

**HOUSING FINANCE FOR
OWNER OCCUPATION :
AUSTRALIA
Catalogue No. 5609.0**

MAY 1980

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MAY 1980

INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra (062) 527117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616

For copies of this publication contact Information Services, Canberra (062) 526627 or State offices.

MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in May 1980 was \$647.4 million, an increase of \$32.3 million on April 1980, and an increase of \$39.2 million on the May 1979 figure.

First mortgage (or equivalent) finance was provided for 24,382 dwelling units in May 1980. This was 566 units more than April 1980 but 1,039 units less than May 1979.

Loans approved for the construction of dwellings in May 1980 totalled \$113.9 million, an increase of \$3.6 million on April 1980, and \$4.4 million higher than May 1979.

EXPLANATORY NOTES

Introduction

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

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

- (a) 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.
- (b) for *savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day (five banks) of the month in question.

Consequently data for those banks balancing on the last Monday or Wednesday may relate either to a 4 or 5 week period. For December the data for the banks that normally balance on the last Wednesday relate to a 3 week period as the monthly 'balance date' for these banks was brought forward because of the Christmas holidays.

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

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1979 issue of this publication.

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

Related publications

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

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

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

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

Symbols and other usages

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

R. J. CAMERON
Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	RANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000
HOUSES										
YEARS -										
1976/77	100,557	1,883,926	38,248	599,875	55,887	1,358,713	8,392	174,927	11,209	353,058
1977/78	98,175	2,025,190	35,761	629,591	57,182	1,508,697	9,734	228,367	9,564	296,185
1978/79	105,176	2,393,573	40,538	751,877	67,695	1,881,817	7,323	183,552	10,675	332,269
MONTHS -										
1979										
APRIL	7,840	179,001	3,157	58,812	5,444	155,276	514	12,888	923	27,943
MAY	10,251	234,870	3,964	72,576	5,625	159,488	623	16,172	1,115	33,278
JUNE	9,075	211,201	3,882	54,854	5,171	146,117	589	15,117	1,064	34,038
JULY	8,736	203,833	3,083	58,447	5,173	145,480	459	11,780	870	26,513
AUGUST	9,634	228,644	3,958	75,498	5,586	157,591	538	14,478	982	30,663
SEPTEMBER	9,016	206,046	3,143	58,421	5,311	152,186	472	12,766	725	24,788
OCTOBER	9,635	228,038	4,165	76,547	6,352	180,797	452	11,595	827	29,436
NOVEMBER	8,829	211,183	3,184	55,665	6,344	185,479	510	13,157	869	31,443
DECEMBER	7,124	169,257	2,443	43,731	4,747	148,955	785	18,197	696	25,121
1980										
JANUARY	9,532	238,610	3,540	66,842	5,255	157,919	581	15,244	746	27,430
FEBRUARY	8,938	214,153	3,466	67,345	5,358	192,859	649	17,243	869	31,165
MARCH	9,232	222,121	3,204	63,118	6,532	204,112	578	15,448	889	32,074
APRIL	9,037	217,073	3,843	75,741	5,960	183,540	495	13,418	865	29,970
MAY	9,132	223,323	3,163	61,669	6,768	210,583	522	13,918	858	34,128
OTHER DWELLINGS										
YEARS -										
1976/77	6,133	113,107	2,970	45,535	8,547	195,812	735	15,325	632	21,027
1977/78	5,832	114,572	2,682	45,442	8,161	199,266	602	13,157	710	26,036
1978/79	6,233	138,994	3,414	64,533	8,088	215,317	417	18,988	1,046	35,272
MONTHS -										
1979										
APRIL	441	18,238	291	6,121	599	15,856	13	311	88	3,655
MAY	530	18,396	389	5,693	694	19,415	23	682	181	3,431
JUNE	458	11,038	238	5,162	611	16,603	28	881	61	2,096
JULY	521	11,934	282	5,540	581	15,972	11	216	57	1,749
AUGUST	534	13,940	344	7,213	617	17,857	30	848	67	2,130
SEPTEMBER	521	12,026	284	5,310	604	16,931	24	620	73	2,733
OCTOBER	515	12,441	352	6,931	758	22,193	18	456	75	2,780
NOVEMBER	507	12,512	282	5,824	803	23,631	25	655	94	3,453
DECEMBER	419	18,127	193	3,699	571	17,651	14	382	72	2,864
1980										
JANUARY	518	12,757	328	6,428	782	20,944	22	643	75	3,041
FEBRUARY	566	14,580	387	6,386	960	29,269	23	667	106	3,767
MARCH	532	13,414	299	5,925	1,015	31,229	38	1,159	85	3,442
APRIL	486	12,616	333	6,638	843	26,388	21	645	65	3,213
MAY	516	13,165	382	6,898	895	28,684	19	639	99	4,121
TOTAL										
YEARS -										
1976/77	106,740	1,997,033	41,218	644,810	64,434	1,554,525	9,127	190,252	11,841	376,085
1977/78	104,037	2,139,762	38,363	675,833	65,343	1,699,963	18,336	241,524	18,274	322,221
1978/79	111,411	2,532,557	43,952	815,618	75,793	2,096,334	7,748	194,548	11,721	367,542
MONTHS -										
1979										
APRIL	8,281	189,239	3,148	64,133	6,083	171,132	527	13,193	1,011	31,598
MAY	10,841	248,266	4,273	78,289	6,319	178,884	646	16,854	1,216	36,904
JUNE	9,543	222,239	3,240	60,816	5,782	162,728	617	15,918	1,125	36,136
JULY	9,227	215,767	3,365	63,987	5,754	161,452	478	11,996	927	30,262
AUGUST	10,138	242,584	4,294	82,711	6,203	174,644	568	15,318	969	32,093
SEPTEMBER	9,537	218,872	3,427	63,731	5,915	169,117	496	13,396	798	27,413
OCTOBER	18,140	248,479	4,517	83,478	7,110	202,998	478	12,851	982	32,216
NOVEMBER	9,336	223,615	3,466	61,489	7,147	209,118	535	13,812	968	34,496
DECEMBER	7,543	179,384	2,636	47,438	5,318	158,686	719	18,489	768	28,185
1980										
JANUARY	18,850	243,367	3,868	73,278	9,957	178,867	585	15,891	821	30,471
FEBRUARY	9,474	228,653	3,773	75,651	7,318	221,328	672	17,913	975	35,122
MARCH	9,764	235,535	3,583	69,043	7,607	235,341	688	16,687	965	35,916
APRIL	9,493	229,689	4,176	82,371	6,803	209,920	516	14,083	938	33,183
MAY	9,648	236,488	3,465	67,767	7,663	239,187	541	14,557	949	38,249

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 -										
1976/77	13,243	244,809	1,655	43,689	788	17,625	4,927	125,455	234,823	4,488,597
1977/78	12,229	244,615	1,539	40,944	1,088	19,107	4,694	129,918	229,962	5,114,686
1978/79	9,113	204,106	1,513	42,891	3,404	56,622	4,677	136,918	258,816	5,982,817
MONTHS -										
1979										
APRIL	853	18,382	104	2,759	277	4,971	298	9,584	19,447	468,728
MAY	1,037	21,178	145	4,229	377	8,824	480	12,995	23,537	562,794
JUNE	713	16,688	121	3,665	323	6,252	368	11,534	28,423	499,466
JULY	909	19,586	94	2,833	440	7,453	334	11,846	28,868	488,971
AUGUST	913	19,537	114	3,434	460	7,794	369	10,924	22,424	548,851
SEPTEMBER	677	15,103	105	3,107	424	7,221	383	12,304	28,256	491,934
OCTOBER	753	15,489	106	3,214	466	8,499	429	14,796	23,181	568,411
NOVEMBER	883	19,680	141	4,023	496	8,385	425	13,754	21,685	542,689
DECEMBER	705	16,251	132	3,768	391	6,604	359	12,430	17,382	436,424
1980										
JANUARY	769	17,299	116	3,284	398	7,126	346	11,668	21,285	537,426
FEBRUARY	877	18,273	154	4,586	433	8,804	191	13,037	22,100	566,065
MARCH	854	19,529	149	4,383	458	8,391	390	13,720	22,329	582,816
APRIL	896	19,883	139	4,155	485	7,808	326	11,436	21,936	562,942
MAY	1,011	23,890	147	4,753	475	7,978	357	12,541	22,425	591,983
OTHER DWELLINGS										
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	288	6,575	28,871	410,873
1977/78	667	8,758	67	1,858	127	2,114	376	9,670	19,144	420,465
1978/79	562	7,333	56	1,739	382	5,143	382	10,699	28,588	480,919
MONTHS -										
1979										
APRIL	67	891	5	145	27	393	15	357	1,546	37,969
MAY	95	1,279	6	214	49	582	17	521	1,884	45,413
JUNE	15	245	8	234	27	260	17	618	1,474	37,059
JULY	64	929	6	172	45	371	15	529	1,586	37,412
AUGUST	51	665	12	313	40	505	82	2,649	1,837	45,512
SEPTEMBER	34	442	4	106	38	338	34	1,813	1,607	39,421
OCTOBER	57	783	4	124	56	979	44	1,187	1,879	47,474
NOVEMBER	61	764	4	139	39	641	33	961	1,853	48,880
DECEMBER	55	772	5	192	56	777	27	673	1,407	37,137
1980										
JANUARY	41	565	3	110	37	699	23	784	1,749	45,975
FEBRUARY	33	524	9	218	53	498	22	782	2,076	58,921
MARCH	57	840	7	221	42	638	19	586	2,889	57,454
APRIL	43	887	7	198	68	988	16	604	1,880	52,173
MAY	43	867	3	91	57	1,192	18	665	1,957	55,442
TOTAL										
YEARS -										
1976/77	13,827	251,678	1,747	46,035	753	19,099	5,207	132,033	254,894	5,211,470
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,078	139,588	249,106	5,515,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	278,596	6,472,036
MONTHS -										
1979										
APRIL	917	19,273	189	2,904	304	5,364	313	9,861	28,993	586,497
MAY	1,132	22,449	151	4,443	426	8,806	417	13,516	25,421	608,287
JUNE	735	16,933	128	3,899	350	6,512	377	12,152	21,897	536,425
JULY	977	20,515	108	3,085	485	7,826	349	11,575	21,654	526,383
AUGUST	961	20,282	126	3,747	500	8,299	442	13,573	24,261	594,867
SEPTEMBER	711	15,545	109	3,215	454	7,959	416	13,317	21,863	531,455
OCTOBER	816	16,272	111	3,338	522	9,478	473	15,983	26,060	616,285
NOVEMBER	944	20,364	150	4,162	535	9,026	458	14,715	23,539	591,189
DECEMBER	763	17,823	137	3,968	447	7,381	381	13,103	18,789	473,461
1980										
JANUARY	810	17,864	119	3,394	435	7,825	369	12,452	21,834	583,481
FEBRUARY	902	18,797	163	4,884	486	8,902	413	13,819	24,176	622,986
MARCH	906	28,369	156	4,524	508	9,029	409	14,386	24,418	648,670
APRIL	945	28,690	146	4,345	465	8,794	342	12,040	23,816	615,115
MAY	1,059	23,957	158	4,844	532	9,178	375	13,286	24,382	647,425

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	£000
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000		
HOUSES										
YEARS -										
1976/77	18,750	353,406	8,709	131,410	8,330	209,564	2,868	59,699	2,921	83,007
1977/78	18,665	380,136	7,371	128,609	8,841	241,644	2,711	64,896	2,334	63,964
1978/79	20,027	461,712	8,484	168,966	10,050	291,560	2,500	63,519	2,035	60,768
MONTHS -										
1979										
APRIL	1,430	34,882	789	13,665	704	20,841	172	4,386	141	4,141
MAY	2,115	49,491	868	16,648	910	26,867	199	5,260	138	3,476
JUNE	1,952	46,733	692	13,428	913	27,610	172	4,516	163	5,207
JULY	2,030	48,328	729	14,216	888	26,971	182	4,798	165	5,404
AUGUST	2,028	49,924	868	17,773	926	28,378	96	2,684	140	4,720
SEPTEMBER	1,815	44,346	712	13,126	951	28,429	93	2,604	172	5,498
OCTOBER	1,937	47,806	974	17,699	996	30,703	127	3,534	160	5,882
NOVEMBER	1,759	43,442	670	11,728	941	28,985	145	3,881	189	6,739
DECEMBER	1,413	34,203	498	9,097	699	21,977	212	5,525	128	4,449
1980										
JANUARY	1,766	43,832	692	12,858	739	23,113	157	4,127	129	4,765
FEBRUARY	1,539	39,281	732	14,982	811	25,842	194	5,881	157	5,429
MARCH	1,737	42,257	680	14,298	849	27,177	161	4,216	153	4,999
APRIL	1,841	46,217	816	16,183	978	31,516	130	3,576	143	4,887
MAY	1,977	50,460	665	14,792	986	32,140	153	4,070	145	5,247
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	16	400	67	2,104
1977/78	51	1,091	193	3,216	63	2,712	1	73	57	1,711
1978/79	53	1,297	269	4,746	57	1,662	5	176	49	1,326
MONTHS -										
1979										
APRIL	2	8	17	297	2	69	-	-	1	25
MAY	7	108	27	333	5	289	-	-	3	92
JUNE	1	30	29	846	12	431	-	-	-	-
JULY	7	134	29	535	6	198	-	-	2	154
AUGUST	9	134	42	649	-	-	-	-	2	79
SEPTEMBER	9	146	35	587	6	219	-	-	-	48
OCTOBER	5	145	37	680	3	80	-	-	2	98
NOVEMBER	4	48	34	585	6	286	-	-	3	149
DECEMBER	8	93	11	165	2	85	-	-	-	110
1980										
JANUARY	4	76	44	648	6	272	-	-	-	-
FEBRUARY	2	60	28	494	10	454	-	-	1	12
MARCH	6	164	32	593	4	189	-	-	1	35
APRIL	7	184	35	544	11	326	-	-	4	164
MAY	18	445	24	380	6	127	-	-	5	769
TOTAL										
YEARS -										
1976/77	18,795	354,055	8,948	134,613	8,427	212,196	2,884	60,899	2,988	85,111
1977/78	18,726	381,227	7,564	123,825	8,984	244,356	2,712	64,119	2,391	65,675
1978/79	20,090	463,089	8,753	165,712	10,107	293,222	2,505	63,666	2,084	62,894
MONTHS -										
1979										
APRIL	1,432	34,890	726	13,962	710	20,910	172	4,386	142	4,166
MAY	2,132	49,599	895	16,981	915	27,076	199	5,260	141	3,968
JUNE	1,953	46,763	721	14,274	925	28,041	172	4,516	163	5,207
JULY	2,037	48,462	758	14,751	894	27,169	182	4,798	167	5,558
AUGUST	2,017	50,058	910	18,422	926	28,378	96	2,684	142	4,799
SEPTEMBER	1,824	44,492	747	13,633	957	28,448	93	2,604	172	5,642
OCTOBER	1,932	47,951	1,011	18,299	999	30,792	127	3,534	162	5,988
NOVEMBER	1,763	43,490	784	12,313	947	29,191	145	3,881	192	6,888
DECEMBER	1,421	34,298	509	9,262	731	22,062	212	5,525	128	4,759
1980										
JANUARY	1,770	43,988	736	13,586	745	23,385	157	4,127	129	4,765
FEBRUARY	1,631	39,341	760	15,396	821	25,496	194	5,881	158	5,441
MARCH	1,713	42,421	712	14,891	853	27,361	161	4,216	154	5,034
APRIL	1,848	46,401	851	16,727	989	31,842	130	3,576	147	4,751
MAY	1,995	50,905	689	15,172	992	32,267	153	4,070	150	5,416

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 -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,249	29,551	45,388	918,269
1977/78	1,453	25,673	411	10,767	138	2,336	1,006	25,690	42,927	934,915
1978/79	1,243	26,175	383	8,720	454	7,455	877	25,380	45,979	1,106,775
MONTHS -										
1979										
APRIL	104	2,357	28	799	28	488	43	1,229	3,423	82,788
MAY	131	2,859	23	644	39	842	70	2,281	4,493	108,768
JUNE	166	3,660	27	784	49	705	89	2,742	4,233	105,785
JULY	127	2,778	23	769	77	1,853	76	2,381	4,267	106,698
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,377	111,139
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	3,993	99,971
OCTOBER	123	2,837	27	789	76	1,196	72	2,484	4,547	112,850
NOVEMBER	120	2,648	19	584	71	1,039	68	2,888	3,982	108,454
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,173	80,769
1980										
JANUARY	101	2,244	27	765	57	773	70	2,393	3,738	94,870
FEBRUARY	125	3,812	21	555	56	871	48	1,781	3,743	95,954
MARCH	153	4,062	20	519	62	1,071	49	1,653	3,840	100,247
APRIL	143	3,686	22	621	68	1,462	34	1,240	4,181	109,888
MAY	129	2,923	17	663	57	1,047	42	1,371	4,171	112,713
OTHER DWELLINGS										
YEARS -										
1976/77	-	-	-	-	-	-	4	141	458	9,128
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	62	-	-	437	9,213
MONTHS -										
1979										
APRIL	-	-	1	14	-	-	-	-	23	413
MAY	-	-	-	-	2	14	-	-	44	756
JUNE	-	-	-	-	-	-	-	-	42	1,107
JULY	-	-	-	-	-	1	1	38	45	1,060
AUGUST	-	-	-	-	-	-	-	-	53	862
SEPTEMBER	-	-	-	-	-	-	-	-	50	920
OCTOBER	-	-	-	-	-	-	-	-	47	932
NOVEMBER	-	-	-	-	-	-	-	-	47	988
DECEMBER	-	-	-	-	-	-	-	-	21	453
1980										
JANUARY	-	-	-	-	-	-	2	57	56	1,053
FEBRUARY	-	-	-	-	-	-	-	-	41	1,020
MARCH	-	-	-	-	1	30	-	-	44	1,011
APRIL	-	-	-	-	2	33	-	-	89	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
TOTAL										
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,253	29,692	45,846	927,197
1977/78	1,453	25,673	411	10,767	138	2,336	1,009	25,747	43,305	943,725
1978/79	1,243	26,175	384	8,734	457	7,497	877	25,380	46,416	1,115,488
MONTHS -										
1979										
APRIL	104	2,357	29	813	28	488	43	1,229	3,446	83,201
MAY	131	2,859	23	644	41	856	70	2,281	4,537	109,524
JUNE	166	3,660	27	784	49	705	89	2,742	4,275	106,692
JULY	127	2,778	23	769	77	1,854	77	2,419	4,312	107,758
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,430	117,001
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	4,043	100,891
OCTOBER	128	2,837	27	789	76	1,196	72	2,484	4,594	113,782
NOVEMBER	120	2,648	19	584	71	1,039	68	2,888	4,829	101,642
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,194	81,222
1980										
JANUARY	101	2,244	27	765	57	773	72	2,450	3,794	95,923
FEBRUARY	125	3,812	21	555	56	871	48	1,781	3,784	96,974
MARCH	153	4,062	20	519	63	1,101	49	1,653	3,884	101,258
APRIL	149	3,686	22	621	70	1,495	34	1,240	4,240	118,339
MAY	129	2,923	17	663	57	1,047	42	1,371	4,224	113,934

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	RANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1976/77	13,377	250,394	5,391	81,651	8,009	226,877	1,583	34,758	1,511	71,753
1977/78	11,552	245,038	5,536	94,368	8,746	241,966	2,975	69,909	1,656	58,965
1978/79	10,919	252,563	4,755	90,819	9,737	292,276	2,046	51,085	1,677	52,930
MONTHS -										
1979										
APRIL	778	17,743	313	5,941	760	23,710	153	3,817	175	5,058
MAY	1,035	22,314	425	8,113	720	21,052	155	3,856	159	4,694
JUNE	836	21,016	301	6,878	689	21,075	188	4,559	205	6,520
JULY	814	21,192	322	6,551	731	22,111	119	3,110	148	4,585
AUGUST	1,050	24,857	387	7,186	785	22,558	164	4,293	184	7,268
SEPTEMBER	873	21,961	322	5,977	716	21,427	143	3,781	185	4,041
OCTOBER	932	23,995	489	8,269	898	27,139	113	2,882	125	5,141
NOVEMBER	911	21,356	279	4,958	904	24,331	182	2,535	115	4,473
DECEMBER	635	15,879	225	3,899	688	21,483	131	3,331	97	3,278
1980										
JANUARY	933	21,181	288	5,628	736	23,186	127	3,196	107	3,958
FEBRUARY	861	20,228	314	6,345	822	26,917	127	3,291	123	5,159
MARCH	842	19,466	288	5,879	881	28,185	138	3,718	99	4,881
APRIL	837	18,545	314	6,247	718	22,598	127	3,426	112	4,474
MAY	772	18,077	288	5,520	822	27,231	105	2,800	117	5,110
OTHER DWELLINGS										
YEARS -										
1976/77	1,545	29,703	573	9,122	1,971	49,782	139	3,017	135	5,343
1977/78	1,233	26,549	489	7,691	1,650	46,463	143	2,930	313	11,423
1978/79	1,032	22,894	491	9,361	1,432	44,974	67	1,681	300	12,867
MONTHS -										
1979										
APRIL	58	1,470	33	652	91	2,898	-	-	34	1,698
MAY	32	2,281	47	824	151	4,981	3	121	53	1,415
JUNE	72	1,593	35	667	105	3,454	1	62	15	712
JULY	71	1,755	42	888	98	2,983	2	51	9	450
AUGUST	31	2,190	41	799	108	3,387	6	253	8	372
SEPTEMBER	67	1,459	40	754	95	2,986	3	88	17	712
OCTOBER	46	2,868	49	800	122	4,886	1	25	9	138
NOVEMBER	77	1,958	32	705	124	4,748	2	38	15	666
DECEMBER	67	1,719	18	483	104	3,697	-	-	14	484
1980										
JANUARY	61	1,538	29	594	118	3,961	3	91	17	584
FEBRUARY	58	1,752	33	554	135	4,688	2	57	16	635
MARCH	68	1,681	39	556	141	5,065	3	92	23	1,354
APRIL	51	1,516	37	569	129	5,228	3	92	9	355
MAY	72	1,835	39	707	125	4,688	2	63	27	1,069
TOTAL										
YEARS -										
1976/77	14,922	280,097	5,964	90,773	10,788	275,779	1,822	37,775	1,646	77,096
1977/78	12,845	271,587	5,945	102,059	10,396	288,429	3,118	72,839	1,969	71,188
1978/79	12,031	275,457	5,246	100,188	11,169	337,250	2,113	52,806	1,977	65,997
MONTHS -										
1979										
APRIL	846	19,213	346	6,195	851	26,588	153	3,617	209	6,766
MAY	1,037	25,192	472	8,937	871	26,853	158	3,977	212	6,510
JUNE	970	22,609	336	6,745	794	24,529	181	4,621	220	7,232
JULY	965	22,947	364	7,439	821	25,894	121	3,161	157	4,955
AUGUST	1,131	27,047	428	7,985	893	25,945	172	4,546	192	7,640
SEPTEMBER	940	23,460	362	6,731	811	24,413	146	3,781	122	4,753
OCTOBER	1,078	26,855	458	9,869	1,028	31,945	114	2,867	134	5,479
NOVEMBER	948	23,814	311	5,563	1,028	33,879	184	2,633	130	4,989
DECEMBER	762	17,598	243	4,382	792	25,180	131	3,331	111	3,574
1980										
JANUARY	954	22,719	317	6,214	854	27,147	125	3,287	124	4,642
FEBRUARY	929	21,780	347	6,899	957	31,585	129	3,348	139	5,794
MARCH	910	21,547	319	6,435	1,022	33,178	141	3,818	122	6,035
APRIL	858	20,861	291	7,206	839	29,118	130	3,518	121	4,429
MAY	844	19,912	327	6,227	947	31,839	107	2,883	144	6,375

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 -										
1976/77	4,329	85,849	181	5,889	70	1,746	964	23,447	36,315	788,764
1977/78	5,273	114,521	102	2,767	108	1,388	881	28,939	36,749	850,853
1978/79	3,203	75,968	85	2,592	273	3,849	860	23,772	33,637	845,774
MONTHS -										
1979										
APRIL	193	4,750	5	187	21	308	59	1,558	2,463	62,674
MAY	301	6,416	10	367	40	677	52	1,750	2,867	78,739
JUNE	271	6,246	5	198	29	401	71	1,850	2,649	67,935
JULY	450	10,949	5	152	35	503	46	1,489	2,758	70,562
AUGUST	473	11,658	6	218	57	897	180	3,053	3,221	81,981
SEPTEMBER	211	4,548	8	259	42	468	58	1,819	2,480	64,193
OCTOBER	263	6,868	5	164	43	697	81	2,619	2,934	76,034
NOVEMBER	335	7,951	16	469	51	866	63	1,991	2,777	73,348
DECEMBER	263	6,683	8	380	41	511	49	1,532	2,197	56,888
1980										
JANUARY	273	6,734	6	186	43	697	43	1,344	2,526	66,182
FEBRUARY	311	6,686	5	156	33	439	56	1,868	2,654	71,081
MARCH	261	6,585	7	171	48	888	57	1,656	2,613	71,469
APRIL	296	7,833	6	226	50	763	44	1,577	2,446	65,184
MAY	376	9,132	3	124	63	877	35	1,045	2,581	70,116
OTHER DWELLINGS										
YEARS -										
1976/77	246	3,284	21	578	11	399	61	1,497	4,782	182,557
1977/78	251	3,324	18	549	28	485	80	2,827	4,187	181,441
1978/79	179	2,252	11	427	88	1,101	63	2,134	3,632	96,911
MONTHS -										
1979										
APRIL	19	255	-	-	7	110	-	-	252	7,083
MAY	39	500	-	-	15	143	2	74	402	10,660
JUNE	5	101	2	86	3	62	-	-	239	6,737
JULY	21	293	1	55	4	67	6	195	246	6,737
AUGUST	11	161	1	35	9	152	2	54	279	7,483
SEPTEMBER	11	139	-	-	7	64	7	220	247	6,454
OCTOBER	14	182	-	-	7	94	1	50	289	8,156
NOVEMBER	22	248	1	30	5	60	4	115	282	8,464
DECEMBER	23	301	1	38	8	186	6	198	238	6,946
1980										
JANUARY	3	120	1	47	5	119	6	286	249	7,160
FEBRUARY	13	309	-	-	10	80	2	87	279	7,942
MARCH	21	497	-	-	5	66	1	48	381	9,359
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	90	289	8,974
TOTAL										
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	1,025	24,944	41,817	883,321
1977/78	5,532	117,845	120	3,316	128	1,865	883	22,966	40,936	952,294
1978/79	3,383	78,228	96	3,019	361	4,950	923	25,906	37,269	943,785
MONTHS -										
1979										
APRIL	214	5,885	5	187	28	418	59	1,558	2,715	69,757
MAY	340	6,916	18	367	58	820	54	1,824	3,269	81,199
JUNE	277	6,347	7	276	32	463	71	1,850	2,888	74,672
JULY	471	11,242	6	287	39	570	52	1,684	2,996	77,299
AUGUST	483	11,819	7	245	66	1,849	182	3,107	3,508	89,383
SEPTEMBER	224	4,679	8	259	49	532	65	2,039	2,727	70,647
OCTOBER	202	6,250	5	164	50	791	82	2,669	3,223	85,299
NOVEMBER	359	8,199	17	499	56	926	67	2,106	3,059	81,888
DECEMBER	283	6,984	9	338	49	697	65	1,738	2,435	63,754
1980										
JANUARY	287	6,854	7	233	48	816	49	1,550	2,775	73,462
FEBRUARY	326	6,995	5	156	43	519	58	1,947	2,933	79,823
MARCH	282	7,882	7	171	53	954	58	1,784	2,914	80,828
APRIL	328	7,614	6	226	52	877	49	1,874	2,736	74,283
MAY	393	9,686	3	124	68	1,805	37	1,135	2,878	79,898

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000
HOUSES										
YEARS -										
1976/77	68,470	1,260,126	24,168	366,014	38,748	923,872	3,841	88,478	6,777	138,798
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,017,047	4,048	94,362	5,574	172,256
1978/79	74,152	1,679,258	27,299	499,292	47,905	1,297,181	7,777	69,088	6,463	218,571
MONTHS -										
1979										
APRIL	5,572	126,376	2,135	38,804	4,016	110,725	189	4,677	607	18,744
MAY	7,111	162,465	2,671	47,815	3,995	110,661	269	7,856	818	24,708
JUNE	6,215	143,452	2,089	35,348	3,569	97,432	237	6,042	696	22,111
JULY	5,812	134,313	2,032	37,688	3,554	96,398	158	3,872	557	18,684
AUGUST	6,516	153,863	2,685	50,539	3,875	108,655	278	7,473	578	18,675
SEPTEMBER	6,328	139,739	2,189	39,316	3,644	102,330	236	6,651	448	15,141
OCTOBER	6,646	156,237	2,782	50,579	4,458	122,955	212	5,719	542	18,413
NOVEMBER	6,139	145,885	2,235	39,879	4,499	126,163	263	6,881	565	20,481
DECEMBER	5,016	119,175	1,720	38,735	3,360	97,495	362	9,251	471	17,402
1980										
JANUARY	6,853	165,597	2,568	48,364	3,780	111,620	304	7,925	510	18,787
FEBRUARY	6,448	154,644	2,428	46,898	4,725	140,100	328	8,871	589	20,777
MARCH	6,633	159,998	2,244	42,941	4,862	148,835	271	7,514	628	22,394
APRIL	6,359	152,311	2,713	53,311	4,272	129,126	238	6,415	610	20,989
MAY	6,333	154,786	2,218	41,357	4,460	151,712	254	7,648	588	23,471
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,479	143,370	580	11,088	438	15,480
1977/78	4,478	86,932	2,000	34,535	6,448	150,891	458	10,294	340	12,902
1978/79	5,178	114,803	2,654	50,426	6,599	168,881	345	9,061	697	20,480
MONTHS -										
1979										
APRIL	371	8,768	241	5,172	506	12,439	13	311	53	1,932
MAY	431	11,007	235	4,536	534	14,395	20	561	45	1,723
JUNE	335	9,415	174	3,649	494	12,718	27	739	46	1,346
JULY	453	10,045	211	4,117	485	12,791	9	165	46	1,145
AUGUST	434	11,616	261	5,765	509	13,670	22	547	57	1,879
SEPTEMBER	445	10,161	289	4,849	503	13,726	21	540	56	1,973
OCTOBER	424	10,234	266	5,531	633	17,298	17	431	64	2,144
NOVEMBER	476	10,506	216	4,534	673	15,677	23	617	81	2,738
DECEMBER	344	8,315	164	3,131	465	13,869	14	382	58	2,158
1980										
JANUARY	453	11,143	255	5,186	578	16,715	19	452	58	2,157
FEBRUARY	436	12,888	246	5,258	815	24,147	21	610	89	3,110
MARCH	458	11,569	228	4,776	870	25,975	35	1,067	61	2,453
APRIL	418	10,916	261	5,127	703	20,834	18	571	52	2,494
MAY	426	10,885	239	5,011	764	23,869	17	576	67	2,783
TOTAL										
YEARS -										
1976/77	73,073	1,362,881	26,386	419,224	45,227	1,066,551	4,421	92,378	7,207	213,478
1977/78	72,436	1,486,948	24,854	449,149	46,043	1,167,178	4,506	104,656	5,914	185,158
1978/79	79,330	1,794,101	29,953	549,718	54,507	1,465,862	3,122	78,059	7,660	239,451
MONTHS -										
1979										
APRIL	5,943	135,136	2,376	43,976	4,522	123,614	202	4,940	660	20,476
MAY	7,622	173,472	2,906	52,351	4,533	124,966	269	7,817	863	26,431
JUNE	6,610	152,867	2,183	38,997	4,063	118,150	254	6,781	742	23,697
JULY	6,255	144,358	2,243	41,797	4,039	109,189	167	4,037	603	19,749
AUGUST	7,810	165,479	2,956	56,304	4,384	120,325	300	8,160	615	20,654
SEPTEMBER	6,773	150,128	2,310	43,367	4,147	116,056	257	7,091	504	17,114
OCTOBER	7,070	166,473	3,048	56,110	5,091	140,253	229	5,650	606	20,757
NOVEMBER	6,595	156,311	2,451	43,613	5,172	146,840	286	7,298	646	23,487
DECEMBER	5,360	127,490	1,884	33,866	3,825	111,364	376	9,633	579	19,752
1980										
JANUARY	7,316	176,740	2,815	53,550	4,358	128,335	323	8,477	568	21,064
FEBRUARY	6,944	167,532	2,666	51,356	5,740	164,247	349	9,481	678	23,887
MARCH	7,141	171,567	2,472	47,717	5,732	174,810	306	8,581	689	24,847
APRIL	6,777	163,227	2,974	58,438	4,975	149,960	256	6,989	662	23,683
MAY	6,809	165,671	2,449	46,368	5,724	175,081	201	7,624	655	26,154

OF ESTABLISHED DWELLINGS, BY TYPE OF LEADER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000	DWGS	£000
HOUSES										
YEARS -										
1976/77	6,948	128,789	1,017	27,219	507	13,119	2,714	72,457	153,128	3,181,564
1977/78	5,496	104,421	1,026	27,410	858	15,391	2,885	83,281	150,286	3,328,838
1978/79	4,653	101,963	1,125	31,579	2,677	45,318	2,848	87,754	170,400	4,829,968
MONTHS -										
1979										
APRIL	547	11,275	71	1,773	228	4,175	196	6,717	13,561	323,766
MAY	685	11,895	112	3,218	298	6,505	275	8,964	16,177	383,787
JUNE	282	6,782	88	2,691	245	5,146	288	6,942	13,541	326,146
JULY	337	5,859	66	1,912	328	5,897	217	7,176	13,851	311,711
AUGUST	273	4,423	84	2,472	347	5,861	175	5,375	14,826	355,436
SEPTEMBER	373	6,883	78	2,684	316	5,662	254	8,232	13,783	327,770
OCTOBER	361	6,584	74	2,261	347	6,606	276	9,773	15,780	378,627
NOVEMBER	427	9,001	111	3,050	374	6,480	274	9,675	14,927	368,615
DECEMBER	349	7,547	101	2,870	293	5,260	268	9,112	11,932	298,467
1980										
JANUARY	393	8,321	83	2,333	298	5,656	233	7,931	15,821	376,454
FEBRUARY	434	8,575	128	3,875	344	6,694	287	9,396	15,703	390,938
MARCH	434	8,962	122	3,613	348	6,432	284	10,411	15,876	411,180
APRIL	451	9,084	111	3,388	287	5,581	248	8,619	15,289	374,665
MAY	506	11,835	127	3,966	355	6,894	288	10,125	15,673	489,154
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,875	215	4,940	14,911	299,188
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,579	310,514
1978/79	384	5,081	44	1,298	291	4,000	319	8,555	16,511	382,795
MONTHS -										
1979										
APRIL	48	636	4	131	20	283	15	357	1,271	30,473
MAY	54	779	6	214	32	425	15	447	1,438	33,997
JUNE	13	144	6	148	24	198	17	618	1,193	29,815
JULY	47	636	5	117	41	383	8	296	1,296	29,615
AUGUST	43	584	11	278	31	353	88	2,595	1,505	37,247
SEPTEMBER	21	303	4	188	23	274	26	793	1,710	32,147
OCTOBER	43	601	4	124	49	885	43	1,137	1,543	38,587
NOVEMBER	33	516	3	189	34	581	29	846	1,524	39,124
DECEMBER	33	471	4	154	48	591	14	475	1,148	29,738
1980										
JANUARY	32	445	2	63	32	580	15	521	1,444	37,562
FEBRUARY	17	215	9	218	43	818	28	605	1,756	47,059
MARCH	31	343	7	221	36	542	18	538	1,744	47,484
APRIL	25	386	7	190	56	841	11	347	1,551	41,478
MAY	31	393	3	91	52	1,064	16	575	1,615	45,747
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	168,031	3,480,762
1977/78	5,913	109,855	1,075	28,711	949	17,020	3,178	90,867	164,865	3,639,452
1978/79	5,041	107,044	1,169	32,877	2,968	49,318	3,159	96,323	186,911	4,412,763
MONTHS -										
1979										
APRIL	595	11,911	75	1,904	248	4,458	211	7,074	14,832	353,739
MAY	661	12,674	118	3,432	330	6,930	293	9,411	17,615	417,284
JUNE	292	6,926	94	2,839	269	5,344	217	7,568	14,734	355,161
JULY	379	6,495	71	2,029	369	6,200	220	7,472	14,346	341,326
AUGUST	314	4,927	95	2,750	374	6,214	255	7,970	16,331	392,482
SEPTEMBER	401	9,136	74	2,192	339	5,936	243	9,825	15,893	359,417
OCTOBER	486	7,185	78	2,385	396	7,491	314	10,919	17,243	417,214
NOVEMBER	465	9,517	114	3,159	408	7,061	323	10,521	16,451	407,739
DECEMBER	384	8,818	105	3,024	341	5,451	276	9,587	13,080	328,645
1980										
JANUARY	422	8,766	85	2,396	330	6,236	248	8,452	16,465	414,016
FEBRUARY	451	8,790	137	4,893	387	7,512	307	10,891	17,459	446,989
MARCH	465	9,385	129	3,834	384	6,974	302	10,949	17,620	458,484
APRIL	476	9,398	118	3,498	343	6,422	259	8,966	16,880	430,493
MAY	537	11,428	138	4,057	407	7,118	296	10,788	17,288	454,481

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

	BANKS		BUILDING SOCIETIES		OTHER FIN			HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	SAVINGS	TRADING	PERMANENT	TRADING	FINANCE COMPANIES							
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS												
YEARS -												
1976/77	10,931	16,950	27,159	2,768	19,741	4,869	1,377	6,767	6,860		361,992	
1977/78	184,329	195,698	18,297	3,636	21,517	2,963	1,767	9,837	7,688		377,787	
1978/79	105,130	190,755	45,941	3,249	24,771	2,195	1,679	24,487	6,781		298,854	
MONTHS -												
1979												
APRIL	7,367	16,787	4,573	166	2,847	178	101	1,983	442		31,691	
MAY	7,236	18,473	3,854	278	3,198	174	87	2,313	884		34,571	
JUNE	7,782	14,117	3,922	262	2,233	289	137	2,525	553		27,548	
JULY	5,148	16,432	3,682	74	1,777	229	41	2,793	749		32,043	
AUGUST	5,179	17,214	4,620	363	1,617	716	117	3,755	637		38,997	
SEPTEMBER	7,833	16,948	3,986	133	1,721	173	170	3,855	780		33,698	
OCTOBER	6,776	27,484	4,988	118	1,783	168	11	3,669	478		47,517	
NOVEMBER	5,023	18,127	2,900	297	1,363	215	174	3,147	571		26,816	
DECEMBER	6,730	11,717	3,719	183	1,415	95	54	2,364	442		29,637	
1980												
JANUARY	7,424	17,988	3,278	49	1,378	95	42	2,986	533		34,134	
FEBRUARY	6,185	17,612	4,356	256	1,897	127	36	3,374	318		36,277	
MARCH	7,847	16,454	4,675	116	1,611	174	54	3,799	866		35,851	
APRIL	7,079	27,941	4,385	173	1,467	167	158	2,681	587		42,684	
MAY	7,344	17,136	4,726	150	1,403	135	178	3,468	446		40,611	
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)												
YEARS -												
1976/77	10,108	14,451	27,808	3,273	38,174	3,453	977	1,683	7,436		248,510	
1977/78	10,683	11,278	28,351	4,465	45,418	6,479	1,714	857	7,167		285,612	
1978/79	11,700	11,947	38,294	4,394	40,550	5,800	824	3,438	18,700		281,647	
MONTHS -												
1979												
APRIL	4,101	1,959	9,258	198	2,743	256	51	426	681		24,227	
MAY	4,124	1,213	18,443	262	4,588	179	71	280	854		31,878	
JUNE	4,958	1,037	7,788	565	4,287	184	9	389	1,421		25,180	
JULY	7,754	1,815	9,547	161	4,059	224	112	834	737		24,742	
AUGUST	17,270	1,969	9,749	235	4,391	312	288	627	857		294,451	
SEPTEMBER	3,958	1,312	7,328	313	3,987	245	-	442	704		24,545	
OCTOBER	13,773	2,544	7,911	474	4,424	338	33	637	1,238		27,577	
NOVEMBER	13,777	1,481	4,576	338	4,482	416	-	928	769		27,761	
DECEMBER	7,444	781	9,365	236	3,910	193	9	589	631		15,279	
1980												
JANUARY	13,747	1,545	4,334	154	3,012	451	10	555	491		27,178	
FEBRUARY	13,131	1,184	3,794	283	3,578	368	76	784	981		25,700	
MARCH	11,886	1,686	-	264	5,156	266	-	968	782		23,702	
APRIL	11,450	1,484	9,183	315	5,404	249	42	1,284	1,740		18,573	
MAY	11,177	1,272	11,573	341	5,404	572	28	735	429		38,651	
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)												
YEARS -												
1976/77	2,344,929		1,478,153	191,467	363,726	292,164	44,314	24,787	131,495		4,467,167	
1977/78	7,105,116		1,607,774	228,814	316,578	291,122	48,992	24,439	137,738		9,471,748	
1978/79	7,453,654		2,017,198	192,323	336,592	711,321	45,944	77,691	146,816		9,455,945	
MONTHS -												
1979												
APRIL	191,418		173,804	14,758	28,899	14,476	5,554	4,731	10,714		419,170	
MAY	244,846		224,997	16,463	28,978	28,563	4,389	8,647	17,176		601,110	
JUNE	215,697		184,612	15,570	11,964	28,382	4,131	8,478	17,579		501,794	
JULY	201,546		159,740	15,180	38,592	17,666	3,425	10,479	11,667		601,788	
AUGUST	221,057		154,117	15,395	31,046	19,640	4,213	18,173	11,898		608,466	
SEPTEMBER	207,171		149,745	13,989	18,910	17,337	3,849	14,421	10,490		479,488	
OCTOBER	244,206		171,596	15,568	29,771	15,886	7,909	11,747	13,555		511,181	
NOVEMBER	213,519		134,611	14,628	29,853	70,868	1,810	19,679	16,679		586,144	
DECEMBER	234,011		138,516	16,763	28,671	16,048	3,865	9,790	16,679		512,571	
1980												
JANUARY	193,483		145,247	9,781	22,192	17,152	7,854	8,746	9,911		451,467	
FEBRUARY	203,865		181,004	15,886	28,497	17,037	3,116	11,769	17,854		679,449	
MARCH	203,831		203,298	15,925	28,571	19,467	4,887	18,136	13,544		587,491	
APRIL	243,653		197,679	14,618	28,787	18,454	4,117	18,554	11,842		624,661	
MAY	243,572		211,645	16,919	32,383	26,964	5,081	12,517	14,877		627,878	
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)												
YEARS -												
1976/77	477,368		291,781	36,238	53,811	37,362	7,855	2,788	28,440		925,985	
1977/78	575,193		486,268	46,111	47,232	98,528	18,884	2,988	36,740		971,240	
1978/79	607,151		573,275	47,577	61,738	38,254	9,734	18,470	3,510		1,157,791	
MONTHS -												
1979												
APRIL	601,154		386,416	51,628	56,889	48,717	9,705	4,584	36,444		1,187,984	
MAY	299,777		332,095	51,632	61,627	42,378	9,818	18,708	34,616		1,143,468	
JUNE	487,151		387,275	47,577	63,738	38,254	9,714	18,470	31,510		1,117,781	
JULY	411,787		298,775	43,279	61,524	41,186	9,771	11,747	39,488		1,117,948	
AUGUST	625,486		381,244	43,606	68,238	42,733	8,689	12,799	34,726		1,127,346	
SEPTEMBER	701,431		303,918	46,793	59,871	42,516	12,781	17,415	37,615		1,151,671	
OCTOBER	482,353		354,981	48,817	54,318	41,140	8,675	13,351	39,713		1,166,884	
NOVEMBER	625,996		359,879	39,188	56,731	41,272	9,380	14,772	37,771		1,187,766	
DECEMBER	567,454		374,915	48,861	55,928	42,187	9,483	13,623	34,986		1,186,677	
1980												
JANUARY	687,973		355,885	46,886	48,573	42,543	9,944	15,883	37,767		1,175,340	
FEBRUARY	625,486		391,899	46,876	46,725	44,870	11,447	14,918	37,626		1,235,148	
MARCH	646,258		423,213	46,509	66,557	46,287	11,427	15,988	34,749		1,301,332	
APRIL	634,312		438,694	48,737	89,071	48,361	11,770	16,273	37,759		1,297,670	
MAY	628,959		438,371	46,483	71,374	44,897	11,705	16,839	37,183		1,286,847	

(A) - INCLUDES ALTERATIONS AND ADDITIONS

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TABLE 6 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER
\$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
NEW SOUTH WALES								
1979								
DECEMBER	55,874	21,521	62,595	8,127	16,297	7,383	11,287	177,794
1980								
JANUARY	78,837	31,245	78,198	9,212	15,886	2,767	11,666	216,603
FEBRUARY	74,276	38,687	98,826	9,826	19,684	2,374	13,343	248,589
MARCH	73,242	28,331	107,767	15,608	26,792	2,474	12,939	255,243
APRIL	69,436	33,518	91,878	8,492	16,584	2,332	18,784	231,944
MAY	66,933	27,848	111,714	9,829	16,232	1,248	10,834	247,854
VICTORIA								
1979								
DECEMBER	65,816	7,772	27,574	7,221	2,325	6,171	4,682	120,651
1980								
JANUARY	85,838	13,488	38,856	5,183	2,896	5,788	3,838	147,843
FEBRUARY	79,861	12,178	42,815	6,368	4,859	4,979	3,454	153,346
MARCH	87,614	10,866	43,961	5,729	2,895	5,845	4,538	161,028
APRIL	89,846	14,484	36,936	3,968	7,838	5,626	3,887	157,513
MAY	101,118	10,023	46,872	4,287	4,815	8,544	4,889	179,745
QUEENSLAND								
1979								
DECEMBER	19,954	6,753	25,956	599	5,363	4,376	820	63,761
1980								
JANUARY	30,614	12,950	38,208	667	6,591	4,472	1,361	86,346
FEBRUARY	28,374	18,177	32,223	377	6,482	4,682	1,682	85,372
MARCH	27,808	8,964	27,489	173	7,159	6,164	1,257	78,256
APRIL	27,834	18,783	26,834	322	7,614	7,494	1,858	81,221
MAY	22,369	11,172	23,985	173	9,398	7,781	1,598	76,238
SOUTH AUSTRALIA								
1979								
DECEMBER	17,314	6,279	7,795	-	1,459	1,814	2,468	35,779
1980								
JANUARY	21,178	6,989	13,363	-	1,985	1,195	2,869	46,671
FEBRUARY	19,810	12,053	13,688	-	2,173	1,185	2,346	51,107
MARCH	18,739	11,361	14,189	-	2,132	776	2,443	50,247
APRIL	17,297	11,156	12,261	-	2,042	1,182	1,189	58,119
MAY	20,659	9,297	15,897	-	1,958	1,826	1,346	62,187
WESTERN AUSTRALIA								
1979								
DECEMBER	13,818	3,735	29,693	2,742	2,259	868	587	52,461
1980								
JANUARY	17,242	6,283	27,669	829	2,485	788	816	55,997
FEBRUARY	16,371	5,630	31,420	989	2,717	720	1,231	60,881
MARCH	17,239	6,617	34,873	578	2,779	975	1,317	63,944
APRIL	15,911	7,819	32,854	1,262	3,256	781	1,298	62,295
MAY	14,879	6,659	33,457	858	3,502	613	1,379	61,307
TASMANIA								
1979								
DECEMBER	4,618	819	2,263	-	74	1,146	574	9,478
1980								
JANUARY	5,638	1,286	2,889	-	-	676	298	18,691
FEBRUARY	5,936	1,119	4,138	58	15	1,195	486	13,149
MARCH	6,638	1,139	4,595	119	-	1,188	582	14,195
APRIL	4,651	1,443	4,446	47	128	1,373	371	17,451
MAY	5,774	1,386	3,488	268	156	681	512	12,137
NORTHERN TERRITORY								
1979								
DECEMBER	538	186	(1)	-	128	3,558	(1)	4,685
1980								
JANUARY	438	452	(1)	-	48	3,138	(1)	4,485
FEBRUARY	652	789	(1)	-	172	3,479	(1)	6,247
MARCH	619	447	(1)	-	44	4,985	(1)	6,147
APRIL	434	335	(1)	-	167	3,191	(1)	4,612
MAY	513	369	(1)	-	144	4,668	(1)	6,265
AUSTRALIAN CAPITAL TERRITORY								
1979								
DECEMBER	2,964	485	3,113 (1)	-	378	1,597	227 (1)	8,457
1980								
JANUARY	1,516	1,145	3,888 (1)	-	858	7,438	237 (1)	11,711
FEBRUARY	4,212	386	4,226 (1)	-	468	3,287	319 (1)	11,885
MARCH	4,431	1,818	3,687 (1)	-	615	7,594	259 (1)	12,513
APRIL	4,238	1,513	5,509 (1)	-	862	7,756	507 (1)	14,968
MAY	4,233	1,181	3,774 (1)	-	868	7,340	627 (1)	13,481

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

(1) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED										LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)			
	FOR DWELLINGS					TOTAL		FOR ALTERATIONS AND ADDITIONS APPROVED		LOANS ADVANCED (B)				
	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERIGED DWELLINGS	PURCHASE OF EXISTING DWELLINGS	HOUSES	OTHER DWELLINGS									
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000				
NEW SOUTH WALES														
1979														
DECEMBER 1980	1,010	27,131	773	20,971	4,749	125,492	5,782	155,653	778	27,144	10,388	9,497	194,714	479,266
JANUARY	1,311	74,716	940	25,879	5,789	193,148	7,117	191,080	933	25,783	14,716	13,079	170,644	531,076
FEBRUARY	1,266	71,742	976	27,439	6,260	175,108	7,357	177,274	1,150	31,565	14,074	11,862	164,034	567,285
MARCH	1,297	35,682	1,046	32,149	6,547	187,642	7,697	221,167	1,438	34,860	14,686	16,176	177,254	639,717
APRIL	1,435	39,187	900	26,244	5,154	165,503	7,163	282,449	974	24,455	14,476	16,246	190,467	806,611
MAY	1,430	39,886	959	28,263	6,030	178,926	7,199	216,899	1,028	37,195	17,918	15,786	215,460	622,826
VICTORIA														
1979														
DECEMBER 1980	674	17,905	629	15,786	3,563	85,580	4,499	116,696	191	3,855	7,693	3,467	170,442	297,682
JANUARY	846	71,947	648	17,797	4,383	124,664	5,649	142,727	728	9,871	9,726	4,148	117,270	316,317
FEBRUARY	810	21,670	809	21,774	4,461	110,037	5,778	146,371	107	7,864	10,952	4,109	127,437	337,215
MARCH	835	21,142	786	19,819	4,824	120,721	5,978	157,759	361	8,269	11,071	5,907	151,744	349,872
APRIL	876	27,611	693	19,040	4,660	116,060	6,932	149,795	317	8,218	12,585	5,869	170,409	354,458
MAY	990	27,186	774	20,177	5,193	132,186	6,571	171,946	336	7,802	12,416	6,936	165,137	361,160
QUEENSLAND														
1979														
DECEMBER 1980	544	12,682	457	11,913	1,733	39,165	2,596	59,643	188	4,121	1,814	7,346	69,340	101,712
JANUARY	678	16,443	563	14,151	2,436	56,661	3,649	79,849	728	6,516	2,819	2,201	64,150	109,370
FEBRUARY	707	16,314	533	14,844	2,440	55,604	3,573	78,793	161	6,074	2,904	4,117	64,784	112,787
MARCH	771	17,274	522	12,643	2,169	44,153	4,220	72,678	193	5,878	2,444	2,620	64,574	112,988
APRIL	780	17,056	554	14,089	2,376	49,664	3,504	76,815	155	4,406	3,146	2,667	71,766	137,676
MAY	830	16,754	471	12,513	2,137	46,973	3,893	78,661	186	5,689	2,447	2,826	66,484	131,842
SOUTH AUSTRALIA														
1979														
DECEMBER 1980	271	5,848	177	4,658	1,130	25,983	1,431	34,145	107	2,134	1,772	965	34,340	69,887
JANUARY	262	6,764	185	4,130	1,510	35,467	1,835	43,910	172	2,711	2,183	1,617	37,411	71,968
FEBRUARY	292	7,744	195	4,934	1,635	38,637	1,967	47,524	150	1,781	2,476	1,777	37,111	75,310
MARCH	217	7,644	187	5,267	1,471	37,134	1,810	48,437	89	1,823	2,709	1,443	37,713	76,998
APRIL	237	6,744	174	4,582	1,915	37,073	1,919	47,711	113	2,408	2,771	1,707	36,666	71,694
MAY	313	8,728	192	4,997	1,600	38,466	1,947	49,146	193	1,839	2,742	1,486	34,200	74,187
WESTERN AUSTRALIA														
1979														
DECEMBER 1980	500	14,166	153	3,644	1,357	34,191	1,498	48,184	172	4,157	2,477	1,250	51,476	94,105
JANUARY	512	13,783	197	4,384	1,532	37,305	2,054	50,567	787	6,645	3,154	1,887	49,744	96,616
FEBRUARY	527	14,230	189	4,166	1,685	42,727	2,178	54,671	734	6,212	3,481	1,737	52,477	99,761
MARCH	561	15,766	185	4,189	1,440	43,193	2,289	56,077	781	6,976	3,321	1,871	51,451	101,980
APRIL	561	17,419	196	5,136	1,574	37,741	2,176	56,121	765	6,174	3,474	1,647	48,468	94,926
MAY	575	17,815	200	5,214	1,494	38,278	2,146	55,781	783	6,686	2,874	1,718	50,511	93,664
TASMANIA														
1979														
DECEMBER 1980	78	1,697	37	740	318	7,041	424	9,332	9	146	400	244	17,470	17,858
JANUARY	92	1,813	49	983	336	7,895	449	10,447	7	144	666	377	7,183	20,160
FEBRUARY	71	1,022	40	551	467	12,544	566	13,073	9	622	281	1,015	71,619	71,619
MARCH	34	2,092	56	1,389	462	14,910	676	14,910	13	256	829	765	11,931	27,686
APRIL	36	2,141	35	779	427	9,581	546	12,288	12	163	861	472	17,144	21,263
MAY	30	1,978	54	893	433	9,310	457	11,765	10	372	1,353	425	11,490	14,116
NORTHERN TERRITORY														
1979														
DECEMBER 1980	26	664	81	2,493	37	1,124	141	4,616	2	67	74	113	3,740	11,704
JANUARY	19	401	66	2,149	61	1,491	147	4,455	2	26	111	244	4,161	11,110
FEBRUARY	10	870	102	2,576	74	1,851	197	4,891	9	356	247	47	4,767	10,874
MARCH	45	1,424	84	3,037	85	1,686	150	5,690	14	657	294	67	4,447	12,689
APRIL	13	1,180	60	2,187	46	1,328	129	4,274	10	388	319	44	3,770	17,580
MAY	33	889	93	1,555	60	1,869	173	5,645	13	618	147	499	9,770	8,791
AUSTRALIAN CAPITAL TERRITORY														
1979														
DECEMBER 1980	24	708	128	3,249	193	4,445	335	8,239	10	213	310	398	10,717	13,581
JANUARY	15	957	147	3,588	309	7,187	469	11,304	22	489	361	703	6,617	17,374
FEBRUARY	11	894	116	3,035	379	6,226	449	12,561	21	444	715	537	10,161	14,327
MARCH	18	884	108	2,774	370	8,465	585	11,854	20	455	679	467	11,197	19,372
APRIL	12	1,049	135	3,101	421	10,568	569	11,990	40	961	791	447	11,349	22,246
MAY	37	829	127	3,177	348	8,195	494	17,047	15	361	636	816	13,614	19,441

(a) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED