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NOON 20 JULY 1983

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MAY 1983



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

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MAIN FEATURES

Significant lenders approved loans of \$735.5 million for the construction and purchase of dwellings in May 1983. This was \$126.2 million (20.7%) more than in April 1983, and \$236.6 million (47.4%) more than in May 1982.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in May 1983 were \$742.1 million, \$75.7 million (11.4%) more than in April 1983.

First mortgage (or equivalent) finance was provided for 23,378 dwelling units in May 1983. This was 4,278 units (22.4%) more than in April 1983, and 6,251 units (36.5%) more than in May 1982.

In seasonally adjusted terms finance was provided for 23,463 dwelling units in May 1983, 2,607 units (12.5%) more than in April 1983.

In May 1983 loans approved comprised: \$123.4 million for the construction of dwellings (up \$22.8 million (22.7%) on April 1983, and up \$40.4 million (48.6%) on May 1982); \$63.2 million for the purchase of newly erected dwellings (up \$17.6 million (38.6%) on April 1983, and up \$9.0 million (16.6%) on May 1982); and \$548.9 million for the purchase of established dwellings (up \$85.8 million (18.5%) on April 1983, and up \$187.2 million (51.7%) on May 1982).

In May 1983, loans approved for alterations and additions to dwellings were \$47.7 million.

(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 1982 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.

EXPLANATORY NOTES

Introduction

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

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

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

Symbols and other usages

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

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Australian Statistician

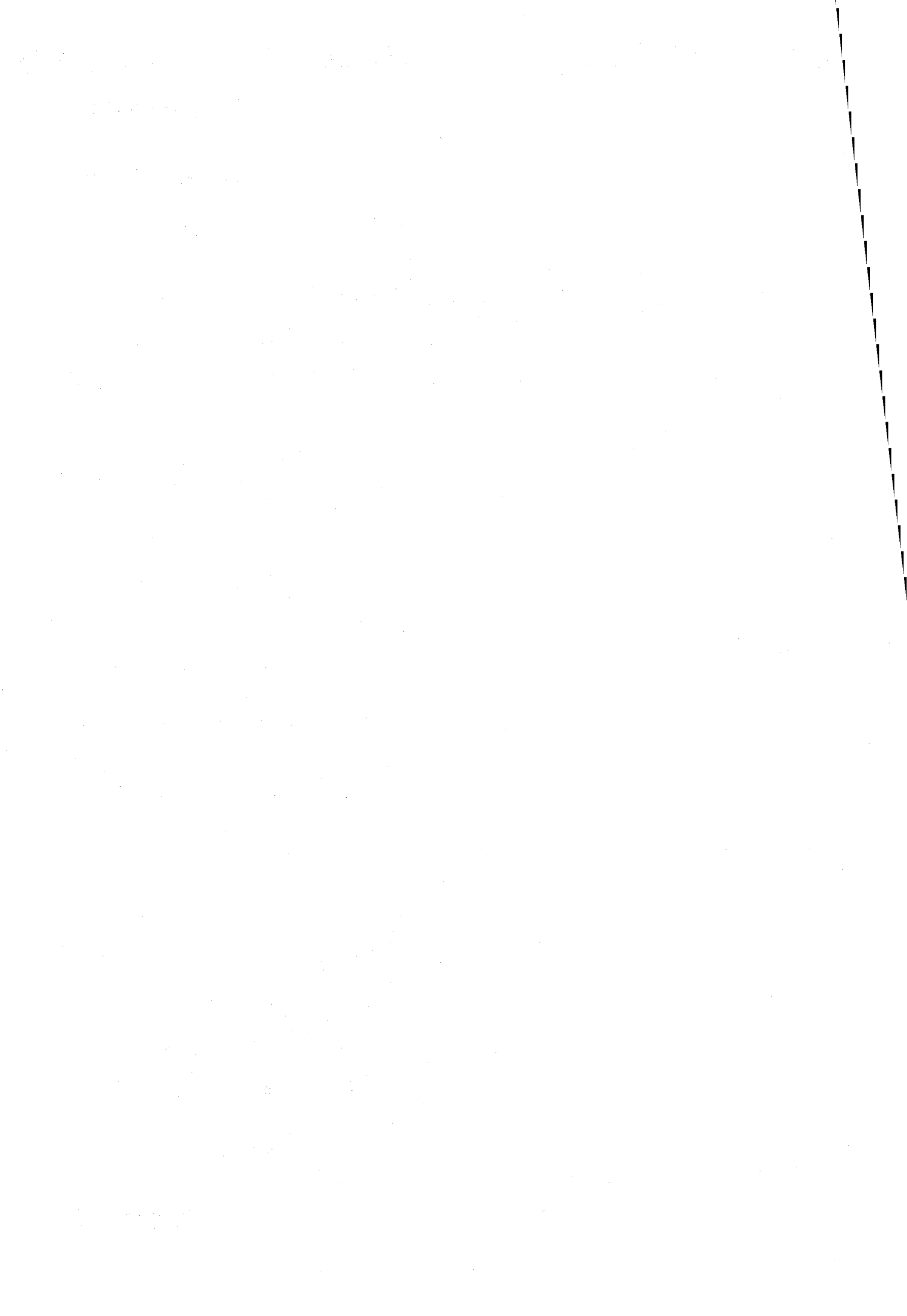


TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS - SIGNIFICANT LENDERS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

LOANS APPROVED TO INDIVIDUALS FOR									
MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		PURCHASE OF DWELLINGS		TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL									
1982									
APRIL	2,752	77,386	1,452	46,241	12,339	361,414	16,543	485,041	
MAY	2,986	83,015	1,614	54,159	12,527	361,734	17,127	498,908	
JUNE	3,174	89,781	1,748	57,119	12,968	375,474	17,890	522,374	
JULY	2,762	77,213	1,544	51,766	12,002	345,025	16,308	474,004	
AUGUST	2,949	85,160	1,624	53,351	12,040	348,789	16,613	487,300	
SEPTEMBER	3,045	86,894	1,597	50,748	13,498	385,954	18,140	523,596	
OCTOBER	2,803	81,190	1,507	49,090	13,067	388,308	17,377	518,588	
NOVEMBER	3,081	89,790	1,653	52,133	14,200	424,364	18,934	566,287	
DECEMBER	3,038	89,215	1,513	49,405	14,058	422,561	18,609	561,181	
1983									
JANUARY	2,587	77,252	1,323	43,229	12,982	397,560	16,892	518,041	
FEBRUARY	2,881	88,258	1,697	57,892	17,298	550,741	21,876	696,891	
MARCH	3,962	122,337	1,823	61,509	19,368	616,130	25,153	799,976	
APRIL	3,168	100,544	1,345	45,580	14,587	463,160	19,100	609,284	
MAY	3,999	123,376	1,860	63,158	17,519	548,929	23,378	735,463	
SEASONALLY ADJUSTED									
1982									
APRIL	2,914	82,444	1,569	49,861	13,218	384,999	17,701	517,304	
MAY	2,950	82,586	1,672	55,552	12,821	372,070	17,443	510,208	
JUNE	2,882	80,697	1,653	55,211	12,902	379,062	17,437	514,970	
JULY	2,797	77,731	1,570	52,454	13,033	372,942	17,400	503,127	
AUGUST	2,869	80,903	1,623	53,687	12,993	379,640	17,485	514,230	
SEPTEMBER	2,795	80,157	1,580	50,402	12,902	370,117	17,277	500,676	
OCTOBER	2,827	82,297	1,474	47,692	13,553	402,525	17,854	532,514	
NOVEMBER	3,057	89,150	1,603	49,446	14,185	422,380	18,845	560,976	
DECEMBER	3,156	92,305	1,570	51,159	13,862	417,740	18,588	561,204	
1983									
JANUARY	3,162	92,549	1,511	49,427	13,915	419,358	18,588	561,334	
FEBRUARY	3,186	99,858	1,753	59,456	16,567	524,996	21,506	684,310	
MARCH	3,624	112,364	1,589	54,267	16,226	513,474	21,439	680,105	
APRIL	3,387	108,474	1,483	50,460	15,986	507,439	20,856	666,373	
MAY	3,791	117,932	1,836	61,831	17,836	562,353	23,463	742,116	

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	106,635	2,547,556	40,162	761,305	70,284	2,091,667	6,319	167,446	10,092	366,302
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,579,888	4,013	124,405	7,426	339,598
MONTHS -										
1982										
APRIL	7,151	185,402	2,320	51,156	3,353	123,778	295	9,713	506	26,780
MAY	7,997	210,958	2,291	49,846	3,010	107,563	262	8,500	511	28,655
JUNE	8,692	237,567	2,756	58,298	2,727	100,153	249	8,114	546	30,184
JULY	7,827	213,497	2,269	48,342	2,570	91,843	233	7,567	490	24,363
AUGUST	8,228	228,541	2,405	53,542	2,671	96,349	248	8,270	366	18,133
SEPTEMBER	9,173	255,252	2,804	61,743	2,577	92,950	219	7,359	446	18,363
OCTOBER	8,768	247,724	2,314	56,920	2,697	99,177	297	9,659	373	16,011
NOVEMBER	9,847	275,092	2,228	56,801	3,010	111,960	429	13,902	332	14,367
DECEMBER	9,773	277,525	2,088	52,988	3,023	110,767	476	15,950	316	14,853
1983										
JANUARY	8,245	238,478	2,315	61,215	2,932	108,977	331	11,161	284	11,853
FEBRUARY	10,383	306,724	2,901	81,093	4,512	171,007	351	12,012	365	16,818
MARCH	12,210	359,006	3,081	84,134	5,075	193,119	498	17,062	448	21,219
APRIL	8,799	259,198	2,176	55,056	4,043	155,523	544	19,573	423	20,413
MAY	11,391	325,057	2,156	53,385	5,004	192,768	604	20,807	541	24,822
OTHER DWELLINGS										
YEARS -										
1979/80	6,095	149,734	3,578	72,118	9,109	274,286	258	7,306	966	38,210
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
1981/82	5,176	143,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
MONTHS -										
1982										
APRIL	399	10,980	261	5,470	555	17,850	9	350	81	4,032
MAY	459	13,152	235	5,401	468	16,462	13	523	58	4,505
JUNE	526	15,165	239	5,825	374	13,222	12	578	60	3,603
JULY	456	13,462	226	4,995	391	13,525	12	382	60	4,538
AUGUST	449	13,124	197	4,334	417	14,955	16	542	61	3,202
SEPTEMBER	561	15,910	222	5,025	355	13,421	12	392	44	2,691
OCTOBER	554	16,291	238	5,349	354	13,163	9	297	38	2,134
NOVEMBER	594	17,620	251	5,769	386	14,832	24	786	35	1,863
DECEMBER	521	15,670	230	4,922	388	14,370	12	415	43	2,414
1983										
JANUARY	519	15,324	282	8,237	337	12,896	11	362	34	1,833
FEBRUARY	607	19,261	281	8,030	608	23,696	10	329	36	1,773
MARCH	716	22,335	274	6,944	638	24,897	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	477	18,347	45	1,836	41	2,302
MAY	653	19,875	189	4,847	592	22,293	29	1,068	64	3,398
TOTAL										
YEARS -										
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	174,752	11,058	404,512
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,788	14,158	593,049
1981/82	101,983	2,649,094	40,701	884,274	51,431	1,808,959	4,178	130,247	8,352	391,643
MONTHS -										
1982										
APRIL	7,550	196,382	2,581	56,626	3,908	141,628	304	10,063	587	30,812
MAY	8,456	224,110	2,526	55,247	3,478	124,025	275	9,023	569	33,160
JUNE	9,218	252,732	2,995	64,123	3,101	113,375	261	8,692	606	33,787
JULY	8,283	226,959	2,495	53,337	2,961	105,368	245	7,949	550	28,901
AUGUST	8,677	241,665	2,602	57,876	3,088	111,304	264	8,812	427	21,335
SEPTEMBER	9,734	271,162	3,026	66,768	2,932	106,371	231	7,751	490	21,054
OCTOBER	9,322	264,015	2,552	62,269	3,051	112,340	306	9,956	411	18,145
NOVEMBER	10,441	292,712	2,479	62,570	3,396	126,792	453	14,688	367	16,230
DECEMBER	10,294	293,195	2,318	57,910	3,411	125,137	488	16,365	359	17,267
1983										
JANUARY	8,764	253,802	2,597	69,452	3,269	121,873	342	11,523	318	13,686
FEBRUARY	10,990	325,985	3,182	89,123	5,120	194,703	361	12,341	401	18,591
MARCH	12,926	381,341	3,355	91,078	5,713	218,016	532	18,220	508	24,903
APRIL	9,324	275,487	2,424	61,498	4,520	173,870	589	21,409	464	22,715
MAY	12,044	344,932	2,345	58,232	5,596	215,061	633	21,875	605	28,220

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1979/80	10,098	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	211,070	5,962,709
MONTHS -										
1982										
APRIL	735	21,985	107	3,977	335	7,017	366	14,519	15,168	444,327
MAY	873	24,848	160	4,845	350	7,408	341	13,285	15,795	455,908
JUNE	862	23,810	111	3,375	320	6,421	323	13,476	16,586	481,398
JULY	856	24,339	92	3,146	372	6,790	339	13,367	15,048	433,254
AUGUST	671	19,216	127	4,309	333	5,826	322	12,851	15,371	447,037
SEPTEMBER	905	26,013	90	3,431	353	6,635	280	11,206	16,847	482,952
OCTOBER	900	26,517	130	4,338	319	5,933	273	11,544	16,071	477,823
NOVEMBER	889	26,666	135	4,269	381	6,883	285	11,642	17,536	521,582
DECEMBER	945	26,858	133	5,042	358	6,987	222	9,810	17,334	520,780
1983										
JANUARY	830	24,654	119	3,908	368	7,650	217	9,345	15,641	477,241
FEBRUARY	893	27,472	102	3,550	486	11,176	252	11,307	20,245	641,159
MARCH	1,040	31,057	148	5,077	519	12,936	296	13,406	23,315	737,016
APRIL	898	25,797	127	4,522	425	10,180	228	10,335	17,663	560,597
MAY	1,098	33,260	170	5,303	467	11,293	280	12,534	21,711	679,229
OTHER DWELLINGS										
YEARS -										
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,550
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
1981/82	422	9,592	66	2,556	361	7,686	308	12,696	17,902	543,406
MONTHS -										
1982										
APRIL	18	466	6	218	22	415	24	933	1,375	40,714
MAY	29	793	9	406	26	381	35	1,377	1,332	43,000
JUNE	21	513	7	324	49	1,059	16	687	1,304	40,976
JULY	58	2,074	5	152	26	582	26	1,040	1,260	40,750
AUGUST	53	2,191	4	154	19	448	26	1,313	1,242	40,263
SEPTEMBER	22	653	7	275	40	937	30	1,340	1,293	40,644
OCTOBER	51	1,868	4	227	38	606	20	830	1,306	40,765
NOVEMBER	47	1,742	6	281	27	547	28	1,265	1,398	44,705
DECEMBER	27	908	7	203	23	492	24	1,007	1,275	40,401
1983										
JANUARY	29	954	2	21	22	589	15	584	1,251	40,800
FEBRUARY	33	996	5	185	29	492	22	970	1,631	55,732
MARCH	43	1,325	6	236	29	715	38	1,666	1,838	62,960
APRIL	38	1,041	3	111	26	733	34	1,586	1,437	48,687
MAY	39	1,144	14	495	49	1,381	38	1,733	1,667	56,234
TOTAL										
YEARS -										
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,297	7,017,614
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	228,972	6,506,115
MONTHS -										
1982										
APRIL	753	22,451	113	4,195	357	7,432	390	15,452	16,543	485,041
MAY	902	25,641	169	5,251	376	7,789	376	14,662	17,127	498,908
JUNE	883	24,323	118	3,699	369	7,480	339	14,163	17,890	522,374
JULY	914	26,413	97	3,298	398	7,372	365	14,407	16,308	474,004
AUGUST	724	21,407	131	4,463	352	6,274	348	14,164	16,613	487,300
SEPTEMBER	927	26,666	97	3,706	393	7,572	310	12,546	18,140	523,596
OCTOBER	951	28,385	134	4,565	357	6,539	293	12,374	17,377	518,588
NOVEMBER	936	28,408	141	4,550	408	7,430	313	12,907	18,934	566,287
DECEMBER	972	27,766	140	5,245	381	7,479	246	10,817	18,609	561,181
1983										
JANUARY	859	25,608	121	3,929	390	8,239	232	9,929	16,892	518,041
FEBRUARY	926	28,468	107	3,735	515	11,668	274	12,277	21,876	696,891
MARCH	1,083	32,382	154	5,313	548	13,651	334	15,072	25,153	799,976
APRIL	936	26,838	130	4,633	451	10,913	262	11,921	19,100	609,284
MAY	1,137	34,404	184	5,798	516	12,674	318	14,267	23,378	735,463

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	893	34,437
MONTHS -										
1982										
APRIL	1,359	35,292	401	8,828	497	18,284	56	1,941	102	3,334
MAY	1,575	41,278	436	9,751	483	17,287	52	1,662	50	2,335
JUNE	1,678	46,252	515	11,881	491	17,465	48	1,584	66	2,275
JULY	1,414	38,643	414	8,935	429	15,560	66	2,132	61	2,059
AUGUST	1,501	42,420	496	11,001	497	18,355	58	1,907	57	2,513
SEPTEMBER	1,671	46,981	475	11,014	450	15,838	44	1,502	55	2,503
OCTOBER	1,474	40,372	369	8,259	438	16,252	73	2,247	48	2,262
NOVEMBER	1,692	47,001	372	8,425	520	19,132	59	1,925	39	2,073
DECEMBER	1,667	46,541	335	7,734	542	20,270	102	3,479	56	1,889
1983										
JANUARY	1,366	38,921	319	7,582	448	16,585	67	2,325	51	2,311
FEBRUARY	1,477	42,667	413	11,231	507	19,109	70	2,374	58	2,571
MARCH	2,087	60,202	500	12,962	762	29,189	81	2,712	72	3,401
APRIL	1,619	47,414	349	9,418	654	25,215	88	3,060	100	4,819
MAY	2,146	59,935	377	8,838	811	32,157	130	4,462	104	5,023
OTHER DWELLINGS										
YEARS -										
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
MONTHS -										
1982										
APRIL	8	173	32	467	7	282	-	-	1	20
MAY	5	126	22	445	2	85	-	-	-	-
JUNE	7	187	13	315	12	339	-	-	1	37
JULY	1	38	23	567	8	173	1	32	14	1,074
AUGUST	4	49	9	165	10	473	-	-	4	211
SEPTEMBER	15	392	32	550	8	216	-	-	3	190
OCTOBER	10	233	24	786	6	166	-	-	3	183
NOVEMBER	12	390	19	490	9	246	-	-	4	156
DECEMBER	13	414	21	369	2	47	-	-	-	-
1983										
JANUARY	8	235	16	347	2	62	-	-	2	113
FEBRUARY	16	562	22	456	2	143	-	-	4	299
MARCH	24	751	18	331	2	140	-	-	1	50
APRIL	8	235	14	394	2	115	-	-	1	9
MAY	12	347	16	222	1	35	-	3	5	176
TOTAL										
YEARS -										
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
MONTHS -										
1982										
APRIL	1,367	35,465	433	9,295	504	18,566	56	1,941	103	3,354
MAY	1,580	41,404	458	10,196	485	17,372	52	1,662	50	2,335
JUNE	1,685	46,439	528	12,196	503	17,804	48	1,584	67	2,312
JULY	1,415	38,681	437	9,502	437	15,733	67	2,164	75	3,133
AUGUST	1,505	42,469	505	11,166	507	18,828	58	1,907	61	2,724
SEPTEMBER	1,686	47,373	507	11,564	458	16,054	44	1,502	58	2,693
OCTOBER	1,484	40,605	393	9,045	444	16,418	73	2,247	51	2,445
NOVEMBER	1,704	47,391	391	8,915	529	19,378	59	1,925	43	2,229
DECEMBER	1,680	46,955	356	8,103	544	20,317	102	3,479	56	1,889
1983										
JANUARY	1,374	39,156	335	7,929	450	16,647	67	2,325	53	2,424
FEBRUARY	1,493	43,229	435	11,687	509	19,252	70	2,374	62	2,870
MARCH	2,111	60,953	518	13,293	764	29,329	81	2,712	73	3,451
APRIL	1,627	47,649	363	9,812	656	25,330	88	3,060	101	4,828
MAY	2,158	60,282	393	9,060	812	32,192	130	4,465	109	5,199

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 -										
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
MONTHS -										
1982										
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,704	76,444
MAY	222	6,395	30	965	66	993	41	1,654	2,955	82,320
JUNE	219	5,947	18	590	54	903	50	1,987	3,139	88,884
JULY	210	5,147	6	207	77	1,285	36	1,348	2,713	75,316
AUGUST	174	4,466	33	1,227	64	985	37	1,279	2,917	84,153
SEPTEMBER	168	4,496	14	603	64	1,003	36	1,461	2,977	85,401
OCTOBER	236	6,971	16	573	55	1,037	39	1,693	2,748	79,666
NOVEMBER	232	6,746	22	724	58	925	43	1,557	3,037	88,508
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,002	88,385
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,559	76,495
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,837	86,798
MARCH	258	7,941	37	1,318	81	1,651	35	1,564	3,913	120,940
APRIL	212	6,311	30	996	61	1,470	28	1,013	3,141	99,716
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,956	122,265
OTHER DWELLINGS										
YEARS -										
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
MONTHS -										
1982										
APRIL	-	-	-	-	-	-	-	-	48	942
MAY	-	-	-	-	2	39	-	-	31	695
JUNE	-	-	-	-	2	19	-	-	35	897
JULY	-	-	-	-	2	13	-	-	49	1,897
AUGUST	-	-	-	-	4	66	1	43	32	1,007
SEPTEMBER	-	-	-	-	9	109	1	36	68	1,493
OCTOBER	-	-	-	-	12	156	-	-	55	1,524
NOVEMBER	-	-	-	-	-	-	-	-	44	1,282
DECEMBER	-	-	-	-	-	-	-	-	36	830
1983										
JANUARY	-	-	-	-	-	-	-	-	28	757
FEBRUARY	-	-	-	-	-	-	-	-	44	1,460
MARCH	-	-	4	125	-	-	-	-	49	1,397
APRIL	-	-	2	75	-	-	-	-	27	828
MAY	-	-	6	222	3	106	-	-	43	1,111
TOTAL										
YEARS -										
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,668	48,386	1,241,549
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
MONTHS -										
1982										
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,752	77,386
MAY	222	6,395	30	965	68	1,032	41	1,654	2,986	83,015
JUNE	219	5,947	18	590	56	922	50	1,987	3,174	89,781
JULY	210	5,147	6	207	79	1,298	36	1,348	2,762	77,213
AUGUST	174	4,466	33	1,227	68	1,051	38	1,322	2,949	85,160
SEPTEMBER	168	4,496	14	603	73	1,112	37	1,497	3,045	86,894
OCTOBER	236	6,971	16	573	67	1,193	39	1,693	2,803	81,190
NOVEMBER	232	6,746	22	724	58	925	43	1,557	3,081	89,790
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,038	89,215
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,587	77,252
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,881	88,258
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,962	122,337
APRIL	212	6,311	32	1,071	61	1,470	28	1,013	3,168	100,544
MAY	234	7,196	51	1,731	79	1,834	33	1,417	3,999	123,376

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	10,308	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
1981/82	7,646	210,326	3,136	69,414	4,611	173,917	1,008	31,068	1,046	51,982
MONTHS -										
1982										
APRIL	498	13,663	172	3,841	271	10,078	88	2,796	65	3,517
MAY	574	16,943	201	4,329	280	10,819	71	2,271	92	5,911
JUNE	665	19,426	233	5,644	275	10,999	57	1,762	96	5,953
JULY	538	16,213	160	3,657	267	9,975	43	1,445	78	4,257
AUGUST	627	18,930	182	4,688	266	10,417	80	2,708	47	2,344
SEPTEMBER	618	18,885	248	5,790	248	9,159	43	1,499	50	2,219
OCTOBER	584	17,830	186	4,410	258	10,021	60	1,980	35	1,899
NOVEMBER	618	18,322	189	4,564	282	11,071	92	3,041	31	1,595
DECEMBER	572	18,028	173	3,542	244	9,257	58	2,022	58	3,095
1983										
JANUARY	444	14,314	174	4,364	241	8,611	46	1,556	41	2,030
FEBRUARY	589	18,791	222	5,619	276	11,714	80	2,778	56	2,885
MARCH	665	20,698	211	5,477	252	10,519	140	4,913	56	2,686
APRIL	482	14,807	141	3,445	251	9,928	82	2,975	50	2,718
MAY	729	22,468	152	3,424	308	12,486	147	5,175	91	4,985
OTHER DWELLINGS										
YEARS -										
1979/80	838	20,539	427	8,271	1,399	49,981	30	880	188	7,976
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
MONTHS -										
1982										
APRIL	38	1,085	24	387	75	3,526	-	-	12	640
MAY	46	1,392	41	779	64	2,730	-	-	21	2,377
JUNE	77	2,347	40	609	57	2,853	1	49	15	1,093
JULY	61	2,000	29	647	58	2,337	3	77	9	585
AUGUST	67	2,062	18	467	66	2,436	7	225	11	578
SEPTEMBER	70	1,971	27	486	62	2,757	2	69	15	1,023
OCTOBER	64	2,083	35	791	48	2,516	1	35	5	161
NOVEMBER	80	2,540	36	713	64	2,506	13	420	3	125
DECEMBER	56	1,766	26	438	77	3,470	4	145	6	495
1983										
JANUARY	54	1,289	44	1,195	54	2,476	-	-	7	454
FEBRUARY	84	2,627	32	1,359	85	3,835	1	20	5	250
MARCH	82	2,539	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	55	2,577	2	74	6	750
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
TOTAL										
YEARS -										
1979/80	11,146	264,974	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
MONTHS -										
1982										
APRIL	536	14,748	196	4,228	346	13,604	88	2,796	77	4,157
MAY	620	18,335	242	5,108	344	13,549	71	2,271	113	8,288
JUNE	742	21,773	273	6,253	332	13,852	58	1,811	111	7,046
JULY	599	18,213	189	4,304	325	12,312	46	1,522	87	4,842
AUGUST	694	20,992	200	5,155	332	12,853	87	2,933	58	2,922
SEPTEMBER	688	20,856	275	6,276	310	11,916	45	1,568	65	3,242
OCTOBER	648	19,913	221	5,201	306	12,537	61	2,015	40	2,060
NOVEMBER	698	20,862	225	5,277	346	13,577	105	3,461	34	1,720
DECEMBER	628	19,794	199	3,980	321	12,727	62	2,167	64	3,590
1983										
JANUARY	498	15,603	218	5,559	295	11,087	46	1,556	48	2,484
FEBRUARY	673	21,418	254	6,978	361	15,549	81	2,798	61	3,135
MARCH	747	23,237	244	6,145	340	14,222	167	5,841	67	3,980
APRIL	532	16,276	172	4,275	306	12,505	84	3,049	56	3,468
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1979/80	3,777	89,928	77	2,485	544	8,218	653	20,692	31,353	826,619
1980/81	2,889	75,038	76	3,158	406	7,603	475	17,849	26,263	742,595
1981/82	2,463	69,468	49	1,863	326	7,339	363	14,062	20,648	629,439
MONTHS -										
1982										
APRIL	151	4,546	3	162	21	464	28	1,406	1,297	40,473
MAY	164	4,839	4	185	29	551	13	576	1,428	46,424
JUNE	182	5,026	2	63	29	568	5	257	1,544	49,698
JULY	201	6,890	3	208	32	830	14	573	1,336	44,048
AUGUST	147	4,532	5	269	34	675	18	798	1,406	45,361
SEPTEMBER	154	4,905	1	60	17	329	11	415	1,390	43,261
OCTOBER	157	4,430	2	90	16	365	18	818	1,316	41,843
NOVEMBER	184	5,641	2	70	35	500	14	650	1,447	45,454
DECEMBER	182	5,324	3	153	24	393	13	622	1,327	42,436
1983										
JANUARY	158	4,994	3	146	37	788	10	589	1,154	37,392
FEBRUARY	198	6,175	3	68	41	838	9	404	1,474	49,272
MARCH	189	5,933	5	245	33	775	2	68	1,553	51,314
APRIL	144	4,416	1	57	20	517	8	369	1,179	39,232
MAY	196	6,038	1	35	29	751	9	439	1,662	55,801
OTHER DWELLINGS										
YEARS -										
1979/80	190	3,478	5	205	70	1,194	43	1,548	3,190	94,072
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
MONTHS -										
1982										
APRIL	6	130	-	-	-	-	-	-	155	5,768
MAY	6	93	1	34	-	-	7	330	186	7,735
JUNE	5	107	1	45	5	203	3	115	204	7,421
JULY	34	1,598	-	-	6	125	8	349	208	7,718
AUGUST	42	1,972	-	-	3	95	4	155	218	7,990
SEPTEMBER	18	593	-	-	3	141	10	447	207	7,487
OCTOBER	34	1,533	-	-	1	13	3	115	191	7,247
NOVEMBER	6	172	1	34	-	10	3	159	206	6,679
DECEMBER	11	443	1	28	2	60	3	124	186	6,969
1983										
JANUARY	5	222	-	-	2	80	3	121	169	5,837
FEBRUARY	9	290	1	45	3	73	3	121	223	8,620
MARCH	15	473	1	77	4	123	9	390	270	10,195
APRIL	12	376	1	36	4	75	5	161	166	6,348
MAY	5	127	-	-	6	149	7	294	198	7,357
TOTAL										
YEARS -										
1979/80	3,967	93,406	82	2,690	614	9,412	696	22,240	34,543	920,691
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,100	719,305
MONTHS -										
1982										
APRIL	157	4,676	3	162	21	464	28	1,406	1,452	46,241
MAY	170	4,932	5	219	29	551	20	906	1,614	54,159
JUNE	187	5,133	3	108	34	771	8	372	1,748	57,119
JULY	235	8,488	3	208	38	955	22	922	1,544	51,766
AUGUST	189	6,504	5	269	37	770	22	953	1,624	53,351
SEPTEMBER	172	5,498	1	60	20	470	21	862	1,597	50,748
OCTOBER	191	5,963	2	90	17	378	21	933	1,507	49,090
NOVEMBER	190	5,813	3	104	35	510	17	809	1,653	52,133
DECEMBER	193	5,767	4	181	26	453	16	746	1,513	49,405
1983										
JANUARY	163	5,216	3	146	39	868	13	710	1,323	43,229
FEBRUARY	207	6,465	4	113	44	911	12	525	1,697	57,892
MARCH	204	6,406	6	322	37	898	11	458	1,823	61,509
APRIL	156	4,792	2	93	24	592	13	530	1,345	45,580
MAY	201	6,165	1	35	35	900	16	733	1,860	63,158

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,012	6,776	243,386
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
MONTHS -										
1982										
APRIL	5,294	136,447	1,747	38,487	2,585	95,416	151	4,976	339	19,929
MAY	5,848	152,737	1,654	35,766	2,247	79,457	139	4,567	369	20,409
JUNE	6,349	171,889	2,008	40,773	1,961	71,689	144	4,768	384	21,956
JULY	5,875	158,641	1,695	35,750	1,874	66,308	124	3,990	351	18,047
AUGUST	6,100	167,191	1,727	37,853	1,908	67,577	110	3,655	262	13,276
SEPTEMBER	6,884	189,386	2,081	44,939	1,879	67,953	132	4,358	341	13,641
OCTOBER	6,710	189,522	1,759	44,251	2,001	72,904	164	5,432	290	11,850
NOVEMBER	7,537	209,769	1,667	43,812	2,208	81,757	278	8,936	262	10,699
DECEMBER	7,534	212,956	1,580	41,712	2,237	81,240	316	10,449	202	9,869
1983										
JANUARY	6,435	185,243	1,822	49,269	2,243	83,781	218	7,280	192	7,512
FEBRUARY	8,317	245,266	2,266	64,243	3,729	140,184	201	6,860	251	11,362
MARCH	9,458	278,106	2,370	65,695	4,061	153,411	277	9,437	320	15,132
APRIL	6,698	196,977	1,686	42,193	3,138	120,380	374	13,538	273	12,876
MAY	8,516	242,654	1,627	41,123	3,885	148,125	327	11,170	346	14,814
OTHER DWELLINGS										
YEARS -										
1979/80	5,176	127,518	2,772	57,706	7,641	221,832	228	6,426	758	29,116
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
1981/82	4,499	124,523	2,726	63,059	5,886	184,053	147	5,204	692	35,524
MONTHS -										
1982										
APRIL	353	9,722	205	4,616	473	14,042	9	350	68	3,372
MAY	408	11,634	172	4,177	402	13,647	13	523	37	2,128
JUNE	442	12,631	186	4,901	305	10,030	11	529	44	2,473
JULY	394	11,424	174	3,781	325	11,015	8	273	37	2,879
AUGUST	378	11,013	170	3,702	341	12,046	9	317	46	2,413
SEPTEMBER	476	13,547	163	3,989	285	10,448	10	323	26	1,478
OCTOBER	480	13,975	179	3,772	300	10,481	8	262	30	1,790
NOVEMBER	502	14,690	196	4,566	313	12,080	11	366	28	1,582
DECEMBER	452	13,490	183	4,115	309	10,853	8	270	37	1,919
1983										
JANUARY	457	13,800	222	6,695	281	10,358	11	362	25	1,266
FEBRUARY	507	16,072	227	6,215	521	19,718	9	309	27	1,224
MARCH	610	19,045	223	5,945	548	21,054	7	230	48	2,340
APRIL	467	14,585	203	5,218	420	15,655	43	1,762	34	1,543
MAY	561	17,015	151	4,143	529	19,597	28	1,030	44	2,126
TOTAL										
YEARS -										
1979/80	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,934,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
MONTHS -										
1982										
APRIL	5,647	146,169	1,952	43,103	3,058	109,458	160	5,326	407	23,301
MAY	6,256	164,371	1,826	39,943	2,649	93,104	152	5,090	406	22,537
JUNE	6,791	184,520	2,194	45,674	2,266	81,719	155	5,297	428	24,429
JULY	6,269	170,065	1,869	39,531	2,199	77,323	132	4,263	388	20,926
AUGUST	6,478	178,204	1,897	41,555	2,249	79,623	119	3,972	308	15,689
SEPTEMBER	7,360	202,933	2,244	48,928	2,164	78,401	142	4,681	367	15,119
OCTOBER	7,190	203,497	1,938	48,023	2,301	83,385	172	5,694	320	13,640
NOVEMBER	8,039	224,459	1,863	48,378	2,521	93,837	289	9,302	290	12,281
DECEMBER	7,986	226,446	1,763	45,827	2,546	92,093	324	10,719	239	11,788
1983										
JANUARY	6,892	199,043	2,044	55,964	2,524	94,139	229	7,642	217	8,778
FEBRUARY	8,824	261,338	2,493	70,458	4,250	159,902	210	7,169	278	12,586
MARCH	10,068	297,151	2,593	71,640	4,609	174,465	284	9,667	368	17,472
APRIL	7,165	211,562	1,889	47,411	3,558	136,035	417	15,300	307	14,419
MAY	9,077	259,669	1,778	45,266	4,414	167,722	355	12,200	390	16,940

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 -										
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
MONTHS -										
1982										
APRIL	404	12,211	84	2,761	266	5,744	297	11,439	11,167	327,410
MAY	487	13,614	126	3,695	255	5,864	287	11,055	11,412	327,164
JUNE	461	12,837	91	2,722	237	4,950	268	11,232	11,903	342,816
JULY	445	12,302	83	2,731	263	4,675	289	11,446	10,999	313,890
AUGUST	350	10,218	89	2,813	235	4,166	267	10,774	11,048	317,523
SEPTEMBER	583	16,612	75	2,768	272	5,303	233	9,330	12,480	354,290
OCTOBER	507	15,116	112	3,675	248	4,531	216	9,033	12,007	356,314
NOVEMBER	473	14,279	111	3,475	288	5,458	228	9,435	13,052	387,620
DECEMBER	586	16,485	102	3,783	278	5,757	170	7,708	13,005	389,959
1983										
JANUARY	476	14,022	86	2,651	279	5,983	177	7,613	11,928	363,354
FEBRUARY	495	15,178	80	2,843	376	9,111	219	10,042	15,934	505,089
MARCH	593	17,183	106	3,514	405	10,510	259	11,774	17,849	564,762
APRIL	542	15,070	96	3,469	344	8,193	192	8,953	13,343	421,649
MAY	668	20,026	124	3,759	362	8,814	238	10,678	16,093	501,163
OTHER DWELLINGS										
YEARS -										
1979/80	386	5,004	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
MONTHS -										
1982										
APRIL	12	336	6	218	22	415	24	933	1,172	34,004
MAY	23	700	8	372	24	342	28	1,047	1,115	34,570
JUNE	16	406	6	279	42	837	13	572	1,065	32,658
JULY	24	476	5	152	18	444	18	691	1,003	31,135
AUGUST	11	219	4	154	12	287	21	1,115	992	31,266
SEPTEMBER	4	60	7	275	28	687	19	857	1,018	31,664
OCTOBER	17	335	4	227	25	437	17	715	1,060	31,994
NOVEMBER	41	1,570	5	247	27	537	25	1,106	1,148	36,744
DECEMBER	16	465	6	175	21	432	21	883	1,053	32,602
1983										
JANUARY	24	732	2	21	20	509	12	463	1,054	34,206
FEBRUARY	24	706	4	140	26	419	19	849	1,364	45,652
MARCH	28	852	1	34	25	592	29	1,276	1,519	51,368
APRIL	26	665	-	-	22	658	29	1,425	1,244	41,511
MAY	34	1,017	8	273	40	1,126	31	1,439	1,426	47,766
TOTAL										
YEARS -										
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
MONTHS -										
1982										
APRIL	416	12,547	90	2,979	288	6,159	321	12,372	12,339	361,414
MAY	510	14,314	134	4,067	279	6,206	315	12,102	12,527	361,734
JUNE	477	13,243	97	3,001	279	5,787	281	11,804	12,968	375,474
JULY	469	12,778	88	2,883	281	5,119	307	12,137	12,002	345,025
AUGUST	361	10,437	93	2,967	247	4,453	288	11,889	12,040	348,789
SEPTEMBER	587	16,672	82	3,043	300	5,990	252	10,187	13,498	385,954
OCTOBER	524	15,451	116	3,902	273	4,968	233	9,748	13,067	388,308
NOVEMBER	514	15,849	116	3,722	315	5,995	253	10,541	14,200	424,364
DECEMBER	602	16,950	108	3,958	299	6,189	191	8,591	14,058	422,561
1983										
JANUARY	500	14,754	88	2,672	299	6,492	189	8,076	12,982	397,560
FEBRUARY	519	15,884	84	2,983	402	9,530	238	10,891	17,298	550,741
MARCH	621	18,035	107	3,548	430	11,102	288	13,050	19,368	616,130
APRIL	568	15,735	96	3,469	366	8,851	221	10,378	14,587	463,160
MAY	702	21,043	132	4,032	402	9,940	269	12,117	17,519	548,929

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

YEARS -	BANKS		BUILDING SOCIETIES		GOVERNMENT					TOTAL
	SAVINGS	TRADING	PERMANENT	TERM- INATING	FINANCE COMPANIES	HOUSING AUTH- ORITIES		CREDIT UNIONS	INSURANCE COMPANIES	
						OTHER				
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,900
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816
1981/82	89,856	307,321	42,323	2,751	16,472	3,500	1,605	48,267	12,067	524,162
MONTHS - 1982										
APRIL	7,289	22,005	3,763	153	1,035	249	253	3,480	1,066	39,293
MAY	7,685	22,065	3,413	245	1,234	402	145	3,655	1,115	39,959
JUNE	8,252	24,962	4,293	132	1,954	421	89	3,946	877	44,926
JULY	7,588	18,911	3,272	74	1,558	462	176	3,800	728	36,569
AUGUST	8,021	20,659	2,959	154	1,472	438	59	4,343	858	38,963
SEPTEMBER	9,644	21,802	3,649	120	1,981	494	225	4,482	1,052	43,449
OCTOBER	9,075	20,416	3,401	41	2,073	460	143	4,530	837	40,976
NOVEMBER	9,177	19,732	3,797	114	2,268	450	197	5,353	896	41,984
DECEMBER	9,515	18,234	2,926	122	1,638	357	107	4,722	1,000	38,621
1983										
JANUARY	7,644	17,218	2,903	69	1,114	239	95	4,239	617	34,138
FEBRUARY	9,283	22,221	3,872	144	2,018	256	224	5,234	635	43,887
MARCH	12,330	24,719	5,452	208	2,039	391	170	7,390	803	53,502
APRIL	8,789	20,134	5,375	39	1,895	362	198	5,729	857	43,378
MAY	11,976	19,507	5,933	260	2,201	379	165	6,559	760	47,740
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	604	7,965	9,806	321,606
1980/81	122,312	23,316	114,354	4,093	102,289	8,706	2,015	7,735	9,285	394,105
1981/82	113,516	15,551	77,757	2,561	71,537	12,676	405	7,683	11,072	312,758
MONTHS - 1982										
APRIL	7,174	815	8,597	378	6,824	564	61	612	562	25,587
MAY	9,016	1,321	6,343	196	4,648	571	45	1,057	2,559	25,756
JUNE	10,401	1,012	5,588	254	3,725	1,241	-	608	984	23,813
JULY	9,680	839	7,419	204	4,330	862	41	577	1,727	25,679
AUGUST	10,808	1,022	5,837	160	2,894	735	149	511	1,590	23,706
SEPTEMBER	10,384	719	6,514	136	2,365	744	42	641	1,330	22,875
OCTOBER	11,000	654	6,390	278	2,981	720	127	554	1,726	24,430
NOVEMBER	10,340	1,159	5,384	201	2,641	667	1	494	569	21,456
DECEMBER	12,130	1,162	5,899	331	1,959	698	2	579	841	23,601
1983										
JANUARY	8,513	393	4,581	274	1,631	556	81	447	801	17,277
FEBRUARY	11,238	960	7,130	527	2,361	667	8	655	391	23,937
MARCH	13,385	480	10,101	195	3,327	476	-	765	1,331	30,060
APRIL	10,136	647	7,111	250	3,226	279	74	609	625	22,957
MAY	11,694	862	10,445	701	2,733	414	39	1,150	487	28,525
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
1979/80	2,658,337		2,209,861	179,431	359,396	227,039	46,616	127,618	154,650	5,962,948
1980/81	2,653,775		2,487,705	160,854	527,969	250,034	63,201	138,683	179,567	6,461,788
1981/82	2,670,568		1,819,010	143,287	366,106	308,723	53,232	125,331	200,310	5,686,567
MONTHS - 1982										
APRIL	222,289	(NA)	160,748	11,418	26,041	22,218	4,446	10,140	14,067	471,367
MAY	220,667		157,370	12,953	30,773	23,233	4,466	10,230	18,091	477,783
JUNE	221,252		146,900	11,264	30,929	22,285	3,407	12,059	17,170	465,266
JULY	238,188		124,560	9,778	27,643	27,627	5,683	11,215	15,251	459,945
AUGUST	235,414		117,504	9,533	23,431	23,122	4,841	10,738	15,589	440,172
SEPTEMBER	265,408		111,524	8,332	20,461	26,334	2,823	10,016	14,718	459,616
OCTOBER	241,436		107,980	9,548	19,484	27,421	2,896	10,321	14,289	433,375
NOVEMBER	273,750		116,276	9,714	15,111	28,834	4,606	11,942	13,466	473,699
DECEMBER	356,757		136,755	13,496	21,416	27,208	6,227	11,665	15,438	588,962
1983										
JANUARY	201,402		86,330	8,913	13,331	22,942	2,958	9,467	8,537	353,880
FEBRUARY	249,943		123,480	13,577	15,374	28,439	3,834	12,836	11,628	459,111
MARCH	357,452		179,033	13,358	20,289	32,754	4,784	17,451	14,192	639,313
APRIL	282,388		156,140	12,266	18,641	22,740	3,697	16,440	10,234	522,546
MAY	319,924		195,082	18,038	24,745	30,032	4,987	17,025	13,003	622,836
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
1979/80	613,261		422,835	40,916	73,287	44,053	10,793	16,045	36,654	1,257,844
1980/81	650,381		284,550	39,198	57,587	65,717	5,765	14,714	48,269	1,166,181
1981/82	605,247		239,398	26,679	36,637	64,235	6,391	15,443	37,351	1,031,381
MONTHS - 1982										
APRIL	573,804	(NA)	310,493	33,354	36,577	60,778	5,125	16,527	45,338	1,081,996
MAY	575,916		274,218	29,373	35,550	63,017	6,010	16,684	40,465	1,041,233
JUNE	605,247		239,398	26,679	36,637	64,235	6,391	15,443	37,351	1,031,381
JULY	591,928		218,625	24,750	35,113	62,621	4,141	15,297	35,589	988,064
AUGUST	595,392		209,547	24,032	31,605	60,609	3,673	14,622	33,432	972,912
SEPTEMBER	600,406		201,529	23,435	31,814	60,691	4,739	15,787	30,982	969,383
OCTOBER	621,060		202,766	23,606	29,567	61,395	6,424	16,527	28,178	989,523
NOVEMBER	638,859		211,695	28,492	30,313	60,752	6,564	16,874	27,946	1,021,495
DECEMBER	572,665		197,104	31,152	25,843	61,069	5,687	16,831	23,484	933,835
1983										
JANUARY	624,196		230,969	33,557	25,681	63,318	6,672	19,395	24,692	1,028,480
FEBRUARY	698,283		298,934	31,938	28,555	62,936	6,789	22,806	25,585	1,175,826
MARCH	721,117		333,268	36,813	31,881	62,479	7,488	25,631	25,937	1,244,614
APRIL	712,869		349,262	45,745	34,624	66,660	8,548	25,255	27,856	1,270,819
MAY	738,159		364,729	49,141	37,567	70,997	9,485	26,313	29,393	1,325,784

(A) - INCLUDES ALTERATIONS AND ADDITIONS

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1982								
DECEMBER	90,158	20,020	44,169	9,616	8,641	4,500	7,690	184,794
1983								
JANUARY	75,096	22,963	40,509	6,199	5,306	2,979	8,636	161,688
FEBRUARY	105,107	33,295	86,388	7,157	7,948	1,929	11,861	253,685
MARCH	110,567	33,934	90,392	10,756	10,040	3,879	13,823	273,391
APRIL	88,434	20,545	68,790	12,782	9,805	3,202	11,201	214,759
MAY	92,112	17,838	97,428	13,676	13,153	4,589	13,853	252,649
<u>VICTORIA</u>								
1982								
DECEMBER	103,942	8,900	28,021	4,430	1,799	7,958	3,959	159,009
1983								
JANUARY	86,259	8,382	25,665	2,898	1,390	5,181	3,537	133,312
FEBRUARY	109,079	10,824	34,348	3,356	1,143	5,219	3,912	167,881
MARCH	136,470	10,994	43,781	5,071	1,579	8,140	5,695	211,730
APRIL	93,542	10,563	43,180	7,428	1,298	7,191	4,305	167,507
MAY	143,102	9,823	47,488	5,469	1,779	9,370	5,406	222,437
<u>QUEENSLAND</u>								
1982								
DECEMBER	40,401	15,223	20,934	55	4,768	10,641	1,635	93,657
1983								
JANUARY	34,530	20,767	24,642	60	4,318	9,612	1,439	95,368
FEBRUARY	39,316	23,012	39,000	-	6,985	10,780	2,014	121,107
MARCH	49,615	21,237	39,631	177	9,723	11,367	2,359	134,109
APRIL	37,661	14,815	27,489	90	8,228	8,985	1,861	99,129
MAY	42,990	12,453	32,382	150	9,356	13,502	1,565	112,398
<u>SOUTH AUSTRALIA</u>								
1982								
DECEMBER	20,642	5,868	8,792	-	379	1,305	2,272	39,258
1983								
JANUARY	21,316	9,532	11,319	-	737	1,654	2,144	46,702
FEBRUARY	24,371	10,486	13,366	-	769	1,351	2,961	53,304
MARCH	30,082	11,721	18,625	-	676	1,563	2,393	65,060
APRIL	19,516	7,867	11,293	-	694	1,362	2,215	42,947
MAY	24,755	8,754	13,360	-	782	1,660	2,914	52,225
<u>WESTERN AUSTRALIA</u>								
1982								
DECEMBER	25,331	5,536	15,924	2,091	997	1,233	1,820	52,932
1983								
JANUARY	25,573	6,079	11,534	1,927	1,421	1,003	1,602	49,139
FEBRUARY	32,505	8,477	13,045	1,391	1,511	1,519	1,917	60,365
MARCH	34,391	10,008	16,887	2,066	2,130	1,625	2,898	70,005
APRIL	23,466	5,368	14,109	992	2,134	2,062	2,086	50,217
MAY	27,606	7,004	13,537	2,028	1,973	1,292	1,865	55,305
<u>TASMANIA</u>								
1982								
DECEMBER	5,215	816	1,054	173	78	1,508	509	9,353
1983								
JANUARY	4,074	880	1,136	439	54	1,366	581	8,530
FEBRUARY	6,589	1,094	1,592	437	80	1,016	856	11,664
MARCH	7,992	1,083	2,667	150	72	1,391	889	14,244
APRIL	5,638	827	1,612	117	30	2,003	779	11,006
MAY	6,369	842	2,326	552	97	2,511	813	13,510
<u>NORTHERN TERRITORY</u>								
1982								
DECEMBER	1,024	148	(A)	-	48	3,384	(A)	4,649
1983								
JANUARY	1,082	136	(A)	-	70	4,630	(A)	6,227
FEBRUARY	1,189	475	(A)	-	-	5,071	(A)	7,349
MARCH	1,963	410	(A)	-	-	5,831	(A)	8,546
APRIL	519	391	(A)	-	140	3,841	(A)	5,166
MAY	1,111	221	(A)	-	162	4,742	(A)	6,559
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1982								
DECEMBER	6,482	1,399	6,243 (B)	-	557	2,482	411 (B)	17,529
1983								
JANUARY	5,872	713	7,068 (B)	-	390	3,112	229 (B)	17,075
FEBRUARY	7,829	1,460	6,964 (B)	-	155	5,318	424 (B)	21,536
MARCH	10,261	1,691	6,033 (B)	-	683	3,899	666 (B)	22,891
APRIL	6,711	1,122	7,397 (B)	-	386	2,825	387 (B)	18,553
MAY	6,887	1,297	8,540 (B)	-	918	2,536	525 (B)	20,380

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

(B) - INCLUDES N.T.

TABLE 8 - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED												LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED		LOANS ADVANCED (A)
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL		OTHER DWELLINGS					
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		HOUSES				
										\$000	\$000	\$000	\$000	
NEW SOUTH WALES														
1982														
DECEMBER	797	26,865	410	16,050	4,016	141,879	4,699	166,542	524	18,252	14,582	11,787	193,536	356,919
1983														
JANUARY	621	20,869	284	11,419	3,577	129,400	4,001	144,323	481	17,365	13,234	8,925	91,256	401,852
FEBRUARY	752	26,457	474	18,382	5,599	208,846	6,027	223,670	798	30,015	17,238	11,761	137,392	482,418
MARCH	973	34,178	529	20,072	5,840	219,141	6,494	240,716	848	32,675	21,730	14,183	188,773	531,154
APRIL	790	29,034	361	14,170	4,606	171,555	5,062	188,708	695	26,051	17,972	11,806	175,334	548,655
MAY	1,027	36,852	583	22,557	5,365	193,240	6,247	225,833	728	26,816	19,443	16,921	215,200	563,161
VICTORIA														
1982														
DECEMBER	808	21,486	397	12,192	4,591	125,331	5,533	151,424	263	7,585	10,936	4,878	183,794	297,911
1983														
JANUARY	671	18,259	347	10,817	3,826	104,236	4,603	126,433	241	6,879	9,475	3,434	117,632	307,852
FEBRUARY	736	19,727	440	14,906	4,704	133,248	5,625	160,331	255	7,550	11,289	4,950	131,303	335,685
MARCH	1,116	31,039	528	16,087	5,730	164,604	7,005	200,563	369	11,167	15,000	6,797	173,559	365,671
APRIL	930	27,146	399	12,975	4,426	127,386	5,495	159,608	260	7,899	12,555	5,192	144,960	379,857
MAY	1,261	34,928	594	18,240	5,866	169,269	7,360	211,295	361	11,142	14,492	4,802	192,182	405,706
QUEENSLAND														
1982														
DECEMBER	652	18,512	343	10,685	2,093	64,460	2,951	89,219	137	4,438	5,242	2,931	83,072	107,499
1983														
JANUARY	569	16,699	325	10,870	2,177	67,799	2,896	88,693	175	6,675	5,011	1,940	58,455	123,460
FEBRUARY	661	19,689	387	12,682	2,757	88,736	3,609	114,169	196	6,938	6,346	2,814	80,600	140,397
MARCH	896	27,016	375	14,035	2,938	93,058	4,025	126,996	184	7,113	6,647	4,488	121,289	129,976
APRIL	718	22,322	288	9,775	2,066	67,032	2,919	93,700	153	5,429	4,915	2,767	82,710	130,759
MAY	820	24,679	358	12,748	2,302	74,971	3,319	107,113	161	5,285	5,546	3,128	84,323	145,752
SOUTH AUSTRALIA														
1982														
DECEMBER	192	5,469	67	1,893	1,195	31,896	1,357	37,126	97	2,132	2,250	1,203	40,117	54,105
1983														
JANUARY	216	6,581	78	2,195	1,302	37,926	1,453	42,392	143	4,310	2,110	770	28,799	62,841
FEBRUARY	204	6,214	69	1,987	1,544	45,103	1,685	48,974	132	4,330	3,087	1,542	34,661	71,059
MARCH	273	8,464	99	2,578	1,837	54,018	2,035	60,275	174	4,785	3,445	1,623	53,556	71,073
APRIL	230	7,025	58	1,529	1,221	34,393	1,381	39,281	128	3,666	2,590	1,170	37,663	68,640
MAY	251	7,656	78	2,071	1,521	42,498	1,703	48,358	147	3,867	2,774	1,086	42,827	69,702
WESTERN AUSTRALIA														
1982														
DECEMBER	464	13,219	92	2,217	1,371	37,496	1,753	47,805	174	5,127	3,570	1,500	51,377	76,376
1983														
JANUARY	404	11,974	85	2,283	1,287	34,882	1,643	45,830	133	3,309	2,868	1,058	37,515	82,011
FEBRUARY	414	12,765	115	3,265	1,633	44,335	1,996	56,072	166	4,293	3,745	1,368	44,211	89,753
MARCH	540	16,185	115	2,823	1,854	50,997	2,315	65,101	194	4,904	4,215	1,049	60,465	90,056
APRIL	385	11,304	89	2,373	1,348	36,540	1,700	46,998	122	3,219	3,012	1,066	48,845	86,363
MAY	486	14,507	79	1,966	1,415	38,832	1,826	50,500	154	4,805	3,318	1,208	49,766	85,333
TASMANIA														
1982														
DECEMBER	52	1,199	8	157	378	7,997	430	9,234	8	119	784	257	12,448	10,791
1983														
JANUARY	57	1,280	9	224	313	7,026	368	8,367	11	163	428	151	5,170	13,389
FEBRUARY	59	1,445	7	148	444	10,071	495	11,399	15	265	828	163	9,168	15,208
MARCH	88	2,587	13	379	485	11,278	572	14,036	14	208	918	229	11,813	16,891
APRIL	53	1,490	8	172	408	9,344	458	10,832	11	174	685	168	9,541	17,857
MAY	96	2,608	16	330	468	10,572	561	13,114	19	396	779	316	12,415	18,339
NORTHERN TERRITORY														
1982														
DECEMBER	25	1,013	14	691	75	2,945	96	3,908	18	741	307	348	6,347	10,172
1983														
JANUARY	23	838	29	1,318	105	4,071	137	5,423	20	804	174	321	5,441	10,545
FEBRUARY	30	1,196	25	1,224	115	4,929	156	6,760	14	589	305	404	5,326	11,689
MARCH	49	2,122	27	1,234	128	5,190	181	7,541	23	1,005	368	249	8,472	11,177
APRIL	34	1,283	23	989	74	2,894	109	4,414	22	752	223	165	4,463	11,358
MAY	39	1,652	14	684	106	4,223	139	5,746	20	813	278	200	6,571	11,035
AUSTRALIAN CAPITAL TERRITORY														
1982														
DECEMBER	48	1,452	182	5,520	339	10,557	515	15,522	54	2,007	950	697	18,271	20,062
1983														
JANUARY	26	752	166	4,103	395	12,220	540	15,780	47	1,295	838	678	9,612	26,530
FEBRUARY	25	765	180	5,298	502	15,473	652	19,784	55	1,732	1,049	935	16,450	29,617
MARCH	27	746	137	4,301	556	17,844	688	21,788	32	1,103	1,179	1,442	21,386	28,616
APRIL	28	940	119	3,597	438	14,016	539	17,056	46	1,497	1,426	623	19,030	27,330
MAY	19	494	138	4,562	476	15,324	556	17,270	77	3,110	1,110	864	19,552	26,756

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED