



### HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1985

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

*other inquiries including copies of publications*—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

**MAIL INQUIRIES** *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

#### MAIN FEATURES

Secured housing finance commitments to individuals made by significant lenders in July 1985 totalled \$1,299.5 million, \$227.6 million (21.2%) more than June 1985.

These comprised:

\$919.9 million for the purchase of established dwellings, \$158.9 million (20.9%) more than June 1985.

\$241.5 million for the construction of dwellings, \$47.8 million (24.7%) more than June 1985.

\$79.8 million for the purchase of newly erected dwellings, \$7.5 million (10.4%) more than June 1985.

\$58.3 million for alterations and additions.

First mortgage (or equivalent) finance was provided for 29,016 dwelling units, 5,162 dwelling units (21.6%) more than June 1985.

The commitments to individuals of \$1,241.2 million in July 1985 for the construction or purchase of dwellings comprised:

\$665.8 million by savings banks (\$137.0 million (25.9%) more than June 1985)

\$322.5 million by permanent building societies (\$27.7 million (9.4%) more than June 1985)

\$145.3 million by trading banks (\$37.6 million (34.9%) more than June 1985)

\$107.6 million by other lenders (\$11.9 million (12.4%) more than June 1985).

Seasonally adjusted the commitments to individuals in July 1985 for the construction or purchase of dwellings were:

\$637.2 million by savings banks (\$70.0 million (12.3%) more than June 1985)

\$343.5 million by permanent building societies (\$10.2 million (2.9%) less than June 1985)

\$136.3 million by trading banks (\$10.9 million (8.7%) more than June 1985)

**\$107.1 million by other lenders (\$9.8 million (10.1%) more than June 1985).**

#### EXPLANATORY NOTES

##### Introduction

This publication presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. For detailed information on the scope and coverage of these statistics and definitions of data items refer to the July to September 1984 issues of this publication.

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 last Wednesday of the month;

(ii) for *savings banks*, the data relate to either the last Wednesday, seven banks, or the last day of the month, four banks (whose basis of reporting is subject to further negotiations); and

(iii) for *other lenders*, some lenders have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

##### Break in continuity of series

3. For an explanation of the reasons for the break in continuity of the housing finance series from July 1984 refer to the July to September 1984 issues of this publication.

##### Seasonal adjustment

4. The annual re-analysis of the housing finance series has been carried out for savings banks, trading banks, permanent building societies and other lenders. This included an analysis of the effect of the change in

reporting of trading banks and of the change in coverage for other lenders. Consequently it has been decided to resume the publication of seasonally adjusted series for trading banks and other lenders.

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

6. Large fluctuations 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.

#### Unpublished data

7. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer named in the Phone Inquiries section of the inquiries box at the front of this publication or by writing to Private Finance Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

#### Revisions

8. This publication incorporates revisions made to statistics for previous periods.

#### Related publications

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

*Housing Finance for Owner Occupation, Savings and Trading Banks, Australia* (5608.0)—final issue June 1984

*Housing Finance for Owner Occupation, Permanent Building Societies, Australia* (5610.0)—final issue June 1984

*Building Societies, Australia* (5637.0)—issued monthly

*Banking, Australia* (5605.0)—issued quarterly

*Savings Banks, Australia* (5602.0)—issued monthly

*Major Trading Banks, Australia* (5603.0)—issued monthly

10. 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

- nil or rounded to zero
- break in continuity of series (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns)
- n.p. not available for publication but included in totals where applicable, unless otherwise indicated
- n.a. not available

11. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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Acting Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JULY 1985

PURPOSE OF COMMITMENT	TYPE OF LENDER										TOTAL
	BANKS					OTHER LENDERS					
	SAVINGS		TRADING		PERMANENT BUILDING SOCIETIES	OTHER LENDERS		TOTAL			
DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS		\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	
AUSTRALIA											
CONSTRUCTION OF DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	3,425	129.3	767	25.1	1,114	53.8	485	18.2	5,791	226.4	
BY OTHER SECURITY	..	1.6	..	7.1	..	.3	..	1.0	..	9.9	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	16	.6	75	3.2	4	.2	10	.4	105	4.3	
BY OTHER SECURITY	..	.1	..	.8	..	-	..	-	..	.9	
PURCHASE OF NEWLY ERECTED DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	829	31.5	128	3.8	430	22.8	247	9.5	1,634	67.5	
BY OTHER SECURITY	..	.2	..	.9	..	.1	..	.2	..	1.3	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	93	3.6	68	2.2	62	3.1	31	1.3	254	10.2	
BY OTHER SECURITY	..	.1	..	.5	..	-	..	.1	..	.7	
PURCHASE OF ESTABLISHED DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	11,769	456.8	1,581	74.7	4,451	210.2	1,554	69.9	19,355	811.6	
BY OTHER SECURITY	..	4.6	..	14.1	..	3.2	..	2.1	..	23.9	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	849	35.2	292	11.1	646	28.9	90	3.8	1,877	79.0	
BY OTHER SECURITY	..	2.4	..	1.8	..	.1	..	1.0	..	5.4	
ALTERATIONS AND ADDITIONS TO DWELLINGS	..	22.3	..	21.2	..	9.5	..	5.3	..	58.3	
TOTAL COMMITMENTS	16,981	688.1	2,911	166.5	6,707	332.0	2,417	112.8	29,016	1,299.5	
STATES(A)											
NEW SOUTH WALES	4,716	213.0	1,061	74.9	2,775	142.8	596	30.7	9,148	461.4	
VICTORIA	5,929	238.5	657	44.6	1,210	61.6	482	23.5	8,278	368.2	
QUEENSLAND	2,193	77.7	468	19.1	1,300	59.0	671	28.0	4,632	183.7	
SOUTH AUSTRALIA	1,885	79.9	106	7.3	310	15.5	121	6.3	2,422	109.0	
WESTERN AUSTRALIA	1,468	49.7	449	12.8	697	29.8	319	12.0	2,933	104.3	
TASMANIA	417	12.8	69	2.5	114	3.7	120	5.1	720	24.2	
NORTHERN TERRITORY	138	5.5	21	.9	..	..	..	..	194	9.7	
AUSTRALIAN CAPITAL TERRITORY	235	11.1	80	4.4	301	19.6	108	7.3	689	39.1	

(A) INCLUDES ALTERATIONS AND ADDITIONS.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS

YEARS	CONSTRUCTION OF DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE	OTHER SECURITY(A)	\$M.	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)
DWELLING UNITS	DWELLING UNITS	\$M.	DWELLING UNITS	DWELLING UNITS	\$M.	\$M.
AUSTRALIA						
1982-1983	37,747	1,131.5		504	14.4	
1983-1984	57,326	1,923.0		567	18.4	
1984-1985(B)	61,767	2,319.8	53.1	956	34.5	6.0
1984						
MAY	6,280	216.7		58	1.8	
JUNE	5,247	184.6		48	1.7	
JULY(B)	5,680	200.5	2.9	52	1.6	.2
AUGUST	5,867	211.3	3.3	72	1.8	.3
SEPTEMBER	4,902	178.5	3.7	65	1.8	.4
OCTOBER	5,746	208.8	3.6	66	2.5	.3
NOVEMBER	5,015	186.0	2.8	78	2.3	.2
DECEMBER	4,227	159.3	2.3	69	2.4	.2
1985						
JANUARY	5,044	190.9	5.1	83	3.0	1.1
FEBRUARY	4,835	184.9	5.8	121	5.1	.7
MARCH	5,201	203.3	4.7	76	3.4	.9
APRIL	4,677	180.2	6.2	80	3.0	.7
MAY	5,952	232.0	7.5	109	3.9	.6
JUNE	4,621	184.1	5.3	85	3.8	.5
JULY	5,791	226.4	9.9	105	4.3	.9
STATES - JUNE 1985						
N.S.W.	1,066	46.8	1.1	28	1.6	.2
VIC.	1,197	48.5	2.4	20	1.0	-
QLD	1,065	41.6	.5	8	.3	.1
S.A.	392	16.0	.2	6	.2	.1
W.A.	706	24.1	.4	10	.3	.1
TAS.	104	3.1	.1	9	.2	-
N.T.	43	1.8	.5	1	-	-
A.C.T.	48	2.2	.1	3	.1	-
STATES - JULY 1985						
N.S.W.	1,523	64.7	3.7	36	1.9	.2
VIC.	1,464	57.8	2.7	30	1.2	.2
QLD	1,186	44.3	1.0	11	.4	.1
S.A.	513	20.6	1.0	6	.2	.1
W.A.	848	29.8	.8	14	.4	.2
TAS.	138	4.1	.1	5	.1	.1
N.T.	46	1.9	.4	1	-	-
A.C.T.	73	3.3	.2	2	.1	-

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)

YEARS	PURCHASE OF NEWLY ERECTED DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	DWELLING UNITS	FIRST MORTGAGE	OTHER SECURITY(A)	DWELLING UNITS	FIRST MORTGAGE	OTHER SECURITY(A)
	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.
AUSTRALIA						
1982-1983	16,635	539.9		2,435		89.1
1983-1984	<u>19,686</u>	<u>694.3</u>		<u>2,412</u>		<u>93.2</u>
1984-1985 (B)	19,068	769.2	20.6	2,696		113.9
1984						
MAY	1,772	65.6		252		10.8
JUNE	<u>1,553</u>	<u>55.2</u>		<u>173</u>		<u>7.3</u>
JULY (B)	1,575	58.8	1.7	229		9.6
AUGUST	1,746	68.3	1.5	216		9.1
SEPTEMBER	1,561	62.8	2.1	189		7.8
OCTOBER	1,624	70.0	2.2	226		8.8
NOVEMBER	1,694	68.8	1.1	213		8.1
DECEMBER	1,366	56.3	1.3	208		8.5
1985						
JANUARY	1,449	59.3	1.0	228		10.1
FEBRUARY	1,426	60.6	2.0	255		11.4
MARCH	1,557	65.0	2.1	234		10.3
APRIL	1,538	62.9	1.8	235		11.3
MAY	1,837	75.1	2.2	252		10.2
JUNE	1,495	61.3	1.7	211		8.6
JULY	1,634	67.5	1.3	254		10.2
STATES - JUNE 1985						
N.S.W.	267	11.1	.3	52		2.4
VIC.	535	20.4	1.0	41		1.6
QLD	420	17.8	.1	47		1.9
S.A.	68	2.8	.2	11		.3
W.A.	97	3.2	-	27		.9
TAS.	8	.2	-	3		.1
N.T.	15	.9	-	10		.5
A.C.T.	85	4.8	-	20		.8
STATES - JULY 1985						
N.S.W.	317	13.3	.2	70		3.3
VIC.	569	23.0	.4	68		2.8
QLD	447	18.3	.1	46		1.7
S.A.	83	2.8	.2	29		1.1
W.A.	72	2.1	.2	19		.6
TAS.	18	.5	-	2		.1
N.T.	11	.6	-	3		.1
A.C.T.	117	7.0	.2	17		.7

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)

PURCHASE OF ESTABLISHED DWELLINGS

YEARS	HOUSES			AUSTRALIA			STATES - JUNE 1985			STATES - JULY 1985					
	PURCHASE OF ESTABLISHED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS					
	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)	DWELLING UNITS	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)	DWELLING UNITS	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)	DWELLING UNITS	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)
\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.
1982-1983	162,839	4,940.2		14,088	14,088		456.1								
1983-1984	214,625	7,213.9		19,869	19,869		697.9								
1984-1985(B)	218,644	8,574.1	165.0	20,267	20,267		818.4								34.9
1984															
MAY	20,780	729.2		1,904	1,904		70.5								
JUNE	18,084	645.4		1,608	1,608		61.3								
JULY(B)	17,639	641.7	10.3	1,638	1,638		61.6								1.4
AUGUST	19,132	706.2	11.6	1,711	1,711		63.3								2.1
SEPTEMBER	16,941	646.8	8.6	1,551	1,551		60.2								1.3
OCTOBER	20,646	782.7	11.3	1,748	1,748		67.7								2.0
NOVEMBER	20,172	789.1	9.3	1,642	1,642		65.7								1.9
DECEMBER	16,329	643.3	9.5	1,296	1,296		53.7								1.6
1985															
JANUARY	17,676	703.6	13.9	1,546	1,546		65.2								2.6
FEBRUARY	18,253	726.8	17.8	1,795	1,795		73.3								4.1
MARCH	18,552	749.5	18.8	1,955	1,955		81.4								4.1
APRIL	16,582	664.7	14.6	1,601	1,601		65.1								4.0
MAY	20,931	851.2	23.1	2,133	2,133		89.9								4.9
JUNE	15,791	668.6	16.2	1,651	1,651		71.3								4.9
JULY	19,355	811.6	23.9	1,877	1,877		79.0								5.4
STATES - JUNE 1985															
N.S.W.	4,699	225.7	5.2	804	804		38.3								2.5
VIC.	4,697	195.1	5.1	362	362		14.4								1.0
QLD	2,426	93.4	1.5	104	104		4.2								.5
S.A.	1,317	56.2	1.4	167	167		6.5								.1
W.A.	1,634	56.8	1.2	141	141		4.9								.2
TAS.	515	14.6	.3	14	14		.3								-
N.T.	91	4.1	.4	22	22		.8								.4
A.C.T.	412	22.8	1.1	37	37		1.8								.2
STATES - JULY 1985															
N.S.W.	6,257	295.6	9.3	945	945		43.1								3.0
VIC.	5,717	236.4	7.6	430	430		17.3								.6
QLD	2,821	103.5	2.5	121	121		4.8								.5
S.A.	1,635	69.9	1.4	156	156		6.3								.2
W.A.	1,834	61.1	1.2	146	146		4.5								.2
TAS.	544	17.5	.2	13	13		.3								-
N.T.	111	4.9	.5	22	22		.7								.5
A.C.T.	436	22.8	1.2	44	44		1.9								.3

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)  
(\$ MILLION)

YEARS	ALTERATIONS AND ADDITIONS TO DWELLINGS \$M.	TOTAL COMMITMENTS \$M.	CANCELLATIONS OF COMMITMENTS \$M.	COMMITMENTS DURING PERIOD \$M.	COMMITMENTS NOT ADVANCED AT END OF PERIOD \$M.
AUSTRALIA					
1982-1983	510.1	7,681.3	283.3	6,078.1	1,316.6
1983-1984	640.5	11,281.1	379.3	8,938.3	2,043.0
1984-1985(A)	596.6	13,516.4	483.9(B)	11,238.8(B)	2,443.7(B)
1984					
MAY	66.3	1,160.9	42.7	1,009.2	2,016.0
JUNE	57.8	1,013.3	40.6	836.5	2,043.0
JULY(A)	47.7	1,038.2	39.5	846.8	2,065.5
AUGUST	50.2	1,129.3	39.9	944.2	2,106.4
SEPTEMBER	46.8	1,021.3	36.9	844.5	2,146.0
OCTOBER	56.8	1,217.8	41.4	959.2	2,247.0
NOVEMBER	53.5	1,189.3	35.5	947.6	2,335.2
DECEMBER	39.8	978.7	32.1	1,068.8	2,114.4
1985					
JANUARY	43.5	1,101.0	42.9(B)	939.2(B)	2,382.5(B)
FEBRUARY	51.0	1,144.8	47.2	975.0	2,505.0
MARCH	53.5	1,198.2	49.0	1,071.2	2,586.6
APRIL	47.0	1,062.2	39.2	993.6	2,615.9
MAY	61.8	1,363.9	49.2	1,316.4	2,614.2
JUNE	44.9	1,071.9	47.1	1,048.9	2,590.1
JULY	58.3	1,299.5	52.6	1,256.3	2,579.6
STATES - JUNE 1985					
N.S.W.	17.5	352.7	22.1	334.8	1,036.6
VIC.	13.7	304.3	9.5	303.5	749.7
QLD	3.8	165.9	4.7	156.6	291.1
S.A.	4.5	88.6	4.1	86.6	185.1
W.A.	3.0	95.2	3.6	105.8	196.0
TAS.	.9	19.8	.5	19.8	31.8
N.T.	.3	9.8	.4	8.5	29.7
A.C.T.	1.4	35.6	2.3	33.2	70.1
STATES - JULY 1985					
N.S.W.	22.6	461.4	24.6	439.0	1,034.5
VIC.	18.0	368.2	9.6	355.1	753.1
QLD	6.4	183.7	7.6	177.7	289.4
S.A.	5.3	109.0	3.8	105.8	183.4
W.A.	3.1	104.3	3.5	107.2	189.7
TAS.	1.3	24.2	.6	23.8	31.6
N.T.	.1	9.7	.6	9.5	29.3
A.C.T.	1.5	39.1	2.3	38.3	68.5

(A) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.  
(B) BREAK IN SERIES DUE TO THE INCLUSION OF TRADING BANKS FROM JANUARY 1985.

TABLE 3 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS - ORIGINAL AND SEASONALLY ADJUSTED

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
ORIGINAL								
1984								
MAY	6,338	218.5	2,024	76.5	22,684	799.7	31,046	1,094.6
JUNE	5,295	186.3	1,726	62.6	19,692	706.6	26,713	955.5
JULY (A)	5,732	205.1	1,804	70.4	19,277	715.0	26,813	990.5
AUGUST	5,939	216.6	1,962	79.3	20,843	783.1	28,744	1,079.1
SEPTEMBER	4,967	184.4	1,750	73.2	18,492	716.9	25,209	974.5
OCTOBER	5,812	215.2	2,050	82.1	22,394	863.7	30,256	1,161.0
NOVEMBER	5,093	191.3	1,907	78.5	21,814	866.0	28,814	1,135.8
DECEMBER	4,296	164.2	1,574	66.7	17,625	708.0	23,495	938.9
1985								
JANUARY	5,127	200.1	1,677	72.1	19,222	785.3	26,026	1,057.5
FEBRUARY	4,956	196.4	1,681	75.3	20,048	822.1	26,685	1,093.8
MARCH	5,277	212.3	1,791	78.6	20,507	853.8	27,575	1,144.7
APRIL	4,757	190.1	1,773	76.6	18,183	748.4	24,713	1,015.1
MAY	6,061	244.0	2,089	89.0	23,064	969.1	31,214	1,302.1
JUNE	4,706	193.7	1,706	72.3	17,442	761.0	23,854	1,027.0
JULY	5,896	241.5	1,888	79.8	21,232	919.9	29,016	1,241.2
SEASONALLY ADJUSTED								
1984								
MAY	5,438	190.0	1,881	69.2	20,920	742.0	28,239	1,001.2
JUNE	5,414	190.7	1,819	67.6	21,961	787.4	29,193	1,045.7
JULY (A)	5,734	204.6	1,869	72.9	21,196	791.7	28,799	1,069.3
AUGUST	5,480	195.5	1,771	73.1	20,411	772.4	27,663	1,040.9
SEPTEMBER	5,249	193.3	1,911	79.2	20,685	808.7	27,845	1,081.2
OCTOBER	5,332	200.7	1,940	76.4	21,173	821.7	28,445	1,098.8
NOVEMBER	5,075	192.2	1,762	73.8	21,033	838.5	27,870	1,104.4
DECEMBER	4,796	181.9	1,727	72.8	19,078	769.9	25,602	1,024.6
1985								
JANUARY	5,581	217.7	1,714	72.9	18,716	753.3	26,010	1,043.9
FEBRUARY	5,578	222.2	1,701	75.0	19,374	782.1	26,653	1,079.3
MARCH	5,051	202.4	1,714	76.2	18,478	757.3	25,244	1,035.9
APRIL	4,959	198.2	1,997	85.3	19,305	798.2	26,261	1,081.7
MAY	5,203	213.0	1,908	81.4	20,978	889.5	28,088	1,183.9
JUNE	4,940	202.2	1,890	82.6	19,696	858.7	26,525	1,143.5
JULY	5,341	219.5	1,786	76.1	21,245	928.6	28,373	1,224.2

(A) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.



TABLE 4 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - TYPE OF LENDER - ORIGINAL AND SEASONALLY ADJUSTED

	BANKS				PERMANENT BUILDING SOCIETIES		OTHER LENDERS	
	SAVINGS		TRADING		PERMANENT BUILDING SOCIETIES		OTHER LENDERS	
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
ORIGINAL								
1984	15,294	490.6	3,198	100.6	8,847	364.9	3,707	138.5
MAY	12,999	441.5	3,062	85.8	7,317	301.4	3,335	126.8
JULY (A)	14,072	476.1	2,498	83.2	7,692	324.1	2,551	107.1
AUGUST	15,861	553.9	2,668	85.8	7,651	330.6	2,564	108.9
SEPTEMBER	13,928	506.6	2,365	83.5	6,481	279.2	2,435	105.2
OCTOBER	17,606	638.5	2,685	96.2	7,050	307.3	2,915	118.9
NOVEMBER	16,517	609.1	2,622	99.8	7,192	324.0	2,483	102.8
DECEMBER	13,505	495.6	2,151	84.4	5,803	270.4	2,036	88.5
1985	15,206	565.7	2,452	106.8	6,295	293.5	2,073	91.5
JANUARY	15,039	571.7	2,392	104.3	7,134	329.8	2,120	88.0
FEBRUARY	15,178	582.2	2,506	112.4	7,504	346.2	2,387	104.0
MARCH	13,417	508.4	2,138	86.1	6,866	322.3	2,292	98.3
APRIL	17,372	661.8	2,933	131.3	8,353	397.0	2,556	111.9
MAY	13,334	528.8	2,240	107.7	6,241	294.8	2,039	95.7
JUNE	16,981	665.8	2,911	145.3	6,707	322.5	2,417	107.6
SEASONALLY ADJUSTED								
1984	13,556	441.8	2,846	92.9	8,443	344.4	3,394	122.0
MAY	13,816	466.4	3,536	102.1	8,469	348.0	3,373	129.3
JULY (A)	14,961	507.4	2,892	97.9	8,391	356.0	2,555	108.0
AUGUST	14,983	520.0	2,419	79.0	7,668	329.3	2,594	112.6
SEPTEMBER	15,311	548.8	2,569	91.9	7,400	327.2	2,565	113.3
OCTOBER	16,529	596.7	2,283	82.1	6,750	300.1	2,883	119.9
NOVEMBER	16,546	615.5	2,747	105.8	6,311	286.1	2,266	97.1
DECEMBER	14,886	549.7	2,546	99.9	6,030	280.9	2,139	94.1
1985	14,911	544.8	2,321	98.6	6,436	300.7	2,341	99.7
JANUARY	15,146	574.6	2,383	98.7	6,886	314.6	2,237	91.5
FEBRUARY	14,083	538.0	2,406	105.6	6,590	298.5	2,166	93.9
MARCH	14,563	563.4	2,267	91.0	7,034	328.8	2,397	98.5
APRIL	15,225	591.1	2,617	120.7	7,951	372.8	2,295	99.3
MAY	14,436	567.2	2,521	125.4	7,495	353.7	2,073	97.3
JUNE	16,181	637.2	2,684	136.3	7,099	343.5	2,408	107.1

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