



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JANUARY 1984

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

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MAIN FEATURES

Significant lenders approved loans of \$833.4 million for the construction and purchase of dwellings in January 1984. This was \$23.9 million (2.8%) less than in December 1983, but \$317.0 million (61.4%) more than in January 1983.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in January 1984 were \$890.5 million, \$48.5 million (5.2%) less than in December 1983.

First mortgage (or equivalent) finance was provided for 24,449 dwelling units in January 1984. This was 771 units (3.1%) less than in December 1983, but 7,571 units (44.9%) more than in January 1983.

In seasonally adjusted terms finance was provided for 26,352 dwelling units in January 1984, 1,301 units (4.7%) less than in December 1983.

In January 1984 loans approved comprised: \$138.5 million for the construction of dwellings (down \$14.3 million (9.3%) on December 1983, but up \$61.3 million (79.3%) on January 1983); \$61.3 million for the purchase of newly erected dwellings (down \$8.6 million (12.3%) on December 1983, but up \$18.2 million (42.1%) on January 1983); and \$633.5 million for the purchase of established dwellings (down \$1.0 million (0.2%) on December 1983, but up \$237.5 million (60.0%) on January 1983).

In January 1984, loans approved for alterations and additions to dwellings were \$45.9 million.

EXPLANATORY NOTES

Introduction

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

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

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

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

Scope

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

Seasonal adjustment

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

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

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

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

Related publications

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

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—issued monthly
Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—issued monthly

9. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and *Publications Advice* are available from any ABS office.

Symbols and other usages

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

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

	LOANS APPROVED TO INDIVIDUALS FOR							
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	ORIGINAL							
MONTHS-								
1982								
DECEMBER	3,038	89,215	1,516	49,593	14,052	422,151	18,606	560,959
1983								
JANUARY	2,587	77,252	1,322	43,174	12,969	395,989	16,878	516,415
FEBRUARY	2,881	88,258	1,697	57,892	17,306	550,589	21,884	696,739
MARCH	3,961	122,302	1,824	61,544	19,348	614,472	25,133	798,318
APRIL	3,168	100,544	1,345	45,580	14,587	463,160	19,100	609,284
MAY	4,003	123,466	1,861	63,239	17,537	549,590	23,401	736,295
JUNE	3,975	124,745	1,577	50,704	16,393	515,438	21,945	690,887
JULY	3,628	115,078	1,599	52,819	14,775	462,775	20,002	630,672
AUGUST	4,337	140,012	1,879	59,959	17,737	563,765	23,953	763,736
SEPTEMBER	4,267	135,877	1,707	59,451	16,772	535,148	22,746	730,476
OCTOBER	4,284	139,193	1,692	58,245	18,089	581,554	24,065	778,992
NOVEMBER	5,078	163,802	2,117	70,893	22,508	730,464	29,703	965,159
DECEMBER	4,494	152,829	1,933	69,927	18,793	634,518	25,220	857,274
1984								
JANUARY	4,173	138,548	1,659	61,338	18,617	633,486	24,449	833,372
	SEASONALLY ADJUSTED							
MONTHS-								
1982								
DECEMBER	3,104	91,166	1,555	50,889	13,942	420,686	18,601	562,741
1983								
JANUARY	3,186	94,513	1,483	49,081	13,809	418,254	18,478	561,848
FEBRUARY	3,224	100,479	1,728	59,113	16,562	521,257	21,514	680,849
MARCH	3,479	107,180	1,605	53,498	15,999	500,076	21,083	660,754
APRIL	3,403	107,854	1,514	51,783	15,945	507,958	20,862	667,595
MAY	3,724	116,724	1,846	60,627	17,618	551,404	23,188	728,755
JUNE	3,686	115,869	1,517	49,966	16,397	521,782	21,600	687,712
JULY	3,760	118,422	1,652	55,240	16,398	514,037	21,810	687,699
AUGUST	3,895	123,085	1,690	55,173	17,374	559,400	22,959	737,658
SEPTEMBER	4,175	132,893	1,803	61,699	17,616	565,750	23,594	760,342
OCTOBER	4,459	146,744	1,704	60,330	18,704	610,034	24,867	817,108
NOVEMBER	4,629	148,570	1,913	62,478	20,492	659,141	27,034	870,189
DECEMBER	5,014	170,511	2,146	76,929	20,493	691,544	27,653	938,984
1984								
JANUARY	4,941	162,980	1,818	66,773	19,593	660,713	26,352	890,466

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING (A)		DWGS	£000
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000		
HOUSES										
YEARS -										
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,579,888	4,013	124,405	7,426	339,598
1982/83	115,685	3,308,961	29,017	721,603	42,533	1,585,342	4,698	159,777	4,875	223,486
MONTHS -										
1982										
DECEMBER	9,773	277,525	2,088	52,988	3,021	110,453	476	15,950	316	14,853
1983										
JANUARY	8,245	238,478	2,315	61,215	2,922	107,445	331	11,161	284	11,853
FEBRUARY	10,383	306,724	2,901	81,093	4,525	171,073	351	12,012	365	16,818
MARCH	12,210	359,006	3,081	84,134	5,060	191,650	498	17,062	448	21,219
APRIL	8,799	259,198	2,176	55,056	4,043	155,523	544	19,573	423	20,413
MAY	11,391	325,057	2,156	53,385	5,027	193,532	604	20,810	541	24,822
JUNE	11,041	322,867	2,280	56,384	4,410	168,539	468	16,452	491	22,271
JULY	9,958	292,265	1,872	49,556	4,180	158,174	333	11,181	460	20,454
AUGUST	12,039	358,799	2,537	67,851	4,957	190,401	410	13,795	525	23,430
SEPTEMBER	11,215	337,472	2,036	55,110	4,829	183,028	582	19,099	542	23,898
OCTOBER	11,424	347,323	2,339	65,765	5,586	205,202	544	18,582	579	25,889
NOVEMBER	13,784	417,218	2,851	79,984	7,363	274,185	759	25,344	671	30,072
DECEMBER	11,732	363,481	1,833	53,645	6,768	267,299	651	23,720	690	30,910
1984										
JANUARY	11,417	357,858	2,189	64,514	6,129	242,057	442	16,805	636	29,024
OTHER DWELLINGS										
YEARS -										
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
1981/82	5,174	143,876	3,510	80,040	6,968	229,071	165	5,842	925	52,045
1982/83	6,713	202,622	2,875	70,589	5,423	204,627	238	8,579	555	31,902
MONTHS -										
1982										
DECEMBER	521	15,670	230	4,922	387	14,462	12	415	43	2,414
1983										
JANUARY	519	15,324	282	8,237	333	12,802	11	342	34	1,833
FEBRUARY	407	19,261	281	8,030	603	23,478	10	329	36	1,773
MARCH	716	22,335	274	6,944	633	24,702	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	477	18,347	45	1,836	41	2,302
MAY	653	19,875	189	4,847	592	22,293	29	1,065	64	3,398
JUNE	558	17,461	237	5,695	566	21,208	24	1,015	39	2,070
JULY	589	18,384	234	5,696	531	18,680	14	570	51	2,443
AUGUST	670	21,478	226	5,905	595	21,045	14	478	66	2,538
SEPTEMBER	654	21,257	194	4,649	578	21,548	16	572	31	1,475
OCTOBER	491	22,479	189	5,206	705	25,741	35	1,200	55	3,056
NOVEMBER	768	24,481	275	7,106	893	32,705	32	1,189	39	2,286
DECEMBER	623	20,412	161	4,133	793	28,790	29	1,197	72	3,764
1984										
JANUARY	642	20,858	239	8,546	699	26,749	25	980	54	3,142
TOTAL										
YEARS -										
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,798	14,138	593,049
1981/82	101,983	2,649,094	40,701	884,274	51,431	1,808,959	4,178	130,247	8,352	391,643
1982/83	122,398	3,511,583	31,892	792,192	47,956	1,790,169	4,936	148,356	5,430	255,388
MONTHS -										
1982										
DECEMBER	10,294	293,195	2,318	57,910	3,408	124,915	488	16,365	359	17,267
1983										
JANUARY	8,764	253,802	2,597	69,452	3,255	120,247	342	11,523	318	13,684
FEBRUARY	10,990	325,985	3,182	89,123	5,128	194,551	361	12,341	401	18,591
MARCH	12,926	381,341	3,355	91,078	5,693	216,358	532	18,220	508	24,903
APRIL	9,324	275,487	2,424	61,498	4,520	173,870	590	21,409	464	22,715
MAY	12,044	344,932	2,345	58,232	5,619	215,825	633	21,875	605	28,220
JUNE	11,599	340,328	2,517	62,079	4,976	189,747	492	17,467	530	24,341
JULY	10,547	310,647	2,106	55,252	4,711	176,854	347	11,751	511	22,897
AUGUST	12,709	380,277	2,763	73,756	5,552	211,446	424	14,273	591	25,968
SEPTEMBER	11,869	358,729	2,230	59,759	5,407	204,576	598	19,671	573	25,373
OCTOBER	12,115	369,802	2,528	70,971	6,291	230,943	579	19,782	634	28,945
NOVEMBER	14,552	441,699	3,126	87,090	8,256	306,890	791	26,533	710	32,358
DECEMBER	12,355	383,893	1,994	57,778	7,561	296,089	680	24,917	762	34,674
1984										
JANUARY	12,059	378,716	2,428	73,060	6,828	268,806	467	17,785	690	32,166

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	211,070	5,962,709
1982/83	10,731	317,284	1,525	51,975	4,923	105,337	3,234	137,590	217,221	6,611,555
MONTHS -										
1982										
DECEMBER	945	26,858	133	5,042	358	6,987	222	9,810	17,332	520,466
1983										
JANUARY	830	24,654	119	3,908	368	7,650	217	9,345	15,631	475,709
FEBRUARY	893	27,472	102	3,550	486	11,176	252	11,307	20,258	641,225
MARCH	1,040	31,057	148	5,077	519	12,936	296	13,406	23,300	735,553
APRIL	898	25,797	127	4,522	425	10,180	228	10,335	17,663	560,597
MAY	1,098	33,260	170	5,303	466	11,280	281	12,615	21,734	680,064
JUNE	806	25,435	152	5,080	543	13,061	239	10,162	16,400	640,251
JULY	828	25,296	122	4,121	527	11,498	221	9,862	18,501	582,053
AUGUST	809	24,112	166	5,554	637	15,916	209	9,195	22,289	709,055
SEPTEMBER	839	25,329	152	4,742	703	16,503	257	11,292	21,155	676,473
OCTOBER	789	23,328	139	4,661	648	16,566	227	10,007	22,275	717,323
NOVEMBER	924	28,029	233	8,108	752	19,486	242	10,841	27,579	893,267
DECEMBER	631	20,610	153	5,977	747	19,748	250	10,908	23,455	796,298
1984										
JANUARY	803	24,968	149	4,764	713	19,370	203	9,618	22,681	768,978
OTHER DWELLINGS										
YEARS -										
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
1981/82	422	9,592	66	2,556	361	7,686	308	12,696	17,902	543,406
1982/83	463	15,824	67	2,578	366	8,407	327	14,470	17,027	559,598
MONTHS -										
1982										
DECEMBER	27	908	7	203	23	492	24	1,007	1,274	40,493
1983										
JANUARY	29	954	2	21	22	589	15	584	1,247	40,706
FEBRUARY	33	996	5	185	29	492	22	970	1,626	55,514
MARCH	43	1,325	6	236	29	715	38	1,666	1,833	62,765
APRIL	38	1,041	3	111	26	733	34	1,586	1,437	48,687
MAY	39	1,144	14	495	49	1,381	38	1,733	1,667	56,231
JUNE	23	928	4	238	38	885	26	1,136	1,515	50,636
JULY	31	953	6	227	33	792	12	522	1,501	48,247
AUGUST	33	1,119	15	679	27	688	18	753	1,664	54,683
SEPTEMBER	29	1,114	14	666	41	1,199	34	1,523	1,591	54,003
OCTOBER	26	735	9	394	40	931	40	1,927	1,790	61,669
NOVEMBER	45	1,530	9	238	34	829	29	1,528	2,124	71,892
DECEMBER	31	789	11	424	32	754	13	713	1,765	60,976
1984										
JANUARY	66	2,594	7	298	21	553	15	674	1,768	64,394
TOTAL										
YEARS -										
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	228,972	6,506,115
1982/83	11,194	333,108	1,592	54,553	5,289	113,744	3,561	152,060	234,248	7,171,153
MONTHS -										
1982										
DECEMBER	972	27,766	140	5,245	381	7,479	246	10,817	18,606	560,959
1983										
JANUARY	859	25,608	121	3,929	390	8,239	232	9,929	16,878	516,415
FEBRUARY	926	28,468	107	3,735	515	11,668	274	12,277	21,884	696,739
MARCH	1,083	32,382	154	5,313	548	13,651	334	15,072	25,133	798,318
APRIL	936	26,838	130	4,633	451	10,913	262	11,921	19,100	609,284
MAY	1,137	34,404	184	5,798	515	12,661	319	14,348	23,401	736,295
JUNE	829	26,367	156	5,318	581	13,946	265	11,298	21,945	690,887
JULY	859	26,249	128	4,348	560	12,290	233	10,384	20,002	630,672
AUGUST	842	25,231	181	6,233	664	16,604	227	9,948	23,953	743,736
SEPTEMBER	868	26,443	166	5,408	744	17,702	291	12,815	22,746	730,476
OCTOBER	815	24,063	148	5,055	688	17,497	267	11,934	24,065	778,992
NOVEMBER	969	29,559	242	8,346	786	20,315	271	12,369	29,703	965,159
DECEMBER	662	21,399	164	6,401	779	20,502	263	11,621	25,220	857,274
1984										
JANUARY	869	27,562	156	5,062	734	19,923	218	10,292	24,449	833,372

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	895	34,437
1982/83	20,254	572,371	4,814	116,324	6,894	260,024	952	32,096	801	36,065
MONTHS -										
1982										
DECEMBER	1,667	46,541	335	7,754	542	20,270	102	3,479	56	1,889
1983										
JANUARY	1,366	38,921	319	7,582	448	16,585	67	2,325	51	2,311
FEBRUARY	1,477	42,467	413	11,231	507	19,109	70	2,374	58	2,571
MARCH	2,087	60,202	500	12,962	762	29,189	80	2,677	72	3,401
APRIL	1,619	47,414	349	9,418	654	25,215	88	3,060	100	4,819
MAY	2,146	59,935	377	8,838	816	32,295	130	4,465	104	5,023
JUNE	2,140	61,274	395	10,925	833	32,385	115	4,003	100	4,641
JULY	1,927	56,844	368	10,915	740	27,981	70	2,326	115	5,279
AUGUST	2,278	68,039	459	14,324	906	35,329	92	3,054	139	5,952
SEPTEMBER	2,247	67,172	399	10,966	811	31,909	171	5,451	147	6,286
OCTOBER	2,163	65,276	464	14,434	978	37,116	111	3,871	135	5,515
NOVEMBER	2,507	74,788	545	14,671	1,233	47,441	162	5,663	151	6,624
DECEMBER	2,189	67,917	352	10,871	1,284	50,758	148	5,364	150	6,186
1984										
JANUARY	2,072	62,827	376	10,020	1,100	44,322	96	3,532	103	4,250
OTHER DWELLINGS										
YEARS -										
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
1982/83	128	3,805	231	5,072	59	2,060	1	32	42	2,511
MONTHS -										
1982										
DECEMBER	13	414	21	369	2	47	-	-	-	-
1983										
JANUARY	8	235	16	347	2	62	-	-	2	113
FEBRUARY	16	562	22	456	2	143	-	-	4	299
MARCH	24	751	18	331	2	140	-	-	1	50
APRIL	8	235	14	394	2	115	-	-	1	9
MAY	12	347	16	222	1	35	-	-	5	176
JUNE	5	159	17	395	7	244	-	-	1	50
JULY	5	203	23	419	1	38	-	-	2	100
AUGUST	20	668	19	514	4	150	-	-	7	155
SEPTEMBER	15	565	16	231	2	135	-	-	7	225
OCTOBER	10	349	15	354	4	120	-	-	9	600
NOVEMBER	14	460	23	564	1	29	-	-	5	641
DECEMBER	11	320	15	340	2	87	-	-	12	570
1984										
JANUARY	7	217	16	555	-	-	-	-	-	-
TOTAL										
YEARS -										
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
1982/83	20,382	576,176	5,045	121,396	6,953	262,084	953	32,128	843	38,576
MONTHS -										
1982										
DECEMBER	1,680	46,955	356	8,103	544	20,317	102	3,479	56	1,889
1983										
JANUARY	1,374	39,156	335	7,929	450	16,647	67	2,325	53	2,424
FEBRUARY	1,493	43,229	435	11,687	509	19,252	70	2,374	62	2,870
MARCH	2,111	60,953	518	13,293	764	29,329	80	2,677	73	3,451
APRIL	1,627	47,649	363	9,812	656	25,330	88	3,060	101	4,828
MAY	2,158	60,282	393	9,060	817	32,330	130	4,465	109	5,199
JUNE	2,145	61,433	412	11,320	840	32,629	115	4,003	101	4,691
JULY	1,932	57,047	391	11,334	741	28,019	70	2,326	117	5,379
AUGUST	2,298	68,707	478	14,838	910	35,479	92	3,054	146	6,107
SEPTEMBER	2,262	67,737	415	11,197	813	32,044	171	5,451	154	6,511
OCTOBER	2,173	65,625	479	14,788	982	37,236	111	3,871	144	6,115
NOVEMBER	2,521	75,248	568	15,235	1,234	47,470	162	5,663	156	7,265
DECEMBER	2,200	68,237	367	11,211	1,286	50,845	148	5,364	162	6,756
1984										
JANUARY	2,079	63,044	392	10,575	1,100	44,322	96	3,532	103	4,250

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
1982/83	2,501	72,350	331	11,688	798	14,930	402	15,637	37,747	1,131,485
MONTHS -										
1982										
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,002	88,385
1983										
JANUARY	195	5,638	30	1,111	52	879	30	1,143	2,559	76,495
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,837	86,798
MARCH	258	7,751	37	1,318	81	1,651	35	1,564	3,912	120,905
APRIL	212	6,311	30	996	61	1,470	28	1,013	3,141	99,716
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,961	122,406
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,945	123,897
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,597	114,318
AUGUST	255	7,403	40	1,349	84	1,658	27	1,160	4,280	138,268
SEPTEMBER	266	7,554	52	1,750	96	2,185	37	1,443	4,226	134,716
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,246	137,770
NOVEMBER	225	6,635	61	2,136	111	2,610	39	1,530	5,034	162,098
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,454	151,512
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,150	137,776
OTHER DWELLINGS										
YEARS -										
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
1982/83	-	-	12	422	29	402	2	79	504	14,383
MONTHS -										
1982										
DECEMBER	-	-	-	-	-	-	-	-	36	830
1983										
JANUARY	-	-	-	-	-	-	-	-	28	757
FEBRUARY	-	-	-	-	-	-	-	-	44	1,460
MARCH	-	-	4	125	-	-	-	-	49	1,397
APRIL	-	-	2	75	-	-	-	-	27	828
MAY	-	-	6	222	2	58	-	-	42	1,060
JUNE	-	-	-	-	-	-	-	-	30	848
JULY	-	-	-	-	-	-	-	-	31	760
AUGUST	-	-	6	248	1	9	-	-	57	1,744
SEPTEMBER	-	-	-	-	1	5	-	-	41	1,161
OCTOBER	-	-	-	-	-	-	-	-	38	1,423
NOVEMBER	-	-	-	-	1	10	-	-	44	1,704
DECEMBER	-	-	-	-	-	-	-	-	40	1,317
1984										
JANUARY	-	-	-	-	-	-	-	-	23	772
TOTAL										
YEARS -										
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
1982/83	2,501	72,350	343	12,110	827	15,332	404	15,716	38,251	1,145,868
MONTHS -										
1982										
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,038	89,215
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,587	77,252
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,881	88,258
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,961	122,302
APRIL	212	6,311	32	1,071	61	1,470	28	1,013	3,168	100,544
MAY	234	7,196	51	1,731	78	1,786	33	1,417	4,003	123,466
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,975	124,745
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,628	115,078
AUGUST	255	7,403	46	1,597	85	1,667	27	1,160	4,337	140,012
SEPTEMBER	266	7,554	52	1,750	97	2,190	37	1,443	4,267	135,877
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,284	139,193
NOVEMBER	225	6,635	61	2,136	112	2,620	39	1,530	5,078	163,802
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,494	152,829
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,173	138,548

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TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1980/81	8,493	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	63,023
1981/82	7,644	210,326	3,136	69,414	4,611	173,917	1,008	31,068	1,046	51,982
1982/83	7,098	216,795	2,193	52,615	3,145	123,416	972	33,598	644	33,502
MONTHS -										
1982										
DECEMBER	572	18,028	173	3,542	244	9,257	58	2,022	58	3,095
1983										
JANUARY	444	14,314	174	4,364	240	8,556	46	1,556	41	2,030
FEBRUARY	589	18,791	222	5,619	276	11,714	80	2,778	56	2,885
MARCH	665	20,698	211	5,477	252	10,519	141	4,948	56	2,686
APRIL	482	14,807	141	3,445	251	9,928	82	2,975	50	2,718
MAY	729	22,448	152	3,424	308	12,486	147	5,175	91	4,985
JUNE	632	17,509	155	3,635	253	10,313	100	3,471	51	2,789
JULY	672	19,769	103	2,159	278	10,806	142	4,952	32	1,449
AUGUST	865	25,749	205	4,208	243	9,829	134	4,675	41	1,921
SEPTEMBER	694	22,454	122	2,503	294	12,235	175	6,256	52	2,571
OCTOBER	675	21,586	155	3,253	296	11,769	115	4,075	77	4,173
NOVEMBER	801	25,362	214	4,740	415	16,513	125	3,447	114	5,712
DECEMBER	709	22,739	124	2,791	433	17,913	127	4,900	144	7,436
1984										
JANUARY	659	21,011	147	3,748	332	13,807	51	2,087	125	6,850
OTHER DWELLINGS										
YEARS -										
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
1982/83	830	25,384	362	8,781	779	33,678	67	2,238	99	7,205
MONTHS -										
1982										
DECEMBER	56	1,766	26	438	80	3,658	4	145	6	495
1983										
JANUARY	54	1,289	44	1,195	54	2,476	-	-	7	454
FEBRUARY	84	2,627	32	1,359	85	3,835	1	20	5	250
MARCH	82	2,539	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	55	2,577	2	74	6	750
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
JUNE	82	2,525	29	705	54	2,072	6	210	6	394
JULY	65	2,131	22	495	67	2,732	3	100	3	145
AUGUST	80	2,605	25	627	59	2,593	-	-	15	643
SEPTEMBER	76	2,615	23	648	49	2,235	5	175	2	62
OCTOBER	81	2,887	22	624	53	2,081	5	175	6	426
NOVEMBER	94	3,283	32	606	67	2,508	6	212	5	199
DECEMBER	91	3,091	12	365	48	1,903	-	-	17	873
1984										
JANUARY	65	2,094	24	771	65	3,099	1	40	12	654
TOTAL										
YEARS -										
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
1982/83	7,928	242,179	2,555	61,396	3,924	137,094	1,039	35,836	743	40,707
MONTHS -										
1982										
DECEMBER	678	19,794	199	3,980	324	12,915	62	2,167	64	3,590
1983										
JANUARY	498	15,603	218	5,559	294	11,032	46	1,556	48	2,484
FEBRUARY	673	21,418	254	6,978	361	15,549	81	2,798	61	3,135
MARCH	747	23,237	244	6,145	340	14,222	168	5,876	67	3,980
APRIL	532	16,276	172	4,275	306	12,505	84	3,049	56	3,488
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081
JUNE	714	20,034	184	4,340	307	12,385	106	3,681	57	3,183
JULY	737	21,900	125	2,654	345	13,538	145	5,052	35	1,794
AUGUST	945	28,354	230	4,835	302	12,422	134	4,675	56	2,564
SEPTEMBER	770	25,069	145	3,111	343	14,470	180	6,411	54	2,633
OCTOBER	756	24,473	177	3,877	349	13,850	120	4,250	83	4,599
NOVEMBER	895	28,645	246	5,346	482	19,021	131	3,659	119	5,911
DECEMBER	800	25,830	136	3,156	481	19,816	127	4,900	161	8,309
1984										
JANUARY	724	23,105	171	4,519	397	16,906	52	2,127	137	7,504

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

0^o NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1980/81	2,889	75,038	76	3,158	406	7,403	475	17,849	26,263	742,595
1981/82	2,463	69,448	49	1,863	326	7,339	363	14,062	20,610	629,439
1982/83	2,073	64,715	30	1,437	341	7,391	139	6,398	16,635	539,867
MONTHS -										
1982										
DECEMBER	182	5,324	3	153	24	393	13	622	1,327	42,436
1983										
JANUARY	198	4,994	3	146	37	788	10	589	1,153	37,337
FEBRUARY	190	6,175	3	68	41	838	9	404	1,474	49,272
MARCH	189	5,933	5	245	33	775	2	68	1,554	51,349
APRIL	144	4,414	1	57	20	517	8	369	1,179	39,232
MAY	194	6,038	1	35	29	751	10	520	1,663	55,882
JUNE	163	5,437	1	36	23	630	12	572	1,390	44,392
JULY	155	5,262	2	73	35	1,438	3	465	1,422	46,573
AUGUST	143	4,553	4	193	39	1,400	4	195	1,678	52,724
SEPTEMBER	135	4,448	4	146	37	1,172	7	364	1,520	52,129
OCTOBER	147	4,977	10	361	33	1,227	7	283	1,515	51,704
NOVEMBER	175	5,832	6	285	40	1,547	4	200	1,894	63,638
DECEMBER	126	4,860	2	98	55	1,527	32	1,076	1,752	63,340
1984										
JANUARY	117	4,593	2	98	32	1,224	4	241	1,469	53,659
	OTHER DWELLINGS									
YEARS -										
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
1982/83	191	7,922	5	220	37	1,066	62	2,597	2,435	89,091
MONTHS -										
1982										
DECEMBER	11	443	1	28	2	60	3	124	189	7,157
1983										
JANUARY	5	222	-	-	2	80	3	121	169	5,837
FEBRUARY	9	290	1	45	3	73	3	121	223	8,620
MARCH	15	473	1	77	4	123	9	390	270	10,195
APRIL	12	376	1	36	4	75	5	161	166	6,348
MAY	5	127	-	-	6	149	7	294	198	7,357
JUNE	3	123	-	-	3	122	4	161	187	6,312
JULY	10	305	3	131	4	207	-	-	177	6,246
AUGUST	15	526	1	61	2	8	4	172	201	7,235
SEPTEMBER	10	449	8	359	10	522	4	297	187	7,322
OCTOBER	6	191	-	-	4	157	-	-	177	6,541
NOVEMBER	14	330	-	-	5	117	-	-	223	7,255
DECEMBER	6	124	3	115	3	91	1	25	181	6,587
1984										
JANUARY	17	796	-	-	5	183	1	42	190	7,679
	TOTAL									
YEARS -										
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,100	719,305
1982/83	2,267	72,637	35	1,657	378	8,457	201	8,995	19,070	628,958
MONTHS -										
1982										
DECEMBER	193	5,767	4	181	26	453	16	746	1,516	49,593
1983										
JANUARY	143	5,216	3	146	39	868	13	710	1,322	43,174
FEBRUARY	207	6,465	4	113	44	911	12	525	1,697	57,892
MARCH	204	6,406	6	322	37	898	11	458	1,824	61,544
APRIL	156	4,792	2	93	24	592	13	530	1,345	45,580
MAY	201	6,165	1	35	35	900	17	814	1,861	63,239
JUNE	166	5,560	1	36	26	752	16	733	1,577	50,704
JULY	165	5,567	5	204	39	1,645	3	465	1,599	52,819
AUGUST	158	5,079	5	254	41	1,408	8	368	1,879	59,955
SEPTEMBER	145	4,897	12	505	47	1,694	11	621	1,707	59,451
OCTOBER	153	5,168	10	361	37	1,384	7	283	1,692	58,245
NOVEMBER	189	6,162	6	285	45	1,664	4	200	2,117	70,893
DECEMBER	132	4,984	5	213	58	1,618	33	1,101	1,933	69,927
1984										
JANUARY	134	5,389	2	98	37	1,407	5	283	1,659	61,338

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
1982/83	88,333	2,519,795	22,010	552,664	32,494	1,202,102	2,774	94,083	3,430	153,919
MONTHS -										
1982										
DECEMBER	7,534	212,956	1,580	41,712	2,235	80,926	316	10,449	202	9,869
1983										
JANUARY	6,535	185,243	1,822	49,269	2,234	82,304	218	7,280	192	7,362
FEBRUARY	8,317	245,266	2,266	64,243	3,742	140,250	201	6,840	251	11,362
MARCH	9,458	278,106	2,370	65,695	4,046	151,948	277	9,437	320	15,132
APRIL	6,698	196,977	1,686	42,193	3,138	120,380	374	13,538	273	12,876
MAY	8,516	242,654	1,627	41,123	3,903	148,751	327	11,170	346	14,814
JUNE	8,269	244,084	1,730	41,824	3,324	125,841	253	8,978	340	14,841
JULY	7,359	215,650	1,401	36,482	3,162	119,387	121	3,903	313	13,526
AUGUST	8,896	265,011	1,873	49,319	3,808	145,243	184	6,066	345	15,557
SEPTEMBER	8,274	247,846	1,515	41,641	3,724	138,884	236	7,412	343	15,041
OCTOBER	8,586	260,461	1,720	48,078	4,312	156,317	318	10,636	367	16,201
NOVEMBER	10,476	317,068	2,092	60,573	5,715	210,231	472	16,234	406	17,738
DECEMBER	8,834	272,825	1,357	39,983	5,051	198,628	376	13,456	396	17,286
1984										
JANUARY	8,686	274,020	1,666	50,746	4,697	183,928	295	11,186	408	17,924
OTHER DWELLINGS										
YEARS -										
1980/81	4,643	126,679	3,047	6,021	7,861	257,069	217	6,673	1,359	65,361
1981/82	4,499	124,523	2,726	6,309	5,886	184,053	147	5,204	692	35,534
1982/83	5,755	173,433	2,282	56,736	4,585	168,889	170	6,309	414	22,186
MONTHS -										
1982										
DECEMBER	452	13,490	183	4,115	305	10,757	8	270	37	1,919
1983										
JANUARY	457	13,800	222	6,695	277	10,264	11	362	25	1,266
FEBRUARY	507	16,072	227	6,215	516	19,500	9	309	27	1,224
MARCH	610	19,045	223	5,945	543	20,859	7	230	48	2,340
APRIL	467	14,585	203	5,218	420	15,655	43	1,762	34	1,543
MAY	541	17,015	151	4,143	529	19,597	28	1,030	44	2,126
JUNE	471	14,777	191	4,595	505	18,892	18	805	32	1,626
JULY	519	16,050	189	4,782	463	15,910	11	470	44	2,198
AUGUST	570	18,205	182	4,764	532	18,302	14	478	44	1,740
SEPTEMBER	563	18,077	155	3,770	527	19,178	11	397	22	1,188
OCTOBER	600	19,243	152	4,228	648	23,540	30	1,025	40	2,030
NOVEMBER	660	20,738	220	5,936	825	30,168	26	977	29	1,446
DECEMBER	521	17,001	134	3,428	743	26,800	29	1,197	43	2,321
1984										
JANUARY	570	18,547	199	7,220	634	23,650	24	910	42	2,488
TOTAL										
YEARS -										
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,936,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
1982/83	94,088	2,693,523	24,292	609,400	37,079	1,370,991	2,944	100,392	3,844	176,105
MONTHS -										
1982										
DECEMBER	7,986	226,446	1,763	45,827	2,540	91,683	324	10,719	239	11,788
1983										
JANUARY	6,892	199,043	2,014	55,964	2,511	92,568	229	7,642	217	8,778
FEBRUARY	8,824	261,338	2,473	70,458	4,258	159,750	210	7,169	278	12,586
MARCH	10,068	297,155	2,593	71,640	4,589	172,807	284	9,667	368	17,472
APRIL	7,165	211,562	1,889	47,411	3,558	136,035	417	15,300	307	14,419
MAY	9,077	259,669	1,778	45,266	4,432	168,348	355	12,200	390	16,940
JUNE	8,740	258,861	1,921	46,419	3,829	144,733	271	9,783	372	16,467
JULY	7,878	231,700	1,590	41,264	3,623	135,297	132	4,373	359	15,724
AUGUST	9,466	283,216	2,055	54,083	4,340	163,545	198	6,544	389	17,297
SEPTEMBER	8,837	265,923	1,670	45,411	4,251	158,062	247	7,809	365	16,239
OCTOBER	9,185	279,704	1,872	52,306	4,960	179,357	348	11,661	407	18,231
NOVEMBER	11,135	337,806	2,312	66,509	6,540	240,399	498	17,211	435	17,182
DECEMBER	9,355	289,826	1,491	43,411	5,794	225,428	405	14,653	439	19,609
1984										
JANUARY	9,256	292,567	1,865	57,966	5,331	207,578	319	12,126	450	20,412

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
1982/83	6,157	180,219	1,144	38,850	3,784	83,016	2,693	115,555	162,839	4,940,203
MONTHS -										
1982										
DECEMBER	586	16,485	102	3,773	278	5,757	170	7,708	13,003	389,645
1983										
JANUARY	476	14,022	86	2,651	279	5,983	177	7,613	11,919	361,877
FEBRUARY	495	15,178	80	2,843	376	9,111	219	10,042	15,947	505,155
MARCH	593	17,183	106	3,514	405	10,510	259	11,774	17,834	563,299
APRIL	542	15,070	96	3,469	344	8,193	192	8,953	13,343	421,649
MAY	668	20,026	124	3,759	361	8,801	238	10,678	16,110	501,776
JUNE	439	13,728	100	3,369	435	10,528	205	8,769	15,095	471,962
JULY	434	12,990	80	2,818	426	8,780	186	7,978	13,482	421,514
AUGUST	411	12,156	122	4,012	514	12,858	178	7,839	16,331	518,061
SEPTEMBER	438	13,327	96	2,846	570	13,146	213	9,485	15,409	489,628
OCTOBER	431	12,388	87	2,806	515	12,833	178	8,129	16,514	527,849
NOVEMBER	524	15,562	166	5,687	601	15,329	199	9,111	20,651	667,531
DECEMBER	332	10,781	105	3,906	600	15,822	178	8,757	17,249	581,446
1984										
JANUARY	467	13,378	112	3,281	575	15,341	156	7,739	17,062	577,543
OTHER DWELLINGS										
YEARS -										
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
1982/83	269	7,902	50	1,936	300	6,939	263	11,794	14,088	456,124
MONTHS -										
1982										
DECEMBER	14	465	6	173	21	432	21	883	1,049	32,506
1983										
JANUARY	24	732	2	21	20	509	12	463	1,050	34,112
FEBRUARY	24	706	4	140	26	419	19	849	1,359	45,434
MARCH	28	852	1	34	25	592	29	1,276	1,514	51,173
APRIL	24	665	-	-	22	658	29	1,425	1,244	41,511
MAY	34	1,017	8	273	41	1,174	31	1,439	1,427	47,814
JUNE	20	805	4	238	35	763	22	975	1,298	43,476
JULY	21	648	3	96	29	585	12	522	1,293	41,261
AUGUST	18	593	8	370	24	471	14	581	1,406	45,704
SEPTEMBER	19	665	6	307	30	672	30	1,266	1,363	45,520
OCTOBER	20	544	9	394	36	774	40	1,927	1,575	52,705
NOVEMBER	31	1,200	9	258	28	702	29	1,528	1,857	62,933
DECEMBER	25	665	8	309	29	663	12	688	1,544	53,072
1984										
JANUARY	49	1,798	7	298	16	370	14	632	1,555	55,943
TOTAL										
YEARS -										
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
1982/83	6,426	188,121	1,214	40,785	4,084	89,955	2,956	127,349	176,927	5,396,327
MONTHS -										
1982										
DECEMBER	602	16,950	108	3,958	299	6,189	191	8,591	14,052	422,151
1983										
JANUARY	500	14,754	88	2,672	299	6,492	189	8,076	12,969	395,989
FEBRUARY	519	15,884	84	2,983	402	9,130	238	10,891	17,306	550,589
MARCH	621	18,035	107	3,548	430	11,102	288	13,050	19,348	614,472
APRIL	568	15,735	96	3,469	366	8,851	221	10,378	14,587	463,160
MAY	702	21,043	132	4,032	402	9,975	269	12,117	17,537	549,590
JUNE	459	14,333	104	3,607	470	11,291	227	9,744	16,393	515,438
JULY	455	13,638	83	2,914	455	9,365	198	8,500	14,775	462,775
AUGUST	429	12,749	130	4,382	538	13,529	192	8,420	17,737	563,765
SEPTEMBER	457	13,992	102	3,153	600	13,818	243	10,751	16,772	535,148
OCTOBER	451	12,932	96	3,200	551	13,677	218	10,056	18,089	581,554
NOVEMBER	555	16,762	175	5,925	629	16,031	228	10,439	22,508	730,464
DECEMBER	357	11,446	113	4,215	629	16,485	210	9,445	18,793	634,518
1984										
JANUARY	514	15,176	119	3,579	591	15,711	170	8,371	18,617	633,486

TABLE 3 - ADDITIONAL HOUSING FINANCE INFORMATION - BY TYPE OF LENDER - AUSTRALIA
2000

	BUILDING SOCIETIES				GOVERNMENT				TOTAL	
	BANKS		TERM- MATING (A)	FINANCE COMPANIES	HOUSING AUTH- ORITIES		CREDIT UNIONS	INSURANCE COMPANIES		
	SAVINGS	TRADING			PERMANENT	OTHER				
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1980/81	92,131	283,371	48,453	2,713	16,968	2,061	1,168	44,862	8,911	501,816
1981/82	113,616	307,321	42,232	2,779	16,472	3,500	1,603	48,277	12,497	521,161
1982/83	113,115	243,398	46,949	1,584	22,124	4,739	3,993	42,277	9,417	510,518
MONTHS -										
1982										
DECEMBER	9,515	18,234	2,924	122	1,638	357	137	4,722	1,000	38,621
1983										
JANUARY	7,644	17,218	2,770	69	1,114	239	95	4,239	617	34,005
FEBRUARY	9,283	22,221	3,673	144	2,018	256	274	5,234	635	43,088
MARCH	12,530	24,719	5,151	208	2,639	391	170	7,340	803	53,945
APRIL	8,789	20,134	3,375	39	1,895	362	198	5,729	857	43,378
MAY	11,974	19,207	5,932	260	2,201	379	165	6,378	760	47,759
JUNE	10,073	21,845	5,794	239	2,167	451	75	5,857	974	47,274
JULY	10,724	18,218	4,901	166	2,610	424	313	5,708	714	43,781
AUGUST	11,888	21,788	5,835	223	2,761	435	239	7,451	741	51,321
SEPTEMBER	10,373	18,711	4,284	214	2,511	506	93	6,773	831	46,378
OCTOBER	11,160	21,650	4,843	121	2,228	330	195	6,675	521	47,630
NOVEMBER	11,841	25,835	6,896	166	3,208	433	144	7,591	607	60,075
DECEMBER	10,034	15,777	6,973	210	3,554	792	102	6,272	894	43,908
1984										
JANUARY	10,887	20,290	5,409	123	2,606	264	43	5,639	413	45,896
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (B)										
YEARS -										
1980/81	122,339	23,316	114,351	1,093	102,289	8,706	2,015	7,735	9,285	394,103
1981/82	113,516	15,551	77,757	2,561	71,537	12,476	405	7,883	11,072	321,758
1982/83	130,750	9,458	88,121	4,067	32,984	7,204	580	7,884	13,812	292,822
MONTHS -										
1982										
DECEMBER	12,130	1,162	5,899	331	1,959	698	2	579	841	23,601
1983										
JANUARY	8,513	393	4,181	274	1,631	556	81	447	801	17,277
FEBRUARY	11,238	940	7,130	527	2,361	467	8	655	391	23,937
MARCH	13,385	480	10,101	195	3,308	476	-	765	1,331	30,041
APRIL	10,136	847	7,111	250	3,226	279	74	609	425	22,957
MAY	11,694	662	10,445	701	2,733	414	39	1,150	481	28,228
JUNE	582	126	3,245	760	2,555	186	16	884	289	29,273
JULY	3,050	128	8,351	549	3,442	439	39	998	789	23,284
AUGUST	13,285	908	10,961	154	2,116	180	11	755	363	28,733
SEPTEMBER	9,961	435	10,771	244	2,783	305	10	1,330	781	26,620
OCTOBER	12,634	816	9,997	238	2,294	460	60	821	538	27,478
NOVEMBER	12,520	807	12,746	280	3,811	301	43	802	264	31,596
DECEMBER	13,276	561	12,064	549	2,777	142	12	1,072	607	28,213
1984										
JANUARY	9,893	612	12,876	238	2,890	1,174	114	1,064	563	29,424
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (B)										
YEARS -										
1980/81	2,853,775		2,487,705	100,854	527,949	250,031	63,201	138,683	179,567	6,461,788
1981/82	2,670,568		1,819,010	143,287	366,106	308,723	53,232	125,331	200,310	5,886,347
1982/83	3,352,338		1,633,997	150,429	214,982	327,841	52,669	156,517	159,362	6,078,135
MONTHS -										
1982										
DECEMBER	376,757	(A)	134,478	13,494	21,416	27,208	6,227	11,665	15,418	586,885
1983										
JANUARY	201,402		85,787	8,913	13,331	22,942	2,938	9,447	8,537	353,337
FEBRUARY	249,943		122,813	13,577	15,374	28,439	3,834	12,836	11,628	456,414
MARCH	357,452		176,229	13,358	20,289	32,754	4,784	17,451	14,192	636,509
APRIL	282,388		135,340	12,246	18,753	22,740	3,697	16,409	10,234	522,027
MAY	319,924		193,676	17,918	24,972	30,032	4,987	17,031	13,098	621,638
JUNE	330,276		199,039	23,924	24,717	30,188	5,323	17,458	12,816	647,577
JULY	285,391		174,804	14,982	24,264	31,385	4,434	17,182	13,339	566,161
AUGUST	355,653		187,775	17,540	24,849	28,139	4,308	21,003	13,383	650,450
SEPTEMBER	379,039		187,175	15,094	26,089	25,734	4,607	21,978	10,991	614,247
OCTOBER	310,208		183,417	13,160	23,241	24,593	5,650	20,223	13,456	613,308
NOVEMBER	466,298		216,400	16,855	31,736	23,992	7,054	23,702	11,008	733,245
DECEMBER	414,862		288,159	27,329	41,339	39,035	8,872	23,819	16,337	886,852
1984										
JANUARY	304,541		211,150	14,614	30,096	23,067	4,790	20,079	9,302	617,651
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (B)										
YEARS -										
1980/81	450,381		284,350	39,198	57,587	65,717	5,765	14,714	48,269	1,166,181
1981/82	405,247		239,398	26,679	36,337	44,235	6,391	15,443	37,351	1,031,381
1982/83	744,842		358,408	42,181	36,483	67,037	6,990	27,848	27,935	1,516,622
MONTHS -										
1982										
DECEMBER	572,665	(A)	199,831	31,152	23,843	61,049	5,687	16,831	23,484	936,562
1983										
JANUARY	624,196		232,480	33,557	25,681	63,518	6,672	19,393	26,492	1,029,991
FEBRUARY	499,283		300,741	31,938	28,555	62,976	6,789	22,804	25,983	1,177,453
MARCH	721,117		336,220	36,813	31,900	42,479	7,488	25,531	25,937	1,247,585
APRIL	712,849		352,814	45,744	34,531	66,660	8,548	25,255	27,876	1,274,278
MAY	738,139		370,431	49,247	37,247	70,987	9,485	28,715	29,379	1,331,292
JUNE	744,842		358,408	42,181	36,483	67,037	6,990	27,848	27,935	1,316,622
JULY	774,583		357,310	39,407	37,342	61,876	9,898	27,048	24,705	1,332,150
AUGUST	791,990		375,651	36,209	39,106	69,123	12,051	29,204	25,468	1,373,217
SEPTEMBER	845,892		388,159	40,856	38,118	69,413	12,935	30,474	25,942	1,431,219
OCTOBER	878,712		429,870	47,361	39,005	59,481	12,401	33,540	23,984	1,524,376
NOVEMBER	917,434		374,110	56,925	36,224	65,178	13,896	36,942	25,888	1,669,397
DECEMBER	815,821		518,209	54,135	33,336	57,192	11,527	38,983	33,031	1,580,656
1984										
JANUARY	918,970		568,598	57,211	35,122	61,199	11,728	43,401	23,893	1,720,123

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

(B) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE 7 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS,
BY TYPE OF LENDER BY STATE
\$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING(A)				
NEW SOUTH WALES								
1983								
AUGUST	111,465	24,056	84,731	9,346	9,591	3,186	11,853	254,228
SEPTEMBER	106,189	18,993	78,765	13,179	9,489	2,565	13,008	242,188
OCTOBER	115,846	23,900	90,981	11,444	9,766	3,374	12,352	267,465
NOVEMBER	136,506	26,145	124,303	11,993	12,860	3,860	13,753	329,220
DECEMBER	112,079	17,249	109,892	16,103	11,531	4,163	12,851	283,864
1984								
JANUARY	113,935	23,876	94,438	12,523	12,083	3,197	11,770	271,822
VICTORIA								
1983								
AUGUST	175,856	10,198	48,491	1,091	2,177	6,430	4,700	208,943
SEPTEMBER	126,867	8,524	39,668	1,034	1,513	4,986	4,623	187,215
OCTOBER	132,161	11,120	43,139	5,268	2,547	3,283	5,579	203,097
NOVEMBER	156,207	12,357	57,396	9,857	2,228	6,605	6,488	251,138
DECEMBER	149,834	8,651	59,823	5,935	3,268	3,108	5,207	235,826
1984								
JANUARY	133,461	12,059	59,833	2,801	2,923	6,100	4,682	221,859
QUEENSLAND								
1983								
AUGUST	50,534	19,036	37,197	297	10,285	9,869	1,777	128,995
SEPTEMBER	49,675	13,876	39,895	414	10,779	10,375	2,258	127,272
OCTOBER	47,402	16,819	41,153	315	13,105	11,714	2,442	132,950
NOVEMBER	55,732	21,516	54,365	491	13,251	11,744	2,393	159,712
DECEMBER	47,273	13,093	56,723	187	14,772	8,727	2,658	143,433
1984								
JANUARY	51,443	17,905	48,476	985	12,555	6,849	2,449	140,662
SOUTH AUSTRALIA								
1983								
AUGUST	30,086	10,588	13,971	-	865	1,328	3,574	60,412
SEPTEMBER	27,538	7,908	15,926	-	737	1,323	3,756	57,188
OCTOBER	26,229	8,513	17,968	-	868	1,442	3,114	58,111
NOVEMBER	35,009	13,173	20,881	-	1,209	1,333	3,249	74,854
DECEMBER	29,830	10,296	22,540	-	1,459	1,007	3,872	69,004
1984								
JANUARY	28,990	7,696	27,059	-	1,175	1,189	3,355	69,464
WESTERN AUSTRALIA								
1983								
AUGUST	36,004	7,027	15,758	3,379	2,015	2,042	2,880	69,107
SEPTEMBER	31,251	8,345	17,839	4,624	1,626	1,831	4,966	70,482
OCTOBER	30,361	7,837	22,935	2,123	1,336	2,109	4,124	70,925
NOVEMBER	40,444	10,739	31,372	3,072	1,372	2,135	4,362	93,496
DECEMBER	29,459	6,455	31,962	2,244	1,766	1,567	3,700	79,133
1984								
JANUARY	32,239	8,155	28,078	1,187	1,580	1,278	6,234	78,751
TASMANIA								
1983								
AUGUST	6,977	840	2,919	160	114	1,837	1,294	14,141
SEPTEMBER	7,757	700	3,538	420	209	2,856	1,515	16,995
OCTOBER	8,025	680	3,889	630	18	1,780	1,502	16,524
NOVEMBER	8,763	1,715	5,653	1,120	31	3,675	1,726	22,681
DECEMBER	6,966	689	3,558	418	39	1,792	1,332	15,186
1984								
JANUARY	8,356	1,026	2,928	289	191	2,394	1,368	16,552
NORTHERN TERRITORY								
1983								
AUGUST	1,389	477	(B)	-	291	4,519	(B)	7,269
SEPTEMBER	880	187	(B)	-	300	5,570	(B)	7,543
OCTOBER	1,013	198	(B)	-	447	3,350	(B)	5,405
NOVEMBER	997	122	(B)	-	436	7,121	(B)	9,287
DECEMBER	818	33	(B)	-	460	6,349	(B)	8,083
1984								
JANUARY	1,268	325	(B)	-	205	10,102	(B)	12,389
AUSTRALIAN CAPITAL TERRITORY								
1983								
AUGUST	7,964	1,534	8,379 (C)	-	630	2,253	474 (C)	20,641
SEPTEMBER	8,572	1,226	8,945 (C)	-	720	2,345	391 (C)	21,593
OCTOBER	8,765	1,805	10,880 (C)	-	878	2,066	318 (C)	24,315
NOVEMBER	8,241	1,323	12,720 (C)	-	970	1,412	713 (C)	24,768
DECEMBER	7,634	1,316	11,591 (C)	-	1,217	1,107	303 (C)	22,745
1984								
JANUARY	9,024	2,018	7,994 (C)	-	1,454	1,515	357 (C)	21,873

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES
 (B) - INCLUDES WITH A.C.T.
 (C) - INCLUDES N.T.

TABLE B - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED													
	FOR DWELLINGS													
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		FOR ALTERATIONS OF LOANS AND PREVIOUSLY APPROVED	CANCELLATIONS OF LOANS	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)		
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000
NEW SOUTH WALES														
1983														
AUGUST	1,080	41,488	478	17,999	5,336	194,741	6,162	228,109	632	26,119	20,528	14,863	215,476	562,760
SEPTEMBER	960	35,765	502	20,086	5,040	186,337	5,805	215,680	697	26,508	18,757	14,139	191,542	591,414
OCTOBER	1,002	38,118	466	18,055	5,924	211,492	6,583	237,531	809	30,134	19,222	14,475	202,114	629,971
NOVEMBER	1,285	48,254	575	21,245	7,191	219,721	8,125	294,391	926	34,809	22,559	18,016	252,836	674,755
DECEMBER	1,193	47,422	492	20,094	5,495	216,348	6,667	256,732	703	27,132	16,258	13,598	305,274	633,533
1984														
JANUARY	1,121	42,256	371	15,740	5,594	213,826	6,372	243,730	714	28,092	17,511	15,965	170,207	706,291
VICTORIA														
1983														
AUGUST	1,116	32,011	655	19,071	5,318	157,861	6,706	196,770	383	12,173	15,242	5,725	193,818	419,838
SEPTEMBER	1,078	31,449	485	16,016	4,821	139,750	6,076	178,202	308	9,013	13,678	4,842	176,568	476,960
OCTOBER	1,084	32,896	539	17,458	5,175	152,743	6,454	192,572	344	10,525	14,060	5,484	182,844	438,664
NOVEMBER	1,281	38,017	602	18,733	6,455	194,388	7,863	236,571	475	14,567	17,357	5,656	184,715	497,345
DECEMBER	1,205	37,498	591	19,328	5,715	179,000	7,120	223,158	391	12,668	14,639	6,593	260,846	467,983
1984														
JANUARY	1,089	34,127	521	18,200	5,362	169,532	6,566	208,078	406	13,781	13,518	5,051	184,948	495,972
QUEENSLAND														
1983														
AUGUST	886	28,032	383	11,928	2,775	89,035	3,895	124,385	149	4,610	6,208	3,214	103,870	154,029
SEPTEMBER	953	30,655	313	10,628	2,624	85,989	3,762	122,365	130	4,907	5,760	3,959	109,600	156,520
OCTOBER	955	30,727	361	12,556	2,659	89,667	3,798	124,381	168	4,569	6,124	3,194	99,765	171,917
NOVEMBER	1,030	32,793	467	15,984	3,249	110,935	4,578	153,156	168	6,556	9,008	3,342	122,804	187,393
DECEMBER	900	30,682	427	16,034	2,729	96,717	3,902	137,387	154	6,046	5,436	3,456	143,921	172,793
1984														
JANUARY	827	27,084	398	14,357	2,827	99,221	3,885	133,477	167	7,185	6,270	3,432	112,056	182,680
SOUTH AUSTRALIA														
1983														
AUGUST	350	10,702	113	3,305	1,612	46,405	1,939	56,721	136	3,691	2,983	2,128	47,268	78,891
SEPTEMBER	308	9,355	145	3,983	1,498	43,850	1,782	52,626	167	4,562	2,994	1,663	46,734	82,059
OCTOBER	311	9,786	104	3,063	1,488	45,262	1,749	53,882	154	4,229	2,649	1,626	41,591	89,924
NOVEMBER	409	12,603	157	4,436	1,917	57,815	2,301	69,483	182	5,171	4,219	1,149	57,762	94,966
DECEMBER	340	10,570	167	5,322	1,706	53,112	2,046	64,253	167	4,751	2,345	1,451	54,154	99,332
1984														
JANUARY	300	9,400	139	4,260	1,736	55,804	2,012	64,321	163	5,143	3,246	948	55,006	106,749
WESTERN AUSTRALIA														
1983														
AUGUST	724	21,573	92	2,317	1,648	45,217	2,314	64,938	150	4,169	3,838	1,135	52,459	98,258
SEPTEMBER	776	22,257	86	2,262	1,670	45,963	2,348	65,905	184	4,577	2,955	1,511	51,510	108,786
OCTOBER	779	22,400	76	1,873	1,683	46,652	2,350	66,151	178	4,754	3,094	1,015	51,183	120,369
NOVEMBER	878	25,431	129	3,353	2,288	48,712	3,065	87,477	230	6,019	4,468	2,029	66,732	136,013
DECEMBER	707	21,325	92	2,435	1,888	55,373	2,448	72,599	239	6,334	2,974	1,427	71,143	137,644
1984														
JANUARY	618	18,274	81	2,451	1,961	58,026	2,467	73,132	193	5,619	2,762	1,703	60,565	147,225
TASMANIA														
1983														
AUGUST	86	2,659	17	454	479	11,228	565	13,703	17	438	839	459	12,379	20,412
SEPTEMBER	115	3,377	15	467	363	13,151	685	16,841	8	154	717	197	13,380	23,734
OCTOBER	96	2,800	16	414	364	13,310	653	15,985	23	535	728	314	11,958	27,917
NOVEMBER	118	3,390	17	432	790	18,862	893	22,041	32	643	1,061	343	17,081	31,560
DECEMBER	92	2,648	8	191	531	12,347	606	14,673	25	513	683	297	20,741	25,529
1984														
JANUARY	104	2,993	10	235	530	13,324	629	16,206	15	346	704	264	11,964	29,295
NORTHERN TERRITORY														
1983														
AUGUST	48	1,912	29	1,298	105	4,059	154	6,132	28	1,137	136	89	5,925	10,446
SEPTEMBER	29	1,141	32	1,653	99	4,749	133	6,303	27	1,240	280	305	6,161	11,344
OCTOBER	20	802	31	1,614	75	2,989	111	4,711	15	694	235	133	5,825	10,393
NOVEMBER	29	1,374	37	2,084	132	5,859	164	7,822	34	1,465	370	149	7,950	11,822
DECEMBER	18	774	48	2,481	98	4,828	149	7,361	15	722	155	54	6,383	11,435
1984														
JANUARY	71	2,872	55	3,129	153	6,388	224	9,993	55	2,396	170	961	7,116	15,427
AUSTRALIAN CAPITAL TERRITORY														
1983														
AUGUST	47	1,835	112	3,587	464	15,219	554	18,295	69	2,346	1,547	1,120	19,455	28,583
SEPTEMBER	48	1,878	129	4,356	457	15,359	584	18,551	70	3,042	1,237	782	18,752	30,402
OCTOBER	47	1,664	99	3,212	530	13,439	577	20,106	99	4,209	1,518	1,233	17,828	34,751
NOVEMBER	48	1,940	133	4,626	486	18,202	590	22,126	77	2,642	1,721	1,063	22,765	35,343
DECEMBER	49	1,910	108	4,042	431	16,793	517	20,135	71	2,610	1,438	1,167	24,392	32,007
1984														
JANUARY	43	1,542	84	2,966	454	17,365	526	20,041	55	1,832	1,715	1,100	15,777	36,484

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED