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PERMANENT BUILDING SOCIETIES

1968-69 TO 1971-72

Reference No. 5 45

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS, CANBERRA, AUSTRALIA

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PERMANENT BUILDING SOCIETIES 1968-69 TO 1971-72

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INTRODUCTION

This bulletin is the first of a new annual series containing statistics which provide a measure of the anticipated flow of loans from permanent building societies, the actual flow of funds between permanent building societies and the rest of the economy, and the value of selected asset and liability items of these societies. Where possible, separate figures are shown for each State. The figures in this bulletin are for the years 1968-69 to 1971-72 and the months May 1969 to June 1972 and have been compiled from monthly returns submitted under the *Census and Statistics Act 1905-1966*. Details for the months subsequent to June 1972 are contained in the monthly bulletin *Permanent Building Societies* (reference number 5.34).

SCOPE

2. All permanent building societies come within the scope of the statistics in this bulletin. A *permanent building society* is one which is registered under relevant State or Territory legislation and whose rules and/or regulations do not specify that it is to terminate on a specific date or when a specific objective is achieved. However, prior to July 1971 societies which met these requirements but which operated solely on *Starr Bowkett* principles were excluded from the scope of these statistics. Also, prior to July 1971 societies which met the requirements of the above definition and which engaged in both *permanent* and *Starr Bowkett* type activities, supplied details in respect of their *permanent* activities only. As from July 1971 the scope of the statistics has been modified to include all building societies which meet the definition of a permanent building society and each of these societies is required to report in respect of its total activities. Consequently, details for Victoria, Queensland and Australia as from July 1971 are not strictly comparable with those for months prior to July 1971.

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

DESCRIPTION OF ITEMS OF DATA

4. **Number of societies operating**. A society is regarded as an *operating* society as from the time it first approves a loan. A society in the process of liquidation is regarded as operating until such time as the principal amount owing to the society by borrowers under mortgages is fully repaid, written off or transferred to another institution. The number of operating societies shown for each State in the tables comprises all societies which, in terms of the above definition, *operate* in each particular State. The sum of these numbers is greater than the figure shown for Australia because a society operating in more than one State or Territory is included as an operating society in each State and Territory in which it is operating while it is included only once in the Australian figure. It should be noted that while this item refers only to operating societies, all other items relate to all permanent building societies (see paragraph 2).

5. **Loan approvals.** A loan approval is a firm commitment to advance funds, which has been authorised by the board of a society or a delegate of the board and which will not normally be withdrawn. Details of approvals for amounts additional to loans previously approved are included. Also included are loans approved by permanent building societies that are financed from funds provided under the terms of the *Commonwealth and State Housing Agreements and State Grants (Housing Assistance) Act, 1971*. As far as possible, loan approvals not requiring first or second mortgage security are excluded. These statistics are not necessarily restricted to loans to individuals. Any loans made to businesses, e.g. builders or developers, are included in the scope of the collection.

6. **Cancellations of loans**. The amounts shown in the tables for the item *cancellations of loans previously approved* include the value of loans approved by societies but subsequently cancelled or reduced. Loans approved and cancelled during the same month are treated as *loan approvals* and *cancellations* for that month. The number of dwelling units recorded under *cancellations of loans previously approved* does not include the number of dwelling units for which the amount of the loan approval is reduced but not completely cancelled.

7. **Loans advanced.** This item represents the actual money advanced during a period on the security of first and/or second mortgages. In cases where a loan is advanced by instalments, only the actual cash paid out during the period is included. Capitalised mortgage insurance premium payments and other capitalised charges such as legal fees, inspection and valuation fees are included.

8. **Loans approved but not advanced.** Loans approved but not advanced at the end of a period comprise all loans approved by the societies less advances and cancellations, including partial cancellations.

9. **Dwellings "NOT previously occupied" and "previously occupied".** Loan approvals for dwellings *not previously occupied* include loans approved for the construction of dwellings, the purchase of existing dwellings which have not been previously occupied, the purchase of dwellings occupied (for the first time) under licence from the seller while finance is being arranged, and for alterations or additions, estimated to cost \$10,000 or more, to existing dwellings. All other loan approvals for the purchase of dwellings are included in the item *previously occupied.*

10. **Houses, flats and home units.** A *house* is a self contained single dwelling unit on a block of land covered by a separate title other than a strata title deed. All other types of dwelling units are treated as *flats and home units.* Details of loan approvals for alterations or additions, estimated to cost \$10,000 or more, to existing dwelling units are included with details of houses, flats, etc. The abbreviation "dwgs" used in this bulletin mean dwelling units.

11. **Number of dwelling units.** The *number of dwelling units* is the number of houses, flats and home units for which loans have been approved. Included in this item is the number of alterations or additions estimated to cost \$10,000 or more, to existing dwellings for which loans have been approved. Where a loan is approved for the purchase or construction of a block of flats or home units, the number of individual flats and home units involved is recorded. Where, subsequent to an initial loan, additional amounts are approved to complete the original purchase or construction, the number of dwelling units involved is not included again in the figure for the number of dwelling units.

12. **Loans approved for "all other purposes".** The item *all other purposes* in the tables includes any loans approved for alterations or additions, estimated to cost less than \$10,000, to existing dwellings, loans to religious and educational bodies for institutional housing, loans for the purchase, construction, etc. of non-residential structures and loans for the purchase of vacant land.

13. **Total loan payments received.** This item represents all loan payments received during a period including premature and partial discharge payments. It includes interest paid by borrowing members but excludes any premium payments for fire or life insurance which were not treated as part of the original loan.

14. **Principal owing at end of period.** This item represents the total value of loans advanced on the security of mortgages that is outstanding from borrowers at the end of the period shown. Many permanent building societies do not have this figure available monthly in their accounts. In these cases the figure reported in the monthly collection is an estimated one subject to revision when the annual, or in some cases more frequent, accounts which include this item are prepared by the permanent building societies concerned.

15. **Share capital.**

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

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

16. **Unsecured borrowings.**

(a) **Amount received.** This item represents all money received as unsecured borrowings except for any unsecured borrowings from banks. It includes interest credited to accounts but not withdrawn and it excludes accrued interest yet to be credited to accounts.

(b) **Amount withdrawn.** This item represents all monies withdrawn which had immediately prior to their withdrawal been regarded as unsecured borrowings. It excludes accrued interest paid on withdrawals that at the time of the withdrawals had not been credited to accounts.

17. **Secured borrowings.** This item includes the outstanding balance of loans advanced to permanent building societies under Commonwealth and State Housing Agreements, and in the A.C.T., advances from Commonwealth funds. The outstanding balances of all secured loans from banks, life and general insurance offices (including government insurance offices), and other lenders such as superannuation funds, friendly societies and credit unions are also included.

COMPARABILITY WITH OTHER STATISTICS

18. Information obtained monthly from all permanent building societies is published in the monthly mimeograph *Permanent Building Societies* (reference number 5.34). As the information in this bulletin is based on the monthly collection, the definitions of items of data and the basis of compilation of the statistics published in this bulletin and the monthly mimeograph are directly comparable.

19. The information published in this bulletin is not comparable with the information relating to registered permanent building societies published in the annual bulletin *Building Societies – Australia* (reference number 5.5) for the following reasons :

(a) The figures in this bulletin relate to the periods actually shown whereas in the bulletin *Building Societies – Australia* the figures relate to the financial years of the societies which ended within the year shown.

(b) The statistics for each State shown in the bulletin *Building Societies – Australia* are compiled on the basis of total operations, including interstate branch or agency operations, of societies registered in each State i.e. on the basis of 'State of registration'. The statistics for each State shown in this bulletin are compiled on the basis of 'State of operation' – see paragraph 4 above.

(c) The statistics in this bulletin are based mainly on transactions data whereas the statistics shown for permanent building societies in the annual bulletin *Building Societies – Australia* are based on the annual balance sheets and profit and loss accounts prepared by the societies in the various States. Consequently the definitions of items of data contained in this bulletin are not necessarily the same as those applying to the statistics provided in the bulletin *Building Societies – Australia*.

(d) This bulletin contains details in respect of the Australian Capital Territory and the Northern Territory. Details for these Territories are not currently available in the bulletin *Building Societies – Australia*.

PRESENTATION

20. In this bulletin revisions have been made to figures previously published in the monthly bulletin *Permanent Building Societies* (reference number 5.34).

21. Any discrepancies between totals and sums of components in the tables are due to rounding.

22. A line drawn across a column between two figures indicates a break in the continuity of the series.

TABLE 1. - LOAN APPROVALS : AUSTRALIA AND STATES

	Number of societies operating at end of year	Loans approved during year (a)														Cancellations of loans previously approved (a)		Loans approved but not advanced at end of year (d)
		Dwellings NOT previously occupied (b)						Dwellings previously occupied						All other purposes (c)	Total loans approved			
		Houses		Flats and home units		Total		Houses		Flats and home units		Total						
		Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	($'000)	($'000)	Dwgs (No)	Amount ($'000)	($'000)
1969-70																		
N.S.W.	68	5,577	69,820	1,358	15,708	6,935	85,529	6,934	83,731	691	6,950	7,625	90,681	1,576	177,786	853	10,947	33,354
Vic.	47	1,859	19,431	114	918	1,973	20,349	2,455	18,628	41	322	2,496	18,949	705	40,003	201	1,191	7,752
Qld	35	1,990	19,209	59	746	2,049	19,955	2,593	19,396	24	241	2,617	19,637	806	40,399	457	2,786	3,233
S.A.	8	579	6,005	81	413	660	6,418	835	7,678	10	40	845	7,718	256	14,392	90	712	2,283
W.A.	15	3,303	40,511	531	4,692	3,834	45,203	3,314	37,666	23	262	3,337	37,928	7,186	90,317	432	5,221	9,318
Tas.	6	275	2,722	46	280	321	3,003	812	6,893	6	42	818	6,935	159	10,097	42	376	1,025
A.C.T.	5	454	5,554	..	..	454	5,554	43	501	..	..	43	501	2	6,057	17	188	1,389
Aust.	182	14,037	163,254	2,189	22,757	16,226	186,010	16,986	174,492	795	7,858	17,781	182,350	10,691	379,051	2,092	21,421	58,354
1970-71																		
N.S.W.	68	6,461	88,752	1,655	21,850	8,116	110,603	7,048	93,870	829	9,391	7,877	103,261	2,316	216,180	807	10,336	59,028
Vic.	45	1,845	21,264	92	863	1,937	22,127	2,535	22,621	52	484	2,587	23,105	568	45,800	211	1,887	10,394
Qld	39	2,066	21,830	98	1,255	2,164	23,085	2,934	25,089	43	387	2,977	25,477	806	49,368	290	2,174	6,088
S.A.	10	557	6,070	62	489	619	6,559	711	6,657	18	79	729	6,736	255	13,551	98	853	2,754
W.A.	15	3,541	46,409	468	4,920	4,009	51,330	2,770	32,095	221	1,439	2,991	33,534	3,231	88,095	274	3,037	17,665
Tas.	6	171	1,728	19	173	190	1,901	483	4,175	12	110	495	4,285	216	6,401	27	223	1,347
A.C.T.	5	671	8,637	3	47	674	8,684	26	251	1	15	27	266	1	8,951	16	169	2,798
Aust.	186	15,312	194,690	2,397	29,599	17,709	224,289	16,507	184,757	1,176	11,906	17,683	196,664	7,392	428,345	1,723	18,678	100,074
1971-72																		
N.S.W.	67	6,912	103,199	1,866	26,295	8,778	129,494	9,418	137,980	1,206	15,925	10,624	153,905	5,507	288,906	906	12,651	81,645
Vic.	47	4,674	58,913	182	1,762	4,856	60,675	5,633	61,667	53	334	5,686	62,001	1,471	124,147	231	2,365	27,896
Qld	44	4,075	48,062	179	2,301	4,254	50,363	5,415	52,582	23	328	5,438	52,910	3,628	106,901	335	2,899	13,270
S.A.	10	572	6,328	59	321	631	6,649	837	8,519	12	43	849	8,561	240	15,450	81	768	2,249
W.A.	15	4,543	60,801	483	4,237	5,026	65,038	3,813	47,244	416	3,887	4,229	51,131	6,659	122,828	452	5,021	18,786
Tas.	6	234	2,696	31	275	265	2,971	797	7,560	14	123	811	7,683	316	10,970	29	253	2,126
A.C.T. & N.T.	7	1,051	15,167	3	36	1,054	15,203	171	2,358	2	13	173	2,371	32	17,606	20	255	4,158
Aust.	193	22,061	295,167	2,803	35,226	24,864	330,393	26,084	317,908	1,726	20,653	27,810	338,561	17,854	686,809	2,054	24,212	150,131

(a) Includes loans both approved and cancelled during the year. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions estimated to cost $10,000 or more to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals.

TABLE 2. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS : AUSTRALIA AND STATES

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of year to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of year	Share capital received	Share capital withdrawn	Paid-up share capital at end of year	Amount received	Amount withdrawn	Amount owing at end of year	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
							1969-70							
N.S.W.	175,823	76,355	503,671	380,828	241,789	500,878	17,933	12,592	15,594	350	5,043	35,479	12,202	53,075
Vic.	38,308	19,796	109,941	18,317	9,965	28,065	69,951	58,945	67,239	..	1,622	5,609	794	8,025
Qld	39,603	17,642	99,968	68,837	39,339	100,124	3,957	3,371	2,519	2,450	1,452	2,052	281	6,235
S.A.	12,913	5,214	36,999	17,550	8,804	22,839	4,189	3,627	5,019	11,857	60	25	..	11,943
W.A.	93,041	27,639	194,977	136,375	81,005	127,382	73,012	58,106	50,900	14,247	1,330	653	12,454	28,685
Tas.	10,064	6,342	33,797	6,579	3,561	16,111	21,822	19,548	17,422	..	368	60	..	428
A.C.T.	5,782	1,387	14,185	4,298	2,502	4,071	..	..	..	8,757	295	1,525	..	10,576
Aust.	375,535	154,375	993,539	632,784	386,964	799,470	190,865	156,189	158,693	37,661	10,171	45,402	25,731	118,966
							1970-71							
N.S.W.	180,261	99,560	623,696	539,129	353,279	686,727	15,441	16,401	14,634	331	5,294	31,314	10,241	47,179
Vic.	41,369	23,983	138,644	40,645	22,316	46,394	90,273	73,676	83,836	..	1,210	6,400	1,138	8,748
Qld	44,761	23,603	130,228	110,121	63,397	146,847	3,781	3,035	3,266	2,455	1,640	2,716	178	6,987
S.A.	12,309	6,853	45,271	23,057	16,110	29,786	3,932	3,466	5,485	13,642	57	50	52	13,801
W.A.	76,709	37,375	252,382	168,441	110,737	185,086	94,989	72,613	73,276	16,125	2,141	933	10,758	29,957
Tas.	5,811	6,924	35,142	6,440	4,761	17,790	30,529	27,784	20,167	..	4	100	..	104
A.C.T.	7,442	2,077	20,731	8,301	4,958	7,415	..	..	..	12,787	676	1,698	..	15,162
Aust.	368,661	200,375	1,246,095	896,133	575,558	1,120,045	238,945	196,974	200,664	45,339	11,022	43,211	22,366	121,939
							1971-72							
N.S.W.	253,616	141,073	798,364	761,818	510,177	938,911	12,647	14,378	12,361	307	5,211	30,331	10,391	46,240
Vic.	104,465	35,481	224,194	127,661	67,017	105,248	174,787	130,575	130,395	..	1,857	6,647	696	9,200
Qld	97,499	38,288	206,595	230,696	137,163	243,685	11,781	7,218	8,691	2,745	966	3,096	966	7,772
S.A.	15,229	8,847	55,172	34,179	23,641	40,323	3,755	2,349	6,890	15,475	620	173	6	16,274
W.A.	117,230	53,633	340,798	229,177	163,091	253,375	125,108	99,826	96,355	16,749	2,273	1,270	12,726	33,018
Tas.	9,975	8,273	39,657	9,474	6,200	23,536	38,903	33,633	22,966	..	..	100	..	100
A.C.T. & N.T.	15,989	3,822	34,917	20,220	10,891	16,744	..	..	..	19,225	677	2,111	..	22,013
Aust.	614,002	289,418	1,699,698	1,413,226	918,181	1,621,821	366,980	287,980	227,657	54,501	11,604	43,728	24,785	134,617

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance)Act, 1971 and in A.C.T. advances from Commonwealth funds. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc.

TABLE 3. - LOAN APPROVALS

AUSTRALIA

	Number of societies operating at end of period	Loans approved during period (a)														Cancellations of loans previously approved (a)		Loans approved but not advanced at end of period (d)
		Dwellings NOT previously occupied (b)						Dwellings previously occupied						All other purposes (c)	Total loans approved			
		Houses		Flats and home units		Total		Houses		Flats and home units		Total						
		Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	($'000)	($'000)	Dwgs (No)	Amount ($'000)	($'000)
1968-69	168	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	75,940
1969-70	182	14,037	163,254	2,189	22,757	16,226	186,010	16,986	174,492	795	7,858	17,781	182,350	10,691	379,051	2,092	21,421	58,354
1970-71	186	15,312	194,690	2,397	29,599	17,709	224,289	16,507	184,757	1,176	11,906	17,683	196,664	7,392	428,345	1,723	18,678	100,074
1971-72	193	22,061	295,167	2,803	35,226	24,864	330,393	26,084	317,908	1,726	20,653	27,810	338,561	17,854	686,809	2,054	24,212	150,131
1969 -																		
May	169	1,192	13,379	167	1,709	1,359	15,089	1,297	12,567	77	634	1,374	13,201	512	28,802	(e)	1,347	77,255
June	168	1,133	12,484	111	1,210	1,244	13,694	1,196	11,248	74	494	1,270	11,742	520	25,955	(e)	1,471	75,940
July	172	1,333	15,092	242	2,426	1,575	17,518	1,501	14,309	53	464	1,554	14,773	462	32,753	143	1,484	77,522
August	173	1,329	15,422	178	2,113	1,507	17,535	1,714	17,355	77	885	1,791	18,240	510	36,285	134	1,348	83,634
September	174	1,443	16,197	178	1,749	1,621	17,945	1,775	17,754	96	690	1,871	18,444	404	36,793	171	1,500	87,479
October	175	1,662	19,627	308	2,679	1,970	22,306	1,972	20,965	102	1,012	2,074	21,977	1,631	45,914	186	2,067	94,413
November	175	1,409	16,556	195	1,976	1,604	18,532	1,825	20,109	57	724	1,882	20,834	1,166	40,532	217	2,290	99,685
December	17.	1,459	16,960	250	2,891	1,709	19,851	1,751	18,427	97	1,128	1,848	19,556	3,501	42,907	199	2,424	98,613
1970 -																		
January	174	989	11,582	206	1,878	1,195	13,460	1,388	14,226	45	465	1,433	14,691	581	28,732	195	1,705	97,149
February	174	1,202	14,267	188	1,945	1,390	16,212	1,566	15,252	86	794	1,652	17,046	516	33,775	137	1,582	96,584
March	175	1,164	13,883	180	2,122	1,344	16,005	1,299	13,095	57	711	1,356	13,806	388	30,199	138	1,457	94,011
April	175	901	10,731	104	1,290	1,005	12,020	1,026	10,789	46	414	1,072	11,203	496	23,720	244	2,522	86,499
May	176	634	7,125	84	957	713	8,083	665	6,505	42	310	707	6,815	233	15,131	178	1,651	71,544
June	182	512	5,810	76	732	588	6,542	504	4,706	37	260	541	4,965	803	12,311	150	1,392	58,354
July	182	1,014	11,796	122	1,430	1,136	13,226	777	7,911	51	472	828	8,383	516	22,125	125	1,346	55,993
August	183	1,073	13,032	160	1,878	1,233	14,910	1,024	10,730	69	638	1,093	11,369	403	26,681	116	1,090	61,892
September	184	1,402	17,369	197	2,356	1,599	19,725	1,241	13,193	87	800	1,328	13,993	551	34,268	135	1,517	70,639
October	184	1,396	17,535	207	2,600	1,603	20,135	1,398	15,173	80	705	1,478	15,878	404	36,417	137	1,483	79,143
November	185	1,586	19,984	219	2,915	1,805	22,899	1,570	18,477	121	1,238	1,691	19,715	760	43,375	132	1,378	89,869
December	186	1,344	17,869	196	2,439	1,540	20,308	1,523	17,844	99	1,237	1,622	19,081	735	40,124	111	1,224	92,782

1971 -																		
January	186	1,074	13,983	220	2,556	1,294	16,539	1,455	16,261	164	1,320	1,619	17,581	426	34,546	155	1,614	99,520
February	186	1,174	14,582	240	3,065	1,414	17,647	1,393	15,939	116	1,308	1,509	17,247	590	35,484	155	1,718	100,472
March	187	1,235	16,018	211	2,611	1,446	18,630	1,575	17,991	81	1,025	1,656	19,016	691	38,337	169	1,952	97,700
April	186	1,365	17,773	168	2,045	1,533	19,818	1,504	16,776	81	882	1,585	17,658	822	38,297	197	2,156	99,401
May	186	1,272	16,739	186	2,235	1,458	18,974	1,467	15,929	138	1,248	1,605	17,177	599	36,751	135	1,451	98,043
June	186	1,377	18,011	271	3,469	1,648	21,480	1,580	18,532	89	1,033	1,669	19,565	895	41,940	156	1,748	100,074
July	188	1,772	22,974	322	3,261	2,094	26,235	1,946	22,813	109	1,263	2,055	24,076	1,037	51,349	179	1,863	109,796
August	188	1,746	22,179	215	2,477	1,961	24,656	1,957	23,394	130	2,139	2,087	25,533	946	51,134	232	2,599	112,900
September	189	1,877	24,855	251	3,269	2,128	28,124	2,384	26,805	151	1,868	2,535	28,673	1,497	58,295	168	1,870	120,157
October	189	1,856	24,394	190	2,510	2,046	26,904	2,187	25,277	199	1,751	2,386	27,028	1,022	54,953	172	2,087	125,059
November	190	1,955	25,214	231	2,926	2,186	28,140	2,265	26,856	138	1,472	2,403	28,329	1,839	58,307	170	1,872	127,728
December	191	1,708	23,009	189	2,348	1,897	25,356	2,034	25,445	114	1,405	2,148	26,850	1,285	53,491	133	1,688	118,961
1972 -																		
January	191	1,480	19,701	197	2,260	1,677	21,961	1,697	20,616	99	1,088	1,796	21,704	916	44,581	119	1,376	127,058
February	191	1,858	25,186	238	3,216	2,096	28,402	2,128	25,207	170	1,932	2,298	27,139	703	56,245	158	1,905	131,442
March	192	1,836	24,769	284	3,463	2,120	28,232	2,225	27,920	152	1,932	2,377	29,853	1,601	59,685	174	2,046	130,725
April	192	1,659	23,340	195	2,478	1,854	25,818	2,010	25,443	125	1,406	2,135	26,849	1,920	54,588	153	2,004	136,545
May	193	2,181	29,801	257	3,704	2,448	33,506	2,587	33,372	154	1,912	2,741	35,284	3,160	71,950	217	2,457	145,581
June	193	2,133	29,745	224	3,313	2,357	33,058	2,664	34,761	185	2,483	2,849	37,245	1,927	72,229	179	2,445	150,131

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 4. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

AUSTRALIA

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
1968-69	(f)	(f)	706,966	(f)	(f)	553,650	(f)	(f)	124,017	31,480	8,220	38,959	19,294	97,954
1969-70	375,535	154,375	993,539	632,784	386,964	799,470	190,865	156,189	158,693	37,661	10,171	45,402	25,731	118,966
1970-71	368,661	200,375	1,246,095	896,133	575,558	1,120,045	238,945	196,974	200,664	45,339	11,022	43,211	22,366	121,939
1971-72	614,002	289,418	1,699,698	1,413,226	918,181	1,621,821	366,980	287,980	277,657	54,501	11,604	43,728	24,785	134,617
1969 -														
May	28,506	9,934	688,031	35,699	18,430	536,126	13,181	9,665	121,882	29,621	7,139	38,214	18,746	93,720
June	25,740	10,669	706,966	39,934	22,410	553,650	13,773	11,638	124,017	31,480	8,220	38,959	19,294	97,954
July	29,688	11,322	729,572	50,944	22,652	581,941	15,545	12,842	126,720	31,667	8,155	39,166	20,594	99,582
August	28,854	11,001	751,621	44,030	19,850	606,122	15,348	10,272	131,796	31,825	6,838	40,582	21,529	100,775
September	31,463	11,681	776,113	47,565	22,589	631,097	14,550	13,135	133,210	32,298	6,318	41,395	23,233	103,243
October	36,966	12,639	806,343	49,092	23,907	656,282	14,425	10,876	136,759	32,878	6,473	41,747	23,477	104,574
November	32,996	11,349	833,276	44,912	25,866	675,328	13,413	10,034	140,138	33,193	6,790	41,258	19,424	100,666
December	41,539	14,343	865,882	60,821	31,156	704,993	18,663	11,823	146,978	34,453	7,892	41,795	21,243	105,384
1970 -														
January	28,531	11,741	888,076	54,235	27,236	731,992	13,031	11,212	148,797	34,882	7,194	41,668	19,342	103,085
February	32,806	12,511	914,245	51,093	35,694	747,392	14,667	11,702	151,761	35,224	7,880	41,810	19,536	104,450
March	31,392	13,336	938,093	54,482	41,676	760,198	15,749	13,476	154,034	37,299	9,412	42,752	18,601	108,063
April	28,742	14,505	958,269	55,086	47,059	768,225	16,153	17,536	152,651	37,026	10,386	43,788	20,072	111,272
May	28,412	14,280	978,242	55,448	45,342	778,332	20,498	15,334	157,815	37,513	10,435	43,966	23,269	115,183
June	24,145	15,668	993,539	65,075	43,937	799,470	18,825	17,946	158,693	37,661	10,171	45,402	25,731	118,966
July	23,127	14,836	1,003,768	74,494	44,267	829,697	20,584	16,620	162,657	38,098	7,641	41,764	23,329	110,832
August	19,793	15,130	1,015,334	64,133	36,887	856,943	17,308	16,498	163,466	38,642	6,126	41,807	20,785	107,360
September	24,035	14,468	1,031,597	65,284	38,547	883,680	18,444	14,586	167,325	39,520	6,085	41,796	19,577	106,979
October	26,464	15,227	1,049,464	68,406	37,486	914,599	18,755	15,235	170,845	39,791	5,814	41,757	22,017	109,379
November	31,391	14,880	1,072,820	73,968	44,797	943,771	18,157	13,933	175,069	40,306	6,195	44,350	20,918	111,768
December	36,077	17,001	1,099,362	79,386	44,107	979,050	21,259	16,191	180,136	41,794	5,926	42,057	20,528	110,306

1971 -																
January	26,217	16,286	1,116,724	69,321	41,378	1,006,993	16,826	13,449	183,513	42,366	5,894	41,567	19,765	109,592
February	32,893	15,599	1,141,433	66,532	49,854	1,023,671	19,132	14,035	188,610	42,765	6,131	42,212	20,437	111,545
March	39,194	20,191	1,168,412	78,559	60,279	1,041,951	19,747	19,340	189,017	43,439	7,180	42,295	22,465	115,379
April	34,507	18,010	1,192,910	75,737	54,342	1,063,347	22,548	18,507	193,057	43,814	10,343	42,757	21,625	118,540
May	36,718	18,378	1,219,378	85,082	57,761	1,090,668	20,678	17,472	196,263	44,334	11,465	43,048	22,261	121,108
June	38,243	20,368	1,246,095	95,230	65,852	1,120,045	25,508	21,107	200,664	45,339	11,022	43,211	22,366	121,939
July	40,304	19,239	1,279,826	105,478	62,226	1,166,922	26,324	20,463	207,624	46,045	8,372	42,919	21,709	119,044
August	45,417	22,519	1,311,535	102,666	64,444	1,205,144	26,748	21,189	213,184	46,658	8,963	42,993	19,644	118,258
September	49,252	20,522	1,349,381	101,362	61,496	1,245,010	27,184	19,755	220,612	47,275	9,247	42,700	19,051	118,273
October	48,038	21,782	1,385,334	102,635	60,054	1,287,591	27,408	18,277	229,743	47,816	9,249	42,803	19,067	118,935
November	53,877	22,258	1,426,667	120,985	74,370	1,334,206	26,360	23,210	232,893	48,298	11,045	43,042	18,943	121,327
December	60,743	24,641	1,473,011	116,548	77,578	1,373,175	31,549	22,319	242,123	49,523	8,989	43,222	18,283	120,016
1972 -																
January	35,139	18,913	1,499,148	98,547	61,094	1,410,628	25,721	17,850	249,994	49,584	9,070	42,826	18,946	120,426
February	49,985	24,022	1,535,794	114,368	78,971	1,446,025	28,184	22,332	255,845	50,278	7,451	42,560	19,642	119,930
March	58,643	26,641	1,579,445	122,973	87,909	1,481,089	33,253	27,498	261,600	50,655	10,388	42,974	19,536	123,554
April	46,800	22,859	1,614,102	115,199	91,129	1,509,794	35,372	29,448	262,890	51,362	9,604	43,258	21,696	125,921
May	60,521	30,122	1,657,245	150,860	98,059	1,563,157	37,212	31,397	268,143	52,503	13,665	43,446	23,398	133,012
June	65,283	35,901	1,699,698	161,606	100,852	1,621,821	41,665	34,242	277,657	54,501	11,604	43,728	24,785	134,617

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Includes deposits with societies, but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance) Act, 1971 and in A.C.T., advances from Commonwealth funds. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (f) Not available - this information was not collected for months prior to May 1969.

TABLE 5.- LOAN APPROVALS

NEW SOUTH WALES

	Number of societies operating at end of period	Loans approved during period (a)														Cancellations of loans previously approved (a)		Loans approved but not advanced at end of period (d)
		Dwellings NOT previously occupied (b)						Dwellings previously occupied						All other purposes (c)	Total loans approved			
		Houses		Flats and home units		Total		Houses		Flats and home units		Total						
		Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	($'000)	($'000)	Dwgs (No)	Amount ($'000)	($'000)
1968-69	67	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	42,339
1969-70	68	5,577	69,820	1,358	15,708	6,935	85,529	6,934	83,731	691	6,950	7,625	90,681	1,576	177,786	853	10,947	33,354
1970-71	68	6,461	88,752	1,655	21,850	8,116	110,603	7,048	93,870	829	9,391	7,877	103,261	2,316	216,180	807	10,336	59,028
1971-72	67	6,912	103,199	1,866	26,295	8,778	129,494	9,418	137,980	1,206	15,925	10,624	153,905	5,507	288,906	906	12,651	81,645
1969 -																		
May	68	439	5,193	84	1,000	523	6,194	521	5,938	67	561	588	6,500	203	12,896	(e)	777	42,317
June	67	441	5,114	92	1,026	533	6,140	497	5,437	73	482	570	5,919	68	12,127	(e)	785	42,339
July	68	522	6,176	151	1,594	673	7,770	575	6,556	42	373	617	6,929	148	14,847	71	853	42,262
August	68	548	6,680	127	1,457	675	8,136	643	7,542	65	737	708	8,279	220	16,636	69	779	45,485
September	68	525	6,357	128	1,364	653	7,721	694	8,167	80	605	774	8,771	125	16,617	62	647	47,653
October	68	632	7,971	170	1,739	802	9,710	828	10,097	82	818	910	10,915	108	20,733	91	1,049	51,101
November	68	615	7,893	126	1,377	741	9,270	746	9,405	51	659	797	10,064	123	19,458	106	1,174	54,394
December	68	588	7,497	172	2,105	760	9,603	775	9,478	93	1,090	868	10,569	189	20,360	65	1,304	54,341
1970 -																		
January	68	404	4,957	83	970	487	5,927	597	7,211	38	415	635	7,626	114	13,667	68	747	54,703
February	68	490	6,216	108	1,314	598	7,530	650	7,825	76	712	726	8,537	164	16,231	48	885	54,703
March	68	409	5,441	116	1,555	525	6,996	535	6,516	53	670	588	7,186	95	14,277	77	942	51,423
April	68	460	5,981	82	1,052	542	7,033	479	6,164	39	358	518	6,522	143	13,699	87	1,254	49,760
May	68	230	2,852	63	783	293	3,635	247	2,968	37	265	284	3,232	61	6,929	63	760	41,603
June	68	154	1,799	32	399	186	2,198	165	1,801	35	247	200	2,049	85	4,332	46	553	33,354
July	68	379	4,623	76	848	455	5,471	321	3,760	35	326	356	4,085	142	9,698	58	771	31,047
August	68	489	6,405	102	1,306	591	7,710	445	5,448	60	550	505	5,998	130	13,838	48	554	35,057
September	68	691	9,079	158	1,917	849	10,997	559	7,105	72	703	631	7,808	293	19,097	65	846	41,721
October	68	541	7,311	141	1,919	682	9,230	550	7,180	63	603	613	7,783	216	17,230	51	631	45,187
November	68	700	9,484	173	2,433	873	11,917	783	10,736	86	930	869	11,666	212	23,795	71	857	53,819
December	68	585	8,755	145	1,886	730	10,641	691	9,672	88	1,141	779	10,814	89	21,543	51	693	56,712

1971 -																		
January	68	443	6,512	135	1,694	578	8,206	606	8,170	78	919	684	9,089	221	17,515	70	798	60,239
February	68	536	7,127	157	2,292	693	9,419	614	8,341	81	971	695	9,312	142	18,873	49	734	61,866
March	68	559	7,923	156	2,039	715	9,963	662	8,984	59	765	721	9,750	225	19,938	107	1,364	61,014
April	68	514	7,249	111	1,449	625	8,698	578	7,667	61	703	639	8,371	263	17,331	78	1,085	60,241
May	68	506	7,092	131	1,679	637	8,771	569	7,320	70	880	639	8,200	162	17,132	81	1,021	58,322
June	68	518	7,193	170	2,388	689	9,580	670	9,487	76	900	746	10,387	222	20,189	78	982	59,028
July	67	565	7,995	142	1,910	707	9,905	740	10,563	94	1,094	834	11,657	303	21,865	66	805	61,254
August	67	549	7,774	126	1,732	675	9,507	789	11,287	97	1,890	886	13,176	236	22,919	82	1,155	63,111
September	67	695	10,286	179	2,563	874	12,851	1,032	13,192	122	1,600	1,154	14,792	266	27,909	78	1,011	67,938
October	67	606	8,911	150	1,989	756	10,900	753	10,572	95	1,062	848	11,634	228	22,762	63	943	69,305
November	67	614	8,885	151	2,278	765	11,153	795	11,376	88	1,043	883	12,419	274	23,856	75	992	70,303
December	67	526	7,972	117	1,642	643	9,614	676	10,078	79	1,050	755	11,128	206	20,948	71	1,019	64,252
1972 -																		
January	67	387	5,682	108	1,366	495	7,047	524	7,391	74	755	598	8,146	157	15,351	55	692	65,327
February	67	582	8,601	190	2,694	772	11,296	728	10,225	95	1,275	823	11,500	166	22,962	78	1,126	68,273
March	67	564	8,526	195	2,607	759	11,133	771	11,943	117	1,587	788	13,530	251	24,914	108	1,369	68,092
April	67	491	7,692	140	2,026	631	9,718	631	9,987	77	956	708	10,943	136	20,797	69	996	70,734
May	67	686	10,648	185	2,644	871	13,292	995	15,366	120	1,568	1,115	16,934	2,343	32,569	78	1,099	77,339
June	67	647	10,225	183	2,844	830	13,068	984	16,000	148	2,045	1,132	18,045	942	32,055	83	1,443	81,645

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 6.- LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

NEW SOUTH WALES

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
1968-69	(f)	(f)	370,734	(f)	(f)	361,839	(f)	(f)	10,253	372	5,411	31,417	6,887	44,087
1969-70	175,823	76,355	503,671	380,828	241,789	500,878	17,933	12,592	15,594	350	5,043	35,479	12,202	53,075
1970-71	180,261	99,560	623,696	539,129	353,279	686,727	15,441	16,401	14,634	331	5,294	31,314	10,241	47,179
1971-72	253,616	141,073	798,364	761,818	510,177	938,911	12,647	14,378	12,361	307	5,211	30,331	10,391	46,240
1969 -														
May	13,681	4,725	362,790	23,433	13,211	352,432	745	650	10,741	372	4,591	30,924	6,944	42,831
June	11,237	5,274	370,734	26,339	16,932	361,839	940	1,428	10,253	372	5,411	31,417	6,887	44,087
July	14,059	5,533	381,557	32,340	15,632	378,547	1,570	1,283	10,540	371	4,799	31,552	6,924	43,647
August	12,628	5,406	391,087	28,546	14,228	392,865	913	706	10,746	352	3,782	32,662	7,240	44,035
September	13,803	5,754	401,591	28,067	15,777	405,154	783	602	10,927	355	3,567	33,385	7,414	44,721
October	16,237	6,036	414,335	31,424	15,552	421,027	903	685	11,145	354	3,835	33,763	7,542	45,495
November	14,990	5,852	426,015	26,678	17,887	429,818	622	945	10,822	352	4,054	33,515	7,090	45,010
December	19,120	7,080	440,907	34,956	19,656	445,118	1,336	816	11,342	352	4,396	33,689	7,195	45,632
1970 -														
January	12,551	6,008	450,367	32,338	16,457	460,999	625	658	11,309	351	3,733	34,025	6,998	45,106
February	15,363	6,041	462,541	29,829	21,461	469,367	1,014	1,005	11,318	352	3,995	34,170	7,019	45,536
March	16,642	6,677	475,595	32,118	25,347	476,137	2,167	1,137	12,348	351	5,149	34,231	7,152	46,883
April	14,069	6,933	485,699	31,031	26,087	481,081	963	980	12,331	349	5,054	35,268	7,222	47,893
May	14,314	7,450	495,633	33,644	28,523	486,202	4,955	1,055	16,231	356	5,883	34,975	11,993	53,206
June	12,048	7,586	503,671	39,857	25,181	500,878	2,083	2,720	15,594	350	5,043	35,479	12,202	53,075
July	11,206	7,316	506,466	44,422	27,027	517,372	1,283	1,371	15,506	348	3,516	31,671	10,337	45,871
August	9,333	7,671	511,814	40,914	23,223	535,064	1,071	3,558	13,019	345	2,462	31,526	7,972	42,304
September	11,582	6,976	519,634	40,118	23,566	551,615	1,231	1,073	13,176	348	2,509	31,562	8,597	43,015
October	13,155	7,232	528,704	39,678	22,926	568,367	1,039	919	13,297	346	2,791	31,415	8,478	43,030
November	14,317	7,227	539,070	46,248	28,249	586,367	992	1,013	13,271	346	3,086	33,579	8,184	45,136
December	17,981	7,870	552,603	47,981	26,941	607,407	1,293	1,163	13,400	346	2,287	31,360	8,345	42,338

1971 -															
January	13,186	8,769	560,445	41,172	23,131	625,448	707	864	13,243	339	2,792	31,175	8,030	42,337
February	16,522	7,911	572,797	40,444	30,458	635,434	1,305	648	13,900	336	3,082	31,223	8,689	43,330
March	19,426	9,773	586,386	47,049	37,223	645,260	809	1,065	13,644	336	3,119	31,031	9,669	44,155
April	17,017	9,014	598,385	41,290	31,662	654,888	1,168	1,354	13,459	337	3,834	31,278	9,855	45,303
May	18,035	9,598	610,926	55,141	36,096	673,932	790	936	13,313	329	5,215	31,375	10,202	47,121
June	18,501	10,203	623,696	54,672	41,877	686,727	3,754	2,433	14,634	331	5,294	31,314	10,241	47,179
July	18,834	9,536	637,050	57,636	36,680	707,684	671	2,168	13,137	322	3,749	30,980	10,502	45,554
August	19,912	9,725	651,610	58,731	37,610	728,805	1,165	653	13,648	313	4,665	31,128	10,405	46,511
September	22,071	9,775	668,476	54,937	36,867	746,875	1,010	992	13,666	314	4,107	30,991	9,888	45,300
October	20,435	10,358	683,260	52,173	34,135	764,914	1,373	693	14,347	314	4,541	31,087	9,888	45,830
November	21,869	11,361	698,527	69,290	42,503	791,700	863	3,338	11,872	313	5,599	31,019	9,979	46,910
December	25,980	11,947	717,525	61,730	45,184	808,247	1,138	865	12,145	304	4,107	31,064	9,279	44,755
1972 -															
January	13,585	8,849	727,144	50,259	32,394	826,112	748	538	12,356	302	4,048	30,861	9,318	44,529
February	18,893	11,344	739,728	61,048	43,405	843,756	1,160	1,481	12,034	300	2,666	30,739	10,158	43,863
March	23,723	13,179	756,343	64,794	48,465	860,084	858	994	11,898	301	3,323	30,916	10,119	44,659
April	17,159	10,987	767,705	57,340	46,574	870,850	1,064	613	12,349	300	3,351	30,895	9,947	44,494
May	24,848	15,373	784,091	87,580	51,746	907,246	1,179	926	12,040	299	6,598	30,753	9,938	47,588
June	26,306	18,640	798,364	86,300	54,617	938,911	1,417	1,117	12,361	307	5,211	30,331	10,391	46,240

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments.
(c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance) Act, 1971. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (f) Not available - this information was not collected for months prior to May 1969.

TABLE 7. - LOAN APPROVALS

VICTORIA

Period	Number of societies operating at end of period	Loans approved during period (a)														Cancellations of loans previously approved (a)		Loans approved but not advanced at end of period (d)
		Dwellings NOT previously occupied (b)						Dwellings previously occupied						All other purposes (c)	Total loans approved			
		Houses		Flats and home units		Total		Houses		Flats and home units		Total						
		Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	($'000)	($'000)	Dwgs (No)	Amount ($'000)	($'000)
1968-69	41	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	7,031
1969-70	47	1,859	19,431	114	918	1,973	20,349	2,455	18,628	41	322	2,496	18,949	705	40,003	201	1,191	7,752
1970-71	45	1,845	21,264	92	863	1,937	22,127	2,535	22,621	52	484	2,587	23,105	568	45,800	211	1,887	10,394
1971-72	47	4,674	58,913	182	1,762	4,856	60,675	5,633	61,667	53	334	5,686	62,001	1,471	124,147	231	2,365	27,896
1969 -																		
May	41	134	1,420	8	56	142	1,475	134	1,013	..	..	134	1,013	58	2,546	(e)	206	7,616
June	41	111	1,123	6	37	117	1,160	143	1,053	..	..	143	1,053	56	2,270	(e)	159	7,031
July	42	136	1,425	12	107	148	1,532	206	1,383	7	48	213	1,431	61	3,024	13	82	6,995
August	43	113	1,175	18	154	131	1,328	246	1,711	3	33	249	1,744	47	3,119	12	99	7,196
September	43	190	1,883	11	89	201	1,972	240	1,725	3	25	243	1,750	40	3,762	12	93	8,043
October	43	184	1,952	12	113	196	2,065	234	1,790	12	109	246	1,900	65	4,029	12	69	8,419
November	43	149	1,556	3	10	152	1,566	242	1,789	2	20	244	1,809	44	3,418	13	113	8,405
December	45	214	2,226	7	54	221	2,290	204	1,599	..	..	204	1,599	83	3,972	64	141	8,224
1970 -																		
January	45	127	1,351	12	84	139	1,435	186	1,415	3	8	189	1,423	39	2,896	7	52	8,654
February	45	166	1,701	9	70	175	1,770	191	1,501	1	6	192	1,506	98	3,375	14	80	8,872
March	46	203	2,198	9	73	212	2,270	248	1,973	..	..	248	1,973	46	4,289	16	128	9,535
April	46	148	1,498	6	54	154	1,553	188	1,621	7	56	195	1,677	107	3,337	15	157	9,909
May	47	138	1,571	8	63	146	1,634	143	1,118	2	9	145	1,126	27	2,787	8	66	9,135
June	47	91	897	7	37	98	934	127	1,004	1	8	128	1,011	49	1,994	15	111	7,752
July	46	78	864	5	34	83	897	127	1,087	7	47	134	1,134	53	2,084	12	138	6,429
August	47	84	914	6	47	90	961	152	1,234	..	..	152	1,234	34	2,230	9	92	6,246
September	47	162	1,667	5	43	167	1,710	206	1,580	7	26	213	1,606	39	3,354	17	145	6,351
October	47	163	1,861	7	43	170	1,905	223	1,357	1	10	224	1,866	36	3,807	20	157	7,031
November	47	190	2,127	4	19	194	2,146	175	1,640	10	85	185	1,725	49	3,920	10	115	7,893
December	47	125	1,469	10	85	135	1,554	229	2,084	3	25	232	2,109	59	3,722	6	54	7,664

1971 -																		
January	47	145	1,683	6	50	151	1,733	229	1,951	8	78	237	2,029	38	3,800	5	59	9,075
February	47	165	1,793	10	83	175	1,876	190	1,687	12	161	202	1,848	42	3,766	23	206	9,080
March	47	177	2,144	11	124	188	2,268	227	2,209	..	..	227	2,209	46	4,523	4	40	9,317
April	46	211	2,499	21	257	232	2,756	267	2,491	3	48	270	2,539	51	5,346	62	533	10,197
May	46	142	1,767	3	32	145	1,799	249	2,215	..	..	249	2,215	57	4,072	18	127	9,794
June	45	203	2,474	4	47	207	2,521	261	2,586	1	6	262	2,592	63	5,176	25	221	10,394
July	45	225	2,872	44	477	269	3,349	293	3,057	1	5	294	3,062	97	5,509	13	147	11,202
August	45	274	3,416	48	351	322	3,766	332	3,490	15	47	347	3,537	49	7,352	12	123	12,110
September	45	309	3,762	2	12	311	3,774	436	4,172	11	51	447	4,222	77	8,073	22	194	12,801
October	45	331	4,006	9	158	340	4,163	476	4,642	5	41	481	4,683	84	8,930	16	166	14,403
November	45	414	4,785	16	170	430	4,955	481	5,079	2	14	483	5,094	79	10,127	12	102	15,390
December	46	455	5,749	12	98	467	5,846	479	5,543	..	..	479	5,543	65	11,455	21	186	16,426
1972 -																		
January	46	310	3,887	11	92	321	3,979	396	4,318	1	8	397	4,326	61	8,366	11	101	19,479
February	46	400	5,239	7	52	407	5,290	484	5,225	2	31	486	5,256	82	10,629	18	186	20,950
March	47	417	5,027	8	47	425	5,074	505	5,621	4	32	509	5,653	166	10,893	12	127	21,385
April	47	465	6,265	4	28	469	6,293	531	6,157	5	43	536	6,200	88	12,580	34	399	23,947
May	47	603	7,342	13	186	616	7,528	591	7,081	2	16	593	7,097	372	14,997	30	299	26,847
June	47	471	6,565	8	92	479	6,657	629	7,281	5	47	634	7,328	251	14,236	30	337	27,896

(a) Includes loans both approved and cancelled during the same period (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings.
(c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000, to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 8.- LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

VICTORIA

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government	Banks	Insurance companies	Other lenders (d)	Total
1968-69	(e)	(e)	83,381	(e)	(e)	19,713	(e)	(e)	56,233	..	783	3,947	130	4,859
1969-70	38,308	19,796	109,941	18,317	9,965	28,065	69,951	58,945	67,239	..	1,622	5,609	794	8,025
1970-71	41,369	23,983	138,644	40,645	22,316	46,394	90,273	73,676	83,836	..	1,210	6,400	1,138	8,748
1971-72	104,465	35,481	224,194	127,661	67,017	105,248	174,787	130,575	130,395	..	1,857	6,647	696	9,200
1969 -														
May	2,576	1,356	81,761	923	543	19,189	5,034	4,158	55,267	..	567	3,907	127	4,601
June	2,705	1,434	83,381	1,044	520	19,713	5,418	4,452	56,233	..	783	3,947	130	4,859
July	3,013	1,523	85,101	864	700	19,876	5,525	5,070	56,687	..	1,246	3,983	127	5,356
August	2,848	1,497	86,674	1,313	466	20,724	5,455	4,307	57,834	..	930	4,242	187	5,359
September	2,822	1,558	88,554	1,895	535	22,084	6,034	4,393	59,475	..	728	4,335	277	5,340
October	3,601	2,078	91,656	1,613	461	23,235	5,770	4,151	61,094	..	458	4,211	247	4,916
November	3,345	1,188	94,673	1,228	603	23,860	5,555	3,899	62,750	..	513	3,978	152	4,643
December	3,983	1,908	97,257	1,718	688	24,889	7,333	4,774	65,308	..	513	4,302	180	4,995
1970 -														
January	2,448	1,303	98,959	1,261	644	25,507	4,640	3,777	66,172	..	509	4,160	225	4,894
February	3,105	1,442	101,253	1,692	745	26,454	5,359	4,739	66,791	..	585	3,891	230	4,707
March	3,521	1,573	103,813	1,324	929	26,849	6,568	5,259	68,100	..	621	4,609	389	5,619
April	2,860	1,888	105,547	1,667	1,374	27,142	6,089	7,460	66,729	..	1,208	4,634	456	6,298
May	3,496	1,740	107,911	1,622	1,580	27,185	5,886	5,803	66,812	..	1,270	5,030	814	7,114
June	3,266	2,099	109,941	2,121	1,241	28,065	5,738	5,311	67,239	..	1,622	5,609	794	8,025
July	3,256	1,868	112,096	2,567	1,488	29,144	7,086	6,110	68,215	..	1,235	5,744	1,143	8,122
August	2,318	1,732	113,529	1,768	1,173	29,739	5,893	4,557	69,551	..	1,007	5,751	1,122	7,880
September	3,104	1,920	115,678	1,986	954	30,771	6,113	4,215	71,450	..	973	5,678	1,194	7,845
October	2,968	2,358	117,346	2,261	1,247	31,784	7,111	5,148	73,413	..	743	5,737	1,020	7,499
November	2,962	1,726	119,374	2,637	1,521	32,899	6,589	5,019	74,983	..	814	5,760	1,007	7,581
December	3,889	2,182	122,055	3,361	1,533	34,727	8,903	6,681	77,205	..	881	5,600	909	7,389

1971 -														
January	2,339	1,598	123,990	2,792	2,595	34,925	6,814	5,033	78,986	..	675	5,261	909	6,845
February	3,566	1,726	126,671	3,489	1,607	36,806	7,234	5,867	80,353	..	506	5,857	1,088	7,450
March	4,255	2,273	129,598	4,433	2,577	38,662	9,212	7,888	81,677	..	765	6,139	1,121	8,025
April	3,961	1,931	132,559	4,387	2,106	40,943	8,877	8,109	82,444	..	791	6,059	1,167	8,018
May	4,383	2,235	135,658	4,714	2,640	43,018	8,039	7,184	83,299	..	671	6,170	1,188	8,029
June	4,368	2,436	138,644	6,250	2,874	46,394	8,402	7,865	83,836	..	1,210	6,400	1,138	8,748
July	5,590	2,490	143,411	8,029	3,303	51,440	11,152	8,361	86,864	..	627	6,293	823	7,743
August	6,321	2,640	148,273	7,183	3,761	54,862	10,748	10,099	87,512	..	578	6,247	854	7,680
September	7,206	2,627	153,979	8,272	3,568	59,567	11,320	8,479	90,353	..	857	6,071	727	7,655
October	7,184	3,412	159,153	8,334	3,789	64,112	11,532	7,413	94,472	..	678	5,978	699	7,356
November	9,038	2,367	167,070	10,673	4,298	70,487	11,257	8,143	97,586	..	1,281	6,252	699	8,233
December	10,325	3,270	175,385	13,039	5,901	77,624	15,677	9,408	103,855	..	607	6,279	610	7,496
1972 -														
January	5,213	2,293	179,555	9,028	3,975	82,677	10,554	7,476	106,934	..	901	6,098	610	7,608
February	8,974	2,889	187,186	10,504	6,702	86,479	12,416	8,704	110,646	..	1,264	5,944	610	7,817
March	10,329	3,074	195,837	11,391	6,512	91,358	17,984	11,831	116,799	..	1,699	6,151	610	8,460
April	9,627	3,083	203,802	10,986	7,114	95,230	19,288	15,855	120,232	..	1,689	6,139	544	8,372
May	11,804	3,481	213,607	14,039	8,401	100,868	20,402	16,879	123,755	..	1,893	6,383	545	8,821
June	12,853	3,854	224,194	16,183	9,693	105,248	22,457	17,927	130,395	..	1,857	6,647	696	9,200

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments.
(c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 9. - LOAN APPROVALS

QUEENSLAND

	Number of societies operating at end of period	Loans approved during period (a): Dwellings NOT previously occupied (b): Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	Dwellings previously occupied: Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	All other purposes (c) ($'000)	Total loans approved ($'000)	Cancellations of loans previously approved (a): Dwgs (No)	Amount ($'000)	Loans approved but not advanced at end of period (d) ($'000)
1968-69	29	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	5,227
1969-70	35	1,990	19,209	59	746	2,049	19,955	2,593	19,396	24	241	2,617	19,637	806	40,399	457	2,786	3,233
1970-71	39	2,066	21,830	98	1,255	2,164	23,085	2,934	25,089	43	387	2,977	25,477	806	49,368	290	2,174	6,088
1971-72	44	4,075	48,062	179	2,301	4,254	50,363	5,415	52,582	23	328	5,438	52,910	3,628	106,901	335	2,899	13,270
1969 -																		
May	29	140	1,266	1	11	141	1,277	210	1,415	5	28	215	1,442	78	2,797	(e)	94	5,288
June	29	148	1,422	1	10	149	1,432	193	1,237	1	11	194	1,248	34	2,714	(e)	106	5,227
July	29	184	1,740	3	63	187	1,802	255	1,801	3	24	258	1,825	28	3,656	16	110	5,699
August	29	183	1,797	8	128	191	1,925	272	2,114	3	44	275	2,158	87	4,170	23	191	6,453
September	30	202	1,948	2	25	204	1,973	245	1,816	2	8	247	1,825	30	3,828	42	202	6,617
October	30	242	2,333	7	106	249	2,439	255	1,978	2	27	257	2,004	139	4,583	17	140	7,121
November	30	209	1,971	2	22	211	1,993	271	1,992	2	23	273	2,015	51	4,060	22	176	7,662
December	29	233	2,303	18	153	251	2,455	279	2,150	4	38	283	2,188	33	4,677	21	123	7,385
1970 -																		
January	29	178	1,798	4	54	182	1,852	254	1,907	1	10	255	1,917	57	3,826	70	353	7,633
February	29	185	1,849	9	103	194	1,952	245	1,788	2	16	247	1,804	39	3,795	44	285	7,097
March	29	123	1,148	3	50	126	1,198	186	1,343	2	16	188	1,359	25	2,581	8	47	6,221
April	29	89	828	2	20	91	848	137	988	..	..	137	988	27	1,863	80	439	4,973
May	29	101	897	1	22	102	919	109	874	3	37	112	910	28	1,857	61	343	4,269
June	35	61	598	..	..	61	598	85	644	..	..	85	644	262	1,504	53	377	3,233
July	36	144	1,407	..	..	144	1,407	149	1,187	4	47	153	1,234	83	2,724	33	229	3,462
August	36	112	1,102	1	14	113	1,115	182	1,576	4	35	186	1,612	48	2,776	18	140	3,800
September	37	159	1,559	4	41	163	1,600	171	1,312	4	31	1[illegible]5	1,343	25	2,968	13	75	4,024
October	37	187	1,876	2	25	189	1,901	278	2,358	2	15	280	2,373	40	4,314	19	153	5,396
November	38	223	2,319	3	27	226	2,346	230	1,928	9	79	239	2,007	26	4,380	16	101	6,022
December	39	232	2,429	2	25	234	2,454	291	2,557	..	..	291	2,557	43	5,054	28	211	6,762

1971 -																			
January	39	163	1,754	4	116	167	1,870	283	2,451	1	12	284	2,463	40	4,373	22	148	7,348
February	39	171	1,759	26	304	197	2,063	217	1,982	10	58	227	2,041	40	4,143	59	503	7,365
March	39	188	1,966	1	15	189	1,981	319	2,761	3	40	322	2,800	267	5,048	25	170	6,999
April	39	180	2,018	4	46	184	2,063	272	2,378	3	37	275	2,415	100	4,579	26	208	6,903
May	39	164	1,897	13	133	177	2,030	269	2,336	2	18	271	2,354	44	4,429	12	73	6,565
June	39	143	1,744	38	511	181	2,255	273	2,263	1	15	274	2,278	46	4,579	19	164	6,088
July	43	339	3,721	17	272	356	3,993	471	4,339	1	7	472	4,346	61	8,399	14	111	9,174
August	43	340	3,729	8	83	348	3,812	422	3,945	..	..	422	3,945	148	7,905	29	229	10,101
September	44	359	4,039	48	454	407	4,494	497	4,673	2	31	499	4,704	583	9,780	26	224	11,701
October	44	389	4,451	4	69	393	4,520	508	4,910	2	37	510	4,947	127	9,594	28	215	12,469
November	44	337	3,959	3	33	340	3,992	434	4,308	1	6	435	4,314	628	8,934	37	305	11,991
December	44	268	3,155	13	111	281	3,266	381	3,790	3	36	384	3,826	462	7,553	13	137	10,026
1972 -																			
January	44	257	3,160	15	179	272	3,340	379	3,885	..	..	379	3,885	274	7,499	22	219	11,346
February	44	331	4,133	11	162	342	4,295	431	4,117	..	..	431	4,117	110	8,523	34	290	11,522
March	44	336	4,183	5	54	341	4,237	488	4,790	2	18	490	4,808	235	9,280	26	243	11,604
April	44	241	2,878	16	150	257	3,028	318	2,97[illegible]	1	17	319	2,987	663	6,678	24	273	10,869
May	44	424	5,260	16	446	440	5,705	540	5,277	6	84	546	5,361	122	11,188	52	397	13,388
June	44	454	5,393	23	287	477	5,681	546	5,577	5	92	551	5,670	215	11,565	30	267	13,270

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings.
(c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 10. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

QUEENSLAND

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
1968-69	(f)	(f)	71,252	(f)	(f)	70,626	(f)	(f)	1,933	2,411	670	1,784	..	4,865
1969-70	39,603	17,642	99,968	68,837	39,339	100,124	3,957	3,371	2,519	2,450	1,452	2,052	281	6,235
1970-71	44,761	23,603	130,228	110,121	63,397	146,847	3,781	3,035	3,266	2,455	1,640	2,716	178	6,987
1971-72	97,499	38,288	206,595	230,696	137,163	243,685	11,781	7,218	8,691	2,745	966	3,096	966	7,772
1969 -														
May	2,429	1,130	69,427	3,443	1,820	67,598	135	173	1,818	2,437	602	1,730	..	4,768
June	2,676	1,314	71,252	4,818	1,790	70,626	252	137	1,933	2,411	670	1,784	..	4,865
July	3,070	1,369	73,379	5,216	2,393	73,448	637	188	2,382	2,436	832	1,808	..	5,076
August	3,219	1,275	75,763	4,751	1,803	76,396	301	95	2,588	2,441	818	1,808	..	5,067
September	3,469	1,310	78,314	4,993	2,386	79,003	236	302	2,523	2,416	513	1,805	..	4,734
October	3,939	1,460	81,289	6,032	2,634	82,401	247	165	2,605	2,432	693	1,804	..	4,928
November	3,341	1,219	83,882	5,023	2,402	85,021	186	368	2,424	2,470	624	1,750	..	4,844
December	4,831	1,741	87,545	7,649	3,208	89,462	493	347	2,570	2,482	1,299	1,801	..	5,583
1970 -														
January	3,227	1,316	90,072	5,472	2,734	92,200	176	60	2,686	2,470	1,170	1,462	..	5,102
February	4,047	1,529	93,470	5,833	3,555	94,479	294	384	2,596	2,470	1,224	1,759	..	5,453
March	3,418	1,581	95,903	5,549	3,890	96,138	183	465	2,314	3,467	1,531	1,885	..	6,883
April	2,675	1,692	97,464	5,650	5,404	96,383	274	409	2,180	2,463	1,657	1,794	200	6,114
May	2,204	1,421	98,815	5,289	4,317	97,355	149	457	1,873	2,455	1,252	1,821	277	5,805
June	2,164	1,728	99,968	7,381	4,613	100,124	779	132	2,519	2,450	1,452	2,052	281	6,235
July	2,285	1,620	101,219	8,529	4,925	103,727	179	409	2,289	2,506	1,080	2,123	381	6,088
August	2,298	1,580	102,544	7,144	3,759	107,112	309	71	2,527	2,487	861	2,142	446	5,936
September	2,676	1,699	104,161	7,566	4,187	110,491	170	215	2,482	2,512	1,003	2,170	739	6,423
October	2,792	1,729	105,858	8,451	4,383	114,558	255	208	2,530	2,553	660	2,217	589	6,018
November	3,732	1,907	108,500	7,644	4,700	117,502	602	456	2,676	2,521	570	2,592	243	5,926
December	4,171	2,324	111,250	9,840	4,632	122,709	394	114	2,956	2,545	852	2,611	240	6,249

1971 -																
January	3,674	1,731	113,938	7,982	4,469	126,222	248	325	2,879	2,543	779	2,668	238	6,228
February	3,666	1,660	116,674	8,181	5,497	128,907	85	165	2,800	2,540	934	2,668	238	6,380
March	5,268	2,521	120,300	10,283	6,915	132,275	262	439	2,623	2,506	1,240	2,663	223	6,631
April	4,551	2,241	123,425	10,741	7,265	135,752	521	209	2,935	2,520	1,165	2,727	135	6,547
May	4,692	1,969	126,992	9,445	5,881	139,316	403	164	3,174	2,513	993	2,725	135	6,366
June	4,955	2,624	130,228	14,314	6,793	146,847	354	262	3,266	2,455	1,640	2,716	178	6,987
July	5,681	2,500	137,982	16,171	8,501	157,822	759	432	4,455	2,855	1,308	2,749	468	7,380
August	6,696	2,367	143,222	16,317	8,380	165,758	817	214	5,059	2,863	1,029	2,748	459	7,099
September	7,998	2,738	149,437	16,937	8,350	174,345	964	345	5,677	2,862	1,671	2,748	684	7,965
October	8,658	2,577	156,517	16,437	8,834	181,948	778	523	5,932	2,862	1,453	2,868	701	7,885
November	9,194	2,795	163,944	17,058	10,461	188,546	967	824	6,074	2,860	1,352	2,871	661	7,744
December	9,425	3,062	171,633	18,569	10,867	196,247	997	1,042	6,029	2,825	1,628	2,966	634	8,053
1972 -																
January	5,972	2,403	176,229	17,754	9,825	204,176	1,550	276	7,303	2,840	1,405	2,964	621	7,829
February	8,087	3,308	182,236	19,523	11,874	211,825	1,052	445	7,910	2,871	1,142	3,014	607	7,634
March	8,957	3,822	188,672	21,815	14,232	219,407	734	854	7,790	2,882	1,736	3,012	704	8,334
April	7,143	2,784	194,158	19,717	15,451	223,673	1,047	460	8,377	2,470	1,221	3,009	686	7,387
May	8,270	3,645	200,036	21,543	15,158	230,058	1,108	541	8,944	2,463	2,078	3,104	691	8,337
June	11,418	6,290	206,595	28,856	15,229	243,685	1,009	1,262	8,691	2,745	966	3,096	966	7,772

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments.
(c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance) Act, 1971. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (f) Not available - this information was not collected for months prior to May 1969.

TABLE 11.- LOAN APPROVALS

SOUTH AUSTRALIA

Period	Number of societies operating at end of period	Loans approved during period (a) — Dwellings NOT previously occupied (b) — Houses — Dwgs (No)	Houses — Amount ($'000)	Flats and home units — Dwgs (No)	Flats and home units — Amount ($'000)	Total — Dwgs (No)	Total — Amount ($'000)	Dwellings previously occupied — Houses — Dwgs (No)	Houses — Amount ($'000)	Flats and home units — Dwgs (No)	Flats and home units — Amount ($'000)	Total — Dwgs (No)	Total — Amount ($'000)	All other purposes (c) ($'000)	Total loans approved ($'000)	Cancellations of loans previously approved (a) — Dwgs (No)	Amount ($'000)	Loans approved but not advanced at end of period (d) ($'000)
1968-69	6	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	1,511
1969-70	8	579	6,005	81	413	660	6,418	835	7,678	10	40	845	7,718	256	14,392	90	712	2,283
1970-71	10	557	6,070	62	489	619	6,559	711	6,657	18	79	729	6,736	255	13,551	98	853	2,754
1971-72	10	572	6,328	59	321	631	6,649	837	8,519	12	43	849	8,561	240	15,450	81	768	2,249
1969 -																		
May	6	35	351	..	..	35	351	52	488	..	..	52	488	20	860	(e)	..	1,594
June	6	50	480	..	..	50	480	43	325	..	..	43	325	19	825	(e)	38	1,511
July	8	51	534	..	..	51	534	71	527	..	..	71	527	24	1,085	8	75	1,527
August	8	36	364	1	4	37	368	64	558	..	..	64	558	6	932	1	1	1,662
September	8	85	851	19	67	104	917	70	611	10	40	80	651	30	1,599	10	84	2,147
October	9	58	572	..	..	58	572	70	641	..	..	70	641	15	1,228	9	63	2,179
November	9	54	630	1	14	55	644	77	700	..	..	77	700	31	1,374	18	156	2,276
December	9	50	529	..	..	50	529	113	1,141	..	..	113	1,141	21	1,692	4	34	2,480
1970 -																		
January	8	34	324	..	..	34	324	62	616	..	..	62	616	13	954	2	16	2,335
February	8	30	347	..	..	30	347	65	598	..	..	65	598	39	985	5	36	2,061
March	8	50	497	34	175	84	672	87	720	..	..	87	720	30	1,421	5	33	2,358
April	8	37	412	..	..	37	412	49	495	..	..	49	495	12	919	13	102	2,167
May	8	50	490	2	13	52	503	51	470	..	..	51	470	21	994	10	69	2,192
June	8	44	456	24	140	68	596	56	600	..	..	56	600	14	1,210	5	43	2,283
July	8	61	661	7	201	68	862	39	377	1	8	40	385	12	1,258	2	20	2,470
August	8	93	957	6	22	99	979	60	520	..	..	60	520	4	1,504	5	44	3,076
September	8	53	581	3	38	56	620	60	561	..	..	60	561	11	1,191	6	54	3,249
October	8	45	494	2	28	47	523	59	534	11	49	70	583	6	1,111	9	86	3,068
November	8	59	633	3	25	62	658	68	656	..	..	68	656	38	1,353	4	51	3,388
December	8	49	541	1	5	50	546	51	496	..	..	51	496	44	1,086	9	76	2,915

1971 -																		
January	8	19	217	1	8	20	225	54	488	..	..	54	488	7	721	28	228	2,605
February	8	29	331	13	55	42	386	60	597	..	..	60	597	48	1,031	5	37	2,717
March	9	36	401	5	10	41	411	70	662	..	..	70	662	10	1,083	12	107	2,455
April	9	28	324	8	27	36	351	78	760	6	22	84	782	7	1,139	6	42	2,635
May	9	33	324	..	..	33	324	55	476	..	..	55	476	58	857	5	44	2,463
June	10	52	605	13	70	65	675	57	530	..	..	57	530	12	1,217	7	64	2,754
July	10	38	414	2	12	40	426	70	599	..	..	70	599	7	1,033	10	99	2,846
August	10	74	682	4	24	78	706	85	889	..	..	85	889	9	1,605	4	51	3,300
September	10	59	625	1	6	60	631	59	510	..	..	59	510	3	1,145	6	48	3,340
October	10	46	496	1	9	47	505	60	573	..	..	60	573	34	1,112	6	63	3,346
November	10	34	387	8	23	42	410	90	873	1	7	91	879	35	1,324	8	80	3,272
December	10	40	440	2	17	42	458	79	813	..	..	79	813	11	1,282	9	83	3,091
1972 -																		
January	10	42	507	2	10	44	518	44	446	..	..	44	446	15	978	7	74	2,862
February	10	66	749	4	26	70	775	83	943	..	..	83	943	72	1,789	3	24	3,445
March	10	60	673	..	..	60	673	45	518	4	3	49	521	5	1,199	6	37	2,848
April	10	28	353	17	64	45	417	74	749	..	..	74	749	16	1,182	5	51	2,902
May	10	37	446	16	114	53	559	82	876	7	33	89	910	9	1,478	7	67	2,969
June	10	48	555	2	16	50	571	66	728	..	..	66	728	24	1,323	10	92	2,249

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 12. - LOANS ON MORTGAGES, SHARE CAPITAL SECURED AND UNSECURED BORROWINGS

SOUTH AUSTRALIA

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
1968-69	(f)	(f)	27,505	(f)	(f)	14,093	(f)	(f)	4,456	10,470	40	..	..	10,511
1969-70	12,913	5,214	36,999	17,550	8,804	22,839	4,189	3,627	5,019	11,857	60	25	..	11,943
1970-71	12,309	6,853	45,271	23,057	16,110	29,786	3,932	3,466	5,485	13,642	57	50	52	13,801
1971-72	15,229	8,847	55,172	34,179	23,641	40,323	3,755	2,349	6,890	15,475	620	173	6	16,274
1969 -														
May	724	320	26,933	757	417	13,451	481	142	4,225	10,256	35	..	..	10,291
June	871	428	27,505	1,097	455	14,093	443	212	4,456	10,470	40	..	..	10,511
July	994	329	28,323	1,377	490	14,980	530	312	4,674	10,633	21	..	..	10,654
August	796	363	28,894	1,018	328	15,670	413	195	4,892	10,656	24	10	..	10,690
September	1,030	355	29,707	1,228	395	16,502	376	373	4,895	10,849	..	10	..	10,859
October	1,133	376	30,609	1,024	322	17,204	296	769	4,421	10,853	24	10	..	10,887
November	1,122	375	31,492	1,257	469	17,993	203	179	4,445	10,957	80	25	..	11,062
December	1,454	476	32,626	1,943	872	19,064	272	268	4,448	11,227	98	25	..	11,350
1970 -														
January	1,083	412	33,409	1,567	686	19,944	156	146	4,458	11,245	49	25	..	11,319
February	1,222	429	34,361	1,525	826	20,643	153	165	4,445	11,323	80	25	..	11,428
March	1,091	575	35,048	1,563	1,104	21,101	403	164	4,684	11,607	76	25	..	11,708
April	1,009	488	35,727	1,638	1,148	21,591	233	173	4,744	11,921	38	25	..	11,985
May	900	447	36,341	1,345	817	22,118	302	351	4,695	12,037	42	25	..	12,104
June	1,078	590	36,999	2,066	1,346	22,839	854	530	5,019	11,857	60	25	..	11,943
July	1,054	413	37,818	1,688	1,004	23,523	430	608	4,840	11,995	39	25	..	12,059
August	874	501	38,380	1,748	1,261	24,010	433	237	5,036	12,009	50	25	..	12,084
September	968	554	38,984	1,709	1,080	24,639	206	221	5,021	12,398	72	25	..	12,494
October	1,219	444	39,960	2,400	1,387	25,652	174	577	4,618	12,404	97	25	..	12,526
November	958	536	40,606	1,557	1,399	25,811	278	195	4,701	12,536	68	50	..	12,654
December	1,500	597	41,822	2,109	1,489	26,431	384	202	4,884	12,813	86	50	..	12,949

1971 -													
January	787	621	42,242	1,975	1,167	27,239	126	142	4,867	12,925	..	50	..	12,975
February	888	567	42,821	1,552	1,172	27,618	180	190	4,857	12,939	..	50	..	12,989
March	1,244	737	43,621	2,148	1,535	28,232	232	153	4,936	13,230	38	50	..	13,318
April	915	556	44,228	1,503	1,352	28,383	447	295	5,088	13,363	22	50	..	13,435
May	996	565	44,937	1,828	1,494	28,717	395	156	5,328	13,429	78	50	..	13,557
June	876	762	45,271	2,841	1,772	29,786	648	491	5,485	13,642	57	50	52	13,801
July	854	553	45,839	2,736	1,395	31,126	363	378	5,469	13,797	41	50	52	13,940
August	1,116	631	46,579	2,342	1,704	31,765	278	193	5,554	13,865	49	50	52	14,016
September	1,069	747	47,181	2,885	1,792	32,858	298	204	5,648	14,079	55	50	41	14,224
October	1,049	580	47,922	2,175	1,580	33,453	293	176	5,765	14,099	..	50	41	14,190
November	1,317	669	48,853	2,676	2,281	33,848	159	177	5,747	14,425	75	80	41	14,621
December	1,380	844	49,677	2,683	1,743	34,788	343	133	5,958	14,515	20	90	41	14,666
1972 -													
January	1,134	715	50,382	2,306	1,848	35,246	221	89	6,090	14,515	..	100	41	14,656
February	1,183	738	51,120	2,372	1,754	35,864	218	185	6,123	14,615	54	110	47	14,826
March	1,759	837	52,366	3,169	2,009	37,024	191	129	6,136	14,950	787	130	11	15,878
April	1,074	661	53,084	2,791	2,411	37,404	304	213	6,276	14,974	695	130	16	15,815
May	1,344	852	53,896	3,245	2,603	38,046	455	193	6,538	15,071	627	150	6	15,855
June	1,952	1,017	55,172	4,799	2,521	40,323	631	279	6,890	15,475	620	173	6	16,274

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance) Act, 1971. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (f) Not available - this information was not collected for months prior to May 1969.

TABLE 13. - LOAN APPROVALS

WESTERN AUSTRALIA

	Number of societies operating at end of period	Loans approved during period (a)														Cancellations of loans previously approved (a)		Loans approved but not advanced at end of period (d)
		Dwellings NOT previously occupied (b)						Dwellings previously occupied						All other purposes (c)	Total loans approved			
		Houses		Flats and home units		Total		Houses		Flats and home units		Total						
		Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	Dwgs (No)	Amount ($'000)	($'000)	($'000)	Dwgs (No)	Amount ($'000)	($'000)
1968-69	15	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	17,184
1969-70	15	3,303	40,511	531	4,692	3,834	45,203	3,314	37,666	23	262	3,337	37,928	7,186	90,317	432	5,221	9,318
1970-71	15	3,541	46,409	468	4,920	4,009	51,330	2,770	32,095	221	1,439	2,991	33,534	3,231	88,095	274	3,037	17,665
1971-72	15	4,543	60,801	483	4,237	5,026	65,038	3,813	47,244	416	3,887	4,229	51,131	6,659	122,828	452	5,021	18,786
1969 -																		
May	15	386	4,549	72	622	458	5,171	322	3,319	5	45	327	3,364	140	8,675	(e)	240	17,770
June	15	346	3,953	11	133	357	4,086	264	2,708	..	..	264	2,708	322	7,116	(e)	345	17,184
July	15	377	4,498	64	582	441	5,080	322	3,433	1	19	323	3,451	178	8,710	27	292	17,955
August	15	400	4,895	24	371	424	5,266	396	4,606	6	70	402	4,676	140	10,082	27	264	19,647
September	15	378	4,496	13	174	391	4,670	453	4,753	1	12	454	4,765	169	9,605	37	382	19,687
October	15	454	5,705	119	721	573	6,426	493	5,626	3	34	496	5,661	1,300	13,387	54	710	21,836
November	15	322	3,849	59	533	381	4,382	415	5,547	2	22	417	5,569	896	10,847	52	613	23,176
December	15	299	3,514	53	569	352	4,083	294	3,298	..	..	294	3,298	3,158	10,539	42	806	22,583
1970 -																		
January	15	199	2,570	97	726	296	3,296	211	2,411	2	24	213	2,435	346	6,077	41	466	19,890
February	15	248	3,188	53	386	301	3,574	344	3,966	6	55	350	4,021	156	7,751	23	258	19,777
March	15	309	3,770	18	269	327	4,039	172	1,945	2	25	174	1,970	174	6,183	25	255	20,607
April	15	122	1,545	14	164	136	1,708	107	974	..	..	107	974	198	2,880	47	550	16,500
May	15	64	755	4	43	68	797	62	659	..	..	62	659	81	1,537	32	377	11,537
June	15	131	1,726	13	156	144	1,882	45	448	..	..	45	448	391	2,721	25	259	9,318
July	15	280	3,443	33	342	313	3,785	117	1,293	2	20	119	1,313	212	5,310	18	167	9,860
August	15	223	2,757	42	450	265	3,207	155	1,730	4	50	159	1,780	169	5,155	32	232	10,657
September	15	277	3,758	25	292	302	4,050	201	2,283	2	17	203	2,300	165	6,514	29	364	12,154
October	15	403	5,277	54	577	457	5,854	257	3,010	3	28	260	3,038	97	8,989	34	426	15,419
November	15	341	4,599	35	395	376	4,994	277	3,187	15	138	292	3,325	417	8,736	30	251	15,564
December	15	311	4,160	37	409	348	4,569	228	2,723	7	59	235	2,782	480	7,831	15	176	16,022

1971 -																		
January	15	248	3,131	70	664	318	3,795	244	2,852	77	311	321	3,162	111	7,069	29	372	17,228
February	15	199	2,667	31	307	230	2,974	254	2,842	12	109	266	2,950	288	6,213	19	237	15,709
March	15	200	2,637	35	402	235	3,039	249	2,975	16	192	265	3,167	123	6,329	16	203	14,227
April	15	348	4,632	24	266	372	4,899	255	3,008	7	63	262	3,070	387	8,356	18	219	15,462
May	15	340	4,525	37	377	377	4,902	265	3,051	66	350	331	3,401	254	8,556	13	135	16,762
June	15	371	4,823	45	440	416	5,262	268	3,142	10	104	278	3,246	529	9,037	21	255	17,665
July	15	455	5,988	113	548	568	6,536	309	3,607	13	158	322	3,765	513	10,814	71	647	20,192
August	15	425	5,473	19	210	444	5,683	279	3,322	17	196	296	3,519	469	9,670	103	1,013	19,288
September	15	360	4,871	21	234	381	5,104	304	3,690	14	171	318	3,861	518	9,483	31	339	19,361
October	15	427	5,786	22	240	449	6,026	342	4,151	96	608	438	4,759	524	11,309	53	656	21,008
November	15	430	5,545	52	417	482	5,962	369	4,386	44	390	413	4,776	808	11,547	36	383	21,454
December	15	367	4,986	45	480	412	5,466	375	4,763	26	254	401	5,017	534	11,017	19	262	20,729
1972 -																		
January	15	391	5,122	52	522	443	5,645	312	4,131	24	325	336	4,456	387	10,488	22	269	22,911
February	15	313	4,160	26	282	339	4,442	301	3,771	71	606	372	4,377	233	9,052	21	249	20,824
March	15	328	4,461	75	746	403	5,207	325	4,075	25	293	350	4,368	913	10,488	21	256	20,284
April	15	313	4,408	17	201	330	4,609	331	4,215	42	390	373	4,605	1,005	10,219	17	228	21,058
May	15	306	4,238	35	306	341	4,544	262	3,417	19	211	281	3,628	301	8,474	40	498	18,410
June	15	428	5,763	6	50	434	5,813	304	3,714	25	286	329	4,000	455	10,267	18	221	18,786

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 14. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

WESTERN AUSTRALIA

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (d)	Banks	Insurance companies	Other lenders (e)	Total
1968-69	(f)	(f)	117,122	(f)	(f)	72,012	(f)	(f)	35,994	12,375	1,143	448	12,278	26,243
1969-70	93,041	27,639	194,977	136,375	81,005	127,382	73,012	58,106	50,900	14,247	1,330	653	12,454	28,685
1970-71	76,709	37,375	252,382	168,441	110,737	185,086	94,989	72,613	73,276	16,125	2,141	933	10,758	29,957
1971-72	117,230	53,633	340,798	229,177	163,091	253,375	125,108	99,826	96,355	16,749	2,273	1,270	12,726	33,018
1969 -														
May	7,873	1,722	110,702	6,550	2,151	68,647	5,321	3,138	34,393	11,024	1,164	424	11,675	24,286
June	7,366	1,687	117,122	5,618	2,253	72,012	5,395	3,795	35,994	12,375	1,143	448	12,278	26,243
July	7,632	1,956	123,699	10,251	2,891	79,372	5,642	4,477	37,158	12,319	1,033	478	13,543	27,372
August	8,136	1,910	130,798	7,759	2,690	84,440	6,609	3,730	40,037	12,318	1,093	518	14,103	28,032
September	9,189	2,078	138,796	10,700	3,082	92,059	5,653	5,992	39,698	12,355	1,248	517	15,542	29,663
October	10,560	2,095	148,176	8,093	4,393	95,758	5,245	3,848	41,095	12,735	1,193	617	15,688	30,233
November	8,893	2,155	155,966	10,057	4,124	101,692	5,426	3,391	43,130	12,759	1,205	617	12,182	26,763
December	10,322	2,387	164,984	13,483	6,285	108,890	6,574	3,670	46,035	13,551	1,280	616	13,868	29,315
1970 -														
January	8,309	2,193	172,045	12,741	6,298	115,333	5,831	5,054	46,811	13,738	1,445	616	12,119	27,917
February	7,622	2,408	178,383	11,279	8,489	118,122	6,117	3,697	49,231	13,772	1,534	616	12,287	28,208
March	5,113	2,257	182,303	12,929	9,989	121,063	4,464	4,603	49,092	14,168	1,615	615	11,060	27,458
April	6,446	2,785	187,197	14,212	12,497	122,778	6,758	6,462	49,388	14,238	1,789	655	12,194	28,875
May	6,130	2,534	191,976	12,531	9,419	125,889	7,334	5,804	50,918	14,248	1,311	655	10,185	26,399
June	4,689	2,882	194,977	12,339	10,846	127,382	7,359	7,376	50,900	14,247	1,330	653	12,454	28,685
July	4,600	2,967	197,864	15,678	7,858	135,202	8,729	5,589	54,041	14,431	1,433	653	11,469	27,986
August	4,149	3,062	200,237	11,647	6,757	140,092	7,489	6,018	55,512	14,616	1,432	752	11,245	28,046
September	4,674	2,654	203,662	12,491	7,937	144,646	8,530	6,608	57,434	14,949	1,198	753	9,047	25,947
October	5,289	2,800	207,454	14,580	6,962	152,264	7,900	6,290	59,043	14,952	1,217	751	11,931	28,850
November	8,339	2,765	214,506	14,732	8,116	158,880	7,510	5,272	61,281	15,196	1,254	750	11,484	28,685
December	7,180	3,178	220,065	15,135	8,931	165,084	7,513	5,718	63,076	15,487	1,430	715	11,034	28,666

1971 -														
January	5,483	2,892	224,179	14,386	9,433	170,037	7,641	5,892	64,825	15,835	1,262	715	10,589	28,401
February	7,483	3,058	230,146	11,863	10,439	171,462	8,074	5,336	67,562	16,015	1,167	715	10,423	28,320
March	7,602	4,067	235,305	13,433	11,095	173,800	6,537	6,975	67,124	16,171	1,403	713	11,452	29,739
April	6,891	3,374	240,537	16,384	11,153	179,031	8,450	5,747	69,827	16,163	3,903	935	10,469	31,470
May	7,130	3,201	246,100	12,826	10,676	181,181	8,389	6,770	71,446	16,233	3,807	935	10,736	31,711
June	7,888	3,355	252,382	15,285	11,380	185,086	8,228	6,398	73,276	16,125	2,141	933	10,758	29,957
July	7,649	3,298	258,488	19,215	11,277	193,024	10,055	6,656	76,676	16,108	1,965	1,033	9,864	28,970
August	9,571	6,289	263,550	16,536	11,802	197,758	11,008	7,510	80,174	16,115	2,037	1,031	7,875	27,058
September	9,079	3,699	270,765	16,410	9,968	204,200	10,623	6,975	83,822	15,958	1,986	1,030	7,711	26,686
October	9,014	3,937	277,796	21,890	10,644	215,445	10,612	6,938	87,495	16,111	2,028	1,030	7,737	26,906
November	10,730	4,224	286,339	19,524	13,604	221,365	10,102	8,138	89,459	15,958	2,185	1,029	7,562	26,734
December	11,513	4,459	295,406	18,183	12,488	227,059	9,559	8,117	90,901	15,790	2,116	1,027	7,718	26,652
1972 -														
January	8,051	3,814	301,722	17,348	12,122	232,285	10,161	7,036	94,026	15,996	2,204	1,026	8,356	27,582
February	10,896	4,713	310,093	18,196	13,932	236,549	10,083	8,416	95,693	15,996	1,775	1,026	8,220	27,016
March	11,067	4,622	318,692	19,261	15,093	240,716	9,732	10,425	95,000	15,997	2,313	1,024	8,092	27,426
April	9,243	4,410	325,774	21,728	17,969	246,637	10,769	9,400	94,206	16,218	1,995	1,274	10,502	29,989
May	10,696	5,569	333,247	20,636	18,067	249,206	10,630	9,901	94,935	16,363	1,919	1,273	12,218	31,772
June	9,721	4,599	340,798	20,253	16,124	253,375	11,773	10,313	96,355	16,749	2,273	1,270	12,726	33,018

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Advances under the terms of the Commonwealth and State Housing Agreements and the States Grants (Housing Assistance) Act, 1971. (e) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (f) Not available - this information was not collected for months prior to May 1969.

TABLE 15. - LOAN APPROVALS

TASMANIA

Period	Number of societies operating at end of period	Loans approved during period (a): Dwellings NOT previously occupied (b): Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	Dwellings previously occupied: Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	All other purposes (c) ($'000)	Total loans approved ($'000)	Cancellations of loans previously approved (a): Dwgs (No)	Cancellations: Amount ($'000)	Loans approved but not advanced at end of period (d) ($'000)
1968-69	6	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	1,348
1969-70	6	275	2,722	46	280	321	3,003	812	6,893	6	42	818	6,935	159	10,097	42	376	1,025
1970-71	6	171	1,728	19	173	190	1,901	483	4,175	12	110	495	4,285	216	6,401	27	223	1,347
1971-72	6	234	2,696	31	275	265	2,971	797	7,560	14	123	811	7,683	316	10,970	29	253	2,126
1969 -																		
May	6	33	321	2	20	35	341	55	353	..	..	55	353	14	708	(e)	22	1,354
June	6	17	145	1	5	18	150	53	462	..	..	53	462	20	631	(e)	35	1,348
July	6	23	226	12	80	35	306	68	571	..	..	68	571	22	899	6	56	1,630
August	6	26	253	..	..	26	253	89	781	..	..	89	781	10	1,043	2	14	1,739
September	6	34	325	5	30	39	355	69	640	..	..	69	640	9	1,004	6	69	1,903
October	6	38	393	..	..	38	393	87	759	3	24	90	782	4	1,180	..	..	2,040
November	6	25	230	4	20	29	250	72	656	..	..	72	656	20	926	4	30	2,039
December	6	24	233	..	..	24	233	79	674	..	..	79	674	16	923	1	15	1,609
1970 -																		
January	6	14	157	10	44	24	201	75	613	1	8	76	621	13	834	3	31	1,931
February	6	29	279	9	72	38	351	67	529	1	6	68	534	20	905	2	18	1,955
March	6	18	204	..	..	18	204	65	545	..	..	65	545	16	765	7	53	1,820
April	6	22	204	..	..	22	204	62	501	..	..	62	501	10	714	2	20	1,497
May	6	14	140	6	34	20	174	53	417	..	..	53	417	16	607	3	22	1,250
June	6	8	78	..	..	8	78	26	208	1	5	27	213	3	295	6	48	1,025
July	6	8	84	1	6	9	90	19	154	1	10	20	164	14	268	2	21	982
August	6	4	42	2	22	6	64	29	212	1	4	30	216	17	297	4	29	893
September	6	21	211	2	25	23	236	44	353	2	23	46	376	18	630	3	15	1,099
October	6	9	90	1	8	10	97	30	228	..	..	30	228	10	334	4	29	911
November	6	18	139	..	..	18	139	36	326	1	6	37	332	17	489	1	3	988
December	6	11	123	1	30	12	153	32	299	1	12	33	311	19	482	..	..	875

1971 -																		
January	6	8	72	4	24	12	96	34	296	..	..	34	296	9	402	1	9	978
February	6	21	217	3	24	24	240	56	459	1	11	57	470	30	740	..	..	1,242
March	6	13	140	3	21	16	161	45	377	3	28	48	404	20	584	4	53	1,149
April	6	17	173	..	..	17	173	50	433	1	9	51	442	14	629	2	13	1,163
May	6	15	157	2	14	17	171	58	524	..	..	58	524	25	720	4	41	1,175
June	6	26	280	..	..	26	280	50	514	1	9	51	523	24	827	2	10	1,347
July	6	22	233	4	42	26	275	62	633	..	..	62	633	52	960	2	10	1,470
August	6	17	195	10	77	27	272	43	395	1	6	44	401	35	708	..	..	1,420
September	6	17	213	..	..	17	213	52	509	2	16	54	525	51	789	3	38	1,528
October	6	15	173	3	33	18	206	45	388	1	4	46	391	22	620	5	30	1,305
November	6	27	306	1	6	28	312	83	729	2	12	85	741	12	1,065	1	7	1,761
December	6	9	92	..	..	9	92	37	363	6	65	43	428	7	528	..	..	1,264
1972 -																		
January	6	10	114	9	90	19	204	35	347	..	..	35	347	15	566	1	7	1,493
February	6	36	422	..	..	36	422	92	810	2	20	94	830	37	1,289	3	32	2,024
March	6	23	251	1	9	24	260	73	733	..	..	73	733	19	1,012	..	..	1,825
April	6	19	229	1	10	20	239	83	744	..	..	83	744	14	996	..	..	2,039
May	6	22	272	2	9	24	281	88	879	..	..	88	879	13	1,172	7	58	2,130
June	6	17	195	..	..	17	195	104	1,030	..	..	104	1,030	40	1,265	7	71	2,126

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estmated to cost less than $10,000, to existing dwellings. (d) Excludes cancellations of loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 16. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

TASMANIA

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings (c)			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government	Banks	Insurance companies	Other lenders	Total
1968-69	(d)	(d)	27,870	(d)	(d)	13,093	(d)	(d)	15,149	..	14	13	..	26
1969-70	10,064	6,342	33,797	6,579	3,561	16,111	21,822	19,548	17,422	..	368	60	..	428
1970-71	5,811	6,924	35,142	6,440	4,761	17,790	30,529	27,784	20,167	..	4	100	..	104
1971-72	9,975	8,273	39,657	9,474	6,200	23,536	38,903	33,633	22,966	..	..	100	..	100
1969 -														
May	755	591	27,547	381	179	12,910	1,464	1,404	15,438	..	2	13	..	14
June	602	434	27,870	538	355	13,093	1,326	1,615	15,149	..	14	13	..	26
July	566	468	28,152	597	181	13,509	1,641	1,512	15,278	..	57	20	..	77
August	923	459	28,777	420	219	13,710	1,658	1,238	15,698	..	..	20	..	20
September	773	549	29,171	409	313	13,806	1,467	1,473	15,692	..	64	20	..	84
October	1,047	519	29,867	585	334	14,058	1,964	1,257	16,399	..	9	20	..	29
November	900	478	30,458	406	272	14,192	1,421	1,252	16,568	..	55	20	..	75
December	1,343	652	31,328	658	339	14,511	2,655	1,949	17,274	..	20	20	..	40
1970 -														
January	487	390	31,621	493	254	14,750	1,603	1,517	17,360	..	29	45	..	74
February	850	544	32,085	575	362	14,963	1,730	1,711	17,379	..	181	55	..	236
March	853	565	32,564	658	218	15,402	1,964	1,848	17,495	..	144	60	..	204
April	1,023	572	33,209	484	343	15,544	1,835	2,052	17,278	..	248	60	..	308
May	825	573	33,663	579	338	15,784	1,871	1,863	17,287	..	343	60	..	403
June	474	573	33,797	715	388	16,111	2,012	1,877	17,422	..	368	60	..	428
July	291	554	33,705	919	695	16,335	2,877	2,534	17,765	..	37	60	..	97
August	356	479	33,793	492	397	16,430	2,113	2,056	17,822	..	29	60	..	89
September	410	531	33,871	748	563	16,616	2,194	2,254	17,762	..	47	60	..	107
October	496	534	34,033	474	332	16,758	2,276	2,093	17,945	..	22	60	..	82
November	409	580	34,065	536	285	17,009	2,187	1,974	18,158	..	42	80	..	122
December	596	667	34,196	323	277	17,054	2,772	2,313	18,616	..	50	80	..	130

1971 -														
January	290	518	34,166	316	281	17,089	1,290	1,194	18,713	..	40	80	..	120
February	476	522	34,323	373	300	17,163	2,254	1,829	19,137	..	7	80	..	87
March	627	631	34,518	459	394	17,228	2,695	2,820	19,012	..	180	80	..	260
April	567	653	34,628	519	276	17,471	3,085	2,793	19,305	..	3	80	..	83
May	665	626	34,876	451	419	17,503	2,662	2,263	19,704	..	38	80	..	118
June	627	630	35,142	830	543	17,790	4,123	3,659	20,167	..	4	100	..	104
July	832	687	35,501	520	518	17,791	3,324	2,468	21,024	..	3	100	..	103
August	760	626	35,820	584	506	17,868	2,732	2,519	21,237	..	109	100	..	209
September	648	675	36,014	576	444	18,000	2,969	2,760	21,446	..	69	100	..	169
October	821	704	36,356	495	468	18,028	2,821	2,533	21,733	..	47	100	..	147
November	610	604	36,586	465	318	18,176	3,012	2,590	22,155	..	52	100	..	152
December	1,027	761	37,093	786	554	18,408	3,834	2,754	23,235	..	..	100	..	100
1972 -														
January	332	554	37,103	485	285	18,607	2,487	2,436	23,287	..	23	100	..	123
February	728	685	37,381	973	433	19,147	3,255	3,102	23,440	..	68	100	..	168
March	1,206	787	38,036	723	441	19,429	3,753	3,266	23,927	..	39	100	..	139
April	786	661	38,407	650	383	22,168	2,900	2,906	21,449	..	161	100	..	261
May	1,028	787	38,894	1,356	786	22,738	3,438	2,956	21,931	..	58	100	..	158
June	1,199	744	39,657	1,862	1,063	23,536	4,378	3,343	22,966	..	..	100	..	100

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Includes deposits with societies but excludes unsecured borrowings from banks. (d) Not available - this information was not collected for months prior to May 1969.

TABLE 17. - LOAN APPROVALS

AUSTRALIAN CAPITAL TERRITORY AND NORTHERN TERRITORY

Period	Number of societies operating at end of period	Loans approved during period (a): Dwellings NOT previously occupied (b): Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	Dwellings previously occupied: Houses: Dwgs (No)	Houses: Amount ($'000)	Flats and home units: Dwgs (No)	Flats and home units: Amount ($'000)	Total: Dwgs (No)	Total: Amount ($'000)	All other purposes (c) ($'000)	Total loans approved ($'000)	Cancellations of loans previously approved (a): Dwgs (No)	Cancellations: Amount ($'000)	Loans approved but not advanced at end of period (d) ($'000)
1968-69	6	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	1,301
1969-70	5	454	5,554	..	..	454	5,554	43	501	..	..	43	501	2	6,057	17	188	1,389
1970-71	5	671	8,637	3	47	674	8,684	26	251	1	15	27	266	1	8,951	16	169	2,798
1971-72	7	1,051	15,167	3	36	1,054	15,203	171	2,358	2	13	173	2,371	32	17,606	20	255	4,158
1969 -																		
May	6	25	279	..	..	25	279	3	41	..	..	3	41	..	320	(e)	10	1,316
June	6	20	246	..	..	20	246	3	26	..	..	3	26	..	273	(e)	5	1,301
July	6	40	494	..	..	40	494	4	37	..	..	4	37	..	532	2	26	1,454
August	6	23	259	..	..	23	259	4	44	..	..	4	44	..	303	..	..	1,450
September	6	29	337	..	..	29	337	4	43	..	..	4	43	..	379	2	23	1,430
October	6	54	700	..	..	54	700	5	74	..	..	5	74	..	774	3	36	1,718
November	6	35	427	..	..	35	427	2	21	..	..	2	21	..	448	2	28	1,733
December	6	51	658	..	..	51	658	7	87	..	..	7	87	..	744	2	2	1,991
1970 -																		
January	5	33	426	..	..	33	426	3	53	..	..	3	53	..	478	4	40	2,003
February	5	54	688	..	..	54	688	4	46	..	..	4	46	..	733	1	19	2,120
March	5	52	626	..	..	52	626	6	53	..	..	6	53	2	681	..	..	2,046
April	5	23	263	..	..	23	263	4	45	..	..	4	45	..	308	..	..	1,695
May	5	37	420	..	..	37	420	..	..	..	..	..	..	..	420	1	14	1,559
June	5	23	256	..	..	23	256	..	..	..	..	..	..	..	256	..	..	1,389
July	5	64	714	..	..	64	714	5	54	1	15	6	69	..	782	..	..	1,742
August	5	68	855	1	17	69	872	1	9	..	..	1	9	..	881	..	..	2,163
September	5	39	513	..	..	39	513	..	..	..	..	..	..	..	513	2	18	2,041
October	5	48	625	..	..	48	625	1	6	..	..	1	6	..	631	..	..	2,132
November	5	55	682	1	17	56	698	1	4	..	..	1	4	..	702	..	..	2,196
December	5	31	392	..	..	31	392	1	13	..	..	1	13	1	406	2	15	1,833

1971 -																		
January	5	48	613	..	..	48	613	5	54	..	..	5	54	..	667	..	..	2,048
February	5	53	687	..	..	53	687	2	30	..	..	2	30	..	717	..	..	2,491
March	5	62	808	..	..	62	808	3	24	..	..	3	24	..	832	1	16	2,540
April	5	67	877	..	..	67	877	4	40	..	..	4	40	..	917	5	58	2,800
May	5	72	977	..	..	72	977	2	8	..	..	2	7	..	985	2	10	2,963
June	5	64	892	1	14	65	906	1	10	..	..	1	10	..	916	4	52	2,798
July	5	128	1,750	..	..	128	1,750	1	14	..	..	1	14	4	1,768	3	44	3,658
August	5	67	909	..	..	67	909	7	65	..	..	7	65	..	974	2	27	3,569
September	5	78	1,057	..	..	78	1,057	4	60	..	..	4	60	..	1,116	2	17	3,487
October	5	42	572	1	12	43	584	3	40	..	..	3	40	3	627	1	14	3,224
November	6	99	1,346	..	..	99	1,346	13	104	..	..	13	104	3	1,453	1	3	3,556
December	6	43	615	..	..	43	615	7	94	..	..	7	94	..	709	..	..	3,172
1972 -																		
January	6	83	1,228	..	..	83	1,228	7	97	..	..	7	97	8	1,333	1	15	3,639
February	6	130	1,882	..	..	130	1,882	9	116	..	..	9	116	3	2,000	1	10	4,404
March	6	108	1,648	..	..	108	1,648	18	240	..	..	18	240	12	1,899	1	14	4,687
April	6	102	1,515	..	..	102	1,515	42	621	..	..	42	621	..	2,136	4	58	4,995
May	7	103	1,597	..	..	103	1,597	29	475	..	..	29	475	..	2,072	3	39	4,497
June	7	68	1,049	2	24	70	1,073	31	433	2	13	33	446	..	1,518	1	15	4,158

(a) Includes loans both approved and cancelled during the same period. (b) Includes dwellings previously occupied (for first time) under licence from seller while finance was being arranged and loans approved for alterations and additions, estimated to cost $10,000 or more, to existing dwellings. (c) Includes loans approved to religious and educational bodies for institutional housing and loans approved for alterations and additions, estimated to cost less than $10,000 to existing dwellings. (d) Excludes cancellations and loan approvals. (e) Not available - this information was not collected for months prior to May 1969.

TABLE 18. - LOANS ON MORTGAGES, SHARE CAPITAL, SECURED AND UNSECURED BORROWINGS

AUSTRALIAN CAPITAL TERRITORY AND NORTHERN TERRITORY

($'000)

	Loans on mortgages			Share capital			Borrowings by societies							
							Unsecured borrowings			Secured borrowings				
										Amount owing at end of period to :				
	Loans advanced (a)	Total loan payments received (b)	Principal owing at end of period	Share capital received	Share capital withdrawn	Paid-up share capital at end of period	Amount received	Amount withdrawn	Amount owing at end of period	Government (c)	Banks	Insurance companies	Other lenders (d)	Total
1968-69	(e)	(e)	9,102	(e)	(e)	2,275	..	..	..	5,851	160	1,351	..	7,362
1969-70	5,782	1,387	14,185	4,298	2,502	4,071	..	..	..	8,757	295	1,525	..	10,576
1970-71	7,442	2,077	20,731	8,301	4,958	7,415	..	..	..	12,787	676	1,698	..	15,162
1971-72	15,989	3,822	34,917	20,220	10,891	16,744	..	..	..	19,225	677	2,111	..	22,013
1969 -														
May	467	90	8,871	212	109	1,899	..	..	..	5,534	179	1,216	..	6,928
June	283	98	9,102	480	105	2,275	..	..	..	5,851	160	1,351	..	7,362
July	353	143	9,361	298	364	2,209	..	..	..	5,909	167	1,325	..	7,401
August	306	90	9,628	223	115	2,317	..	..	..	6,058	191	1,323	..	7,572
September	376	78	9,980	274	101	2,490	..	..	..	6,323	197	1,323	..	7,843
October	449	75	10,409	321	211	2,599	..	..	..	6,504	259	1,322	..	8,085
November	405	82	10,790	263	109	2,754	..	..	..	6,655	259	1,354	..	8,269
December	485	100	11,234	414	109	3,059	..	..	..	6,840	285	1,343	..	8,468
1970 -														
January	426	120	11,604	363	163	3,259	..	..	..	7,078	259	1,335	..	8,673
February	597	118	12,152	362	256	3,365	..	..	..	7,307	282	1,294	..	8,883
March	754	109	12,867	340	198	3,508	..	..	..	7,706	275	1,327	..	9,308
April	660	147	13,427	403	205	3,706	..	..	..	8,054	392	1,353	..	9,799
May	543	115	13,904	439	348	3,797	..	..	..	8,417	335	1,400	..	10,153
June	426	210	14,185	597	322	4,071	..	..	..	8,757	295	1,525	..	10,576
July	435	97	14,599	691	369	4,394	..	..	..	8,817	302	1,489	..	10,609
August	465	106	15,037	420	318	4,496	..	..	..	9,185	284	1,551	..	11,019
September	622	134	15,607	666	260	4,903	..	..	..	9,314	284	1,549	..	11,147
October	545	130	16,109	563	249	5,216	..	.	..	9,535	284	1,553	..	11,372
November	643	139	16,699	614	526	5,303	..	..	..	9,707	361	1,537	..	11,606
December	760	182	17,370	638	304	5,637	..	..	..	10,604	340	1,640	..	12,584

1971 -														
January	457	158	17,765	698	301	6,034	..	..	..	10,723	345	1,617	..	12,685
February	293	155	17,999	629	382	6,281	..	..	..	10,934	435	1,619	..	12,989
March	772	190	18,684	754	540	6,495	..	..	..	11,197	435	1,619	..	13,251
April	605	242	19,148	913	530	6,878	..	..	..	11,432	625	1,628	..	13,684
May	816	186	19,889	677	554	7,001	..	..	..	11,831	663	1,713	..	14,206
June	1,028	358	20,731	1,038	624	7,415	..	..	..	12,787	676	1,698	..	15,162
July	864	176	21,555	1,171	552	8,034	..	..	..	12,963	678	1,715	..	15,356
August	1,040	240	22,481	973	680	8,327	..	..	..	13,501	496	1,688	..	15,685
September	1,181	261	23,531	1,347	510	9,164	..	..	..	14,062	502	1,710	..	16,274
October	877	214	24,328	1,132	604	9,692	..	..	..	14,430	502	1,690	..	16,622
November	1,118	238	25,348	1,297	904	10,085	..	..	..	14,742	501	1,690	..	16,933
December	1,092	297	26,291	1,557	841	10,802	..	..	..	16,089	510	1,696	..	18,295
1972 -														
January	852	284	27,013	1,368	644	11,525	..	..	..	15,932	488	1,677	..	18,097
February	1,225	346	28,052	1,751	870	12,406	..	..	..	16,496	483	1,627	..	18,607
March	1,603	321	29,499	1,821	1,156	13,071	..	..	..	16,526	491	1,641	..	18,658
April	1,769	274	31,171	1,988	1,227	13,832	..	..	..	17,401	491	1,711	..	19,603
May	2,532	415	33,475	2,462	1,298	14,996	..	..	..	18,307	491	1,683	..	20,481
June	1,835	757	34,917	3,354	1,606	16,744	..	..	..	19,225	677	2,111	..	22,013

(a) Includes capitalised mortgage insurance premiums and other capitalised charges. (b) Includes interest and premature discharge payments. (c) Advances from Commonwealth funds. (d) Excludes unsecured lenders but includes superannuation funds, friendly societies, credit unions, etc. (e) Not available - this information was not collected for months prior to May 1969.

Commonwealth Bureau of Census and Statistics
Canberra, A.C.T. 2600

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Commonwealth Statistician

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 49 0211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.