

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 26 FEBRUARY 1979

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 1978

INQUIRIES

If you want to know more about these statistics ring Mr Wojciech Horky on Canberra 525384 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 and purchase of dwellings in December 1978 was \$464.1 million, a decrease of \$141.4 million from the record November 1978 figure, but \$64.4 million higher than for December 1977.
- First mortgage (or equivalent) finance was provided for 19,334 dwelling units in December 1978. This was 6,081 units lower than November 1978, but 1,465 units higher than in December 1977.
- Loans approved for the construction of dwellings in December 1978 totalled \$81.6 million, a decrease of \$19.3 million from November 1978, but an increase of \$15.4 million over December 1977.

EXPLANATORY NOTES

Introduction

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

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

- (i) for *trading banks* the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.

- (ii) for *savings banks* the data relate to the period

ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day (five banks) of the month in question. Consequently data for those banks balancing on the last Monday or Wednesday may relate either to a 4 or 5 week period.

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

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1978 issue of this bulletin.

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

Related publications

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

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

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

All publications produced by the ABS are listed in *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

- Dwgs number of dwelling units
– nil, or less than half the final digit shown
n.a. not available

R. J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	100,557	1,883,926	38,248	599,075	55,887	1,357,099	8,392	174,927	11,209	353,058
1977/78	98,175	2,025,190	35,761	629,591	57,186	1,496,977	9,734	228,367	9,564	296,185
MONTHS -										
1977										
NOVEMBER	9,801	197,790	3,771	65,265	4,748	125,860	1,184	26,616	783	25,415
DECEMBER	6,862	141,583	2,264	39,230	4,185	110,439	876	19,386	729	22,095
1978										
JANUARY	7,810	165,139	2,747	50,432	4,019	105,823	674	16,150	687	19,833
FEBRUARY	8,079	171,819	3,279	60,927	4,460	118,196	760	18,436	738	22,968
MARCH	8,693	181,592	3,526	65,142	4,296	115,710	673	16,379	817	25,595
APRIL	7,755	167,375	2,860	53,559	4,310	113,978	789	19,346	863	25,035
MAY	9,378	198,440	3,495	62,733	4,898	130,155	837	20,466	1,018	29,513
JUNE	7,716	165,698	2,762	50,390	4,657	123,745	557	13,546	947	28,518
JULY	7,611	165,248	2,804	52,492	4,849	129,462	372	8,958	903	27,129
AUGUST	8,776	190,860	3,423	65,410	5,549	149,402	407	10,330	871	27,860
SEPTEMBER	8,575	193,409	3,266	58,058	5,283	143,078	295	7,486	813	26,265
OCTOBER	8,818	200,444	3,169	57,998	5,675	155,715	731	17,621	839	27,028
NOVEMBER	9,764	223,602	3,942	72,216	6,244	171,904	1,135	28,244	888	27,369
DECEMBER	7,469	169,827	2,603	45,972	5,288	145,635	751	18,997	717	21,756
OTHER DWELLINGS										
YEARS -										
1976/77	6,183	113,107	2,970	45,535	8,623	195,810	735	15,325	632	23,027
1977/78	5,832	114,572	2,602	45,442	8,234	199,267	602	13,157	710	26,036
MONTHS -										
1977										
NOVEMBER	532	9,980	280	4,534	725	17,980	52	1,183	63	2,166
DECEMBER	396	7,579	164	3,012	671	16,530	36	824	68	2,620
1978										
JANUARY	354	6,896	157	2,936	559	13,547	38	867	57	2,098
FEBRUARY	552	11,099	238	4,127	645	15,452	47	1,081	44	1,709
MARCH	531	11,205	246	4,562	634	15,862	40	884	103	3,075
APRIL	480	9,607	176	3,596	535	12,619	44	937	74	2,942
MAY	561	11,502	311	5,623	702	16,988	47	1,071	58	2,308
JUNE	490	9,914	203	3,492	561	13,564	41	936	71	2,578
JULY	477	9,866	259	4,982	664	16,458	20	491	77	2,375
AUGUST	567	12,209	266	5,135	652	17,000	47	1,234	98	3,040
SEPTEMBER	513	10,984	276	4,675	680	17,630	29	673	110	3,433
OCTOBER	533	11,697	281	5,147	697	18,103	58	1,615	115	3,414
NOVEMBER	580	12,612	334	6,140	713	19,224	68	1,756	110	4,221
DECEMBER	418	9,354	201	3,270	561	14,940	47	1,217	78	2,863
TOTAL										
YEARS -										
1976/77	106,740	1,997,033	41,218	644,610	64,510	1,552,909	9,127	190,252	11,841	376,085
1977/78	104,007	2,139,762	38,363	675,033	65,420	1,696,244	10,336	241,524	10,274	322,221
MONTHS -										
1977										
NOVEMBER	10,333	207,770	4,051	69,799	5,473	143,840	1,236	27,799	846	27,581
DECEMBER	7,258	149,162	2,428	42,242	4,856	126,969	912	20,210	797	24,715
1978										
JANUARY	8,164	172,035	2,904	53,368	4,578	119,370	712	17,017	744	21,931
FEBRUARY	8,631	182,918	3,517	65,054	5,105	133,648	807	19,517	782	24,677
MARCH	9,224	192,797	3,772	69,704	4,930	131,572	713	17,263	920	28,670
APRIL	8,235	176,982	3,036	57,155	4,845	126,597	833	20,283	937	27,977
MAY	9,939	209,942	3,806	68,356	5,600	147,143	884	21,537	1,076	31,821
JUNE	8,206	175,612	2,965	53,882	5,218	137,309	598	14,482	1,018	31,096
JULY	8,088	175,114	3,063	57,474	5,513	145,920	392	9,449	980	29,504
AUGUST	9,343	203,069	3,689	70,545	6,201	166,402	454	11,564	969	30,900
SEPTEMBER	9,088	204,393	3,542	62,733	5,963	160,708	324	8,159	923	29,698
OCTOBER	9,351	212,141	3,450	63,145	6,372	173,818	789	19,236	954	30,442
NOVEMBER	10,344	236,214	4,276	78,356	6,957	191,128	1,203	30,000	998	31,590
DECEMBER	7,887	179,181	2,804	49,242	5,849	160,575	798	20,214	795	24,619

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1976/77	13,240	244,009	1,655	43,809	708	17,625	4,927	125,455	234,823	4,798,983
1977/78	12,225	244,615	1,539	40,944	1,088	19,107	4,683	129,545	229,955	5,110,521
MONTHS -										
1977										
NOVEMBER	1,202	24,758	150	4,177	78	1,333	439	11,650	22,156	482,864
DECEMBER	1,002	20,923	109	2,765	58	1,003	354	10,075	16,439	367,499
1978										
JANUARY	962	19,424	108	2,864	70	1,171	264	7,786	17,341	388,622
FEBRUARY	978	21,353	118	3,064	117	2,199	389	11,631	18,918	430,593
MARCH	908	18,021	145	3,499	94	1,541	407	11,908	19,559	439,387
APRIL	796	15,297	120	3,184	90	1,631	411	11,437	17,994	410,842
MAY	899	17,437	160	4,253	110	2,028	465	13,386	21,260	478,411
JUNE	809	15,854	138	3,732	123	1,946	393	10,562	18,102	413,991
JULY	729	14,558	100	2,726	251	3,356	462	12,842	18,081	416,771
AUGUST	719	15,560	187	5,081	306	3,976	464	13,451	20,702	481,930
SEPTEMBER	733	14,651	151	4,105	276	4,076	458	13,192	19,850	464,320
OCTOBER	739	17,947	131	3,571	262	3,921	407	11,870	20,771	496,115
NOVEMBER	675	16,618	143	3,892	314	4,619	425	11,856	23,530	560,320
DECEMBER	511	13,325	72	1,994	209	3,774	272	7,962	17,892	429,242
	OTHER DWELLINGS									
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,578	20,147	410,871
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,217	420,866
MONTHS -										
1977										
NOVEMBER	35	458	8	191	5	113	21	472	1,721	37,077
DECEMBER	60	804	4	126	15	271	16	371	1,430	32,137
1978										
JANUARY	47	590	3	60	2	59	22	485	1,239	27,538
FEBRUARY	55	722	7	268	25	263	20	468	1,633	35,189
MARCH	42	567	5	145	15	206	27	712	1,643	37,218
APRIL	58	720	4	130	5	94	32	763	1,408	31,408
MAY	66	868	11	268	12	224	42	1,005	1,810	39,857
JUNE	38	500	6	169	12	197	92	2,791	1,514	34,141
JULY	55	730	1	27	15	288	43	1,034	1,611	36,251
AUGUST	84	1,120	3	74	35	574	47	1,060	1,799	41,446
SEPTEMBER	63	804	7	203	17	383	27	698	1,722	39,483
OCTOBER	19	218	7	189	31	345	27	751	1,768	41,479
NOVEMBER	17	171	3	73	33	281	27	679	1,885	45,157
DECEMBER	12	113	-	-	34	352	91	2,699	1,442	34,808
	TOTAL									
YEARS -										
1976/77	13,827	251,678	1,747	46,155	753	19,099	5,207	132,033	254,970	5,209,854
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,059	139,215	249,172	5,531,387
MONTHS -										
1977										
NOVEMBER	1,237	25,216	158	4,368	83	1,446	460	12,122	23,877	519,941
DECEMBER	1,062	21,727	113	2,891	73	1,274	370	10,446	17,869	399,636
1978										
JANUARY	1,009	20,014	111	2,924	72	1,230	286	8,271	18,580	416,160
FEBRUARY	1,033	22,075	125	3,332	142	2,462	409	12,099	20,551	465,782
MARCH	950	18,588	150	3,644	109	1,747	434	12,620	21,202	476,605
APRIL	854	16,017	124	3,314	95	1,725	443	12,200	19,402	442,250
MAY	965	18,305	171	4,521	122	2,252	507	14,391	23,070	518,268
JUNE	847	16,354	144	3,901	135	2,143	485	13,353	19,616	448,132
JULY	784	15,288	101	2,753	266	3,644	505	13,876	19,692	453,022
AUGUST	803	16,680	190	5,155	341	4,550	511	14,511	22,501	523,376
SEPTEMBER	796	15,455	158	4,308	293	4,459	485	13,890	21,572	503,803
OCTOBER	758	18,165	138	3,760	293	4,266	434	12,621	22,539	537,594
NOVEMBER	692	16,789	146	3,965	347	4,900	452	12,535	25,415	605,477
DECEMBER	523	13,438	72	1,994	243	4,126	363	10,661	19,334	464,050

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	18,760	353,406	8,709	131,410	8,330	209,564	2,868	59,699	2,921	83,007
1977/78	18,665	380,136	7,371	120,609	8,820	241,127	2,711	64,096	2,334	63,964
MONTHS -										
1977										
NOVEMBER	1,917	39,136	759	11,830	689	18,867	345	7,725	209	5,638
DECEMBER	1,187	24,679	453	7,539	659	17,904	247	5,541	166	4,755
1978										
JANUARY	1,348	28,242	517	8,368	664	17,998	196	4,900	149	3,853
FEBRUARY	1,265	26,035	604	10,320	646	17,271	212	5,168	171	4,573
MARCH	1,498	30,886	677	11,734	643	17,660	151	3,637	199	5,064
APRIL	1,455	30,547	532	9,670	691	19,210	155	3,817	213	5,330
MAY	1,864	37,898	716	12,017	779	21,228	135	3,402	246	5,885
JUNE	1,559	34,163	577	10,094	768	21,653	115	2,815	214	5,646
JULY	1,612	35,677	601	12,025	819	22,957	63	1,525	218	6,066
AUGUST	1,715	36,933	761	13,882	885	24,983	131	3,427	198	5,774
SEPTEMBER	1,712	39,623	667	12,344	789	22,184	138	3,662	159	4,640
OCTOBER	1,577	35,944	641	12,214	829	23,777	257	6,386	178	5,344
NOVEMBER	1,724	39,200	784	14,635	968	27,105	330	8,116	154	4,753
DECEMBER	1,364	31,732	493	9,648	806	23,582	277	7,051	153	4,297
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	16	400	67	2,104
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
MONTHS -										
1977										
NOVEMBER	8	119	26	433	7	176	1	23	8	228
DECEMBER	1	15	10	201	1	35	-	-	4	155
1978										
JANUARY	1	15	10	198	-	-	-	-	8	223
FEBRUARY	2	22	9	183	2	53	-	-	1	70
MARCH	3	37	20	336	4	124	-	-	6	72
APRIL	6	117	9	95	3	65	-	-	5	113
MAY	10	180	28	420	2	57	-	-	-	-
JUNE	10	231	16	200	2	64	-	-	5	156
JULY	7	148	15	348	22	425	-	-	1	10
AUGUST	10	196	23	517	6	123	3	76	-	-
SEPTEMBER	12	259	22	318	6	308	-	-	16	317
OCTOBER	2	43	17	261	1	50	-	-	4	177
NOVEMBER	3	280	22	382	1	13	-	-	8	129
DECEMBER	1	32	10	141	-	-	-	-	10	362
TOTAL										
YEARS -										
1976/77	18,795	354,055	8,948	134,613	8,427	212,195	2,884	60,099	2,988	85,111
1977/78	18,726	381,227	7,564	123,825	8,883	243,839	2,712	64,119	2,391	65,675
MONTHS -										
1977										
NOVEMBER	1,925	39,255	785	12,263	696	19,043	346	7,748	217	5,866
DECEMBER	1,188	24,694	463	7,740	660	17,939	247	5,541	170	4,910
1978										
JANUARY	1,349	28,257	527	8,566	664	17,998	196	4,900	157	4,076
FEBRUARY	1,267	26,057	613	10,503	648	17,324	212	5,168	172	4,643
MARCH	1,501	30,923	697	12,070	647	17,784	151	3,637	205	5,136
APRIL	1,461	30,664	541	9,765	694	19,275	155	3,817	218	5,443
MAY	1,874	38,078	744	12,437	781	21,285	135	3,402	246	5,885
JUNE	1,569	34,394	593	10,294	770	21,717	115	2,815	219	5,802
JULY	1,619	35,825	616	12,373	841	23,382	63	1,525	219	6,076
AUGUST	1,725	37,129	784	14,399	891	25,106	134	3,503	198	5,774
SEPTEMBER	1,724	39,882	689	12,662	795	22,492	138	3,662	175	4,957
OCTOBER	1,579	35,987	658	12,475	830	23,827	257	6,386	182	5,521
NOVEMBER	1,727	39,480	806	15,017	969	27,118	330	8,116	162	4,882
DECEMBER	1,365	31,764	503	9,789	806	23,582	277	7,051	163	4,659

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,249	29,551	45,388	918,269
1977/78	1,450	25,673	411	10,767	138	2,336	1,006	25,690	42,906	934,398
MONTHS -										
1977										
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,229	89,524
DECEMBER	135	2,407	30	737	6	162	77	2,026	2,960	65,750
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,049	66,973
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,056	66,790
MARCH	65	1,199	35	841	14	203	90	3,023	3,372	74,247
APRIL	65	1,086	26	690	14	252	81	2,117	3,232	72,719
MAY	101	1,686	40	1,021	11	159	94	2,516	3,986	85,812
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,436	79,028
JULY	68	1,188	19	497	33	532	83	2,220	3,516	82,687
AUGUST	51	874	36	990	46	651	89	2,598	3,912	90,112
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,713	88,186
OCTOBER	113	2,222	25	681	40	595	102	2,872	3,762	90,035
NOVEMBER	113	2,413	28	801	38	554	95	2,527	4,234	100,104
DECEMBER	111	2,393	12	376	22	409	54	1,556	3,292	81,044
OTHER DWELLINGS										
YEARS -										
1976/77	-	-	-	-	-	-	4	141	458	9,128
1977/78	-	-	-	-	-	-	3	57	378	8,810
MONTHS -										
1977										
NOVEMBER	-	-	-	-	-	-	-	-	50	979
DECEMBER	-	-	-	-	-	-	2	38	18	444
1978										
JANUARY	-	-	-	-	-	-	-	-	19	436
FEBRUARY	-	-	-	-	-	-	-	-	14	328
MARCH	-	-	-	-	-	-	-	-	33	569
APRIL	-	-	-	-	-	-	-	-	23	390
MAY	-	-	-	-	-	-	-	-	40	657
JUNE	-	-	-	-	-	-	-	-	33	651
JULY	-	-	-	-	-	-	-	-	45	931
AUGUST	-	-	-	-	-	-	-	-	42	912
SEPTEMBER	-	-	-	-	-	-	-	-	56	1,202
OCTOBER	-	-	-	-	-	-	-	-	24	531
NOVEMBER	-	-	-	-	-	-	-	-	34	804
DECEMBER	-	-	-	-	-	-	-	-	21	535
TOTAL										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,253	29,692	45,846	927,397
1977/78	1,450	25,673	411	10,767	138	2,336	1,009	25,747	43,284	943,208
MONTHS -										
1977										
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,279	90,503
DECEMBER	135	2,407	30	737	6	162	79	2,064	2,978	66,194
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,068	67,409
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,070	67,118
MARCH	65	1,199	35	841	14	203	90	3,023	3,405	74,816
APRIL	65	1,086	26	690	14	252	81	2,117	3,255	73,109
MAY	101	1,686	40	1,021	11	159	94	2,516	4,026	86,469
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,469	79,679
JULY	68	1,188	19	497	33	532	83	2,220	3,561	83,618
AUGUST	51	874	36	990	46	651	89	2,598	3,954	91,024
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,769	89,388
OCTOBER	113	2,222	25	681	40	595	102	2,872	3,786	90,566
NOVEMBER	113	2,413	28	801	38	554	95	2,527	4,268	100,908
DECEMBER	111	2,393	12	376	22	409	54	1,556	3,313	81,579

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	1,511	71,753
1977/78	11,552	245,038	5,536	94,368	8,771	242,483	2,975	69,909	1,656	59,965
MONTHS -										
1977										
NOVEMBER	1,187	24,853	630	10,023	810	21,848	212	4,756	139	5,800
DECEMBER	840	18,094	302	4,626	627	17,462	211	4,674	142	5,002
1978										
JANUARY	890	19,285	379	6,822	580	15,764	176	4,163	129	3,428
FEBRUARY	933	20,397	488	9,222	687	19,665	257	6,335	161	5,208
MARCH	961	20,616	495	8,892	633	17,840	279	6,776	127	4,442
APRIL	841	18,185	441	7,648	623	17,597	402	9,896	103	4,087
MAY	1,007	22,773	522	8,878	782	20,982	419	10,089	132	4,521
JUNE	836	17,919	418	7,458	754	20,453	258	6,258	143	5,453
JULY	841	18,349	400	7,050	745	20,491	198	4,770	121	4,344
AUGUST	997	22,878	415	7,570	846	24,179	117	2,900	144	5,001
SEPTEMBER	948	21,582	478	8,923	788	23,632	53	1,340	118	4,578
OCTOBER	1,027	23,432	422	7,867	862	25,815	194	4,589	98	3,301
NOVEMBER	953	22,246	487	9,138	891	26,771	350	8,774	124	3,440
DECEMBER	796	18,239	254	4,204	757	22,395	187	4,908	111	3,182
OTHER DWELLINGS										
YEARS -										
1976/77	1,545	29,703	573	9,122	1,971	49,700	139	3,017	135	5,343
1977/78	1,293	26,549	409	7,691	1,650	46,464	143	2,930	313	11,423
MONTHS -										
1977										
NOVEMBER	136	2,750	41	616	167	4,411	8	165	29	950
DECEMBER	103	2,055	29	680	142	4,342	5	112	37	1,558
1978										
JANUARY	71	1,522	29	650	106	3,154	2	48	23	918
FEBRUARY	120	2,651	26	408	100	2,871	9	218	25	970
MARCH	110	2,371	38	676	97	2,971	13	282	51	1,136
APRIL	107	2,233	24	624	93	2,640	13	281	38	1,742
MAY	119	2,395	53	1,035	123	3,652	12	293	32	1,267
JUNE	89	1,852	27	566	104	3,064	19	409	24	1,046
JULY	80	1,762	43	809	138	4,061	5	118	20	635
AUGUST	100	2,344	44	845	129	3,967	11	303	16	995
SEPTEMBER	82	1,994	32	623	140	4,272	3	70	28	751
OCTOBER	97	2,114	49	864	125	3,919	5	121	16	736
NOVEMBER	107	2,333	49	861	135	4,136	10	277	39	2,196
DECEMBER	64	1,558	26	453	76	2,309	22	569	15	717
TOTAL										
YEARS -										
1976/77	14,922	280,097	5,964	90,773	10,780	275,775	1,822	37,775	1,646	77,096
1977/78	12,845	271,587	5,945	102,059	10,421	288,947	3,118	72,839	1,969	71,388
MONTHS -										
1977										
NOVEMBER	1,323	27,603	671	10,639	977	26,259	220	4,921	168	6,750
DECEMBER	943	20,149	331	5,306	769	21,804	216	4,786	179	6,560
1978										
JANUARY	961	20,807	408	7,472	686	18,918	178	4,211	152	4,346
FEBRUARY	1,053	23,048	514	9,630	787	22,536	266	6,553	186	6,178
MARCH	1,071	22,987	533	9,568	730	20,811	292	7,058	178	5,578
APRIL	948	20,418	465	8,272	716	20,237	415	10,177	141	5,829
MAY	1,126	25,168	575	9,913	905	24,634	431	10,382	164	5,788
JUNE	925	19,771	445	8,024	858	23,517	277	6,667	167	6,499
JULY	921	20,111	443	7,859	883	24,552	203	4,888	141	4,979
AUGUST	1,097	25,222	459	8,415	975	28,146	128	3,203	160	5,996
SEPTEMBER	1,030	23,576	510	9,546	928	27,904	56	1,410	146	5,329
OCTOBER	1,124	25,546	471	8,731	987	29,734	199	4,710	114	4,037
NOVEMBER	1,060	24,579	536	9,999	1,026	30,907	360	9,051	163	5,636
DECEMBER	860	19,797	280	4,657	833	24,704	209	5,477	125	3,899

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1976/77	4,329	85,849	181	5,089	70	1,746	964	23,447	36,315	780,762
1977/78	5,279	114,521	102	2,767	100	1,380	800	20,835	36,771	851,266
MONTHS -										
1977										
NOVEMBER	493	10,394	9	280	5	68	72	1,646	3,557	79,668
DECEMBER	452	10,295	7	190	8	143	70	1,856	2,659	62,342
1978										
JANUARY	437	9,217	9	237	4	74	42	1,075	2,646	60,065
FEBRUARY	463	10,737	2	49	16	178	62	1,609	3,069	73,400
MARCH	424	8,930	14	335	8	48	75	1,895	3,016	69,774
APRIL	342	7,186	5	146	9	91	74	2,151	2,840	66,987
MAY	406	8,726	8	203	13	254	85	2,249	3,374	78,675
JUNE	346	7,415	13	354	21	210	65	1,833	2,854	67,353
JULY	293	6,476	2	70	22	250	81	2,159	2,703	63,959
AUGUST	289	6,755	7	216	21	273	72	1,833	2,908	71,605
SEPTEMBER	225	4,871	10	287	17	278	95	2,502	2,732	67,993
OCTOBER	268	6,583	11	293	22	270	73	2,004	2,977	74,154
NOVEMBER	313	8,092	12	337	24	219	95	2,600	3,249	81,617
DECEMBER	239	6,283	8	259	13	256	56	1,604	2,421	61,330
	OTHER DWELLINGS									
YEARS -										
1976/77	246	3,204	21	570	11	399	61	1,497	4,702	102,555
1977/78	253	3,324	18	549	28	485	80	2,027	4,187	101,442
MONTHS -										
1977										
NOVEMBER	14	192	-	-	1	8	1	16	397	9,108
DECEMBER	18	223	-	-	-	-	5	129	339	9,099
1978										
JANUARY	22	292	1	27	-	7	6	114	260	6,732
FEBRUARY	20	263	-	-	4	44	3	94	307	7,519
MARCH	16	199	3	104	6	83	7	155	341	7,977
APRIL	22	285	2	80	2	19	8	212	309	8,116
MAY	33	439	5	125	3	95	12	253	392	9,554
JUNE	10	122	-	-	7	105	9	289	289	7,453
JULY	22	293	-	-	8	103	13	330	329	8,111
AUGUST	14	186	-	-	8	111	6	173	328	8,924
SEPTEMBER	22	269	4	137	4	78	-	-	315	8,194
OCTOBER	6	68	2	48	6	95	8	236	314	8,201
NOVEMBER	5	47	-	-	5	54	1	28	351	9,932
DECEMBER	5	44	-	-	9	105	21	661	238	6,416
	TOTAL									
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	1,025	24,944	41,017	883,317
1977/78	5,532	117,845	120	3,316	128	1,865	880	22,862	40,958	952,708
MONTHS -										
1977										
NOVEMBER	507	10,586	9	280	6	76	73	1,662	3,954	88,776
DECEMBER	470	10,518	7	190	8	143	75	1,985	2,998	71,441
1978										
JANUARY	459	9,509	10	264	4	81	48	1,189	2,906	66,797
FEBRUARY	483	11,000	2	49	20	222	65	1,703	3,376	80,919
MARCH	440	9,129	17	439	14	131	82	2,050	3,357	77,751
APRIL	364	7,471	7	226	11	110	82	2,363	3,149	75,103
MAY	439	9,165	13	328	16	349	97	2,502	3,766	88,229
JUNE	356	7,537	13	354	28	315	74	2,122	3,143	74,806
JULY	315	6,769	2	70	30	353	94	2,489	3,032	72,070
AUGUST	303	6,941	7	216	29	384	78	2,006	3,236	80,529
SEPTEMBER	247	5,140	14	424	21	356	95	2,502	3,047	76,187
OCTOBER	274	6,651	13	341	28	365	81	2,240	3,291	82,355
NOVEMBER	318	8,139	12	337	29	273	96	2,628	3,600	91,549
DECEMBER	244	6,327	8	259	22	361	77	2,265	2,659	67,746

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	6,777	198,298
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,013,367	4,048	94,362	5,574	172,256
MONTHS -										
1977										
NOVEMBER	6,697	133,801	2,382	43,412	3,249	85,145	627	14,135	435	13,977
DECEMBER	4,835	98,810	1,509	27,065	2,899	75,073	418	9,171	421	12,338
1978										
JANUARY	5,572	117,612	1,851	35,242	2,775	72,061	302	7,087	409	12,552
FEBRUARY	5,881	125,387	2,187	41,385	3,127	81,260	291	6,933	406	13,187
MARCH	6,234	130,090	2,354	44,516	3,020	80,210	243	5,966	491	16,089
APRIL	5,459	118,643	1,887	36,241	2,996	77,171	232	5,633	547	15,618
MAY	6,507	137,769	2,257	41,838	3,337	87,945	283	6,975	640	19,107
JUNE	5,321	113,616	1,767	32,838	3,135	81,639	184	4,473	590	17,419
JULY	5,158	111,222	1,803	33,417	3,285	86,014	111	2,663	564	16,719
AUGUST	6,064	131,049	2,247	43,958	3,818	100,240	159	4,003	529	17,085
SEPTEMBER	5,915	132,204	2,121	36,791	3,706	97,262	104	2,484	536	17,047
OCTOBER	6,214	141,068	2,106	37,917	3,984	106,123	280	6,646	563	18,383
NOVEMBER	7,087	162,156	2,671	48,443	4,385	118,028	455	11,354	610	19,176
DECEMBER	5,309	119,856	1,856	32,120	3,725	99,658	287	7,038	453	14,277
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,555	143,479	580	11,908	430	15,580
1977/78	4,478	86,932	2,000	34,535	6,521	150,091	458	10,204	340	12,902
MONTHS -										
1977										
NOVEMBER	388	7,111	213	3,485	551	13,393	43	995	26	988
DECEMBER	292	5,509	125	2,131	528	12,153	31	712	27	907
1978										
JANUARY	282	5,359	118	2,088	453	10,393	36	819	26	957
FEBRUARY	430	8,426	203	3,536	543	12,528	38	863	18	669
MARCH	418	8,797	188	3,550	533	12,767	27	602	46	1,867
APRIL	367	7,257	143	2,877	439	9,914	31	656	31	1,087
MAY	432	8,927	230	4,168	577	13,279	35	778	26	1,041
JUNE	391	7,831	160	2,726	455	10,436	22	527	42	1,376
JULY	390	7,956	201	3,825	504	11,972	15	373	56	1,730
AUGUST	457	9,669	199	3,773	517	12,910	33	855	82	2,045
SEPTEMBER	419	8,731	222	3,734	534	13,050	26	603	66	2,365
OCTOBER	434	9,540	215	4,022	571	14,134	53	1,494	95	2,501
NOVEMBER	470	9,999	263	4,897	577	15,075	58	1,479	63	1,896
DECEMBER	353	7,764	165	2,676	485	12,631	25	648	53	1,784
TOTAL										
YEARS -										
1976/77	73,023	1,362,881	26,306	419,224	45,303	1,064,939	4,421	92,378	7,207	213,878
1977/78	72,436	1,486,948	24,854	449,149	46,116	1,163,458	4,506	104,566	5,914	185,158
MONTHS -										
1977										
NOVEMBER	7,085	140,912	2,595	46,897	3,800	98,538	670	15,130	461	14,965
DECEMBER	5,127	104,319	1,634	29,196	3,427	87,226	449	9,883	448	13,245
1978										
JANUARY	5,854	122,971	1,969	37,330	3,228	82,454	338	7,906	435	13,509
FEBRUARY	6,311	133,813	2,390	44,921	3,670	93,788	329	7,796	424	13,856
MARCH	6,652	138,887	2,542	48,066	3,553	92,977	270	6,568	537	17,956
APRIL	5,826	125,900	2,030	39,118	3,435	87,085	263	6,289	578	16,705
MAY	6,939	146,696	2,487	46,006	3,914	101,224	318	7,753	666	20,148
JUNE	5,712	121,447	1,927	35,564	3,590	92,075	206	5,000	632	18,795
JULY	5,548	119,178	2,004	37,242	3,789	97,986	126	3,036	620	18,449
AUGUST	6,521	140,718	2,446	47,731	4,335	113,150	192	4,858	611	19,130
SEPTEMBER	6,334	140,935	2,343	40,525	4,240	110,312	130	3,087	602	19,412
OCTOBER	6,648	150,608	2,321	41,939	4,555	120,257	333	8,140	658	20,884
NOVEMBER	7,557	172,155	2,934	53,340	4,962	133,103	513	12,833	673	21,072
DECEMBER	5,662	127,620	2,021	34,796	4,210	112,289	312	7,686	506	16,061

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1976/77	6,948	120,789	1,017	27,219	507	13,119	2,714	72,457	153,120	3,099,952
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,877	83,020	150,278	3,324,857
MONTHS -										
1977										
NOVEMBER	529	11,164	109	2,958	68	1,158	274	7,922	14,370	313,672
DECEMBER	415	8,221	72	1,838	44	698	207	6,193	10,820	239,407
1978										
JANUARY	447	8,900	73	1,947	49	882	168	5,301	11,646	261,584
FEBRUARY	455	9,598	84	2,244	94	1,890	268	8,519	12,793	290,403
MARCH	419	7,892	96	2,323	72	1,290	242	6,990	13,171	295,366
APRIL	389	7,025	89	2,348	67	1,288	256	7,169	11,922	271,136
MAY	392	7,025	112	3,029	86	1,615	286	8,621	13,900	313,924
JUNE	408	7,427	85	2,262	86	1,549	236	6,387	11,812	267,610
JULY	368	6,894	79	2,159	196	2,574	298	8,463	11,862	270,125
AUGUST	379	7,931	144	3,875	239	3,052	303	9,020	13,882	320,213
SEPTEMBER	438	8,505	109	2,928	218	3,151	258	7,769	13,405	308,141
OCTOBER	358	9,142	95	2,597	200	3,056	232	6,994	14,032	331,926
NOVEMBER	249	6,113	103	2,754	252	3,846	235	6,729	16,047	378,599
DECEMBER	161	4,649	52	1,359	174	3,109	162	4,802	12,179	286,868
	OTHER DWELLINGS									
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,987	299,188
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,652	310,614
MONTHS -										
1977										
NOVEMBER	21	266	8	191	4	105	20	456	1,274	26,990
DECEMBER	42	581	4	126	15	271	9	204	1,073	22,594
1978										
JANUARY	25	298	2	33	2	52	16	371	960	20,370
FEBRUARY	35	459	7	268	21	219	17	374	1,312	27,342
MARCH	26	368	2	41	9	123	20	557	1,269	28,672
APRIL	36	435	2	50	3	75	24	551	1,076	22,902
MAY	33	429	6	143	9	129	30	752	1,378	29,646
JUNE	28	378	6	169	5	92	83	2,502	1,192	26,037
JULY	33	437	1	27	7	185	30	704	1,237	27,209
AUGUST	70	934	3	74	27	463	41	887	1,429	31,610
SEPTEMBER	41	535	3	66	13	305	27	698	1,351	30,087
OCTOBER	13	150	5	141	25	250	19	515	1,430	32,747
NOVEMBER	12	124	3	73	28	227	26	651	1,500	34,421
DECEMBER	7	69	-	-	25	247	70	2,038	1,183	27,857
	TOTAL									
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	168,107	3,399,140
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,170	90,606	164,930	3,635,471
MONTHS -										
1977										
NOVEMBER	550	11,430	117	3,149	72	1,263	294	8,378	15,644	340,662
DECEMBER	457	8,802	76	1,964	59	969	216	6,397	11,893	262,001
1978										
JANUARY	472	9,198	75	1,980	51	934	184	5,672	12,606	281,954
FEBRUARY	490	10,057	91	2,512	115	2,109	285	8,893	14,105	317,745
MARCH	445	8,260	98	2,364	81	1,413	262	7,547	14,440	324,038
APRIL	425	7,460	91	2,398	70	1,363	280	7,720	12,998	294,038
MAY	425	7,454	118	3,172	95	1,744	316	9,373	15,278	343,570
JUNE	436	7,805	91	2,431	91	1,641	319	8,889	13,004	293,647
JULY	401	7,331	80	2,186	203	2,759	328	9,167	13,099	297,334
AUGUST	449	8,865	147	3,949	266	3,515	344	9,907	15,311	351,823
SEPTEMBER	479	9,040	112	2,994	231	3,456	285	8,467	14,756	338,228
OCTOBER	371	9,292	100	2,738	225	3,306	251	7,509	15,462	364,673
NOVEMBER	261	6,237	106	2,827	280	4,073	261	7,380	17,547	413,020
DECEMBER	168	4,718	52	1,359	199	3,356	232	6,840	13,362	314,725

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

	BANKS		BUILDING SOCIETIES		GOVERNMENT			CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	SAVINGS	TRADING	PERMANENT	TERM- INATING	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER			
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1976/77	108,331	166,950	27,150	2,760	19,783	4,069	1,322	6,340	6,860	343,565
1977/78	104,829	195,698	33,297	3,036	21,517	2,563	1,242	9,503	7,688	379,373
MONTHS -										
1977										
NOVEMBER	9,129	21,161	2,795	356	1,790	285	60	721	641	36,938
DECEMBER	6,762	11,944	2,461	341	1,542	147	76	795	678	24,746
1978										
JANUARY	6,990	12,957	2,466	71	1,377	157	94	735	505	25,352
FEBRUARY	7,644	16,632	2,632	247	1,872	137	32	810	668	30,674
MARCH	9,631	19,535	2,527	271	1,838	207	107	780	550	35,446
APRIL	9,078	16,294	2,258	137	1,834	209	160	917	664	31,551
MAY	10,927	18,168	2,624	379	1,889	269	167	937	867	36,227
JUNE	8,519	14,588	2,903	271	2,142	179	72	1,096	564	30,334
JULY	8,314	15,547	3,034	127	1,871	219	165	2,342	703	32,322
AUGUST	9,404	19,764	3,602	444	1,947	249	101	2,391	759	38,661
SEPTEMBER	8,587	14,307	3,604	332	1,943	139	52	2,401	606	31,971
OCTOBER	9,785	15,270	3,668	91	1,586	205	66	2,125	723	33,519
NOVEMBER	8,617	18,985	3,635	397	1,996	177	113	2,080	431	36,431
DECEMBER	6,424	10,724	3,283	405	1,649	150	66	1,509	497	24,707
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1976/77	103,082	14,451	77,826	3,273	38,374	3,453	977	1,603	7,506	250,545
1977/78	104,083	11,278	90,239	4,465	33,610	5,429	601	1,338	7,357	258,400
MONTHS -										
1977										
NOVEMBER	9,954	1,348	9,644	386	3,089	373	74	102	702	25,672
DECEMBER	7,571	889	8,068	356	1,794	509	74	63	378	19,702
1978										
JANUARY	8,797	726	6,731	215	2,405	834	50	90	456	20,264
FEBRUARY	8,367	1,169	6,535	463	3,634	452	1	93	528	21,242
MARCH	9,063	1,157	6,891	476	3,232	436	-	95	593	21,943
APRIL	8,050	1,211	6,734	445	2,306	713	15	132	728	20,334
MAY	9,522	1,080	6,793	558	2,372	505	96	179	959	22,064
JUNE	7,864	568	6,753	429	2,610	219	17	38	860	19,358
JULY	8,664	592	6,165	363	4,431	344	114	203	823	21,699
AUGUST	9,695	707	6,350	216	2,927	475	88	247	843	21,548
SEPTEMBER	7,770	800	5,778	222	2,988	296	24	317	511	18,706
OCTOBER	8,573	890	7,696	226	2,701	347	10	397	1,345	22,185
NOVEMBER	10,132	1,186	7,004	315	2,767	192	54	436	742	22,828
DECEMBER	7,678	660	6,177	281	3,062	95	134	325	386	18,798
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1976/77	2,044,029		1,420,979	191,467	363,724	252,164	45,318	24,707	131,495	4,473,883
1977/78	2,105,139		1,658,275	228,014	316,570	251,122	40,992	29,439	132,365	4,761,916
MONTHS -										
1977										
NOVEMBER	183,666		147,628	24,263	26,412	25,236	3,188	2,312	11,660	424,365
DECEMBER	196,135		155,908	28,852	28,786	23,534	4,221	2,115	14,056	453,607
1978										
JANUARY	140,196		94,344	15,406	17,995	18,948	2,598	1,974	8,060	299,521
FEBRUARY	155,227		125,709	19,998	25,208	23,647	2,927	3,127	9,258	365,101
MARCH	196,139	(NA)	130,799	19,314	25,439	19,021	3,468	2,227	11,923	408,330
APRIL	172,100		123,657	19,169	25,916	18,186	3,326	2,529	9,717	374,600
MAY	216,351		147,424	26,132	29,558	19,203	4,076	3,060	12,084	457,888
JUNE	175,382		137,944	23,505	30,533	14,900	4,024	2,735	12,706	401,729
JULY	173,634		132,128	16,455	28,449	18,118	3,265	5,085	11,423	388,557
AUGUST	194,202		149,755	16,302	31,929	19,268	3,973	5,748	12,538	433,715
SEPTEMBER	182,530		145,695	13,595	28,428	15,301	4,623	5,772	13,734	409,678
OCTOBER	179,839		157,601	9,859	27,597	18,965	4,390	5,690	12,349	416,290
NOVEMBER	232,012		175,117	13,410	30,415	17,248	4,246	6,520	14,297	493,265
DECEMBER	219,943		175,574	20,324	27,443	14,416	3,953	5,760	14,326	481,739
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1976/77	477,760		293,016	36,238	53,011	37,362	7,059	2,280	28,459	935,185
1977/78	513,129		276,340	48,113	47,633	36,506	10,828	2,588	35,765	970,902
MONTHS -										
1977										
NOVEMBER	504,894		298,739	71,456	45,008	43,228	10,486	1,936	31,585	1,007,332
DECEMBER	457,112		264,193	62,799	40,625	41,059	9,158	1,841	27,924	904,711
1978										
JANUARY	487,144		285,484	64,266	43,513	41,448	9,528	1,787	28,266	961,436
FEBRUARY	514,112		289,609	63,569	41,253	39,561	9,964	1,834	31,287	991,189
MARCH	511,338	(NA)	286,005	61,255	43,100	38,899	10,247	2,133	30,897	983,874
APRIL	517,248		284,469	62,061	45,768	36,226	10,380	2,128	33,460	991,740
MAY	512,244		280,019	57,294	47,557	35,092	10,896	2,120	35,415	980,637
JUNE	513,129		276,340	48,113	47,633	36,506	10,828	2,588	35,765	970,902
JULY	516,279		286,422	40,085	46,372	36,785	10,367	5,710	38,098	980,118
AUGUST	524,855		300,346	35,575	44,015	33,971	11,562	6,674	39,987	996,985
SEPTEMBER	547,535		313,180	30,249	44,240	33,969	11,275	7,346	40,238	1,028,032
OCTOBER	581,049		325,369	39,494	46,970	33,027	10,781	7,502	39,888	1,083,000
NOVEMBER	583,736		338,011	56,166	45,389	32,553	10,479	7,529	37,815	1,112,678
DECEMBER	541,720		320,115	56,181	42,152	31,630	8,452	7,075	34,261	1,041,586

(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>								
1978								
JULY	53,580	25,371	56,449	6,480	7,765	2,507	9,573	161,725
AUGUST	64,966	32,947	64,364	7,512	7,865	2,724	10,142	190,520
SEPTEMBER	62,084	28,847	59,554	4,586	8,561	2,785	8,666	175,083
OCTOBER	64,541	29,243	62,206	9,277	10,456	1,977	8,680	186,380
NOVEMBER	79,205	36,127	69,567	14,035	12,819	1,231	8,586	221,570
DECEMBER	56,248	24,773	58,435	8,819	8,078	1,194	7,905	165,452
<u>VICTORIA</u>								
1978								
JULY	62,403	9,801	31,206	2,501	4,677	4,508	3,334	118,430
AUGUST	71,488	12,899	38,947	1,852	4,738	7,554	3,828	141,306
SEPTEMBER	72,287	11,766	33,256	1,548	3,813	5,601	3,332	131,603
OCTOBER	79,009	11,706	38,826	6,717	3,961	7,185	3,114	150,518
NOVEMBER	77,078	14,100	40,941	14,073	4,015	6,972	3,201	160,380
DECEMBER	64,254	7,596	39,179	9,464	3,402	5,372	2,957	132,224
<u>QUEENSLAND</u>								
1978								
JULY	20,978	7,771	20,330	36	6,972	3,646	979	60,712
AUGUST	21,696	9,390	20,944	90	7,123	1,471	971	61,685
SEPTEMBER	25,691	7,555	22,132	28	6,638	3,323	1,081	66,448
OCTOBER	23,254	7,202	26,791	254	6,746	3,290	904	68,441
NOVEMBER	29,187	10,193	30,860	562	6,470	4,515	1,208	82,995
DECEMBER	20,316	6,924	20,619	1,293	6,728	3,606	875	60,361
<u>SOUTH AUSTRALIA</u>								
1978								
JULY	17,197	9,195	6,314	-	5,220	3,121	2,507	43,554
AUGUST	20,068	6,588	8,098	-	4,756	4,027	2,665	46,202
SEPTEMBER	19,271	8,846	10,922	-	5,235	3,268	3,647	51,189
OCTOBER	18,858	8,363	11,762	-	4,031	3,654	3,186	49,854
NOVEMBER	22,784	9,771	12,067	-	4,254	2,613	3,194	54,683
DECEMBER	17,614	4,005	7,282	-	3,064	1,387	1,984	35,336
<u>WESTERN AUSTRALIA</u>								
1978								
JULY	11,808	3,327	24,787	432	3,970	1,469	837	46,630
AUGUST	13,861	5,288	26,969	2,110	5,876	1,823	879	56,806
SEPTEMBER	14,756	3,691	27,288	1,997	4,963	807	1,014	54,516
OCTOBER	14,387	4,483	26,266	2,988	4,654	992	695	54,465
NOVEMBER	15,947	5,320	28,602	1,330	3,429	671	807	56,106
DECEMBER	12,133	3,809	27,703	548	2,676	872	575	48,316
<u>TASMANIA</u>								
1978								
JULY	5,890	1,051	2,390	-	451	634	165	10,581
AUGUST	7,053	1,404	3,179	-	313	1,506	339	13,794
SEPTEMBER	7,020	908	3,035	-	76	1,500	393	12,932
OCTOBER	7,658	1,050	4,086	-	110	1,180	163	14,247
NOVEMBER	7,455	1,422	3,196	-	102	1,358	289	13,822
DECEMBER	5,664	981	2,505	90	165	633	221	10,259
<u>NORTHERN TERRITORY</u>								
1978								
JULY	331	348	-	-	111	493	-	1,624
AUGUST	551	590	-	-	20	1,285	-	2,547
SEPTEMBER	433	278	(A)	-	55	919	(A)	1,875
OCTOBER	559	228	-	-	34	1,292	-	2,365
NOVEMBER	750	465	-	-	36	1,359	-	3,171
DECEMBER	464	76	-	-	-	832	-	1,759
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
(B)								
1978								
JULY	2,927	610	4,444	-	338	1,663	125	9,766
AUGUST	3,386	1,439	3,901	-	209	1,445	237	10,516
SEPTEMBER	2,851	842	4,521	-	357	1,560	216	10,157
OCTOBER	3,875	870	3,881	-	450	2,355	145	11,324
NOVEMBER	3,808	958	5,895	-	465	2,035	150	12,750
DECEMBER	2,488	1,078	4,852	-	506	1,536	270	10,343

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

(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED												CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS				
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		HOUSES	OTHER DWELLINGS					
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000				DWGS			
NEW SOUTH WALES															
1978															
JULY	1,101	25,757	814	19,322	4,862	116,646	5,791	139,120	986	22,605	12,204	9,400	132,308	400,295	
AUGUST	1,331	31,653	812	19,980	5,757	138,887	6,823	165,134	1,077	25,386	15,910	10,644	147,792	405,269	
SEPTEMBER	1,147	27,015	739	19,207	5,380	128,861	6,229	150,980	1,037	24,103	11,139	8,280	139,679	409,967	
OCTOBER	1,121	26,918	849	20,827	5,578	138,635	6,498	160,957	1,050	25,423	11,912	10,043	130,597	432,769	
NOVEMBER	1,238	29,485	1,021	26,676	6,684	165,409	7,753	192,604	1,190	28,966	13,159	11,303	165,983	447,679	
DECEMBER	974	23,739	724	19,627	5,072	122,086	5,803	141,373	967	24,079	8,602	9,542	166,785	416,632	
VICTORIA															
1978															
JULY	718	16,984	807	20,111	3,552	81,335	4,862	113,664	215	4,766	10,242	4,806	110,251	294,051	
AUGUST	814	18,611	956	24,333	4,233	98,362	5,704	135,285	299	6,021	11,106	4,305	121,397	303,303	
SEPTEMBER	718	17,956	851	21,564	3,966	92,083	5,298	126,908	237	4,695	10,018	4,424	112,155	313,289	
OCTOBER	758	18,791	1,020	26,157	4,364	105,570	5,849	144,009	293	6,509	10,644	5,181	125,184	328,770	
NOVEMBER	966	24,026	1,081	27,974	4,532	108,380	6,333	155,020	246	5,360	10,531	5,328	138,253	337,295	
DECEMBER	805	20,763	859	22,407	3,688	89,054	5,163	128,270	189	3,954	7,626	4,906	145,179	316,960	
QUEENSLAND															
1978															
JULY	606	12,617	493	11,448	1,832	36,647	2,819	57,576	112	3,136	2,721	1,764	47,420	76,116	
AUGUST	678	13,279	536	12,750	1,803	35,656	2,877	58,299	140	3,386	3,360	2,239	49,903	77,760	
SEPTEMBER	652	13,504	518	12,558	2,011	40,386	3,038	62,569	143	3,879	2,900	2,254	52,592	82,996	
OCTOBER	694	15,078	508	12,570	2,002	40,793	3,059	64,670	145	3,771	2,752	2,337	53,994	88,902	
NOVEMBER	832	17,850	632	15,456	2,396	49,689	3,694	78,747	166	4,248	3,335	2,016	63,353	97,893	
DECEMBER	618	13,854	477	11,243	1,672	35,264	2,662	57,687	105	2,674	2,406	1,551	57,467	93,384	
SOUTH AUSTRALIA															
1978															
JULY	316	9,101	459	10,325	1,096	24,128	1,746	41,298	125	2,256	2,720	2,846	35,374	66,655	
AUGUST	274	6,589	416	10,252	1,332	29,361	1,909	43,751	113	2,451	2,711	1,962	38,944	66,861	
SEPTEMBER	356	8,704	520	12,245	1,364	30,240	2,096	48,361	144	2,828	2,941	1,243	39,567	70,486	
OCTOBER	307	7,886	497	12,763	1,280	29,205	1,975	47,725	109	2,129	3,107	1,614	36,734	75,529	
NOVEMBER	284	6,887	447	11,057	1,586	36,739	2,186	51,942	131	2,741	2,977	1,898	44,381	75,657	
DECEMBER	204	5,184	238	5,381	1,047	24,771	1,405	33,639	84	1,697	1,895	1,237	40,251	66,686	
WESTERN AUSTRALIA															
1978															
JULY	651	15,278	246	6,018	1,127	25,334	1,888	43,846	136	2,784	2,625	1,894	43,653	96,272	
AUGUST	672	17,003	290	7,742	1,394	32,061	2,222	53,383	134	3,423	3,454	1,467	51,926	96,044	
SEPTEMBER	702	17,893	199	5,161	1,340	31,462	2,118	51,541	123	2,975	3,219	1,528	43,832	103,318	
OCTOBER	704	17,280	202	4,785	1,405	32,400	2,165	51,236	146	3,229	3,365	1,510	48,919	104,585	
NOVEMBER	738	17,900	181	4,490	1,478	33,716	2,275	53,465	122	2,641	4,166	1,289	56,886	98,969	
DECEMBER	580	15,144	167	4,153	1,221	29,019	1,888	46,176	80	2,140	3,044	814	45,085	99,415	
TASMANIA															
1978															
JULY	106	2,271	40	812	381	7,498	506	10,182	21	399	1,041	244	9,408	18,449	
AUGUST	105	2,352	47	1,104	505	10,338	637	13,417	20	377	1,066	183	11,185	20,163	
SEPTEMBER	128	2,917	54	1,357	406	8,658	578	12,659	10	273	1,094	315	11,335	21,320	
OCTOBER	134	3,025	40	974	494	10,248	660	14,119	8	128	998	529	11,054	23,617	
NOVEMBER	122	2,788	49	1,012	497	10,022	657	13,431	11	391	1,103	449	12,223	24,041	
DECEMBER	86	1,733	33	622	389	7,904	499	10,135	9	124	597	323	14,557	18,881	
NORTHERN TERRITORY															
1978															
JULY	22	465	14	336	42	823	75	1,507	3	117	127	66	1,649	3,566	
AUGUST	35	515	21	527	58	1,505	114	2,547	-	-	132	86	2,032	9,422	
SEPTEMBER	23	533	26	578	41	764	89	1,865	1	10	72	66	1,632	9,321	
OCTOBER	20	455	35	832	40	1,078	94	2,359	1	6	71	191	2,007	9,263	
NOVEMBER	33	783	40	755	60	1,633	130	3,004	3	167	380	91	2,269	9,752	
DECEMBER	13	303	23	738	32	718	66	1,748	2	11	70	-	2,132	9,323	
AUSTRALIAN CAPITAL TERRITORY															
1978															
JULY	41	1,145	159	3,698	207	4,923	394	9,578	13	188	397	679	8,494	18,714	
AUGUST	45	1,022	158	3,841	229	5,653	416	10,114	16	402	861	662	10,536	17,163	
SEPTEMBER	43	866	140	3,517	248	5,774	404	9,437	27	720	489	596	8,886	17,335	
OCTOBER	48	1,133	140	3,447	299	6,744	471	11,040	16	284	531	780	7,801	19,565	
NOVEMBER	55	1,189	149	4,129	314	7,432	502	12,107	16	643	783	454	9,911	21,392	
DECEMBER	33	859	138	3,575	241	5,909	406	10,214	6	129	463	425	10,283	20,305	

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED