AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5610.0

NOON 12 SEPTEMBER 1979

HOUSING FINANCE FOR OWNER OCCUPATION PERMANENT BUILDING SOCIETIES, AUSTRALIA

JULY 1979

INQUIRIES

If you want to know more about these statistics ring Ms Tamara Rosisnanyi on Canberra 527117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616

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MAIN FEATURES

- **Permanent building societies approved loans totalling \$161.5 million to individuals for the construction and purchase of dwellings in July 1979. This was \$1.3 million less than the June 1979 figure, but \$15.4 million more than the July 1978 total.**
- **Seasonally adjusted, loans approved in July 1979 totalled \$161.9 million, \$21.2 million down on the June 1979 figure.**
- **Loans approved for the construction of dwellings in July 1979 totalled \$27.2 million, \$0.9 million lower than the June 1979 figure, but \$3.8 million higher than the July 1978 total.**

NOTE: Commencing with this issue of the publication a revised format has been adopted which, it is believed, will facilitate analysis of the statistics. The data content of the publication remains basically unchanged except that it now includes more State level detail.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured housing finance provided by permanent building societies to individuals for the construction or purchase of dwellings for owner occupation, and details of selected assets and liabilities of these societies.

Scope

2. For the purposes of these statistics a *permanent building society* is defined as an organisation that –

(a) is registered under relevant State or Territory legislation;

(b) has rules or regulations that do not specify that it is to terminate on a specific date or when a specific objective is achieved; and

(c) operates on a co-operative basis by borrowing predominantly from its members and providing finance to its members principally in the form of housing loans.

This includes building societies that operate solely on *Starr-Bowkett* principles and meet the above definition.

Coverage

3. A permanent building society is included in the collection if it satisfies either of the following criteria on an Australia-wide basis –

(a) loans approved to members for housing finance for owner occupation during 1977-78 exceeded \$250,000, or

(b) balances outstanding on such loans at 30 June 1978 exceeded \$2 million.

4. The table on page 2, which is based on the 1977-78 census of permanent building societies, shows the contribution of permanent building societies meeting these criteria to the industry as a whole.

PERMANENT BUILDING SOCIETIES 1977-78
LEVEL OF COVERAGE PROVIDED BY SIZE CRITERIA

States and Territories	*Total loans approved for dwellings during year*	*Total loans advances during year*	*Amounts owing by borrowers at end of year*	*Paid up share capital at end of year*	*Other borrowings owing at end of year*
	PERCENTAGES				
N.S.W.	99.9	99.9	99.6	99.9	91.5
Vic.	99.7	99.7	99.7	99.4	99.8
Qld	100.0	100.0	100.0	100.0	100.0
S.A.	99.7	99.7	99.4	99.6	97.1
W.A.	99.5	99.5	99.8	99.7	99.8
Tas.	100.0	100.0	100.0	100.0	100.0
A.C.T. and N.T.	100.0	100.0	99.5	99.9	99.1
Aust.	99.8	99.8	99.7	99.9	99.4

Definitions and descriptions of data items

5. *Loans approved.* A loan approval is a firm commitment by a society to advance funds. Loans approved for amounts additional to loans previously approved are included, as are loans financied from funds provided under the terms of the Commonwealth and State Housing Agreements and the *States Grants (Housing) Act*, 1971.

6. *Cancellation of loans.* This item refers to the value of loans approved but subsequently cancelled or reduced. Loans approved and cancelled during the same month are recorded as both loan approvals and cancellations for that month. Where a loan is cancelled in part, the number of dwelling units is not recorded in the cancellation category.

7. *Loans advanced.* This item refers to the actual money advanced during a period. Where loans are advanced by instalments, only the actual cash paid out is included. Capitalised mortgage insurance premium payments and other capitalised charges (e.g. legel fees, inspection and valuation fees) are included.

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

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

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

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

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

11. *Construction of other dwellings.* This category has been included to cover situations where a group of people combine to organise the construction of a block of home units, town houses etc., and it is intended that each person in the group will acquire a title to one of the dwelling units.

12. *Purchase of newly erected dwellings.* This item represents the purchases of dwellings which have been completed or will be completed within a period of twelve months preceding the date of purchase where the purchaser is, or will be, the first occupant.

13. *Purchase of established dwellings.* This item represents the purchases of dwellings which have been completed for a period greater than twelve months preceding the date of purchase or if completed within twelve months the purchaser is not the original occupant.

14. *All other purposes.* This item represents, inter alia, loans to religious and educational bodies for institutional housing; loans for the purchase, construction, etc. of non-residential building; loans for the purchase of vacant land; any loans made to businesses (e.g. builders or developers).

15. *Loan payments received.* This item represents all loan payments received during a period including premature discharge payments. It includes interest paid by members but excludes any premium payments for fire or life insurance which were not treated as part of the original loan. The dissection between principal and interest is partly estimated as building societies which do not have these figures available monthly in their accounts provide estimates.

16. *Share capital.*

(a) *Received.* This item represents all money received as payment for shares and includes interest or dividend credits used by members to acquire further partially or fully paid shares.

(b) *Withdrawn.* This item represents all withdrawals of share capital but excludes accrued interest or dividends paid on withdrawals that at the time of the withdrawals had not be credited to members' share capital accounts.

17. *Unsecured borrowings.*

(a) *Received.* This item includes interest credited to accounts but not withdrawn but excludes accrued interest yet to be credited to accounts.

(b) *Withdrawn.* This item excludes accrued interest paid on withdrawals that at the time of the withdrawals had not been credited to accounts.

18. *Secured borrowings.* This item includes the outstanding balance of loans advanced to building societies under Commonwealth and State Housing Agreements, and in the Australian Capital Territory and the Northern Territory advances from Australian Government funds. It also includes the outstanding balances of secured loans made to the building societies by banks, life and general insurance offices (including government insurance offices), and other lenders such as superannuation funds, friendly societies and credit unions.

Interpretation and presentation

19. State or Territory details contained in this publication relate to the activities of permanent building societies (or branches or agencies of societies) located in that State or Territory. A permanent building society which is located in more than one State or Territory is required to supply separate details in respect of each State or Territory in which it is located so that, as far as possible, details of the lending activities of permanent building societies are shown for the State or Territory in which the funds are actually used. However, the figures do not necessarily indicate that the funds used in a particular State are raised within that State. The extent to which societies (or branches or agencies of societies) in a State or Territory obtain or deposit funds in another State or Territory is not known.

20. Statistics of balance items appearing in this publication such as loans approved but not advanced at end of month, paid up share capital at end of month, and borrowings owing at end of month may not be derivable from corresponding figures for the previous month because of continual updating of data.

Seasonal Adjustment

21. Seasonally adjusted data on housing finance for owner occupation from permanent building societies were first published in the January 1978 edition of this publication. Details of the methods used in seasonally adjusting these series and a full back series to October 1975 are given in *Seasonally Adjusted Indicators* (1308.0).

22. In carrying out seasonal adjustment account is taken not only of normal seasonal factors but also of "trading-day" effects (arising from the varying numbers of Sundays, Mondays, etc. in the month).

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

Comparability with other statistics on housing finance

24. The statistics on housing finance for owner occupation presented in this publication are directly comparable with those presented in the publications *Housing Finance for Owner Occupation – Savings Banks and Trading Banks : Australia* (5608.0) and *Housing Finance for Owner Occupation : Australia* (5609.0).

Revisions

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

Related publications

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

Permanent Building Societies Assets, Liabilities, Income and Expenditure : Australia (5632.0) (annual)

Financial Corporations Statistics : Australia (5617.0) (monthly).

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

Symbols and other usages

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

R. J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS
ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

	CONSTRUCTION OF DWELLINGS AND PURCHASE OF NEWLY ERECTED DWELLINGS									
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		TOTAL		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000
					ORIGINAL					
MONTHS -										
1978										
JUNE	770	21,716	858	23,516	1,628	45,232	3,590	92,144	5,218	137,376
JULY	841	23,382	883	24,552	1,724	47,934	3,789	98,091	5,513	146,025
AUGUST	891	25,106	975	28,146	1,866	53,252	4,335	113,441	6,201	166,693
SEPTEMBER	795	22,492	928	27,904	1,723	50,396	4,240	110,648	5,963	161,044
OCTOBER	830	23,627	987	29,734	1,817	53,361	4,555	120,548	6,372	174,109
NOVEMBER	969	27,118	1,026	30,907	1,995	58,025	4,962	133,330	6,957	191,355
DECEMBER	807	23,632	844	25,074	1,651	48,706	4,244	113,226	5,895	161,932
1979										
JANUARY	782	23,016	889	27,505	1,671	50,521	4,396	119,067	6,067	169,588
FEBRUARY	804	23,784	1,044	32,478	1,848	56,262	5,336	144,594	7,184	200,856
MARCH	838	24,838	1,077	32,960	1,915	57,798	5,532	154,187	7,447	211,985
APRIL	710	20,910	851	26,608	1,561	47,518	4,522	123,614	6,083	171,132
MAY	915	27,076	871	26,853	1,786	53,929	4,533	124,966	6,319	178,895
JUNE	925	28,041	794	24,529	1,719	52,570	4,063	110,150	5,782	162,720
JULY	894	27,169	821	25,094	1,715	52,263	4,039	109,189	5,754	161,452
					SEASONALLY ADJUSTED					
MONTHS -										
1978										
JUNE					1,713	48,613	3,904	101,304	5,617	149,917
JULY					1,696	47,811	3,887	102,904	5,583	150,715
AUGUST					1,599	45,689	3,952	105,201	5,551	150,890
SEPTEMBER					1,532	44,739	3,915	104,316	5,447	149,055
OCTOBER					1,697	50,322	4,338	113,459	6,035	163,781
NOVEMBER					1,766	51,188	4,432	117,555	6,198	168,743
DECEMBER	NOT AVAILABLE				1,844	53,181	4,857	127,491	6,701	180,672
1979										
JANUARY					1,934	57,464	4,962	131,431	6,896	188,895
FEBRUARY					2,082	62,687	5,442	144,405	7,524	207,092
MARCH					1,896	57,213	5,337	153,700	7,233	210,913
APRIL					1,841	55,950	4,985	135,329	6,826	191,279
MAY					1,783	54,467	4,263	115,456	6,046	169,923
JUNE					1,808	56,476	4,623	126,576	6,431	183,052
JULY					1,652	51,043	4,007	110,826	5,659	161,869

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

	LOANS APPROVED TO INDIVIDUALS FOR															
	CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS				TOTAL	
	HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS			
	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000	DWGS	$000
AUSTRALIA														
YEARS -														
1976-77	8,330	209,564	97	2,631	8,809	226,077	1,971	49,702	36,748	923,072	6,479	143,479	64,434	1,554,525
1977-78	8,841	241,644	63	2,712	8,746	241,966	1,650	46,463	39,595	1,017,087	6,448	150,091	65,343	1,699,963
1978-79	10,050	291,560	57	1,662	9,737	292,276	1,432	44,974	47,978	1,297,181	6,599	166,681	75,783	2,096,334
MONTHS -														
1978														
JUNE	768	21,652	2	64	754	20,452	104	3,064	3,135	81,708	455	10,436	5,218	137,376
JULY	819	22,957	22	425	745	20,491	136	4,061	3,285	86,119	504	11,972	5,513	146,025
AUGUST	885	24,963	6	123	846	24,179	129	3,967	3,818	100,531	517	12,910	6,201	166,693
SEPTEMBER	789	22,184	6	308	788	23,632	140	4,272	3,706	97,598	534	13,050	5,963	161,044
OCTOBER	829	23,777	1	50	862	25,815	125	3,919	3,984	106,414	571	14,134	6,372	174,109
NOVEMBER	968	27,105	1	13	891	26,771	135	4,136	4,385	118,255	577	15,075	6,957	191,355
DECEMBER	807	23,532	-	-	763	22,751	76	2,323	3,749	100,309	495	12,917	5,835	161,932
1979														
JANUARY	782	23,016	-	-	787	24,141	102	3,364	3,894	105,580	502	13,487	6,067	169,588
FEBRUARY	804	23,784	-	-	926	28,627	118	3,651	4,666	127,312	670	17,282	7,184	200,856
MARCH	836	24,634	2	34	955	29,132	122	3,628	4,641	136,245	691	17,942	7,447	211,985
APRIL	708	20,541	2	69	760	23,710	91	2,898	4,016	110,725	506	12,889	6,083	171,132
MAY	910	26,867	5	209	720	21,952	151	4,901	3,995	110,661	538	14,305	6,319	178,895
JUNE	913	27,610	12	431	669	21,075	105	3,454	3,569	97,432	494	12,718	5,782	162,720
JULY	888	26,971	6	198	731	22,111	90	2,983	3,554	96,398	485	12,791	5,754	161,452
STATES - JUNE 1979														
N.S.W.	188	5,500	-	-	224	6,197	24	735	885	25,523	190	5,255	1,511	43,210
VIC.	118	3,998	-	-	205	6,792	16	593	928	26,655	47	1,304	1,316	39,342
QLD	140	4,061	-	-	147	4,574	15	754	658	16,467	43	1,393	1,003	27,249
S.A.	33	1,136	7	246	17	623	5	142	296	7,651	36	789	394	10,589
W.A.	413	12,364	5	185	51	1,623	42	1,201	608	16,308	164	3,737	1,283	35,418
TAS.	20	504	-	-	8	198	-	-	135	3,110	-	-	163	3,812
A.C.T. AND N.T.	1	45	-	-	37	1,068	1	29	59	1,718	14	240	112	3,100
STATES - JULY 1979														
N.S.W.	240	7,363	-	-	251	7,077	20	636	898	25,928	223	5,954	1,632	46,958
VIC.	121	3,748	-	-	239	7,998	12	509	968	27,422	57	1,386	1,397	41,063
QLD	115	3,450	-	-	124	3,558	16	641	659	16,664	23	785	937	25,098
S.A.	21	727	5	176	17	431	4	108	258	6,283	33	1,225	338	8,950
W.A.	377	11,323	1	22	51	1,549	36	1,038	583	15,516	149	3,441	1,197	32,889
TAS.	11	253	-	-	12	351	-	-	129	2,926	-	-	152	3,530
A.C.T. AND N.T.	3	137	-	-	37	1,147	2	51	59	1,659	-	-	101	2,964

TABLE 3 - LOAN OPERATIONS

	LOANS APPROVED DURING PERIOD					CANCELLATIONS DURING PERIOD OF LOANS PREVIOUSLY APPROVED				
	TO INDIVIDUALS FOR					TO INDIVIDUALS FOR				
	DWELLINGS		ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL	DWELLINGS		ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL
	DWGS	$000	$000	$000	$000	DWGS	$000	$000	$000	$000
AUSTRALIA										
YEARS -										
1976-77	64,434	1,554,525	27,150	70,131	1,651,806	3,293	77,314	506	7,125	84,945
1977-78	65,343	1,699,963	33,297	68,108	1,801,368	3,611	69,630	721	3,629	73,980
1978-79	75,783	2,095,334	43,841	91,706	2,231,881	3,263	89,562	732	4,149	94,443
MONTHS - 1978										
JUNE	5,216	137,376	2,903	5,973	146,252	262	6,746	17	308	7,071
JULY	5,513	146,025	3,034	6,235	155,294	241	6,079	86	130	6,295
AUGUST	6,201	166,693	3,602	8,079	178,374	237	6,323	27	225	6,575
SEPTEMBER	5,963	161,044	3,604	4,317	168,965	207	5,748	30	151	5,929
OCTOBER	6,372	174,109	3,668	6,454	184,231	270	7,689	7	192	7,888
NOVEMBER	6,957	191,355	3,635	6,662	201,652	258	6,907	77	277	7,261
DECEMBER	5,895	161,932	3,283	6,100	171,315	216	6,080	25	42	6,147
1979										
JANUARY	6,067	169,588	3,576	7,029	180,193	236	6,493	12	151	6,656
FEBRUARY	7,184	200,856	3,791	8,360	213,007	293	7,780	105	844	8,729
MARCH	7,447	211,985	3,949	9,643	225,577	346	9,778	47	279	10,104
APRIL	6,083	171,132	4,523	10,600	186,255	321	9,126	132	107	9,365
MAY	6,319	178,895	3,654	8,890	191,439	365	10,362	101	1,703	12,166
JUNE	5,732	162,720	3,522	9,337	175,579	273	7,197	63	48	7,308
JULY	5,754	161,452	3,682	7,996	173,130	311	8,509	33	474	9,016
STATES - JUNE 1979										
N.S.W.	1,511	43,210	825	670	44,705	82	2,080	-	6	2,086
VIC.	1,316	39,342	753	3,647	43,742	76	2,380	15	-	2,395
QLD	1,003	27,249	323	1,575	29,147	42	1,030	18	42	1,090
S.A.	394	10,589	275	637	11,501	21	535	-	-	535
W.A.	1,263	35,418	1,171	2,620	39,209	39	900	-	-	900
TAS.	163	3,812	154	188	4,154	8	163	-	-	163
A.C.T. AND N.T.	112	3,100	21	-	3,121	5	109	30	-	139
STATES - JULY 1979										
N.S.W.	1,632	46,358	1,296	707	48,361	122	3,071	3	75	3,149
VIC.	1,397	41,063	685	2,534	44,282	59	2,028	-	-	2,028
QLD	937	25,098	393	1,314	26,805	56	1,292	11	19	1,322
S.A.	336	8,950	474	143	9,567	16	470	19	-	489
W.A.	1,197	32,889	698	2,972	36,559	46	1,414	-	380	1,794
TAS.	152	3,530	105	326	3,961	9	155	-	-	155
A.C.T. AND N.T.	101	2,964	31	-	2,995	3	79	-	-	79

TABLE 3 - LOAN OPERATIONS (CONTINUED)

	LOANS ADVANCED DURING PERIOD			LOANS APPROVED BUT NOT ADVANCED AT END OF PERIOD			LOAN PAYMENTS BY BORROWERS DURING PERIOD			AMOUNT OWING BY BORROWERS AT END OF PERIOD
	TO INDIVIDUALS FOR DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL	TO INDIVIDUALS FOR DWELLINGS	FOR ALL OTHER PURPOSES	TOTAL	PRINCIPAL	INTEREST	TOTAL	
	$000	$000	$000	$000	$000	$000	$000	$000	$000	$000
AUSTRALIA										
YEARS -										
1976-77	1,420,153	63,703	1,483,856	293,781	17,345	311,126	590,564	529,684	1,120,248	5,021,897
1977-78	1,657,774	69,743	1,727,517	278,688	12,190	290,878	689,696	656,083	1,345,779	6,073,941
1978-79	2,017,198	72,797	2,089,995	307,275	26,950	334,225	887,530	763,490	1,651,020	7,288,399
MONTHS -										
1978										
JUNE	137,944	4,675	142,619	278,688	12,190	290,878	66,934	58,725	125,659	6,073,941
JULY	132,118	5,589	137,707	288,885	12,706	301,591	62,358	60,065	122,423	6,150,640
AUGUST	149,755	5,754	155,509	303,100	14,806	317,906	66,057	60,512	126,569	6,240,237
SEPTEMBER	145,695	6,508	152,203	316,270	12,464	328,734	66,827	59,561	126,388	6,326,997
OCTOBER	157,571	4,770	162,341	328,792	13,956	342,748	64,420	61,914	126,334	6,426,669
NOVEMBER	174,976	5,740	180,716	341,800	14,601	356,401	66,877	62,910	129,787	6,545,069
DECEMBER	175,937	5,645	181,582	326,062	15,014	341,076	82,265	64,225	146,490	6,642,187
1979										
JANUARY	133,847	5,021	138,868	358,912	16,871	375,783	60,238	65,132	125,370	6,721,240
FEBRUARY	168,993	5,182	174,175	386,681	19,205	405,886	73,164	63,273	136,437	6,813,089
MARCH	197,291	8,174	205,465	395,499	20,395	415,894	86,242	64,619	150,861	6,934,730
APRIL	170,804	7,139	177,943	386,416	23,749	410,165	72,492	65,739	138,231	7,040,100
MAY	225,597	7,896	233,493	332,905	23,040	355,945	99,669	66,285	165,954	7,184,602
JUNE	184,612	5,379	189,991	307,275	26,950	334,225	86,921	69,255	156,176	7,288,399
JULY	169,240	7,450	176,690	295,294	27,022	322,316	86,474	69,616	156,090	7,386,894
STATES - JUNE 1979										
N.S.W.	60,738	421	61,159	125,330	5,201	130,531	33,771	26,237	60,008	2,826,816
VIC.	44,722	939	45,661	71,533	8,160	79,693	19,931	14,465	34,396	1,444,246
QLD	25,400	560	25,960	37,267	2,455	39,722	11,132	8,797	19,929	960,124
S.A.	11,804	989	12,793	11,064	1,170	12,234	4,532	3,235	7,767	367,018
W.A.	34,340	2,217	36,557	51,194	9,115	60,309	13,580	13,348	26,928	1,361,574
TAS.	4,082	253	4,335	6,532	849	7,381	1,994	1,307	3,301	140,972
A.C.T. AND N.T.	3,526	-	3,526	4,355	-	4,355	1,981	1,866	3,847	187,649
STATES - JULY 1979										
N.S.W.	52,330	699	53,029	118,396	5,134	123,530	33,561	26,789	60,350	2,847,641
VIC.	39,502	2,037	41,539	71,812	8,657	80,469	16,579	14,842	31,421	1,471,522
QLD	27,770	1,716	29,486	33,685	2,034	35,719	11,714	9,187	20,901	977,896
S.A.	10,235	380	10,615	9,764	933	10,697	4,550	3,367	7,917	373,083
W.A.	32,593	2,332	34,925	50,941	9,375	60,316	16,691	12,253	28,944	1,384,486
TAS.	3,452	286	3,738	6,783	889	7,672	1,634	1,357	2,991	143,076
A.C.T. AND N.T.	3,358	-	3,358	3,913	-	3,913	1,745	1,821	3,566	189,190

TABLE 4 - TRANSACTIONS IN SHARE CAPITAL AND BORROWINGS

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	PAID UP SHARE CAPITAL AND UNSECURED BORROWINGS					SECURED BORROWINGS OWING AT END OF PERIOD				
	SHARE CAPITAL PAID UP AT END OF PERIOD	UNSECURED BORROWINGS OWING AT END OF PERIOD	TOTAL							
			RECEIVED DURING PERIOD	WITHDRAWN DURING PERIOD	AT END OF PERIOD	GOVERNMENT	BANKS	INSURANCE COMPANIES	ALL OTHER LENDERS	TOTAL
AUSTRALIA										
YEARS -										
1976-77	4,711,087	1,309,910	7,633,739	6,306,158	6,020,997	53,302	58,812	46,392	65,598	224,104
1977-78	5,469,395	1,622,834	9,206,522	8,156,307	7,092,229	61,102	79,407	53,498	119,852	313,859
1978-79	6,380,897	2,035,429	11,911,499	10,587,404	8,416,326	51,890	59,211	45,973	211,236	368,310
MONTHS -										
1978										
JUNE	5,469,395	1,622,834	879,036	766,835	7,092,229	61,102	79,407	53,498	119,852	313,859
JULY	5,593,488	1,652,937	886,264	730,843	7,240,425	59,166	67,668	48,955	133,978	309,767
AUGUST	5,707,923	1,705,176	911,234	744,451	7,413,099	59,130	63,936	47,415	135,862	306,343
SEPTEMBER	5,832,749	1,751,410	869,226	697,665	7,584,159	58,519	52,109	47,603	142,997	301,228
OCTOBER	5,976,730	1,804,974	934,230	738,317	7,781,704	58,994	49,860	45,350	142,382	296,586
NOVEMBER	6,133,744	1,838,697	995,790	805,264	7,972,441	52,048	51,220	45,187	148,534	296,989
DECEMBER	6,256,890	1,906,959	1,047,500	856,092	8,163,849	50,809	40,838	44,970	154,331	290,948
1979										
JANUARY	6,362,003	1,956,253	1,035,463	881,049	8,318,256	52,104	50,246	44,451	158,529	305,330
FEBRUARY	6,410,541	2,006,840	1,024,127	925,002	8,417,381	51,599	58,527	43,743	167,269	321,138
MARCH	6,297,795	2,010,602	1,032,428	1,141,412	8,308,397	52,596	65,173	43,503	177,793	339,065
APRIL	6,229,513	2,006,756	947,489	1,019,831	8,236,269	53,058	70,495	43,174	196,676	363,403
MAY	6,317,476	2,016,865	1,112,664	1,014,399	8,334,341	52,681	82,098	42,702	197,116	374,597
JUNE	6,380,897	2,035,429	1,115,064	1,033,079	8,416,326	51,890	59,211	45,973	211,236	368,310
JULY	6,475,873	2,089,683	1,281,855	1,139,583	8,565,556	51,881	48,231	45,494	212,590	358,196
STATES - JUNE 1979										
N.S.W.	3,442,544	10,658	397,024	381,413	3,453,202	4,590	15,382	28,837	20,582	69,391
VIC.	469,189	1,240,130	236,960	197,750	1,709,319	-	11,948	7,434	2,467	21,849
QLD	967,408	121,805	150,201	133,365	1,089,213	-	7,098	5,949	1,373	14,420
S.A.	402,008	12,802	69,152	56,367	414,810	14,947	541	550	100	16,138
W.A.	832,556	547,344	200,544	214,896	1,379,900	18,755	13,067	971	172,089	204,882
TAS.	137,853	48,492	29,125	24,568	186,345	-	1,143	330	-	1,473
A.C.T. AND N.T.	129,339	54,198	26,058	24,720	183,537	13,598	10,032	1,902	14,625	40,157
STATES - JULY 1979										
N.S.W.	3,497,385	9,707	497,259	442,769	3,507,092	4,238	14,158	28,903	20,958	68,257
VIC.	476,295	1,260,616	247,780	222,290	1,736,911	-	8,185	7,263	2,368	17,816
QLD	972,790	138,212	164,607	142,818	1,111,002	-	12,119	5,588	1,368	19,075
S.A.	411,539	13,128	66,940	57,083	424,667	15,021	540	550	100	16,211
W.A.	848,213	564,676	248,214	220,681	1,412,889	18,829	3,287	971	173,921	197,008
TAS.	140,596	46,890	29,200	28,119	187,486	-	2,155	320	-	2,475
A.C.T. AND N.T.	129,055	56,454	27,795	25,823	185,509	13,793	7,787	1,899	13,875	37,354