



AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 23 JULY 1981

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MAY 1981

- PHONE INQUIRIES** *for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.*
other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.
- MAIL INQUIRIES** *write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.*

MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in May 1981 was \$565.9 million, a decrease of \$48.7 million from April 1981, and a decrease of \$82.6 million from May 1980.

First mortgage (or equivalent) finance was provided for 20,760 dwelling units in May 1981. This was 1,944 units less than April 1981, and 3,648 units less than May 1980.

Loans approved for the construction of dwellings in May 1981 totalled \$97.4 million, a decrease of \$3.4 million on April 1981, and \$16.6 million less than May 1980.

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 (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

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

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 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 the *Catalogue of Publications, Australia* (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	2,029,190	35,761	629,591	57,182	1,580,697	9,734	228,367	9,504	296,185
1978/79	105,178	2,393,573	40,536	751,077	67,695	1,881,017	7,323	163,552	18,675	332,209
1979/80	106,635	2,547,956	40,162	761,305	70,204	2,091,667	6,319	167,440	18,892	366,302
MONTHS -										
1980										
APRIL	9,867	217,073	3,643	75,741	5,964	163,670	495	13,410	859	29,710
MAY	9,132	223,323	3,163	61,869	6,774	216,796	522	13,918	467	34,616
JUNE	7,920	193,355	2,978	58,261	5,628	186,619	364	10,296	568	38,421
JULY	8,448	233,886	3,810	78,516	6,923	218,210	309	11,424	1,801	38,761
AUGUST	7,441	186,239	3,489	73,460	6,191	197,114	338	9,510	1,125	42,519
SEPTEMBER	7,399	186,237	3,454	78,937	6,773	215,441	484	13,646	1,161	43,713
OCTOBER	8,740	219,243	4,444	82,143	6,920	223,961	420	11,728	1,104	42,740
NOVEMBER	8,157	196,704	3,421	70,672	6,565	214,668	476	13,632	907	42,034
DECEMBER	8,910	213,992	3,177	67,342	5,952	194,291	587	15,851	991	41,621
1981										
JANUARY	8,230	235,766	3,168	67,862	5,085	168,223	438	12,583	748	31,136
FEBRUARY	9,457	234,743	3,554	76,521	4,596	151,654	472	13,244	942	40,389
MARCH	9,307	234,953	3,410	72,684	4,774	160,844	594	10,105	1,194	48,993
APRIL	9,713	237,299	3,800	80,127	4,011	134,282	493	14,348	1,145	45,546
MAY	9,249	229,127	2,987	61,231	5,508	113,126	367	10,836	1,443	43,358
OTHER DWELLINGS										
YEARS -										
1977/78	5,832	114,572	2,602	45,442	8,161	199,266	602	13,157	718	26,036
1978/79	6,233	136,994	3,414	64,533	8,988	215,317	417	10,988	1,046	35,273
1979/80	6,095	149,734	3,578	72,110	9,109	274,280	258	7,386	966	30,210
MONTHS -										
1980										
APRIL	486	12,616	333	6,638	443	24,334	21	665	65	3,413
MAY	516	13,165	302	6,898	495	28,684	19	639	162	4,324
JUNE	406	10,302	272	6,214	768	24,421	13	364	98	3,124
JULY	431	11,104	305	6,071	894	29,669	19	539	120	3,226
AUGUST	422	10,685	330	6,965	814	38,286	14	396	183	4,585
SEPTEMBER	426	11,555	307	6,125	973	32,463	13	481	151	6,505
OCTOBER	440	11,966	362	7,419	955	33,462	20	554	171	8,363
NOVEMBER	374	10,348	327	6,975	842	29,635	22	728	149	6,956
DECEMBER	442	11,915	313	7,032	850	34,531	22	599	141	7,469
1981										
JANUARY	447	13,159	332	7,874	752	24,370	14	461	70	3,985
FEBRUARY	493	14,152	314	6,884	769	25,662	34	1,031	110	4,577
MARCH	490	13,667	316	7,544	759	24,823	46	1,566	131	6,677
APRIL	432	12,230	371	7,917	694	20,235	31	993	146	5,736
MAY	463	12,067	313	6,188	553	17,446	17	584	192	11,486
TOTAL										
YEARS -										
1977/78	104,007	2,139,762	38,363	675,033	65,343	1,699,963	10,336	241,524	10,274	322,221
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,740	244,548	11,721	367,542
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	274,732	11,858	404,532
MONTHS -										
1980										
APRIL	9,493	229,689	4,176	82,371	6,807	210,058	516	14,863	920	32,941
MAY	9,040	236,488	3,465	67,767	7,669	239,488	541	14,957	969	39,148
JUNE	8,420	203,657	3,250	64,495	6,568	205,030	377	10,680	1,690	42,545
JULY	8,839	214,990	4,115	84,547	7,817	247,825	360	10,963	1,121	44,907
AUGUST	7,863	196,924	3,819	88,445	7,005	227,440	344	9,986	1,228	47,124
SEPTEMBER	7,827	197,792	3,761	77,062	7,746	247,444	497	14,127	1,312	50,278
OCTOBER	9,186	231,189	4,402	89,562	7,879	257,443	440	12,282	1,275	51,183
NOVEMBER	8,527	207,952	3,744	77,847	7,444	244,283	498	13,752	1,116	48,996
DECEMBER	9,352	225,987	3,490	74,374	6,808	224,822	489	16,454	1,132	49,630
1981										
JANUARY	8,677	218,925	3,568	75,736	5,837	192,669	452	12,984	818	35,121
FEBRUARY	9,950	244,895	3,868	83,325	5,365	177,316	506	14,275	1,052	44,946
MARCH	10,477	258,960	3,728	80,228	5,533	185,467	600	17,611	1,825	59,678
APRIL	10,145	249,529	4,171	88,844	4,705	154,517	524	15,341	1,291	51,282
MAY	9,712	241,214	3,388	69,339	4,093	130,572	384	11,346	1,235	54,764

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	12,229	244,619	1,539	48,944	1,086	19,187	4,694	129,918	229,962	5,114,680
1978/79	9,113	204,136	1,513	42,891	3,460	56,622	4,577	136,910	250,616	5,962,617
1979/80	10,096	223,844	1,921	45,184	5,211	92,781	4,444	149,981	289,780	6,446,064
MONTHS -										
1980										
APRIL	896	19,863	139	4,155	465	7,886	326	11,836	21,936	562,828
MAY	1,011	23,090	147	4,793	475	7,998	387	12,841	22,848	592,686
JUNE	853	20,284	119	3,722	365	7,526	344	12,329	19,731	524,819
JULY	716	16,479	129	4,050	494	10,889	362	11,792	22,210	592,333
AUGUST	711	19,680	138	4,253	437	6,148	417	15,162	26,479	551,613
SEPTEMBER	795	19,648	124	3,798	456	8,693	387	13,657	28,993	571,622
OCTOBER	1,014	26,210	175	5,655	449	9,253	421	15,757	23,283	636,736
NOVEMBER	917	25,244	182	5,826	439	9,432	371	13,534	21,499	591,360
DECEMBER	764	19,139	149	4,283	349	7,719	404	19,364	21,282	579,498
1981										
JANUARY	788	20,197	139	4,237	351	7,016	289	11,714	19,219	528,604
FEBRUARY	879	22,514	124	4,185	351	8,815	386	15,311	21,499	562,472
MARCH	108	29,727	166	4,999	359	7,663	426	17,318	21,876	599,286
APRIL	120	29,518	145	4,386	274	5,969	451	17,633	28,952	565,108
MAY	1,061	28,719	193	4,781	346	6,794	424	16,321	19,132	513,913
OTHER DWELLINGS										
YEARS -										
1977/78	667	6,798	61	1,850	127	2,114	376	9,678	19,144	428,869
1978/79	562	7,333	59	1,739	382	5,103	382	18,599	26,589	499,869
1979/80	976	8,482	64	1,881	544	8,623	344	10,910	21,531	571,558
MONTHS -										
1980										
APRIL	49	887	7	198	50	988	16	894	1,889	52,173
MAY	68	867	1	91	57	1,192	18	865	1,960	55,440
JUNE	36	444	-	3	29	597	14	477	1,698	46,946
JULY	43	629	7	221	28	574	35	1,315	1,882	50,288
AUGUST	95	864	7	444	31	696	29	963	1,801	55,884
SEPTEMBER	96	886	9	310	30	479	26	843	1,993	59,297
OCTOBER	40	872	6	184	36	572	18	546	2,446	63,892
NOVEMBER	46	990	5	161	24	468	14	642	1,833	56,490
DECEMBER	41	902	3	83	24	469	31	1,122	1,873	68,122
1981										
JANUARY	37	1,094	7	197	10	311	19	698	1,688	52,119
FEBRUARY	90	1,093	14	508	24	682	29	1,183	1,837	55,792
MARCH	44	1,069	6	246	13	338	43	1,691	1,899	57,591
APRIL	35	629	4	104	7	196	32	1,276	1,792	49,523
MAY	37	794	8	243	16	363	29	1,141	1,628	52,636
TOTAL										
YEARS -										
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,070	139,586	249,186	5,935,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	276,596	6,462,486
1979/80	10,076	232,326	1,985	47,063	5,755	101,484	4,788	160,891	276,297	7,017,014
MONTHS -										
1980										
APRIL	945	24,696	146	4,345	465	8,794	342	12,840	23,810	619,891
MAY	1,099	23,957	150	4,844	532	9,176	379	13,286	24,408	646,529
JUNE	883	20,728	119	3,729	394	8,117	458	12,842	21,339	571,705
JULY	794	17,104	136	4,271	526	10,563	397	13,387	24,098	646,621
AUGUST	766	19,952	145	4,697	468	8,844	442	10,125	22,888	647,417
SEPTEMBER	811	16,524	133	4,800	486	9,682	413	16,750	22,986	631,119
OCTOBER	1,054	27,082	181	5,839	485	9,825	433	16,297	25,331	788,622
NOVEMBER	957	26,234	187	5,987	462	9,880	385	14,176	23,326	648,261
DECEMBER	805	28,337	192	4,366	373	8,188	439	16,486	23,156	639,628
1981										
JANUARY	821	21,291	137	4,434	361	7,327	388	12,416	20,987	580,779
FEBRUARY	929	23,693	128	4,673	375	8,697	415	16,494	22,598	618,224
MARCH	1,042	26,996	172	5,249	372	8,601	471	19,909	23,726	646,787
APRIL	955	26,347	149	4,495	241	6,165	483	18,911	22,744	614,631
MAY	1,098	29,917	181	4,944	364	7,097	493	17,102	20,764	585,949

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1977/78	18,665	384,136	7,371	128,609	8,041	241,044	2,711	84,096	2,334	63,964
1978/79	20,027	401,712	8,484	168,966	10,058	291,564	4,588	83,539	2,835	60,768
1979/80	21,598	533,387	8,654	189,518	10,725	336,349	1,796	47,123	1,840	54,627
MONTHS -										
1980										
APRIL	1,841	46,217	816	16,163	978	31,910	130	3,576	139	4,425
MAY	1,977	50,460	669	14,792	986	32,140	193	4,070	140	5,309
JUNE	1,736	43,291	618	12,846	961	31,923	186	3,187	157	5,572
JULY	1,854	45,555	832	17,143	1,378	35,159	113	3,060	119	4,311
AUGUST	1,758	44,802	834	17,467	1,029	33,187	91	2,652	156	5,593
SEPTEMBER	1,672	42,720	779	16,555	1,045	44,110	102	2,987	166	5,418
OCTOBER	1,837	46,629	874	18,292	1,044	34,987	96	2,809	163	4,711
NOVEMBER	1,977	50,460	669	14,792	986	32,140	193	4,070	140	5,309
DECEMBER	1,809	43,634	615	12,572	826	27,380	177	4,872	132	4,956
1981										
JANUARY	1,466	35,438	554	12,131	710	24,194	143	4,009	80	2,599
FEBRUARY	1,670	39,886	631	12,978	633	21,351	127	3,637	82	2,533
MARCH	1,879	45,497	612	12,790	729	24,830	138	3,992	90	3,051
APRIL	1,904	44,905	744	16,213	958	22,442	127	3,626	111	3,977
MAY	1,928	47,559	544	12,469	605	26,338	112	3,186	110	4,184
OTHER DWELLINGS										
YEARS -										
1977/78	01	1,391	193	3,216	63	2,712	1	23	97	1,711
1978/79	03	1,297	269	4,746	97	1,662	9	120	49	1,320
1979/80	01	1,077	379	6,141	69	2,473	-	-	49	1,116
MONTHS -										
1980										
APRIL	7	184	35	544	11	320	-	-	4	164
MAY	14	445	24	380	6	127	-	-	9	269
JUNE	2	48	28	441	9	308	-	-	-	-
JULY	8	418	22	230	6	331	-	-	2	260
AUGUST	4	111	35	768	5	160	-	-	3	85
SEPTEMBER	4	194	27	568	4	180	-	-	2	91
OCTOBER	1	11	39	562	3	123	3	81	-	71
NOVEMBER	1	23	34	564	5	168	-	-	-	-
DECEMBER	8	236	38	454	2	76	-	-	5	396
1981										
JANUARY	4	141	36	724	-	-	-	-	4	212
FEBRUARY	7	163	21	215	5	181	1	26	-	-
MARCH	9	111	36	533	5	162	-	-	-	-
APRIL	8	175	38	454	2	86	-	-	1	79
MAY	5	95	22	489	3	136	-	-	1	107
TOTAL										
YEARS -										
1977/78	18,726	381,227	7,964	123,825	8,904	244,356	2,712	84,119	2,391	65,675
1978/79	20,060	403,669	8,793	169,712	10,107	293,222	2,985	83,665	2,884	64,094
1979/80	21,679	535,084	9,033	179,659	10,794	338,822	1,796	47,123	1,860	54,740
MONTHS -										
1980										
APRIL	1,846	46,441	851	16,727	989	31,842	130	3,576	143	4,589
MAY	1,995	50,905	685	15,172	992	32,267	193	4,070	153	5,576
JUNE	1,708	43,339	646	13,207	970	32,431	186	3,187	157	5,572
JULY	1,862	45,265	854	17,373	1,084	35,490	113	3,086	121	4,571
AUGUST	1,762	44,975	869	16,250	1,036	33,332	91	2,652	159	5,674
SEPTEMBER	1,676	42,680	886	17,663	1,049	34,298	102	2,987	168	5,581
OCTOBER	1,838	46,644	911	18,854	1,047	35,116	101	2,896	163	4,782
NOVEMBER	1,978	50,497	685	13,667	897	30,497	129	3,663	127	3,622
DECEMBER	1,817	43,874	645	13,826	826	27,450	177	4,872	137	5,354
1981										
JANUARY	1,470	36,079	590	12,055	710	24,194	143	4,009	70	2,611
FEBRUARY	1,677	40,149	652	13,193	638	21,512	128	3,663	82	2,533
MARCH	1,904	46,188	642	13,323	734	25,800	138	3,992	90	3,051
APRIL	1,912	45,135	774	16,663	660	22,528	127	3,626	112	4,050
MAY	1,933	47,654	562	12,674	608	26,474	112	3,186	119	4,291

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	18,767	138	2,336	1,088	25,696	42,927	934,915
1978/79	1,249	26,175	303	8,720	454	7,495	877	25,380	49,979	1,106,275
1979/80	1,490	34,928	272	8,116	758	12,834	716	23,573	47,825	1,222,695
MONTHS -										
1980										
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	3,921	22	817	55	1,162	51	1,727	3,863	103,466
JULY	112	2,494	14	561	68	1,188	59	1,932	4,253	110,889
AUGUST	87	2,165	12	325	62	1,154	60	2,169	4,889	109,577
SEPTEMBER	92	2,122	21	708	82	1,449	59	1,951	4,816	108,010
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,274	114,617
NOVEMBER	101	2,758	29	859	88	1,688	58	2,298	3,644	94,777
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,882	99,652
1981										
JANUARY	136	3,484	19	655	58	876	48	2,842	3,248	85,928
FEBRUARY	159	4,256	16	322	72	1,285	38	1,454	3,442	87,682
MARCH	173	4,458	22	713	66	1,241	41	1,632	3,778	99,512
APRIL	200	5,434	23	827	49	818	44	1,753	3,866	100,050
MAY	239	6,197	13	353	62	1,071	35	1,374	3,652	96,667
OTHER DWELLINGS										
YEARS -										
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	198	3	95	561	11,694
MONTHS -										
1980										
APRIL	-	-	-	-	2	33	-	-	59	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	39	1,054
AUGUST	-	-	-	-	-	-	-	-	47	1,143
SEPTEMBER	-	-	-	-	-	-	-	-	37	933
OCTOBER	-	-	-	-	-	-	-	-	46	848
NOVEMBER	-	-	-	-	-	-	-	-	40	695
DECEMBER	-	-	-	-	-	-	-	-	45	1,104
1981										
JANUARY	-	-	-	-	-	-	-	-	44	1,077
FEBRUARY	-	-	2	52	-	-	-	-	36	637
MARCH	-	-	-	-	-	-	1	36	41	842
APRIL	-	-	-	-	-	-	-	-	41	790
MAY	-	-	-	-	-	-	-	-	31	627
TOTAL										
YEARS -										
1977/78	1,450	25,673	411	18,767	138	2,336	1,088	25,747	43,305	943,725
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	49,446	1,115,488
1979/80	1,490	34,928	272	8,116	767	12,824	719	23,668	48,386	1,241,549
MONTHS -										
1980										
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	3,921	22	817	61	1,288	51	1,727	3,868	104,389
JULY	112	2,494	14	561	69	1,181	59	1,932	4,292	111,943
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,136	110,728
SEPTEMBER	92	2,122	21	708	82	1,449	59	1,951	4,895	108,943
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,328	115,460
NOVEMBER	101	2,758	29	859	88	1,688	58	2,298	3,684	95,472
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,847	101,016
1981										
JANUARY	136	3,484	19	655	58	876	48	2,842	3,244	87,065
FEBRUARY	159	4,256	12	374	72	1,285	38	1,454	3,478	88,319
MARCH	173	4,458	22	713	66	1,241	42	1,668	3,819	100,354
APRIL	200	5,434	23	827	49	818	44	1,753	3,987	100,840
MAY	239	6,197	13	353	62	1,071	35	1,374	3,683	97,434

TABLE 3 - 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	11,552	245,038	5,536	94,368	8,746	241,960	2,975	69,989	1,656	59,965
1978/79	18,999	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	78,743	9,374	293,518	1,465	38,311	1,468	58,289
MONTHS -										
1980										
APRIL	807	18,545	314	6,247	710	22,898	127	3,426	112	4,474
MAY	772	18,077	288	5,920	822	27,231	185	2,888	127	5,537
JUNE	698	16,798	259	4,392	681	22,132	74	2,088	108	3,057
JULY	681	19,638	369	7,370	922	29,372	78	2,870	122	5,297
AUGUST	606	14,930	385	6,232	756	25,864	185	2,889	157	6,247
SEPTEMBER	598	14,865	347	6,191	831	26,846	164	4,596	144	6,244
OCTOBER	805	20,235	360	6,957	838	28,252	182	2,892	193	6,177
NOVEMBER	726	16,691	332	6,689	759	26,318	75	2,225	91	4,944
DECEMBER	726	18,457	247	5,317	679	23,828	93	2,505	118	4,026
1981										
JANUARY	696	18,064	267	5,599	543	17,966	72	2,889	69	2,829
FEBRUARY	746	19,400	258	5,881	491	16,366	185	3,615	83	3,197
MARCH	773	19,687	234	4,816	481	16,974	150	4,383	124	5,532
APRIL	809	21,210	329	6,424	383	13,275	129	3,779	181	5,754
MAY	761	19,785	245	4,184	447	15,147	81	2,316	139	6,196
OTHER DWELLINGS										
YEARS -										
1977/78	1,293	26,594	489	7,691	1,650	46,463	143	2,930	313	11,423
1978/79	1,002	22,894	491	9,361	1,432	44,974	87	1,881	340	13,067
1979/80	838	20,539	427	8,271	1,399	49,981	38	888	188	7,976
MONTHS -										
1980										
APRIL	61	1,516	37	959	129	5,220	3	92	9	399
MAY	72	1,635	39	787	125	4,888	2	63	29	1,219
JUNE	49	1,236	24	552	108	3,852	1	38	22	687
JULY	49	1,245	36	721	144	5,269	8	226	25	1,446
AUGUST	58	1,341	51	985	131	4,889	2	43	21	1,185
SEPTEMBER	46	1,184	35	649	147	5,302	2	67	29	1,435
OCTOBER	41	1,098	32	416	146	5,986	1	25	42	2,417
NOVEMBER	41	1,200	46	1,110	143	6,188	-	-	38	1,370
DECEMBER	47	1,288	48	834	133	5,225	2	58	12	1,052
1981										
JANUARY	53	1,802	38	976	142	5,828	1	45	14	885
FEBRUARY	70	1,943	48	961	117	4,175	3	83	15	759
MARCH	53	1,301	39	777	108	4,128	16	567	9	518
APRIL	46	1,239	48	1,214	85	2,927	12	367	16	711
MAY	39	1,066	25	444	88	2,937	5	141	17	1,069
TOTAL										
YEARS -										
1977/78	12,845	271,587	5,945	182,859	18,396	248,429	3,118	72,839	1,969	71,388
1978/79	12,001	275,457	5,246	188,180	11,169	337,250	2,113	52,886	1,977	65,997
1979/80	11,146	268,974	4,114	79,014	10,773	343,899	1,495	39,191	1,656	66,265
MONTHS -										
1980										
APRIL	868	20,861	351	7,206	839	28,118	136	3,518	121	4,429
MAY	844	19,912	327	6,227	947	31,834	187	2,883	156	6,796
JUNE	747	18,834	287	4,944	789	25,984	75	2,086	138	5,944
JULY	730	18,883	465	8,051	1,066	34,641	78	2,296	147	6,743
AUGUST	658	16,271	350	7,217	887	29,473	187	2,932	178	7,432
SEPTEMBER	644	16,829	362	6,648	976	32,288	166	4,663	173	7,079
OCTOBER	846	21,313	392	7,373	984	36,288	183	2,917	195	8,594
NOVEMBER	769	19,691	378	7,715	962	32,466	79	2,225	149	6,738
DECEMBER	773	19,745	295	6,151	812	28,293	95	2,583	122	5,078
1981										
JANUARY	749	19,686	385	6,577	685	23,294	73	2,134	83	3,714
FEBRUARY	816	21,343	298	5,962	608	26,541	188	3,098	98	3,950
MARCH	826	20,988	273	5,593	589	21,894	166	4,898	133	6,044
APRIL	855	22,449	377	7,638	468	16,282	141	4,146	147	6,465
MAY	830	20,845	278	4,628	535	18,884	86	2,457	156	7,265

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 -										
1977/78	5,279	114,521	102	2,767	108	1,380	883	20,939	36,749	850,853
1978/79	3,205	75,968	85	2,592	273	3,069	808	23,772	33,637	865,774
1979/80	3,777	49,920	77	2,405	544	8,218	693	28,692	31,353	820,619
MONTHS -										
1980										
APRIL	296	7,033	6	226	50	763	44	1,577	2,460	69,189
MAY	376	9,132	3	124	63	877	39	1,845	2,591	70,343
JUNE	249	6,069	2	68	38	612	21	787	2,126	57,843
JULY	217	4,790	5	193	53	1,018	28	872	2,467	60,610
AUGUST	252	6,087	9	336	74	950	42	1,364	2,800	64,099
SEPTEMBER	217	5,384	5	171	50	827	35	1,326	2,391	50,494
OCTOBER	290	4,569	7	403	72	1,064	41	1,099	2,668	70,224
NOVEMBER	226	6,517	9	325	42	824	34	1,211	2,298	60,600
DECEMBER	215	5,413	5	159	17	479	95	1,964	2,147	61,340
1981										
JANUARY	187	4,705	5	224	16	443	24	1,083	1,879	53,062
FEBRUARY	296	6,395	7	443	15	450	37	1,479	1,998	59,646
MARCH	271	6,920	5	193	13	289	43	1,566	2,694	60,276
APRIL	263	7,102	6	241	14	317	44	1,417	2,108	52,579
MAY	257	6,893	4	200	25	924	45	1,944	2,604	57,149
OTHER DWELLINGS										
YEARS -										
1977/78	253	3,326	18	549	28	485	80	2,827	4,187	161,441
1978/79	170	2,292	11	427	88	1,181	63	2,134	3,632	98,011
1979/80	190	3,478	5	285	70	1,194	43	1,548	3,198	94,072
MONTHS -										
1980										
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	94	291	9,124
JUNE	7	173	-	-	3	64	1	28	219	6,630
JULY	11	214	1	39	5	93	2	96	281	9,343
AUGUST	21	466	-	116	6	173	4	124	294	8,842
SEPTEMBER	14	314	-	-	7	80	3	92	283	9,163
OCTOBER	20	468	-	-	7	111	1	12	298	10,533
NOVEMBER	14	433	-	-	-	2	-	-	242	10,233
DECEMBER	18	549	-	-	1	20	1	28	262	9,054
1981										
JANUARY	20	754	-	-	3	143	3	91	274	10,626
FEBRUARY	24	694	2	162	2	114	4	144	277	9,855
MARCH	20	722	3	135	1	5	5	205	294	8,362
APRIL	22	622	-	-	-	-	5	213	234	7,293
MAY	14	446	-	-	1	15	2	82	191	6,194
TOTAL										
YEARS -										
1977/78	5,532	117,845	120	3,316	128	1,665	883	22,966	40,936	952,294
1978/79	3,383	78,222	96	3,019	361	4,950	923	25,966	37,269	943,789
1979/80	3,967	93,408	82	2,690	614	9,412	696	22,240	34,543	920,691
MONTHS -										
1980										
APRIL	320	7,614	6	226	52	877	49	1,834	2,736	74,283
MAY	393	9,666	3	124	68	1,085	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	30	962	2,748	75,953
AUGUST	273	6,593	9	452	80	1,123	46	1,488	2,594	72,941
SEPTEMBER	231	5,698	5	171	57	907	38	1,418	2,634	75,613
OCTOBER	310	9,033	7	403	79	1,175	42	1,711	2,958	80,757
NOVEMBER	242	6,920	9	325	42	826	34	1,211	2,548	76,693
DECEMBER	233	5,962	5	159	18	499	50	1,980	2,409	70,394
1981										
JANUARY	207	5,499	5	224	19	586	27	1,174	2,153	63,084
FEBRUARY	280	7,089	9	629	17	568	41	1,519	2,275	64,701
MARCH	291	7,642	8	326	14	290	48	1,771	2,348	66,638
APRIL	285	7,784	6	241	14	317	49	1,636	2,342	66,672
MAY	271	7,299	4	200	26	939	47	2,026	2,195	63,343

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	1,402,316	22,854	414,614	39,595	1,817,047	4,048	96,362	5,574	172,250
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,608	6,963	218,571
1979/80	74,729	1,769,734	27,421	521,044	50,185	1,461,880	3,098	82,812	6,776	243,386
MONTHS -										
1980										
APRIL	6,359	152,311	2,713	53,311	4,276	129,264	238	6,410	604	20,819
MAY	6,363	154,786	2,210	41,357	4,986	151,425	264	7,446	592	23,970
JUNE	5,916	133,266	2,181	41,043	4,186	126,566	184	5,181	695	27,792
JULY	5,873	143,193	2,689	54,883	4,923	153,685	186	5,274	760	29,153
AUGUST	5,383	126,444	2,350	49,781	4,406	138,883	134	3,869	812	30,779
SEPTEMBER	5,129	128,686	2,368	48,191	4,897	154,485	218	6,863	891	32,059
OCTOBER	6,038	152,439	2,888	56,894	5,038	160,722	228	6,827	788	31,852
NOVEMBER	5,952	141,163	2,438	51,184	4,914	156,481	276	7,389	749	34,268
DECEMBER	6,375	151,981	2,319	49,453	4,447	143,883	317	8,474	749	32,639
1981										
JANUARY	6,008	151,744	2,347	50,132	3,832	126,073	223	6,405	605	25,708
FEBRUARY	7,021	171,487	2,665	58,542	3,472	113,957	244	6,592	777	34,630
MARCH	7,315	173,349	2,984	59,678	3,564	118,832	268	7,738	972	39,610
APRIL	7,000	171,129	2,727	57,490	2,970	98,565	237	6,943	903	39,815
MAY	6,500	161,783	2,402	44,682	2,448	77,041	174	5,134	786	32,978
OTHER DWELLINGS										
YEARS -										
1977/78	4,478	96,932	2,888	34,535	6,448	150,891	458	10,284	340	12,982
1978/79	5,178	114,883	2,654	58,426	6,599	180,881	385	9,881	697	20,880
1979/80	5,176	127,518	2,772	57,780	7,641	221,832	228	6,426	758	29,110
MONTHS -										
1980										
APRIL	418	10,916	261	5,127	763	20,834	18	573	52	2,034
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	9,049	247	5,128	744	24,889	11	313	93	4,520
AUGUST	360	9,034	244	5,197	678	25,712	12	353	79	3,139
SEPTEMBER	378	10,237	245	4,968	822	26,481	11	414	129	5,839
OCTOBER	398	10,797	291	6,441	866	27,373	16	448	129	5,875
NOVEMBER	328	9,125	247	5,361	735	23,319	22	729	111	5,986
DECEMBER	387	10,391	235	5,744	721	25,230	26	541	124	6,019
1981										
JANUARY	390	11,216	298	6,172	618	19,848	13	416	52	2,888
FEBRUARY	416	12,440	253	5,628	647	21,366	38	922	95	3,818
MARCH	432	12,115	249	6,234	646	28,541	38	999	122	6,167
APRIL	378	10,816	293	6,293	667	17,222	19	826	129	4,940
MAY	419	10,932	266	7,175	462	14,373	12	363	174	10,230
TOTAL										
YEARS -										
1977/78	72,436	1,460,968	24,854	449,149	46,043	1,167,778	4,506	104,566	5,914	185,158
1978/79	79,330	1,794,101	29,953	549,718	54,507	1,465,862	3,122	78,608	7,660	239,451
1979/80	79,905	1,807,492	30,593	578,750	57,826	1,683,632	3,326	88,438	7,346	272,502
MONTHS -										
1980										
APRIL	6,777	163,227	2,974	58,438	4,979	150,890	296	6,989	656	23,513
MAY	6,809	165,671	2,449	46,368	5,738	175,294	281	7,624	660	26,080
JUNE	5,865	142,284	2,317	46,264	4,829	146,821	196	5,987	763	31,829
JULY	6,247	152,842	2,856	59,123	5,067	177,694	197	5,587	853	33,673
AUGUST	5,443	135,078	2,594	54,978	5,084	164,599	146	4,322	891	34,814
SEPTEMBER	5,507	138,863	2,613	53,159	5,719	180,946	229	6,177	971	37,894
OCTOBER	6,496	163,236	3,099	63,335	5,844	188,895	236	6,475	917	37,727
NOVEMBER	6,188	156,282	2,885	56,465	5,689	181,720	298	6,189	808	34,858
DECEMBER	6,762	161,892	2,958	59,197	5,188	169,113	337	9,619	873	38,658
1981										
JANUARY	6,458	162,980	2,605	56,304	4,442	145,121	236	6,821	657	28,596
FEBRUARY	7,437	183,503	2,918	64,170	4,119	133,263	278	7,514	872	38,457
MARCH	7,747	191,444	2,813	61,312	4,210	139,373	296	8,729	1,094	45,777
APRIL	7,378	181,945	3,020	63,743	3,577	115,747	256	7,509	1,032	40,761
MAY	6,979	172,715	2,468	51,437	2,910	92,814	186	5,697	968	43,298

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	5,936	104,421	1,026	27,418	850	15,391	2,885	83,241	154,286	3,328,636
1978/79	4,659	101,963	1,129	31,579	2,677	45,318	2,840	87,758	178,440	4,029,960
1979/80	4,623	99,388	1,172	34,581	3,969	71,929	3,175	185,716	175,558	4,389,590
MONTHS -										
1980										
APRIL	451	9,084	111	3,388	287	5,581	244	8,619	15,287	388,713
MAY	506	11,339	127	3,966	355	6,054	280	10,125	15,683	489,766
JUNE	481	11,194	95	2,437	272	5,746	272	9,891	13,882	363,510
JULY	387	9,209	166	3,296	377	7,833	275	9,188	15,496	414,834
AUGUST	372	8,836	117	3,592	361	6,044	315	11,669	13,698	377,937
SEPTEMBER	446	8,132	98	2,879	324	6,327	293	10,980	14,624	397,362
OCTOBER	626	15,121	144	4,355	360	6,681	319	11,798	16,381	445,889
NOVEMBER	588	15,969	148	4,642	309	6,908	279	10,825	15,553	429,866
DECEMBER	442	11,291	118	3,350	271	6,126	380	11,587	19,334	418,386
1981										
JANUARY	465	11,968	106	3,358	277	5,697	417	8,589	14,140	389,674
FEBRUARY	464	11,859	107	3,340	264	6,260	311	12,478	15,321	419,144
MARCH	594	14,549	139	4,693	280	6,137	344	14,120	19,958	439,498
APRIL	491	12,922	116	3,318	211	4,834	363	14,463	14,978	465,479
MAY	505	15,789	130	4,148	261	5,199	344	12,783	13,476	380,197
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	4,880	319	8,565	16,511	382,795
1979/80	380	5,484	99	1,676	485	7,239	295	9,267	17,780	465,784
MONTHS -										
1980										
APRIL	25	306	7	190	56	641	11	347	1,551	41,828
MAY	31	393	3	91	52	1,004	16	575	1,616	49,300
JUNE	23	271	-	3	20	487	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,562	45,891
AUGUST	34	298	7	328	25	523	21	839	1,460	49,819
SEPTEMBER	42	572	9	314	23	399	24	881	1,673	49,281
OCTOBER	20	404	6	184	29	461	17	528	1,712	52,511
NOVEMBER	26	587	5	161	23	466	14	642	1,511	45,987
DECEMBER	23	353	3	83	23	449	38	1,094	1,566	43,904
1981										
JANUARY	17	300	7	197	7	168	10	687	1,378	41,612
FEBRUARY	26	399	10	334	22	564	25	1,043	1,924	60,060
MARCH	24	347	3	111	12	333	37	1,458	1,595	48,297
APRIL	13	207	4	109	7	196	27	1,065	1,477	41,440
MAY	23	352	8	243	15	288	27	1,459	1,486	45,015
TOTAL										
YEARS -										
1977/78	5,910	109,855	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	96,323	186,911	4,412,763
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,174	114,983	193,368	4,859,374
MONTHS -										
1980										
APRIL	476	9,390	118	3,498	343	6,422	299	8,966	16,838	430,541
MAY	537	11,428	130	4,057	407	7,118	296	10,744	17,499	455,066
JUNE	504	11,465	95	2,840	292	6,153	285	10,340	15,146	402,703
JULY	419	9,624	112	3,478	399	8,291	368	10,413	17,458	468,729
AUGUST	456	7,234	124	3,920	326	6,567	336	12,448	19,350	423,750
SEPTEMBER	488	6,704	107	3,189	347	6,726	316	11,361	16,297	406,563
OCTOBER	646	15,925	150	4,539	329	7,142	336	12,326	18,853	496,480
NOVEMBER	614	16,950	153	4,883	332	7,374	293	10,667	17,484	475,836
DECEMBER	465	11,644	121	3,433	294	6,577	330	12,681	16,980	468,210
1981										
JANUARY	482	12,268	113	3,555	284	5,865	233	9,196	15,518	430,686
FEBRUARY	490	12,258	117	3,674	286	6,444	336	13,921	16,843	465,204
MARCH	573	14,896	142	4,204	292	6,476	361	15,570	17,553	487,795
APRIL	464	13,129	120	3,427	216	5,430	398	15,528	16,455	440,919
MAY	588	16,081	144	4,391	276	5,407	371	13,762	14,682	485,172

TABLE 9 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
\$000

	BUILDING SOCIETIES				GOVERNMENT				TOTAL
	BANKS	THIRD	PERMANENT	TERM- FINANCING	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
	SAVINGS	TRADING							
LOANS APPROVED TO INDIVIDUALS FOR HOUSING (1A)									
YEARS -									
1977/78	124,029	195,058	33,297	3,836	21,317	2,983	1,242	9,437	7,668
1978/79	102,130	190,285	61,861	3,289	26,283	2,195	1,879	26,447	6,761
1979/80	99,469	217,585	95,797	2,183	17,236	1,936	1,136	37,312	6,761
MONTHS -									
1980									
APRIL	9,076	23,961	4,205	170	1,467	147	155	2,661	562
MAY	9,348	19,976	4,726	194	1,983	119	146	2,388	646
JUNE	7,836	19,822	4,153	195	1,495	196	127	2,659	478
JULY	6,767	23,615	4,618	213	1,678	210	136	4,214	670
AUGUST	7,631	26,174	4,746	206	1,767	167	72	3,366	737
SEPTEMBER	7,927	18,758	4,433	156	1,371	191	188	4,429	619
OCTOBER	9,314	27,899	5,295	308	1,984	153	121	4,172	695
NOVEMBER	6,279	26,134	3,786	204	1,484	177	142	4,190	643
DECEMBER	6,981	26,578	4,088	179	1,293	286	113	3,024	713
1981									
JANUARY	5,640	19,816	4,128	164	1,389	269	22	3,325	566
FEBRUARY	6,447	24,464	3,732	198	1,132	219	3,819	790	61,423
MARCH	6,111	27,896	3,935	126	1,465	249	61	3,886	678
APRIL	6,443	28,436	3,866	200	1,473	286	78	3,194	455
MAY	6,443	22,765	3,843	152	1,229	281	186	3,749	953
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (1A)									
YEARS -									
1977/78	104,043	11,274	98,281	4,405	33,318	5,429	601	1,136	7,267
1978/79	117,080	11,947	98,296	48,296	1,488	826	3,198	28,447	28,447
1979/80	127,412	17,979	97,885	3,865	53,254	3,961	686	7,965	9,606
MONTHS -									
1980									
APRIL	11,450	1,804	9,293	319	7,565	249	68	688	1,460
MAY	11,177	1,822	11,643	361	5,384	372	28	735	929
JUNE	11,282	1,369	1,959	383	5,614	265	99	383	7,168
JULY	10,280	1,914	11,415	527	5,739	347	449	261	31,310
AUGUST	9,714	1,731	18,363	299	8,291	331	82	478	38,386
SEPTEMBER	10,923	1,308	9,866	289	6,471	481	28	738	1,960
OCTOBER	10,544	2,012	18,182	461	13,928	426	36	750	494
NOVEMBER	8,740	1,768	18,317	326	6,494	378	183	639	953
DECEMBER	9,713	1,777	4,136	669	5,377	412	7	451	515
1981									
JANUARY	8,198	2,465	9,368	233	6,178	889	-	393	725
FEBRUARY	12,368	1,582	18,181	394	6,827	196	743	497	1,010
MARCH	10,488	2,468	1,861	279	6,798	388	981	981	31,996
APRIL	11,384	2,227	7,429	274	6,476	516	231	768	3,947
MAY	10,189	2,622	7,081	385	7,438	299	138	962	3,62
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (1A)									
YEARS -									
1977/78	2,109,139		1,657,776	228,814	316,973	25,122	48,492	29,419	132,734
1978/79	2,440,899		2,611,198	192,923	334,592	11,321	49,499	77,891	145,416
1979/80	2,658,337		2,767,861	171,431	389,296	27,439	46,616	127,412	159,458
MONTHS -									
1980									
APRIL	240,893	(1A)	197,829	17,610	28,769	14,846	4,112	10,396	11,842
MAY	244,372		233,665	17,145	33,472	26,964	9,482	12,577	18,281
JUNE	216,823		289,183	19,879	36,482	21,981	6,881	18,567	328,813
JULY	237,398		228,154	14,775	39,286	19,924	4,381	14,126	13,499
AUGUST	196,360		214,507	12,708	39,131	14,929	4,189	12,134	12,947
SEPTEMBER	203,412		214,976	12,482	43,372	16,283	4,218	12,734	13,692
OCTOBER	219,647		269,486	12,184	49,811	14,968	9,127	12,889	15,123
NOVEMBER	226,880		226,880	12,881	62,142	12,228	4,877	13,225	13,526
DECEMBER	269,763		283,963	14,518	51,091	21,888	9,918	12,148	17,059
1981									
JANUARY	280,744		274,265	9,480	31,493	14,981	4,622	9,724	10,153
FEBRUARY	215,627		281,156	13,429	38,499	12,499	3,927	11,430	13,688
MARCH	231,037		289,208	12,788	46,428	12,827	4,784	18,431	16,352
APRIL	251,416		178,581	14,519	44,281	20,443	4,948	10,180	19,618
MAY	237,446		164,956	16,338	50,988	25,395	12,938	18,933	18,751
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (1A)									
YEARS -									
1977/78	513,329		278,688	48,113	47,633	36,986	10,028	2,988	35,768
1978/79	482,217		387,275	67,877	61,272	26,258	17,014	18,467	33,838
1979/80	603,281		522,335	84,918	73,287	49,493	16,793	18,885	36,636
MONTHS -									
1980									
APRIL	634,912	(1A)	438,594	64,737	76,981	48,781	11,778	10,273	37,759
MAY	628,999		430,322	66,179	72,869	49,897	11,631	10,635	37,499
JUNE	643,481		412,335	68,916	73,287	49,893	18,793	10,635	36,636
JULY	589,426		343,995	38,670	79,206	11,483	18,822	17,323	39,672
AUGUST	587,217		347,711	37,272	81,272	11,483	11,483	16,358	38,638
SEPTEMBER	581,781		468,246	35,124	83,578	12,673	11,276	16,358	38,638
OCTOBER	592,281		475,136	35,189	78,466	10,924	18,889	16,971	40,261
NOVEMBER	591,445		488,191	36,758	82,173	14,928	12,234	17,167	40,901
DECEMBER	594,816		425,022	34,280	76,378	11,173	11,792	15,962	40,126
1981									
JANUARY	610,475		436,081	41,615	79,971	12,499	11,426	16,333	42,263
FEBRUARY	631,482		451,618	42,265	79,126	10,865	11,922	16,422	40,877
MARCH	638,188		376,434	47,023	84,867	17,779	11,620	17,019	47,926
APRIL	633,443		366,127	47,023	81,993	11,617	11,617	17,019	47,926
MAY	633,443		366,127	47,023	81,993	11,617	11,617	17,019	47,926

(1A) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE b - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER
1988

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
NEW SOUTH WALES								
1988								
DECEMBER	66,432	32,023	63,593	6,483	28,217	3,446	11,294	202,088
1991								
JANUARY	65,700	32,079	77,032	7,794	17,084	2,933	18,942	213,738
FEBRUARY	77,134	36,072	69,626	8,026	26,484	3,211	13,521	230,974
MARCH	84,628	36,333	65,594	12,199	31,031	3,494	14,093	248,332
APRIL	76,914	35,095	57,024	10,172	24,349	3,181	13,073	220,126
MAY	70,347	30,242	47,149	7,559	20,979	2,724	12,042	197,018
VICTORIA								
1988								
DECEMBER	81,694	13,096	44,888	7,713	4,852	5,262	5,698	163,180
1991								
JANUARY	78,292	11,149	38,158	4,171	4,549	6,287	3,329	141,005
FEBRUARY	89,119	13,762	38,176	4,565	3,770	8,292	3,623	150,783
MARCH	93,234	11,776	49,797	4,901	4,635	6,429	4,048	169,960
APRIL	92,688	15,024	35,855	3,287	5,559	6,132	3,791	162,252
MAY	99,789	11,162	28,144	2,668	5,299	7,149	3,408	157,079
QUEENSLAND								
1988								
DECEMBER	34,908	11,889	42,867	258	14,211	9,596	2,151	103,866
1991								
JANUARY	29,661	12,206	25,989	718	8,875	5,616	2,221	84,886
FEBRUARY	31,465	13,059	25,972	622	8,971	6,389	2,688	88,962
MARCH	32,251	12,180	24,071	287	12,335	8,186	2,401	91,691
APRIL	31,720	13,079	11,181	395	14,387	7,799	2,337	81,314
MAY	30,003	9,740	10,562	213	11,835	9,233	1,795	73,441
SOUTH AUSTRALIA								
1988								
DECEMBER	28,152	8,189	11,188	-	1,317	792	3,490	44,905
1991								
JANUARY	22,105	11,075	12,649	-	1,387	784	1,184	49,028
FEBRUARY	23,070	10,170	12,321	-	981	641	1,156	50,993
MARCH	20,695	9,762	14,854	-	1,768	1,021	3,665	51,909
APRIL	17,081	12,881	10,420	-	1,093	1,019	2,969	49,710
MAY	15,506	7,747	11,284	-	1,953	1,481	3,163	41,154
WESTERN AUSTRALIA								
1988								
DECEMBER	15,880	6,283	32,924	1,849	3,845	1,299	1,295	62,551
1991								
JANUARY	19,883	5,992	34,358	381	2,319	984	1,344	60,773
FEBRUARY	16,244	6,923	27,129	813	2,791	1,388	1,250	50,646
MARCH	15,521	7,020	27,722	682	3,834	1,081	1,499	50,126
APRIL	17,333	6,709	29,477	1,388	3,933	1,441	1,510	63,757
MAY	16,210	7,341	26,949	844	5,098	1,984	2,186	61,452
TASMANIA								
1988								
DECEMBER	6,063	1,067	2,693	158	148	1,750	574	12,445
1991								
JANUARY	5,219	1,215	2,859	-	184	999	844	10,440
FEBRUARY	9,937	1,323	2,517	69	112	983	705	11,707
MARCH	6,259	1,031	2,079	192	104	1,785	872	12,546
APRIL	6,331	1,084	932	261	142	1,575	642	10,987
MAY	5,411	1,049	967	76	93	1,754	583	9,929
NORTHERN TERRITORY								
1988								
DECEMBER	430	318	(A)	-	5	9,893	(A)	6,142
1991								
JANUARY	576	291	(A)	-	-	9,875	(A)	7,133
FEBRUARY	603	352	(A)	-	85	9,938	(A)	9,870
MARCH	1,013	354	(A)	-	55	6,274	(A)	8,071
APRIL	1,028	324	(A)	-	58	7,198	(A)	8,805
MAY	806	420	(A)	-	215	7,393	(A)	9,107
AUSTRALIAN CAPITAL TERRITORY								
1988								
DECEMBER	3,096	1,003	6,650 (B)	-	1,295	1,685	312 (B)	14,975
1991								
JANUARY	3,589	1,109	5,684 (B)	-	929	2,265	211 (B)	13,616
FEBRUARY	4,730	1,082	5,578 (B)	-	1,852	3,134	179 (B)	16,469
MARCH	4,703	1,762	5,346 (B)	-	1,844	2,981	189 (B)	16,370
APRIL	4,334	1,249	4,628 (B)	-	1,885	2,537	285 (B)	14,678
MAY	3,086	842	5,517 (B)	-	2,496	2,823	462 (B)	14,913

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

(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

		LOANS APPROVED										LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)		
		FOR DWELLINGS													
		CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS	PURCHASE OF EXISTING DWELLINGS	TOTAL		OTHER DWELLINGS	FOR ALTER- AND PREVIOUSLY APPROVED	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED	LOANS ADVANCED				
					HOUSES										
		OMGS \$001	OMGS \$000	OMGS \$000	OMGS \$000	OMGS \$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
NEW SOUTH WALES															
1980	DECEMBER	1,276	36,445	728	22,708	2,373	17,235	4,452	199,397	911	32,671	15,417	15,449	402,388	541,279
1981	JANUARY	1,066	31,123	693	22,109	5,022	166,900	6,445	160,733	777	27,389	15,445	14,811	130,681	594,462
	FEBRUARY	1,161	31,507	598	22,087	9,368	179,142	6,458	162,820	867	26,149	16,481	16,486	191,577	578,622
	MARCH	1,219	34,980	741	23,276	9,842	198,836	6,935	178,398	847	29,942	16,518	16,521	198,241	593,544
APRIL		1,212	36,749	747	24,032	9,245	166,287	6,331	157,730	773	29,398	16,446	16,436	199,736	595,644
MAY		1,078	31,335	682	21,679	9,516	144,604	6,512	167,461	786	29,777	17,039	16,510	198,149	576,534
VICTORIA															
1980	DECEMBER	980	23,549	573	15,088	4,872	123,711	6,151	156,817	286	7,163	10,495	4,887	182,543	320,567
1981	JANUARY	757	19,635	514	14,296	4,134	107,074	5,167	124,472	236	6,533	9,449	4,567	112,598	317,781
	FEBRUARY	743	16,959	544	11,968	2,733	94,365	5,165	109,829	278	7,756	10,115	7,881	139,838	304,544
	MARCH	957	22,931	577	16,477	5,130	131,932	5,861	151,368	423	8,468	12,346	5,263	143,291	303,564
APRIL		949	22,442	595	16,084	4,881	121,726	5,657	134,379	418	7,477	13,121	6,119	147,105	300,627
MAY		980	24,742	524	14,454	4,792	118,679	5,118	126,525	285	7,463	12,495	6,346	150,190	304,536
QUEENSLAND															
1980	DECEMBER	636	17,259	549	17,116	2,419	69,449	3,316	90,176	218	7,688	3,367	4,730	94,923	134,941
1981	JANUARY	638	15,042	441	12,766	2,413	57,080	3,226	79,838	166	5,368	3,491	3,182	73,366	109,637
	FEBRUARY	743	16,959	544	11,968	2,733	94,365	5,165	109,829	278	7,756	10,115	7,881	139,838	304,544
	MARCH	726	18,160	523	14,154	2,561	97,231	3,422	89,382	147	5,509	4,516	3,186	77,100	129,496
APRIL		817	17,492	485	12,468	2,297	51,000	3,422	70,511	177	4,823	4,546	3,469	78,191	124,516
MAY		741	16,364	482	10,121	1,886	41,504	3,491	78,517	286	5,526	3,378	3,040	63,180	122,231
SOUTH AUSTRALIA															
1980	DECEMBER	214	5,989	136	3,976	1,364	30,940	1,604	40,172	118	2,733	2,566	1,167	40,867	78,904
1981	JANUARY	239	6,751	144	3,199	1,477	38,874	1,736	46,617	154	3,411	2,932	2,082	35,618	78,403
	FEBRUARY	218	6,414	140	2,923	1,505	41,658	1,795	47,477	154	3,416	2,825	1,984	36,782	61,048
	MARCH	253	7,281	127	3,154	1,561	40,832	1,729	47,273	179	4,536	3,263	1,934	45,681	77,747
APRIL		218	6,366	151	4,117	1,469	35,227	1,686	40,385	172	3,465	3,444	2,499	44,402	78,117
MAY		198	5,444	120	3,475	1,237	32,025	1,438	38,513	117	2,741	2,682	1,387	38,157	60,676
WESTERN AUSTRALIA															
1980	DECEMBER	922	13,913	192	4,931	1,602	43,787	2,421	56,678	245	7,473	3,187	1,673	59,362	94,030
1981	JANUARY	412	11,440	173	4,442	1,632	44,051	1,929	53,239	292	7,528	3,713	1,613	47,050	103,463
	FEBRUARY	405	16,523	171	4,382	1,977	41,529	1,942	49,263	271	7,283	3,186	2,024	56,772	101,441
	MARCH	549	15,364	197	4,146	1,525	46,578	1,937	50,537	295	7,149	3,499	1,619	56,573	94,151
APRIL		545	15,793	183	4,582	1,603	42,496	2,497	50,876	294	6,781	3,475	1,651	52,192	98,931
MAY		526	16,812	143	4,279	1,568	42,761	1,934	50,529	262	6,927	2,824	1,387	52,252	94,727
TASMANIA															
1980	DECEMBER	98	2,174	32	112	414	9,461	926	11,849	24	596	256	322	1,9387	10,145
1981	JANUARY	73	1,432	48	433	482	4,179	482	9,474	11	179	732	411	7,080	10,247
	FEBRUARY	93	2,121	21	590	414	9,460	949	11,464	16	323	724	454	9,984	10,544
	MARCH	109	2,117	27	604	482	9,577	948	10,529	9	223	474	478	11,068	10,495
APRIL		70	2,071	49	328	481	8,588	498	10,794	7	189	463	191	11,423	17,784
MAY		77	1,487	13	347	373	8,095	429	9,728	36	289	452	463	9,921	10,607
NORTHERN TERRITORY															
1980	DECEMBER	22	614	44	1,833	89	3,589	142	5,565	13	467	187	344	6,417	14,436
1981	JANUARY	22	647	40	1,667	111	4,599	161	6,284	18	749	366	245	5,193	14,126
	FEBRUARY	14	570	30	1,134	98	3,766	145	5,368	11	502	224	214	6,294	11,462
	MARCH	24	603	42	1,012	131	3,654	149	7,489	12	542	246	216	6,294	12,436
APRIL		39	1,119	57	2,922	117	5,184	197	8,177	16	828	395	349	5,489	19,546
MAY		33	589	47	1,868	107	6,221	192	8,458	48	749	421	182	7,499	10,246
AUSTRALIAN CAPITAL TERRITORY															
1980	DECEMBER	39	1,437	147	3,868	366	10,478	472	13,486	40	1,171	920	877	14,495	21,091
1981	JANUARY	37	841	144	3,154	319	9,089	444	12,615	32	1,061	825	1,246	11,126	21,614
	FEBRUARY	27	562	193	4,437	391	11,478	540	16,492	31	1,377	891	886	12,490	23,444
	MARCH	34	820	154	4,259	392	11,299	542	15,356	34	1,028	691	530	14,397	23,795
APRIL		37	702	130	3,779	362	9,997	474	13,830	35	862	661	561	13,495	23,639
MAY		32	704	161	4,118	353	10,821	540	13,483	46	1,424	745	551	12,490	24,475

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED