

INQUIRIES

If you want to know more about these statistics —

- ring Mr Paul Murphy, Canberra 527117 or our State office, or
- write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616

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HOUSING FINANCE FOR OWNER OCCUPATION
JULY 1977

SUMMARY OF MOVEMENTS

Loans approved for —	July 1977	Change Over		Change Over	
		Previous Month		Previous July	
Construction of dwellings :					
No. of dwelling units	3,565	-294	-7.6%	-270	-7.0%
Value (\$'000)	76,890	-4,342	-5.3%	+2,951	+4.0%
Purchase of newly erected dwellings :					
No. of dwelling units	3,634	+141	+4.0%	+428	+13.3%
Value (\$'000)	83,192	+7,993	+10.6%	+17,159	+26.0%
Purchase of established dwellings :					
No. of dwelling units	13,570	-155	-1.1%	+828	+6.5%
Value (\$'000)	286,274	-1,030	-0.4%	+41,747	+17.1%
Total .					
No. of dwelling units	20,769	-308	-1.5%	+986	+5.0%
Value (\$'000)	446,356	+2,621	+0.6%	+61,857	+16.1%

EXPLANATORY NOTES

This bulletin provides information on finance (secured by mortgage or other security, including secured personal loans and contracts of sale) approved by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. Also included is housing finance provided to employees by lenders covered in this collection.

2. A significant lender providing housing finance for owner occupation is covered in this collection if: —

(a) it satisfies either of the following criteria on an Australia-wide basis:

- (i) Loans approved to individuals for housing finance for owner occupation during 1975-76 exceeding \$250,000 or
- (ii) Balances outstanding on such loans as at 30 June 1976 exceeded \$2 million,

and

(b) It is one of the types of lenders described below:

Banks

- (i) incorporated companies coming within the meaning of the *Banking Act 1959*, or
- (ii) constituted by a State Act.

Building Societies

- (i) registered under relevant State or Territory legislation, and
- (ii) operate on a co-operative basis and provide finance to their members principally in the form of housing loans.

Finance Companies

Incorporated companies mainly engaged in providing credit to the general public, i.e. businesses as well as persons in their private capacity.

Government Authorities and Departments

Federal, State or semi-governmental authorities and departments providing housing finance (including contracts of sale) for owner occupation. Government trading enterprises are classified in this publication according to the activity of the enterprise and not as a government authority or department, e.g., State government insurance offices are included with Insurance Companies.

Insurance Companies

- (i) bodies corporate which have made an application for an authority to carry on insurance business under the *Insurance Act 1973*, or
- (ii) bodies corporate registered under the *Life Insurance Act 1945*, or
- (iii) constituted by a State Act.

Credit Unions (Co-operative Credit Societies)

- (i) registered under relevant State or Territory legislation, and
- (ii) organised on a copoperative basis to provide finance to their members.

Definitions and descriptions of data items

3. *Loans approved.* Generally a loan approval is a firm commitment to advance funds. Loans approved for amounts additional to loans previously approved are also included. Under contracts of sale, the sale value of the dwelling less any deposit made is treated as the approval.

4. *Cancellation of loans.* Generally this item refers to the value of loans approved but subsequently cancelled or reduced. Loans approved and cancelled during the same month are recorded as both loan approvals and cancellations for the month. Also included are loans cancelled in part.

5. *Loans advanced.* Generally this item refers to the actual money advanced during a period. Where loans are advanced by instalments, only the actual cash paid out is included. Capitalised mortgage insurance premium payments and other capitalised charges (e.g. legal fees, inspection and valuation fees) are also included. In the case of contracts of sale the advance is assumed to be equal to the approval.

6. *Dwelling.* A dwelling is classified as either a house or other dwelling.

(a) *A house* is defined as a building which has been designed so that its prime purpose is to be a single self-contained (i.e. includes bathing and cooking facilities) dwelling unit which is completely detached from other buildings, and occupies a separate titled block of land.

(b) *An other dwelling* is defined as a self-contained dwelling unit other than a house as defined in (a) above. Examples of an *other dwelling* are flats, home units, semi-detached cottages, villa units, town houses, etc.

7. *Number of dwelling units.* This item refers to the number of houses and other dwellings for which loans secured by contract of sale or first mortgage only have been approved. If amounts additional to the original loan are approved to complete the purchase or construction, the number of dwellings involved is not recorded again.

8. *Alterations and additions.* Alterations are changes to existing dwellings without an increase in floor area whereas additions are structural changes to existing dwellings resulting in an increase in floor area. Detached garages are included in these statistics as additions.

9. *Loans approved for: -*

(a) *Construction of dwellings*

(i) *Houses.* This category refers to loans to individuals to fund the construction of *houses* which they will occupy.

(ii) *Other dwellings.* This category refers to loans to individuals to fund the construction of *other dwellings* which they will occupy. Where a group of people combine to organise the construction of a block of home units, town houses, etc., and each person in the group is to acquire a title to one of the dwelling units, it is included in this category. Also included are instances where an individual constructs more than one dwelling unit and the value of the particular unit intended for owner occupation represents fifty per cent or more of the total value

(b) *Purchase of Newly Erected Dwellings.* This item represents the purchases of dwellings which have been completed or will be completed within a period of twelve months preceding the date of purchase where the purchaser is, or will be, the first occupant.

- (c) *Purchase of Established Dwellings*. This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the date of purchase or if completed within twelve months the purchaser is not the original occupant.

Comparability with other statistics on housing finance

10. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner Occupation – Savings and Trading Banks* (Catalogue No. 5608.0, Previously Ref. No. 5.57) and *Housing Finance for Owner Occupation – Permanent Building Societies* (Catalogue No. 5610.0, Previously Ref. No. 5.58).

Reliability of Statistics

11. In certain cases funds provided by lenders are

used to pay off loans previously negotiated with other lenders, i.e. individuals have “refinanced” their housing loans. Where this occurs details may be “double counted” and the “net flow” to the household sector may be overstated. The precise extent of this “refinancing” activity is not known, but is believed to be insignificant.

Symbols and other usages

n.a. – not available for publication
 . . – nil, or less than half the final digit shown
 n.c. – details not collected.

All publications produced by the ABS are listed in *Catalogue of Publications 1977* (Catalogue No. 1101.0, Previously Ref. No. 1.8).

R.J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS - 1976/77	100,557	1,883,926	38,248	599,075	55,887	1,357,099	8,392	174,927	11,715	353,296
QUARTERS - 1976										
JUNE	28,974	509,987	10,060	159,256	9,927	228,886	1,463	29,953	3,906	103,295
SEPTEMBER	26,577	478,285	10,334	162,846	12,892	295,454	2,960	60,248	2,947	87,915
DECEMBER	26,443	491,765	10,340	160,742	15,056	363,085	2,410	48,984	2,773	89,650
1977										
MARCH	24,178	465,999	9,077	141,835	13,896	344,359	1,571	33,973	3,109	88,460
JUNE	23,359	447,877	8,497	133,652	14,043	354,201	1,451	31,722	2,886	87,271
MONTHS - 1977										
FEBRUARY	8,111	156,329	3,062	47,947	4,725	117,301	533	11,667	1,141	30,264
MARCH	8,950	173,034	3,202	49,205	5,274	129,931	681	14,985	1,109	32,874
APRIL	6,789	129,140	2,718	42,106	4,219	105,752	505	11,146	954	28,226
MAY	7,880	151,970	2,624	42,076	5,044	128,226	448	9,686	1,040	30,068
JUNE	8,690	166,767	3,155	49,470	4,780	120,223	498	10,890	892	28,977
JULY	7,946	157,168	2,598	41,436	5,439	136,838	373	8,738	866	25,698
OTHER DWELLINGS										
YEARS - 1976/77	6,183	113,107	2,370	45,535	8,623	195,810	735	15,325	639	23,204
QUARTERS - 1976										
JUNE	1,636	27,849	824	12,455	1,559	33,027	175	3,369	204	5,591
SEPTEMBER	1,670	29,636	837	12,903	1,763	38,995	278	5,664	183	5,791
DECEMBER	1,554	28,295	789	12,394	2,316	52,376	206	4,134	181	5,660
1977										
MARCH	1,468	27,368	748	11,300	2,208	50,532	135	2,884	126	4,833
JUNE	1,491	27,808	596	8,938	2,336	53,907	116	2,643	149	6,920
MONTHS - 1977										
FEBRUARY	447	8,384	255	3,672	733	16,679	55	1,142	49	1,929
MARCH	599	11,065	248	3,634	863	19,697	60	1,317	46	1,947
APRIL	461	8,497	206	2,749	702	15,847	41	903	32	1,179
MAY	524	9,799	186	2,854	879	20,340	39	918	57	3,221
JUNE	506	9,512	204	3,335	755	17,720	36	822	60	2,520
JULY	483	9,045	187	2,797	846	19,119	34	730	59	2,188
TOTAL										
YEARS - 1976/77	106,740	1,997,033	41,218	644,610	64,510	1,552,909	9,127	190,252	12,354	376,500
QUARTERS - 1976										
JUNE	30,610	537,836	10,884	171,711	11,486	261,913	1,638	33,322	4,110	108,886
SEPTEMBER	28,247	507,921	11,171	175,749	14,655	334,449	3,238	65,912	3,130	93,706
DECEMBER	27,997	520,060	11,129	173,136	17,372	415,461	2,616	53,118	2,954	95,310
1977										
MARCH	25,646	493,367	9,825	153,135	16,104	394,891	1,706	36,857	3,235	93,293
JUNE	24,850	475,685	9,093	142,590	16,379	408,108	1,567	34,365	3,035	94,191
MONTHS - 1977										
FEBRUARY	8,558	164,713	3,317	51,619	5,458	133,980	588	12,809	1,190	32,193
MARCH	9,549	184,099	3,450	52,839	6,137	149,628	741	16,302	1,155	34,821
APRIL	7,250	137,637	2,924	44,855	4,921	121,599	546	12,049	986	29,405
MAY	8,404	161,769	2,810	44,930	5,923	148,566	487	10,604	1,097	33,289
JUNE	9,196	176,279	3,359	52,805	5,535	137,943	534	11,712	952	31,497
JULY	8,429	166,213	2,785	44,233	6,285	155,957	407	9,468	925	27,886

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	13,240	244,009	1,655	43,809	708	17,625	3,240	90,042	233,642	4,763,808
QUARTERS -										
1976										
JUNE	3,642	63,503	256	5,856	139	3,586	968	25,480	59,335	1,129,802
SEPTEMBER	3,795	67,147	421	10,432	131	3,855	855	22,698	60,912	1,188,880
DECEMBER	3,655	65,928	395	10,109	179	4,550	762	21,013	62,013	1,255,826
1977										
MARCH	3,191	59,393	398	10,758	199	4,764	811	23,041	56,430	1,172,582
JUNE	2,599	51,541	441	12,510	199	4,456	812	23,290	54,287	1,146,520
MONTHS -										
1977										
FEBRUARY	1,123	20,577	139	3,853	73	1,665	292	8,118	19,199	397,721
MARCH	1,128	20,591	181	5,000	74	1,697	304	8,993	20,903	436,310
APRIL	717	14,527	158	4,452	51	1,231	253	7,172	16,364	343,752
MAY	954	18,310	150	4,334	64	1,618	286	8,214	18,490	394,502
JUNE	928	18,704	133	3,724	84	1,607	273	7,904	19,433	408,266
JULY	1,339	27,653	113	2,983	77	1,471	301	8,588	19,052	410,573
OTHER DWELLINGS										
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,578	20,154	411,048
QUARTERS -										
1976										
JUNE	189	2,530	15	428	6	265	94	2,035	4,702	87,549
SEPTEMBER	177	2,220	29	762	12	443	68	1,576	5,017	97,990
DECEMBER	168	2,215	21	492	14	389	61	1,458	5,310	107,413
1977										
MARCH	133	1,773	19	463	8	349	63	1,433	4,908	100,935
JUNE	109	1,461	23	629	11	293	88	2,111	4,919	104,710
MONTHS -										
1977										
FEBRUARY	54	710	5	145	5	183	21	450	1,624	33,294
MARCH	46	619	12	283	3	104	25	614	1,902	39,280
APRIL	20	281	5	184	1	112	33	807	1,502	30,559
MAY	44	604	10	226	6	107	28	613	1,773	38,682
JUNE	45	576	7	219	4	74	27	691	1,644	35,469
JULY	66	861	5	99	7	200	30	744	1,717	35,783
TOTAL										
YEARS -										
1976/77	13,827	251,678	1,747	46,155	753	19,099	3,520	96,620	253,796	5,174,856
QUARTERS -										
1976										
JUNE	3,831	66,033	271	6,284	145	3,851	1,062	27,515	64,037	1,217,351
SEPTEMBER	3,972	69,367	450	11,194	143	4,298	923	24,274	65,929	1,286,870
DECEMBER	3,823	68,143	416	10,601	193	4,939	823	22,471	67,323	1,363,239
1977										
MARCH	3,324	61,166	417	11,221	207	5,113	874	24,474	61,338	1,273,517
JUNE	2,708	53,002	464	13,139	210	4,749	900	25,401	59,206	1,251,230
MONTHS -										
1977										
FEBRUARY	1,177	21,287	144	3,998	78	1,848	313	8,568	20,823	431,015
MARCH	1,174	21,210	193	5,283	77	1,801	329	9,607	22,805	475,590
APRIL	737	14,808	164	4,636	52	1,343	286	7,979	17,866	374,311
MAY	998	18,914	160	4,560	70	1,725	314	8,827	20,263	433,184
JUNE	973	19,280	140	3,943	88	1,681	300	8,595	21,077	443,735
JULY	1,405	28,514	118	3,082	84	1,671	331	9,332	20,769	446,356

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	18,760	353,406	8,709	131,410	8,330	209,564	2,868	59,699	2,921	83,007
QUARTERS -										
1976										
JUNE	5,668	103,860	2,418	36,336	1,882	43,794	368	7,427	948	23,454
SEPTEMBER	5,275	95,768	2,418	36,016	2,109	50,678	983	19,669	743	21,250
DECEMBER	4,888	91,754	2,481	37,033	2,064	51,249	874	17,749	719	20,007
1977										
MARCH	4,298	83,359	1,965	29,510	1,988	50,993	517	11,079	723	20,285
JUNE	4,299	82,525	1,845	28,851	2,169	56,644	494	11,202	736	21,465
MONTHS -										
1977										
FEBRUARY	1,372	26,736	699	10,198	595	15,362	183	3,970	221	6,598
MARCH	1,639	31,426	684	10,991	835	21,025	223	4,817	275	7,548
APRIL	1,201	23,309	573	8,844	628	15,790	162	3,620	247	6,820
MAY	1,482	28,549	528	8,399	804	21,601	145	3,220	261	7,401
JUNE	1,616	30,667	744	11,608	737	19,253	187	4,362	228	7,244
JULY	1,600	31,500	578	8,771	788	21,410	113	2,750	204	6,432
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	16	400	67	2,104
QUARTERS -										
1976										
JUNE	11	199	67	957	26	586	..	..	32	609
SEPTEMBER	7	138	67	987	42	1,070	..	..	22	736
DECEMBER	7	116	75	1,100	15	412	..	..	21	560
1977										
MARCH	5	108	45	509	24	725	..	..	11	223
JUNE	16	287	52	607	16	424	16	400	13	585
MONTHS -										
1977										
FEBRUARY	3	75	19	275	9	296	..	..	3	75
MARCH	..	..	12	116	3	124	..	..	5	93
APRIL	3	72	20	217	9	227	..	..	1	15
MAY	2	28	18	210	3	77	13	325	2	105
JUNE	11	187	14	180	4	120	3	75	10	465
JULY	5	103	14	206	2	66	..	..	7	260
TOTAL										
YEARS -										
1976/77	18,795	354,055	8,948	134,613	8,427	212,195	2,884	60,099	2,988	85,111
QUARTERS -										
1976										
JUNE	5,679	104,059	2,485	37,293	1,908	44,380	368	7,427	980	24,063
SEPTEMBER	5,282	95,906	2,485	37,003	2,151	51,748	983	19,669	765	21,986
DECEMBER	4,895	91,870	2,556	38,133	2,079	51,661	874	17,749	740	20,567
1977										
MARCH	4,303	83,467	2,010	30,019	2,012	51,718	517	11,079	734	20,508
JUNE	4,315	82,812	1,897	29,458	2,185	57,068	510	11,602	749	22,050
MONTHS -										
1977										
FEBRUARY	1,375	26,811	718	10,473	604	15,658	183	3,970	224	6,673
MARCH	1,639	31,426	696	11,107	838	21,149	223	4,817	280	7,641
APRIL	1,204	23,381	593	9,061	637	16,017	162	3,620	248	6,835
MAY	1,484	28,577	546	8,609	807	21,678	158	3,545	263	7,506
JUNE	1,627	30,854	758	11,788	741	19,373	190	4,437	238	7,709
JULY	1,605	31,603	592	8,977	790	21,476	113	2,750	211	6,692

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	441	12,552	44,580	901,270
QUARTERS -										
1976										
JUNE	438	8,247	71	1,291	25	717	107	2,737	11,925	227,863
SEPTEMBER	555	10,325	105	2,522	31	653	127	3,625	12,346	240,506
DECEMBER	486	9,046	125	2,980	38	879	102	2,995	11,777	233,692
1977										
MARCH	400	7,525	117	2,999	33	670	81	2,278	10,122	208,698
JUNE	522	10,475	110	3,000	29	558	131	3,654	10,335	218,374
MONTHS -										
1977										
FEBRUARY	139	2,611	42	1,015	16	254	28	840	3,295	67,584
MARCH	138	2,239	47	1,311	13	261	27	731	3,881	80,349
APRIL	113	2,121	33	968	7	153	31	840	2,995	62,465
MAY	213	4,260	36	975	14	244	41	1,115	3,524	75,764
JUNE	196	4,094	41	1,057	8	161	59	1,699	3,816	80,145
JULY	164	2,984	38	1,004	15	281	36	1,104	3,536	76,236
OTHER DWELLINGS										
YEARS -										
1976/77	..	..	..	..	..	..	4	141	458	9,128
QUARTERS -										
1976										
JUNE	..	..	..	..	..	..	..	..	136	2,351
SEPTEMBER	..	..	..	..	..	..	..	..	138	2,931
DECEMBER	..	..	..	..	..	..	..	..	118	2,188
1977										
MARCH	..	..	..	..	..	..	3	81	88	1,646
JUNE	..	..	..	..	..	..	1	60	114	2,363
MONTHS -										
1977										
FEBRUARY	..	..	..	..	..	..	1	18	35	739
MARCH	..	..	..	..	..	..	2	63	22	396
APRIL	..	..	..	..	..	..	..	..	33	531
MAY	..	..	..	..	..	..	..	..	38	745
JUNE	..	..	..	..	..	..	1	60	43	1,087
JULY	..	..	..	..	..	..	1	19	29	654
TOTAL										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	445	12,693	45,038	910,398
QUARTERS -										
1976										
JUNE	438	8,247	71	1,291	25	717	107	2,737	12,061	230,214
SEPTEMBER	555	10,325	105	2,522	31	653	127	3,625	12,484	243,437
DECEMBER	486	9,046	125	2,980	38	879	102	2,995	11,895	235,880
1977										
MARCH	400	7,525	117	2,999	33	670	84	2,359	10,210	210,344
JUNE	522	10,475	110	3,000	29	558	132	3,714	10,449	220,737
MONTHS -										
1977										
FEBRUARY	139	2,611	42	1,015	16	254	29	858	3,330	68,323
MARCH	138	2,239	47	1,311	13	261	29	794	3,903	80,745
APRIL	113	2,121	33	968	7	153	31	840	3,028	62,996
MAY	213	4,260	36	975	14	244	41	1,115	3,562	76,509
JUNE	196	4,094	41	1,057	8	161	60	1,759	3,859	81,232
JULY	164	2,984	38	1,004	15	281	37	1,123	3,565	76,890

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS - 1976/77	13,377	250,394	5,391	81,651	8,809	226,075	1,683	34,758	1,771	71,733
QUARTERS - 1976										
JUNE	3,737	66,108	1,243	20,510	1,329	32,429	280	5,837	528	19,192
SEPTEMBER	3,669	66,061	1,376	22,422	2,176	52,211	559	11,386	361	17,630
DECEMBER	3,549	66,188	1,391	21,434	2,552	65,556	436	8,882	360	18,538
1977										
MARCH	3,082	59,791	1,186	17,503	2,111	55,519	313	6,538	525	17,581
JUNE	3,077	58,354	1,438	20,292	1,970	52,789	375	7,952	525	17,984
MONTHS - 1977										
FEBRUARY	1,073	21,218	436	6,540	743	19,458	75	1,611	237	6,193
MARCH	1,116	21,523	331	4,566	762	19,856	153	3,168	178	6,312
APRIL	914	16,347	411	6,158	623	16,882	139	2,967	169	6,067
MAY	1,073	20,626	429	6,877	646	17,127	103	2,126	186	5,872
JUNE	1,090	21,381	598	7,257	701	18,780	133	2,859	170	6,045
JULY	1,021	20,227	451	7,094	787	21,826	114	2,575	163	5,702
OTHER DWELLINGS										
YEARS - 1976/77	1,545	29,703	573	9,122	1,971	49,700	139	3,017	135	5,343
QUARTERS - 1976										
JUNE	454	8,234	138	2,183	423	9,651	46	960	45	1,398
SEPTEMBER	436	7,996	172	2,787	435	10,367	39	832	43	1,277
DECEMBER	420	8,096	142	2,258	574	14,479	65	1,352	31	1,464
1977										
MARCH	341	6,672	143	2,326	474	12,448	19	418	23	964
JUNE	348	6,939	116	1,751	488	12,406	16	415	38	1,638
MONTHS - 1977										
FEBRUARY	103	2,070	47	676	144	3,680	6	127	7	335
MARCH	122	2,421	53	769	180	4,790	11	254	16	539
APRIL	126	2,435	43	585	147	3,666	10	254	7	272
MAY	125	2,594	35	489	198	4,959	1	20	17	750
JUNE	97	1,910	38	677	143	3,781	5	141	14	616
JULY	112	2,272	30	512	188	4,797	14	282	11	396
TOTAL										
YEARS - 1976/77	14,922	280,097	5,964	90,773	10,780	275,775	1,822	37,775	1,906	77,076
QUARTERS - 1976										
JUNE	4,191	74,342	1,381	22,693	1,752	42,080	326	6,797	573	20,590
SEPTEMBER	4,105	74,057	1,548	25,209	2,611	62,578	598	12,218	404	18,907
DECEMBER	3,969	74,284	1,533	23,692	3,126	80,035	501	10,234	391	20,002
1977										
MARCH	3,423	66,463	1,329	19,829	2,585	67,967	332	6,956	548	18,545
JUNE	3,425	65,293	1,554	22,043	2,458	65,195	391	8,367	563	19,622
MONTHS - 1977										
FEBRUARY	1,176	23,288	483	7,216	887	23,138	81	1,738	244	6,528
MARCH	1,238	23,944	384	5,335	942	24,646	164	3,422	194	6,851
APRIL	1,040	18,782	454	6,743	770	20,548	149	3,221	176	6,339
MAY	1,198	23,220	464	7,366	844	22,086	104	2,146	203	6,622
JUNE	1,187	23,291	636	7,934	844	22,561	138	3,000	184	6,661
JULY	1,133	22,499	481	7,606	975	26,623	128	2,857	174	6,098

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	4,329	85,849	181	5,089	70	1,746	390	11,407	36,001	768,702
QUARTERS -										
1976										
JUNE	1,200	24,477	11	359	16	309	90	2,494	8,434	171,715
SEPTEMBER	1,046	20,464	28	742	21	574	98	2,572	9,334	194,062
DECEMBER	1,025	19,514	47	1,203	27	400	75	2,159	9,462	203,874
1977										
MARCH	1,171	23,009	44	1,334	13	414	118	3,867	8,563	185,556
JUNE	1,087	22,862	62	1,810	9	358	99	2,809	8,642	185,210
MONTHS -										
1977										
FEBRUARY	401	7,597	14	425	8	242	53	1,534	3,040	64,818
MARCH	422	8,289	27	838	5	146	35	1,463	3,029	66,161
APRIL	352	7,256	22	645	3	53	31	786	2,664	57,161
MAY	317	6,200	22	649	4	185	32	929	2,812	60,591
JUNE	418	9,406	18	516	2	120	36	1,094	3,166	67,458
JULY	660	15,448	10	259	2	85	42	1,268	3,250	74,484
OTHER DWELLINGS										
YEARS -										
1976/77	246	3,204	21	570	11	399	61	1,497	4,702	102,555
QUARTERS -										
1976										
JUNE	85	1,170	5	183	..	27	14	352	1,210	24,158
SEPTEMBER	82	983	10	271	6	186	11	272	1,234	24,971
DECEMBER	74	983	4	108	4	80	14	342	1,328	29,162
1977										
MARCH	54	703	4	101	..	55	15	349	1,073	24,036
JUNE	36	535	3	90	1	78	21	534	1,067	24,386
MONTHS -										
1977										
FEBRUARY	20	243	3	87	..	1	8	181	338	7,400
MARCH	18	237	1	14	..	44	4	87	405	9,155
APRIL	6	101	..	..	..	55	7	164	346	7,532
MAY	13	185	1	26	1	13	3	77	394	9,113
JUNE	17	249	2	64	..	10	11	293	327	7,741
JULY	24	318	1	21	..	4	4	106	384	8,708
TOTAL										
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	451	12,904	40,703	871,257
QUARTERS -										
1976										
JUNE	1,285	25,647	15	542	16	336	104	2,846	9,644	195,873
SEPTEMBER	1,128	21,447	38	1,013	27	760	109	2,844	10,568	219,033
DECEMBER	1,099	20,497	51	1,311	31	480	89	2,501	10,790	233,036
1977										
MARCH	1,225	23,712	48	1,435	13	469	133	4,216	9,636	209,592
JUNE	1,123	23,397	65	1,900	10	436	120	3,343	9,709	209,596
MONTHS -										
1977										
FEBRUARY	421	7,840	17	512	8	243	61	1,715	3,378	72,218
MARCH	440	8,526	28	852	5	190	39	1,550	3,434	75,316
APRIL	358	7,357	22	645	3	108	38	950	3,010	64,693
MAY	330	6,385	23	675	5	198	35	1,006	3,206	69,704
JUNE	435	9,655	20	580	2	130	47	1,387	3,493	75,199
JULY	684	15,766	11	280	2	89	46	1,374	3,634	83,192

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	68,420	1,280,126	24,148	386,014	38,748	921,460	3,841	80,470	7,023	198,556
QUARTERS -										
1976										
JUNE	19,569	340,019	6,399	102,410	6,716	152,663	815	16,689	2,430	60,649
SEPTEMBER	17,633	316,456	6,540	104,408	8,607	192,565	1,418	29,193	1,843	49,035
DECEMBER	18,006	333,823	6,468	102,275	10,440	246,280	1,100	22,353	1,694	51,105
1977										
MARCH	16,798	322,849	5,926	94,822	9,797	237,847	741	16,356	1,861	50,594
JUNE	15,983	306,998	5,214	84,509	9,904	244,768	582	12,568	1,625	47,822
MONTHS -										
1977										
FEBRUARY	5,666	108,375	1,927	31,209	3,387	82,481	275	6,086	683	17,473
MARCH	6,195	120,085	2,187	33,648	3,677	89,050	305	7,000	656	19,014
APRIL	4,674	89,484	1,734	27,104	2,968	73,080	204	4,559	538	15,339
MAY	5,325	102,795	1,667	26,800	3,594	89,498	200	4,340	593	16,795
JUNE	5,984	114,719	1,813	30,605	3,342	82,190	178	3,669	494	15,688
JULY	5,325	105,441	1,569	25,571	3,864	93,602	146	3,413	499	13,564
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,555	143,479	580	11,908	437	15,757
QUARTERS -										
1976										
JUNE	1,171	19,416	619	9,315	1,110	22,790	129	2,409	127	3,584
SEPTEMBER	1,227	21,502	598	9,129	1,286	27,558	239	4,832	118	3,778
DECEMBER	1,127	20,083	572	9,036	1,727	37,485	141	2,782	129	3,636
1977										
MARCH	1,122	20,588	560	8,465	1,710	37,359	116	2,466	92	3,646
JUNE	1,127	20,582	428	6,580	1,832	41,077	84	1,828	98	4,697
MONTHS -										
1977										
FEBRUARY	341	6,239	189	2,721	580	12,703	49	1,015	39	1,519
MARCH	477	8,644	183	2,749	680	14,783	49	1,063	25	1,315
APRIL	332	5,990	143	1,947	546	11,954	31	649	24	892
MAY	397	7,177	133	2,155	678	15,304	25	573	38	2,366
JUNE	398	7,415	152	2,478	608	13,819	28	606	36	1,439
JULY	366	6,670	143	2,079	656	14,256	20	448	41	1,532
TOTAL										
YEARS -										
1976/77	73,023	1,362,881	26,306	419,224	45,303	1,064,939	4,421	92,378	7,460	214,313
QUARTERS -										
1976										
JUNE	20,740	359,435	7,018	111,725	7,826	175,453	944	19,098	2,557	64,233
SEPTEMBER	18,860	337,958	7,138	113,537	9,893	220,123	1,657	34,025	1,961	52,813
DECEMBER	19,133	353,906	7,040	111,311	12,167	283,765	1,241	25,135	1,823	54,741
1977										
MARCH	17,920	343,437	6,486	103,287	11,507	275,206	857	18,822	1,953	54,240
JUNE	17,110	327,580	5,642	91,089	11,736	285,845	666	14,396	1,723	52,519
MONTHS -										
1977										
FEBRUARY	6,007	114,614	2,116	33,930	3,967	95,184	324	7,101	722	18,992
MARCH	6,672	128,729	2,370	36,397	4,357	103,833	354	8,063	681	20,329
APRIL	5,006	95,474	1,877	29,051	3,514	85,034	235	5,208	562	16,231
MAY	5,722	109,972	1,800	28,955	4,272	104,802	225	4,913	631	19,161
JUNE	6,382	122,134	1,965	33,083	3,950	96,009	206	4,275	530	17,127
JULY	5,691	112,111	1,712	27,650	4,520	107,858	166	3,861	540	15,096

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	6,948	120,789	1,017	27,219	507	13,119	2,409	66,083	153,061	3,093,836
QUARTERS -										
1976										
JUNE	2,004	30,779	174	4,206	98	2,560	771	20,249	38,976	730,224
SEPTEMBER	2,194	36,358	288	7,168	79	2,628	630	16,501	39,232	754,312
DECEMBER	2,144	37,368	223	5,926	114	3,271	585	15,859	40,774	818,260
1977										
MARCH	1,620	28,859	237	6,425	153	3,680	612	16,896	37,745	778,328
JUNE	990	18,204	263	7,700	161	3,540	582	16,827	35,310	742,936
MONTHS -										
1977										
FEBRUARY	583	10,369	83	2,413	49	1,169	211	5,744	12,864	265,319
MARCH	568	10,063	107	2,851	56	1,290	242	6,799	13,993	289,800
APRIL	252	5,150	103	2,839	41	1,025	191	5,546	10,705	224,126
MAY	424	7,850	92	2,710	46	1,189	213	6,170	12,154	258,147
JUNE	314	5,204	74	2,151	74	1,326	178	5,111	12,451	260,663
JULY	515	9,221	65	1,720	60	1,105	223	6,216	12,266	259,853
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,994	299,365
QUARTERS -										
1976										
JUNE	104	1,360	10	245	6	238	80	1,683	3,356	61,040
SEPTEMBER	95	1,237	19	491	6	257	57	1,304	3,645	70,088
DECEMBER	94	1,232	17	384	10	309	47	1,116	3,864	76,063
1977										
MARCH	79	1,070	15	362	8	294	45	1,003	3,747	75,253
JUNE	73	926	20	539	10	215	66	1,517	3,738	77,961
MONTHS -										
1977										
FEBRUARY	34	467	2	58	5	182	12	251	1,251	25,155
MARCH	28	382	11	269	3	60	19	464	1,475	29,729
APRIL	14	180	6	184	1	57	26	643	1,123	22,496
MAY	31	419	9	200	5	94	25	536	1,341	28,824
JUNE	28	327	5	155	4	64	15	338	1,274	26,641
JULY	42	543	4	78	7	196	25	619	1,304	26,421
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,624	71,023	168,055	3,393,201
QUARTERS -										
1976										
JUNE	2,108	32,139	184	4,451	104	2,798	851	21,932	42,332	791,264
SEPTEMBER	2,289	37,595	307	7,659	85	2,885	687	17,805	42,877	824,400
DECEMBER	2,238	38,600	240	6,310	124	3,580	632	16,975	44,638	894,323
1977										
MARCH	1,699	29,929	252	6,787	161	3,974	657	17,899	41,492	853,581
JUNE	1,063	19,130	289	8,239	171	3,755	648	18,344	39,048	820,897
MONTHS -										
1977										
FEBRUARY	617	10,836	85	2,471	54	1,351	223	5,995	14,115	290,474
MARCH	596	10,445	118	3,120	59	1,350	261	7,263	15,468	319,529
APRIL	266	5,330	109	3,023	42	1,082	217	6,189	11,828	246,622
MAY	455	8,269	101	2,910	51	1,283	238	6,706	13,495	286,971
JUNE	342	5,531	79	2,306	78	1,390	193	5,449	13,725	287,304
JULY	557	9,764	69	1,798	67	1,301	248	6,835	13,570	286,274

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT		CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	SAVINGS	TRADING	PERMANENT	TERM-INATING		HOUSING AUTH-ORITIES	OTHER			
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS - 1976/77	108,331	166,950	27,150	2,760	19,778	4,069	1,322	6,767	6,860	343,987
QUARTERS - 1976										
JUNE	29,204	38,781	5,532	1,164	4,858	1,390	335	2,141	1,932	85,337
SEPTEMBER	29,809	44,444	6,953	708	4,162	1,574	306	1,922	1,829	91,707
DECEMBER	30,322	43,593	7,306	634	5,435	1,088	287	1,692	1,639	91,996
1977										
MARCH	23,635	37,903	6,140	657	5,048	733	309	1,422	1,528	77,375
JUNE	24,565	41,010	6,751	761	5,133	674	420	1,731	1,864	82,909
MONTHS - 1977										
FEBRUARY	7,941	12,630	2,117	294	1,800	183	48	520	354	25,887
MARCH	9,134	14,272	2,202	305	1,958	306	187	489	685	29,538
APRIL	7,620	12,310	1,978	130	1,641	197	116	477	702	25,171
MAY	8,700	12,885	2,356	302	1,831	279	101	637	629	27,720
JUNE	8,245	15,815	2,417	329	1,661	198	203	617	533	30,018
JULY	7,858	13,907	2,411	112	1,553	186	117	602	659	27,405
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS - 1976/77	103,082	14,451	77,826	3,304	38,374	3,453	977	1,603	7,506	250,576
QUARTERS - 1976										
JUNE	29,603	2,772	18,423	697	12,920	1,168	323	245	1,917	68,068
SEPTEMBER	26,057	4,433	16,403	858	11,163	1,246	215	279	2,245	62,899
DECEMBER	26,445	3,616	17,734	569	9,632	782	261	361	1,955	61,355
1977										
MARCH	25,773	3,048	21,624	1,151	9,004	513	184	542	1,782	63,621
JUNE	24,807	3,354	22,065	726	8,575	912	317	421	1,524	62,701
MONTHS - 1977										
FEBRUARY	8,079	1,134	7,800	368	2,765	161	64	152	416	20,939
MARCH	10,420	990	8,411	386	2,779	173	20	115	586	23,880
APRIL	7,275	1,101	6,894	301	2,512	228	53	136	544	19,044
MAY	8,685	837	7,715	259	3,336	264	190	151	481	21,918
JUNE	8,847	1,416	7,456	166	2,727	420	74	134	499	21,739
JULY	8,341	817	7,873	144	2,967	520	74	129	679	21,544
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS - 1976/77	2,044,029		1,429,479	191,478	363,701	247,506	45,318	24,707	94,569	4,440,787
QUARTERS - 1976										
JUNE	553,956		325,953	35,121	92,383	67,817	6,827	5,881	22,780	1,110,718
SEPTEMBER	533,847		289,338	36,938	92,190	65,537	9,668	5,903	24,203	1,057,624
DECEMBER	564,381		396,508	67,524	95,172	66,807	11,353	6,005	24,060	1,231,810
1977										
MARCH	453,463		345,916	39,216	87,410	60,549	10,326	6,253	20,159	1,023,292
JUNE	492,338		397,717	47,800	88,929	54,613	13,971	6,546	26,147	1,128,061
MONTHS - 1977										
FEBRUARY	154,839	(NC)	120,205	13,612	29,815	19,947	2,848	2,378	6,796	350,440
MARCH	185,903		138,122	14,577	33,852	23,246	5,234	2,255	8,317	411,506
APRIL	139,874		117,892	14,719	29,881	16,910	4,776	2,046	7,741	333,839
MAY	181,094		141,017	15,661	29,481	19,475	4,721	2,451	8,941	402,841
JUNE	171,370		138,808	17,420	29,567	18,228	4,474	2,049	9,465	391,381
JULY	155,690		139,157	11,589	28,486	24,623	2,948	2,114	7,616	372,223
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS - 1976/77	477,760		284,516	36,196	53,444	45,366	7,059	2,280	26,030	932,651
QUARTERS - 1976										
JUNE	519,507		288,447	37,697	57,809	40,512	5,877	2,724	24,258	896,831
SEPTEMBER	497,333		247,398	66,795	52,823	44,736	7,494	2,762	23,764	943,105
DECEMBER	456,889		256,121	52,454	48,797	46,378	6,768	3,027	21,847	892,281
1977										
MARCH	494,655		289,449	49,596	51,625	47,215	7,788	2,767	25,878	968,973
JUNE	477,760		284,516	36,196	53,444	45,366	7,059	2,280	26,030	932,651
MONTHS - 1977										
FEBRUARY	497,745	(NC)	284,152	47,957	51,477	49,118	7,572	2,847	24,439	965,307
MARCH	494,655		289,449	49,596	51,625	47,215	7,788	2,767	25,878	968,973
APRIL	492,763		288,240	46,755	50,277	45,082	7,711	2,405	26,832	960,065
MAY	473,453		290,474	41,741	52,576	44,536	7,461	2,165	26,866	939,272
JUNE	477,760		284,516	36,196	53,444	45,366	7,059	2,280	26,030	932,651
JULY	487,800		296,609	33,888	51,430	48,923	7,236	2,310	27,726	955,922

(A) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE 6 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - STATES
\$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1977								
FEBRUARY	49,056	21,832	52,528	7,427	7,265	4,704	5,170	147,982
MARCH	53,447	22,325	66,040	9,724	7,114	5,221	5,215	169,086
APRIL	39,026	17,696	56,032	7,082	6,185	2,620	5,177	133,818
MAY	47,832	16,689	72,530	6,259	8,449	4,617	5,545	161,921
JUNE	51,040	21,220	60,104	7,855	7,309	2,776	5,061	155,365
JULY	47,626	17,236	62,706	5,918	5,952	3,075	5,593	148,106
<u>VICTORIA</u>								
1977								
FEBRUARY	62,238	9,160	27,386	3,451	5,997	8,331	2,596	119,159
MARCH	73,683	10,304	26,883	4,024	6,637	8,505	3,269	133,305
APRIL	55,320	9,233	22,047	2,941	6,110	6,785	2,007	104,443
MAY	64,292	9,783	26,926	3,119	6,348	7,898	2,804	121,170
JUNE	68,135	9,685	26,313	2,739	6,014	9,122	2,761	124,769
JULY	64,855	7,552	30,116	1,622	4,981	13,588	2,768	125,482
<u>QUEENSLAND</u>								
1977								
FEBRUARY	16,209	6,992	13,438	700	7,024	5,399	881	50,643
MARCH	18,708	6,636	15,264	591	7,090	5,820	832	54,941
APRIL	12,702	5,390	10,252	536	5,104	3,939	624	38,547
MAY	15,334	5,514	11,827	214	6,814	3,478	721	43,902
JUNE	18,002	6,385	10,899	283	6,609	3,415	850	46,443
JULY	17,036	5,618	23,762	52	6,564	4,230	928	58,190
<u>SOUTH AUSTRALIA</u>								
1977								
FEBRUARY	18,159	7,617	7,199	..	8,264	971	626	42,836
MARCH	17,438	5,844	8,820	..	9,168	1,764	578	43,612
APRIL	13,044	6,710	4,051	..	7,960	1,477	398	33,640
MAY	14,957	6,912	5,762	..	7,644	1,553	488	37,316
JUNE	18,317	8,664	7,615	..	7,767	1,619	557	44,539
JULY	18,167	8,578	8,073	..	7,413	2,136	467	44,834
<u>WESTERN AUSTRALIA</u>								
1977								
FEBRUARY	11,503	3,527	28,096	1,048	2,859	1,642	551	49,226
MARCH	12,578	4,640	27,643	1,963	3,530	1,937	858	53,149
APRIL	10,912	3,798	24,107	1,430	2,922	1,299	546	45,014
MAY	11,711	4,187	26,112	999	2,753	1,395	641	47,798
JUNE	12,803	4,418	26,882	823	2,875	1,719	590	50,110
JULY	10,896	3,042	25,602	1,863	2,095	2,797	942	47,237
<u>TASMANIA</u>								
1977								
FEBRUARY	3,968	1,227	2,993	183	101	1,133	317	9,922
MARCH	5,117	1,883	2,565	..	259	1,019	382	11,225
APRIL	3,310	942	2,278	60	351	820	285	8,046
MAY	4,785	925	2,623	13	283	816	316	9,761
JUNE	4,624	1,250	2,497	12	157	1,106	354	10,000
JULY	4,868	1,194	2,238	13	221	1,216	207	9,957
<u>NORTHERN TERRITORY</u>								
1977								
FEBRUARY	461	341		..	94	1,164		2,183
MARCH	473	287		..	186	632		1,621
APRIL	492	283	(A)	..	107	1,112	(A)	2,223
MAY	287	259		..	224	2,277		3,079
JUNE	534	281		..	157	2,535		3,553
JULY	357	265		..	146	463		1,318
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1977								
FEBRUARY	3,119	923	2,340	..	589	1,941	(B)	9,064
MARCH	2,655	920	2,413	..	837	1,595	274	8,651
APRIL	2,831	803	2,832	..	666	1,392	285	8,580
MAY	2,571	661	2,786	..	774	1,440	37	8,237
JUNE	2,824	902	3,633	..	609	931	103	8,956
JULY	2,408	748	3,460	..	514	4,091	98	11,232

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS - STATES

	LOANS APPROVED													
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		OTHER DWELLINGS	ADVANCED (A)				
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000			DWGS	\$000	\$000	\$000
NEW SOUTH WALES														
1977														
FEBRUARY	863	17,141	771	17,817	5,213	113,024	5,861	127,165	986	20,817	8,941	9,059	105,118	359,746
MARCH	1,057	21,299	883	20,680	5,892	127,107	6,724	145,840	1,108	23,246	10,383	11,947	129,139	370,209
APRIL	830	17,745	756	17,504	4,446	98,569	5,128	114,887	904	18,931	8,116	8,816	105,046	376,754
MAY	1,106	24,522	786	18,304	5,369	119,895	6,133	137,822	1,128	24,099	9,348	10,331	140,496	375,785
JUNE	1,235	25,694	777	17,918	5,160	111,753	6,215	134,879	957	20,486	11,193	11,141	134,147	370,302
JULY	947	20,936	804	18,683	4,977	108,487	5,695	126,396	1,033	21,710	9,571	9,623	119,293	376,716
VICTORIA														
1977														
FEBRUARY	708	14,614	1,124	23,010	3,994	81,535	5,581	114,486	245	4,673	9,213	4,352	117,263	294,060
MARCH	810	17,230	1,148	25,220	4,363	90,855	5,952	125,955	369	7,350	9,641	4,557	123,591	295,405
APRIL	620	12,804	952	20,156	3,460	71,483	4,745	98,908	287	5,535	9,360	3,484	98,759	294,581
MAY	856	17,729	1,024	21,924	3,863	81,517	5,428	114,505	315	6,665	9,924	4,680	123,410	284,630
JUNE	731	15,511	1,105	24,815	3,992	84,443	5,512	118,100	316	6,669	10,016	4,722	116,016	284,880
JULY	730	15,659	1,110	25,740	3,897	84,083	5,475	120,371	262	5,111	9,033	4,662	111,010	293,075
QUEENSLAND														
1977														
FEBRUARY	534	9,577	488	9,155	1,749	31,911	2,670	48,381	101	2,262	2,460	2,340	40,339	82,925
MARCH	646	11,900	509	9,481	1,886	33,560	2,935	52,667	106	2,274	2,699	1,988	49,890	80,593
APRIL	440	8,206	374	7,177	1,316	23,164	2,064	37,281	66	1,266	2,019	1,474	38,521	74,601
MAY	454	8,661	404	7,898	1,466	27,343	2,229	41,517	95	2,385	2,434	1,668	37,931	74,307
JUNE	566	10,911	409	8,311	1,505	27,221	2,385	43,957	95	2,486	2,837	1,599	40,617	73,304
JULY	625	12,120	533	11,487	1,799	34,583	2,822	55,209	135	2,981	2,598	2,562	41,922	82,480
SOUTH AUSTRALIA														
1977														
FEBRUARY	302	7,773	458	11,329	1,125	23,734	1,741	40,111	144	2,725	1,916	1,515	29,659	78,834
MARCH	301	7,610	387	9,877	1,207	26,125	1,760	41,073	135	2,539	2,835	1,874	40,224	76,238
APRIL	250	6,475	399	9,700	837	17,465	1,394	31,729	92	1,911	2,097	1,940	29,878	72,498
MAY	240	6,061	424	10,082	948	21,173	1,523	34,841	89	2,475	2,099	1,672	32,445	69,988
JUNE	326	8,032	638	12,212	1,153	24,295	2,018	42,562	99	1,977	1,953	1,450	35,308	70,182
JULY	342	8,284	518	12,439	1,155	24,111	1,903	42,659	112	2,175	2,345	1,319	35,761	70,902
WESTERN AUSTRALIA														
1977														
FEBRUARY	712	15,282	285	6,086	1,384	27,858	2,270	47,021	111	2,205	2,154	2,221	41,877	96,736
MARCH	872	18,664	276	5,712	1,446	28,773	2,446	49,952	148	3,197	2,745	2,507	49,280	94,794
APRIL	685	13,948	282	5,135	1,264	25,931	2,103	42,547	128	2,467	2,344	2,075	44,193	91,055
MAY	650	14,368	315	6,559	1,287	26,871	2,137	45,313	115	2,485	2,309	2,201	48,155	85,668
JUNE	718	15,662	290	6,409	1,332	28,039	2,211	47,155	129	2,955	2,876	1,926	46,501	84,085
JULY	691	15,282	351	7,740	1,191	24,215	2,107	44,332	126	2,905	2,627	1,873	45,700	81,909
TASMANIA														
1977														
FEBRUARY	102	1,673	43	809	412	7,440	546	9,765	11	157	587	960	7,462	19,602
MARCH	115	2,157	49	946	447	8,122	602	11,039	9	186	657	481	9,329	19,581
APRIL	85	1,616	47	971	291	5,459	409	7,782	14	264	584	571	8,817	17,682
MAY	98	1,700	56	1,135	373	6,926	516	9,590	11	171	804	433	9,677	16,812
JUNE	121	1,948	46	1,029	375	7,023	529	9,782	13	218	590	206	8,674	17,023
JULY	117	2,383	60	1,159	349	6,415	513	9,678	13	279	630	328	8,324	17,560
NORTHERN TERRITORY														
1977														
FEBRUARY	41	1,104	21	431	33	648	95	2,183	..	..	70	3	2,138	10,971
MARCH	30	567	14	233	38	821	82	1,621	..	..	76	5	1,737	10,568
APRIL	48	1,107	22	463	36	653	106	2,223	..	..	133	101	2,121	10,301
MAY	78	2,067	23	417	31	595	130	3,050	2	29	190	89	2,299	10,763
JUNE	95	2,383	28	517	36	653	158	3,550	1	3	39	..	2,086	11,965
JULY	39	854	5	71	20	393	64	1,318	..	..	112	64	1,662	11,332
AUSTRALIAN CAPITAL TERRITORY														
1977														
FEBRUARY	68	1,159	188	3,581	205	4,324	435	8,609	26	455	546	489	6,584	22,433
MARCH	72	1,318	168	3,167	189	4,166	402	8,163	27	488	502	521	8,316	21,585
APRIL	70	1,095	178	3,587	178	3,898	415	8,395	11	185	518	583	6,504	22,593
MAY	80	1,401	174	3,385	158	3,451	394	7,864	18	373	612	844	8,428	21,319
JUNE	67	1,091	200	3,988	172	3,877	405	8,281	34	675	514	695	8,032	20,910
JULY	74	1,372	253	5,873	182	3,987	473	10,610	36	622	489	1,113	8,551	21,948

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED