



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA AUGUST 1980

INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra (062) 52 7117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

For copies of this publication contact Information Services, Canberra (062) 52 6627 or State offices.

MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in August 1980 was \$605.6 million, a decrease of \$41.9 million on July 1980, but an increase of \$11.6 million on the August 1979 figures.

First mortgage (or equivalent) finance was provided for 22,053 dwelling units in August 1980. This was 2,027 units less than July 1980 and 2,208 units less than August 1979.

Loans approved for the construction of dwellings in August 1980 totalled \$110.1 million, a decrease of \$1.6 million on July 1980, and \$1.9 million less than August 1979.

EXPLANATORY NOTES

Introduction

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

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

- for *trading banks* the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.
- for *savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (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. For December the data for the banks that normally balance on the last Wednesday relate to a 3 week period as the monthly 'balance date' for these banks was brought forward because of the Christmas holidays.

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

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1980 issue of this publication.

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

Related publications

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

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—issued monthly

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

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

Symbols and other usages

Dwgs number of dwelling units
— nil or rounded to zero
n.a. not available.

R. J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1977/78	98,175	2,025,190	35,761	629,591	57,162	1,500,697	9,734	228,367	9,564	296,185
1978/79	105,178	2,393,573	40,538	751,077	67,695	1,881,017	7,323	183,552	10,675	332,269
1979/80	186,635	2,547,556	40,162	761,395	70,268	2,091,135	6,319	167,446	18,092	366,302
MONTHS -										
1979										
JULY	8,706	203,833	3,083	58,447	5,173	145,480	459	11,788	870	28,513
AUGUST	9,604	228,644	3,950	75,498	5,586	157,591	538	14,470	902	30,663
SEPTEMBER	9,016	206,846	3,143	58,421	5,311	152,180	472	12,766	725	24,788
OCTOBER	9,625	228,038	4,165	76,547	6,352	180,797	452	11,595	827	29,436
NOVEMBER	8,829	211,103	3,184	55,665	6,344	185,479	510	13,157	884	31,574
DECEMBER	7,124	169,257	2,443	43,731	4,747	140,955	785	18,107	704	26,025
1980										
JANUARY	9,532	230,610	3,540	66,842	5,255	157,919	583	15,248	757	26,308
FEBRUARY	8,908	216,153	3,466	67,345	6,358	192,059	649	17,243	871	31,787
MARCH	9,232	222,121	3,284	63,118	6,592	204,112	570	15,448	870	31,861
APRIL	9,007	217,073	3,843	75,741	5,960	163,540	495	13,418	855	29,718
MAY	9,132	223,323	3,163	61,689	6,768	210,583	522	13,918	867	34,816
JUNE	7,920	193,355	2,978	58,281	5,822	180,434	364	10,296	968	38,421
JULY	8,408	203,886	3,810	78,516	6,925	218,296	369	10,424	992	38,267
AUGUST	7,441	186,239	3,489	73,480	6,187	196,597	330	9,510	1,108	41,712
OTHER DWELLINGS										
YEARS -										
1977/78	5,832	114,572	2,602	45,442	8,161	199,266	682	13,157	710	26,036
1978/79	6,233	136,994	3,414	64,533	8,088	215,317	417	10,988	1,046	35,273
1979/80	6,095	149,734	3,578	72,118	9,109	274,285	258	7,306	966	38,210
MONTHS -										
1979										
JULY	521	11,934	282	5,540	581	15,972	11	216	57	1,749
AUGUST	594	13,940	344	7,213	617	17,857	30	840	67	2,330
SEPTEMBER	521	12,926	284	5,310	604	16,931	24	620	73	2,733
OCTOBER	515	12,441	352	6,931	758	22,193	18	456	75	2,788
NOVEMBER	507	12,512	282	5,824	803	21,631	25	655	99	3,453
DECEMBER	419	10,127	193	3,699	571	17,651	14	382	72	2,864
1980										
JANUARY	518	12,757	328	6,428	702	20,948	22	643	75	3,041
FEBRUARY	566	14,509	307	6,306	960	29,269	23	667	106	3,757
MARCH	532	13,414	299	5,925	1,015	31,229	38	1,159	85	3,842
APRIL	486	12,616	333	6,630	843	26,380	21	665	65	3,213
MAY	516	13,165	302	6,098	895	26,684	19	639	102	4,324
JUNE	480	10,302	272	6,214	768	24,421	13	364	98	4,124
JULY	431	11,184	305	6,071	895	29,554	19	539	108	5,520
AUGUST	422	10,685	330	6,965	813	30,180	14	396	98	4,237
TOTAL										
YEARS -										
1977/78	104,007	2,139,762	36,363	675,033	65,343	1,699,963	10,330	241,524	14,274	322,221
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,434	7,740	194,540	11,721	367,542
1979/80	112,730	2,697,290	43,740	833,423	79,377	2,365,421	6,377	174,752	11,058	404,512
MONTHS -										
1979										
JULY	9,227	215,767	3,365	63,987	5,754	161,452	470	11,996	927	30,262
AUGUST	10,198	242,584	4,294	82,711	6,203	176,848	568	15,310	969	32,993
SEPTEMBER	9,537	216,072	3,427	63,731	5,915	169,117	496	13,386	798	27,513
OCTOBER	10,140	249,479	4,517	83,478	7,110	202,990	478	12,051	902	32,216
NOVEMBER	9,336	223,615	3,466	61,489	7,147	209,110	535	13,812	983	35,427
DECEMBER	7,543	179,384	2,636	47,430	5,318	156,680	719	18,489	776	28,889
1980										
JANUARY	10,050	248,363	3,868	73,270	5,957	178,867	605	15,891	832	31,344
FEBRUARY	9,474	229,657	3,773	73,651	7,318	221,328	672	17,910	977	35,544
MARCH	9,764	235,535	3,503	69,043	7,607	235,341	688	16,687	955	35,783
APRIL	9,493	229,689	4,176	82,371	6,803	209,920	516	14,083	920	32,931
MAY	9,648	236,488	3,465	67,767	7,663	239,187	541	14,557	969	39,148
JUNE	8,328	203,657	3,250	64,495	6,502	204,855	377	10,660	1,050	42,545
JULY	8,839	214,990	4,115	84,587	7,830	247,955	388	10,963	1,100	43,787
AUGUST	7,863	196,924	3,819	80,445	7,000	226,783	344	9,986	1,206	45,949

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 -										
1977/78	12,225	244,615	1,539	40,944	1,088	19,107	4,694	129,910	229,962	5,114,686
1978/79	9,113	204,185	1,513	42,891	3,484	56,622	4,577	136,910	250,016	5,982,017
1979/80	10,890	223,844	1,521	45,182	5,211	92,781	4,444	149,981	294,750	6,445,532
MONTHS -										
1979										
JULY	909	19,586	94	2,833	440	7,453	334	11,046	20,058	488,971
AUGUST	910	19,537	114	3,434	460	7,794	360	10,924	22,424	548,555
SEPTEMBER	677	15,103	105	3,107	424	7,221	383	12,304	20,256	491,934
OCTOBER	759	15,489	106	3,214	466	8,499	429	14,796	23,181	568,411
NOVEMBER	883	19,689	146	4,823	496	8,385	425	13,754	21,781	543,140
DECEMBER	795	16,251	132	3,768	391	6,604	359	12,430	17,310	437,128
1980										
JANUARY	769	17,299	116	3,284	398	7,129	346	11,668	21,296	538,304
FEBRUARY	872	18,273	154	4,586	433	8,004	391	13,837	22,182	566,467
MARCH	854	19,529	149	4,303	458	8,391	390	13,720	22,319	582,603
APRIL	896	19,803	139	4,155	405	7,805	326	11,436	21,926	562,690
MAY	1,011	23,890	147	4,753	475	7,978	357	12,541	22,442	592,671
JUNE	853	20,284	119	3,722	365	7,520	344	12,125	19,725	524,638
JULY	716	16,479	129	4,350	498	10,003	362	11,392	22,289	591,919
AUGUST	711	15,088	138	4,253	437	8,148	417	15,162	20,258	550,189
OTHER DWELLINGS										
YEARS -										
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,144	420,865
1978/79	562	7,333	56	1,739	382	5,143	342	10,699	20,580	490,013
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,550
MONTHS -										
1979										
JULY	68	929	6	172	45	371	15	529	1,586	37,412
AUGUST	51	665	12	313	40	505	82	2,649	1,837	45,512
SEPTEMBER	34	442	4	108	30	338	34	1,813	1,607	39,521
OCTOBER	57	783	4	124	56	979	44	1,187	1,879	47,874
NOVEMBER	61	764	4	139	39	841	33	961	1,853	48,580
DECEMBER	55	772	5	192	56	777	22	673	1,407	37,137
1980										
JANUARY	41	565	3	110	37	699	23	744	1,749	45,975
FEBRUARY	30	524	9	218	53	898	22	782	2,076	56,921
MARCH	52	840	7	221	42	638	19	586	2,089	57,854
APRIL	49	887	7	190	60	988	10	604	1,880	52,173
MAY	48	867	3	91	57	1,192	18	685	1,908	55,645
JUNE	30	444	-	3	29	597	14	477	1,688	46,946
JULY	43	629	7	221	28	574	35	1,315	1,871	55,632
AUGUST	55	864	7	444	31	696	25	383	1,795	55,436
TOTAL										
YEARS -										
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,070	139,580	249,186	5,535,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	270,596	6,472,036
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,281	7,017,082
MONTHS -										
1979										
JULY	977	20,515	100	3,085	485	7,824	349	11,575	21,654	526,383
AUGUST	961	20,292	126	3,747	580	8,299	442	13,573	24,261	594,067
SEPTEMBER	711	15,545	109	3,215	454	7,559	416	13,317	21,863	531,455
OCTOBER	816	16,272	110	3,338	522	9,478	473	15,383	25,060	616,285
NOVEMBER	944	20,364	150	4,162	535	9,026	458	14,715	23,554	591,720
DECEMBER	760	17,823	137	3,968	447	7,581	381	13,103	18,717	474,265
1980										
JANUARY	810	17,864	119	3,394	435	7,825	369	12,452	23,045	584,279
FEBRUARY	902	18,797	163	4,804	466	8,902	413	13,819	24,178	623,408
MARCH	906	20,369	156	4,524	580	9,029	409	14,306	24,408	640,457
APRIL	945	20,690	146	4,345	465	8,794	342	12,040	23,886	614,863
MAY	1,059	23,957	150	4,844	532	9,170	375	13,286	24,482	648,516
JUNE	883	20,728	119	3,725	394	8,117	358	12,882	21,333	571,384
JULY	759	17,108	136	4,271	526	10,583	397	13,367	24,088	647,551
AUGUST	766	15,952	145	4,697	468	8,844	442	16,125	22,053	605,625

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	19,665	386,136	7,371	120,609	8,841	241,544	2,711	64,096	2,334	63,964
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,589	63,539	2,035	60,768
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
MONTHS -										
1979										
JULY	2,000	48,328	729	14,216	888	26,971	142	4,798	165	5,464
AUGUST	2,028	45,924	860	17,773	926	28,378	96	2,804	140	4,720
SEPTEMBER	1,919	44,346	712	13,126	951	28,429	93	2,804	172	5,598
OCTOBER	1,987	47,806	974	17,699	996	30,703	127	3,534	168	5,882
NOVEMBER	1,759	43,442	670	11,728	941	28,385	145	3,881	188	6,320
DECEMBER	1,413	34,203	498	9,097	699	21,977	212	5,925	134	5,305
1980										
JANUARY	1,766	43,832	692	12,650	739	23,113	157	4,127	136	5,434
FEBRUARY	1,599	39,281	732	14,902	811	25,042	194	5,881	159	5,866
MARCH	1,707	42,297	880	14,298	849	27,172	181	4,216	158	4,852
APRIL	1,841	46,217	816	16,183	978	31,510	130	3,576	139	4,425
MAY	1,377	50,460	665	14,792	986	32,140	153	4,078	148	5,309
JUNE	1,706	43,291	618	12,646	961	31,923	106	3,107	157	5,572
JULY	1,854	45,055	832	17,143	1,078	35,159	113	3,080	115	4,106
AUGUST	1,758	44,863	834	17,467	1,029	33,167	91	2,652	145	5,031
OTHER DWELLINGS										
YEARS -										
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
MONTHS -										
1979										
JULY	7	134	29	535	6	190	-	-	2	154
AUGUST	9	134	42	649	-	-	-	-	2	79
SEPTEMBER	9	146	35	567	6	219	-	-	-	48
OCTOBER	5	145	37	600	3	89	-	-	2	96
NOVEMBER	4	48	34	589	6	206	-	-	3	149
DECEMBER	8	93	11	165	2	85	-	-	-	110
1980										
JANUARY	4	76	44	648	6	272	-	-	-	-
FEBRUARY	2	60	26	494	1	454	-	-	1	12
MARCH	6	164	32	593	4	189	-	-	1	35
APRIL	7	184	35	544	11	326	-	-	4	164
MAY	18	445	24	380	6	127	-	-	5	269
JUNE	2	48	26	441	9	308	-	-	-	-
JULY	8	210	22	230	6	331	-	-	1	232
AUGUST	4	113	39	783	5	185	-	-	2	42
TOTAL										
YEARS -										
1977/78	18,726	381,227	7,564	123,825	8,904	244,350	2,712	64,119	2,391	65,675
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,585	63,665	2,084	62,094
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
MONTHS -										
1979										
JULY	2,007	48,462	758	14,751	894	27,169	182	4,798	167	5,558
AUGUST	2,037	50,058	910	18,422	926	28,378	96	2,804	142	4,799
SEPTEMBER	1,824	44,492	747	13,633	957	28,548	93	2,804	172	5,606
OCTOBER	1,992	47,951	1,011	18,299	999	30,792	127	3,534	162	5,988
NOVEMBER	1,763	43,490	704	12,313	947	29,191	145	3,881	191	6,469
DECEMBER	1,421	34,296	509	9,262	701	22,862	212	5,925	134	5,415
1980										
JANUARY	1,770	43,908	736	13,586	745	23,385	157	4,127	136	5,434
FEBRUARY	1,501	39,341	700	15,396	821	25,430	194	5,881	166	5,818
MARCH	1,713	42,442	712	14,891	853	27,361	181	4,216	151	4,887
APRIL	1,848	46,401	851	16,727	989	31,842	130	3,576	143	4,589
MAY	1,395	50,905	689	15,172	992	32,267	153	4,078	153	5,578
JUNE	1,708	43,335	646	13,287	970	32,231	106	3,107	157	5,572
JULY	1,862	45,265	854	17,373	1,084	35,490	113	3,080	116	4,338
AUGUST	1,762	44,975	859	18,250	1,034	33,332	91	2,652	147	5,073

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,086	25,590	42,927	934,915
1978/79	1,249	26,175	303	8,720	454	7,455	877	25,380	45,979	1,186,275
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
MONTHS -										
1979										
JULY	127	2,778	23	769	77	1,053	76	2,381	4,267	106,698
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,377	111,139
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	3,993	99,971
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,547	112,850
NOVEMBER	120	2,648	19	584	71	1,039	68	2,188	3,981	100,635
DECEMBER	93	2,101	23	598	57	833	58	1,786	3,179	81,425
1980										
JANUARY	101	2,244	27	765	57	773	70	2,193	3,745	95,539
FEBRUARY	125	3,812	21	555	56	871	48	1,781	3,745	96,331
MARCH	159	4,862	20	519	62	1,071	49	1,653	3,837	100,100
APRIL	149	3,686	22	621	68	1,462	34	1,240	4,177	108,926
MAY	129	2,923	17	663	57	1,047	42	1,371	4,174	112,775
JUNE	127	3,021	22	817	55	1,162	51	1,727	3,803	103,466
JULY	112	2,490	18	561	68	1,158	59	1,932	4,249	110,684
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,078	109,015
OTHER DWELLINGS										
YEARS -										
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
MONTHS -										
1979										
JULY	-	-	-	-	-	1	1	38	45	1,060
AUGUST	-	-	-	-	-	-	-	-	53	862
SEPTEMBER	-	-	-	-	-	-	-	-	50	920
OCTOBER	-	-	-	-	-	-	-	-	47	932
NOVEMBER	-	-	-	-	-	-	-	-	47	986
DECEMBER	-	-	-	-	-	-	-	-	21	453
1980										
JANUARY	-	-	-	-	-	-	2	57	56	1,053
FEBRUARY	-	-	-	-	-	-	-	-	41	1,020
MARCH	-	-	-	-	1	38	-	-	44	1,011
APRIL	-	-	-	-	2	33	-	-	59	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	38	1,026
AUGUST	-	-	-	-	-	-	-	-	46	1,100
TOTAL										
YEARS -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,089	25,747	43,305	943,725
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	46,416	1,115,488
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,568	48,386	1,241,549
MONTHS -										
1979										
JULY	127	2,778	23	769	77	1,054	77	2,419	4,312	107,758
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,430	112,081
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	4,043	108,891
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,594	113,782
NOVEMBER	120	2,648	19	584	71	1,039	68	2,188	4,028	101,623
DECEMBER	93	2,101	23	598	57	833	58	1,786	3,280	81,878
1980										
JANUARY	101	2,244	27	765	57	773	72	2,458	3,881	96,592
FEBRUARY	125	3,812	21	555	56	871	48	1,781	3,786	97,351
MARCH	159	4,862	20	519	63	1,101	49	1,653	3,881	101,111
APRIL	149	3,686	22	621	70	1,495	34	1,240	4,236	110,177
MAY	129	2,923	17	663	57	1,047	42	1,371	4,227	113,996
JUNE	127	3,021	22	817	61	1,288	51	1,727	3,848	104,389
JULY	112	2,490	18	561	69	1,181	59	1,932	4,287	111,710
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,124	110,115

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 -										
1977/78	11,552	245,038	5,536	94,366	8,746	241,966	2,975	69,989	1,656	39,965
1978/79	10,999	252,563	4,755	98,819	9,737	292,276	2,846	51,805	1,677	52,930
1979/80	10,308	244,435	3,687	70,743	9,374	293,513	1,465	38,311	1,468	50,289
MONTHS -										
1979										
JULY	894	21,192	322	6,551	731	22,111	119	3,118	148	4,585
AUGUST	1,060	24,857	387	7,186	785	22,558	164	4,293	184	7,268
SEPTEMBER	873	21,961	322	5,977	716	21,427	143	3,781	105	4,041
OCTOBER	992	23,995	489	8,269	898	27,139	113	2,842	125	5,141
NOVEMBER	911	21,856	279	4,858	904	28,331	102	2,595	128	4,957
DECEMBER	695	15,879	225	3,899	688	21,483	131	3,331	98	3,361
1980										
JANUARY	903	24,181	288	5,620	736	23,186	122	3,196	111	4,167
FEBRUARY	861	20,228	314	6,345	822	26,917	127	3,291	123	5,180
MARCH	842	19,866	280	5,879	881	26,185	138	3,718	99	4,681
APRIL	807	18,545	314	6,247	710	22,898	127	3,426	112	4,474
MAY	772	18,077	288	5,520	822	27,231	185	2,800	127	5,537
JUNE	698	16,798	259	4,392	681	22,132	74	2,088	108	5,657
JULY	681	15,638	369	7,370	922	29,372	70	2,878	119	5,108
AUGUST	600	14,930	385	6,232	755	25,814	195	2,889	194	6,863
OTHER DWELLINGS										
YEARS -										
1977/78	1,293	26,549	489	7,691	1,650	46,463	143	2,930	413	11,423
1978/79	1,002	22,894	491	9,361	1,432	44,374	67	1,881	300	13,067
1979/80	836	20,539	427	8,271	1,399	49,981	30	880	188	7,976
MONTHS -										
1979										
JULY	71	1,755	42	888	98	2,383	2	51	9	450
AUGUST	91	2,190	41	799	108	3,307	8	253	8	372
SEPTEMBER	67	1,499	40	754	95	2,985	3	80	17	712
OCTOBER	86	2,060	49	800	122	4,800	1	29	9	338
NOVEMBER	77	1,958	32	705	124	4,748	2	38	15	566
DECEMBER	67	1,719	18	403	104	3,697	-	-	14	494
1980										
JANUARY	61	1,538	29	594	118	3,961	3	91	17	684
FEBRUARY	60	1,552	33	554	135	4,658	2	57	16	635
MARCH	60	1,681	39	556	141	5,865	3	92	23	1,354
APRIL	61	1,516	37	959	129	5,220	3	92	9	355
MAY	72	1,835	39	707	125	4,608	2	63	29	1,219
JUNE	49	1,236	28	552	108	3,852	1	38	22	887
JULY	49	1,245	36	721	144	5,269	8	226	24	1,423
AUGUST	58	1,341	51	985	131	4,469	2	43	20	1,148
TOTAL										
YEARS -										
1977/78	12,845	271,587	5,945	102,059	10,396	288,429	3,118	72,839	1,969	71,388
1978/79	12,001	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,977	65,997
1979/80	11,146	264,974	4,114	79,814	10,773	343,499	1,495	39,191	1,656	60,265
MONTHS -										
1979										
JULY	965	22,947	364	7,439	821	25,894	121	3,161	157	4,955
AUGUST	1,151	27,047	428	7,985	893	25,945	172	4,546	182	7,640
SEPTEMBER	940	23,460	362	6,731	811	24,413	146	3,781	122	4,753
OCTOBER	1,078	26,055	458	9,069	1,020	31,945	114	2,867	134	5,479
NOVEMBER	988	23,814	311	5,563	1,028	33,879	104	2,633	143	5,523
DECEMBER	762	17,598	243	4,302	792	25,180	131	3,331	112	3,705
1980										
JANUARY	964	22,719	317	6,214	854	27,147	125	3,287	120	4,891
FEBRUARY	929	21,780	347	6,890	957	31,585	129	3,348	139	5,795
MARCH	910	21,347	319	6,435	1,022	33,170	141	3,818	122	6,035
APRIL	868	20,061	351	7,206	839	28,118	130	3,518	121	4,829
MAY	844	19,912	327	6,227	947	31,839	107	2,863	156	6,756
JUNE	747	18,834	287	4,944	789	25,384	75	2,846	130	5,944
JULY	730	16,883	405	8,091	1,060	34,641	78	2,296	143	6,531
AUGUST	658	16,271	356	7,217	886	29,423	107	2,932	174	7,211

OF NEWLY ERRECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	5,279	114,521	102	2,767	100	1,380	893	20,939	36,749	650,853
1978/79	3,285	75,968	85	2,592	273	3,849	858	23,772	33,637	845,774
1979/80	3,777	89,928	77	2,485	944	8,218	853	28,692	31,353	820,619
MONTHS -										
1979										
JULY	450	10,949	5	152	35	503	40	1,449	2,750	78,562
AUGUST	470	11,658	6	210	57	897	100	3,053	3,221	81,980
SEPTEMBER	213	4,540	8	259	42	468	58	1,819	2,480	64,193
OCTOBER	268	5,068	5	164	43	697	81	2,619	2,934	76,934
NOVEMBER	336	7,951	16	469	51	866	63	1,991	2,790	73,874
DECEMBER	263	6,603	8	300	41	511	49	1,532	2,198	56,639
1980										
JANUARY	276	6,734	6	186	43	697	43	1,344	2,538	66,311
FEBRUARY	313	6,886	5	156	33	439	56	1,860	2,654	71,082
MARCH	261	6,585	7	171	48	888	57	1,856	2,613	71,469
APRIL	296	7,033	6	226	50	763	44	1,577	2,466	65,189
MAY	376	9,132	3	124	63	877	35	1,845	2,591	70,343
JUNE	245	6,069	2	68	38	612	21	707	2,126	57,843
JULY	217	4,780	5	193	53	1,813	28	872	2,464	66,421
AUGUST	252	6,987	9	336	74	950	42	1,364	2,296	63,865
OTHER DWELLINGS										
YEARS -										
1977/78	253	3,324	18	549	28	465	80	2,027	4,187	181,441
1978/79	176	2,252	11	427	88	1,101	63	2,134	3,632	98,811
1979/80	190	3,473	5	285	78	1,194	43	1,548	3,190	94,072
MONTHS -										
1979										
JULY	21	293	1	55	4	67	6	195	246	6,737
AUGUST	11	161	1	35	9	152	2	54	279	7,403
SEPTEMBER	11	139	-	-	7	64	7	220	247	6,454
OCTOBER	14	182	-	-	7	94	1	58	289	8,355
NOVEMBER	22	248	1	38	5	68	4	115	282	8,468
DECEMBER	20	301	1	38	8	185	6	198	238	6,946
1980										
JANUARY	9	120	1	47	5	119	6	206	249	7,360
FEBRUARY	13	309	-	-	10	86	2	87	279	7,942
MARCH	21	437	-	-	5	66	1	48	381	9,359
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	90	291	9,124
JUNE	7	173	-	-	3	64	1	28	219	6,830
JULY	11	214	1	39	5	93	2	90	280	9,320
AUGUST	21	466	-	116	6	173	4	124	293	8,805
TOTAL										
YEARS -										
1977/78	5,532	117,845	120	3,316	128	1,865	883	22,966	40,936	952,294
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,269	943,785
1979/80	3,967	93,406	82	2,690	614	9,412	896	22,240	34,543	920,691
MONTHS -										
1979										
AUGUST	471	11,242	6	287	39	578	52	1,884	2,996	77,299
SEPTEMBER	489	11,819	7	245	66	1,049	102	3,107	3,580	89,383
OCTOBER	224	4,679	8	259	49	532	85	2,839	2,727	78,647
NOVEMBER	282	6,250	5	164	50	791	82	2,669	3,223	85,289
DECEMBER	358	8,199	17	499	56	925	67	2,186	3,072	82,342
1980	283	6,984	9	338	49	697	55	1,730	2,436	63,785
JANUARY	287	6,854	7	233	48	816	49	1,550	2,779	73,671
FEBRUARY	326	6,995	5	156	43	519	58	1,347	2,933	79,024
MARCH	282	7,082	7	171	53	954	58	1,704	2,914	80,828
APRIL	320	7,614	6	226	52	877	49	1,434	2,736	74,283
MAY	393	9,586	3	124	68	1,005	37	1,135	2,882	79,467
JUNE	252	6,242	2	68	41	676	22	735	2,345	64,673
JULY	228	4,994	6	232	58	1,111	38	962	2,744	75,741
AUGUST	273	6,553	9	452	80	1,123	46	1,488	2,589	72,670

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,817,887	4,848	94,362	5,574	172,256
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,086	6,963	218,571
1979/80	74,729	1,769,734	27,821	521,044	50,169	1,461,268	3,398	82,812	6,776	243,386
MONTHS -										
1979										
JULY	5,812	134,311	2,832	37,688	3,554	96,398	158	3,872	557	18,604
AUGUST	6,516	153,863	2,695	50,539	3,875	106,555	278	7,573	578	18,675
SEPTEMBER	6,328	139,739	2,109	39,318	3,644	102,330	236	6,461	448	15,141
OCTOBER	6,646	156,237	2,782	58,579	4,458	122,955	212	5,219	542	18,413
NOVEMBER	6,159	145,805	2,235	39,079	4,499	128,163	263	6,881	568	20,697
DECEMBER	5,816	119,175	1,728	38,735	3,368	97,495	362	9,251	472	17,419
1980										
JANUARY	6,863	165,597	2,560	48,364	3,780	111,620	384	7,925	518	18,787
FEBRUARY	6,448	154,644	2,420	46,098	4,725	140,100	328	8,671	589	20,821
MARCH	6,583	159,998	2,244	42,941	4,862	148,839	271	7,514	621	22,328
APRIL	6,359	152,311	2,713	53,311	4,272	129,126	238	6,416	604	20,819
MAY	6,383	154,786	2,210	41,357	4,960	151,212	264	7,848	592	23,978
JUNE	5,516	133,266	2,181	41,843	4,180	126,379	184	5,181	695	27,792
JULY	5,873	143,193	2,689	54,003	4,925	153,765	186	5,274	758	29,853
AUGUST	5,083	126,444	2,350	49,781	4,403	138,410	134	3,969	809	30,618
OTHER DWELLINGS										
YEARS -										
1977/78	4,478	85,932	2,000	34,535	6,448	150,091	458	10,284	348	12,982
1978/79	5,178	114,803	2,654	50,426	6,599	168,681	345	9,881	697	20,880
1979/80	5,176	127,518	2,772	57,706	7,641	221,832	228	6,426	758	29,116
MONTHS -										
1979										
JULY	443	10,045	211	4,117	485	12,791	9	165	46	1,145
AUGUST	494	11,616	261	5,765	589	13,670	22	587	57	1,879
SEPTEMBER	445	10,381	289	5,049	583	13,726	21	540	56	1,973
OCTOBER	424	10,236	266	5,531	633	17,298	17	431	64	2,344
NOVEMBER	426	10,506	216	4,534	673	16,577	23	617	81	2,738
DECEMBER	344	6,315	184	3,131	465	13,859	14	382	58	2,350
1980										
JANUARY	453	11,143	255	5,186	578	16,115	19	552	58	2,357
FEBRUARY	496	12,888	246	5,258	815	20,147	21	618	89	3,118
MARCH	458	11,569	228	4,776	870	25,975	35	1,067	61	2,453
APRIL	418	10,916	261	5,127	703	20,534	18	573	52	2,694
MAY	426	10,885	239	5,011	764	23,869	17	576	68	2,836
JUNE	349	9,018	216	5,221	643	20,261	12	326	68	3,237
JULY	374	9,649	247	5,120	745	24,059	11	313	83	3,865
AUGUST	368	9,234	244	5,197	677	25,812	12	353	76	3,047
TOTAL										
YEARS -										
1977/78	72,436	1,486,948	24,854	449,149	46,043	1,167,178	4,506	104,566	5,914	185,158
1978/79	79,330	1,794,101	29,953	599,714	54,507	1,468,862	3,122	78,869	7,666	239,451
1979/80	79,905	1,697,252	30,593	578,750	57,818	1,683,180	3,326	88,438	7,534	272,582
MONTHS -										
1979										
JULY	6,255	144,358	2,243	41,797	4,039	109,189	167	4,037	603	19,749
AUGUST	7,818	165,479	2,956	56,304	4,384	120,325	308	8,158	635	28,554
SEPTEMBER	6,773	159,120	2,318	43,367	4,147	110,855	257	7,681	504	17,114
OCTOBER	7,070	166,473	3,048	56,118	5,091	140,253	229	5,658	606	20,757
NOVEMBER	6,585	156,311	2,451	43,613	5,172	146,944	286	7,298	649	23,435
DECEMBER	5,360	127,490	1,884	33,866	3,625	111,364	376	9,833	530	19,769
1980										
JANUARY	7,316	176,740	2,815	53,558	4,388	128,335	323	8,477	568	21,064
FEBRUARY	6,944	167,532	2,686	51,356	5,540	164,247	349	9,481	678	23,931
MARCH	7,141	171,567	2,472	47,717	5,732	174,810	396	8,581	682	24,781
APRIL	6,777	163,227	2,974	58,438	4,975	149,360	256	6,989	656	24,513
MAY	6,809	165,671	2,449	46,368	5,724	175,881	281	7,624	600	26,886
JUNE	5,855	142,284	2,317	46,264	4,823	147,044	196	5,587	763	31,829
JULY	6,247	152,842	2,856	59,123	5,678	177,824	197	5,587	841	32,918
AUGUST	5,443	135,675	2,594	54,978	5,080	164,828	146	4,322	855	33,665

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 -										
1977/78	5,496	184,421	1,026	27,410	850	15,391	2,885	83,281	150,286	3,328,838
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,848	87,758	178,400	4,024,968
1979/80	4,823	99,388	1,172	34,561	3,909	71,929	3,075	105,716	175,572	4,389,058
MONTHS -										
1979										
JULY	332	5,859	66	1,912	326	5,897	212	7,176	13,051	311,711
AUGUST	278	4,423	84	2,472	347	5,861	175	5,375	14,826	355,436
SEPTEMBER	376	8,893	78	2,884	316	5,662	254	8,232	13,783	327,770
OCTOBER	363	6,584	74	2,251	347	6,605	276	9,773	15,700	378,627
NOVEMBER	427	9,081	111	3,050	374	6,480	234	9,675	14,930	368,631
DECEMBER	349	7,547	101	2,870	293	5,260	260	9,112	11,933	298,864
1980										
JANUARY	390	8,321	83	2,333	298	5,656	233	7,331	15,021	376,454
FEBRUARY	434	8,575	128	3,875	344	6,694	287	9,396	15,783	399,074
MARCH	434	8,462	122	3,613	348	6,432	284	10,411	15,869	411,834
APRIL	451	9,084	111	3,388	287	5,581	248	8,619	15,283	388,575
MAY	506	11,835	127	3,966	355	6,854	288	10,125	19,677	489,553
JUNE	481	11,194	95	2,837	272	5,746	272	9,891	13,796	353,329
JULY	387	9,209	106	3,296	377	7,833	275	9,188	15,490	414,814
AUGUST	372	6,836	117	3,592	381	6,044	315	11,609	13,884	377,309
OTHER DWELLINGS										
YEARS -										
1977/78	414	5,434	49	1,381	99	1,629	293	7,586	14,579	310,614
1978/79	384	5,881	44	1,298	291	4,800	319	8,565	16,511	382,795
1979/80	386	5,804	59	1,676	465	7,239	295	9,267	17,780	465,784
MONTHS -										
1979										
JULY	47	636	5	117	41	383	8	296	1,295	29,615
AUGUST	40	504	11	278	31	353	80	2,595	1,585	37,247
SEPTEMBER	23	303	4	108	23	274	26	793	1,310	32,147
OCTOBER	43	681	4	124	49	885	43	1,137	1,543	38,587
NOVEMBER	39	515	3	109	34	581	29	846	1,524	39,124
DECEMBER	35	471	4	154	48	591	16	475	1,148	29,738
1980										
JANUARY	32	445	2	53	32	580	15	521	1,444	37,562
FEBRUARY	17	215	9	218	43	818	20	695	1,756	47,959
MARCH	31	343	7	221	36	542	18	538	1,744	47,484
APRIL	25	386	7	190	56	841	11	347	1,551	41,828
MAY	31	393	3	91	52	1,064	16	575	1,616	45,380
JUNE	23	271	-	3	28	407	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,553	45,286
AUGUST	34	398	7	328	25	523	21	839	1,456	45,531
TOTAL										
YEARS -										
1977/78	5,910	189,855	1,075	28,711	949	17,020	3,178	90,867	164,865	3,639,452
1978/79	5,043	107,844	1,169	32,877	2,968	49,318	3,159	96,523	186,911	4,412,765
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,352	4,854,842
MONTHS -										
1979										
JULY	379	6,495	71	2,029	369	6,200	220	7,472	14,346	341,326
AUGUST	318	4,927	95	2,750	378	6,214	255	7,978	16,331	392,683
SEPTEMBER	401	9,106	74	2,192	339	5,936	288	9,825	15,893	359,917
OCTOBER	406	7,185	78	2,385	396	7,491	319	10,310	17,243	417,214
NOVEMBER	466	9,517	114	3,159	488	7,061	328	10,521	16,454	407,755
DECEMBER	384	8,818	105	3,024	341	5,851	276	9,567	13,081	328,682
1980										
JANUARY	422	8,765	85	2,396	330	6,236	248	8,452	16,465	414,816
FEBRUARY	451	8,790	137	4,093	387	7,512	307	10,991	17,459	447,033
MARCH	465	9,305	129	3,634	384	6,974	382	10,349	17,613	458,518
APRIL	476	9,390	118	3,498	343	6,422	259	8,966	16,834	430,483
MAY	537	11,428	138	4,057	407	7,118	296	10,780	17,293	454,853
JUNE	594	11,465	95	2,840	292	6,153	285	10,348	15,148	482,522
JULY	419	9,624	112	3,478	399	8,291	308	10,413	17,849	469,100
AUGUST	406	7,234	124	3,920	326	6,567	336	12,448	15,340	422,048

TABLE 5 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
1988

	BANKS		BUILDING SOCIETIES			GOVERNMENT				TOTAL
	SAVINGS	TRADING	PERMANENT	TERM- LENDING	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1977/78	184,829	195,598	33,297	3,336	21,517	2,963	1,242	9,437	7,688	379,787
1978/79	182,130	190,285	43,761	3,243	24,233	2,195	1,879	24,847	6,761	398,558
1979/80	99,646	217,885	49,757	2,183	17,594	1,956	1,236	37,312	8,788	433,988
MONTHS -										
1978										
JULY	8,145	16,682	3,682	76	1,737	227	51	2,793	759	32,863
AUGUST	8,979	19,214	4,689	363	1,112	216	112	3,755	637	38,997
SEPTEMBER	7,833	16,548	3,966	130	1,921	173	179	2,888	768	33,518
OCTOBER	8,776	22,854	4,568	118	1,763	188	111	2,869	478	42,517
NOVEMBER	8,923	18,127	4,895	297	1,484	215	178	2,187	571	38,893
DECEMBER	6,338	11,717	3,218	183	1,133	85	56	2,364	442	25,922
1989										
JANUARY	7,824	17,988	3,278	49	1,355	95	42	2,985	593	34,111
FEBRUARY	8,355	17,412	4,356	257	1,097	127	34	3,324	318	35,877
MARCH	8,867	16,454	4,285	116	1,611	174	59	3,299	666	35,851
APRIL	9,876	23,961	4,385	178	1,467	167	155	2,661	582	42,634
MAY	9,348	19,976	4,725	154	1,383	115	128	2,848	644	40,634
JUNE	7,838	19,822	4,253	155	1,359	134	127	2,659	478	36,113
JULY	8,767	23,519	4,613	213	1,476	218	136	3,214	628	43,865
AUGUST	7,831	28,174	4,746	286	1,367	167	72	2,364	737	38,344
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1977/78	184,883	11,278	98,351	4,465	33,813	5,429	681	1,138	7,357	258,512
1978/79	117,888	11,947	98,294	4,396	48,598	3,888	824	2,388	18,768	233,447
1979/80	127,312	17,678	97,465	3,365	53,858	3,841	884	7,965	9,886	321,180
MONTHS -										
1978										
JULY	9,258	1,815	8,542	161	4,869	224	132	689	732	24,742
AUGUST	12,275	1,309	8,579	235	4,891	312	288	625	457	29,483
SEPTEMBER	9,950	1,312	7,328	313	3,997	245	-	642	798	24,585
OCTOBER	10,773	2,594	7,911	424	4,484	338	33	837	1,238	28,582
NOVEMBER	10,777	1,481	8,876	338	4,482	416	-	920	769	27,751
DECEMBER	7,444	781	5,366	236	3,818	153	9	599	631	18,829
1989										
JANUARY	10,789	1,366	6,834	156	3,812	451	39	555	491	23,673
FEBRUARY	10,331	1,366	7,796	289	3,136	368	24	584	981	24,865
MARCH	11,888	1,888	8,259	264	5,118	256	-	948	782	29,274
APRIL	11,450	1,984	9,183	315	7,065	249	48	688	1,288	31,794
MAY	11,177	1,822	11,573	341	5,384	572	28	735	429	31,181
JUNE	11,282	1,365	7,625	383	5,818	365	99	383	818	27,899
JULY	10,288	1,914	11,345	527	5,383	164	47	449	861	30,498
AUGUST	9,718	1,731	18,293	258	5,891	531	82	542	878	29,915
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1977/78	2,185,139	1,057,774	288,814	316,978	251,122	48,992	29,339	132,740	4,761,788	
1978/79	2,340,617	1,198	2,812,138	374,921	45,969	77,891	145,816	5,955,955		
1979/80	2,658,137	2,089,881	374,921	399,594	227,830	48,616	127,818	19,658	9,982,980	
MONTHS -										
1978										
JULY	283,546	(NA)	169,248	19,180	38,992	17,866	3,425	18,979	11,662	461,790
AUGUST	229,657		180,117	15,895	31,846	19,848	4,413	18,373	11,895	490,556
SEPTEMBER	285,571		148,745	13,609	30,568	17,337	3,885	9,421	16,698	439,138
OCTOBER	246,286		173,595	15,566	29,649	15,888	2,999	11,762	13,555	511,078
NOVEMBER	219,558		188,611	14,408	29,851	23,678	3,635	18,879	15,878	538,154
DECEMBER	236,111		198,615	10,763	23,821	18,646	3,886	9,795	15,679	518,211
1989										
JANUARY	199,483		145,247	9,761	22,192	17,152	2,956	8,795	9,911	415,497
FEBRUARY	209,865		181,084	15,886	28,343	17,837	3,316	11,768	12,888	479,287
MARCH	289,631		288,298	15,925	28,485	19,462	4,683	18,316	13,565	582,425
APRIL	245,653		197,039	14,618	28,749	18,454	4,112	18,354	11,842	526,613
MAY	246,572		283,645	17,149	33,472	26,945	5,885	12,517	14,881	583,485
JUNE	216,823		289,183	15,879	38,452	21,881	4,581	16,467	12,987	528,813
JULY	237,398		229,675	14,775	37,765	19,924	4,331	13,956	13,899	571,725
AUGUST	190,348		219,871	12,790	33,214	14,419	4,185	11,984	12,967	580,788
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1977/78	513,129		278,688	48,113	47,633	38,588	18,426	2,588	35,765	97,258
1978/79	682,151		387,275	47,577	61,738	38,254	9,714	18,478	39,338	1,112,781
1979/80	613,261		422,723	40,916	73,287	44,853	15,793	16,645	36,654	1,257,732
MONTHS -										
1978										
JULY	613,262	(NA)	299,775	43,270	61,924	41,139	9,223	11,243	33,668	1,112,888
AUGUST	623,493		381,346	43,064	68,232	42,517	8,469	12,299	39,328	1,127,846
SEPTEMBER	613,262		319,913	43,838	55,180	40,973	8,258	12,783	37,515	1,151,371
OCTOBER	623,582		345,981	40,817	54,772	41,163	8,875	13,351	39,213	1,186,831
NOVEMBER	613,262		359,873	39,188	57,281	41,272	9,388	14,272	37,751	1,183,738
DECEMBER	607,894		324,915	40,861	55,992	42,187	9,583	13,623	34,102	1,188,661
1989										
JANUARY	607,373		355,885	40,886	63,892	42,543	9,944	13,683	37,262	1,177,888
FEBRUARY	625,585		391,899	40,875	64,152	40,878	11,442	14,318	37,634	1,242,579
MARCH	642,259		423,213	49,309	71,948	45,237	11,422	15,388	38,824	1,288,788
APRIL	639,512		430,636	46,737	72,982	46,361	11,778	16,273	37,755	1,299,496
MAY	625,999		436,321	46,179	72,849	46,597	11,611	16,419	37,899	1,288,814
JUNE	613,261		422,723	48,916	73,287	46,853	13,793	16,645	38,655	1,257,732
JULY	589,428		434,361	36,678	75,481	41,233	18,822	17,499	35,772	1,246,918
AUGUST	587,317		439,726	33,830	78,817	42,442	11,324	18,878	38,849	1,248,818

(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				
NEW SOUTH WALES								
1980								
MARCH	73,242	28,031	107,757	10,088	20,979	2,474	12,939	255,030
APRIL	69,436	33,518	91,878	8,492	15,366	2,332	10,704	231,726
MAY	66,353	27,848	111,714	9,029	19,123	3,248	10,888	247,345
JUNE	61,920	26,132	89,619	6,911	22,184	2,097	9,112	218,975
JULY	64,645	34,533	112,511	6,953	22,456	2,008	10,264	258,978
AUGUST	63,648	33,503	100,833	7,396	22,020	2,902	12,895	248,483
VICTORIA								
1980								
MARCH	87,614	18,866	43,541	5,729	2,895	5,845	4,538	161,028
APRIL	89,866	14,984	36,936	3,960	2,838	5,026	3,863	157,513
MAY	101,110	18,023	46,872	4,287	4,815	8,544	4,089	179,746
JUNE	78,951	9,875	39,404	2,528	4,288	6,881	3,975	147,894
JULY	83,175	13,422	44,329	2,589	4,113	6,855	5,181	159,664
AUGUST	74,101	12,159	40,316	1,586	4,534	3,670	5,650	148,082
QUEENSLAND								
1980								
MARCH	27,848	8,964	27,499	173	7,159	6,164	1,257	78,256
APRIL	27,804	10,703	26,034	322	7,414	7,844	1,050	81,221
MAY	22,369	11,172	23,985	123	9,390	7,721	1,590	76,338
JUNE	28,684	9,862	24,592	320	6,297	6,179	1,053	78,387
JULY	23,077	12,437	39,091	48	3,661	5,297	1,368	91,179
AUGUST	21,352	11,833	24,553	75	12,174	4,144	1,441	75,012
SOUTH AUSTRALIA								
1980								
MARCH	10,739	11,961	14,189	-	2,132	776	2,443	50,440
APRIL	17,287	13,356	12,263	-	2,988	1,162	3,189	50,385
MAY	20,665	9,297	15,897	-	1,950	1,020	3,366	52,185
JUNE	18,208	9,741	15,172	-	1,846	581	4,140	49,560
JULY	18,925	12,662	16,886	-	1,915	987	4,957	50,532
AUGUST	15,238	13,393	11,822	-	1,348	1,088	3,944	49,266
WESTERN AUSTRALIA								
1980								
MARCH	17,209	6,017	34,073	578	2,279	975	1,317	63,448
APRIL	15,313	7,019	32,854	1,262	3,256	781	1,290	62,295
MAY	14,839	6,059	33,457	898	3,502	613	1,379	61,307
JUNE	14,573	5,260	27,659	820	4,575	1,034	1,641	55,550
JULY	15,329	8,357	26,704	1,253	5,337	951	1,223	58,854
AUGUST	14,379	6,512	28,611	787	4,378	938	1,490	57,995
TASMANIA								
1980								
MARCH	6,600	1,139	4,595	119	-	1,108	582	14,195
APRIL	4,651	1,443	4,446	47	120	1,373	371	12,451
MAY	5,734	1,306	3,488	260	156	681	512	12,137
JUNE	5,265	1,660	2,537	89	88	1,232	534	11,405
JULY	5,443	1,551	3,176	120	-	672	336	11,296
AUGUST	5,088	1,388	3,069	142	34	1,134	334	11,173
NORTHERN TERRITORY								
1980			(A)	-	44	4,985	(A)	6,147
MARCH	610	447	(A)	-	167	3,191	(A)	4,412
APRIL	494	335	(A)	-	144	4,668	(A)	6,203
MAY	513	469	(A)	-	332	3,916	(A)	5,593
JUNE	567	247	(A)	-	111	2,833	(A)	4,327
JULY	376	469	(A)	-	134	4,033	(A)	5,410
AUGUST	328	689	(A)	-				
AUSTRALIAN CAPITAL TERRITORY								
1980								
MARCH	4,481	1,018	3,607 (B)	-	615	2,594	259 (B)	12,513
APRIL	4,238	1,513	5,589 (B)	-	862	2,756	507 (B)	14,260
MAY	4,298	1,181	3,774 (B)	-	958	2,548	622 (B)	12,401
JUNE	3,489	808	5,676 (B)	-	935	2,613	464 (B)	13,564
JULY	4,020	1,356	6,058 (B)	-	994	1,176	361 (B)	13,427
AUGUST	2,746	1,143	5,579 (B)	-	1,267	1,974	415 (B)	12,078

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

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED										FOR ALTERA- TIONS AND ADDITIONS	CANCELLA- TIONS PREVIOUSLY APPROVED	LOANS ADVANCED AT END OF MONTH (A)	LOANS NOT ADVANCED AT END OF MONTH (B)
	FOR DWELLINGS					TOTAL		OTHER DWELLINGS						
	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERIGED DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS	HOUSES										
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000						
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000						
NEW SOUTH WALES														
1988														
MARCH	1,294	39,395	1,080	32,199	6,448	187,476	7,482	228,976	1,138	34,860	14,406	16,268	177,089	609,285
APRIL	1,431	39,663	990	26,246	5,818	169,413	7,153	202,271	978	29,455	18,976	18,260	190,699	686,959
MAY	1,433	39,367	971	28,620	6,035	179,378	7,415	215,187	1,623	32,356	17,921	16,266	216,562	692,437
JUNE	1,280	36,343	825	25,114	5,173	157,510	6,436	191,207	845	27,766	16,359	14,287	199,416	686,466
JULY	1,511	40,922	1,015	30,839	5,968	183,469	7,107	224,975	1,819	33,395	20,364	17,988	219,665	701,070
AUGUST	1,497	40,613	977	30,482	5,954	177,391	7,075	216,464	952	34,999	18,229	18,191	195,863	691,084
VICTORIA														
1988														
MARCH	885	21,192	786	19,815	4,885	120,821	5,978	152,759	341	8,269	11,073	5,963	134,244	393,180
APRIL	896	20,813	693	18,040	4,600	116,080	5,932	149,295	317	6,218	12,565	7,135	139,769	356,461
MAY	990	27,186	774	20,377	5,193	132,185	6,521	171,946	336	7,882	12,416	6,936	165,651	392,727
JUNE	782	21,956	571	15,846	4,264	108,898	5,394	140,590	223	5,384	10,421	6,969	153,164	339,366
JULY	900	26,323	632	16,468	4,689	118,853	5,888	153,798	293	5,866	12,143	6,869	154,867	337,762
AUGUST	812	23,121	594	16,858	4,183	106,831	5,251	141,764	258	6,236	10,359	6,107	133,244	340,074
QUEENSLAND														
1988														
MARCH	751	17,254	582	12,849	2,169	98,153	3,229	71,673	193	5,578	2,446	2,628	69,378	110,986
APRIL	780	17,956	554	14,818	2,325	94,909	3,504	76,815	155	4,486	3,165	2,947	71,780	107,975
MAY	686	16,759	471	12,803	2,132	86,973	3,184	70,881	136	5,689	2,449	2,826	66,869	103,842
JUNE	679	16,063	429	11,839	1,998	83,879	2,950	66,731	150	4,256	2,044	2,197	59,162	94,116
JULY	798	16,818	512	14,562	2,476	97,819	3,680	86,961	184	6,276	3,444	2,146	71,113	119,976
AUGUST	755	17,437	445	11,566	2,061	86,615	3,180	71,683	181	4,049	2,928	1,961	66,220	109,439
SOUTH AUSTRALIA														
1988														
MARCH	293	7,644	187	5,262	1,519	37,334	1,918	48,437	89	1,803	2,799	1,443	39,712	75,396
APRIL	287	6,433	174	4,582	1,571	37,873	1,919	47,677	113	2,408	2,773	1,107	38,080	73,464
MAY	303	6,728	192	4,952	1,689	36,465	1,942	49,146	153	3,839	2,762	1,968	38,469	78,183
JUNE	316	9,327	141	3,689	1,456	30,592	1,772	46,366	141	3,244	2,490	1,332	37,086	80,318
JULY	350	10,165	182	4,809	1,565	39,855	1,954	51,454	143	3,378	2,972	1,205	41,946	91,955
AUGUST	306	9,151	150	3,955	1,357	33,154	1,785	44,084	180	2,268	2,653	1,374	36,463	78,288
WESTERN AUSTRALIA														
1988														
MARCH	581	19,205	169	4,389	1,744	43,393	2,264	56,872	281	6,476	3,323	1,821	54,451	101,988
APRIL	661	17,413	195	5,135	1,974	39,761	2,175	56,121	259	6,174	3,024	1,447	58,558	98,906
MAY	555	17,813	248	5,214	1,996	38,278	2,180	55,781	283	5,880	2,874	1,816	59,437	93,977
JUNE	519	16,850	169	3,756	1,482	34,952	1,975	50,638	211	5,558	2,587	1,442	58,267	93,472
JULY	682	19,674	201	4,828	1,565	39,352	2,114	52,778	238	6,876	3,441	1,569	60,236	97,247
AUGUST	610	16,628	187	4,212	1,446	36,255	1,987	51,641	282	6,854	2,899	1,552	49,801	88,446
TASMANIA														
1988														
MARCH	94	2,892	56	1,363	489	10,980	520	13,933	13	256	824	755	11,691	22,080
APRIL	96	2,141	35	729	427	9,581	546	12,288	12	163	861	472	12,368	21,263
MAY	98	1,928	54	899	433	9,310	597	11,765	20	372	1,350	423	13,849	19,110
JUNE	103	2,352	49	945	378	8,188	587	11,070	15	329	797	329	13,555	17,951
JULY	101	2,140	29	746	363	8,418	512	11,186	11	192	817	478	10,346	17,128
AUGUST	89	1,924	58	748	395	8,981	584	10,958	18	215	572	461	10,163	16,654
NORTHERN TERRITORY														
1988														
MARCH	45	1,424	48	3,837	65	1,086	180	5,590	14	457	294	62	4,466	12,689
APRIL	33	1,188	66	2,192	46	1,320	129	4,224	18	381	319	44	3,774	12,988
MAY	33	850	67	3,585	68	1,869	173	5,843	13	418	147	493	9,274	8,791
JUNE	23	607	65	2,183	83	2,583	180	5,428	9	165	249	197	5,236	6,638
JULY	11	381	44	1,331	41	2,695	183	4,239	3	97	195	146	3,964	5,440
AUGUST	28	763	40	3,099	78	2,348	187	6,077	11	339	180	234	4,444	6,053
AUSTRALIAN CAPITAL TERRITORY														
1988														
MARCH	38	864	108	2,774	379	8,855	585	12,658	28	455	679	462	11,347	19,372
APRIL	52	1,849	135	3,351	421	10,586	566	13,999	48	561	781	462	11,468	22,246
MAY	37	829	127	3,177	365	8,395	494	12,848	10	361	535	810	13,014	19,441
JUNE	46	885	128	2,687	389	9,992	517	13,242	18	322	456	737	12,213	19,765
JULY	34	744	129	2,984	382	9,699	545	13,877	28	358	589	429	13,973	17,792
AUGUST	41	981	106	2,644	354	9,145	466	11,946	33	722	724	246	10,274	19,248

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED