



C.S.  
32.72  
AUS  
B

## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JANUARY 1982

### PHONE INQUIRIES

for more information about these statistics - contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.

### LIBRARY

other inquiries including copies of publications - contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

### MAIL INQUIRIES

write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.



### MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in January 1982 was \$501.3 million, a decrease of \$42.3 million from December 1981, and \$79.5 million less than January 1981.

First mortgage (or equivalent) finance was provided for 17,297 dwelling units in January 1982. This was 1,751 units less than December 1981, and 3,610 units less than January 1981.

Loans approved for the construction of dwellings in January 1982 totalled \$73.3 million, a decrease of \$16.1 million from December 1981 and \$13.7 million less than January 1981.

the month in question and consequently will relate to either a 4 or 5 week period.

- (b) 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 1981 issue of this publication.

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

### 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 :

- (a) for trading banks the data relate to the period ending on the second Wednesday of the month following

#### 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 the Catalogue of Publications, Australia (1101.0). The ABS also issues, on Tuesdays and Fridays, a Publications Advice (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available 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

## **TABLES**

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWS	*000
	DWS	\$000	DWS	\$000	DWS	*000	DWS	*000		
HOUSES										
YEARS -										
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	78,284	2,091,667	6,319	167,446	18,092	366,302
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
MONTHS -										
1980										
DECEMBER	8,910	213,592	3,177	67,342	5,952	194,291	587	15,851	991	41,621
1981										
JANUARY	8,230	205,766	3,168	67,862	5,085	168,233	438	12,503	740	31,136
FEBRUARY	9,457	230,743	3,554	76,521	4,596	151,654	472	13,244	942	40,369
MARCH	9,987	244,953	3,410	72,684	4,774	160,644	554	16,185	1,194	48,993
APRIL	9,713	237,299	3,800	80,127	4,011	134,282	493	14,348	1,145	45,546
MAY	9,249	229,127	2,987	61,231	3,580	113,126	367	10,836	1,054	43,450
JUNE	8,856	222,720	3,060	66,109	3,284	109,226	382	11,219	1,091	50,387
JULY	9,565	237,624	3,575	77,469	4,003	135,024	291	8,954	997	37,619
AUGUST	8,857	200,117	3,230	67,903	3,812	128,976	356	10,891	726	29,114
SEPTEMBER	8,465	215,459	3,856	82,461	3,912	133,393	313	9,231	748	36,347
OCTOBER	7,638	192,428	3,213	65,459	3,789	131,741	344	10,228	625	25,637
NOVEMBER	7,528	191,785	3,112	66,460	4,226	150,381	396	11,689	608	26,793
DECEMBER	7,945	203,721	3,076	65,635	3,941	141,812	446	13,622	587	26,014
1982										
JANUARY	7,088	192,107	3,040	70,638	3,505	124,912	284	9,094	453	21,376
OTHER DWELLINGS										
YEARS -										
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	9,189	274,286	258	7,306	966	34,210
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
MONTHS -										
1980										
DECEMBER	442	11,915	313	7,832	856	30,531	22	599	141	7,469
1981										
JANUARY	447	13,159	332	7,874	752	24,376	14	461	70	3,985
FEBRUARY	493	14,152	314	6,804	769	25,662	34	1,031	110	4,577
MARCH	490	13,607	318	7,544	759	24,823	46	1,586	131	6,677
APRIL	432	12,230	371	7,917	694	20,235	31	993	148	5,736
MAY	463	12,087	313	8,108	553	17,446	17	584	192	11,406
JUNE	442	11,780	297	6,282	474	16,129	21	558	159	9,215
JULY	443	12,130	361	7,755	557	18,427	19	592	129	4,810
AUGUST	392	11,290	282	6,229	529	17,387	18	633	99	4,207
SEPTEMBER	449	12,451	378	8,282	619	18,925	12	369	82	4,165
OCTOBER	412	11,950	311	7,571	583	19,056	20	683	79	4,241
NOVEMBER	384	10,795	284	6,287	585	20,358	16	476	83	4,195
DECEMBER	380	10,570	246	5,954	607	19,710	12	397	94	6,097
1982										
JANUARY	407	8,971	262	5,826	577	18,057	11	440	40	2,417
TOTAL										
YEARS -										
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,740	194,540	11,721	367,547
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	174,752	11,058	404,512
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,853	5,645	160,788	14,158	593,049
MONTHS -										
1980										
DECEMBER	9,352	225,507	3,490	74,374	6,808	224,822	609	16,450	1,132	49,099
1981										
JANUARY	8,677	218,925	3,580	75,736	5,837	192,609	452	12,964	810	35,121
FEBRUARY	9,950	244,895	3,868	83,325	5,365	177,316	506	14,275	1,052	44,946
MARCH	10,477	258,560	3,728	80,228	5,533	185,467	680	17,611	1,325	55,679
APRIL	10,145	249,529	4,171	88,044	4,705	154,517	524	15,341	1,291	51,292
MAY	9,712	241,214	3,300	69,339	4,053	130,572	384	11,348	1,246	54,856
JUNE	9,238	234,580	3,357	72,311	3,762	125,355	403	11,777	1,250	59,602
JULY	10,008	249,754	3,936	85,224	4,560	153,451	310	9,546	1,126	42,429
AUGUST	8,449	211,487	3,512	74,132	4,341	146,363	374	11,574	825	37,321
SEPTEMBER	8,914	227,910	4,228	90,743	4,531	152,318	325	9,600	830	40,512
OCTOBER	8,050	204,378	3,524	73,030	4,377	158,797	364	10,911	784	29,878
NOVEMBER	7,912	202,544	3,396	72,747	4,811	170,739	412	12,165	691	30,988
DECEMBER	8,325	214,291	3,322	71,589	4,548	161,522	458	14,019	681	32,111
1982										
JANUARY	7,495	201,078	3,302	76,464	4,082	142,969	295	9,534	493	23,793

## OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
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	10,091	223,844	1,521	45,182	5,211	92,791	4,444	149,981	254,766	6,446,064
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
MONTHS -										
1980										
DECEMBER	764	19,435	149	4,283	349	7,719	484	15,364	21,283	579,498
1981										
JANUARY	788	20,197	130	4,237	351	7,016	289	11,714	19,219	528,664
FEBRUARY	879	22,510	124	4,105	351	8,015	386	15,311	20,761	562,472
MARCH	998	25,927	166	4,999	359	7,663	428	17,318	21,870	599,286
APRIL	920	25,514	145	4,386	274	5,969	451	17,633	20,952	565,108
MAY	1,061	28,713	153	4,701	348	6,794	424	16,021	19,143	514,005
JUNE	967	25,649	189	5,970	267	5,478	444	16,174	18,540	512,932
JULY	1,093	27,954	188	5,831	338	6,722	486	18,831	20,536	556,028
AUGUST	922	22,767	144	4,674	314	6,227	448	16,347	18,009	487,016
SEPTEMBER	1,012	25,881	139	4,153	276	5,244	444	16,892	19,166	529,061
OCTOBER	1,155	29,558	122	3,304	334	6,479	420	15,270	17,640	480,104
NOVEMBER	1,142	31,936	124	3,778	351	6,313	390	15,241	17,877	504,376
DECEMBER	820	24,289	164	5,027	293	5,491	353	13,107	17,625	493,718
1982										
JANUARY	856	24,191	112	3,443	290	5,821	268	11,050	15,896	462,632
OTHER DWELLINGS										
YEARS -										
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
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
MONTHS -										
1980										
DECEMBER	41	982	3	83	24	469	31	1,122	1,873	60,122
1981										
JANUARY	37	1,054	7	197	10	311	19	698	1,888	52,115
FEBRUARY	50	1,093	14	568	24	682	29	1,183	1,837	55,752
MARCH	44	1,869	6	246	13	338	43	1,691	1,850	57,501
APRIL	35	829	4	109	7	196	32	1,278	1,752	49,523
MAY	37	798	8	243	16	303	29	1,141	1,628	52,036
JUNE	39	743	2	61	23	587	16	567	1,477	45,842
JULY	43	821	7	262	26	749	35	1,380	1,620	46,926
AUGUST	46	938	9	222	17	317	30	1,187	1,422	42,410
SEPTEMBER	40	723	1	32	38	742	24	870	1,635	46,559
OCTOBER	56	1,297	1	31	25	631	25	1,053	1,512	46,513
NOVEMBER	55	1,325	5	148	23	489	22	924	1,457	45,001
DECEMBER	31	626	5	200	31	561	17	757	1,423	44,872
1982										
JANUARY	34	762	5	218	37	819	28	1,123	1,401	38,633
TOTAL										
YEARS -										
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	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	7,817,614
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,181	191,870	271,696	7,478,836
MONTHS -										
1980										
DECEMBER	805	20,337	152	4,366	373	8,188	435	16,486	23,156	639,620
1981										
JANUARY	825	21,251	137	4,434	361	7,327	308	12,412	20,907	580,779
FEBRUARY	929	23,603	138	4,673	375	8,697	415	16,494	22,598	618,224
MARCH	1,042	26,996	172	5,245	372	8,001	471	19,089	23,728	656,787
APRIL	955	26,347	149	4,495	281	6,165	483	18,911	22,784	614,631
MAY	1,098	29,517	161	4,944	364	7,097	453	17,162	20,771	566,041
JUNE	1,106	26,392	191	6,031	298	6,065	460	16,741	20,817	558,774
JULY	1,136	28,775	195	6,093	364	7,471	521	20,211	22,156	602,954
AUGUST	968	23,705	153	4,896	331	6,544	478	17,534	19,431	529,426
SEPTEMBER	1,052	26,684	140	4,185	314	5,986	468	17,762	20,800	575,620
OCTOBER	1,211	30,855	123	3,335	359	7,110	445	16,323	19,152	526,617
NOVEMBER	1,197	33,261	129	3,926	374	6,802	412	16,165	19,334	549,377
DECEMBER	851	24,915	169	5,227	324	6,052	378	13,864	19,048	543,590
1982										
JANUARY	890	24,953	117	3,661	327	6,640	296	12,173	17,297	501,265

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		COMPANIES	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,500	63,539	2,035	60,768
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
1980/81	21,308	522,238	8,242	174,568	9,826	327,753	1,438	40,783	1,442	49,087
MONTHS -										
1980										
DECEMBER	1,809	43,634	615	12,572	826	27,380	177	4,872	132	4,956
1981										
JANUARY	1,466	35,938	554	12,131	710	24,194	143	4,009	68	2,599
FEBRUARY	1,690	39,886	631	12,978	633	21,331	127	3,637	82	2,533
MARCH	1,899	45,997	612	12,790	729	24,838	138	3,992	98	3,851
APRIL	1,904	44,960	744	16,213	658	22,442	127	3,626	111	3,977
MAY	1,928	47,559	540	12,385	605	20,338	112	3,186	118	4,174
JUNE	1,906	48,139	578	12,899	577	19,878	85	2,515	104	3,150
JULY	1,998	49,848	683	15,841	712	24,940	67	1,940	90	2,795
AUGUST	1,625	40,813	595	14,027	641	23,365	84	2,598	87	3,454
SEPTEMBER	1,745	43,785	726	16,239	699	24,315	112	3,162	183	3,938
OCTOBER	1,540	37,315	585	11,977	616	21,757	98	2,876	75	3,045
NOVEMBER	1,487	37,318	518	11,461	637	23,313	89	2,725	90	3,587
DECEMBER	1,509	38,802	531	11,335	657	23,623	108	3,439	72	2,764
1982										
JANUARY	1,228	32,996	465	10,710	473	17,166	61	2,031	50	2,255
OTHER DWELLINGS										
YEARS -										
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	31	1,677	379	6,141	69	2,473	-	-	20	1,118
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
MONTHS -										
1980										
DECEMBER	8	238	38	454	2	76	-	-	5	398
1981										
JANUARY	4	141	36	724	-	-	-	-	4	212
FEBRUARY	7	163	21	215	5	181	1	26	-	-
MARCH	5	111	30	533	5	152	-	-	-	-
APRIL	8	175	30	450	2	86	-	-	1	79
MAY	5	95	22	489	3	136	-	-	1	187
JUNE	3	54	45	1,011	7	381	-	-	2	57
JULY	13	274	28	798	5	171	-	-	3	160
AUGUST	6	231	20	422	4	159	-	-	-	-
SEPTEMBER	10	241	42	742	16	488	-	-	3	45
OCTOBER	5	160	19	691	13	364	1	31	2	95
NOVEMBER	5	111	27	573	12	322	-	-	1	22
DECEMBER	4	88	27	595	14	516	-	-	23	1,823
1982										
JANUARY	1	26	20	468	12	363	-	-	4	178
TOTAL										
YEARS -										
1978/79	20,080	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
1980/81	21,358	523,721	8,613	181,851	9,873	329,742	1,442	40,890	1,462	50,447
MONTHS -										
1980										
DECEMBER	1,817	43,870	645	13,026	828	27,456	177	4,872	137	5,354
1981										
JANUARY	1,470	36,079	590	12,855	710	24,194	143	4,009	70	2,811
FEBRUARY	1,697	40,049	652	13,193	638	21,512	128	3,663	82	2,533
MARCH	1,904	46,108	642	13,323	734	25,800	138	3,992	98	3,851
APRIL	1,912	45,135	774	16,663	660	22,528	127	3,626	112	4,056
MAY	1,933	47,654	562	12,874	608	20,474	112	3,186	119	4,281
JUNE	1,909	48,193	623	13,910	584	20,259	85	2,515	106	3,207
JULY	2,011	50,122	711	16,639	717	25,111	67	1,940	93	2,964
AUGUST	1,631	40,244	615	14,449	645	23,524	84	2,598	87	3,454
SEPTEMBER	1,755	44,026	768	16,981	715	24,803	112	3,162	186	3,983
OCTOBER	1,545	37,975	604	12,668	629	22,121	99	2,907	77	3,140
NOVEMBER	1,492	37,429	545	12,034	649	23,635	89	2,725	91	3,609
DECEMBER	1,513	38,490	558	11,938	671	24,139	108	3,439	95	4,587
1982										
JANUARY	1,229	33,022	485	11,178	485	17,529	61	2,031	54	2,433

## 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 -										
1978/79	1,249	26,175	303	8,720	454	7,455	877	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
1980/81	1,728	44,190	238	7,773	795	14,863	606	22,460	45,615	1,282,935
MONTHS -										
1980										
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,802	99,852
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,200	85,928
FEBRUARY	159	4,256	10	322	72	1,285	38	1,454	3,442	87,682
MARCH	173	4,458	22	713	66	1,241	41	1,632	3,778	99,512
APRIL	206	5,434	23	827	49	818	44	1,753	3,866	100,050
MAY	239	6,157	13	353	62	1,071	35	1,374	3,652	96,597
JUNE	218	5,611	25	787	50	707	54	1,758	3,597	95,444
JULY	259	6,698	30	970	79	1,232	44	1,536	3,962	105,800
AUGUST	239	5,870	25	828	66	944	55	2,050	3,417	93,149
SEPTEMBER	225	5,761	14	481	63	1,078	65	2,569	3,752	101,328
OCTOBER	243	6,061	23	734	65	1,275	37	1,363	3,282	86,903
NOVEMBER	225	5,764	24	838	66	932	43	1,695	3,179	87,633
DECEMBER	160	4,164	23	810	37	590	24	846	3,121	86,373
1982										
JANUARY	178	4,543	12	340	45	756	34	1,485	2,546	72,282
OTHER DWELLINGS										
YEARS -										
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
MONTHS -										
1980										
DECEMBER	-	-	-	-	-	-	-	-	45	1,164
1981										
JANUARY	-	-	-	-	-	-	-	-	44	1,077
FEBRUARY	-	-	2	52	-	-	-	-	36	637
MARCH	-	-	-	-	-	-	1	36	41	842
APRIL	-	-	-	-	-	-	-	-	41	790
MAY	-	-	-	-	-	-	-	-	31	827
JUNE	-	-	-	-	2	45	-	-	59	1,548
JULY	-	-	-	-	4	87	-	-	53	1,499
AUGUST	-	-	-	-	1	25	-	-	31	837
SEPTEMBER	-	-	-	-	1	40	-	-	72	1,556
OCTOBER	-	-	-	-	2	75	-	-	42	1,416
NOVEMBER	-	-	-	-	-	5	-	-	45	1,033
DECEMBER	-	-	-	-	1	15	-	-	69	3,037
1982										
JANUARY	-	-	-	-	1	3	-	-	38	1,038
TOTAL										
YEARS -										
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	46,416	1,115,488
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,668	48,386	1,241,549
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
MONTHS -										
1980										
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,847	101,016
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,244	87,005
FEBRUARY	159	4,256	12	374	72	1,285	38	1,454	3,478	88,319
MARCH	173	4,458	22	713	66	1,241	42	1,668	3,819	100,354
APRIL	206	5,434	23	827	49	818	44	1,753	3,987	100,840
MAY	239	6,157	13	353	62	1,071	35	1,374	3,683	97,424
JUNE	218	5,611	25	787	52	752	54	1,758	3,656	95,992
JULY	259	6,698	30	970	83	1,319	44	1,536	4,015	107,299
AUGUST	239	5,870	25	828	67	969	55	2,050	3,448	93,986
SEPTEMBER	225	5,761	14	481	64	1,118	65	2,569	3,824	102,884
OCTOBER	243	6,061	23	734	67	1,350	37	1,363	3,324	88,319
NOVEMBER	225	5,764	24	838	66	937	43	1,695	3,224	88,666
DECEMBER	160	4,164	23	810	38	695	24	846	3,190	89,418
1982										
JANUARY	178	4,543	12	340	46	759	34	1,485	2,584	73,320

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1978/79	10,999	252,563	4,755	90,819	9,737	292,276	2,046	51,005	1,677	52,930
1979/80	10,308	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,027
MONTHS -										
1980										
DECEMBER	726	18,457	247	5,317	679	23,028	93	2,505	110	4,026
1981										
JANUARY	636	18,084	267	5,599	543	17,966	72	2,089	69	2,829
FEBRUARY	746	19,400	258	5,801	491	16,366	105	3,015	83	3,197
MARCH	773	19,607	234	4,816	481	16,974	150	4,383	124	5,532
APRIL	809	21,210	329	6,424	383	13,275	129	3,779	131	5,754
MAY	761	19,785	245	4,184	447	15,147	81	2,316	139	5,123
JUNE	770	20,763	280	5,563	366	12,414	108	3,239	118	4,653
JULY	810	21,088	301	6,198	510	17,585	75	2,550	126	4,676
AUGUST	679	18,470	289	5,793	516	18,696	91	2,684	88	3,935
SEPTEMBER	833	22,115	328	7,363	413	15,270	62	1,868	82	4,216
OCTOBER	592	15,902	287	6,140	389	15,507	90	2,754	92	4,270
NOVEMBER	526	14,660	261	5,419	514	19,409	56	1,975	58	2,971
DECEMBER	695	18,514	265	6,865	399	15,448	65	2,057	107	4,969
1982										
JANUARY	568	15,879	227	5,478	358	13,129	75	2,103	80	3,955
OTHER DWELLINGS										
YEARS -										
1978/79	1,002	22,394	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
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
MONTHS -										
1980										
DECEMBER	47	1,288	48	834	133	5,225	2	58	12	1,052
1981										
JANUARY	53	1,802	38	978	142	5,328	1	45	14	885
FEBRUARY	70	1,943	40	961	117	4,175	3	43	15	759
MARCH	53	1,381	39	777	108	4,120	16	507	9	510
APRIL	46	1,239	48	1,214	85	2,927	12	367	18	711
MAY	39	1,060	25	444	88	2,937	5	141	17	1,069
JUNE	56	1,605	33	663	84	3,273	-	-	28	2,128
JULY	64	1,621	52	1,254	73	3,105	6	221	23	931
AUGUST	37	1,102	36	754	106	4,153	-	-	12	764
SEPTEMBER	59	1,718	47	1,188	98	4,155	-	-	14	858
OCTOBER	35	1,039	42	964	89	3,868	4	147	20	1,227
NOVEMBER	48	1,454	43	1,040	80	3,399	2	60	17	1,022
DECEMBER	37	1,007	32	598	82	3,498	2	57	11	925
1982										
JANUARY	57	1,684	24	532	66	2,629	1	43	10	651
TOTAL										
YEARS -										
1978/79	12,001	275,457	5,248	100,180	11,169	337,250	2,113	52,806	1,977	65,997
1979/80	11,146	264,374	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,987
MONTHS -										
1980										
DECEMBER	773	19,745	295	6,151	812	28,253	95	2,563	122	5,078
1981										
JANUARY	749	19,388	305	6,577	685	23,294	73	2,134	83	3,714
FEBRUARY	816	21,343	298	5,962	608	20,541	108	3,898	98	3,956
MARCH	826	20,988	273	5,593	589	21,094	166	4,890	133	6,042
APRIL	855	22,449	377	7,638	468	16,282	141	4,146	147	6,465
MAY	800	20,845	270	4,628	535	18,084	86	2,457	156	7,192
JUNE	826	22,368	313	6,226	454	15,687	108	3,239	144	6,773
JULY	874	22,789	353	7,452	583	20,690	81	2,771	149	5,607
AUGUST	716	19,572	325	6,547	622	22,849	91	2,684	100	4,699
SEPTEMBER	892	23,833	376	8,471	511	19,425	62	1,868	96	5,074
OCTOBER	627	16,941	329	7,104	478	19,375	94	2,901	112	5,497
NOVEMBER	574	16,114	304	6,459	594	22,888	68	2,035	75	3,993
DECEMBER	732	19,521	297	6,663	481	18,938	67	2,114	118	5,894
1982										
JANUARY	625	17,563	251	6,810	424	15,758	76	2,146	90	4,685



## 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 -										
1978/79	3,205	75,968	85	2,592	273	3,849	860	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
1980/81	2,889	75,038	76	3,158	406	7,683	475	17,849	26,263	742,595
MONTHS -										
1980										
DECEMBER	215	5,413	5	159	17	475	55	1,960	2,147	61,340
1981										
JANUARY	187	4,745	5	224	16	443	24	1,083	1,879	53,867
FEBRUARY	256	6,395	7	443	15	450	37	1,379	1,998	55,645
MARCH	271	6,920	5	193	13	285	43	1,566	2,094	60,276
APRIL	263	7,162	6	241	14	317	44	1,417	2,108	59,579
MAY	257	6,853	4	280	25	524	45	1,944	2,004	57,876
JUNE	236	6,217	9	270	15	426	47	2,028	1,949	55,578
JULY	245	6,175	7	246	17	534	52	1,909	2,143	60,961
AUGUST	205	4,974	2	58	31	695	40	1,366	1,941	56,671
SEPTEMBER	180	4,655	5	149	29	600	44	1,559	1,976	57,795
OCTOBER	262	6,777	4	124	25	711	45	1,662	1,786	53,847
NOVEMBER	261	7,644	3	149	37	804	30	1,078	1,756	54,109
DECEMBER	227	6,728	6	249	26	666	32	1,061	1,822	55,757
1982										
JANUARY	180	5,699	7	215	22	521	18	728	1,535	47,707
OTHER DWELLINGS										
YEARS -										
1978/79	178	2,252	11	427	88	1,181	63	2,134	3,632	94,011
1979/80	190	3,478	5	285	70	1,194	43	1,548	3,190	94,072
1980/81	213	5,981	7	503	34	821	32	1,177	3,144	106,200
MONTHS -										
1980										
DECEMBER	18	549	-	-	1	20	1	28	262	9,054
1981										
JANUARY	20	754	-	-	3	143	3	91	274	10,026
FEBRUARY	24	694	2	182	2	118	4	140	277	9,056
MARCH	20	722	3	135	1	5	5	205	254	8,362
APRIL	22	622	-	-	-	-	5	213	234	7,298
MAY	14	446	-	-	1	15	2	82	191	6,194
JUNE	15	249	1	31	1	61	2	108	222	8,102
JULY	17	353	-	10	5	209	3	124	243	7,828
AUGUST	13	276	-	-	3	45	5	276	212	7,378
SEPTEMBER	14	289	-	-	2	53	2	78	236	8,259
OCTOBER	17	541	-	-	2	56	1	40	218	7,882
NOVEMBER	16	523	1	39	3	114	3	99	213	7,750
DECEMBER	11	268	-	-	1	13	5	258	181	6,616
1982										
JANUARY	12	387	-	-	5	188	3	124	178	6,158
TOTAL										
YEARS -										
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,269	947,785
1979/80	3,967	93,486	82	2,690	614	9,412	696	22,240	34,543	920,691
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
MONTHS -										
1980										
DECEMBER	233	5,962	5	159	18	495	56	1,988	2,409	70,394
1981										
JANUARY	207	5,499	5	224	19	586	27	1,174	2,153	63,888
FEBRUARY	280	7,089	9	625	17	568	41	1,519	2,275	64,781
MARCH	291	7,642	8	328	14	290	48	1,771	2,348	68,638
APRIL	285	7,784	6	241	14	317	49	1,630	2,342	66,872
MAY	271	7,299	4	288	26	539	47	2,028	2,195	63,270
JUNE	251	6,466	10	301	16	487	49	2,128	2,171	67,675
JULY	262	6,528	7	256	22	743	55	2,033	2,386	68,789
AUGUST	218	5,250	2	58	34	740	45	1,642	2,153	64,041
SEPTEMBER	194	4,944	5	149	31	653	46	1,637	2,212	66,054
OCTOBER	279	7,318	4	124	27	767	46	1,782	1,996	61,729
NOVEMBER	277	8,167	4	188	40	918	33	1,177	1,969	61,859
DECEMBER	238	6,996	6	249	27	679	37	1,319	2,003	62,378
1982										
JANUARY	192	6,886	7	215	27	621	21	852	1,713	57,857

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	RANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	£000
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000		
HOUSES										
YEARS -										
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,088	6,963	219,571
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,812	6,778	241,385
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
MONTHS -										
1980										
DECEMBER	6,375	151,501	2,315	49,453	4,447	143,883	317	8,474	749	32,639
1981										
JANUARY	6,068	151,744	2,347	50,132	3,832	126,073	223	6,405	605	25,708
FEBRUARY	7,021	171,457	2,665	58,542	3,472	113,957	240	6,592	777	34,639
MARCH	7,315	179,349	2,564	55,078	3,564	118,832	266	7,730	972	39,610
APRIL	7,000	171,129	2,727	57,490	2,970	98,565	237	6,943	903	35,815
MAY	6,560	161,783	2,202	44,662	2,448	77,641	174	5,334	797	33,153
JUNE	6,180	153,818	2,202	47,647	2,341	76,934	189	5,465	869	42,584
JULY	6,757	166,688	2,591	55,430	2,781	92,499	149	4,464	781	30,148
AUGUST	5,753	141,534	2,346	48,083	2,655	86,915	181	5,609	551	21,725
SEPTEMBER	5,887	149,559	2,802	58,859	2,800	93,808	139	4,201	563	28,193
OCTOBER	5,506	138,711	2,341	47,342	2,784	94,477	156	4,598	458	18,322
NOVEMBER	5,515	139,807	2,333	49,580	3,075	107,659	241	6,989	460	20,235
DECEMBER	5,741	146,405	2,280	48,235	2,885	102,741	273	8,126	408	18,281
1982										
JANUARY	5,292	143,232	2,348	54,450	2,674	94,617	148	4,960	323	15,166
OTHER DWELLINGS										
YEARS -										
1978/79	5,178	114,803	2,654	50,426	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
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
MONTHS -										
1980										
DECEMBER	387	10,391	235	5,744	721	25,230	20	541	124	6,019
1981										
JANUARY	390	11,216	258	6,172	610	19,048	13	416	52	2,888
FEBRUARY	416	12,048	253	5,628	647	21,386	30	922	95	3,818
MARCH	432	12,115	249	6,234	646	20,541	30	999	122	6,167
APRIL	378	10,818	293	6,253	607	17,222	19	626	129	4,946
MAY	419	10,932	266	7,175	462	14,373	12	363	174	10,239
JUNE	383	10,121	219	4,528	383	12,475	21	558	131	7,039
JULY	366	10,235	281	5,703	479	15,151	13	371	103	3,710
AUGUST	349	9,957	226	5,053	419	13,075	18	633	87	3,443
SEPTEMBER	380	10,492	281	6,432	505	14,282	12	369	65	3,262
OCTOBER	372	10,751	250	5,916	481	14,824	15	505	57	2,919
NOVEMBER	331	9,234	214	4,674	493	16,637	14	416	65	3,151
DECEMBER	339	9,475	187	4,761	511	15,704	10	340	60	3,349
1982										
JANUARY	349	7,261	218	4,826	499	15,065	10	397	26	1,588
TOTAL										
YEARS -										
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	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,138	2,897	82,338	10,991	467,620
MONTHS -										
1980										
DECEMBER	6,762	161,892	2,550	55,197	5,168	169,113	337	9,015	873	38,658
1981										
JANUARY	6,458	162,960	2,605	56,304	4,442	145,121	236	6,821	657	28,596
FEBRUARY	7,437	183,503	2,918	64,178	4,119	135,263	270	7,514	872	38,457
MARCH	7,747	191,464	2,813	61,312	4,218	139,373	296	8,729	1,094	45,777
APRIL	7,378	181,945	3,020	63,743	3,577	115,787	256	7,569	1,032	40,761
MAY	6,979	172,715	2,468	51,837	2,918	92,014	186	5,697	971	43,383
JUNE	6,563	163,939	2,421	52,175	2,724	89,809	218	6,023	1,000	49,622
JULY	7,123	176,923	2,872	61,133	3,260	107,650	162	4,835	884	33,858
AUGUST	6,102	151,591	2,572	53,136	3,074	99,990	199	6,242	638	25,168
SEPTEMBER	6,267	168,051	3,083	65,291	3,305	108,090	151	4,570	628	31,455
OCTOBER	5,878	149,462	2,591	53,258	3,265	109,301	171	5,103	515	21,241
NOVEMBER	5,846	149,041	2,547	54,254	3,568	124,296	255	7,405	525	23,385
DECEMBER	6,080	155,880	2,467	52,996	3,396	118,445	283	8,466	468	21,630
1982										
JANUARY	5,641	158,493	2,566	59,276	3,173	109,682	158	5,357	349	15,754

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

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,840	87,754	178,400	4,029,964
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,460,239
MONTHS -										
1980										
DECEMBER	442	11,291	118	3,350	271	6,128	300	11,587	15,334	414,305
1981										
JANUARY	465	11,968	106	3,358	277	5,697	217	8,589	14,140	389,674
FEBRUARY	464	11,859	107	3,340	264	6,280	311	12,478	15,321	419,144
MARCH	554	14,549	139	4,093	280	6,137	344	14,120	15,998	439,494
APRIL	451	12,922	116	3,318	211	4,834	363	14,463	14,979	405,479
MAY	565	15,709	136	4,148	261	5,199	344	12,703	13,487	350,332
JUNE	513	13,821	155	4,913	202	4,345	343	12,388	12,994	351,915
JULY	589	15,081	151	4,615	242	4,956	390	15,386	14,431	389,267
AUGUST	478	11,923	117	3,788	217	4,589	353	12,931	12,651	337,196
SEPTEMBER	607	15,465	120	3,523	184	3,566	335	12,764	13,437	369,934
OCTOBER	650	16,720	95	2,446	244	4,493	338	12,245	12,572	339,354
NOVEMBER	656	18,528	97	2,791	248	4,577	317	12,468	12,942	362,634
DECEMBER	433	13,397	135	3,968	230	4,235	297	11,200	12,682	356,588
1982										
JANUARY	498	13,949	93	2,888	223	4,544	216	8,837	11,815	342,643
OTHER DWELLINGS										
YEARS -										
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,084	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
MONTHS -										
1980										
DECEMBER	23	353	3	83	23	449	30	1,094	1,566	49,904
1981										
JANUARY	17	300	7	197	7	168	16	607	1,370	41,012
FEBRUARY	26	399	10	334	22	564	25	1,043	1,524	46,060
MARCH	24	347	3	111	12	333	37	1,450	1,555	44,297
APRIL	13	207	4	109	7	196	27	1,065	1,477	41,449
MAY	23	352	8	243	15	288	27	1,059	1,406	45,015
JUNE	24	494	1	30	20	481	14	467	1,196	36,192
JULY	26	463	7	252	17	453	32	1,256	1,324	37,599
AUGUST	33	662	9	222	13	247	25	911	1,179	34,203
SEPTEMBER	26	434	1	32	35	649	22	792	1,327	36,744
OCTOBER	39	756	1	31	21	500	24	1,013	1,260	37,215
NOVEMBER	39	882	4	109	20	370	19	825	1,199	35,214
DECEMBER	20	358	5	200	29	533	12	499	1,173	35,219
1982										
JANUARY	22	375	5	218	31	716	25	999	1,185	31,445
TOTAL										
YEARS -										
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
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
MONTHS -										
1980										
DECEMBER	465	11,644	121	3,433	294	6,577	330	12,681	16,900	458,210
1981										
JANUARY	482	12,268	113	3,555	284	5,865	283	9,196	15,510	438,686
FEBRUARY	490	12,258	117	3,674	286	6,844	336	13,521	16,845	465,204
MARCH	578	14,896	142	4,284	292	6,470	381	15,570	17,553	487,795
APRIL	464	13,129	120	3,427	218	5,030	390	15,528	16,455	446,919
MAY	588	16,061	144	4,391	276	5,487	371	13,762	14,893	405,347
JUNE	537	14,315	156	4,943	222	4,826	357	12,855	14,198	398,107
JULY	615	15,549	158	4,867	259	5,489	422	16,642	15,755	426,866
AUGUST	511	12,585	126	4,018	230	4,835	378	13,842	13,830	371,399
SEPTEMBER	633	15,899	121	3,555	219	4,215	357	13,556	14,764	406,682
OCTOBER	689	17,476	95	2,477	265	4,993	362	13,258	13,832	376,569
NOVEMBER	695	19,330	101	2,988	268	4,947	336	13,293	14,141	398,852
DECEMBER	453	13,755	140	4,168	259	4,768	309	11,699	13,855	391,887
1982										
JANUARY	520	14,324	98	3,106	254	5,268	241	9,836	13,000	374,088

TABLE 5 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA  
\$000

	RANKS		BUILDING SOCIETIES		GOVERNMENT					TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING	FINANCE COMPANIES	HOUSING AUTH-ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1978/79	102,130	199,245	43,841	3,249	24,203	2,195	1,079	24,407	5,701	398,050
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,212	4,788	433,900
1980/81	92,131	283,571	49,453	2,713	16,968	3,061	1,146	44,862	9,911	501,816
MONTHS -										
1980										
DECEMBER	6,901	20,578	4,088	179	1,395	206	113	3,204	713	37,377
1981										
JANUARY	5,636	19,836	4,026	164	1,309	365	22	3,325	568	35,251
FEBRUARY	6,407	24,464	7,732	198	1,132	215	58	3,819	798	40,823
MARCH	8,111	27,568	3,495	126	1,425	249	41	3,664	878	45,557
APRIL	8,403	28,896	3,866	260	1,470	366	78	3,194	855	47,408
MAY	8,443	22,765	3,043	152	1,229	231	104	3,749	993	40,709
JUNE	8,471	23,833	3,433	405	1,287	321	114	3,392	832	42,088
JULY	8,392	30,072	3,613	395	1,661	279	104	4,539	880	49,935
AUGUST	7,981	26,473	3,166	333	1,125	298	229	4,133	1,035	44,773
SEPTEMBER	7,420	30,582	3,539	400	1,239	288	94	4,694	994	49,242
OCTOBER	7,177	24,681	3,421	123	2,188	377	217	4,587	1,370	44,053
NOVEMBER	7,268	25,473	3,208	277	1,768	270	33	3,493	1,218	42,960
DECEMBER	6,391	23,445	3,063	157	1,858	259	102	3,333	841	38,649
1982										
JANUARY	6,151	21,304	4,006	79	1,830	263	6	3,797	935	37,531
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	117,000	11,947	98,294	4,394	48,958	3,800	824	3,938	10,700	283,447
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	604	7,965	9,806	321,696
1980/81	122,312	23,316	114,354	4,093	102,289	4,922	2,015	7,735	9,285	390,321
MONTHS -										
1980										
DECEMBER	9,713	1,777	8,136	669	6,742	412	7	451	516	28,422
1981										
JANUARY	8,158	2,415	9,348	233	7,004	809	-	553	725	29,245
FEBRUARY	12,988	1,682	10,394	394	6,652	196	783	497	1,010	34,516
MARCH	10,608	2,488	9,314	229	8,579	584	649	941	586	33,998
APRIL	11,261	2,227	10,062	276	10,382	516	271	798	347	36,020
MAY	10,189	2,202	7,951	294	9,261	259	136	562	562	31,396
JUNE	9,270	1,778	7,086	145	10,165	326	-	835	1,054	30,651
JULY	11,080	2,301	6,999	182	18,061	633	153	736	745	32,810
AUGUST	9,333	1,303	4,893	227	9,355	495	3	588	799	26,716
SEPTEMBER	10,522	1,280	6,434	175	6,894	987	1	417	929	26,439
OCTOBER	9,004	1,040	6,382	71	8,928	593	2	645	1,037	27,782
NOVEMBER	8,571	1,264	5,551	311	4,487	1,052	34	518	686	22,466
DECEMBER	8,386	1,124	7,098	205	3,072	448	33	678	821	21,789
1982										
JANUARY	7,297	1,271	4,484	156	3,628	767	3	589	541	14,736
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1978/79	2,430,695		2,817,198	192,923	334,592	211,321	46,949	77,091	145,816	5,455,545
1979/80	2,658,337		2,209,861	179,431	359,396	227,839	46,616	127,618	154,550	5,962,948
1980/81	2,653,775		2,487,785	168,854	527,969	250,034	63,281	138,683	179,567	6,461,788
MONTHS -										
1980										
DECEMBER	269,763	(NA)	283,943	14,518	51,243	23,886	5,914	12,186	17,459	678,432
1981										
JANUARY	160,744		178,265	9,488	31,659	19,481	4,422	9,728	10,153	423,932
FEBRUARY	219,627		201,196	13,429	38,096	22,256	3,927	11,438	17,858	519,789
MARCH	231,037		209,260	12,750	44,620	22,827	4,744	10,431	16,352	552,021
APRIL	251,416		178,581	14,519	46,224	20,403	4,545	10,188	15,638	541,426
MAY	237,446		164,954	16,338	50,826	25,395	12,150	10,953	18,751	535,993
JUNE	238,785		141,577	15,528	59,786	24,573	4,759	8,887	18,399	512,194
JULY	266,177		144,640	14,184	45,536	25,285	4,975	11,230	20,519	572,546
AUGUST	213,126		136,587	11,856	33,913	22,810	4,292	10,371	17,814	449,889
SEPTEMBER	246,188		146,843	12,448	31,244	23,552	4,998	10,598	14,786	495,057
OCTOBER	214,942		154,964	10,621	28,768	26,984	5,139	18,965	17,262	469,565
NOVEMBER	194,779		147,974	10,934	26,758	26,949	3,243	9,482	16,206	436,325
DECEMBER	273,723		178,681	13,610	32,648	30,541	5,267	9,752	20,646	564,788
1982										
JANUARY	162,088		118,940	9,050	24,531	27,747	3,551	8,637	11,732	366,276
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1978/79	602,151		587,275	47,577	63,738	38,254	9,714	18,470	33,530	1,112,701
1979/80	613,261		422,835	48,916	73,287	44,053	10,793	16,845	34,454	1,257,844
1980/81	650,381		284,558	39,198	57,587	69,581	5,765	14,714	48,269	1,169,965
MONTHS -										
1980										
DECEMBER	554,816	(NA)	425,022	38,288	78,552	51,173	11,792	15,982	48,126	1,207,643
1981										
JANUARY	618,475		434,881	41,615	68,319	52,499	11,826	16,333	42,263	1,277,411
FEBRUARY	633,162		483,588	42,265	69,649	53,865	11,927	16,922	44,677	1,276,847
MARCH	658,188		373,968	47,823	73,545	57,779	11,820	17,215	47,526	1,287,854
APRIL	653,443		343,788	47,829	69,771	63,593	11,617	15,676	51,387	1,256,944
MAY	652,465		384,425	42,689	66,569	67,687	4,379	15,847	58,149	1,286,410
JUNE	650,381		284,558	39,198	57,587	69,581	5,765	14,714	48,269	1,169,965
JULY	631,350		289,975	35,295	54,586	72,637	6,874	15,983	48,096	1,154,676
AUGUST	628,279		298,384	35,869	45,857	73,335	7,664	15,833	48,872	1,153,213
SEPTEMBER	686,899		388,884	32,446	58,270	75,688	6,944	15,833	47,913	1,136,869
OCTOBER	594,588		293,756	32,788	44,552	79,415	5,287	15,120	47,387	1,112,733
NOVEMBER	681,818		314,169	37,985	46,063	84,945	5,969	15,388	47,798	1,149,269
DECEMBER	539,583		293,861	34,346	43,512	79,138	5,998	14,324	41,036	1,058,998
1982										
JANUARY	577,427		316,948	34,753	48,176	75,840	6,111	15,495	41,471	1,188,621

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>								
1981								
AUGUST	57,383	26,644	54,067	9,749	14,142	3,536	12,088	177,209
SEPTEMBER	63,837	31,096	55,227	6,604	21,456	3,603	12,704	194,917
OCTOBER	57,281	27,655	54,226	8,710	13,629	4,196	11,050	176,747
NOVEMBER	52,459	26,985	53,077	7,619	13,898	4,370	11,674	180,082
DECEMBER	54,300	27,390	52,735	7,088	15,700	3,233	8,866	178,903
1982								
JANUARY	55,293	30,311	52,661	6,781	12,079	3,375	9,757	170,253
<u>VICTORIA</u>								
1981								
AUGUST	83,165	13,441	24,183	1,177	3,262	7,793	4,393	137,414
SEPTEMBER	84,782	16,242	25,648	1,016	2,910	6,576	3,353	140,527
OCTOBER	77,483	13,737	26,666	690	2,494	6,938	4,708	132,316
NOVEMBER	79,393	14,534	34,532	3,049	1,953	9,806	4,196	147,463
DECEMBER	77,231	14,406	31,486	4,850	1,996	6,296	3,403	139,668
1982								
JANUARY	70,472	12,176	28,979	2,132	1,823	7,174	3,119	125,475
<u>QUEENSLAND</u>								
1981								
AUGUST	28,479	16,671	27,406	-	11,287	8,598	1,414	93,855
SEPTEMBER	32,947	19,414	28,478	100	11,068	11,343	2,046	105,396
OCTOBER	27,650	11,881	30,788	-	9,177	9,511	1,547	90,596
NOVEMBER	26,919	11,977	35,562	85	10,278	8,825	1,750	95,407
DECEMBER	33,998	11,892	30,493	25	10,865	6,785	1,746	95,844
1982								
JANUARY	30,350	14,160	27,736	-	7,033	6,173	1,852	86,504
<u>SOUTH AUSTRALIA</u>								
1981								
AUGUST	18,500	7,965	9,025	-	1,496	1,185	3,541	41,712
SEPTEMBER	20,322	11,949	8,395	-	1,486	1,419	3,403	46,974
OCTOBER	18,082	9,611	9,790	-	1,431	2,380	3,982	45,276
NOVEMBER	18,678	9,701	7,703	-	1,293	1,128	3,235	41,738
DECEMBER	21,827	7,811	7,409	-	1,295	900	3,500	42,742
1982								
JANUARY	20,036	9,595	6,888	-	952	1,184	2,579	41,190
<u>WESTERN AUSTRALIA</u>								
1981								
AUGUST	15,139	7,263	24,916	998	2,366	1,720	1,597	53,995
SEPTEMBER	16,730	6,107	27,226	1,840	2,454	2,004	1,475	59,876
OCTOBER	14,760	7,151	24,255	1,511	1,840	2,896	1,767	54,180
NOVEMBER	15,663	7,300	23,392	1,412	2,901	1,667	1,360	53,695
DECEMBER	17,941	7,793	23,728	2,034	1,862	1,973	1,501	56,832
1982								
JANUARY	16,918	7,938	20,628	621	1,181	1,560	1,667	50,513
<u>TASMANIA</u>								
1981								
AUGUST	4,846	1,132	1,121	-	32	1,690	706	9,527
SEPTEMBER	4,659	1,050	1,436	-	44	1,243	623	9,055
OCTOBER	5,325	1,147	1,228	-	60	1,296	504	9,560
NOVEMBER	5,514	1,006	999	-	61	1,503	302	9,385
DECEMBER	4,706	1,054	924	30	94	2,410	552	9,770
1982								
JANUARY	3,934	748	950	-	39	1,774	405	7,850
<u>NORTHERN TERRITORY</u>								
1981								
AUGUST	540	304	(A)	-	66	1,842	(A)	3,280
SEPTEMBER	939	791	(A)	-	185	2,969	(A)	5,693
OCTOBER	476	499	(A)	-	127	4,289	(A)	6,110
NOVEMBER	687	271	(A)	-	39	7,556	(A)	9,110
DECEMBER	770	300	(A)	-	48	5,672	(A)	6,861
1982								
JANUARY	325	155	(A)	-	317	5,672	(A)	6,469
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1981								
AUGUST	3,355	712	5,645 (B)	-	670	2,237	343 (B)	12,434
SEPTEMBER	3,694	1,194	5,908 (B)	-	909	1,832	454 (B)	13,182
OCTOBER	3,321	1,349	3,844 (B)	-	1,120	2,684	235 (B)	11,834
NOVEMBER	3,271	973	5,474 (B)	-	565	2,331	440 (B)	12,497
DECEMBER	3,518	943	4,747 (B)	-	651	2,873	309 (B)	12,970
1982								
JANUARY	3,750	1,381	5,131 (B)	-	369	1,702	278 (B)	12,611

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

(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED																
	FOR DWELLINGS										FOR ALTER- ATIONS AND ADDITONS	CANCELL- ATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)			
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL										
	DWGS	\$000	DWGS	\$000	DWGS	\$000	HOUSES		OTHER DWELLINGS		\$000	\$000	\$000	\$000			
<b>NEW SOUTH WALES</b>																	
1981																	
AUGUST	987	30,150	633	20,332	3,999	126,727	5,004	156,351	615	20,898	19,916	15,887	153,407	468,218			
SEPTEMBER	1,086	32,210	674	23,143	4,241	139,564	5,300	173,397	701	21,528	21,694	14,152	171,089	455,417			
OCTOBER	888	26,465	638	21,789	4,867	128,493	4,908	154,656	685	22,091	19,512	17,018	154,033	442,490			
NOVEMBER	854	27,180	646	23,387	3,950	129,515	4,782	158,679	668	21,483	16,803	11,339	141,725	449,530			
DECEMBER	896	28,087	643	22,978	3,897	127,418	4,780	157,828	656	21,075	14,873	11,414	191,933	403,948			
1982																	
JANUARY	693	23,011	582	20,394	3,748	126,844	4,304	150,547	711	19,786	15,997	10,607	102,956	437,694			
<b>VICTORIA</b>																	
1981																	
AUGUST	840	20,425	532	16,636	4,149	101,353	5,237	130,169	284	7,245	12,306	4,323	124,018	326,165			
SEPTEMBER	875	21,369	479	13,640	4,161	105,518	5,286	133,504	279	7,023	12,696	5,641	134,144	316,294			
OCTOBER	822	19,228	447	12,566	4,836	100,522	5,025	124,509	280	7,807	11,379	4,124	127,790	309,693			
NOVEMBER	801	19,546	456	12,795	4,353	115,122	5,319	138,262	291	9,201	12,469	3,866	119,734	325,475			
DECEMBER	753	18,636	520	15,373	4,885	105,659	5,041	132,695	237	6,973	11,154	3,743	159,074	294,693			
1982																	
JANUARY	679	15,838	392	11,771	3,657	98,274	4,610	120,288	178	5,587	9,354	2,394	107,842	308,011			
<b>QUEENSLAND</b>																	
1981																	
AUGUST	833	20,944	543	15,369	2,392	57,502	3,642	89,563	126	4,292	4,788	3,116	64,998	136,469			
SEPTEMBER	934	23,226	616	16,599	2,707	65,588	4,044	98,971	213	6,425	6,861	2,798	79,276	141,760			
OCTOBER	833	20,451	465	14,287	2,241	55,856	3,355	85,296	154	5,298	4,808	2,882	75,646	143,016			
NOVEMBER	752	19,204	410	12,146	2,415	64,857	3,413	89,631	164	5,776	4,988	3,331	72,224	151,985			
DECEMBER	742	21,088	403	11,833	2,368	62,923	3,371	89,442	142	6,402	5,142	2,986	91,861	142,072			
1982																	
JANUARY	592	15,472	369	11,144	2,263	59,488	3,085	82,571	139	3,933	5,194	1,951	68,129	145,772			
<b>SOUTH AUSTRALIA</b>																	
1981																	
AUGUST	208	6,372	123	3,873	1,221	31,467	1,423	38,582	129	3,210	2,578	1,858	32,680	72,118			
SEPTEMBER	252	7,459	131	3,682	1,401	35,913	1,648	44,171	136	2,883	2,625	1,352	35,033	71,939			
OCTOBER	227	6,706	122	3,577	1,374	34,992	1,598	41,766	125	3,518	2,770	1,199	35,145	72,589			
NOVEMBER	241	6,963	122	3,477	1,223	31,298	1,508	40,094	78	1,644	2,567	1,232	31,719	72,833			
DECEMBER	195	5,459	111	3,816	1,305	34,267	1,496	39,767	115	2,975	2,473	1,334	35,443	70,948			
1982																	
JANUARY	173	5,277	92	2,476	1,299	33,437	1,437	38,242	127	2,948	2,445	1,330	30,980	71,350			
<b>WESTERN AUSTRALIA</b>																	
1981																	
AUGUST	460	13,159	161	3,942	1,411	36,894	1,810	48,434	222	5,561	3,199	1,121	47,277	99,224			
SEPTEMBER	565	15,732	169	4,688	1,507	39,464	1,986	52,414	255	7,462	3,694	1,444	49,784	101,178			
OCTOBER	485	12,994	158	4,374	1,402	36,852	1,822	47,794	223	6,386	3,632	1,525	51,594	96,521			
NOVEMBER	450	12,558	117	3,291	1,472	37,846	1,824	47,938	215	5,765	4,136	1,157	45,494	97,846			
DECEMBER	481	13,448	147	3,783	1,534	39,681	1,936	51,821	226	5,811	3,175	1,269	53,376	93,228			
1982																	
JANUARY	384	11,022	100	2,368	1,388	37,123	1,665	45,616	199	4,897	2,857	1,161	39,504	96,290			
<b>TASMANIA</b>																	
1981																	
AUGUST	75	1,796	19	463	324	7,268	486	9,277	12	258	897	284	8,614	16,315			
SEPTEMBER	69	1,449	21	484	324	7,122	396	8,745	18	318	671	369	8,752	15,572			
OCTOBER	56	1,319	21	476	351	7,765	415	9,249	13	311	870	254	8,463	15,791			
NOVEMBER	72	1,708	11	255	344	7,422	415	9,142	12	243	792	354	9,038	15,353			
DECEMBER	60	1,381	12	299	366	8,178	431	9,595	7	175	888	272	11,344	12,839			
1982																	
JANUARY	49	1,080	9	161	302	6,689	356	7,762	4	88	745	199	4,976	15,211			
<b>NORTHERN TERRITORY</b>																	
1981																	
AUGUST	17	427	15	666	58	2,187	43	3,183	7	177	481	261	3,944	12,584			
SEPTEMBER	15	480	20	743	117	4,470	145	5,446	7	247	272	390	3,965	13,072			
OCTOBER	11	346	46	1,777	92	3,987	135	5,616	14	494	345	100	5,443	13,186			
NOVEMBER	13	437	54	2,553	126	6,120	184	8,721	9	389	440	591	5,417	15,976			
DECEMBER	11	272	21	1,131	115	5,458	143	6,715	4	146	441	335	6,913	15,787			
1982																	
JANUARY	15	481	46	2,565	78	3,423	121	5,893	10	576	142	612	7,710	13,519			
<b>AUSTRALIAN CAPITAL TERRITORY</b>																	
1981																	
AUGUST	28	673	127	3,768	276	8,881	484	11,617	27	827	818	746	11,831	22,280			
SEPTEMBER	28	959	102	3,172	386	9,851	418	12,413	26	789	859	693	13,094	20,437			
OCTOBER	32	810	99	2,922	269	8,162	382	11,218	18	626	777	688	11,451	19,687			
NOVEMBER	41	1,070	153	3,955	258	7,472	432	11,917	28	580	765	596	10,974	19,951			
DECEMBER	52	1,199	146	4,048	265	7,731	427	11,695	36	1,315	513	436	13,884	17,963			
1982																	
JANUARY	39	1,147	123	2,974	289	8,498	418	11,713	33	898	767	482	8,179	20,974			

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED