



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA APRIL 1984

- PHONE INQUIRIES** *for more information about these statistics—contact Mr Mark Dennis on Canberra (062) 52 7117 or any of our State offices.*
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MAIN FEATURES

Significant lenders approved loans of \$920.3 million for the construction and purchase of dwellings in April 1984. This was \$139.1 million (13.1%) less than in March 1984, and \$311.1 million (51.1%) more than in April 1983.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in April 1984 were \$1,003.6 million, \$45.7 million (4.8%) more than in March 1984.

First mortgage (or equivalent) finance was provided for 25,859 dwelling units in April 1984. This was 4,475 units (14.8%) less than in March 1984, but up 6,759 units (35.4%) on April 1983.

In seasonally adjusted terms finance was provided for 27,962 dwelling units in April 1984, 138 units (0.5%) more than in March 1984.

In April 1984 loans approved comprised: \$178.0 million for the construction of dwellings (down \$17.3 million (8.8%) on March 1984, but up \$77.4 million (77.0%) on April 1983); \$62.5 million for the purchase of newly erected dwellings (down \$10.9 million (14.8%) on March 1984, but up \$16.9 million (37.1%) on April 1983); and \$679.9 million for the purchase of established dwellings (down \$111.0 million (14.0%) on March 1984, but up \$216.7 million (46.8%) on April 1983).

In April 1984, loans approved for alterations and additions to dwellings were \$52.7 million.

EXPLANATORY NOTES

Introduction

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

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

- for *trading banks* the data relate to the period ending on the second Wednesday of the month following the month stated and consequently will relate to either a 4 or 5 week period.
- for *savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (four banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

Scope

3. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1983 issue of this publication.

Seasonal adjustment

4. Details of the methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

5. Large fluctuations occurring in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

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

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

Related publications

8. Users may also wish to refer to the following housing finance publications which are available on request:

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (\$610.0)—issued monthly

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (\$608.0)—issued monthly

9. 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

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TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS - SIGNIFICANT LENDERS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

LOANS APPROVED TO INDIVIDUALS FOR								
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
MONTHS- 1983								
MARCH	3,961	122,302	1,824	61,544	19,348	614,472	25,133	798,318
APRIL	3,168	100,544	1,345	45,580	14,587	463,160	19,100	609,284
MAY	4,003	123,466	1,861	63,239	17,537	549,590	23,401	736,295
JUNE	3,975	124,745	1,577	50,704	16,393	515,438	21,945	690,887
JULY	3,628	115,078	1,599	52,819	14,775	462,775	20,002	630,672
AUGUST	4,337	140,012	1,879	59,959	17,737	563,765	23,953	763,736
SEPTEMBER	4,267	135,877	1,707	59,451	16,772	535,148	22,746	730,476
OCTOBER	4,284	139,193	1,692	58,245	18,089	581,554	24,065	778,992
NOVEMBER	5,078	163,802	2,117	70,893	22,508	730,464	29,703	965,159
DECEMBER	4,494	152,829	1,933	69,927	18,793	634,518	25,220	857,274
1984								
JANUARY	4,173	138,548	1,659	61,338	18,617	633,486	24,449	833,372
FEBRUARY	5,314	178,043	2,117	79,712	22,957	792,967	30,388	1,050,722
MARCH	5,678	195,264	1,965	73,345	22,691	790,872	30,334	1,059,481
APRIL	5,007	177,987	1,674	62,470	19,178	679,879	25,859	920,336
SEASONALLY ADJUSTED								
MONTHS- 1983								
MARCH	3,479	107,180	1,605	53,498	15,999	500,076	21,083	660,754
APRIL	3,403	107,854	1,514	51,783	15,945	507,958	20,862	667,595
MAY	3,724	116,724	1,846	60,627	17,618	551,404	23,188	728,755
JUNE	3,686	115,869	1,517	49,966	16,397	521,782	21,600	687,617
JULY	3,760	118,422	1,652	55,240	16,398	514,037	21,810	687,699
AUGUST	3,895	123,085	1,690	55,173	17,374	559,400	22,959	737,658
SEPTEMBER	4,175	132,893	1,803	61,699	17,616	565,750	23,594	760,342
OCTOBER	4,459	146,744	1,704	60,330	18,704	610,034	24,867	817,108
NOVEMBER	4,629	148,570	1,913	62,478	20,492	659,141	27,034	870,189
DECEMBER	5,014	170,511	2,146	76,929	20,493	691,544	27,653	938,984
1984								
JANUARY	4,941	162,980	1,818	66,773	19,593	660,713	26,352	890,466
FEBRUARY	5,362	183,229	1,967	75,304	19,747	676,125	27,076	934,658
MARCH	5,539	189,577	1,858	69,210	20,428	699,101	27,825	957,888
APRIL	5,410	191,837	1,905	72,524	20,647	739,231	27,962	1,003,592

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,379,888	4,013	124,405	7,426	339,598
1982/83	115,685	3,308,961	29,017	721,603	42,533	1,585,542	4,698	159,777	4,875	223,486
MONTHS -										
1983										
MARCH	12,210	359,006	3,081	84,134	5,060	191,656	498	17,062	448	21,219
APRIL	8,799	259,198	2,174	55,054	4,043	155,523	544	19,573	423	20,413
MAY	11,391	325,057	2,156	53,385	5,027	193,532	604	20,810	541	24,822
JUNE	11,011	322,867	2,280	56,384	4,410	168,539	468	16,452	491	22,271
JULY	9,958	292,263	1,872	49,556	4,180	158,174	333	11,181	440	20,454
AUGUST	12,039	358,799	2,537	67,851	4,957	190,401	410	13,795	525	23,430
SEPTEMBER	11,215	337,472	2,036	55,110	4,829	183,028	582	19,099	542	23,898
OCTOBER	11,424	347,323	2,339	65,765	5,586	205,202	544	18,582	579	25,889
NOVEMBER	13,784	417,218	2,851	79,984	7,363	274,185	759	25,344	671	30,072
DECEMBER	11,732	363,481	1,833	53,645	6,768	267,299	651	23,720	690	30,910
1984										
JANUARY	11,417	357,858	2,189	64,514	6,129	242,057	442	16,805	636	29,024
FEBRUARY	13,861	438,002	3,494	107,895	7,260	294,731	554	20,848	792	37,641
MARCH	13,530	431,033	2,969	91,416	7,959	321,941	513	19,003	791	38,711
APRIL	11,783	383,183	2,253	70,137	6,964	284,560	332	12,624	643	36,182
OTHER DWELLINGS										
YEARS -										
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
1981/82	5,176	143,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
1982/83	6,713	202,622	2,875	70,589	5,423	204,627	238	8,579	555	31,902
MONTHS -										
1983										
MARCH	716	22,335	274	6,944	633	24,702	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	477	18,347	45	1,836	41	2,302
MAY	653	19,875	189	4,847	592	22,293	29	1,065	64	3,398
JUNE	558	17,461	237	5,695	566	21,208	24	1,015	39	2,070
JULY	589	18,384	234	5,696	531	18,680	14	570	51	2,443
AUGUST	670	21,478	226	5,905	595	21,045	14	478	66	2,538
SEPTEMBER	654	21,257	194	4,649	578	21,548	16	572	31	1,475
OCTOBER	691	22,479	189	5,206	705	25,741	35	1,200	55	3,056
NOVEMBER	768	24,481	275	7,106	893	32,705	32	1,189	39	2,286
DECEMBER	623	20,412	161	4,133	793	28,790	29	1,197	72	3,764
1984										
JANUARY	642	20,858	239	8,546	699	26,749	25	980	54	3,142
FEBRUARY	838	27,572	351	10,914	982	38,671	29	1,190	68	3,380
MARCH	764	25,560	292	10,069	979	37,713	37	1,438	89	4,175
APRIL	592	20,227	247	8,518	840	31,851	19	726	50	2,891
TOTAL										
YEARS -										
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,788	14,158	593,049
1981/82	101,983	2,649,094	40,701	884,274	51,431	1,808,959	4,178	130,247	8,352	391,643
1982/83	122,598	3,511,583	31,892	792,192	47,956	1,790,169	4,936	168,356	5,430	255,388
MONTHS -										
1983										
MARCH	12,926	381,341	3,355	91,078	5,693	216,358	532	18,220	508	24,903
APRIL	9,324	275,487	2,424	61,498	4,520	173,870	589	21,409	464	22,715
MAY	12,044	344,932	2,345	58,232	5,619	215,825	633	21,875	605	28,220
JUNE	11,599	340,328	2,517	62,079	4,976	189,747	492	17,467	530	24,341
JULY	10,547	300,647	2,106	55,252	4,711	176,854	347	11,751	511	22,897
AUGUST	12,709	380,277	2,763	73,756	5,552	211,446	424	14,273	591	25,968
SEPTEMBER	11,869	358,729	2,230	59,759	5,407	204,576	598	19,671	573	25,373
OCTOBER	12,115	369,802	2,528	70,971	6,291	230,943	579	19,782	634	28,945
NOVEMBER	14,552	441,699	3,126	87,090	8,256	306,890	791	26,533	710	32,358
DECEMBER	12,355	383,893	1,994	57,778	7,561	296,089	680	24,917	762	36,674
1984										
JANUARY	12,059	378,716	2,428	73,060	6,828	268,806	467	17,785	690	32,166
FEBRUARY	14,699	465,574	3,845	118,809	8,242	333,402	583	22,038	860	41,021
MARCH	14,294	456,593	3,261	101,485	8,938	359,654	550	20,441	880	42,886
APRIL	12,375	403,410	2,500	78,655	7,804	316,411	351	13,350	693	39,073

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	211,070	5,962,709
1982/83	10,731	317,284	1,525	51,975	4,923	105,337	3,234	137,590	217,221	6,611,555
MONTHS -										
1983										
MARCH	1,040	31,057	148	5,077	519	12,936	296	13,406	23,300	735,553
APRIL	898	25,797	127	4,522	425	10,180	228	10,335	17,663	560,597
MAY	1,098	33,260	170	5,303	466	11,280	281	12,615	21,734	680,064
JUNE	806	25,435	152	5,080	543	13,061	239	10,162	20,430	640,251
JULY	828	25,296	122	4,121	527	11,498	221	9,862	18,501	582,405
AUGUST	809	24,112	166	5,554	637	15,916	209	9,195	22,289	709,053
SEPTEMBER	839	25,329	152	4,742	703	16,503	257	11,292	21,155	676,473
OCTOBER	789	23,328	139	4,661	648	16,566	227	10,007	22,275	717,323
NOVEMBER	924	28,029	233	8,108	752	19,486	242	10,841	27,579	893,267
DECEMBER	631	20,610	153	5,977	747	19,748	250	10,908	23,455	796,298
1984										
JANUARY	803	24,768	149	4,764	713	19,370	203	9,618	22,681	768,978
FEBRUARY	825	25,322	144	5,306	797	21,755	267	12,924	27,994	964,424
MARCH	999	30,393	115	4,029	857	25,110	286	13,476	28,019	975,112
APRIL	881	26,511	127	4,463	774	22,761	210	10,452	23,967	850,873
OTHER DWELLINGS										
YEARS -										
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
1981/82	422	9,592	67	2,556	361	7,686	308	12,696	17,902	543,406
1982/83	463	15,824	86	2,578	366	8,407	327	14,470	17,027	559,598
MONTHS -										
1983										
MARCH	43	1,325	6	236	29	715	38	1,666	1,833	62,765
APRIL	38	1,041	3	111	26	733	34	1,586	1,437	48,687
MAY	39	1,144	14	495	49	1,381	38	1,733	1,667	56,231
JUNE	23	928	4	238	38	885	26	1,136	1,515	50,636
JULY	31	953	6	227	33	792	12	522	1,501	48,267
AUGUST	33	1,119	15	679	27	688	18	753	1,664	54,683
SEPTEMBER	29	1,114	14	666	41	1,199	34	1,523	1,591	54,003
OCTOBER	26	735	9	394	40	931	40	1,927	1,790	61,669
NOVEMBER	45	1,530	9	238	34	829	29	1,528	2,124	71,892
DECEMBER	31	789	11	424	32	754	13	713	1,765	60,976
1984										
JANUARY	66	2,594	7	298	21	553	15	674	1,768	64,394
FEBRUARY	48	1,690	6	245	53	1,792	19	844	2,394	86,298
MARCH	65	2,251	12	573	59	1,705	18	885	2,315	86,569
APRIL	63	2,175	9	421	54	1,758	18	896	1,892	69,463
TOTAL										
YEARS -										
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	238,972	6,506,115
1982/83	11,194	333,108	1,592	54,553	5,289	113,744	3,561	152,060	234,248	7,171,153
MONTHS -										
1983										
MARCH	1,083	32,382	154	5,313	548	13,651	334	15,072	25,133	798,318
APRIL	936	26,838	130	4,633	451	10,913	262	11,921	19,100	609,284
MAY	1,137	34,404	184	5,798	515	12,661	319	14,348	23,401	736,295
JUNE	829	26,363	156	5,318	581	13,946	265	11,298	21,945	690,887
JULY	859	26,249	128	4,348	560	12,290	233	10,384	20,002	630,672
AUGUST	842	25,231	181	6,233	664	16,604	227	9,948	23,953	763,736
SEPTEMBER	868	26,443	166	5,408	744	17,702	291	12,815	22,746	730,476
OCTOBER	815	24,063	148	5,055	688	17,497	267	11,934	24,065	778,992
NOVEMBER	949	29,559	242	8,346	786	20,315	271	12,369	29,703	865,159
DECEMBER	662	21,399	164	6,401	779	20,502	263	11,621	25,220	957,274
1984										
JANUARY	869	27,562	156	5,062	734	19,923	218	10,292	24,449	833,372
FEBRUARY	873	27,012	150	5,551	850	23,547	286	13,768	30,388	1,050,722
MARCH	1,064	32,644	127	4,602	916	26,815	304	14,361	30,334	1,059,481
APRIL	944	28,686	136	4,884	828	24,519	228	11,348	25,859	920,336

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	893	34,437
1982/83	20,254	572,271	4,814	116,324	6,894	260,024	952	32,096	801	36,065
MONTHS -										
1983										
MARCH	2,093	60,202	500	12,962	762	29,189	80	2,677	72	3,401
APRIL	1,619	47,414	349	9,418	654	25,215	88	3,060	100	4,819
MAY	2,146	59,935	377	8,838	816	32,295	130	4,465	104	5,023
JUNE	2,140	61,274	395	10,925	833	32,385	115	4,003	100	4,641
JULY	1,927	56,844	368	10,915	740	27,981	70	2,326	115	5,279
AUGUST	2,278	68,039	459	14,324	906	35,329	92	3,054	139	5,952
SEPTEMBER	2,247	67,172	399	10,966	811	31,909	171	5,451	147	6,286
OCTOBER	2,163	65,276	464	14,434	978	37,116	111	3,871	135	5,515
NOVEMBER	2,507	74,788	545	14,671	1,233	47,441	162	5,663	151	6,624
DECEMBER	2,189	67,917	352	10,871	1,284	50,758	148	5,364	150	6,186
1984										
JANUARY	2,072	62,827	376	10,020	1,100	44,322	96	3,532	103	4,250
FEBRUARY	2,492	76,686	773	21,725	1,216	49,873	152	5,661	164	7,476
MARCH	2,571	80,195	662	19,670	1,560	64,859	119	4,209	197	9,441
APRIL	2,351	75,728	416	11,925	1,494	61,867	93	3,406	176	9,854
OTHER DWELLINGS										
YEARS -										
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
1982/83	128	3,805	231	5,072	59	2,060	1	32	42	2,911
MONTHS -										
1983										
MARCH	24	751	18	331	2	140	-	-	1	50
APRIL	8	235	14	394	2	115	-	-	1	9
MAY	12	347	16	222	1	35	-	-	5	176
JUNE	5	159	17	395	7	244	-	-	1	50
JULY	5	203	23	419	1	38	-	-	2	100
AUGUST	20	668	19	514	4	150	-	-	7	155
SEPTEMBER	15	565	16	231	2	135	-	-	7	225
OCTOBER	10	349	15	354	4	120	-	-	9	600
NOVEMBER	14	460	23	564	1	29	-	-	5	641
DECEMBER	11	320	15	340	2	87	-	-	12	570
1984										
JANUARY	7	217	14	555	-	-	-	-	-	-
FEBRUARY	28	1,262	43	1,192	-	-	-	-	4	279
MARCH	13	352	41	1,102	-	-	-	-	-	-
APRIL	7	305	36	930	3	147	-	-	12	496
TOTAL										
YEARS -										
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,442	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
1982/83	20,382	576,176	5,045	121,396	6,953	262,084	953	32,128	843	38,576
MONTHS -										
1983										
MARCH	2,111	60,953	518	13,293	764	29,329	80	2,677	73	3,451
APRIL	1,627	47,649	363	9,812	656	25,330	88	3,060	101	4,828
MAY	2,158	60,282	393	9,060	817	32,330	130	4,465	109	5,199
JUNE	2,145	61,433	412	11,320	840	32,629	115	4,003	101	4,691
JULY	1,932	57,047	391	11,334	741	28,019	70	2,326	117	5,379
AUGUST	2,298	68,707	478	14,838	910	35,479	92	3,054	146	6,107
SEPTEMBER	2,262	67,737	415	11,197	813	32,044	171	5,451	154	6,511
OCTOBER	2,173	65,625	479	14,788	982	37,236	111	3,871	144	6,115
NOVEMBER	2,521	75,248	568	15,235	1,234	47,470	162	5,663	156	7,265
DECEMBER	2,200	68,237	367	11,211	1,286	50,845	148	5,364	162	6,756
1984										
JANUARY	2,079	63,044	392	10,575	1,100	44,322	96	3,532	103	4,250
FEBRUARY	2,520	77,948	816	22,917	1,216	49,873	152	5,661	168	7,755
MARCH	2,584	80,547	703	20,772	1,560	64,859	119	4,209	197	9,441
APRIL	2,358	76,033	452	12,855	1,497	62,014	93	3,406	188	10,350

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
1982/83	2,501	72,350	331	11,688	798	14,930	402	15,637	37,747	1,131,485
MONTHS -										
1983										
MARCH	258	7,941	37	1,318	81	1,651	35	1,564	3,912	120,905
APRIL	212	6,311	30	996	61	1,470	28	1,013	3,141	99,716
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,961	122,406
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,945	123,897
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,597	114,318
AUGUST	255	7,403	40	1,349	84	1,658	27	1,160	4,280	138,268
SEPTEMBER	266	7,554	52	1,750	96	2,105	37	1,443	4,226	134,716
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,244	137,770
NOVEMBER	225	6,635	61	2,136	111	2,610	39	1,530	5,034	162,098
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,454	151,512
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,150	137,776
FEBRUARY	244	7,210	36	1,570	125	3,578	37	1,551	5,239	175,310
MARCH	302	9,024	24	833	135	3,705	54	1,874	5,624	193,810
APRIL	231	6,563	18	727	124	3,848	46	2,191	4,949	176,109
OTHER DWELLINGS										
YEARS -										
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
1982/83	-	-	12	422	29	402	2	79	504	14,383
MONTHS -										
1983										
MARCH	-	-	4	125	-	-	-	-	49	1,397
APRIL	-	-	2	75	-	-	-	-	27	828
MAY	-	-	6	222	2	58	-	-	42	1,060
JUNE	-	-	-	-	-	-	-	-	30	848
JULY	-	-	-	-	-	-	-	-	31	760
AUGUST	-	-	6	248	1	9	-	-	57	1,744
SEPTEMBER	-	-	-	1	5	-	-	-	41	1,161
OCTOBER	-	-	-	-	-	-	-	-	38	1,423
NOVEMBER	-	-	-	-	1	10	-	-	44	1,704
DECEMBER	-	-	-	-	-	-	-	-	40	1,317
1984										
JANUARY	-	-	-	-	-	-	-	-	23	772
FEBRUARY	-	-	-	-	-	-	-	-	75	2,733
MARCH	-	-	-	-	-	-	-	-	54	1,454
APRIL	-	-	-	-	-	-	-	-	58	1,878
TOTAL										
YEARS -										
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
1982/83	2,501	72,350	343	12,110	827	15,332	404	15,716	38,251	1,145,868
MONTHS -										
1983										
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,961	122,302
APRIL	212	6,311	32	1,071	61	1,470	28	1,013	3,168	100,544
MAY	234	7,196	51	1,731	78	1,786	33	1,417	4,003	123,466
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,975	124,745
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,628	115,078
AUGUST	255	7,403	46	1,597	85	1,667	27	1,160	4,237	140,012
SEPTEMBER	266	7,554	52	1,750	97	2,190	37	1,443	4,267	135,877
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,284	139,193
NOVEMBER	225	6,635	61	2,136	112	2,620	39	1,530	5,078	163,802
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,494	152,829
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,173	138,548
FEBRUARY	244	7,210	36	1,570	125	3,578	37	1,551	5,314	178,043
MARCH	302	9,024	24	833	135	3,705	54	1,874	5,678	195,264
APRIL	231	6,563	18	727	124	3,848	46	2,191	5,007	177,987

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
1981/82	7,646	210,326	3,136	69,414	4,611	173,917	1,008	31,068	1,046	51,982
1982/83	7,098	216,795	2,193	52,615	3,145	123,416	972	33,598	644	33,502
MONTHS -										
1983										
MARCH	665	20,698	211	5,477	252	10,519	141	4,948	56	2,686
APRIL	482	14,807	141	3,445	251	9,928	82	2,975	50	2,718
MAY	729	22,468	152	3,424	308	12,486	147	5,175	91	4,985
JUNE	632	17,509	155	3,635	253	10,313	100	3,471	51	2,789
JULY	672	19,769	103	2,159	278	10,806	142	4,952	32	1,649
AUGUST	865	25,749	205	4,208	243	9,829	134	4,675	41	1,921
SEPTEMBER	694	22,454	122	2,503	294	12,235	175	6,236	52	2,571
OCTOBER	675	21,586	155	3,253	296	11,769	115	4,075	77	4,173
NOVEMBER	801	25,362	214	4,740	415	16,513	125	3,647	114	5,712
DECEMBER	709	22,739	124	2,791	433	17,913	127	4,900	144	7,436
1984										
JANUARY	659	21,011	147	3,748	332	13,807	51	2,087	125	6,850
FEBRUARY	812	27,997	224	5,714	340	15,261	137	5,374	170	9,053
MARCH	737	24,418	182	4,859	358	15,043	137	5,316	141	7,724
APRIL	628	21,524	154	4,316	296	13,079	71	2,700	121	7,052
OTHER DWELLINGS										
YEARS -										
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
1982/83	830	25,384	362	8,781	779	33,678	67	2,238	99	7,205
MONTHS -										
1983										
MARCH	82	2,539	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	55	2,577	2	74	6	750
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
JUNE	82	2,525	29	705	54	2,072	6	210	6	394
JULY	65	2,131	22	495	67	2,732	3	100	3	145
AUGUST	80	2,605	25	627	59	2,593	-	-	15	643
SEPTEMBER	76	2,615	23	648	49	2,235	5	175	2	62
OCTOBER	81	2,887	22	624	53	2,081	5	175	6	426
NOVEMBER	94	3,283	32	806	67	2,508	6	212	5	199
DECEMBER	91	3,091	12	365	48	1,903	-	-	17	873
1984										
JANUARY	65	2,094	24	771	65	3,099	1	40	12	654
FEBRUARY	83	2,913	22	943	99	4,607	11	424	16	819
MARCH	58	2,132	15	467	70	3,145	10	398	26	1,559
APRIL	64	2,306	38	1,129	48	1,952	1	24	13	552
TOTAL										
YEARS -										
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
1982/83	7,928	242,179	2,555	61,396	3,924	157,094	1,039	35,836	743	40,707
MONTHS -										
1983										
MARCH	747	23,237	244	6,145	340	14,222	168	5,876	67	3,980
APRIL	532	16,276	172	4,275	306	12,505	84	3,049	56	3,468
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081
JUNE	714	20,034	184	4,340	307	12,385	106	3,681	57	3,183
JULY	737	21,900	125	2,654	345	13,538	145	5,052	35	1,794
AUGUST	945	28,354	230	4,835	302	12,422	134	4,675	56	2,564
SEPTEMBER	770	25,069	145	3,151	343	14,470	180	6,411	54	2,633
OCTOBER	756	24,473	177	3,877	349	13,850	120	4,250	83	4,599
NOVEMBER	895	28,665	246	5,346	482	19,021	131	3,659	119	5,911
DECEMBER	800	25,830	136	3,156	481	19,816	127	4,900	161	8,309
1984										
JANUARY	724	23,105	171	4,519	397	16,906	52	2,127	137	7,504
FEBRUARY	895	30,910	246	6,657	459	19,868	148	5,798	186	9,872
MARCH	795	26,550	197	5,326	428	18,188	147	5,714	167	9,283
APRIL	692	23,830	192	5,445	344	15,031	72	2,724	134	7,604

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
1980/81	2,889	75,038	76	3,158	404	7,603	475	17,849	26,263	742,595
1981/82	2,463	69,468	49	1,863	326	7,339	363	14,062	20,648	629,439
1982/83	2,073	64,715	30	1,437	341	7,391	139	6,398	16,635	539,867
MONTHS -										
1983										
MARCH	189	5,933	5	245	33	775	2	68	1,554	51,349
APRIL	144	4,416	1	57	20	517	8	369	1,179	39,232
MAY	196	6,038	1	35	29	751	10	520	1,663	55,882
JUNE	163	5,437	1	36	23	630	12	572	1,390	44,392
JULY	155	5,262	2	73	35	1,438	3	465	1,422	46,573
AUGUST	143	4,553	4	193	39	1,400	4	194	1,678	52,724
SEPTEMBER	135	4,448	4	146	37	1,172	7	364	1,520	52,129
OCTOBER	147	4,977	10	361	33	1,227	7	283	1,515	51,704
NOVEMBER	175	5,832	6	285	40	1,547	4	200	1,894	63,638
DECEMBER	126	4,860	2	98	55	1,527	32	1,076	1,752	63,340
1984										
JANUARY	117	4,593	2	98	32	1,224	4	241	1,469	53,659
FEBRUARY	116	4,030	-	-	46	1,638	10	526	1,875	69,593
MARCH	143	4,928	3	86	47	1,893	6	264	1,754	64,531
APRIL	135	4,554	4	212	56	1,423	11	410	1,476	55,270
OTHER DWELLINGS										
YEARS -										
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
1982/83	194	7,922	5	220	37	1,066	62	2,597	2,435	89,091
MONTHS -										
1983										
MARCH	15	473	1	77	4	123	9	390	270	10,195
APRIL	12	376	1	36	4	75	5	161	166	6,348
MAY	5	127	-	-	6	149	7	294	198	7,357
JUNE	3	123	-	-	3	122	4	161	187	6,312
JULY	10	305	3	131	4	207	-	-	177	6,246
AUGUST	15	526	1	61	2	8	4	172	201	7,235
SEPTEMBER	10	449	8	359	10	522	4	257	187	7,322
OCTOBER	6	191	-	-	4	157	-	-	177	6,541
NOVEMBER	14	330	-	-	5	117	-	-	223	7,255
DECEMBER	6	124	3	115	3	91	1	25	181	6,587
1984										
JANUARY	17	796	-	-	5	183	1	42	190	7,679
FEBRUARY	4	88	-	-	7	325	-	-	242	10,119
MARCH	22	897	1	42	7	92	2	82	211	8,814
APRIL	24	949	2	87	7	142	1	59	198	7,200
TOTAL										
YEARS -										
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
1981/82	2,587	72,558	53	2,049	363	8,444	405	15,947	23,100	719,305
1982/83	2,267	72,637	35	1,657	378	8,457	201	8,995	19,070	628,958
MONTHS -										
1983										
MARCH	204	6,406	6	322	37	898	11	458	1,824	61,544
APRIL	156	4,792	2	93	24	592	13	530	1,345	45,580
MAY	201	6,165	1	35	35	900	17	814	1,861	63,239
JUNE	166	5,560	1	36	26	752	16	733	1,577	50,704
JULY	165	5,567	5	204	39	1,645	3	465	1,599	52,819
AUGUST	158	5,079	5	254	41	1,408	8	368	1,879	59,959
SEPTEMBER	145	4,897	12	505	47	1,694	11	621	1,707	59,451
OCTOBER	153	5,168	10	361	37	1,384	7	283	1,692	58,245
NOVEMBER	189	6,162	6	285	45	1,664	4	200	2,117	70,893
DECEMBER	132	4,984	5	213	58	1,618	33	1,101	1,933	69,927
1984										
JANUARY	134	5,389	2	98	37	1,407	5	283	1,659	61,338
FEBRUARY	120	4,118	-	-	53	1,963	10	526	2,117	79,712
MARCH	165	5,825	4	128	54	1,985	8	346	1,965	73,345
APRIL	159	5,303	6	299	63	1,565	12	469	1,674	62,470

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
1982/83	88,333	2,519,795	22,010	552,664	32,494	1,202,102	2,774	84,083	3,430	153,919
MONTHS -										
1983										
MARCH	9,458	278,106	2,370	65,695	4,046	151,948	277	9,437	320	15,132
APRIL	6,698	196,977	1,686	42,193	3,138	120,380	374	13,538	273	12,876
MAY	8,516	242,654	1,627	41,123	3,903	148,751	327	11,170	346	14,814
JUNE	8,269	244,084	1,730	41,824	3,324	125,841	253	8,978	340	14,861
JULY	7,359	215,650	1,401	36,482	3,162	119,387	121	3,903	313	13,526
AUGUST	8,896	265,011	1,873	49,319	3,808	145,243	184	6,066	345	15,557
SEPTEMBER	8,274	247,846	1,515	41,641	3,724	138,884	236	7,412	343	15,041
OCTOBER	8,586	260,461	1,720	48,078	4,312	156,317	318	10,636	367	16,201
NOVEMBER	10,476	317,068	2,092	60,573	5,715	210,231	472	16,234	408	17,736
DECEMBER	8,834	272,825	1,357	39,983	5,051	198,628	376	13,456	396	17,288
1984										
JANUARY	8,686	274,020	1,666	50,746	4,697	183,928	295	11,186	408	17,924
FEBRUARY	10,557	333,319	2,497	80,456	5,684	229,597	265	9,833	458	21,112
MARCH	10,222	326,420	2,125	66,887	6,041	242,039	257	9,478	453	21,546
APRIL	8,804	285,931	1,683	53,896	5,174	209,614	168	6,518	346	19,276
OTHER DWELLINGS										
YEARS -										
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
1981/82	4,499	124,523	2,726	63,059	5,886	184,053	147	5,204	692	35,524
1982/83	5,755	173,433	2,882	56,736	4,585	168,889	170	6,309	414	22,186
MONTHS -										
1983										
MARCH	610	19,045	223	5,945	543	20,859	7	230	48	2,340
APRIL	467	14,585	203	5,218	420	15,655	43	1,762	34	1,543
MAY	561	17,015	151	4,143	529	19,597	28	1,030	44	2,126
JUNE	471	14,777	191	4,595	505	18,892	18	805	32	1,626
JULY	519	16,050	189	4,782	463	15,910	11	470	46	2,198
AUGUST	570	18,205	182	4,764	532	18,302	14	478	44	1,740
SEPTEMBER	563	18,077	155	3,770	527	19,178	11	397	22	1,188
OCTOBER	600	19,243	152	4,228	648	23,540	30	1,025	40	2,030
NOVEMBER	660	20,738	220	5,936	825	30,168	26	977	29	1,446
DECEMBER	521	17,001	134	3,428	743	26,800	29	1,197	43	2,321
1984										
JANUARY	720	18,547	199	7,220	634	23,650	24	940	42	2,488
FEBRUARY	577	23,397	286	8,779	883	34,064	18	766	48	2,282
MARCH	693	23,076	236	8,500	909	34,568	27	1,040	63	2,616
APRIL	521	17,616	173	6,459	789	29,752	18	702	25	1,843
TOTAL										
YEARS -										
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,934,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
1982/83	94,088	2,693,228	24,292	609,400	37,079	1,370,991	2,944	100,392	3,844	176,105
MONTHS -										
1983										
MARCH	10,068	297,151	2,593	71,640	4,589	172,807	284	9,667	368	17,472
APRIL	7,165	211,562	1,889	47,411	3,558	136,035	417	15,300	307	14,419
MAY	9,077	259,669	1,778	45,266	4,432	168,348	355	12,200	390	16,940
JUNE	8,740	258,861	1,921	46,419	3,829	144,733	271	9,783	372	16,467
JULY	7,878	231,700	1,590	41,264	3,625	135,297	132	4,373	359	15,724
AUGUST	9,466	283,216	2,055	54,083	4,340	163,545	198	6,544	389	17,297
SEPTEMBER	8,837	265,923	1,670	45,411	4,251	158,062	247	7,809	365	16,229
OCTOBER	9,186	279,704	1,872	52,308	4,960	179,857	348	11,661	407	18,231
NOVEMBER	11,136	337,806	2,312	66,509	6,540	240,399	498	17,211	435	19,182
DECEMBER	9,355	289,826	1,491	43,411	5,794	225,428	405	14,653	439	19,609
1984										
JANUARY	9,256	292,567	1,865	57,966	5,331	207,578	319	12,126	450	20,412
FEBRUARY	11,284	356,716	2,783	89,235	6,567	263,661	283	10,599	506	23,394
MARCH	10,915	349,496	2,361	75,387	6,950	276,607	284	10,518	516	24,162
APRIL	9,325	303,547	1,856	60,355	5,963	239,366	186	7,220	371	21,119

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
1982/83	6,157	180,219	1,164	38,850	3,784	83,016	2,693	115,555	162,839	4,940,203
MONTHS -										
1983										
MARCH	593	17,183	106	3,514	405	10,510	259	11,774	17,834	563,299
APRIL	542	15,070	96	3,469	344	8,193	192	8,953	13,343	421,649
MAY	668	20,026	124	3,759	361	8,801	238	10,678	16,110	501,776
JUNE	439	13,728	100	3,369	435	10,528	205	8,769	15,095	471,942
JULY	434	12,990	80	2,818	426	8,780	186	7,978	13,482	421,514
AUGUST	411	12,156	122	4,012	514	12,858	178	7,839	16,331	518,061
SEPTEMBER	438	13,327	96	2,846	570	13,146	213	9,485	15,409	489,628
OCTOBER	431	12,388	87	2,806	515	12,833	178	8,129	16,514	527,849
NOVEMBER	524	15,562	166	5,687	601	15,329	199	9,111	20,651	667,531
DECEMBER	332	10,781	103	3,906	600	15,822	198	8,757	17,249	581,446
1984										
JANUARY	467	13,378	111	3,281	575	15,341	156	7,739	17,062	577,543
FEBRUARY	465	14,082	101	3,736	626	16,539	220	10,547	20,880	719,521
MARCH	554	16,441	88	3,110	675	19,512	226	11,338	20,641	716,771
APRIL	515	15,394	105	3,524	594	17,490	153	7,851	17,542	619,494
OTHER DWELLINGS										
YEARS -										
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
1982/83	269	7,902	50	1,936	300	6,939	263	11,794	14,088	456,124
MONTHS -										
1983										
MARCH	28	852	1	34	25	592	29	1,276	1,514	51,173
APRIL	26	665	-	-	22	658	29	1,425	1,244	41,511
MAY	34	1,017	8	273	41	1,174	31	1,439	1,427	47,814
JUNE	20	805	4	238	35	763	22	975	1,298	43,476
JULY	21	648	3	96	29	585	12	522	1,293	41,261
AUGUST	18	593	8	370	24	671	14	581	1,406	45,704
SEPTEMBER	19	665	6	307	30	672	30	1,266	1,363	45,520
OCTOBER	20	544	9	394	36	774	40	1,927	1,575	53,705
NOVEMBER	31	1,200	9	238	28	702	29	1,528	1,857	62,933
DECEMBER	25	665	8	309	29	663	12	688	1,544	53,072
1984										
JANUARY	49	1,798	7	298	16	370	14	632	1,555	55,943
FEBRUARY	44	1,602	6	245	46	1,467	19	844	2,077	73,446
MARCH	43	1,354	11	531	52	1,613	16	803	2,050	74,101
APRIL	39	1,226	7	334	47	1,616	17	837	1,636	60,385
TOTAL										
YEARS -										
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
1982/83	6,426	188,121	1,214	40,786	4,084	89,953	2,956	127,349	176,927	5,396,327
MONTHS -										
1983										
MARCH	621	18,035	107	3,548	430	11,102	288	13,050	19,348	614,472
APRIL	568	15,735	96	3,469	366	8,851	221	10,378	14,587	463,160
MAY	702	21,043	132	4,032	402	9,975	269	12,117	17,537	549,500
JUNE	459	14,533	104	3,607	470	11,291	227	9,744	16,393	515,438
JULY	455	13,638	83	2,914	455	9,365	198	8,500	14,775	462,775
AUGUST	429	12,749	130	4,382	538	13,329	192	8,420	17,737	563,765
SEPTEMBER	457	13,992	102	3,153	600	13,818	243	10,751	16,772	535,148
OCTOBER	451	12,932	96	3,200	551	13,607	218	10,056	18,089	581,554
NOVEMBER	555	16,762	175	5,925	629	16,031	228	10,639	22,508	730,444
DECEMBER	357	11,446	113	4,215	629	16,485	210	9,445	18,793	634,518
1984										
JANUARY	516	15,176	119	3,579	591	15,711	170	8,371	18,617	633,486
FEBRUARY	509	15,684	114	3,981	672	18,006	239	11,691	22,957	792,967
MARCH	597	17,795	99	3,641	727	21,125	242	12,141	22,691	750,872
APRIL	554	16,620	112	3,658	641	19,106	170	8,688	19,178	679,879

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
\$000

	BUILDING SOCIETIES				GOVERNMENT				CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	BANKS		TERM- FINANCING (a)	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER					
	SAVINGS	TRADING									
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS											
YEARS -											
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816	
1981/82	89,896	271,321	42,323	2,751	16,472	3,000	1,405	48,267	12,067	524,162	
1982/83	113,115	249,398	48,749	3,584	22,421	4,739	1,995	62,097	9,617	510,118	
MONTHS -											
1983											
MARCH	12,330	24,719	5,431	208	2,039	391	170	7,390	803	53,481	
APRIL	8,789	20,134	5,375	39	1,895	362	198	5,729	859	43,378	
MAY	11,976	19,507	5,933	260	2,201	379	165	6,578	750	47,759	
JUNE	10,073	21,845	5,794	239	2,187	451	236	5,897	574	47,276	
JULY	10,724	18,218	4,904	164	2,410	424	313	5,708	714	43,781	
AUGUST	11,800	21,768	5,835	223	2,761	422	239	7,411	761	51,321	
SEPTEMBER	10,373	18,711	6,264	314	2,511	506	93	6,775	831	46,378	
OCTOBER	11,160	21,650	4,825	121	2,228	330	121	6,673	572	47,630	
NOVEMBER	11,843	19,507	6,896	166	3,208	433	246	7,591	607	50,823	
DECEMBER	10,034	15,777	6,773	210	3,534	292	102	6,272	694	43,908	
1984											
JANUARY	10,887	20,290	7,609	123	2,606	286	43	5,639	413	45,896	
FEBRUARY	12,048	30,793	6,740	339	2,848	275	189	7,535	1,046	61,613	
MARCH	13,334	28,093	8,289	197	3,341	377	296	7,939	568	62,434	
APRIL	11,701	22,234	7,307	55	2,772	427	205	7,328	625	52,654	
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (b)											
YEARS -											
1980/81	122,312	23,316	114,354	4,093	102,289	8,706	2,015	7,735	9,285	394,105	
1981/82	113,916	19,551	77,757	2,561	71,537	12,676	405	7,683	11,072	312,758	
1982/83	130,750	9,558	88,121	4,047	32,984	7,204	580	7,866	11,812	292,822	
MONTHS -											
1983											
MARCH	13,385	480	10,101	195	3,308	476	-	765	1,331	30,041	
APRIL	10,136	647	7,111	250	3,224	279	74	609	625	28,957	
MAY	11,494	562	10,445	701	2,733	414	39	1,150	487	28,525	
JUNE	11,442	561	12,345	790	2,555	386	16	884	374	29,737	
JULY	8,059	428	8,551	549	3,442	439	39	998	789	23,294	
AUGUST	13,285	908	10,961	154	2,116	180	11	755	365	28,733	
SEPTEMBER	9,961	435	10,771	244	2,783	305	10	1,330	781	26,620	
OCTOBER	12,634	816	9,597	238	2,294	460	40	821	558	27,478	
NOVEMBER	12,500	607	12,468	280	3,611	305	43	802	264	31,598	
DECEMBER	11,738	607	10,804	568	2,777	242	-	974	413	28,123	
1984											
JANUARY	9,893	612	12,876	238	2,890	1,174	114	1,064	563	29,424	
FEBRUARY	13,351	1,015	14,884	349	4,627	539	37	911	666	31,999	
MARCH	14,519	749	16,032	461	4,628	514	12	1,402	848	38,965	
APRIL	11,207	1,096	14,833	505	5,131	347	-	1,148	768	35,035	
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (b)											
YEARS -											
1980/81	2,653,775		2,487,705	160,854	527,969	100,034	63,201	136,683	179,567	6,461,785	
1981/82	2,670,568		1,817,010	143,897	364,108	109,723	53,232	125,331	200,310	5,661,759	
1982/83	3,352,338		1,633,997	150,429	244,982	327,841	52,669	156,517	159,362	6,376,135	
MONTHS -											
1983											
MARCH	357,452	(NA)	178,229	13,358	20,289	32,754	4,784	17,451	14,192	638,509	
APRIL	282,388		135,540	12,266	18,753	22,740	3,697	16,409	10,234	522,027	
MAY	319,924		193,676	17,918	26,972	30,032	4,987	17,031	13,098	621,638	
JUNE	350,276		175,039	23,990	24,717	30,368	5,533	17,426	12,922	640,597	
JULY	285,591		174,804	14,982	24,264	31,385	4,414	17,182	13,539	566,161	
AUGUST	355,635		187,775	17,540	74,849	24,139	6,508	21,003	11,383	650,655	
SEPTEMBER	322,039		187,715	15,094	26,089	25,734	4,607	21,978	10,991	614,247	
OCTOBER	324,508		187,417	13,160	28,241	21,593	5,650	20,283	15,456	613,308	
NOVEMBER	402,298		216,600	16,855	31,736	23,992	7,054	23,702	11,008	735,245	
DECEMBER	455,822		288,159	27,329	41,339	29,035	8,872	23,759	14,537	888,852	
1984											
JANUARY	304,303		211,497	14,614	30,281	23,067	4,790	20,079	9,302	617,933	
FEBRUARY	434,424		275,767	20,529	38,708	22,547	4,975	25,489	13,273	811,887	
MARCH	368,957		210,688	18,067	42,342	27,966	6,532	29,295	12,516	816,358	
APRIL	394,450		264,793	18,414	34,844	24,291	4,866	26,468	11,857	780,003	
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (b)											
YEARS -											
1980/81	650,381		284,550	39,198	57,587	65,717	9,765	14,714	48,249	1,166,181	
1981/82	805,247		239,398	26,679	34,037	64,235	6,391	15,443	37,351	1,351,381	
1982/83	746,842		358,608	42,101	36,483	67,037	9,690	27,846	27,935	1,316,622	
MONTHS -											
1983											
MARCH	721,117	(NA)	336,220	36,813	31,900	62,479	7,488	25,321	25,937	1,247,385	
APRIL	712,869		352,814	45,745	34,331	66,660	8,548	25,255	27,856	1,244,278	
MAY	738,159		370,451	49,261	37,247	70,997	9,481	26,313	29,274	1,331,299	
JUNE	746,842		358,608	42,101	36,483	67,037	9,690	27,844	27,935	1,316,622	
JULY	774,563		357,310	39,407	37,342	61,886	9,898	27,048	24,705	1,332,159	
AUGUST	797,790		375,855	36,209	39,106	59,233	12,051	29,305	23,668	1,373,217	
SEPTEMBER	834,892		388,259	40,856	39,110	60,143	12,935	30,474	25,342	1,431,219	
OCTOBER	878,732		429,890	47,361	39,605	59,483	12,640	33,540	27,986	1,524,776	
NOVEMBER	917,434		454,921	50,292	38,708	62,547	13,408	34,717	28,887	1,607,297	
DECEMBER	843,803		438,209	54,155	33,716	57,992	11,527	35,983	31,053	1,580,656	
1984											
JANUARY	919,208		508,251	57,211	36,937	61,199	11,728	43,402	25,893	1,719,829	
FEBRUARY	969,308		619,762	58,510	37,290	65,411	12,456	47,676	26,718	1,837,151	
MARCH	1,055,759		680,985	60,625	36,347	69,952	10,810	51,753	28,483	1,974,894	
APRIL	1,065,213		705,077	55,111	38,417	74,427	12,013	55,964	27,831	2,033,055	

(a) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

(b) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE 7 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER BY STATE 8000

WTD

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING(A)				
NEW SOUTH WALES								
1983								
NOVEMBER	136,306	26,145	124,303	11,993	12,860	3,860	13,753	329,220
DECEMBER	112,079	17,245	109,892	16,103	11,531	4,143	12,851	273,864
1984								
JANUARY	113,935	23,876	94,438	12,523	12,083	3,197	11,770	271,822
FEBRUARY	147,338	39,477	122,847	17,278	17,963	3,171	15,858	343,932
MARCH	140,799	32,496	136,756	14,575	13,761	4,189	15,924	358,900
APRIL	122,396	24,473	111,544	9,303	12,863	3,067	13,644	297,290
VICTORIA								
1983								
NOVEMBER	156,207	12,357	57,396	9,857	2,228	6,405	6,488	251,138
DECEMBER	149,834	8,651	59,823	9,935	3,268	5,208	5,207	235,826
1984								
JANUARY	133,461	12,059	59,833	2,801	2,923	6,100	4,682	221,859
FEBRUARY	152,118	15,293	74,318	2,629	2,033	6,100	6,114	257,505
MARCH	163,487	15,000	79,848	2,331	4,955	5,483	6,355	277,439
APRIL	146,204	12,239	75,863	1,106	2,211	5,600	5,588	248,811
QUEENSLAND								
1983								
NOVEMBER	55,732	21,516	54,565	491	13,251	11,764	2,393	159,712
DECEMBER	47,273	13,093	56,723	187	14,772	8,727	2,658	143,433
1984								
JANUARY	51,443	17,905	48,476	985	12,555	6,849	2,449	140,662
FEBRUARY	66,193	28,684	58,956	309	16,725	9,509	2,951	183,707
MARCH	58,845	22,740	50,854	543	19,870	11,563	3,831	168,246
APRIL	49,343	18,415	39,725	113	20,320	9,740	2,676	140,532
SOUTH AUSTRALIA								
1983								
NOVEMBER	35,009	13,173	20,881	-	1,209	1,333	3,249	74,854
DECEMBER	29,830	10,296	22,540	-	1,459	1,007	3,872	69,004
1984								
JANUARY	28,990	7,696	27,059	-	1,175	1,169	3,355	69,464
FEBRUARY	38,962	19,223	28,235	-	1,233	1,510	3,704	92,867
MARCH	37,371	15,930	38,406	-	1,584	1,473	5,152	100,116
APRIL	31,167	11,561	28,486	-	1,278	1,748	4,161	78,401
WESTERN AUSTRALIA								
1983								
NOVEMBER	40,444	10,739	31,372	3,072	1,372	2,135	4,362	93,496
DECEMBER	29,459	4,445	31,942	3,317	1,766	1,417	5,700	76,111
1984								
JANUARY	32,239	8,155	28,078	1,187	1,580	1,278	6,234	78,751
FEBRUARY	39,154	10,551	31,889	1,531	1,519	1,825	6,556	92,825
MARCH	33,798	9,952	38,639	2,489	1,568	2,951	7,176	96,373
APRIL	36,235	8,480	46,761	2,615	1,200	2,780	7,975	104,046
TASMANIA								
1983								
NOVEMBER	8,763	1,715	5,653	1,120	32	3,675	1,726	22,684
DECEMBER	6,966	689	3,558	448	201	1,792	1,532	15,186
1984								
JANUARY	8,356	1,026	2,928	289	191	2,394	1,348	16,552
FEBRUARY	9,275	1,362	4,559	295	18	2,124	1,436	19,049
MARCH	10,826	1,131	4,826	503	22	1,363	2,245	20,916
APRIL	9,113	783	3,406	213	149	1,735	1,405	16,804
NORTHERN TERRITORY								
1983								
NOVEMBER	997	122	(B)	-	436	7,121	(B)	9,287
DECEMBER	818	33	(B)	-	460	6,349	(B)	8,083
1984								
JANUARY	1,268	325	(B)	-	205	10,102	(B)	12,389
FEBRUARY	1,336	588	(B)	-	211	7,729	(B)	10,666
MARCH	1,487	623	(B)	-	260	8,269	(B)	11,581
APRIL	1,031	280	(B)	-	257	7,255	(B)	9,263
AUSTRALIAN CAPITAL TERRITORY								
1983								
NOVEMBER	8,241	1,323	12,720 (C)	-	970	1,412	713 (C)	24,768
DECEMBER	7,634	1,516	11,591 (C)	-	1,217	1,107	303 (C)	22,745
1984								
JANUARY	9,024	2,018	7,994 (C)	-	1,454	1,515	357 (C)	21,873
FEBRUARY	10,598	3,651	12,598 (C)	-	1,721	1,519	686 (C)	30,171
MARCH	9,780	3,613	10,325 (C)	-	766	1,955	493 (C)	26,290
APRIL	9,721	2,424	10,626 (C)	-	795	1,645	418 (C)	25,189

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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

(C) - INCLUDES N.T.

TABLE 8 - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED														LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (12)
	FOR DWELLINGS														
	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS	TOTAL		FOR ALTER- ATIONS AND ADDITIONS	CANCELL- ATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (12)							
				HOUSES	OTHER DWELLINGS										
	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
NEW SOUTH WALES															
1983															
NOVEMBER	1,285	48,254	575	21,245	7,191	259,721	8,125	294,391	924	34,829	22,559	17,016	252,836	674,755	
DECEMBER	1,183	47,422	492	20,094	5,695	216,348	6,667	256,732	703	27,132	16,238	13,598	305,274	635,533	
1984															
JANUARY	1,121	42,256	371	15,740	5,594	213,826	6,372	243,730	714	28,092	17,511	15,965	170,314	706,184	
FEBRUARY	1,367	52,173	444	27,785	7,257	283,974	8,189	322,451	1,081	41,481	24,727	17,392	267,142	758,736	
MARCH	1,364	54,037	530	21,731	7,174	282,732	8,069	318,765	999	39,735	24,833	20,800	245,041	834,517	
APRIL	1,246	49,607	383	16,823	5,754	230,860	6,619	266,209	764	31,081	20,654	18,944	271,034	829,746	
VICTORIA															
1983															
NOVEMBER	1,281	38,017	602	18,733	6,455	194,388	7,863	236,571	475	14,567	17,357	5,656	184,715	497,345	
DECEMBER	1,203	37,498	591	19,328	5,715	179,000	7,120	223,158	391	12,668	14,639	5,593	260,846	467,983	
1984															
JANUARY	1,089	34,127	521	18,200	5,362	169,532	6,566	208,078	406	13,781	13,518	5,051	185,295	495,625	
FEBRUARY	1,244	38,750	582	19,982	6,216	198,773	7,570	242,411	472	15,094	17,391	6,994	233,339	507,446	
MARCH	1,453	47,573	601	21,047	6,593	208,839	7,961	261,322	486	16,137	17,284	6,776	224,131	549,524	
APRIL	1,234	41,544	522	17,492	5,683	189,775	7,057	236,184	382	12,627	15,733	6,054	210,383	579,933	
QUEENSLAND															
1983															
NOVEMBER	1,030	32,793	467	15,984	3,249	110,935	4,578	153,156	168	6,556	9,068	2,342	122,804	187,393	
DECEMBER	900	30,682	427	16,034	2,729	96,717	3,902	137,387	154	6,466	5,436	3,456	143,921	172,793	
1984															
JANUARY	827	27,084	398	14,357	2,827	99,221	3,885	133,477	167	7,185	6,270	3,432	112,134	182,602	
FEBRUARY	1,152	36,312	467	17,625	3,571	126,770	4,947	174,225	243	9,482	8,084	4,030	139,077	197,591	
MARCH	1,180	39,934	464	17,785	3,188	110,517	4,656	160,293	196	7,953	7,388	5,623	149,351	191,613	
APRIL	974	35,688	362	13,844	2,503	91,000	3,675	133,543	164	6,989	6,048	3,844	114,193	198,837	
SOUTH AUSTRALIA															
1983															
NOVEMBER	409	12,603	157	4,436	1,917	57,815	2,301	69,683	182	5,171	4,219	1,149	57,762	94,966	
DECEMBER	340	10,570	167	5,322	1,706	53,112	2,046	64,253	167	4,751	2,345	1,451	54,194	99,332	
1984															
JANUARY	300	9,400	139	4,260	1,736	55,804	2,012	64,321	163	5,143	3,244	948	55,006	106,749	
FEBRUARY	516	16,577	145	4,845	2,252	71,445	2,699	85,841	214	7,026	4,912	2,444	56,051	123,747	
MARCH	570	20,086	120	4,237	2,234	75,793	2,698	92,412	226	7,704	5,350	1,689	69,070	140,432	
APRIL	454	15,573	130	4,324	1,723	58,504	2,132	72,036	175	6,365	3,745	2,346	65,009	142,249	
WESTERN AUSTRALIA															
1983															
NOVEMBER	878	25,431	129	3,333	2,288	64,712	3,065	87,477	230	6,019	4,468	2,029	66,732	136,013	
DECEMBER	707	21,325	92	2,435	1,888	55,373	2,445	72,599	239	6,534	2,974	1,427	71,141	137,644	
1984															
JANUARY	618	18,274	81	2,451	1,961	58,026	2,467	73,132	193	5,619	2,762	1,703	60,565	147,225	
FEBRUARY	793	22,981	111	3,175	2,270	66,669	2,936	85,619	238	7,205	3,663	1,923	69,044	160,212	
MARCH	860	25,388	99	2,539	2,307	68,446	3,005	89,137	261	7,236	4,068	2,078	79,481	167,015	
APRIL	902	28,875	119	3,652	2,352	71,539	3,081	96,064	292	7,982	3,261	2,565	74,031	187,655	
TASMANIA															
1983															
NOVEMBER	118	3,390	17	432	790	18,862	893	22,041	32	643	1,061	343	17,681	31,560	
DECEMBER	92	2,648	8	191	531	12,347	606	14,673	25	513	683	297	20,741	25,529	
1984															
JANUARY	104	2,993	10	235	530	13,324	629	16,206	15	346	704	264	11,964	29,295	
FEBRUARY	101	2,859	11	268	656	15,942	742	18,385	26	684	800	396	17,121	29,998	
MARCH	114	3,159	10	236	701	17,521	796	20,244	29	672	1,165	563	18,395	31,664	
APRIL	91	2,501	15	384	566	13,919	657	16,425	15	379	1,133	460	17,937	30,173	
NORTHERN TERRITORY															
1983															
NOVEMBER	29	1,374	37	2,084	132	5,829	164	7,822	34	1,465	370	-	7,950	11,822	
DECEMBER	18	774	48	2,481	98	4,828	149	7,361	15	722	155	54	8,383	11,435	
1984															
JANUARY	71	2,872	55	3,129	153	6,388	224	9,993	55	2,396	170	961	6,878	15,665	
FEBRUARY	65	2,719	31	1,439	163	6,508	228	9,109	36	1,557	172	365	8,356	17,025	
MARCH	66	2,714	50	2,326	164	6,541	228	9,245	52	2,336	376	251	8,555	19,177	
APRIL	34	1,406	43	2,169	136	5,688	175	7,540	38	1,723	242	47	7,880	20,263	
AUSTRALIAN CAPITAL TERRITORY															
1983															
NOVEMBER	48	1,940	143	4,626	486	18,202	590	22,126	77	2,442	1,721	1,063	22,765	35,543	
DECEMBER	49	1,910	101	4,042	431	16,793	517	20,135	71	2,610	1,438	1,247	24,392	32,407	
1984															
JANUARY	43	1,562	84	2,966	454	17,365	526	20,041	55	1,832	1,715	1,100	15,777	36,484	
FEBRUARY	76	2,692	124	4,593	572	22,886	688	26,183	84	3,788	1,864	1,055	20,557	42,356	
MARCH	71	2,373	91	3,434	530	20,483	626	21,694	66	2,596	1,970	1,185	24,334	40,952	
APRIL	72	2,793	100	3,802	461	18,594	571	22,672	62	2,717	1,718	955	19,536	44,197	

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED