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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA AUGUST 1983

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.

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MAIN FEATURES

Significant lenders approved loans of \$763.7 million for the construction and purchase of dwellings in August 1983. This was \$133.0 million (21.1%) more than in July 1983, and \$277.2 million (57.0%) more than in August 1982.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in August 1983 were \$738.7 million, \$62.8 million (9.3%) more than in July 1983.

First mortgage (or equivalent) finance was provided for 23,954 dwelling units in August 1983. This was 3,952 units (19.8%) more than in July 1983, and 7,377 units (44.5%) more than in August 1982.

In seasonally adjusted terms finance was provided for 22,950 dwelling units, 1,509 units more than in July 1983.

In August 1983 loans approved comprised: \$140.0 million for the construction of dwellings (up \$25.0 million (21.7%) on July 1983, and up \$55.0 million (64.7%) on August 1982); \$60.0 million for the purchase of newly erected dwellings (up \$7.2 million (13.6%) on July 1983, and up \$6.5 million (12.1%) on August 1982); and \$563.6 million for the purchase of established dwellings (up \$100.9 million (21.8%) on July 1983, and up \$215.7 million (62.0%) on August 1982).

In August 1983, loans approved for alterations and additions to dwellings were \$51.4 million.

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.
- (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											
MONTHS-	CONSTRUCTION OF DWELLINGS			PURCHASE OF NEWLY ERECTED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			TOTAL	
	DWGS	\$000		DWGS	\$000		DWGS	\$000		DWGS	\$000
ORIGINAL											
1982											
JULY	2,762	77,213		1,544	51,766		11,993	344,196		16,299	473,175
AUGUST	2,948	85,050		1,627	53,495		12,002	347,923		16,577	486,468
SEPTEMBER	3,045	86,894		1,597	50,748		13,465	383,985		18,107	521,627
OCTOBER	2,803	81,190		1,507	49,090		13,061	386,386		17,371	516,666
NOVEMBER	3,080	89,739		1,653	52,133		14,214	422,448		18,947	564,320
DECEMBER	3,038	89,215		1,516	49,593		14,052	422,151		18,606	560,959
1983											
JANUARY	2,587	77,252		1,322	43,174		12,969	395,989		16,878	516,415
FEBRUARY	2,881	88,258		1,697	57,892		17,306	550,589		21,884	696,739
MARCH	3,961	122,302		1,824	61,544		19,348	614,472		25,133	798,318
APRIL	3,168	100,544		1,345	45,580		14,587	463,160		19,100	609,284
MAY	4,003	123,466		1,861	63,239		17,537	549,590		23,401	736,295
JUNE	3,975	124,745		1,577	50,704		16,392	515,325		21,944	690,774
JULY	3,628	115,078		1,599	52,819		14,775	462,775		20,002	630,672
AUGUST	4,339	140,042		1,880	59,994		17,735	563,628		23,954	763,664
SEASONALLY ADJUSTED											
1982											
JULY	2,797	77,731		1,570	52,454		13,024	372,078		17,391	502,263
AUGUST	2,868	80,805		1,626	53,828		12,953	378,728		17,447	513,361
SEPTEMBER	2,795	80,157		1,580	50,402		12,871	368,208		17,246	498,767
OCTOBER	2,827	82,297		1,474	47,692		13,547	400,594		17,848	530,583
NOVEMBER	3,056	89,103		1,603	49,446		14,197	420,685		18,856	559,234
DECEMBER	3,156	92,305		1,573	51,349		13,856	417,347		18,585	561,001
1983											
JANUARY	3,162	92,549		1,510	49,366		13,901	417,634		18,573	559,549
FEBRUARY	3,186	99,858		1,753	59,456		16,575	524,852		21,514	684,166
MARCH	3,623	112,332		1,590	54,296		16,209	512,112		21,422	678,740
APRIL	3,387	108,474		1,483	50,460		15,986	507,439		20,856	666,373
MAY	3,795	118,024		1,837	61,904		17,856	563,051		23,488	742,979
JUNE	3,714	115,785		1,523	50,002		16,230	517,578		21,467	683,365
JULY	3,687	116,700		1,656	54,598		16,098	504,685		21,441	675,983
AUGUST	3,824	121,322		1,711	55,597		17,415	561,830		22,950	738,749

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,579,888	4,013	124,405	7,426	339,598
1982/83	115,685	3,308,961	29,017	721,603	42,533	1,585,542	4,698	159,777	4,875	223,486
MONTHS -										
1982										
JULY	7,827	213,497	2,269	48,342	2,567	91,329	233	7,567	490	24,363
AUGUST	8,228	228,541	2,405	53,542	2,663	95,925	248	8,270	366	18,133
SEPTEMBER	9,173	255,252	2,804	61,743	2,567	91,636	219	7,359	446	18,363
OCTOBER	8,768	247,724	2,314	56,920	2,696	97,732	297	9,659	373	16,011
NOVEMBER	9,847	275,092	2,228	56,801	3,032	110,699	429	13,902	332	14,367
DECEMBER	9,773	277,525	2,088	52,988	3,021	110,453	476	15,950	316	14,853
1983										
JANUARY	8,245	238,478	2,315	61,215	2,922	107,445	331	11,161	284	11,853
FEBRUARY	10,383	306,724	2,901	81,093	4,525	171,073	351	12,012	365	16,818
MARCH	12,210	359,006	3,081	84,134	5,060	191,656	498	17,062	448	21,219
APRIL	8,799	259,198	2,176	55,056	4,043	155,523	544	19,573	423	20,413
MAY	11,391	325,057	2,156	53,385	5,027	193,532	604	20,810	541	24,822
JUNE	11,041	322,867	2,280	56,384	4,410	168,539	468	16,452	491	22,271
JULY	9,958	292,263	1,872	49,556	4,180	158,174	333	11,181	460	20,454
AUGUST	12,039	358,799	2,537	67,851	4,960	190,527	410	13,795	525	23,430
OTHER DWELLINGS										
YEARS -										
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
1981/82	5,176	143,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
1982/83	6,713	202,622	2,875	70,589	5,423	204,627	238	8,579	555	31,902
MONTHS -										
1982										
JULY	456	13,462	226	4,995	385	13,210	12	382	60	4,538
AUGUST	449	13,124	197	4,334	389	14,547	16	542	61	3,202
SEPTEMBER	561	15,910	222	5,025	332	12,766	12	392	44	2,691
OCTOBER	554	16,291	238	5,349	349	12,686	9	297	38	2,134
NOVEMBER	594	17,620	251	5,769	377	14,126	24	786	35	1,863
DECEMBER	521	15,670	230	4,922	387	14,462	12	415	43	2,414
1983										
JANUARY	519	15,324	282	8,237	333	12,802	11	362	34	1,833
FEBRUARY	607	19,261	281	8,030	603	23,478	10	329	36	1,773
MARCH	716	22,335	274	6,944	633	24,702	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	477	18,347	45	1,836	41	2,302
MAY	653	19,875	189	4,847	592	22,293	29	1,065	64	3,398
JUNE	558	17,461	237	5,695	566	21,208	24	1,015	39	2,070
JULY	589	18,384	234	5,696	531	18,680	14	570	51	2,443
AUGUST	670	21,478	226	5,905	593	20,950	14	478	66	2,538
TOTAL										
YEARS -										
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
1982/83	122,398	3,511,583	31,892	792,192	47,956	1,790,169	4,936	168,356	5,430	255,388
MONTHS -										
1982										
JULY	8,283	226,959	2,495	53,337	2,952	104,539	245	7,949	550	28,901
AUGUST	8,677	241,665	2,602	57,876	3,052	110,472	264	8,812	427	21,335
SEPTEMBER	9,734	271,162	3,026	66,768	2,899	104,402	231	7,751	490	21,054
OCTOBER	9,322	264,015	2,552	62,269	3,045	110,418	306	9,956	411	18,145
NOVEMBER	10,441	292,712	2,479	62,570	3,409	124,825	453	14,688	367	16,230
DECEMBER	10,294	293,195	2,318	57,910	3,408	124,915	488	16,365	359	17,267
1983										
JANUARY	8,764	253,802	2,597	69,452	3,255	120,247	342	11,523	318	13,686
FEBRUARY	10,990	325,985	3,182	89,123	5,128	194,551	361	12,341	401	18,591
MARCH	12,926	381,341	3,355	91,078	5,693	216,358	532	18,220	508	24,903
APRIL	9,324	275,487	2,424	61,498	4,520	173,870	589	21,409	464	22,715
MAY	12,044	344,932	2,345	58,232	5,619	215,825	633	21,875	605	28,220
JUNE	11,599	340,328	2,517	62,079	4,976	189,747	492	17,467	530	24,341
JULY	10,547	310,647	2,106	55,252	4,711	176,854	347	11,751	511	22,897
AUGUST	12,709	380,277	2,763	73,756	5,553	211,477	424	14,273	591	25,968

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	211,070	5,962,709
1982/83	10,731	317,284	1,525	51,975	4,923	105,337	3,233	137,477	217,220	6,611,442
MONTHS -										
1982										
JULY	856	24,339	92	3,146	372	6,790	339	13,367	15,045	432,740
AUGUST	671	19,216	127	4,309	333	5,826	322	12,851	15,363	446,613
SEPTEMBER	905	26,013	90	3,431	353	6,635	280	11,206	16,837	481,638
OCTOBER	900	26,517	130	4,338	319	5,933	273	11,544	16,070	476,378
NOVEMBER	889	26,666	135	4,269	381	6,883	285	11,642	17,558	520,321
DECEMBER	945	26,858	133	5,042	358	6,987	222	9,810	17,332	520,466
1983										
JANUARY	830	24,654	119	3,908	368	7,650	217	9,345	15,631	475,709
FEBRUARY	893	27,472	102	3,550	486	11,176	252	11,307	20,258	641,225
MARCH	1,040	31,057	148	5,077	519	12,936	296	13,406	23,300	735,553
APRIL	898	25,797	127	4,522	425	10,180	228	10,335	17,663	560,597
MAY	1,098	33,260	170	5,303	466	11,280	281	12,615	21,734	680,064
JUNE	806	25,435	152	5,080	543	13,061	238	10,049	20,429	640,138
JULY	828	25,296	122	4,121	527	11,498	221	9,862	18,501	582,405
AUGUST	809	24,112	166	5,554	639	15,866	209	9,195	22,294	709,129
OTHER DWELLINGS										
YEARS -										
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
1981/82	422	9,592	66	2,556	361	7,686	308	12,696	17,902	543,406
1982/83	463	15,824	67	2,578	366	8,407	327	14,470	17,027	559,598
MONTHS -										
1982										
JULY	58	2,074	5	152	26	582	26	1,040	1,254	40,435
AUGUST	53	2,191	4	154	19	448	26	1,313	1,214	39,855
SEPTEMBER	22	653	7	275	40	937	30	1,340	1,270	39,989
OCTOBER	51	1,868	4	227	38	606	20	830	1,301	40,288
NOVEMBER	47	1,742	6	281	27	547	28	1,265	1,389	43,999
DECEMBER	27	908	7	203	23	492	24	1,007	1,274	40,493
1983										
JANUARY	29	954	2	21	22	589	15	584	1,247	40,706
FEBRUARY	33	996	5	185	29	492	22	970	1,626	55,514
MARCH	43	1,325	6	236	29	715	38	1,666	1,833	62,765
APRIL	38	1,041	3	111	26	733	34	1,586	1,437	48,687
MAY	39	1,144	14	495	49	1,381	38	1,733	1,667	56,231
JUNE	23	928	4	238	38	885	26	1,136	1,515	50,636
JULY	31	953	6	227	33	792	12	522	1,501	48,267
AUGUST	33	1,119	15	679	25	635	18	753	1,660	54,535
TOTAL										
YEARS -										
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	228,972	6,506,115
1982/83	11,194	333,108	1,592	54,553	5,289	113,744	3,560	151,947	234,247	7,171,040
MONTHS -										
1982										
JULY	914	26,413	97	3,298	398	7,372	365	14,407	16,299	473,175
AUGUST	724	21,407	131	4,463	352	6,274	348	14,164	16,577	486,468
SEPTEMBER	927	26,666	97	3,706	393	7,572	310	12,546	18,107	521,627
OCTOBER	951	28,385	134	4,565	357	6,539	293	12,374	17,371	516,666
NOVEMBER	936	28,408	141	4,550	408	7,430	313	12,907	18,947	564,320
DECEMBER	972	27,766	140	5,245	381	7,479	246	10,817	18,606	560,959
1983										
JANUARY	859	25,608	121	3,929	390	8,239	232	9,929	16,878	516,415
FEBRUARY	926	28,468	107	3,735	515	11,668	274	12,277	21,884	696,739
MARCH	1,083	32,382	154	5,313	548	13,651	334	15,072	25,133	798,318
APRIL	936	26,838	130	4,633	451	10,913	262	11,921	19,100	609,284
MAY	1,137	34,404	184	5,798	515	12,661	319	14,348	23,401	736,295
JUNE	829	26,363	156	5,318	581	13,946	264	11,185	21,944	690,774
JULY	859	26,249	128	4,348	560	12,290	233	10,384	20,002	630,672
AUGUST	842	25,231	181	6,233	664	16,501	227	9,948	23,954	763,664

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	893	34,437
1982/83	20,254	572,371	4,814	116,324	6,894	260,024	952	32,096	801	36,065
MONTHS -										
1982										
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	496	18,245	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	519	19,081	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	80	2,677	72	3,401
APRIL	1,619	47,414	349	9,418	654	25,215	88	3,060	100	4,819
MAY	2,146	59,935	377	8,838	816	32,295	130	4,465	104	5,023
JUNE	2,140	61,274	395	10,925	833	32,385	115	4,003	100	4,641
JULY	1,927	56,844	368	10,915	740	27,981	70	2,326	115	5,279
AUGUST	2,278	68,039	459	14,324	906	35,329	92	3,054	139	5,952
OTHER DWELLINGS										
YEARS -										
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
1982/83	128	3,805	231	5,072	59	2,060	1	32	42	2,511
MONTHS -										
1982										
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	-	-	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
TOTAL										
YEARS -										
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
1982/83	20,382	576,176	5,045	121,396	6,953	262,084	953	32,128	843	38,576
MONTHS -										
1982										
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	506	18,718	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	528	19,327	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	80	2,677	73	3,451
APRIL	1,627	47,649	363	9,812	656	25,330	88	3,060	101	4,828
MAY	2,158	60,282	393	9,060	817	32,330	130	4,465	109	5,199
JUNE	2,145	61,433	412	11,320	840	32,629	115	4,003	101	4,691
JULY	1,932	57,047	391	11,334	741	28,019	70	2,326	117	5,379
AUGUST	2,298	68,707	478	14,838	910	35,479	92	3,054	146	6,107

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
1982/83	2,501	72,350	331	11,688	798	14,930	402	15,637	37,747	1,131,485
MONTHS -										
1982										
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	2,916	84,043
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	3,036	88,457
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	3,912	120,905
APRIL	212	6,311	30	996	61	1,470	28	1,013	3,141	99,716
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,961	122,406
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,945	123,897
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,597	114,318
AUGUST	255	7,403	40	1,349	86	1,688	27	1,160	4,282	138,298
OTHER DWELLINGS										
YEARS -										
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
1982/83	-	-	12	422	29	402	2	79	504	14,383
MONTHS -										
1982										
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	2	58	-	-	42	1,060
JUNE	-	-	-	-	-	-	-	-	30	848
JULY	-	-	-	-	-	-	-	-	31	760
AUGUST	-	-	6	248	1	9	-	-	57	1,744
TOTAL										
YEARS -										
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
1982/83	2,501	72,350	343	12,110	827	15,332	404	15,716	38,251	1,145,868
MONTHS -										
1982										
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	2,948	85,050
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	3,080	89,739
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,038	89,215
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,587	77,252
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,881	88,258
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,961	122,302
APRIL	212	6,311	32	1,071	61	1,470	28	1,013	3,168	100,544
MAY	234	7,196	51	1,731	78	1,786	33	1,417	4,003	123,466
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,975	124,745
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,628	115,078
AUGUST	255	7,403	46	1,597	87	1,697	27	1,160	4,339	140,042

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1980/81	8,693	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
1982/83	7,098	216,795	2,193	52,615	3,145	123,416	972	33,598	644	33,502
MONTHS -										
1982										
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	240	8,556	46	1,556	41	2,030
FEBRUARY	589	18,791	222	5,619	276	11,714	80	2,778	56	2,885
MARCH	665	20,698	211	5,477	252	10,519	141	4,948	56	2,686
APRIL	482	14,807	141	3,445	251	9,928	82	2,975	50	2,718
MAY	729	22,468	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	244	9,864	134	4,675	41	1,921
OTHER DWELLINGS										
YEARS -										
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
1982/83	830	25,384	362	8,781	779	33,678	67	2,238	99	7,205
MONTHS -										
1982										
JULY	61	2,000	29	647	58	2,337	3	77	9	585
AUGUST	67	2,062	18	467	69	2,580	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	80	3,658	4	145	6	495
1983										
JANUARY	54	1,289	44	1,195	54	2,476	-	-	7	454
FEBRUARY	84	2,627	32	1,359	85	3,835	1	20	5	250
MARCH	82	2,539	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	55	2,577	2	74	6	750
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
JUNE	82	2,525	29	705	54	2,072	6	210	6	394
JULY	65	2,131	22	495	67	2,732	3	100	3	145
AUGUST	80	2,605	25	627	59	2,593	-	-	15	643
TOTAL										
YEARS -										
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
1982/83	7,928	242,179	2,555	61,396	3,924	157,094	1,039	35,836	743	40,707
MONTHS -										
1982										
JULY	599	18,213	189	4,304	325	12,312	46	1,522	87	4,842
AUGUST	694	20,992	200	5,155	335	12,997	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	324	12,915	62	2,167	64	3,590
1983										
JANUARY	498	15,603	218	5,559	294	11,032	46	1,556	48	2,484
FEBRUARY	673	21,418	254	6,978	361	15,549	81	2,798	61	3,135
MARCH	747	23,237	244	6,145	340	14,222	168	5,876	67	3,980
APRIL	532	16,276	172	4,275	306	12,505	84	3,049	56	3,468
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081
JUNE	714	20,034	184	4,340	307	12,385	106	3,681	57	3,183
JULY	737	21,900	125	2,654	345	13,538	145	5,052	35	1,794
AUGUST	945	28,354	230	4,835	303	12,457	134	4,675	56	2,564

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
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
1982/83	2,073	64,715	30	1,437	341	7,391	139	6,398	16,635	539,867
MONTHS -										
1982										
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	1,153	37,337
FEBRUARY	198	6,175	3	68	41	838	9	404	1,474	49,272
MARCH	189	5,933	5	245	33	775	2	68	1,554	51,349
APRIL	144	4,416	1	57	20	517	8	369	1,179	39,232
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	1,438	3	465	1,422	46,573
AUGUST	143	4,553	4	193	39	1,400	4	196	1,679	52,759
OTHER DWELLINGS										
YEARS -										
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
1982/83	194	7,922	5	220	37	1,066	62	2,597	2,435	89,091
MONTHS -										
1982										
JULY	34	1,598	-	-	6	125	8	349	208	7,718
AUGUST	42	1,972	-	-	3	95	4	155	221	8,134
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	189	7,157
1983										
JANUARY	5	222	-	-	2	80	3	121	169	5,837
FEBRUARY	9	290	1	45	3	73	3	121	223	8,620
MARCH	15	473	1	77	4	123	9	390	270	10,195
APRIL	12	376	1	36	4	75	5	161	166	6,348
MAY	5	127	-	-	6	149	7	294	198	7,357
JUNE	3	123	-	-	3	122	4	161	187	6,312
JULY	10	305	3	131	4	207	-	-	177	6,246
AUGUST	15	526	1	61	2	8	4	172	201	7,235
TOTAL										
YEARS -										
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,100	719,305
1982/83	2,267	72,637	35	1,657	378	8,457	201	8,995	19,070	628,958
MONTHS -										
1982										
JULY	235	8,488	3	208	38	955	22	922	1,544	51,766
AUGUST	189	6,504	5	269	37	770	22	953	1,627	53,495
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	1,516	49,593
1983										
JANUARY	163	5,216	3	146	39	868	13	710	1,322	43,174
FEBRUARY	207	6,465	4	113	44	911	12	525	1,697	57,892
MARCH	204	6,406	6	322	37	898	11	458	1,824	61,544
APRIL	156	4,792	2	93	24	592	13	530	1,345	45,580
MAY	201	6,165	1	35	35	900	17	814	1,861	63,239
JUNE	166	5,560	1	36	26	752	16	733	1,577	50,704
JULY	165	5,567	5	204	39	1,645	3	465	1,599	52,819
AUGUST	158	5,079	5	254	41	1,408	8	368	1,880	59,994

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
1982/83	88,333	2,519,795	22,010	552,664	32,494	1,202,102	2,774	94,083	3,430	153,919
MONTHS -										
1982										
JULY	5,875	158,641	1,695	35,750	1,871	65,794	124	3,990	351	18,047
AUGUST	6,100	167,191	1,727	37,853	1,901	67,263	110	3,655	262	13,276
SEPTEMBER	6,884	189,386	2,081	44,939	1,869	66,639	132	4,358	341	13,641
OCTOBER	6,710	189,522	1,759	44,251	2,000	71,459	164	5,432	290	11,850
NOVEMBER	7,537	209,769	1,667	43,812	2,231	80,547	278	8,936	262	10,699
DECEMBER	7,534	212,956	1,580	41,712	2,235	80,926	316	10,449	202	9,869
1983										
JANUARY	6,435	185,243	1,822	49,269	2,234	82,304	218	7,280	192	7,512
FEBRUARY	8,317	245,266	2,266	64,243	3,742	140,250	201	6,860	251	11,362
MARCH	9,458	278,106	2,370	65,695	4,046	151,948	277	9,437	320	15,132
APRIL	6,698	196,977	1,686	42,193	3,138	120,380	374	13,538	273	12,876
MAY	8,516	242,654	1,627	41,123	3,903	148,751	327	11,170	346	14,814
JUNE	8,269	244,084	1,730	41,824	3,324	125,841	253	8,978	340	14,841
JULY	7,359	215,650	1,401	36,482	3,162	119,387	121	3,903	313	13,526
AUGUST	8,896	265,011	1,873	49,319	3,810	145,334	184	6,066	345	15,557
OTHER DWELLINGS										
YEARS -										
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
1982/83	5,755	173,433	2,282	56,736	4,585	168,889	170	6,309	414	22,186
MONTHS -										
1982										
JULY	394	11,424	174	3,781	319	10,700	8	273	37	2,879
AUGUST	378	11,013	170	3,702	310	11,494	9	317	46	2,413
SEPTEMBER	476	13,547	163	3,989	262	9,793	10	323	26	1,478
OCTOBER	480	13,975	179	3,772	295	10,004	8	262	30	1,790
NOVEMBER	502	14,690	196	4,566	304	11,374	11	366	28	1,582
DECEMBER	452	13,490	183	4,115	305	10,757	8	270	37	1,919
1983										
JANUARY	457	13,800	222	6,695	277	10,264	11	362	25	1,266
FEBRUARY	507	16,072	227	6,215	516	19,500	9	309	27	1,224
MARCH	610	19,045	223	5,945	543	20,859	7	230	48	2,340
APRIL	467	14,585	203	5,218	420	15,655	43	1,762	34	1,543
MAY	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	530	18,207	14	478	44	1,740
TOTAL										
YEARS -										
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,934,621	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
MONTHS -										
1982										
JULY	6,269	170,065	1,869	39,531	2,190	76,494	132	4,263	388	20,926
AUGUST	6,478	178,204	1,897	41,555	2,211	78,757	119	3,972	308	15,689
SEPTEMBER	7,360	202,933	2,244	48,928	2,131	76,432	142	4,681	367	15,119
OCTOBER	7,190	203,497	1,938	48,023	2,295	81,463	172	5,694	320	13,640
NOVEMBER	8,039	224,459	1,863	48,378	2,535	91,921	289	9,302	290	12,281
DECEMBER	7,986	226,446	1,763	45,827	2,540	91,683	324	10,719	239	11,788
1983										
JANUARY	6,892	199,043	2,044	55,964	2,511	92,568	229	7,642	217	8,778
FEBRUARY	8,824	261,338	2,493	70,458	4,258	159,750	210	7,169	278	12,586
MARCH	10,068	297,151	2,593	71,640	4,589	172,807	284	9,667	368	17,472
APRIL	7,165	211,562	1,889	47,411	3,558	136,035	417	15,300	307	14,419
MAY	9,077	259,669	1,778	45,266	4,432	168,348	355	12,200	390	16,940
JUNE	8,740	258,861	1,921	46,419	3,829	144,733	271	9,783	372	16,467
JULY	7,878	231,700	1,590	41,264	3,625	135,297	132	4,373	359	15,724
AUGUST	9,466	283,216	2,055	54,083	4,340	163,541	198	6,544	389	17,297

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
1982/83	6,157	180,219	1,164	38,850	3,784	83,016	2,692	115,442	162,838	4,940,090
MONTHS -										
1982										
JULY	445	12,302	83	2,731	263	4,675	289	11,446	10,996	313,376
AUGUST	350	10,218	89	2,813	235	4,166	267	10,774	11,041	317,209
SEPTEMBER	583	16,612	75	2,768	272	5,303	233	9,330	12,470	352,976
OCTOBER	507	15,116	112	3,675	248	4,531	216	9,033	12,006	354,869
NOVEMBER	473	14,279	111	3,475	288	5,458	228	9,435	13,075	386,410
DECEMBER	586	16,485	102	3,783	278	5,757	170	7,708	13,003	389,645
1983										
JANUARY	476	14,022	86	2,651	279	5,983	177	7,613	11,919	361,877
FEBRUARY	495	15,178	80	2,843	376	9,111	219	10,042	15,947	505,155
MARCH	593	17,183	106	3,514	405	10,510	259	11,774	17,834	563,299
APRIL	542	15,070	96	3,469	344	8,193	192	8,953	13,343	421,649
MAY	668	20,026	124	3,759	361	8,801	238	10,678	16,110	501,776
JUNE	439	13,728	100	3,369	435	10,528	204	8,656	15,094	471,849
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	12,778	178	7,839	16,333	518,072
OTHER DWELLINGS										
YEARS -										
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
1982/83	269	7,902	50	1,936	300	6,939	263	11,794	14,088	456,124
MONTHS -										
1982										
JULY	24	476	5	152	18	444	18	691	997	30,820
AUGUST	11	219	4	154	12	287	21	1,115	961	30,714
SEPTEMBER	4	60	7	275	28	687	19	857	995	31,009
OCTOBER	17	335	4	227	25	437	17	715	1,055	31,517
NOVEMBER	41	1,570	5	247	27	537	25	1,106	1,139	36,038
DECEMBER	16	465	6	175	21	432	21	883	1,049	32,506
1983										
JANUARY	24	732	2	21	20	509	12	463	1,050	34,112
FEBRUARY	24	706	4	140	26	419	19	849	1,359	45,434
MARCH	28	852	1	34	25	592	29	1,276	1,514	51,173
APRIL	26	665	-	-	22	658	29	1,425	1,244	41,511
MAY	34	1,017	8	273	41	1,174	31	1,439	1,427	47,814
JUNE	20	805	4	238	35	763	22	975	1,298	43,476
JULY	21	648	3	96	29	585	12	522	1,293	41,261
AUGUST	18	593	8	370	22	618	14	581	1,402	45,556
TOTAL										
YEARS -										
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
1982/83	6,426	188,121	1,214	40,786	4,084	89,955	2,955	127,236	176,926	5,396,214
MONTHS -										
1982										
JULY	469	12,778	88	2,883	281	5,119	307	12,137	11,993	344,196
AUGUST	361	10,437	93	2,967	247	4,453	288	11,889	12,002	347,923
SEPTEMBER	587	16,672	82	3,043	300	5,990	252	10,187	13,465	383,985
OCTOBER	524	15,451	116	3,902	273	4,968	233	9,748	13,061	386,386
NOVEMBER	514	15,849	116	3,722	315	5,995	253	10,541	14,214	422,448
DECEMBER	602	16,950	108	3,958	299	6,189	191	8,591	14,052	422,151
1983										
JANUARY	500	14,754	88	2,672	299	6,492	189	8,076	12,969	395,989
FEBRUARY	519	15,884	84	2,983	402	9,530	238	10,891	17,306	550,589
MARCH	621	18,035	107	3,548	430	11,102	288	13,050	19,348	614,472
APRIL	568	15,735	96	3,469	366	8,851	221	10,378	14,587	463,160
MAY	702	21,043	132	4,032	402	9,975	269	12,117	17,537	549,590
JUNE	459	14,533	104	3,607	470	11,291	226	9,631	16,392	515,325
JULY	455	13,638	83	2,914	455	9,365	198	8,500	14,775	462,775
AUGUST	429	12,749	130	4,382	536	13,396	192	8,420	17,735	563,628

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

	BUILDING SOCIETIES				GOVERNMENT					TOTAL
	BANKS		PERMANENT	TERM- INATING (A)	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
	SAVINGS	TRADING								
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
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
1982/83	113,115	245,398	48,949	1,584	22,424	4,739	1,995	62,297	9,617	510,118
MONTHS -										
1982										
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	3,618	120	1,981	494	225	4,482	1,052	43,418
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	2,770	69	1,114	239	95	4,239	617	34,005
FEBRUARY	9,283	22,221	3,673	144	2,018	256	224	5,234	635	43,688
MARCH	12,330	24,719	5,431	208	2,039	391	170	7,390	803	53,481
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	6,578	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	7,440	761	51,350
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (B)										
YEARS -										
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
1982/83	130,750	9,458	88,121	4,047	32,984	7,204	580	7,866	11,812	292,822
MONTHS -										
1982										
JULY	9,680	839	7,202	204	4,330	862	41	577	1,727	25,462
AUGUST	10,808	1,022	5,837	160	2,894	735	149	511	1,590	23,706
SEPTEMBER	10,384	719	6,308	136	2,365	744	42	641	1,330	22,669
OCTOBER	11,000	654	5,778	278	2,981	720	127	554	1,726	23,818
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	3,308	476	-	765	1,331	30,041
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
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	738	363	28,716
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (B)										
YEARS -										
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
1982/83	3,352,338		1,639,497	150,429	244,982	327,841	52,669	156,517	159,362	6,083,635
MONTHS -										
1982										
JULY	238,188		124,619	9,778	27,643	27,627	5,683	11,215	15,251	460,004
AUGUST	235,414		116,247	9,533	23,431	23,122	4,841	10,738	15,589	438,915
SEPTEMBER	265,408		110,852	8,332	20,461	26,334	2,823	10,016	14,718	458,944
OCTOBER	241,436		106,297	9,548	19,484	27,421	2,896	10,321	14,289	431,692
NOVEMBER	273,750		114,920	9,714	15,111	28,834	4,606	11,942	13,466	472,343
DECEMBER	356,757		135,378	13,496	21,416	27,208	6,227	11,665	15,438	587,585
1983										
JANUARY	201,402		85,987	8,913	13,331	22,942	2,958	9,467	8,537	353,537
FEBRUARY	249,943		123,313	13,577	15,374	28,439	3,834	12,836	11,628	458,944
MARCH	357,452		176,529	13,358	20,289	32,754	4,784	17,451	14,192	636,809
APRIL	282,388		156,140	12,266	18,753	22,740	3,697	16,409	10,234	522,627
MAY	319,924		193,976	17,918	24,972	30,032	4,987	17,031	13,098	621,938
JUNE	330,276		195,239	23,996	24,717	30,388	5,333	17,426	12,922	640,297
JULY	285,591		174,904	14,982	24,264	31,385	4,414	17,182	13,539	566,261
AUGUST	355,653		187,667	17,419	24,849	28,139	4,308	21,130	11,383	650,548
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (B)										
YEARS -										
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
1982/83	746,842		353,108	42,181	36,483	67,037	9,690	27,846	27,822	1,311,009
MONTHS -										
1982										
JULY	591,928		217,732	24,750	35,113	62,621	4,141	15,297	35,589	987,171
AUGUST	595,392		209,079	24,032	31,605	60,609	3,673	14,622	33,432	972,444
SEPTEMBER	600,406		199,939	23,435	31,814	60,691	4,739	15,787	30,982	967,793
OCTOBER	621,060		201,549	23,606	29,567	61,395	6,424	16,527	28,178	988,306
NOVEMBER	638,859		209,867	28,492	30,313	60,752	6,564	16,874	27,946	1,019,667
DECEMBER	572,665		196,431	31,152	25,843	61,069	5,687	16,831	23,484	933,162
1983										
JANUARY	624,196		228,880	33,557	25,681	63,318	6,672	19,395	24,692	1,026,391
FEBRUARY	698,283		296,661	31,938	28,555	62,936	6,789	22,806	25,585	1,173,553
MARCH	721,117		331,820	36,813	31,900	62,479	7,488	25,631	25,937	1,243,185
APRIL	712,869		347,814	45,745	34,531	66,660	8,548	25,255	27,856	1,269,278
MAY	738,159		365,151	49,261	37,247	70,997	9,485	26,313	29,379	1,325,992
JUNE	746,842		353,108	42,181	36,483	67,037	9,690	27,846	27,822	1,311,009
JULY	774,563		351,710	39,407	37,342	61,886	9,898	27,048	24,592	1,326,446
AUGUST	797,790		370,394	36,330	39,106	59,233	12,051	29,121	23,555	1,367,580

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

(B) - INCLUDES ALTERATIONS AND ADDITIONS

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING(A)				
<u>NEW SOUTH WALES</u>								
1983								
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	13,840	252,636
JUNE	108,381	18,877	75,082	12,122	7,825	2,129	10,155	234,571
JULY	95,141	17,367	68,928	9,060	8,360	2,229	8,814	209,899
AUGUST	111,465	24,056	84,731	9,346	9,591	3,186	11,853	254,228
<u>VICTORIA</u>								
1983								
MARCH	136,470	10,994	43,781	5,071	1,579	8,140	5,695	211,730
APRIL	93,542	10,563	43,110	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
JUNE	118,463	9,651	42,732	2,877	1,978	7,170	6,204	189,075
JULY	109,593	7,649	43,115	1,516	1,534	6,484	5,158	175,049
AUGUST	135,856	10,198	48,522	1,091	2,177	6,430	4,700	208,974
<u>QUEENSLAND</u>								
1983								
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
JUNE	43,125	13,696	32,051	320	10,892	10,189	1,673	111,946
JULY	40,497	14,437	25,422	333	8,828	11,965	1,731	103,213
AUGUST	50,534	19,036	37,197	297	10,285	9,869	1,674	128,892
<u>SOUTH AUSTRALIA</u>								
1983								
MARCH	30,082	11,721	16,967	-	676	1,563	2,393	63,402
APRIL	19,516	7,867	11,293	-	694	1,362	2,215	42,947
MAY	24,755	8,754	13,622	-	782	1,660	2,914	52,487
JUNE	28,438	10,843	14,822	-	610	603	2,830	58,146
JULY	25,049	8,939	16,546	-	1,374	520	3,069	55,497
AUGUST	30,086	10,588	13,971	-	865	1,328	3,574	60,412
<u>WESTERN AUSTRALIA</u>								
1983								
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	14,039	2,028	1,973	1,292	1,946	55,888
JUNE	29,228	6,765	13,934	2,126	2,457	1,109	2,918	58,537
JULY	26,617	5,032	13,094	842	1,606	1,266	2,628	51,085
AUGUST	36,006	7,027	15,758	3,379	2,015	2,042	2,880	69,107
<u>TASMANIA</u>								
1983								
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
JUNE	6,296	728	2,975	22	16	1,665	845	12,547
JULY	6,079	483	2,327	-	65	1,768	778	11,500
AUGUST	6,977	840	2,919	160	114	1,837	1,294	14,141
<u>NORTHERN TERRITORY</u>								
1983								
MARCH	1,963	410	(B)	-	-	5,831	(B)	8,546
APRIL	519	391	(B)	-	140	3,841	(B)	5,166
MAY	1,111	221	(B)	-	162	4,742	(B)	6,559
JUNE	1,091	223	(B)	-	70	5,741	(B)	7,376
JULY	721	215	(B)	-	297	4,326	(B)	5,964
AUGUST	1,389	477	(B)	-	291	4,519	(B)	7,269
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1983								
MARCH	10,261	1,691	6,033 (C)	-	683	3,899	666 (C)	22,891
APRIL	6,711	1,122	7,397 (C)	-	386	2,825	387 (C)	18,553
MAY	6,887	1,297	8,540 (C)	-	918	2,536	525 (C)	20,380
JUNE	5,306	1,296	8,151 (C)	-	493	3,075	506 (C)	18,576
JULY	6,950	1,130	7,422 (C)	-	833	2,039	496 (C)	18,465
AUGUST	7,964	1,534	8,379 (C)	-	630	2,253	474 (C)	20,641

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

TABLE 8 - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED													
	FOR DWELLINGS											LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)		
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL				FOR ALTERATIONS AND ADDITIONS		CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)
							HOUSES		OTHER DWELLINGS					
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000		\$000	\$000
NEW SOUTH WALES														
1983														
MARCH	972	34,143	530	20,107	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	175,415	548,543
MAY	1,027	36,852	583	22,557	5,364	193,227	6,246	225,823	728	26,813	19,462	16,921	215,206	563,049
JUNE	1,042	37,151	377	14,552	5,108	182,868	5,875	210,512	652	24,059	19,011	15,586	225,607	548,159
JULY	951	34,718	454	17,657	4,368	157,524	5,140	185,725	633	24,174	18,028	11,399	195,800	544,552
AUGUST	1,080	41,488	478	17,999	5,336	194,741	6,162	228,109	732	26,119	20,528	14,863	215,836	556,687
VICTORIA														
1983														
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	366,820
APRIL	930	27,146	399	12,975	4,426	127,386	5,495	159,608	260	7,899	12,555	5,192	144,960	381,006
MAY	1,260	34,880	594	18,240	5,867	169,317	7,360	211,295	361	11,142	14,492	4,802	192,182	406,855
JUNE	1,118	31,961	532	14,607	4,850	142,507	6,196	179,512	304	9,563	13,758	6,004	189,863	399,065
JULY	1,016	29,015	529	15,825	4,525	130,209	5,721	165,572	349	9,477	12,917	5,011	161,413	410,229
AUGUST	1,116	32,011	656	19,106	5,318	157,857	6,709	196,896	381	12,078	15,242	5,725	193,538	420,149
QUEENSLAND														
1983														
MARCH	896	27,016	375	14,035	2,938	93,058	4,025	126,996	184	7,113	6,647	4,469	121,289	130,327
APRIL	718	22,322	288	9,775	2,066	67,032	2,919	93,700	153	5,429	4,915	2,767	82,710	131,110
MAY	820	24,679	358	12,748	2,302	74,971	3,319	107,113	161	5,285	5,546	3,128	84,323	146,103
JUNE	812	25,748	346	11,987	2,315	74,211	3,305	106,372	168	5,574	5,617	3,814	94,637	148,391
JULY	732	23,031	294	9,381	2,211	70,801	3,117	99,680	120	3,533	5,097	2,727	88,542	148,580
AUGUST	888	28,062	383	11,928	2,773	88,902	3,897	124,335	147	4,557	6,237	3,197	103,688	154,154
SOUTH AUSTRALIA														
1983														
MARCH	273	8,464	99	2,578	1,817	52,360	2,020	58,812	169	4,590	3,424	1,623	51,052	68,144
APRIL	230	7,025	58	1,529	1,221	34,393	1,381	39,281	128	3,666	2,590	1,170	37,663	65,711
MAY	261	7,918	78	2,071	1,521	42,498	1,713	48,620	147	3,867	2,774	1,086	41,898	67,964
JUNE	328	9,582	104	2,818	1,603	45,746	1,879	53,810	156	4,336	3,174	1,373	43,400	71,922
JULY	296	9,115	105	2,987	1,508	43,395	1,756	51,524	153	3,973	2,823	1,096	42,176	77,091
AUGUST	350	10,702	113	3,305	1,612	46,405	1,939	56,721	136	3,691	2,983	2,128	47,268	78,891
WESTERN AUSTRALIA														
1983														
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	481	14,383	80	2,047	1,433	39,458	1,840	51,083	154	4,805	3,318	1,208	49,791	85,891
JUNE	542	15,987	76	2,141	1,506	40,409	1,982	54,678	142	3,859	3,229	1,486	50,094	87,379
JULY	476	13,804	71	1,817	1,291	35,464	1,679	46,597	159	4,488	2,424	1,716	44,884	88,102
AUGUST	724	21,573	92	2,317	1,648	45,217	2,314	64,938	150	4,169	3,838	1,135	52,459	98,258
TASMANIA														
1983														
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
JUNE	71	2,046	11	300	446	10,201	521	12,386	7	161	780	210	12,634	17,892
JULY	77	2,098	12	240	396	9,162	469	11,168	16	332	635	303	10,355	19,346
AUGUST	86	2,459	17	454	479	11,228	565	13,703	17	438	839	459	12,379	20,412
NORTHERN TERRITORY														
1983														
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
JUNE	29	1,188	16	833	127	5,355	152	6,487	20	889	305	159	7,199	10,941
JULY	36	1,465	23	1,358	81	3,141	121	5,228	19	736	216	305	6,737	9,648
AUGUST	48	1,912	29	1,298	105	4,059	154	6,132	28	1,137	136	89	5,925	10,446
AUSTRALIAN CAPITAL TERRITORY														
1983														
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
JUNE	33	1,082	115	3,466	437	14,028	519	16,381	66	2,195	1,402	741	16,863	27,260
JULY	44	1,832	111	3,554	395	13,079	498	16,911	52	1,554	1,641	737	16,354	28,898
AUGUST	47	1,835	112	3,587	464	15,219	554	18,295	69	2,346	1,547	1,120	19,455	28,583

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED