



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JUNE 1984

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

MAIN FEATURES

Significant lenders approved loans of \$953.8 million for the construction and purchase of dwellings in June 1984. This was \$140.9 million (12.9%) less than in May 1984, but \$262.9 million (38.0%) more than in June 1983.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in June 1984 were \$1,047.3 million, \$50.9 million (5.1%) more than in May 1984.

First mortgage (or equivalent) finance was provided for 26,677 dwelling units in June 1984. This was 4,369 units (14.1%) less than in May 1984, but 4,732 units (21.6%) more than in June 1983.

In seasonally adjusted terms finance was provided for 29,164 dwelling units in June 1984, 941 units (3.3%) more than in May 1984.

In June 1984 loans approved comprised: \$186.7 million for the construction of dwellings (down \$31.7 million (14.5%) on May 1984, but up \$62.0 million (49.7%) on June 1983); \$63.4 million for the purchase of newly erected dwellings (down \$13.0 million (17.0%) on May 1984, but up \$12.7 million (25.1%) on June 1983); and \$703.6 million for the purchase of established dwellings (down \$96.1 million (12.0%) on May 1984, but up \$188.1 million (36.5%) on June 1983).

In June 1984, loans approved for alterations and additions to dwellings were \$57.5 million.

In 1983-84, significant lenders approved loans of \$9,829.5 million for the construction and purchase of dwellings. Compared with 1982-83 this was a rise of \$3,217.9 million (48.7%).

First mortgage (or equivalent) finance was provided for 291,604 dwelling units in 1983-84, a rise of 74,383 units (34.2%) compared with 1982-83.

EXPLANATORY NOTES

Introduction

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

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

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

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

Scope

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

Seasonal adjustment

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

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

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

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

Related publications

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

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

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

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

Symbols and other usages

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

R. J. CAMERON
 Australian Statistician

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

LOANS APPROVED TO INDIVIDUALS FOR								
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
MONTHS- 1983								
MAY	4,003	123,466	1,861	63,239	17,537	549,590	23,401	736,295
JUNE	3,975	124,745	1,577	50,704	16,393	515,438	21,945	690,887
JULY	3,628	115,078	1,599	52,819	14,775	462,775	20,002	630,672
AUGUST	4,337	140,012	1,879	59,959	17,737	563,765	23,953	763,736
SEPTEMBER	4,267	135,877	1,707	59,451	16,772	535,148	22,746	730,476
OCTOBER	4,284	139,193	1,692	58,245	18,089	581,554	24,065	778,992
NOVEMBER	5,078	163,802	2,117	70,893	22,508	730,464	29,703	965,159
DECEMBER	4,494	152,829	1,933	69,927	18,793	634,518	25,220	857,274
1984								
JANUARY	4,173	138,548	1,659	61,338	18,617	633,486	24,449	833,372
FEBRUARY	5,314	178,043	2,117	79,712	22,957	792,967	30,388	1,050,722
MARCH	5,678	195,264	1,969	73,495	22,690	790,847	30,337	1,059,606
APRIL	5,007	177,987	1,676	62,550	19,180	679,959	25,863	920,496
MAY	6,338	218,457	2,024	76,474	22,684	799,693	31,046	1,094,624
JUNE	5,303	186,726	1,740	63,449	19,634	703,583	26,677	953,758
SEASONALLY ADJUSTED								
MONTHS- 1983								
MAY	3,724	116,724	1,846	60,627	17,618	551,404	23,188	728,755
JUNE	3,686	115,869	1,517	49,966	16,397	521,782	21,600	687,617
JULY	3,760	118,422	1,652	55,240	16,398	514,037	21,810	687,699
AUGUST	3,895	123,085	1,690	55,173	17,374	559,400	22,959	737,658
SEPTEMBER	4,175	132,893	1,803	61,699	17,616	565,750	23,594	760,342
OCTOBER	4,459	146,744	1,704	60,330	18,704	610,034	24,867	817,108
NOVEMBER	4,629	148,570	1,913	62,478	20,492	659,141	27,034	870,189
DECEMBER	5,014	170,511	2,146	76,929	20,493	691,544	27,653	938,984
1984								
JANUARY	4,941	162,980	1,818	66,773	19,593	660,713	26,352	890,466
FEBRUARY	5,362	183,229	1,967	75,304	19,747	676,125	27,076	934,658
MARCH	5,539	189,577	1,862	69,334	20,427	699,078	27,828	957,989
APRIL	5,410	191,837	1,907	72,606	20,649	739,313	27,966	1,003,756
MAY	5,459	192,020	1,863	67,850	20,901	736,506	28,223	996,376
JUNE	5,342	187,933	1,794	66,872	22,028	792,514	29,164	1,047,319

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,579,888	4,013	124,405	7,426	339,598
1982/83	115,685	3,308,961	29,017	721,603	42,533	1,585,542	4,698	159,777	4,875	223,486
1983/84	147,856	4,617,048	30,056	873,886	76,280	3,012,278	5,779	205,480	7,954	371,937
MONTHS -										
1983										
MAY	11,391	325,057	2,156	53,385	5,027	193,532	604	20,810	541	24,822
JUNE	11,041	322,867	2,280	56,384	4,410	168,539	468	16,452	491	22,271
JULY	9,958	292,263	1,872	49,556	4,180	158,174	333	11,181	460	20,454
AUGUST	12,039	358,799	2,537	67,851	4,957	190,401	410	13,795	525	23,430
SEPTEMBER	11,215	337,472	2,036	55,110	4,829	183,028	582	19,099	542	23,898
OCTOBER	11,424	347,323	2,339	65,765	5,586	205,202	544	18,582	579	25,889
NOVEMBER	13,784	417,218	2,851	79,984	7,363	274,185	759	25,344	671	30,072
DECEMBER	11,732	363,481	1,853	53,645	6,768	267,299	651	23,720	690	30,910
1984										
JANUARY	11,417	357,858	2,189	64,514	6,129	242,057	442	16,805	636	29,024
FEBRUARY	13,861	438,002	3,494	107,895	7,260	294,731	554	20,848	792	37,641
MARCH	13,530	431,033	2,969	91,416	7,959	321,941	515	19,088	791	38,711
APRIL	11,783	383,183	2,253	70,137	6,964	284,560	336	12,784	643	36,182
MAY	14,624	468,277	2,871	89,689	7,856	325,235	368	13,649	881	41,564
JUNE	12,489	422,139	2,812	78,324	6,429	265,465	285	10,585	744	34,162
OTHER DWELLINGS										
YEARS -										
1981/82	5,176	143,878	3,510	80,400	6,968	229,071	165	5,842	924	52,045
1982/83	6,713	202,622	2,875	70,589	5,423	204,627	238	8,579	555	31,902
1983/84	8,011	264,478	2,985	89,090	9,468	358,278	279	10,628	709	36,740
MONTHS -										
1983										
MAY	653	19,875	189	4,847	592	22,293	29	1,065	64	3,398
JUNE	558	17,461	237	5,695	566	21,208	24	1,015	39	2,070
JULY	589	18,384	234	5,696	531	18,680	14	570	51	2,443
AUGUST	670	21,478	226	5,905	595	21,045	14	478	66	2,538
SEPTEMBER	654	21,257	194	4,649	578	21,548	16	572	31	1,475
OCTOBER	691	22,479	189	5,206	705	25,741	35	1,200	55	3,056
NOVEMBER	768	24,481	275	7,106	893	32,705	32	1,189	68	3,380
DECEMBER	623	20,412	161	4,133	793	28,790	29	1,197	72	3,764
1984										
JANUARY	642	20,858	239	8,564	699	26,749	25	980	54	3,142
FEBRUARY	838	27,572	351	10,914	982	38,671	29	1,190	68	3,380
MARCH	764	25,560	292	10,069	979	37,713	38	1,478	89	4,175
APRIL	592	20,227	247	8,518	840	31,851	19	724	50	2,891
MAY	670	22,360	327	10,879	991	39,648	21	843	67	3,676
JUNE	510	19,410	250	7,469	882	35,137	7	203	67	3,914
TOTAL										
YEARS -										
1981/82	101,983	2,649,094	40,701	884,274	51,431	1,808,959	4,178	130,247	8,352	391,643
1982/83	122,398	3,511,583	31,892	792,192	47,956	1,790,169	4,936	168,356	5,430	255,388
1983/84	155,867	4,881,526	33,041	962,976	85,748	3,370,556	6,058	216,108	8,663	408,677
MONTHS -										
1983										
MAY	12,044	344,932	2,345	58,232	5,619	215,825	633	21,875	605	28,220
JUNE	11,599	340,328	2,517	62,079	4,976	189,747	492	17,467	530	24,341
JULY	10,547	310,647	2,104	55,252	4,711	176,854	347	11,751	511	22,897
AUGUST	12,707	380,277	2,763	73,756	5,552	211,444	424	14,273	591	25,968
SEPTEMBER	11,869	358,729	2,230	59,759	5,407	204,376	598	19,671	573	25,373
OCTOBER	12,115	369,802	2,528	70,971	6,291	230,943	579	19,782	634	28,945
NOVEMBER	14,552	441,699	3,126	87,090	8,256	306,890	791	26,533	730	32,358
DECEMBER	12,355	383,893	1,994	57,778	7,561	296,089	680	24,917	762	34,674
1984										
JANUARY	12,059	378,714	2,428	73,060	6,828	268,806	467	17,785	690	32,166
FEBRUARY	14,699	465,574	3,845	118,809	8,242	333,402	524	22,038	860	41,021
MARCH	14,294	456,593	3,261	101,485	8,938	359,654	553	20,566	880	42,886
APRIL	12,375	403,410	2,500	78,655	7,804	316,411	355	13,510	693	39,073
MAY	15,294	490,637	3,198	100,568	8,847	364,883	389	14,494	948	45,240
JUNE	12,999	441,549	3,062	85,793	7,311	300,602	292	10,788	811	38,076

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

DR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT							
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
TOTAL								
HOUSES								
YEARS -								
1981/82	11,141	304,825	1,408	50,170	3,891	76,632	4,530	175,741
1982/83	10,731	317,284	1,525	51,975	4,923	105,337	3,234	137,590
1983/84	10,382	322,168	1,790	62,097	8,694	234,855	2,813	129,727
MONTHS -								
1983								
MAY	1,098	33,240	170	5,303	446	11,280	281	12,615
JUNE	806	25,435	152	5,080	543	13,061	239	10,162
JULY	828	25,296	122	4,121	527	11,498	221	9,862
AUGUST	809	24,112	168	5,554	637	15,916	209	9,195
SEPTEMBER	839	25,329	152	4,742	703	16,503	257	11,292
OCTOBER	789	23,328	139	4,661	648	16,566	227	10,007
NOVEMBER	924	28,029	233	8,108	752	19,486	242	10,841
DECEMBER	631	20,610	153	5,977	747	19,748	230	10,908
1984								
JANUARY	803	24,968	149	4,764	713	19,370	203	9,618
FEBRUARY	525	25,322	144	5,306	797	21,755	267	12,924
MARCH	999	30,393	115	4,029	857	25,110	286	13,476
APRIL	881	26,511	127	4,463	774	22,761	210	10,452
MAY	1,010	31,354	178	6,296	809	24,195	235	11,270
JUNE	1,044	36,916	112	4,076	730	21,947	206	9,882
OTHER DWELLINGS								
YEARS -								
1981/82	422	9,592	66	2,556	361	7,686	308	12,696
1982/83	463	15,824	67	2,578	366	8,407	327	14,470
1983/84	538	18,726	118	5,143	485	14,404	252	11,924
MONTHS -								
1983								
MAY	39	1,144	14	495	49	1,381	38	1,733
JUNE	23	928	4	238	38	885	26	1,136
JULY	31	953	6	227	33	792	12	522
AUGUST	33	1,119	15	679	27	688	18	753
SEPTEMBER	29	1,114	14	666	41	1,199	34	1,523
OCTOBER	26	735	9	394	40	931	40	1,927
NOVEMBER	45	1,530	9	238	34	829	29	1,528
DECEMBER	31	789	11	424	32	754	13	713
1984								
JANUARY	66	2,594	7	298	21	553	15	674
FEBRUARY	48	1,690	6	245	53	1,792	19	844
MARCH	65	2,251	12	573	59	1,705	18	885
APRIL	63	2,175	9	421	54	1,758	18	896
MAY	63	2,396	13	634	39	1,610	23	1,047
JUNE	38	1,380	7	344	52	1,793	13	612
TOTAL								
YEARS -								
1981/82	11,563	316,417	1,474	52,726	4,252	84,318	4,838	188,437
1982/83	11,194	333,108	1,592	54,553	5,289	113,744	3,561	152,060
1983/84	10,920	340,894	1,908	67,240	9,179	249,259	3,065	141,651
MONTHS -								
1983								
MAY	1,137	34,404	184	5,798	515	12,661	319	14,348
JUNE	829	26,363	156	5,318	581	13,946	265	11,298
JULY	859	26,249	128	4,348	560	12,290	233	10,384
AUGUST	842	25,231	181	6,233	664	16,604	227	9,948
SEPTEMBER	868	26,443	166	5,408	744	17,702	291	12,815
OCTOBER	815	24,063	148	5,055	688	17,497	267	11,934
NOVEMBER	949	29,559	242	8,346	786	20,315	271	12,369
DECEMBER	662	21,399	164	6,401	779	20,502	263	11,621
1984								
JANUARY	869	27,562	156	5,062	734	19,923	218	10,292
FEBRUARY	873	27,012	150	5,351	850	23,547	286	13,948
MARCH	1,064	32,644	127	4,602	916	26,815	304	14,361
APRIL	944	28,086	136	4,884	828	24,519	228	11,348
MAY	1,075	33,750	191	6,930	848	25,805	258	12,317
JUNE	1,082	38,296	119	4,420	782	23,740	219	10,494

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	893	34,437
1982/83	20,254	572,371	4,814	116,324	6,894	260,024	952	32,096	801	36,065
1983/84	28,496	578,145	6,036	175,096	14,535	585,016	1,352	47,381	1,857	84,478
MONTHS -										
1983										
MAY	2,146	59,935	377	8,838	816	32,295	130	4,465	104	5,023
JUNE	2,140	61,274	395	10,923	833	32,385	115	4,003	100	4,641
JULY	1,927	56,844	368	10,915	740	27,981	70	2,326	115	5,279
AUGUST	2,278	68,039	459	14,324	906	35,329	92	3,054	139	5,952
SEPTEMBER	2,247	67,172	399	10,966	811	31,909	171	5,451	147	6,286
OCTOBER	2,163	65,276	464	14,434	978	37,116	111	3,871	135	5,515
NOVEMBER	2,507	74,788	545	14,771	1,233	47,441	162	5,663	151	6,624
DECEMBER	2,189	67,917	352	10,871	1,284	50,758	148	5,364	150	6,186
1984										
JANUARY	2,072	62,827	376	10,020	1,100	44,322	96	3,532	103	4,250
FEBRUARY	2,492	76,686	773	21,725	1,216	49,873	152	5,641	164	7,476
MARCH	2,571	80,195	662	19,670	1,560	64,859	119	4,209	197	9,441
APRIL	2,351	75,728	416	11,925	1,494	61,867	93	3,406	176	9,854
MAY	3,085	97,039	632	18,270	1,808	74,811	85	3,036	195	9,045
JUNE	2,614	85,634	590	17,305	1,405	58,750	53	1,828	185	8,570
OTHER DWELLINGS										
YEARS -										
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
1982/83	128	3,805	231	5,072	59	2,060	1	32	42	2,511
1983/84	146	5,256	315	8,235	23	1,034	-	-	74	3,599
MONTHS -										
1983										
MAY	12	347	16	222	1	35	-	-	5	176
JUNE	5	159	17	395	7	244	-	-	1	50
JULY	5	203	23	419	1	38	-	-	2	100
AUGUST	20	668	19	514	4	150	-	-	7	155
SEPTEMBER	15	565	16	231	2	135	-	-	7	225
OCTOBER	10	349	15	354	4	120	-	-	9	600
NOVEMBER	14	480	23	564	1	29	-	-	5	641
DECEMBER	11	320	15	340	2	87	-	-	12	570
1984										
JANUARY	7	217	16	555	-	-	-	-	-	-
FEBRUARY	28	1,262	43	1,192	-	-	-	-	4	279
MARCH	13	352	41	1,102	-	-	-	-	-	-
APRIL	7	305	36	930	3	147	-	-	12	496
MAY	6	161	42	1,269	2	115	-	-	8	209
JUNE	10	394	26	765	4	215	-	-	8	324
TOTAL										
YEARS -										
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
1982/83	20,382	576,176	5,045	121,396	6,953	262,084	953	32,128	843	38,576
1983/84	28,642	883,401	6,351	183,331	14,558	586,050	1,352	47,381	1,931	88,077
MONTHS -										
1983										
MAY	2,158	60,282	393	9,060	817	32,330	130	4,445	109	5,199
JUNE	2,145	61,433	412	11,320	840	32,629	115	4,003	101	4,691
JULY	1,932	57,047	391	11,334	741	28,019	70	2,326	117	5,379
AUGUST	2,298	68,707	478	14,838	910	35,479	92	3,054	146	6,107
SEPTEMBER	2,262	67,737	415	11,197	813	32,044	171	5,451	154	6,311
OCTOBER	2,173	65,625	479	14,788	982	37,236	111	3,871	144	6,115
NOVEMBER	2,521	75,248	568	15,235	1,234	47,470	162	5,663	156	7,265
DECEMBER	2,200	68,237	367	11,211	1,286	50,845	148	5,364	162	6,756
1984										
JANUARY	2,079	63,044	392	10,575	1,100	44,322	96	3,532	103	4,250
FEBRUARY	2,491	77,948	816	22,917	1,216	49,873	152	5,641	168	7,755
MARCH	2,584	80,547	703	20,772	1,560	64,859	119	4,209	197	9,441
APRIL	2,358	76,033	452	12,855	1,497	62,014	93	3,406	188	10,350
MAY	3,091	97,200	674	19,539	1,810	74,924	85	3,036	203	9,254
JUNE	2,624	86,028	616	18,070	1,409	58,965	53	1,828	193	8,894

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
1982/83	2,501	72,350	331	11,688	798	14,930	402	15,637	37,747	1,131,485
1983/84	2,865	83,903	438	16,077	1,289	33,786	466	19,538	57,334	1,923,420
MONTHS -										
1983										
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,961	122,406
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,945	123,897
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,597	114,318
AUGUST	255	7,403	40	1,349	84	1,658	27	1,160	4,280	138,268
SEPTEMBER	266	7,554	52	1,750	96	2,185	37	1,443	4,226	134,716
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,246	137,770
NOVEMBER	225	6,635	61	2,136	111	2,610	39	1,530	5,034	162,098
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,454	151,512
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,150	137,776
FEBRUARY	244	7,210	36	1,570	125	3,578	37	1,551	5,239	175,310
MARCH	302	9,024	24	833	135	3,705	54	1,874	5,624	193,810
APRIL	231	6,563	18	727	124	3,848	46	2,191	4,949	176,109
MAY	284	8,073	25	920	123	3,538	43	1,973	6,280	216,705
JUNE	216	6,468	19	710	127	3,674	46	2,089	5,255	185,026
OTHER DWELLINGS										
YEARS -										
1981/82	-	-	1	20	18	432	-	-	569	15,367
1982/83	-	-	12	422	29	402	2	79	504	14,383
1983/84	-	-	6	248	3	24	-	-	567	18,396
MONTHS -										
1983										
MAY	-	-	6	222	2	58	-	-	42	1,060
JUNE	-	-	-	-	-	-	-	-	30	848
JULY	-	-	6	-	-	-	-	-	31	760
AUGUST	-	-	6	248	1	9	-	-	57	1,744
SEPTEMBER	-	-	-	-	1	5	-	-	41	1,161
OCTOBER	-	-	-	-	-	-	-	-	38	1,423
NOVEMBER	-	-	-	-	-	-	-	-	44	1,704
DECEMBER	-	-	-	-	1	10	-	-	40	1,317
1984										
JANUARY	-	-	-	-	-	-	-	-	23	772
FEBRUARY	-	-	-	-	-	-	-	-	75	2,733
MARCH	-	-	-	-	-	-	-	-	54	1,454
APRIL	-	-	-	-	-	-	-	-	58	1,878
MAY	-	-	-	-	-	-	-	-	58	1,752
JUNE	-	-	-	-	-	-	-	-	48	1,698
TOTAL										
YEARS -										
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
1982/83	2,501	72,350	343	12,110	827	15,332	404	15,716	38,251	1,145,868
1983/84	2,865	83,903	444	16,325	1,292	33,810	468	19,538	57,901	1,941,816
MONTHS -										
1983										
MAY	234	7,196	51	1,731	78	1,786	33	1,417	4,003	123,466
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,975	124,745
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,628	115,078
AUGUST	255	7,403	46	1,597	85	1,667	27	1,160	4,337	140,012
SEPTEMBER	266	7,554	52	1,750	97	2,190	37	1,443	4,267	135,877
OCTOBER	211	5,963	42	1,494	100	2,506	42	1,595	4,284	139,193
NOVEMBER	225	6,635	61	2,136	112	2,620	39	1,530	5,078	163,802
DECEMBER	173	4,969	46	1,973	92	2,399	20	1,075	4,494	152,829
1984										
JANUARY	219	6,997	35	1,385	106	2,805	43	1,638	4,173	138,548
FEBRUARY	244	7,210	36	1,570	125	3,578	37	1,551	5,314	178,043
MARCH	302	9,024	24	833	135	3,705	54	1,874	5,678	195,264
APRIL	231	6,563	18	727	124	3,848	46	2,191	5,007	177,987
MAY	284	8,073	25	920	123	3,538	43	1,973	6,338	218,457
JUNE	216	6,468	19	710	127	3,674	46	2,089	5,303	186,726

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	7,646	210,326	3,136	69,414	4,611	173,917	1,008	31,068	1,046	51,982
1982/83	7,098	216,795	2,193	52,615	3,145	123,416	972	33,598	644	33,502
1983/84	8,781	282,662	1,974	48,345	3,981	166,362	1,308	47,556	1,255	65,615
MONTHS -										
1983										
MAY	729	22,468	152	3,424	308	12,486	147	5,175	91	4,985
JUNE	632	17,509	155	3,635	253	10,313	100	3,471	51	2,789
JULY	672	19,769	103	2,159	278	10,806	142	4,952	32	1,649
AUGUST	865	25,749	205	4,208	243	9,829	134	4,675	41	1,921
SEPTEMBER	694	22,454	122	2,503	294	12,235	175	6,236	52	2,571
OCTOBER	675	21,586	155	3,253	296	11,769	115	4,075	77	4,173
NOVEMBER	801	25,362	214	4,740	415	16,513	125	3,447	114	5,712
DECEMBER	709	22,739	124	2,791	433	17,913	127	4,900	144	7,436
1984										
JANUARY	659	21,011	147	3,748	332	13,807	51	2,087	125	6,850
FEBRUARY	812	27,997	124	3,714	360	15,261	137	5,374	170	9,053
MARCH	737	24,418	182	4,859	358	15,043	141	5,466	141	7,724
APRIL	628	21,524	154	4,316	296	13,079	73	2,780	121	7,052
MAY	818	27,504	181	5,257	354	15,718	52	1,945	132	6,785
JUNE	711	22,549	163	4,797	322	14,369	36	1,419	106	4,689
OTHER DWELLINGS										
YEARS -										
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
1982/83	830	25,384	362	8,781	779	33,678	67	2,258	99	7,205
1983/84	886	30,791	294	8,321	769	33,368	49	1,801	152	8,692
MONTHS -										
1983										
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
JUNE	82	2,525	29	705	54	2,072	6	210	6	394
JULY	65	2,131	22	495	67	2,732	3	100	3	145
AUGUST	80	2,605	25	627	59	2,593	-	-	15	643
SEPTEMBER	76	2,615	23	648	49	2,235	5	175	2	62
OCTOBER	81	2,887	22	624	53	2,081	5	175	6	426
NOVEMBER	94	3,283	32	606	67	2,508	6	212	5	199
DECEMBER	91	3,091	12	365	48	1,903	-	-	17	873
1984										
JANUARY	65	2,094	24	771	65	3,099	1	40	12	654
FEBRUARY	83	2,913	22	943	99	4,607	11	424	16	819
MARCH	58	2,132	15	467	70	3,145	10	398	26	1,559
APRIL	64	2,306	38	1,129	48	1,952	1	24	13	552
MAY	73	2,580	36	1,059	85	3,865	6	218	17	1,238
JUNE	56	2,154	23	587	59	2,648	1	35	20	1,522
TOTAL										
YEARS -										
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
1982/83	7,928	242,179	2,555	61,396	3,924	157,094	1,039	35,836	743	40,707
1983/84	9,667	313,453	2,268	56,666	4,750	199,730	1,357	49,137	1,407	74,307
MONTHS -										
1983										
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081
JUNE	714	20,034	184	4,340	307	12,385	106	3,681	57	3,183
JULY	737	21,900	125	2,654	345	13,536	145	5,052	35	1,794
AUGUST	945	28,354	230	4,835	302	12,422	134	4,675	56	2,564
SEPTEMBER	770	25,069	145	3,151	343	14,470	180	6,411	54	2,633
OCTOBER	756	24,473	177	3,877	349	13,850	120	4,250	83	4,599
NOVEMBER	895	28,645	246	5,346	482	19,021	131	3,659	119	5,911
DECEMBER	800	25,830	136	3,156	481	19,816	127	4,900	161	8,309
1984										
JANUARY	724	23,105	171	4,519	397	16,906	52	2,127	137	7,504
FEBRUARY	895	30,910	246	6,657	459	19,868	148	5,798	186	9,872
MARCH	795	26,550	197	5,326	428	18,188	151	5,864	167	9,283
APRIL	692	23,830	192	5,445	344	15,031	74	2,804	134	7,604
MAY	891	30,084	217	6,316	439	19,583	58	2,163	149	8,023
JUNE	767	24,703	186	5,384	381	17,037	37	1,454	126	6,211

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OF NEWLY ERRECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	2,463	69,468	49	1,863	326	7,339	363	14,062	20,648	629,439
1982/83	2,073	64,715	30	1,437	341	7,391	139	6,398	16,635	539,867
1983/84	1,732	60,009	49	2,106	512	17,367	102	4,792	19,694	694,614
MONTHS -										
1983										
MAY	196	6,038	1	35	29	751	10	520	1,663	55,882
JUNE	163	5,437	1	36	23	630	12	572	1,390	44,392
JULY	155	5,262	2	73	35	1,638	3	465	1,422	46,573
AUGUST	143	4,553	4	193	39	1,400	4	196	1,678	52,724
SEPTEMBER	135	4,448	4	146	37	1,172	7	364	1,520	52,129
OCTOBER	147	977	10	361	33	1,227	7	283	1,515	51,704
NOVEMBER	175	835	6	285	40	1,547	4	200	1,894	65,638
DECEMBER	126	510	2	98	55	1,527	32	1,076	1,752	63,340
1984										
JANUARY	117	1,523	2	98	32	1,224	4	241	1,469	53,659
FEBRUARY	116	4,030	-	-	46	1,638	10	526	1,875	65,667
MARCH	143	4,928	3	86	47	1,893	6	264	1,758	64,681
APRIL	135	4,554	4	212	56	1,423	11	410	1,478	55,350
MAY	177	6,305	6	281	47	1,553	5	299	1,772	65,667
JUNE	163	5,667	6	273	45	1,325	9	468	1,561	55,576
OTHER DWELLINGS										
YEARS -										
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
1982/83	194	7,992	5	220	37	1,066	62	2,597	2,435	89,091
1983/84	173	6,714	22	1,067	59	2,282	14	662	2,418	93,698
MONTHS -										
1983										
MAY	5	127	-	-	6	149	7	294	198	7,357
JUNE	3	123	-	-	3	122	4	161	187	6,312
JULY	10	305	3	131	4	207	-	-	177	6,246
AUGUST	15	526	1	61	2	8	4	172	201	7,255
SEPTEMBER	10	449	8	359	10	522	4	257	187	7,322
OCTOBER	6	191	-	-	4	157	-	-	177	6,561
NOVEMBER	14	330	-	-	5	117	-	-	223	7,255
DECEMBER	6	124	3	115	3	91	1	25	181	6,587
1984										
JANUARY	17	796	-	-	5	183	1	42	190	7,679
FEBRUARY	4	88	-	-	7	325	-	-	242	10,119
MARCH	22	897	1	42	7	92	2	82	211	8,814
APRIL	24	949	2	87	7	142	1	59	198	7,200
MAY	30	1,352	3	212	1	278	1	25	252	10,827
JUNE	15	707	1	60	4	160	-	-	179	7,873
TOTAL										
YEARS -										
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,100	719,305
1982/83	2,267	72,637	35	1,657	378	8,457	201	8,995	19,070	628,958
1983/84	1,905	66,723	71	3,173	571	19,649	116	5,454	22,112	788,312
MONTHS -										
1983										
MAY	201	6,165	1	35	35	900	17	814	1,861	63,239
JUNE	163	5,560	1	36	26	752	16	733	1,577	50,704
JULY	163	5,567	5	204	39	1,645	3	465	1,599	52,819
AUGUST	158	5,079	5	254	41	1,408	8	368	1,879	59,959
SEPTEMBER	145	4,897	12	505	47	1,694	11	621	1,707	59,451
OCTOBER	153	5,168	10	361	37	1,384	7	283	1,692	58,245
NOVEMBER	189	6,162	6	285	45	1,664	4	200	2,117	70,893
DECEMBER	132	4,984	5	213	58	1,618	33	1,101	1,933	69,927
1984										
JANUARY	134	5,389	2	98	37	1,407	5	283	1,659	61,338
FEBRUARY	120	4,118	-	-	53	1,963	10	526	2,117	79,712
MARCH	165	5,825	4	128	54	1,985	8	346	1,969	73,495
APRIL	159	5,503	6	299	63	1,565	12	469	1,676	62,550
MAY	207	7,657	9	493	48	1,831	6	324	2,024	76,474
JUNE	178	6,374	7	333	49	1,485	9	468	1,740	63,449

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT	TERMINATING(A)		DWGS	1000	
	DWGS	1000	DWGS	1000	DWGS	1000	DWGS			1000
HOUSES										
YEARS -										
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
1982/83	88,333	2,519,795	22,010	552,664	32,494	1,202,102	2,774	94,083	3,430	153,919
1983/84	110,379	3,456,241	22,046	650,445	57,764	2,260,900	3,119	110,743	4,842	221,844
MONTHS -										
1983										
MAY	8,516	242,654	1,627	41,123	3,903	148,751	327	11,170	346	14,814
JUNE	8,269	244,084	1,730	41,824	3,324	125,841	253	8,978	340	14,841
JULY	7,359	215,650	1,401	36,482	3,162	119,387	121	3,903	313	13,526
AUGUST	8,896	265,011	1,873	49,319	3,808	145,243	184	6,066	345	15,557
SEPTEMBER	8,274	247,846	1,515	41,641	3,724	138,884	236	7,412	343	15,041
OCTOBER	8,586	260,461	1,720	48,078	4,312	156,317	318	10,636	367	16,201
NOVEMBER	10,476	317,068	2,092	60,573	5,715	210,231	472	16,234	406	17,736
DECEMBER	8,834	272,825	1,357	39,983	5,051	198,628	376	13,456	396	17,288
1984										
JANUARY	8,686	274,020	1,666	50,746	4,697	183,928	295	11,186	408	18,924
FEBRUARY	10,557	333,319	2,497	80,456	5,684	229,597	265	9,833	458	21,112
MARCH	10,222	326,420	2,125	66,887	6,041	242,039	255	9,413	453	21,546
APRIL	8,804	285,931	1,682	53,896	5,174	209,614	170	6,598	346	19,276
MAY	10,721	343,734	2,058	66,162	5,694	234,706	231	8,668	554	25,734
JUNE	9,164	313,956	2,059	56,222	4,702	192,326	196	7,338	453	20,903
OTHER DWELLINGS										
YEARS -										
1981/82	4,499	124,523	2,726	63,059	5,886	184,053	147	5,204	692	35,524
1982/83	5,755	173,433	2,282	56,736	6,585	168,889	170	6,309	414	22,186
1983/84	6,979	228,431	2,376	72,534	8,676	323,876	230	8,827	483	24,449
MONTHS -										
1983										
MAY	561	17,015	151	4,143	529	19,597	28	1,030	44	2,126
JUNE	471	14,777	191	4,595	505	18,892	18	805	32	1,626
JULY	519	16,050	189	4,782	463	15,910	11	470	46	2,198
AUGUST	570	18,205	182	4,764	532	18,302	14	478	44	1,740
SEPTEMBER	563	18,077	155	3,770	527	19,178	11	397	22	1,188
OCTOBER	600	19,243	152	4,228	648	23,540	30	1,025	40	2,030
NOVEMBER	660	20,738	220	5,936	875	30,168	26	977	29	1,446
DECEMBER	521	17,001	134	3,428	743	26,800	29	1,197	43	2,321
1984										
JANUARY	570	18,547	199	7,220	634	23,650	24	940	42	2,488
FEBRUARY	727	23,197	286	8,779	883	34,064	18	766	48	2,282
MARCH	693	23,076	236	8,500	909	34,568	28	1,080	63	2,616
APRIL	521	17,616	173	6,459	789	29,752	18	702	25	1,843
MAY	591	19,619	249	8,551	904	35,670	15	627	42	2,229
JUNE	444	16,862	201	6,117	819	32,274	6	168	39	2,068
TOTAL										
YEARS -										
1981/82	74,771	1,934,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
1982/83	94,088	2,693,228	24,292	609,400	37,079	1,370,991	2,944	100,392	3,844	176,105
1983/84	117,558	3,684,672	24,422	722,979	66,440	2,584,776	3,349	119,570	5,325	246,293
MONTHS -										
1983										
MAY	9,077	259,669	1,778	45,266	4,432	168,348	355	12,200	390	16,940
JUNE	8,740	258,861	1,921	46,419	3,829	144,733	271	9,783	372	16,467
JULY	7,878	231,700	1,590	41,264	3,625	133,297	132	4,373	359	15,724
AUGUST	9,466	283,216	2,055	54,083	4,340	163,545	198	6,544	389	17,297
SEPTEMBER	8,837	265,923	1,670	45,411	4,251	158,062	247	7,809	365	16,729
OCTOBER	9,186	279,704	1,871	52,306	4,960	179,857	348	11,661	407	18,231
NOVEMBER	11,136	337,806	2,311	66,509	6,540	240,399	498	17,211	435	19,182
DECEMBER	9,355	289,826	1,491	43,411	5,794	225,428	405	14,653	439	19,609
1984										
JANUARY	9,256	292,567	1,865	57,966	5,331	207,578	319	12,126	450	20,412
FEBRUARY	11,284	356,716	2,783	89,235	6,567	263,661	283	10,599	506	23,394
MARCH	10,915	349,496	2,361	75,387	6,950	276,607	283	10,493	516	24,162
APRIL	9,325	303,547	1,856	60,355	5,963	239,366	188	7,300	371	21,119
MAY	11,312	363,553	2,307	74,713	6,598	270,376	246	9,295	596	27,963
JUNE	9,608	330,818	2,260	62,339	5,521	224,600	202	7,506	492	22,971

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
1982/83	6,157	180,219	1,184	38,850	3,784	83,016	2,693	115,555	162,839	4,940,203
1983/84	5,785	178,256	1,303	43,914	6,893	183,702	2,245	105,397	214,376	7,211,442
MONTHS -										
1983										
MAY	658	20,026	124	3,759	361	8,801	238	10,678	16,110	301,776
JUNE	439	13,728	100	3,369	435	10,528	205	8,769	15,095	471,962
JULY	434	12,990	80	2,818	426	8,780	186	7,978	13,482	421,514
AUGUST	411	12,156	122	4,012	514	12,858	178	7,839	16,331	518,061
SEPTEMBER	438	13,327	96	2,215	570	13,166	213	9,485	15,409	489,628
OCTOBER	431	12,388	87	2,806	515	12,833	178	8,129	16,514	527,849
NOVEMBER	524	15,562	166	5,687	601	15,329	199	9,111	20,651	667,531
DECEMBER	332	10,781	105	3,906	600	15,822	198	8,757	17,249	581,446
1984										
JANUARY	467	13,378	112	3,281	575	15,341	156	7,739	17,062	577,543
FEBRUARY	465	14,082	108	3,736	626	16,539	220	10,847	20,880	719,521
MARCH	554	16,441	88	3,110	675	19,512	226	11,358	20,639	716,706
APRIL	515	15,394	105	3,524	594	17,490	153	7,851	17,544	619,574
MAY	549	16,976	147	5,095	639	19,104	187	8,998	20,780	729,177
JUNE	665	24,781	87	3,093	558	16,948	151	7,325	18,035	642,892
OTHER DWELLINGS										
YEARS -										
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
1982/83	269	7,902	50	1,936	300	6,939	263	11,794	14,088	456,124
1983/84	365	12,012	90	3,828	423	12,098	238	11,262	19,860	697,317
MONTHS -										
1983										
MAY	34	1,017	8	273	41	1,174	31	1,439	1,427	47,814
JUNE	20	805	4	238	35	763	22	975	1,298	43,476
JULY	21	648	3	96	29	585	12	522	1,293	41,261
AUGUST	18	593	8	370	24	671	14	581	1,406	45,704
SEPTEMBER	19	665	6	307	30	672	30	1,266	1,363	45,520
OCTOBER	20	544	9	394	36	774	40	1,927	1,575	53,705
NOVEMBER	31	1,200	9	238	28	702	29	1,528	1,857	62,933
DECEMBER	25	665	8	309	29	663	12	688	1,544	53,072
1984										
JANUARY	49	1,798	7	298	16	370	14	632	1,555	55,943
FEBRUARY	44	1,602	6	245	46	1,467	19	844	2,077	73,446
MARCH	43	1,354	11	531	52	1,613	16	803	2,051	74,141
APRIL	39	1,226	7	334	47	1,616	17	837	1,636	60,385
MAY	33	1,044	10	422	38	1,332	22	1,022	1,904	70,516
JUNE	23	673	6	284	48	1,633	13	612	1,599	60,691
TOTAL										
YEARS -										
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
1982/83	6,426	188,121	1,214	40,786	4,084	89,955	2,956	127,349	176,927	5,396,327
1983/84	6,150	190,268	1,393	47,742	7,316	195,800	2,483	116,659	234,436	7,908,759
MONTHS -										
1983										
MAY	702	21,043	132	4,032	402	9,975	269	12,117	17,537	569,590
JUNE	459	14,533	104	3,607	470	11,291	227	9,744	16,393	515,438
JULY	455	13,638	83	2,914	455	9,365	198	8,500	14,775	462,775
AUGUST	429	12,749	130	4,382	538	13,529	192	8,620	17,737	563,765
SEPTEMBER	457	13,992	102	3,153	600	13,818	243	10,751	16,772	535,148
OCTOBER	451	12,932	96	3,200	551	13,607	218	10,056	18,089	581,554
NOVEMBER	555	16,762	175	5,925	629	16,031	228	10,639	22,508	730,464
DECEMBER	357	11,446	113	4,215	629	16,485	210	9,445	18,793	634,518
1984										
JANUARY	516	15,176	119	3,579	591	15,711	170	8,371	18,617	635,486
FEBRUARY	509	15,684	114	3,781	672	18,004	239	11,691	22,937	792,967
MARCH	597	17,795	99	2,541	727	21,125	242	12,141	22,690	790,867
APRIL	554	16,620	112	3,858	641	19,104	170	8,688	19,180	679,959
MAY	582	18,020	137	5,517	677	20,436	209	10,020	22,684	799,693
JUNE	688	25,454	93	3,377	606	18,581	164	7,937	19,634	703,583

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
\$000

	BUILDING SOCIETIES					GOVERNMENT				TOTAL
	BANKS		TERM- INATING (A)	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES		
	SAVINGS	TRADING								
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1981/82	89,856	307,321	42,323	2,751	16,472	3,500	1,405	48,267	12,067	524,162
1982/83	113,115	245,598	48,949	1,584	22,424	4,739	1,995	62,297	9,617	510,118
1983/84	146,137	279,267	79,616	2,684	33,747	6,604	2,234	83,764	8,189	640,262
MONTHS -										
1983										
MAY	11,976	19,507	5,933	260	2,201	379	165	6,578	760	47,759
JUNE	10,073	21,845	5,794	239	2,167	451	236	5,897	574	47,276
JULY	10,724	18,218	4,904	166	2,610	424	313	5,708	714	43,781
AUGUST	11,888	21,768	5,835	223	2,761	435	239	7,411	761	51,321
SEPTEMBER	10,373	18,711	6,264	314	2,511	506	93	6,775	831	46,378
OCTOBER	11,160	21,450	4,825	121	2,228	330	121	6,673	522	47,630
NOVEMBER	11,841	29,835	6,896	166	3,208	433	246	7,591	607	60,823
DECEMBER	10,034	15,777	6,973	210	3,554	292	102	6,272	694	43,908
1984										
JANUARY	10,887	20,290	5,609	123	2,606	286	43	5,639	413	45,896
FEBRUARY	12,048	30,793	6,740	339	2,648	275	189	7,335	1,046	61,613
MARCH	13,334	28,093	8,289	197	3,341	377	296	7,939	568	62,434
APRIL	11,701	22,234	7,307	55	2,772	427	205	7,328	625	52,654
MAY	16,160	28,062	8,832	356	3,131	456	240	8,090	997	66,324
JUNE	15,987	23,836	7,142	414	2,387	363	147	6,803	411	57,480

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (B)

YEARS -										
1981/82	113,516	15,551	77,757	2,561	71,537	12,676	465	7,683	11,072	312,752
1982/83	130,750	9,458	88,121	4,047	32,984	7,204	580	7,866	11,812	292,822
1983/84	151,412	10,439	157,529	5,088	38,872	6,022	440	12,619	7,036	389,457
MONTHS -										
1983										
MAY	11,694	862	10,445	701	2,733	414	39	1,150	487	28,525
JUNE	11,442	561	12,345	790	2,555	386	16	884	394	29,373
JULY	8,059	428	8,551	549	3,442	439	39	998	789	23,294
AUGUST	13,285	908	10,961	154	2,116	180	11	755	363	28,733
SEPTEMBER	9,961	435	10,771	244	2,783	305	10	1,330	781	26,620
OCTOBER	12,634	816	9,597	238	2,294	460	60	821	558	27,478
NOVEMBER	12,520	807	12,866	280	3,611	305	43	802	264	31,590
DECEMBER	11,738	607	10,804	568	2,777	242	-	974	413	28,123
1984										
JANUARY	9,893	612	12,876	238	2,890	1,174	114	1,064	563	29,424
FEBRUARY	13,351	1,055	14,886	349	2,607	539	37	911	668	34,599
MARCH	14,519	749	16,032	461	4,628	514	12	1,402	648	38,965
APRIL	11,207	1,096	14,545	505	5,131	347	-	1,148	768	34,761
MAY	17,542	1,193	18,833	273	4,015	453	64	926	567	44,061
JUNE	16,703	1,523	16,709	1,029	2,578	1,064	50	1,488	661	41,815

LOANS APPROVED TO INDIVIDUALS FOR HOUSING (B)

YEARS -										
1981/82	2,670,568		1,819,010	143,287	366,106	308,723	53,232	125,331	200,310	5,686,567
1982/83	3,352,338		1,633,997	150,429	244,982	327,841	52,669	156,517	159,362	6,078,135
1983/84	4,531,439		2,957,762	215,840	403,250	323,344	68,007	286,986	145,774	8,934,402
MONTHS -										
1983										
MAY	319,924	(NA)	193,676	17,918	24,972	30,032	4,987	17,031	13,098	621,438
JUNE	330,276		195,039	23,996	24,717	30,388	5,333	17,426	12,922	640,097
JULY	285,591		174,804	14,982	24,264	31,385	4,414	17,183	13,539	566,161
AUGUST	355,653		187,775	17,340	24,849	28,137	4,308	21,003	11,383	650,650
SEPTEMBER	322,039		187,715	15,094	26,089	25,734	4,607	21,978	10,991	614,247
OCTOBER	324,508		187,417	13,160	28,241	24,593	5,650	20,283	13,456	613,308
NOVEMBER	402,293		216,400	16,855	31,736	21,992	7,054	23,702	11,008	723,245
DECEMBER	455,822		288,159	27,329	41,339	29,035	8,872	23,759	14,537	888,852
1984										
JANUARY	304,303		211,497	14,614	30,281	23,067	4,790	20,079	9,302	617,933
FEBRUARY	414,171		273,747	20,529	38,709	22,536	4,975	25,473	11,323	811,463
MARCH	368,957		310,688	17,954	42,412	27,966	6,532	29,295	12,516	816,320
APRIL	394,450		264,793	18,449	34,853	24,291	4,886	26,468	11,857	780,047
MAY	503,602		356,662	23,813	44,031	30,037	6,641	31,135	13,740	1,009,161
JUNE	400,045		301,905	15,321	36,446	32,569	5,278	28,629	12,622	835,015

LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (B)

YEARS -										
1981/82	605,247		239,398	26,679	36,637	44,235	6,391	15,443	37,351	1,031,381
1982/83	746,842		358,408	42,181	36,483	67,037	9,690	27,844	27,935	1,316,422
1983/84	1,091,654		694,654	40,885	40,102	83,169	10,717	58,648	24,763	2,044,592
MONTHS -										
1983										
MAY	738,159	(NA)	370,451	49,261	37,247	70,997	9,485	26,313	29,379	1,331,292
JUNE	746,842		358,408	42,181	36,483	67,037	9,690	27,844	27,935	1,316,422
JULY	774,563		359,249	39,407	37,342	61,886	8,998	27,048	24,705	1,334,098
AUGUST	797,790		377,794	36,209	39,106	59,233	12,051	29,305	23,668	1,375,156
SEPTEMBER	834,892		390,198	40,856	38,118	60,143	12,935	30,474	23,342	1,433,158
OCTOBER	878,712		431,629	47,261	39,005	65,883	12,401	33,540	23,984	1,526,315
NOVEMBER	917,434		456,049	56,925	39,224	65,178	13,896	36,942	25,088	1,671,336
DECEMBER	843,801		520,140	54,155	33,356	57,592	15,527	38,983	23,053	1,582,595
1984										
JANUARY	919,208		570,190	57,211	34,937	61,199	11,728	43,402	23,893	1,721,768
FEBRUARY	1,030,846		621,701	58,110	37,290	65,411	12,456	48,100	26,718	1,839,494
MARCH	1,053,759		662,924	60,858	36,477	69,952	10,810	52,137	28,483	1,977,420
APRIL	1,065,213		677,304	55,469	38,408	74,427	11,013	56,388	27,831	2,036,053
MAY	1,030,846		705,524	46,233	38,663	78,143	11,778	58,222	27,343	2,016,472
JUNE	1,091,654		694,654	40,885	40,102	83,169	10,717	58,648	24,763	2,044,592

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

(B) - INCLUDES ALTERATIONS AND ADDITIONS

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

5000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING(A)				
NEW SOUTH WALES								
1984								
JANUARY	113,935	23,876	94,438	12,523	12,083	3,197	11,770	271,822
FEBRUARY	147,338	39,477	122,847	17,278	17,963	3,171	15,858	363,932
MARCH	140,799	32,496	136,755	14,700	13,761	4,189	15,924	358,625
APRIL	122,390	24,473	111,544	9,463	12,863	3,067	13,644	297,450
MAY	134,587	31,491	127,296	10,612	14,544	3,798	14,012	336,340
JUNE	151,374	26,068	102,973	7,043	12,911	3,267	13,256	316,892
VICTORIA								
1984								
JANUARY	133,461	12,059	59,833	2,831	2,923	6,100	4,682	221,859
FEBRUARY	152,118	15,293	74,318	2,625	2,033	4,974	6,144	257,505
MARCH	163,487	15,000	79,848	2,331	4,955	5,683	6,355	277,459
APRIL	146,204	12,239	75,863	1,106	2,211	5,600	5,588	248,811
MAY	190,958	17,423	95,283	1,305	3,744	9,022	7,116	325,351
JUNE	147,626	15,929	77,504	2,047	2,595	6,640	6,943	259,284
QUEENSLAND								
1984								
JANUARY	51,443	17,905	48,476	985	17,555	8,849	2,649	140,662
FEBRUARY	66,593	28,644	58,956	309	16,723	9,509	2,951	183,707
MARCH	58,845	22,740	50,854	543	19,870	11,513	3,831	168,246
APRIL	49,543	18,415	39,725	113	20,320	9,740	2,676	140,532
MAY	61,515	24,596	41,528	402	20,065	9,499	2,193	159,798
JUNE	52,964	16,190	26,515	244	17,733	10,281	1,406	125,333
SOUTH AUSTRALIA								
1984								
JANUARY	28,990	7,696	27,059	-	1,175	1,189	3,355	69,464
FEBRUARY	38,962	19,225	28,235	-	1,233	1,510	3,704	92,867
MARCH	37,571	15,930	38,406	-	1,584	1,473	3,152	100,116
APRIL	35,167	11,561	28,486	-	1,278	1,748	4,161	78,401
MAY	41,083	11,296	29,215	-	2,322	1,524	5,145	90,663
JUNE	32,613	15,805	32,375	-	1,038	1,561	3,998	87,390
WESTERN AUSTRALIA								
1984								
JANUARY	32,239	8,155	28,078	1,187	1,580	1,278	6,234	78,751
FEBRUARY	39,154	10,351	31,889	1,531	1,319	1,825	6,556	92,825
MARCH	33,798	9,952	38,635	2,489	1,368	2,951	7,176	96,373
APRIL	34,235	8,480	46,761	2,615	1,200	2,780	7,975	104,046
MAY	41,544	10,537	54,322	1,192	2,195	3,354	7,851	120,995
JUNE	35,089	7,537	47,910	1,167	2,264	1,119	6,987	101,873
TASMANIA								
1984								
JANUARY	8,356	1,026	2,928	289	191	2,394	1,368	16,552
FEBRUARY	9,275	1,362	4,159	295	18	2,124	1,416	19,049
MARCH	10,626	1,131	4,826	503	22	1,303	2,245	20,916
APRIL	9,113	783	3,404	213	149	1,735	1,405	16,804
MAY	10,846	1,281	5,932	162	177	2,524	1,480	22,671
JUNE	9,691	1,407	2,907	287	122	1,888	1,458	17,760
NORTHERN TERRITORY								
1984								
JANUARY	1,288	325	(B)	-	205	10,102	(B)	12,389
FEBRUARY	1,536	588	(B)	-	211	7,729	(B)	10,666
MARCH	1,487	623	(B)	-	560	8,269	(B)	11,581
APRIL	1,031	280	(B)	-	257	7,255	(B)	9,263
MAY	1,405	759	(B)	-	484	7,716	(B)	10,728
JUNE	1,709	633	(B)	-	200	5,469	(B)	8,188
AUSTRALIAN CAPITAL TERRITORY								
1984								
JANUARY	9,024	2,018	7,994 (C)	-	1,454	1,515	357 (C)	21,873
FEBRUARY	10,598	3,451	12,598 (C)	-	1,519	1,721	686 (C)	30,171
MARCH	9,780	3,613	10,325 (C)	-	766	1,955	495 (C)	26,290
APRIL	9,721	2,424	10,626 (C)	-	795	1,645	418 (C)	25,189
MAY	8,699	3,185	11,229 (C)	-	1,761	3,243	325 (C)	26,078
JUNE	10,483	2,424	10,418 (C)	-	1,213	12,491	186 (C)	37,038

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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

(C) - INCLUDED N.T.

TABLE B - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED										LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH
	FOR DWELLINGS										
	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS	TOTAL			FOR ALTER- ATIONS OF ADDITIONS	CANCELL- ATIONS OF PREVIOUSLY APPROVED	LOANS ADVANCED AT END OF MONTH		
				HOUSES	OTHER DWELLINGS						
	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	\$000	\$000	\$000	\$000	
NEW SOUTH WALES											
JANUARY	1,121 42,256	371 15,740	5,594 213,826	6,372 243,730	714 28,092	17,511 15,965	170,314 706,184				
FEBRUARY	1,367 52,173	646 27,785	7,257 283,974	8,189 322,451	1,081 41,481	24,727 17,392	267,242 718,756				
MARCH	1,364 54,037	534 21,881	7,173 282,707	8,071 318,850	1,000 39,773	24,833 20,800	242,773 831,910				
APRIL	1,246 49,607	385 16,903	5,756 230,940	6,623 266,349	764 31,081	20,654 18,944	270,959 830,214				
MAY	1,453 56,393	433 18,037	6,575 261,910	7,591 302,322	820 34,018	26,285 23,066	331,489 796,631				
JUNE	1,359 53,459	351 13,781	6,512 249,672	7,072 288,786	650 28,106	22,217 22,403	278,506 800,693				
VICTORIA											
JANUARY	1,089 36,127	521 18,200	5,562 169,532	6,566 208,078	406 13,781	13,518 5,051	185,295 497,564				
FEBRUARY	1,244 38,750	582 19,982	6,216 198,773	7,370 242,411	472 15,094	17,391 6,994	233,339 509,385				
MARCH	1,453 47,573	601 21,047	6,393 208,839	7,961 261,322	486 16,137	17,284 6,776	224,191 551,403				
APRIL	1,234 41,544	522 17,492	5,683 189,775	7,057 236,184	382 12,627	15,733 6,054	210,443 581,812				
MAY	1,735 36,972	708 25,074	7,227 243,305	9,108 304,086	562 21,265	20,899 8,216	300,422 594,671				
JUNE	1,418 47,999	581 20,086	5,643 191,199	7,187 242,927	455 16,357	17,209 8,592	239,363 602,406				
QUEENSLAND											
JANUARY	827 27,084	398 14,357	2,827 99,221	3,885 133,477	167 7,185	6,270 3,432	112,134 182,402				
FEBRUARY	1,152 39,312	467 17,625	3,571 126,770	4,947 174,225	243 9,482	8,084 4,030	138,653 198,015				
MARCH	1,180 39,934	464 17,795	3,188 110,517	4,636 100,293	196 7,358	7,358 5,623	149,521 191,867				
APRIL	974 35,688	362 13,844	2,503 91,000	3,675 133,543	164 6,989	6,048 3,844	114,252 199,202				
MAY	1,137 38,852	476 18,358	2,951 102,408	4,372 153,065	172 6,733	6,700 5,136	139,922 191,949				
JUNE	874 29,843	397 14,814	2,825 80,676	3,757 120,003	139 5,330	8,228 4,532	114,663 184,233				
SOUTH AUSTRALIA											
JANUARY	300 9,400	139 4,240	1,736 55,804	2,012 64,321	163 5,143	3,246 948	55,006 106,749				
FEBRUARY	516 16,577	145 4,843	2,252 71,443	2,699 85,841	214 7,026	4,812 2,444	66,851 123,747				
MARCH	570 20,086	120 4,237	2,234 75,793	2,698 92,412	226 7,704	5,350 1,689	69,070 140,432				
APRIL	454 15,573	130 4,324	1,723 58,504	2,132 72,036	175 6,345	7,865 2,366	65,009 142,249				
MAY	508 18,223	134 4,569	2,021 67,871	2,439 83,209	224 7,454	3,247 2,470	79,880 143,132				
JUNE	524 18,165	133 4,332	1,797 64,893	2,240 79,307	214 8,083	4,131 1,473	65,086 151,199				
WESTERN AUSTRALIA											
JANUARY	618 18,274	81 2,451	1,861 58,026	2,467 73,132	193 5,619	2,762 1,703	60,565 147,225				
FEBRUARY	793 22,981	111 3,175	2,270 66,669	2,936 85,619	238 7,206	3,663 1,923	69,044 160,212				
MARCH	860 25,388	99 2,539	2,307 68,446	3,005 89,137	261 7,236	4,068 2,078	79,481 167,015				
APRIL	902 28,875	119 3,632	2,352 71,539	3,081 96,064	292 7,982	3,261 2,077	74,031 187,943				
MAY	1,224 38,823	102 2,841	2,593 79,331	3,625 113,034	294 7,961	3,445 2,453	103,548 193,957				
JUNE	927 30,443	107 3,082	2,195 68,348	2,978 94,034	251 7,839	3,320 2,503	83,081 204,514				
TASMANIA											
JANUARY	104 2,993	10 755	530 13,324	629 16,206	15 346	704 264	11,964 29,295				
FEBRUARY	101 2,839	11 268	656 15,942	742 18,385	26 664	800 396	17,121 29,998				
MARCH	114 3,139	10 236	701 17,521	796 20,244	29 672	1,165 563	18,395 31,664				
APRIL	91 2,501	15 384	566 13,919	657 16,425	15 379	1,133 460	17,937 30,175				
MAY	139 3,910	25 765	703 17,996	845 22,139	22 532	1,180 506	21,721 30,283				
JUNE	101 2,659	41 1,274	551 13,827	674 17,198	19 562	869 602	15,784 31,005				
NORTHERN TERRITORY											
JANUARY	71 2,872	55 3,129	153 6,308	224 9,993	55 2,394	170 961	6,878 15,465				
FEBRUARY	65 2,719	31 1,439	163 6,508	223 9,109	36 1,557	172 365	8,356 17,025				
MARCH	66 2,714	50 2,326	164 6,541	228 9,245	52 2,336	376 251	8,555 19,177				
APRIL	34 1,406	43 2,169	136 5,688	175 7,540	38 1,723	412 47	7,880 20,263				
MAY	44 1,643	68 3,438	140 5,647	207 8,767	43 1,961	287 338	9,504 20,442				
JUNE	42 1,605	40 2,211	111 4,372	163 6,973	30 1,215	198 63	9,074 18,470				
AUSTRALIAN CAPITAL TERRITORY											
JANUARY	43 1,542	84 2,966	454 17,365	526 20,041	55 1,832	1,715 1,100	15,777 36,484				
FEBRUARY	76 2,692	124 4,593	572 22,886	688 26,785	84 3,788	1,864 1,055	20,557 42,356				
MARCH	71 2,573	91 4,354	530 20,483	626 23,694	66 2,596	1,970 1,185	21,334 40,952				
APRIL	72 2,793	100 3,802	461 18,594	571 22,872	62 2,317	1,718 955	19,536 44,197				
MAY	98 3,641	78 3,212	544 21,225	645 24,907	75 3,171	1,875 1,876	22,875 45,207				
JUNE	58 2,573	90 3,869	700 30,596	780 34,268	68 2,770	1,318 1,057	27,478 51,972				

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED