3,592  | 301              | 6,044  | 315                    | 11,609  | 13,889  | 377,862   |
| SEPTEMBER       | 446                    | 8,132   | 98    | 2,879  | 324              | 6,327  | 293                    | 10,580  | 14,624  | 397,362   |
| OCTOBER         | 626                    | 15,121  | 144   | 4,355  | 300              | 6,681  | 319                    | 11,798  | 16,341  | 445,702   |
| NOVEMBER        | 588                    | 15,969  | 148   | 4,642  | 309              | 6,988  | 279                    | 10,025  | 15,553  | 429,741   |
| DECEMBER        | 442                    | 11,291  | 118   | 3,350  | 271              | 6,128  | 300                    | 11,587  | 15,342  | 418,767   |
| 1981            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 465                    | 11,966  | 106   | 3,358  | 277              | 5,697  | 217                    | 8,585   | 14,139  | 388,010   |
| OTHER DWELLINGS |                        |         |       |        |                  |        |                        |         |         |           |
| YEARS -         |                        |         |       |        |                  |        |                        |         |         |           |
| 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   |
| 1979/80         | 386                    | 5,004   | 59    | 1,676  | 465              | 7,239  | 295                    | 9,267   | 17,780  | 465,784   |
| MONTHS -        |                        |         |       |        |                  |        |                        |         |         |           |
| 1979            |                        |         |       |        |                  |        |                        |         |         |           |
| DECEMBER        | 35                     | 471     | 4     | 154    | 48               | 591    | 16                     | 475     | 1,148   | 29,738    |
| 1980            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 32                     | 445     | 2     | 63     | 32               | 580    | 15                     | 521     | 1,444   | 37,562    |
| FEBRUARY        | 17                     | 215     | 9     | 218    | 43               | 818    | 20                     | 695     | 1,756   | 47,959    |
| MARCH           | 31                     | 343     | 7     | 221    | 36               | 542    | 18                     | 538     | 1,744   | 47,484    |
| APRIL           | 25                     | 306     | 7     | 190    | 56               | 841    | 11                     | 347     | 1,551   | 41,828    |
| MAY             | 31                     | 393     | 3     | 91     | 52               | 1,064  | 16                     | 575     | 1,616   | 45,300    |
| JUNE            | 23                     | 271     | -     | 3      | 20               | 407    | 13                     | 449     | 1,344   | 39,193    |
| JULY            | 32                     | 415     | 6     | 182    | 22               | 458    | 33                     | 1,225   | 1,562   | 45,891    |
| AUGUST          | 34                     | 399     | 7     | 328    | 25               | 523    | 21                     | 839     | 1,460   | 45,819    |
| SEPTEMBER       | 42                     | 572     | 9     | 310    | 23               | 399    | 23                     | 801     | 1,673   | 49,201    |
| OCTOBER         | 20                     | 404     | 6     | 184    | 29               | 461    | 17                     | 526     | 1,712   | 52,511    |
| NOVEMBER        | 26                     | 587     | 5     | 161    | 23               | 466    | 14                     | 642     | 1,511   | 45,967    |
| DECEMBER        | 23                     | 353     | 3     | 83     | 23               | 449    | 30                     | 1,094   | 1,564   | 49,856    |
| 1981            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 17                     | 300     | 7     | 197    | 7                | 168    | 16                     | 607     | 1,376   | 40,910    |
| TOTAL           |                        |         |       |        |                  |        |                        |         |         |           |
| YEARS -         |                        |         |       |        |                  |        |                        |         |         |           |
| 1977/78         | 5,310                  | 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  | 186,911 | 4,412,763 |
| 1979/80         | 5,209                  | 104,392 | 1,231 | 36,257 | 4,374            | 79,168 | 3,370                  | 114,983 | 193,368 | 4,855,374 |
| MONTHS -        |                        |         |       |        |                  |        |                        |         |         |           |
| 1979            |                        |         |       |        |                  |        |                        |         |         |           |
| DECEMBER        | 384                    | 8,018   | 105   | 3,024  | 341              | 5,851  | 276                    | 9,567   | 13,081  | 328,602   |
| 1980            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 422                    | 8,766   | 85    | 2,396  | 330              | 6,236  | 248                    | 8,452   | 16,465  | 414,016   |
| FEBRUARY        | 451                    | 8,790   | 137   | 4,093  | 387              | 7,512  | 307                    | 10,891  | 17,459  | 447,033   |
| MARCH           | 465                    | 9,305   | 129   | 3,834  | 384              | 6,974  | 302                    | 10,949  | 17,613  | 458,518   |
| APRIL           | 476                    | 9,390   | 118   | 3,498  | 343              | 6,422  | 259                    | 8,966   | 16,838  | 430,541   |
| MAY             | 537                    | 11,428  | 130   | 4,057  | 407              | 7,118  | 296                    | 10,700  | 17,299  | 455,066   |
| JUNE            | 504                    | 11,465  | 95    | 2,840  | 292              | 6,153  | 285                    | 10,340  | 15,146  | 402,703   |
| JULY            | 419                    | 9,624   | 112   | 3,478  | 399              | 8,291  | 308                    | 10,413  | 17,058  | 460,725   |
| AUGUST          | 406                    | 7,234   | 124   | 3,920  | 326              | 6,567  | 336                    | 12,448  | 15,349  | 423,681   |
| SEPTEMBER       | 488                    | 8,704   | 107   | 3,189  | 347              | 6,726  | 316                    | 11,381  | 16,297  | 446,563   |
| OCTOBER         | 646                    | 15,525  | 150   | 4,539  | 329              | 7,142  | 336                    | 12,326  | 18,053  | 498,213   |
| NOVEMBER        | 614                    | 16,556  | 153   | 4,803  | 332              | 7,374  | 293                    | 10,667  | 17,064  | 475,708   |
| DECEMBER        | 465                    | 11,644  | 121   | 3,433  | 294              | 6,577  | 330                    | 12,681  | 16,906  | 468,623   |
| 1981            |                        |         |       |        |                  |        |                        |         |         |           |
| JANUARY         | 482                    | 12,268  | 113   | 3,555  | 284              | 5,865  | 233                    | 9,196   | 15,515  | 428,920   |

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 -  |           |         |                    |              |                   |                      |        |               |                     |           |
| 1977/78  | 104,829   | 195,690 | 33,297             | 3,036        | 21,517            | 2,563                | 1,242  | 9,837         | 7,660               | 379,797   |
| 1978/79  | 102,130   | 190,245 | 43,841             | 3,249        | 24,203            | 2,195                | 1,079  | 24,487        | 6,701               | 398,090   |
| 1979/80  | 93,469    | 217,885 | 49,757             | 2,103        | 17,394            | 1,956                | 1,236  | 37,312        | 6,786               | 433,998   |
| MONTHS -   |           |         |                    |              |                   |                      |        |               |                     |           |
| 1979   |           |         |                    |              |                   |                      |        |               |                     |           |
| DECEMBER   | 6,330     | 11,717  | 3,210              | 183          | 1,133             | 85                   | 56     | 2,364         | 442                 | 25,522    |
| 1980   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 7,824     | 17,988  | 3,270              | 49           | 1,355             | 95                   | 42     | 2,985         | 503                 | 34,111    |
| FEBRUARY   | 3,355     | 17,412  | 4,356              | 254          | 1,097             | 127                  | 34     | 3,324         | 318                 | 35,277    |
| MARCH  | 8,847     | 16,454  | 4,625              | 116          | 1,641             | 174                  | 59     | 3,299         | 666                 | 35,851    |
| APRIL  | 9,076     | 23,941  | 4,385              | 170          | 1,467             | 167                  | 155    | 2,661         | 542                 | 42,694    |
| MAY  | 9,348     | 19,976  | 4,726              | 154          | 1,503             | 115                  | 120    | 3,868         | 644                 | 40,434    |
| JUNE   | 7,030     | 19,022  | 4,253              | 195          | 1,355             | 194                  | 127    | 2,659         | 478                 | 36,113    |
| JULY   | 8,767     | 23,619  | 4,610              | 213          | 1,476             | 210                  | 136    | 4,214         | 620                 | 43,865    |
| AUGUST   | 7,031     | 20,174  | 4,746              | 286          | 1,567             | 167                  | 72     | 3,564         | 737                 | 38,344    |
| SEPTEMBER  | 7,927     | 18,786  | 4,333              | 138          | 1,371             | 191                  | 145    | 4,425         | 619                 | 37,935    |
| OCTOBER  | 9,314     | 27,899  | 5,295              | 308          | 1,904             | 143                  | 121    | 4,172         | 695                 | 49,851    |
| NOVEMBER   | 6,720     | 25,153  | 3,766              | 284          | 1,403             | 377                  | 142    | 4,140         | 663                 | 42,698    |
| DECEMBER   | 6,901     | 20,578  | 4,088              | 179          | 1,369             | 206                  | 113    | 3,204         | 713                 | 37,351    |
| 1981   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 5,636     | 19,836  | 4,026              | 164          | 1,165             | 365                  | 22     | 3,325         | 568                 | 35,197    |
| CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)      |           |         |                    |              |                   |                      |        |               |                     |           |
| YEARS -  |           |         |                    |              |                   |                      |        |               |                     |           |
| 1977/78  | 104,883   | 11,278  | 98,351             | 4,465        | 33,618            | 5,429                | 601    | 1,338         | 7,357               | 258,512   |
| 1978/79  | 117,000   | 11,947  | 98,294             | 4,394        | 40,558            | 3,888                | 824    | 3,938         | 10,768              | 283,447   |
| 1979/80  | 127,312   | 17,670  | 97,885             | 3,365        | 53,058            | 3,941                | 684    | 7,965         | 9,886               | 321,696   |
| MONTHS -   |           |         |                    |              |                   |                      |        |               |                     |           |
| 1979   |           |         |                    |              |                   |                      |        |               |                     |           |
| DECEMBER   | 7,444     | 781     | 5,366              | 236          | 3,010             | 153                  | 9      | 599           | 631                 | 18,229    |
| 1980   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 10,789    | 1,545   | 6,784              | 154          | 3,012             | 451                  | 39     | 555           | 491                 | 23,740    |
| FEBRUARY   | 10,331    | 1,366   | 7,864              | 289          | 3,236             | 360                  | 24     | 584           | 981                 | 25,035    |
| MARCH  | 11,886    | 1,666   | 8,424              | 264          | 5,118             | 256                  | -      | 946           | 782                 | 29,344    |
| APRIL  | 11,450    | 1,604   | 9,253              | 315          | 7,065             | 249                  | 40     | 688           | 1,280               | 31,864    |
| MAY  | 11,177    | 1,022   | 11,643             | 341          | 5,384             | 572                  | 28     | 735           | 429                 | 31,251    |
| JUNE   | 11,202    | 1,365   | 7,695              | 303          | 5,810             | 365                  | 99     | 393           | 818                 | 27,160    |
| JULY   | 10,200    | 1,914   | 11,415             | 527          | 5,489             | 164                  | 47     | 449           | 861                 | 31,066    |
| AUGUST   | 9,718     | 1,731   | 10,363             | 258          | 6,041             | 531                  | 82     | 542           | 878                 | 30,136    |
| SEPTEMBER  | 10,923    | 1,390   | 9,866              | 289          | 6,221             | 481                  | 23     | 738           | 1,560               | 31,371    |
| OCTOBER  | 10,544    | 2,812   | 10,182             | 461          | 13,678            | 426                  | 34     | 750           | 494                 | 36,591    |
| NOVEMBER   | 8,740     | 1,748   | 10,317             | 326          | 6,244             | 378                  | 103    | 639           | 593                 | 29,086    |
| DECEMBER   | 9,713     | 1,777   | 8,136              | 669          | 5,335             | 412                  | 7      | 451           | 515                 | 27,015    |
| 1981   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 8,158     | 2,415   | 9,348              | 233          | 4,928             | 809                  | -      | 553           | 725                 | 27,169    |
| LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)                                  |           |         |                    |              |                   |                      |        |               |                     |           |
| YEARS -  |           |         |                    |              |                   |                      |        |               |                     |           |
| 1977/78  | 2,105,139 |         | 1,657,774          | 228,014      | 316,578           | 251,122              | 48,992 | 29,439        | 132,730             | 4,761,780 |
| 1978/79  | 2,433,695 |         | 2,017,198          | 192,923      | 334,592           | 211,321              | 45,949 | 77,891        | 149,816             | 5,455,555 |
| 1979/80  | 2,658,337 |         | 2,209,861          | 179,431      | 399,396           | 227,039              | 46,616 | 127,618       | 154,650             | 5,962,948 |
| MONTHS -   |           |         |                    |              |                   |                      |        |               |                     |           |
| 1979   |           |         |                    |              |                   |                      |        |               |                     |           |
| DECEMBER   | 236,811   | (NA)    | 198,616            | 16,763       | 28,621            | 16,048               | 3,886  | 9,795         | 15,679              | 518,211   |
| 1980   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 199,483   |         | 145,247            | 9,761        | 22,192            | 17,152               | 2,956  | 8,795         | 9,911               | 415,497   |
| FEBRUARY   | 209,065   |         | 181,084            | 15,886       | 28,345            | 17,837               | 3,316  | 11,760        | 12,804              | 479,297   |
| MARCH  | 209,831   |         | 200,298            | 15,925       | 28,405            | 19,462               | 4,683  | 18,336        | 13,565              | 502,425   |
| APRIL  | 240,653   |         | 197,639            | 14,610       | 28,749            | 18,454               | 4,112  | 10,554        | 11,842              | 526,613   |
| MAY  | 240,572   |         | 233,645            | 17,149       | 33,472            | 26,964               | 5,085  | 12,517        | 14,881              | 583,485   |
| JUNE   | 216,023   |         | 209,183            | 15,879       | 38,452            | 21,481               | 4,581  | 18,467        | 12,907              | 526,613   |
| JULY   | 237,398   |         | 229,659            | 14,775       | 39,266            | 19,924               | 4,331  | 14,126        | 13,899              | 573,378   |
| AUGUST   | 196,340   |         | 215,772            | 12,790       | 39,314            | 14,429               | 4,185  | 12,134        | 12,947              | 507,911   |
| SEPTEMBER  | 203,412   |         | 217,781            | 12,482       | 43,972            | 16,883               | 4,210  | 12,734        | 13,452              | 521,126   |
| OCTOBER  | 219,647   |         | 246,691            | 12,184       | 42,711            | 18,548               | 5,137  | 12,869        | 15,123              | 572,910   |
| NOVEMBER   | 195,160   |         | 226,091            | 12,861       | 39,832            | 22,229               | 4,877  | 13,225        | 13,826              | 527,091   |
| DECEMBER   | 269,763   |         | 285,813            | 14,518       | 49,775            | 23,886               | 5,914  | 12,106        | 17,459              | 676,434   |
| 1981   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 160,744   |         | 179,470            | 9,480        | 31,009            | 19,441               | 4,422  | 9,728         | 10,148              | 424,482   |
| LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A) |           |         |                    |              |                   |                      |        |               |                     |           |
| YEARS -  |           |         |                    |              |                   |                      |        |               |                     |           |
| 1977/78  | 513,129   |         | 278,688            | 46,113       | 47,633            | 36,506               | 10,826 | 2,588         | 35,765              | 973,250   |
| 1978/79  | 602,151   |         | 387,275            | 47,577       | 63,738            | 38,254               | 9,714  | 10,470        | 33,530              | 1,112,791 |
| 1979/80  | 613,261   |         | 422,835            | 48,916       | 73,267            | 44,053               | 10,793 | 16,045        | 36,654              | 1,257,844 |
| MONTHS -   |           |         |                    |              |                   |                      |        |               |                     |           |
| 1979   |           |         |                    |              |                   |                      |        |               |                     |           |
| DECEMBER   | 567,054   | (NA)    | 324,915            | 40,861       | 55,592            | 42,187               | 9,503  | 13,623        | 34,906              | 1,088,641 |
| 1980   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 607,973   |         | 354,935            | 46,886       | 63,092            | 42,543               | 9,944  | 15,883        | 37,362              | 1,177,818 |
| FEBRUARY   | 625,585   |         | 391,799            | 48,875       | 68,152            | 44,070               | 11,442 | 14,918        | 37,634              | 1,242,435 |
| MARCH  | 648,250   |         | 423,083            | 49,509       | 71,948            | 46,207               | 11,422 | 15,980        | 38,259              | 1,304,578 |
| APRIL  | 634,912   |         | 430,554            | 48,737       | 70,382            | 48,361               | 11,778 | 16,273        | 37,759              | 1,299,348 |
| MAY  | 628,999   |         | 430,322            | 46,179       | 72,849            | 44,897               | 11,631 | 16,039        | 37,099              | 1,286,015 |
| JUNE   | 613,261   |         | 422,835            | 48,916       | 73,287            | 44,053               | 10,793 | 16,045        | 36,654              | 1,257,844 |
| JULY   | 589,420   |         | 434,290            | 36,678       | 79,536            | 41,283               | 10,822 | 17,329        | 35,472              | 1,244,830 |
| AUGUST   | 587,317   |         | 440,381            | 33,830       | 82,872            | 42,442               | 11,324 | 16,558        | 38,509              | 1,253,153 |
| SEPTEMBER  | 581,781   |         | 464,431            | 35,324       | 84,326            | 42,673               | 11,296 | 16,593        | 38,866              | 1,275,212 |
| OCTOBER  | 592,013   |         | 470,376            | 35,109       | 80,759            | 50,924               | 12,085 | 16,371        | 48,241              | 1,298,478 |
| NOVEMBER   | 601,885   |         | 482,166            | 36,798       | 85,135            | 54,928               | 13,234 | 17,127        | 48,981              | 1,332,134 |
| DECEMBER   | 554,816   |         | 417,427            | 38,200       | 88,871            | 51,173               | 11,792 | 15,962        | 40,126              | 1,210,867 |
| 1981   |           |         |                    |              |                   |                      |        |               |                     |           |
| JANUARY  | 610,475   |         | 425,781            | 41,615       | 78,423            | 52,499               | 11,826 | 16,333        | 42,268              | 1,279,220 |

(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>              |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 63,648  | 33,509  | 106,833            | 7,396       | 23,120            | 2,902      | 12,095  | 249,503 |
| SEPTEMBER                           | 64,430  | 29,764  | 116,662            | 9,842       | 25,929            | 2,880      | 10,539  | 259,966 |
| OCTOBER                             | 71,083  | 38,488  | 104,997            | 9,482       | 26,146            | 2,673      | 12,228  | 265,091 |
| NOVEMBER                            | 64,433  | 34,538  | 96,779             | 8,310       | 29,114            | 3,893      | 11,364  | 247,651 |
| DECEMBER                            | 66,492  | 32,623  | 83,593             | 6,483       | 26,572            | 3,406      | 11,254  | 232,423 |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 65,700  | 32,679  | 77,032             | 7,744       | 16,380            | 2,933      | 10,502  | 213,050 |
| <u>VICTORIA</u>                     |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 74,161  | 12,159  | 46,479             | 1,506       | 4,534             | 3,676      | 5,650   | 148,165 |
| SEPTEMBER                           | 71,881  | 12,457  | 46,630             | 1,032       | 3,645             | 4,472      | 4,676   | 144,793 |
| OCTOBER                             | 88,041  | 12,919  | 54,885             | 780         | 4,109             | 10,268     | 5,391   | 176,393 |
| NOVEMBER                            | 75,036  | 13,056  | 47,199             | 3,561       | 3,528             | 10,643     | 4,616   | 157,639 |
| DECEMBER                            | 81,694  | 13,096  | 44,880             | 7,718       | 4,852             | 5,242      | 5,698   | 163,180 |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 76,232  | 11,149  | 35,158             | 4,171       | 4,103             | 6,387      | 3,329   | 140,589 |
| <u>QUEENSLAND</u>                   |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 21,352  | 11,833  | 24,553             | 75          | 12,174            | 4,104      | 1,441   | 75,612  |
| SEPTEMBER                           | 22,539  | 13,484  | 31,349             | 447         | 13,250            | 5,327      | 1,725   | 88,121  |
| OCTOBER                             | 26,341  | 15,369  | 43,228             | 246         | 12,428            | 4,914      | 2,036   | 104,562 |
| NOVEMBER                            | 25,707  | 11,653  | 44,090             | 823         | 9,130             | 5,293      | 1,729   | 98,425  |
| DECEMBER                            | 30,990  | 11,889  | 42,867             | 250         | 10,211            | 5,596      | 2,151   | 103,864 |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 29,661  | 12,266  | 25,509             | 718         | 8,875             | 5,616      | 2,201   | 84,846  |
| <u>SOUTH AUSTRALIA</u>              |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 15,238  | 13,300  | 12,276             | -           | 1,348             | 1,008      | 3,544   | 46,714  |
| SEPTEMBER                           | 16,026  | 11,827  | 12,755             | -           | 1,721             | 1,205      | 4,398   | 47,932  |
| OCTOBER                             | 18,780  | 10,687  | 11,748             | -           | 2,076             | 1,921      | 4,196   | 49,488  |
| NOVEMBER                            | 17,679  | 9,776   | 11,505             | -           | 1,328             | 1,637      | 4,082   | 46,086  |
| DECEMBER                            | 20,152  | 8,089   | 11,165             | -           | 1,317             | 732        | 3,390   | 44,905  |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 22,105  | 11,675  | 12,649             | -           | 1,307             | 784        | 1,188   | 49,628  |
| <u>WESTERN AUSTRALIA</u>            |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 14,379  | 6,512   | 28,611             | 787         | 4,378             | 938        | 1,490   | 57,095  |
| SEPTEMBER                           | 13,240  | 6,416   | 29,802             | 2,781       | 4,408             | 742        | 1,508   | 58,889  |
| OCTOBER                             | 15,942  | 8,553   | 33,263             | 1,626       | 4,141             | 1,500      | 1,175   | 66,200  |
| NOVEMBER                            | 14,263  | 6,558   | 34,190             | 886         | 3,697             | 2,243      | 1,267   | 63,096  |
| DECEMBER                            | 15,890  | 6,249   | 32,934             | 1,849       | 2,949             | 1,259      | 1,295   | 62,455  |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 15,883  | 5,552   | 34,398             | 331         | 2,319             | 906        | 1,384   | 60,773  |
| <u>TASMANIA</u>                     |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 5,080   | 1,380   | 3,089              | 142         | 34                | 1,134      | 334     | 11,173  |
| SEPTEMBER                           | 5,329   | 1,525   | 3,530              | 25          | 59                | 859        | 399     | 11,726  |
| OCTOBER                             | 5,915   | 1,503   | 2,716              | 148         | 253               | 1,653      | 525     | 12,713  |
| NOVEMBER                            | 5,753   | 1,196   | 2,917              | 172         | 154               | 2,165      | 598     | 12,955  |
| DECEMBER                            | 6,063   | 1,067   | 2,693              | 150         | 148               | 1,750      | 574     | 12,445  |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 5,019   | 1,015   | 2,059              | -           | 104               | 999        | 844     | 10,040  |
| <u>NORTHERN TERRITORY</u>           |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 320     | 609     | (A)                | -           | 194               | 4,833      | (A)     | 6,410   |
| SEPTEMBER                           | 493     | 348     | (A)                | -           | 176               | 3,491      | (A)     | 4,973   |
| OCTOBER                             | 575     | 385     | (A)                | -           | 100               | 7,334      | (A)     | 8,904   |
| NOVEMBER                            | 614     | 265     | (A)                | -           | -                 | 5,451      | (A)     | 7,284   |
| DECEMBER                            | 430     | 318     | (A)                | -           | 5                 | 5,053      | (A)     | 6,032   |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 576     | 291     | (A)                | -           | -                 | 5,875      | (A)     | 7,133   |
| <u>AUSTRALIAN CAPITAL TERRITORY</u> |         |         |                    |             |                   |            |         |         |
| 1980                                |         |         |                    |             |                   |            |         |         |
| AUGUST                              | 2,746   | 1,143   | 5,579 (B)          | -           | 1,267             | 1,974      | 415 (B) | 12,670  |
| SEPTEMBER                           | 3,854   | 1,241   | 6,716 (B)          | -           | 1,098             | 1,688      | 587 (B) | 14,719  |
| OCTOBER                             | 4,512   | 1,658   | 6,606 (B)          | -           | 1,669             | 2,658      | 571 (B) | 17,164  |
| NOVEMBER                            | 3,568   | 813     | 7,523 (B)          | -           | 1,911             | 1,696      | 380 (B) | 14,937  |
| DECEMBER                            | 3,896   | 1,003   | 6,690 (B)          | -           | 1,295             | 1,605      | 312 (B) | 14,575  |
| 1981                                |         |         |                    |             |                   |            |         |         |
| JANUARY                             | 3,689   | 1,109   | 5,804 (B)          | -           | 929               | 2,265      | 211 (B) | 13,616  |

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

|                                     | LOANS APPROVED            |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     | LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A) \$000 |  |
|-------------------------------------|---------------------------|--------|-------------------------------------|--------|-----------------------------------|---------|-------------|---------|-----------------|--------|--------------------------|-------------------------------------|---|--|
|                                     | FOR DWELLINGS             |        |                                     |        |                                   |         |             |         |                 |        |                          | FOR ALTERATIONS AND ADDITIONS \$000 |   | CANCELLATIONS OF LOANS PREVIOUSLY APPROVED \$000 |
|                                     | CONSTRUCTION OF DWELLINGS |        | PURCHASE OF NEWLY ERECTED DWELLINGS |        | PURCHASE OF ESTABLISHED DWELLINGS |         | TOTAL       |         | OTHER DWELLINGS |        | LOANS ADVANCED (A) \$000 |                                     |   |  |
|                                     | DWGS                      | \$000  | DWGS                                | \$000  | DWGS                              | \$000   | HOUSES DWGS | \$000   | DWGS            | \$000  |                          |                                     |   |  |
| <b>NEW SOUTH WALES</b>              |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 1,509                     | 41,215 | 981                                 | 30,623 | 5,559                             | 177,665 | 7,092       | 214,236 | 957             | 35,267 | 18,229                   | 18,341                              | 196,900   | 594,762  |
| SEPTEMBER                           | 1,389                     | 38,271 | 1,066                               | 32,407 | 5,979                             | 189,288 | 7,413       | 225,340 | 1,021           | 34,626 | 16,769                   | 17,249                              | 206,354   | 610,084  |
| OCTOBER                             | 1,506                     | 41,064 | 1,004                               | 32,652 | 6,054                             | 191,375 | 7,521       | 228,083 | 1,043           | 37,008 | 22,347                   | 23,952                              | 216,249   | 606,778  |
| NOVEMBER                            | 1,261                     | 35,188 | 879                                 | 27,841 | 5,666                             | 184,622 | 6,896       | 215,453 | 910             | 32,194 | 17,219                   | 16,076                              | 190,798   | 612,544  |
| DECEMBER                            | 1,282                     | 36,541 | 721                                 | 22,683 | 5,376                             | 173,199 | 6,467       | 199,772 | 912             | 32,651 | 15,791                   | 14,963                              | 260,920   | 544,612  |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 1,067                     | 31,194 | 706                                 | 22,426 | 5,028                             | 159,430 | 6,816       | 185,746 | 785             | 27,302 | 15,086                   | 14,361                              | 130,242   | 586,303  |
| <b>VICTORIA</b>                     |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 812                       | 23,121 | 595                                 | 16,100 | 4,107                             | 104,944 | 5,256       | 141,827 | 259             | 6,330  | 10,359                   | 6,167                               | 133,045   | 340,855  |
| SEPTEMBER                           | 734                       | 21,488 | 580                                 | 15,501 | 4,214                             | 107,804 | 5,234       | 137,554 | 344             | 7,239  | 10,636                   | 6,423                               | 136,944   | 336,858  |
| OCTOBER                             | 982                       | 25,118 | 671                                 | 18,898 | 5,025                             | 132,377 | 6,263       | 168,758 | 315             | 7,635  | 13,414                   | 6,902                               | 154,389   | 347,075  |
| NOVEMBER                            | 830                       | 20,223 | 544                                 | 15,811 | 4,715                             | 121,605 | 5,825       | 151,021 | 264             | 6,618  | 11,868                   | 6,034                               | 140,333   | 352,129  |
| DECEMBER                            | 986                       | 23,589 | 573                                 | 15,880 | 4,872                             | 123,711 | 6,151       | 156,017 | 280             | 7,163  | 10,095                   | 4,887                               | 182,543   | 320,567  |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 757                       | 19,685 | 514                                 | 14,448 | 4,134                             | 106,456 | 5,167       | 134,366 | 238             | 6,223  | 8,345                    | 4,507                               | 112,839   | 337,380  |
| <b>QUEENSLAND</b>                   |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 755                       | 17,437 | 445                                 | 11,560 | 2,061                             | 46,615  | 3,100       | 71,003  | 161             | 4,689  | 2,928                    | 2,831                               | 66,228  | 105,879  |
| SEPTEMBER                           | 818                       | 20,114 | 463                                 | 12,129 | 2,411                             | 55,878  | 3,498       | 82,056  | 194             | 6,065  | 2,940                    | 3,617                               | 64,184  | 113,597  |
| OCTOBER                             | 857                       | 20,591 | 636                                 | 17,698 | 2,774                             | 66,273  | 4,046       | 97,381  | 221             | 7,261  | 5,075                    | 3,036                               | 77,975  | 122,936  |
| NOVEMBER                            | 688                       | 16,578 | 574                                 | 16,929 | 2,681                             | 64,918  | 3,763       | 92,681  | 180             | 5,824  | 4,641                    | 3,015                               | 71,109  | 136,532  |
| DECEMBER                            | 696                       | 17,259 | 605                                 | 17,116 | 2,819                             | 69,489  | 3,910       | 96,176  | 210             | 7,680  | 3,947                    | 2,736                               | 94,923  | 131,941  |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 638                       | 15,082 | 441                                 | 12,764 | 2,413                             | 57,000  | 3,326       | 79,538  | 166             | 5,308  | 3,698                    | 3,182                               | 73,536  | 128,689  |
| <b>SOUTH AUSTRALIA</b>              |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 306                       | 9,151  | 150                                 | 3,955  | 1,357                             | 33,688  | 1,705       | 44,454  | 188             | 2,260  | 2,653                    | 1,374                               | 36,456  | 78,661   |
| SEPTEMBER                           | 324                       | 9,242  | 138                                 | 4,096  | 1,391                             | 34,594  | 1,707       | 44,484  | 146             | 3,448  | 2,749                    | 1,163                               | 34,633  | 80,594   |
| OCTOBER                             | 283                       | 8,272  | 159                                 | 3,413  | 1,494                             | 37,723  | 1,804       | 46,417  | 132             | 2,991  | 3,452                    | 2,807                               | 35,833  | 79,590   |
| NOVEMBER                            | 238                       | 6,591  | 164                                 | 4,063  | 1,488                             | 35,432  | 1,672       | 43,267  | 138             | 2,819  | 2,892                    | 1,195                               | 35,339  | 80,862   |
| DECEMBER                            | 214                       | 5,989  | 136                                 | 3,976  | 1,364                             | 34,940  | 1,684       | 42,172  | 118             | 2,733  | 2,546                    | 1,167                               | 40,867  | 76,904   |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 239                       | 6,751  | 144                                 | 3,999  | 1,477                             | 38,878  | 1,706       | 45,617  | 154             | 3,811  | 2,522                    | 2,002                               | 35,818  | 78,403   |
| <b>WESTERN AUSTRALIA</b>            |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 616                       | 16,628 | 187                                 | 4,212  | 1,446                             | 36,255  | 1,987       | 51,841  | 262             | 6,054  | 2,699                    | 1,252                               | 49,601  | 88,046   |
| SEPTEMBER                           | 579                       | 15,900 | 181                                 | 4,738  | 1,497                             | 38,251  | 2,841       | 52,945  | 216             | 5,944  | 2,780                    | 1,646                               | 52,230  | 87,678   |
| OCTOBER                             | 611                       | 15,938 | 194                                 | 4,883  | 1,743                             | 45,319  | 2,287       | 59,172  | 261             | 7,028  | 3,717                    | 1,462                               | 55,168  | 89,966   |
| NOVEMBER                            | 510                       | 13,279 | 212                                 | 5,723  | 1,702                             | 44,094  | 2,148       | 55,505  | 276             | 7,591  | 3,767                    | 1,805                               | 52,290  | 94,851   |
| DECEMBER                            | 520                       | 13,768 | 192                                 | 4,931  | 1,606                             | 43,756  | 2,833       | 54,760  | 285             | 7,695  | 3,107                    | 1,717                               | 61,107  | 88,822   |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 417                       | 11,480 | 173                                 | 4,442  | 1,632                             | 44,851  | 1,925       | 53,235  | 297             | 7,538  | 3,733                    | 1,413                               | 48,454  | 96,353   |
| <b>TASMANIA</b>                     |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 69                        | 1,524  | 50                                  | 748    | 395                               | 8,901   | 504         | 10,958  | 10              | 215    | 572                      | 461                                 | 10,163  | 16,654   |
| SEPTEMBER                           | 98                        | 2,335  | 23                                  | 556    | 392                               | 8,835   | 495         | 11,336  | 18              | 390    | 918                      | 437                                 | 10,310  | 16,838   |
| OCTOBER                             | 104                       | 2,474  | 49                                  | 657    | 436                               | 9,582   | 575         | 12,476  | 14              | 237    | 803                      | 406                                 | 10,877  | 18,029   |
| NOVEMBER                            | 109                       | 2,426  | 36                                  | 665    | 432                               | 9,864   | 570         | 12,751  | 7               | 284    | 967                      | 348                                 | 10,009  | 20,040   |
| DECEMBER                            | 98                        | 2,174  | 32                                  | 810    | 414                               | 9,461   | 520         | 11,889  | 24              | 556    | 756                      | 322                                 | 15,387  | 16,145   |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 73                        | 1,432  | 18                                  | 433    | 402                               | 8,175   | 482         | 9,870   | 11              | 170    | 732                      | 211                                 | 7,280   | 18,207   |
| <b>NORTHERN TERRITORY</b>           |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 28                        | 763    | 80                                  | 3,099  | 70                                | 2,548   | 167         | 6,071   | 11              | 339    | 180                      | 254                                 | 4,944   | 9,053  |
| SEPTEMBER                           | 23                        | 664    | 68                                  | 2,664  | 57                                | 1,645   | 141         | 4,780   | 7               | 273    | 275                      | 164                                 | 5,247   | 8,303  |
| OCTOBER                             | 34                        | 931    | 114                                 | 4,711  | 81                                | 3,262   | 215         | 8,509   | 14              | 395    | 258                      | 231                                 | 5,499   | 11,133   |
| NOVEMBER                            | 24                        | 579    | 72                                  | 2,789  | 100                               | 3,916   | 191         | 7,187   | 5               | 177    | 325                      | 283                                 | 6,616   | 11,285   |
| DECEMBER                            | 22                        | 610    | 44                                  | 1,833  | 89                                | 3,589   | 142         | 5,565   | 13              | 467    | 187                      | 344                                 | 6,017   | 10,650   |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 22                        | 647    | 46                                  | 1,887  | 111                               | 4,599   | 161         | 6,384   | 18              | 749    | 366                      | 245                                 | 5,193   | 12,136   |
| <b>AUSTRALIAN CAPITAL TERRITORY</b> |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| 1980                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| AUGUST                              | 41                        | 881    | 106                                 | 2,644  | 354                               | 9,145   | 468         | 11,948  | 33              | 722    | 724                      | 236                                 | 10,374  | 19,243   |
| SEPTEMBER                           | 40                        | 929    | 115                                 | 3,522  | 356                               | 10,268  | 464         | 13,407  | 47              | 1,312  | 868                      | 672                                 | 11,224  | 21,260   |
| OCTOBER                             | 43                        | 1,017  | 131                                 | 3,845  | 446                               | 12,382  | 572         | 15,827  | 48              | 1,337  | 785                      | 505                                 | 13,720  | 22,971   |
| NOVEMBER                            | 24                        | 608    | 99                                  | 3,072  | 360                               | 11,257  | 438         | 13,473  | 53              | 1,464  | 929                      | 332                                 | 12,507  | 24,691   |
| DECEMBER                            | 39                        | 1,037  | 107                                 | 3,060  | 366                               | 10,478  | 472         | 13,484  | 40              | 1,171  | 920                      | 877                                 | 16,670  | 21,226   |
| 1981                                |                           |        |                                     |        |                                   |         |             |         |                 |        |                          |                                     |   |  |
| JANUARY                             | 37                        | 849    | 125                                 | 3,236  | 318                               | 9,531   | 448         | 12,615  | 32              | 1,001  | 625                      | 1,248                               | 11,120  | 21,749   |

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED