

AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5609.0

NOON 29 NOVEMBER 1978

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA SEPTEMBER 1978

INQUIRIES

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

- The total value of loans approved by significant lenders to individuals for the construction and purchase of dwellings in September 1978 was \$503.0 million, a decrease of \$20.2 million from the record August figure, but a \$43.6 million increase over the September 1977 figure.
- First mortgage (or equivalent) finance was provided for 21,542 dwelling units in September 1978. This was 949 units less than for August, but 334 units more than for September 1977.
- Loans approved for the construction of dwellings in September 1978 totalled \$89.2 million, a decrease of \$1.7 million from August, but an increase of \$3.8 million over September 1977.

(five banks) of the month in question. Consequently data for those banks balancing on the last Monday or Wednesday may relate either to a 4 or 5 week period.

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

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1978 issue of this bulletin.

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

Related publications

Users may also wish to refer to the following Housing Finance publications which are available on request:

Housing Finance for Owner Occupation – Savings and Trading Banks, Australia (5608.0).

Housing Finance for Owner Occupation – Permanent Building Societies, Australia (5610.0).

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

Symbols and other usages

Dwgs number of dwelling units
– nil, or less than half the final digit shown
n.a. not available

EXPLANATORY NOTES

Introduction

This bulletin 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:

- (i) for *trading banks* the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.
- (ii) for *savings banks* the data relate to the period ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day

R. J. CAMERON
Australian Statistician

TABLE 1 - 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 -										
1976/77	100,557	1,883,926	38,248	599,075	55,887	1,357,099	8,392	174,927	11,209	353,058
1977/78	98,175	2,025,190	35,761	629,591	57,186	1,496,977	9,722	227,871	9,561	295,997
MONTHS -										
1977										
AUGUST	8,691	170,841	3,207	53,352	5,922	152,740	633	14,832	750	24,661
SEPTEMBER	7,667	151,653	2,581	41,654	5,724	145,929	1,019	23,536	720	22,282
OCTOBER	7,777	156,092	2,671	45,471	4,537	117,689	1,360	30,959	764	24,632
NOVEMBER	9,801	197,790	3,771	65,265	4,748	125,860	1,184	26,616	783	25,415
DECEMBER	6,862	141,583	2,264	39,230	4,185	110,439	876	19,386	729	22,095
1978										
JANUARY	7,810	165,139	2,747	50,432	4,019	105,823	674	16,150	687	19,833
FEBRUARY	8,079	171,819	3,279	60,927	4,460	118,196	760	18,436	738	22,968
MARCH	8,693	181,592	3,526	65,142	4,296	115,710	673	16,379	817	25,595
APRIL	7,755	167,375	2,360	53,559	4,310	113,978	789	19,346	863	25,035
MAY	9,378	198,440	3,495	62,733	4,898	130,155	828	20,238	1,017	29,441
JUNE	7,716	165,698	2,762	50,390	4,657	123,745	554	13,278	945	28,402
JULY	7,611	165,248	2,804	52,492	4,849	129,462	363	8,704	981	27,038
AUGUST	8,776	190,860	3,423	65,410	5,549	149,402	407	10,330	861	27,592
SEPTEMBER	8,575	193,409	3,266	58,058	5,283	143,078	295	7,497	776	25,271
OTHER DWELLINGS										
YEARS -										
1976/77	6,183	113,107	2,970	45,535	8,623	195,810	735	15,325	632	23,027
1977/78	5,832	114,572	2,602	45,442	8,234	199,267	602	13,157	710	26,036
MONTHS -										
1977										
AUGUST	531	9,879	233	3,685	848	21,131	45	978	42	1,989
SEPTEMBER	462	8,893	214	3,804	841	20,160	116	2,335	45	1,325
OCTOBER	460	8,973	193	3,274	667	16,315	62	1,331	47	1,638
NOVEMBER	532	9,980	280	4,534	725	17,980	52	1,183	63	2,166
DECEMBER	396	7,579	164	3,012	671	16,530	36	824	68	2,620
1978										
JANUARY	354	6,896	157	2,936	559	13,547	38	867	57	2,098
FEBRUARY	552	11,099	238	4,127	645	15,452	47	1,081	44	1,709
MARCH	531	11,205	246	4,562	634	15,862	40	884	103	3,075
APRIL	480	9,607	176	3,596	535	12,619	44	937	74	2,942
MAY	561	11,502	311	5,623	702	16,988	47	1,071	58	2,308
JUNE	490	9,914	203	3,492	561	13,564	41	936	71	2,578
JULY	477	9,866	259	4,982	664	16,458	20	464	77	2,375
AUGUST	567	12,209	266	5,135	652	17,000	47	1,234	98	3,040
SEPTEMBER	513	10,384	276	4,675	680	17,630	29	673	117	3,563
TOTAL										
YEARS -										
1976/77	106,740	1,997,033	41,218	644,610	64,510	1,552,909	9,127	190,252	11,841	376,085
1977/78	104,907	2,139,762	38,363	675,033	65,420	1,696,244	10,324	241,028	10,271	322,033
MONTHS -										
1977										
AUGUST	9,222	180,720	3,440	57,037	6,770	173,871	678	15,810	792	26,650
SEPTEMBER	8,129	160,546	2,795	45,458	8,565	166,089	1,135	25,871	765	23,607
OCTOBER	8,237	165,065	2,864	48,745	5,204	134,004	1,422	32,290	811	26,270
NOVEMBER	10,333	207,770	4,051	69,799	5,473	143,840	1,236	27,799	846	27,581
DECEMBER	7,258	149,162	2,428	42,242	4,856	126,969	912	20,210	797	24,715
1978										
JANUARY	8,164	172,035	2,904	53,368	4,578	119,370	712	17,017	744	21,931
FEBRUARY	8,631	182,918	3,517	65,054	5,105	133,648	807	19,517	782	24,677
MARCH	9,224	192,797	3,772	69,704	4,930	131,572	713	17,263	920	28,670
APRIL	8,235	176,982	3,036	57,155	4,845	126,597	833	20,283	937	27,977
MAY	9,939	209,942	3,806	68,356	5,600	147,143	875	21,309	1,075	31,749
JUNE	8,206	175,612	2,965	53,802	5,218	137,309	595	14,214	1,016	30,980
JULY	8,088	175,114	3,063	57,474	5,513	145,920	383	9,168	978	29,413
AUGUST	9,343	203,069	3,609	70,545	6,201	166,402	454	11,564	959	30,632
SEPTEMBER	9,088	204,393	3,542	62,733	5,963	160,708	324	8,170	893	28,834

OR PURCHASE OF DWELLINGS, - BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1976/77	13,240	244,009	1,655	43,009	708	17,629	4,927	125,455	234,823	4,798,983
1977/78	12,225	244,615	1,539	40,944	1,038	19,107	4,683	129,545	229,940	5,109,837
MONTHS -										
1977										
AUGUST	1,124	20,805	140	3,989	68	1,450	368	9,652	20,983	452,322
SEPTEMBER	1,121	21,608	94	2,536	104	1,665	373	9,849	19,403	420,712
OCTOBER	1,085	21,482	144	3,898	99	1,669	451	11,571	18,888	413,463
NOVEMBER	1,202	24,758	150	4,177	78	1,333	439	11,650	22,156	482,864
DECEMBER	1,002	20,923	109	2,765	58	1,003	354	16,075	16,439	367,499
1978										
JANUARY	962	19,424	108	2,864	70	1,171	264	7,786	17,341	388,622
FEBRUARY	978	21,353	118	3,064	117	2,199	389	11,631	18,918	430,593
MARCH	908	18,821	145	3,499	94	1,541	407	11,908	19,559	439,387
APRIL	796	15,297	120	3,134	90	1,631	411	11,437	17,994	410,842
MAY	899	17,437	168	4,253	110	2,028	465	13,386	21,250	478,111
JUNE	809	15,854	138	3,732	123	1,946	393	10,562	18,097	413,607
JULY	729	14,558	100	2,726	251	3,356	462	12,842	18,070	416,426
AUGUST	719	15,560	187	5,081	306	3,976	464	13,451	20,692	481,662
SEPTEMBER	733	14,651	151	4,105	276	4,076	458	13,192	19,813	463,337
	OTHER DWELLINGS									
YEARS -										
1976/77	587	7,669	92	2,346	45	1,474	280	6,578	20,147	410,871
1977/78	667	8,758	67	1,858	127	2,114	376	9,670	19,217	420,866
MONTHS -										
1977										
AUGUST	55	719	2	48	9	226	26	646	1,791	39,301
SEPTEMBER	92	1,235	6	163	7	103	22	581	1,805	38,599
OCTOBER	53	714	6	183	13	158	26	632	1,527	33,218
NOVEMBER	35	458	8	191	5	113	21	472	1,721	37,077
DECEMBER	60	804	4	126	15	271	16	371	1,430	32,137
1978										
JANUARY	47	590	3	60	2	59	22	485	1,239	27,538
FEBRUARY	55	722	7	268	25	263	20	468	1,633	35,189
MARCH	42	567	5	145	15	206	27	712	1,643	37,218
APRIL	58	720	4	130	5	94	32	763	1,408	31,408
MAY	66	868	11	268	12	224	42	1,005	1,810	39,857
JUNE	38	500	6	169	12	197	92	2,791	1,514	34,141
JULY	55	730	1	27	15	288	43	1,034	1,611	36,224
AUGUST	84	1,120	3	74	35	574	47	1,060	1,799	41,446
SEPTEMBER	63	804	7	203	17	383	27	698	1,729	39,613
	TOTAL									
YEARS -										
1976/77	13,827	251,678	1,747	46,155	753	19,099	5,207	132,033	254,970	5,209,854
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,059	139,215	249,157	5,530,703
MONTHS -										
1977										
AUGUST	1,179	21,524	142	4,037	77	1,676	394	10,298	22,694	491,623
SEPTEMBER	1,213	22,843	100	2,699	111	1,768	395	10,430	21,208	459,311
OCTOBER	1,138	22,196	150	4,081	112	1,827	477	12,203	20,415	446,681
NOVEMBER	1,237	25,216	158	4,368	83	1,446	460	12,122	23,877	519,941
DECEMBER	1,062	21,727	113	2,891	73	1,274	370	10,446	17,869	399,636
1978										
JANUARY	1,009	20,014	111	2,924	72	1,230	286	8,271	18,580	416,160
FEBRUARY	1,033	22,075	125	3,332	142	2,462	409	12,099	20,551	465,782
MARCH	950	18,588	150	3,644	109	1,747	434	12,620	21,202	476,605
APRIL	854	16,017	124	3,314	95	1,725	443	12,200	19,402	442,250
MAY	965	18,305	171	4,521	122	2,252	507	14,391	23,060	517,968
JUNE	847	16,354	144	3,901	135	2,143	485	13,353	19,611	447,748
JULY	784	15,288	101	2,753	266	3,644	505	13,876	19,681	452,650
AUGUST	803	16,680	190	5,155	341	4,550	511	14,511	22,491	523,103
SEPTEMBER	796	15,455	158	4,308	293	4,459	485	13,890	21,542	502,950

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	18,760	353,406	8,709	131,410	8,330	209,564	2,868	59,699	2,921	83,007
1977/78	18,665	380,136	7,371	120,609	8,820	241,127	2,709	64,044	2,331	63,776
MONTHS -										
1977										
AUGUST	1,751	33,739	710	11,015	948	25,625	143	3,426	157	5,206
SEPTEMBER	1,645	31,978	644	9,602	838	22,924	350	8,229	178	5,093
OCTOBER	1,576	31,333	604	9,649	705	19,298	549	12,686	230	6,489
NOVEMBER	1,917	39,136	759	11,830	689	18,867	345	7,725	209	5,638
DECEMBER	1,187	24,679	453	7,539	659	17,904	247	5,541	166	4,755
1978										
JANUARY	1,348	28,242	517	8,368	664	17,998	196	4,900	149	3,853
FEBRUARY	1,265	26,035	604	10,320	646	17,271	212	5,168	171	4,573
MARCH	1,498	30,886	677	11,734	643	17,660	151	3,637	199	5,064
APRIL	1,455	30,547	532	9,670	691	19,210	195	3,817	213	5,330
MAY	1,864	37,898	716	12,017	779	21,228	134	3,375	245	5,813
JUNE	1,559	34,163	577	10,094	768	21,653	114	2,790	212	5,530
JULY	1,612	35,677	601	12,025	819	22,957	63	1,525	216	5,975
AUGUST	1,715	36,933	761	13,882	885	24,983	131	3,427	195	5,641
SEPTEMBER	1,712	39,623	667	12,344	789	22,184	138	3,662	151	4,407
OTHER DWELLINGS										
YEARS -										
1976/77	35	649	239	3,203	97	2,631	16	400	67	2,104
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
MONTHS -										
1977										
AUGUST	6	95	22	340	31	1,655	-	-	3	189
SEPTEMBER	-	-	19	506	5	266	-	-	5	140
OCTOBER	9	157	10	98	4	151	-	-	5	105
NOVEMBER	8	119	26	433	7	178	1	23	8	228
DECEMBER	1	15	10	201	1	35	-	-	4	155
1978										
JANUARY	1	15	10	198	-	-	-	-	8	223
FEBRUARY	2	22	9	183	2	53	-	-	1	70
MARCH	3	37	20	336	4	124	-	-	6	72
APRIL	6	117	9	95	3	65	-	-	5	113
MAY	10	180	28	420	2	57	-	-	-	-
JUNE	10	231	16	200	2	64	-	-	5	156
JULY	7	148	15	348	22	425	-	-	1	10
AUGUST	10	196	23	517	6	123	3	76	-	-
SEPTEMBER	12	259	22	318	6	308	-	-	16	317
TOTAL										
YEARS -										
1976/77	18,795	354,055	8,948	134,613	8,427	212,195	2,884	60,099	2,988	85,111
1977/78	18,726	381,227	7,564	123,825	8,883	243,839	2,710	64,067	2,388	65,487
MONTHS -										
1977										
AUGUST	1,757	33,834	732	11,355	979	27,280	143	3,426	160	5,395
SEPTEMBER	1,645	31,978	663	10,108	843	23,190	350	8,229	183	5,233
OCTOBER	1,585	31,490	614	9,747	709	19,449	549	12,686	235	6,594
NOVEMBER	1,925	39,255	785	12,263	696	19,043	346	7,748	217	5,866
DECEMBER	1,188	24,694	463	7,740	660	17,939	247	5,541	170	4,910
1978										
JANUARY	1,349	28,257	527	8,566	664	17,998	196	4,900	157	4,076
FEBRUARY	1,267	26,057	613	10,503	648	17,324	212	5,168	172	4,643
MARCH	1,501	30,923	697	12,070	647	17,784	151	3,637	205	5,136
APRIL	1,461	30,664	541	9,765	694	19,275	155	3,817	218	5,443
MAY	1,874	38,078	744	12,437	781	21,285	134	3,375	245	5,813
JUNE	1,569	34,394	593	10,294	770	21,717	114	2,790	217	5,686
JULY	1,619	35,825	616	12,373	841	23,382	63	1,525	217	5,985
AUGUST	1,725	37,129	784	14,399	891	25,106	134	3,503	195	5,641
SEPTEMBER	1,724	39,882	689	12,662	795	22,492	138	3,662	167	4,724

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,249	29,951	45,388	918,269
1977/78	1,450	25,673	411	10,767	138	2,336	1,006	25,690	42,901	934,158
MONTHS -										
1977										
AUGUST	193	3,404	48	1,296	7	159	82	2,019	4,039	85,889
SEPTEMBER	186	3,372	32	854	10	158	97	2,269	3,980	84,479
OCTOBER	168	2,998	32	818	16	322	118	2,583	3,998	86,176
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,229	89,524
DECEMBER	135	2,407	30	737	6	162	77	2,026	2,960	65,750
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,049	66,973
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,056	66,790
MARCH	65	1,199	35	841	14	203	90	3,023	3,372	74,247
APRIL	65	1,086	26	690	14	252	81	2,117	3,232	72,719
MAY	101	1,686	40	1,021	11	159	94	2,516	3,984	85,713
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,433	78,887
JULY	68	1,188	19	497	33	532	83	2,220	3,514	82,596
AUGUST	51	874	36	990	46	651	89	2,598	3,909	89,979
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,705	87,953
	OTHER DWELLINGS									
YEARS -										
1976/77	-	-	-	-	-	-	4	141	458	9,128
1977/78	-	-	-	-	-	-	3	57	378	8,810
MONTHS -										
1977										
AUGUST	-	-	-	-	-	-	-	-	62	2,279
SEPTEMBER	-	-	-	-	-	-	-	-	29	912
OCTOBER	-	-	-	-	-	-	-	-	28	511
NOVEMBER	-	-	-	-	-	-	-	-	50	979
DECEMBER	-	-	-	-	-	-	2	38	18	444
1978										
JANUARY	-	-	-	-	-	-	-	-	19	436
FEBRUARY	-	-	-	-	-	-	-	-	14	328
MARCH	-	-	-	-	-	-	-	-	33	569
APRIL	-	-	-	-	-	-	-	-	23	390
MAY	-	-	-	-	-	-	-	-	40	657
JUNE	-	-	-	-	-	-	-	-	33	651
JULY	-	-	-	-	-	-	-	-	45	931
AUGUST	-	-	-	-	-	-	-	-	42	912
SEPTEMBER	-	-	-	-	-	-	-	-	56	1,202
	TOTAL									
YEARS -										
1976/77	1,963	37,371	457	11,501	131	2,760	1,253	29,692	45,846	927,397
1977/78	1,450	25,673	411	10,767	138	2,336	1,009	25,747	43,279	942,968
MONTHS -										
1977										
AUGUST	193	3,404	48	1,296	7	159	82	2,019	4,101	88,168
SEPTEMBER	186	3,372	32	854	10	158	97	2,269	4,009	85,391
OCTOBER	168	2,998	32	818	16	322	118	2,583	4,026	86,687
NOVEMBER	180	3,200	32	939	5	107	93	2,082	4,279	90,503
DECEMBER	135	2,407	30	737	6	162	79	2,064	2,978	66,194
1978										
JANUARY	78	1,307	26	680	17	215	54	1,410	3,068	67,409
FEBRUARY	60	1,018	32	771	7	131	59	1,503	3,070	67,118
MARCH	65	1,199	35	841	14	203	90	3,023	3,405	74,816
APRIL	65	1,086	26	690	14	252	81	2,117	3,255	73,109
MAY	101	1,686	40	1,021	11	159	94	2,516	4,024	86,370
JUNE	55	1,012	40	1,116	16	187	92	2,342	3,466	79,530
JULY	68	1,188	19	497	33	532	83	2,220	3,559	83,527
AUGUST	51	874	36	990	46	651	89	2,598	3,951	90,891
SEPTEMBER	70	1,275	32	890	41	647	105	2,921	3,761	89,155

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	13,377	250,394	5,391	81,651	8,809	226,075	1,683	34,758	1,511	71,753
1977/78	11,552	245,038	5,536	94,368	8,771	242,483	2,970	69,626	1,656	59,965
MONTHS -										
1977										
AUGUST	1,131	23,078	603	10,433	931	26,387	178	3,902	157	5,880
SEPTEMBER	955	19,618	428	6,847	830	22,860	202	4,616	154	5,286
OCTOBER	950	19,993	379	6,425	730	19,878	267	5,869	151	5,151
NOVEMBER	1,187	24,853	630	10,023	810	21,848	212	4,756	139	5,800
DECEMBER	840	18,094	302	4,626	627	17,462	211	4,674	142	5,002
1978										
JANUARY	890	19,285	379	6,822	580	15,764	176	4,163	129	3,428
FEBRUARY	933	20,397	488	9,222	687	19,665	257	6,335	161	5,208
MARCH	961	20,516	495	8,892	633	17,840	279	6,776	127	4,442
APRIL	841	18,185	441	7,648	623	17,597	402	9,896	103	4,087
MAY	1,007	22,773	522	8,878	782	20,982	413	9,951	132	4,521
JUNE	836	17,919	418	7,458	754	20,453	259	6,113	143	5,453
JULY	841	18,349	400	7,050	745	20,491	195	4,701	121	4,344
AUGUST	997	22,878	415	7,570	846	24,179	117	2,900	144	5,001
SEPTEMBER	948	21,582	478	8,923	788	23,632	53	1,340	109	4,301
OTHER DWELLINGS										
YEARS -										
1976/77	1,545	29,703	573	9,122	1,971	49,700	139	3,017	135	5,343
1977/78	1,293	26,549	409	7,691	1,650	46,464	143	2,930	313	11,423
MONTHS -										
1977										
AUGUST	120	2,386	44	807	194	5,162	6	128	15	599
SEPTEMBER	104	2,008	38	678	184	5,279	31	465	9	275
OCTOBER	102	2,054	30	439	152	4,121	11	247	18	566
NOVEMBER	136	2,750	41	616	167	4,411	8	165	29	950
DECEMBER	103	2,055	29	680	142	4,342	5	112	37	1,558
1978										
JANUARY	71	1,522	29	650	106	3,154	2	48	23	918
FEBRUARY	120	2,651	26	408	100	2,871	9	218	25	970
MARCH	110	2,371	38	676	97	2,971	13	282	51	1,136
APRIL	107	2,233	24	624	93	2,640	13	281	38	1,742
MAY	119	2,395	53	1,035	123	3,652	12	293	32	1,267
JUNE	89	1,852	27	566	104	3,064	19	499	24	1,046
JULY	80	1,762	43	809	138	4,061	5	118	20	635
AUGUST	100	2,344	44	845	129	3,967	11	303	16	995
SEPTEMBER	82	1,994	32	623	140	4,272	3	70	28	751
TOTAL										
YEARS -										
1976/77	14,922	280,097	5,964	90,773	10,780	275,775	1,822	37,775	1,646	77,096
1977/78	12,845	271,587	5,945	102,059	10,421	288,947	3,113	72,556	1,969	71,388
MONTHS -										
1977										
AUGUST	1,251	25,464	647	11,240	1,125	31,549	184	4,030	172	6,479
SEPTEMBER	1,059	21,626	466	7,525	1,014	28,139	233	5,081	163	5,541
OCTOBER	1,052	22,047	409	6,864	882	23,999	278	6,116	169	5,717
NOVEMBER	1,323	27,603	671	10,639	977	26,259	220	4,921	168	6,750
DECEMBER	943	20,149	331	5,306	769	21,804	216	4,786	179	6,560
1978										
JANUARY	961	20,807	408	7,472	686	18,918	178	4,211	152	4,346
FEBRUARY	1,053	23,048	514	9,630	787	22,536	266	6,553	186	6,178
MARCH	1,071	22,987	533	9,568	730	20,811	292	7,058	178	5,578
APRIL	948	20,418	465	8,272	716	20,237	415	10,177	141	5,829
MAY	1,126	25,168	575	9,913	905	24,634	425	10,244	164	5,788
JUNE	925	19,771	445	8,024	858	23,517	278	6,522	167	6,499
JULY	921	20,111	443	7,859	883	24,552	200	4,819	141	4,979
AUGUST	1,097	25,222	459	8,415	975	28,146	128	3,203	160	5,996
SEPTEMBER	1,030	23,576	510	9,546	928	27,904	56	1,410	137	5,052

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1976/77	4,329	85,849	181	5,089	70	1,746	964	23,447	36,315	780,762
1977/78	5,279	114,521	102	2,767	100	1,380	800	20,835	36,766	850,983
MONTHS -										
1977										
AUGUST	409	7,967	10	279	2	48	56	1,486	3,477	79,460
SEPTEMBER	392	8,332	2	57	5	71	61	1,563	3,029	69,230
OCTOBER	455	9,874	13	378	7	110	73	1,711	3,025	69,389
NOVEMBER	493	10,394	9	280	5	68	72	1,646	3,557	79,688
DECEMBER	452	10,295	7	190	8	143	73	1,856	2,659	62,342
1978										
JANUARY	437	9,217	9	237	4	74	42	1,075	2,646	60,065
FEBRUARY	463	10,737	2	49	16	178	62	1,609	3,069	73,400
MARCH	424	8,930	14	335	8	48	75	1,895	3,018	69,774
APRIL	342	7,186	5	146	9	91	74	2,151	2,840	66,987
MAY	406	8,726	8	203	13	254	85	2,249	3,368	78,537
JUNE	346	7,415	13	354	21	210	65	1,833	2,855	67,288
JULY	293	6,476	2	70	22	250	81	2,159	2,700	63,890
AUGUST	289	6,755	7	216	21	273	72	1,833	2,908	71,605
SEPTEMBER	225	4,871	10	287	17	278	95	2,502	2,723	67,716
OTHER DWELLINGS										
YEARS -										
1976/77	246	3,204	21	570	11	399	61	1,497	4,702	102,555
1977/78	253	3,324	18	549	28	485	80	2,027	4,187	101,442
MONTHS -										
1977										
AUGUST	19	254	-	-	2	66	11	314	411	9,716
SEPTEMBER	37	508	4	123	1	13	7	175	415	9,524
OCTOBER	18	229	2	69	2	41	7	170	342	7,936
NOVEMBER	14	192	-	-	1	8	1	16	397	9,108
DECEMBER	18	223	-	-	-	-	5	129	339	9,099
1978										
JANUARY	22	292	1	27	-	7	6	114	260	6,732
FEBRUARY	20	263	-	-	4	44	3	94	307	7,519
MARCH	16	199	3	104	6	83	7	155	341	7,977
APRIL	22	285	2	80	2	19	8	212	389	8,116
MAY	33	439	5	125	3	95	12	253	392	9,554
JUNE	10	122	-	-	7	105	9	289	289	7,453
JULY	22	293	-	-	8	103	13	330	329	8,111
AUGUST	14	186	-	-	8	111	6	173	328	8,924
SEPTEMBER	22	269	4	137	4	78	-	-	315	8,194
TOTAL										
YEARS -										
1976/77	4,575	89,053	202	5,659	81	2,145	1,025	24,944	41,017	883,317
1977/78	5,532	117,845	120	3,316	128	1,865	880	22,862	40,953	952,425
MONTHS -										
1977										
AUGUST	428	8,221	10	279	4	114	67	1,800	3,888	89,176
SEPTEMBER	429	8,840	6	180	6	84	68	1,738	3,444	78,754
OCTOBER	473	10,103	15	447	9	151	80	1,881	3,367	77,325
NOVEMBER	507	10,586	9	280	6	76	73	1,662	3,954	88,776
DECEMBER	470	10,518	7	190	8	143	75	1,985	2,998	71,441
1978										
JANUARY	459	9,509	10	264	4	81	40	1,189	2,906	66,797
FEBRUARY	483	11,000	2	49	20	222	65	1,703	3,376	80,919
MARCH	440	9,129	17	439	14	131	82	2,050	3,357	77,751
APRIL	364	7,471	7	226	11	110	82	2,363	3,149	79,103
MAY	439	9,165	13	328	16	349	97	2,502	3,760	88,091
JUNE	356	7,537	13	354	28	315	74	2,122	3,144	74,661
JULY	315	6,769	2	70	30	353	94	2,489	3,829	72,001
AUGUST	303	6,941	7	216	29	384	78	2,006	3,236	80,529
SEPTEMBER	247	5,140	14	424	21	356	95	2,502	3,038	75,910

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1976/77	68,420	1,280,126	24,148	386,014	38,748	921,460	3,841	80,470	6,777	198,298
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,013,367	4,043	94,201	5,574	172,256
MONTHS -										
1977										
AUGUST	5,809	114,024	1,894	31,904	4,043	100,728	312	7,504	436	13,575
SEPTEMBER	5,067	100,057	1,509	25,205	4,056	100,145	467	10,691	388	11,923
OCTOBER	5,251	104,766	1,688	29,397	3,102	78,513	544	12,404	383	12,992
NOVEMBER	6,697	133,801	2,382	43,412	3,249	85,145	627	14,135	435	13,977
DECEMBER	4,835	98,810	1,509	27,065	2,899	75,073	418	9,171	421	12,338
1978										
JANUARY	5,572	117,612	1,851	35,242	2,775	72,061	302	7,087	409	12,552
FEBRUARY	5,881	125,387	2,187	41,385	3,127	81,260	291	6,933	406	13,187
MARCH	6,234	130,090	2,354	44,516	3,020	80,210	243	5,966	491	16,089
APRIL	5,459	118,643	1,887	36,241	2,996	77,171	232	5,633	547	15,618
MAY	6,507	137,769	2,257	41,838	3,337	87,945	281	6,912	640	19,107
JUNE	5,321	113,616	1,767	32,838	3,135	81,639	181	4,375	590	17,419
JULY	5,158	111,222	1,803	33,417	3,285	86,014	105	2,478	564	16,719
AUGUST	6,064	131,049	2,247	43,958	3,818	100,240	159	4,003	522	16,950
SEPTEMBER	5,915	132,204	2,121	36,791	3,706	97,262	104	2,495	516	16,563
OTHER DWELLINGS										
YEARS -										
1976/77	4,603	82,755	2,158	33,210	6,555	143,479	580	11,908	430	15,580
1977/78	4,478	86,932	2,000	34,535	6,521	150,091	458	10,204	340	12,902
MONTHS -										
1977										
AUGUST	405	7,398	167	2,538	623	14,314	39	850	24	1,201
SEPTEMBER	358	6,885	157	2,620	652	14,615	85	1,870	31	910
OCTOBER	349	6,762	153	2,737	511	12,043	51	1,084	24	967
NOVEMBER	388	7,111	213	3,485	551	13,393	43	995	26	988
DECEMBER	292	5,509	125	2,131	528	12,153	31	712	27	907
1978										
JANUARY	282	5,359	118	2,088	453	10,393	36	819	26	957
FEBRUARY	430	8,426	203	3,536	543	12,528	38	863	18	669
MARCH	418	8,797	188	3,550	533	12,767	27	602	46	1,867
APRIL	367	7,257	143	2,877	439	9,914	31	656	31	1,087
MAY	432	8,927	230	4,168	577	13,279	35	778	26	1,041
JUNE	391	7,831	160	2,726	455	10,436	22	527	42	1,376
JULY	390	7,956	201	3,825	504	11,972	15	346	56	1,730
AUGUST	457	9,669	199	3,773	517	12,910	33	855	82	2,045
SEPTEMBER	419	8,731	222	3,734	534	13,050	26	603	73	2,495
TOTAL										
YEARS -										
1976/77	73,023	1,362,881	26,306	419,224	45,303	1,064,939	4,421	92,378	7,207	213,878
1977/78	72,436	1,486,948	24,854	449,149	46,116	1,163,458	4,501	104,405	5,914	185,158
MONTHS -										
1977										
AUGUST	6,214	121,422	2,061	34,442	4,666	115,042	351	8,354	460	14,776
SEPTEMBER	5,425	106,942	1,666	27,825	4,708	114,760	552	12,561	419	12,833
OCTOBER	5,600	111,528	1,841	32,134	3,613	90,556	595	13,488	407	13,959
NOVEMBER	7,085	140,912	2,595	46,897	3,800	98,538	670	15,130	461	14,965
DECEMBER	5,127	104,319	1,634	29,196	3,427	87,226	449	9,883	448	13,245
1978										
JANUARY	5,854	122,971	1,969	37,330	3,228	82,454	338	7,906	435	13,509
FEBRUARY	6,311	133,813	2,390	44,921	3,670	93,788	329	7,796	424	13,856
MARCH	6,652	138,887	2,542	48,066	3,553	92,977	270	6,568	537	17,956
APRIL	5,826	125,900	2,030	39,118	3,435	87,085	263	6,289	578	16,705
MAY	6,939	146,696	2,487	46,006	3,914	101,224	316	7,690	666	20,148
JUNE	5,712	121,447	1,927	35,564	3,590	92,075	203	4,902	632	18,795
JULY	5,548	119,178	2,004	37,242	3,789	97,986	120	2,824	620	18,449
AUGUST	6,521	140,718	2,446	47,731	4,335	113,150	192	4,858	604	18,995
SEPTEMBER	6,334	140,935	2,343	40,525	4,240	110,312	130	3,098	589	19,058

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 -										
1976/77	6,948	120,789	1,017	27,219	507	13,119	2,714	72,457	153,120	3,099,952
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,877	83,020	150,273	3,324,696
MONTHS -										
1977										
AUGUST	522	9,434	82	2,414	59	1,243	230	6,147	13,387	286,973
SEPTEMBER	543	9,904	60	1,625	89	1,436	215	6,017	12,394	267,003
OCTOBER	462	8,610	99	2,702	76	1,237	260	7,277	11,865	257,898
NOVEMBER	529	11,164	109	2,958	68	1,158	274	7,922	14,370	313,672
DECEMBER	415	8,221	72	1,838	44	698	207	6,193	10,820	239,407
1978										
JANUARY	447	8,900	73	1,947	49	882	168	5,301	11,646	261,584
FEBRUARY	455	9,598	84	2,244	94	1,890	268	8,519	12,793	290,403
MARCH	419	7,892	96	2,323	72	1,290	242	6,990	13,171	295,366
APRIL	389	7,025	89	2,348	67	1,288	256	7,169	11,922	271,136
MAY	392	7,025	112	3,029	86	1,615	286	8,621	13,898	313,861
JUNE	408	7,427	85	2,262	86	1,549	236	6,387	11,809	267,512
JULY	368	6,894	79	2,159	196	2,574	298	8,463	11,856	269,940
AUGUST	379	7,931	144	3,875	239	3,052	303	9,020	13,875	320,078
SEPTEMBER	438	8,505	109	2,928	218	3,151	258	7,769	13,385	307,668
OTHER DWELLINGS										
YEARS -										
1976/77	341	4,465	71	1,776	34	1,075	215	4,940	14,987	299,188
1977/78	414	5,434	49	1,381	99	1,629	293	7,586	14,652	310,614
MONTHS -										
1977										
AUGUST	36	465	2	48	7	160	15	332	1,318	27,306
SEPTEMBER	55	727	2	40	6	90	15	406	1,361	28,163
OCTOBER	35	485	4	114	11	117	19	462	1,157	24,771
NOVEMBER	21	266	8	191	4	105	20	456	1,274	26,990
DECEMBER	42	581	4	126	15	271	9	204	1,073	22,594
1978										
JANUARY	25	298	2	33	2	52	16	371	960	20,370
FEBRUARY	35	459	7	268	21	219	17	374	1,312	27,342
MARCH	26	368	2	41	9	123	20	557	1,269	28,672
APRIL	36	435	2	50	3	75	24	551	1,076	22,902
MAY	33	429	6	143	9	129	30	752	1,378	29,646
JUNE	28	378	6	169	5	92	83	2,502	1,192	26,037
JULY	33	437	1	27	7	185	30	704	1,237	27,182
AUGUST	70	934	3	74	27	463	41	887	1,429	31,610
SEPTEMBER	41	535	3	66	13	305	27	698	1,358	30,217
TOTAL										
YEARS -										
1976/77	7,289	125,254	1,088	28,995	541	14,194	2,929	77,397	168,107	3,399,140
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,170	90,606	164,925	3,635,310
MONTHS -										
1977										
AUGUST	558	9,899	84	2,462	66	1,403	245	6,479	14,705	314,279
SEPTEMBER	598	10,631	62	1,665	95	1,526	230	6,423	13,755	295,166
OCTOBER	497	9,095	103	2,816	87	1,354	279	7,739	13,022	282,669
NOVEMBER	550	11,430	117	3,149	72	1,263	294	8,378	15,644	340,662
DECEMBER	457	8,802	76	1,964	59	969	216	6,397	11,893	262,001
1978										
JANUARY	472	9,198	75	1,980	51	934	184	5,672	12,606	281,954
FEBRUARY	490	10,057	91	2,512	115	2,109	285	8,893	14,105	317,745
MARCH	445	8,260	98	2,364	81	1,413	262	7,547	14,440	324,038
APRIL	425	7,460	91	2,398	70	1,363	200	7,720	12,998	294,038
MAY	425	7,454	118	3,172	95	1,744	316	9,373	15,276	343,507
JUNE	436	7,805	91	2,431	91	1,641	319	8,889	13,001	293,549
JULY	401	7,331	80	2,186	203	2,759	328	9,167	13,093	297,122
AUGUST	449	8,865	147	3,949	266	3,515	344	9,907	15,304	351,688
SEPTEMBER	479	9,040	112	2,994	231	3,456	285	8,467	14,743	337,885

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1978								
APRIL	55,856	26,528	49,120	7,561	6,448	2,355	6,522	154,382
MAY	64,876	31,971	64,898	13,346	8,723	2,563	9,331	195,708
JUNE	55,417	24,864	51,736	8,973	9,278	2,853	7,693	160,814
JULY	53,580	25,371	56,449	6,199	7,765	2,507	9,573	161,444
AUGUST	64,966	32,947	64,364	7,512	7,865	2,724	10,142	190,526
SEPTEMBER	62,084	28,847	59,554	4,597	6,577	2,785	8,666	175,110
<u>VICTORIA</u>								
1978								
APRIL	65,093	8,588	23,600	10,166	5,245	5,756	3,090	121,538
MAY	79,090	10,545	27,854	6,241	5,224	5,819	3,003	137,776
JUNE	62,459	8,829	29,000	4,117	5,043	4,944	3,061	117,453
JULY	62,403	9,801	31,206	2,501	4,677	4,508	3,334	110,430
AUGUST	71,488	12,899	38,947	1,852	4,738	7,554	3,828	141,306
SEPTEMBER	72,287	11,766	33,256	1,548	3,778	5,601	3,332	131,568
<u>QUEENSLAND</u>								
1978								
APRIL	22,088	7,114	9,681	304	6,109	3,661	811	49,768
MAY	24,815	8,497	13,459	576	7,810	3,087	699	58,943
JUNE	21,003	6,894	13,751	288	6,674	3,512	742	52,864
JULY	20,978	7,771	20,330	36	6,972	3,646	979	60,712
AUGUST	21,696	9,390	20,944	90	6,988	1,471	971	61,550
SEPTEMBER	25,691	7,555	22,132	28	6,503	3,323	1,081	66,313
<u>SOUTH AUSTRALIA</u>								
1978								
APRIL	15,172	8,743	8,322	-	5,147	2,665	2,493	42,542
MAY	19,062	9,785	7,047	-	5,426	2,814	2,559	46,693
JUNE	17,169	7,419	8,578	-	5,154	2,490	2,868	43,678
JULY	17,197	9,195	6,314	-	5,220	3,121	2,507	43,554
AUGUST	20,868	6,588	8,098	-	4,756	4,027	2,865	46,202
SEPTEMBER	19,271	8,846	10,922	-	4,525	3,268	3,647	50,479
<u>WESTERN AUSTRALIA</u>								
1978								
APRIL	11,183	3,688	30,675	2,112	4,216	1,222	573	53,669
MAY	13,331	4,254	28,067	1,037	3,713	2,680	729	53,811
JUNE	12,100	3,220	28,260	824	3,600	994	678	49,676
JULY	11,808	3,327	24,787	432	3,879	1,469	837	46,539
AUGUST	13,861	5,288	26,969	2,110	5,743	1,823	879	56,673
SEPTEMBER	14,756	3,691	27,288	1,997	4,963	807	1,014	54,516
<u>TASMANIA</u>								
1978								
APRIL	3,971	1,568	2,072	140	233	1,011	244	9,239
MAY	4,895	1,478	2,163	109	249	1,941	178	11,013
JUNE	4,335	1,332	2,507	12	659	1,419	306	10,970
JULY	5,890	1,051	2,390	-	451	634	165	10,581
AUGUST	7,053	1,404	3,179	-	313	1,506	339	13,794
SEPTEMBER	7,020	908	3,035	-	76	1,500	393	12,932
<u>NORTHERN TERRITORY</u>								
1978								
APRIL	282	255	-	-	40	766	-	1,427
MAY	443	610	-	-	109	1,298	-	2,514
JUNE	484	459	(A)	-	13	1,904	(A)	2,905
JULY	331	348	-	-	111	493	-	1,624
AUGUST	551	590	-	-	20	1,285	-	2,547
SEPTEMBER	433	278	-	-	55	919	-	1,875
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
			(B)				(B)	
1978								
APRIL	3,337	671	3,127	-	547	1,895	192	9,685
MAY	3,430	1,216	3,655	-	504	2,624	144	11,510
JUNE	2,645	865	3,477	-	559	2,139	148	9,788
JULY	2,927	610	4,444	-	338	1,663	125	9,766
AUGUST	3,386	1,439	3,901	-	209	1,445	237	10,516
SEPTEMBER	2,851	842	4,521	-	357	1,560	216	10,157

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

(B) - INCLUDES N.T.

