

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA  
SEPTEMBER 1984

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

## MAIN FEATURES

Secured housing finance commitments to individuals made by significant lenders in September 1984 totalled \$1,027.7 million, down \$103.0 million (9.1%) on August 1984. The fall in the latest month was broadly based with most lenders reporting decreases.

These comprised

\$720.1 million for the purchase of established dwellings, \$62.6 million (8.0%) less than August 1984.

\$186.7 million for the construction of dwellings, \$31.4 million (14.4%) less than August 1984.

\$73.7 million for the purchase of newly erected dwellings, \$5.8 million (7.3%) less than August 1984.

\$47.3 million for alterations and additions.

First mortgage (or equivalent) finance was provided for 25,497 dwelling units in September 1984, 3,336 dwelling units (11.6%) less than August 1984.

The commitments to individuals of \$980.4 million in September for the construction or purchase of dwellings comprised

\$506.6 million by savings banks (\$47.3 million (8.5%) less than August 1984)

\$279.2 million by permanent building societies, (\$49.1 million (15.0%) less than August 1984)

\$105.2 million by other lenders (\$3.7 million (3.4%) less than August 1984)

\$89.4 million by trading banks (up \$0.2 million (0.2%) on August 1984).

Seasonally adjusted, the commitments to individuals in September by the two major types of lenders for the construction or purchase of dwellings were

\$549.7 million by savings banks (up \$26.8 million (5.1%) on August 1984)

\$309.7 million by permanent building societies (\$9.2 million (2.9%) less than August 1984).

*Note: With the implementation of recommendations resulting from a joint investigation by the ABS, Treasury and Reserve Bank aimed at rationalising financial statistics, the attention of users is drawn to the explanatory notes which describe changes affecting the comparability between statistics from July 1984 and those for previous periods.*

## 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.

2. For the purposes of these statistics, significant lenders are those which—

(a) belong to one of the following types of lender: banks (trading, saving or other), permanent building societies, co-operative housing societies, credit unions/co-operative credit societies, life or general insurance companies, finance companies, financial corporations registered under the Financial Corporations Act 1974 other than building societies, credit co-operatives, finance companies and retailers, or general government enterprises; and

(b) provide a combined coverage for these types of lender of at least 95 per cent on an Australia-wide basis, and at least 90 per cent on an individual State basis, of total annual housing finance commitments to individuals to construct or purchase dwellings for owner occupation. These minimum levels of combined coverage were achieved by individual lenders of the types described, which, on an Australia-wide basis, had committed funds exceeding \$1.7 million to individuals for housing finance during 1982-83.

3. For the types of lenders described above, the actual level of coverage of their combined housing finance commitments during 1982-83 that was attributable to lenders meeting the size criterion was:

	Per cent
Australia	96.8
N.S.W.	95.8
Vic.	96.3
Qld	99.0
S.A.	97.7
W.A.	97.5
Tas.	91.1
N.T.	99.1
A.C.T.	98.8

4. Although the coverage of housing finance commitments attributable to these significant lenders is quite high in total, users should note that the level of coverage varies for particular types of lender. The level of coverage attributable to significant lenders within each type in 1982-83 was:

	Per cent
banks—savings	100.0
—trading	99.9
—other	95.0
permanent building societies	99.3
co-operative housing societies	58.1
credit unions/co-operative credit societies	53.7
life and general insurance companies	83.0
finance companies	98.5
other financial corporations registered under the Financial Corporations Act	63.5
general government enterprises	99.3

#### Break in continuity of series

5. The implementation of the rationalised financial collections means that lenders included in the housing finance survey are required to complete, from July 1984 a new form which incorporates new data items, excludes some data items and amalgamates several data items previously reported. Generally definitions and descriptions of data items have not changed, however, the term *lending commitments* is now used in lieu of *loans approved* but conceptually there is no significant difference.

6. From July 1984 the continuity of the series is affected by—

(a) changes in coverage due to:

(i) the extension of scope to include corporations registered under the Financial Corporations Act other than building societies, credit co-operatives, finance companies, general financiers and retailers;

(ii) the adoption of a new size criterion to identify significant lenders; and

(b) with the exception of one bank (which will shift to reporting as at the last Wednesday of the month from January 1985), trading banks are now reporting lending commitments as at the last Wednesday of the month stated instead of the second Wednesday of the month following the month stated.

7. The effect of the extension to the scope of the series is considered to be statistically insignificant. The contribution by the additional lenders to total commitments made by all significant lenders as a result of the extension of scope was 0.4 per cent during 1982-83.

8. To assist users in analysing the break in continuity resulting from the change in the size criterion a six month series, shown in brackets, is included in the time series tables for those significant lenders meeting both the old and new size criteria.

9. No precise measure of the effect on the series of the change in the timing of trading banks reporting of their lending commitments is available.

10. The above changes to the continuity of the series has also affected the seasonal adjustment of the series as follows:

(i) *Savings banks and permanent building societies*—as the changes to the original series for these lenders are considered to be statistically insignificant, and it is expected that the present seasonal pattern will continue in the future, the publication of seasonally adjusted figures has been continued.

(ii) *trading banks*—the change in reporting periods by trading banks will almost certainly affect the seasonal pattern and the publication of seasonally adjusted data is suspended from July 1984. It is not at present practicable to determine the new monthly seasonal factors. However, a re-analysis of the series will be undertaken when data to September 1984 is available and a decision on whether or not to resume publication of seasonally adjusted series will be made then.

(iii) *other lenders*—this series is the one most affected by the change in coverage because of the adoption of a new size criterion. Again publication of seasonally adjusted series is suspended from July 1984 and may be resumed following a re-analysis of the series after data is available to September 1984.

#### Statistical period

11. 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 for all banks except one which at present is reporting to the second Wednesday of the month following the month stated—see paragraph 6(b).

(ii) for *savings banks*, the data relate to either the last Wednesday, six banks, the last Monday, one bank (which is expected to change to the last Wednesday of the month in January 1985), 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.

## Definitions and descriptions of data items

12. *Lending commitment.* A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. For a contract of sale the commitment value is the sale value of the dwelling less any deposit. Commitments to provide housing finance to employees and commitments accepted and cancelled in the same month are included.

13. *Dwelling.* A dwelling is classified as either a house or other dwelling:

(a) a *house* is a single self-contained (i.e. includes bathing and cooking facilities) place of residence detached from other buildings occupying a separate titled block of land;

(b) an *other dwelling* is a single self-contained place of residence other than a house defined in (a) above. Examples of other dwellings are flats, home units, town houses, terrace houses etc.

14. *Dwelling units.* This item refers to the number of houses and other dwellings for which commitments have been made on the security of first mortgage or contract of sale.

15. *Alterations and additions* covers all structural and non-structural changes to dwellings which are integral to the functional and structural design of the dwelling e.g. garages, carports, pergolas, reroofing, recladding, etc. but excludes swimming pools, ongoing repairs and maintenance and home improvements which do not involve building work.

16. *Construction of dwellings.* This item represents commitments made to individuals to fund, by way of progress payments, the erection of dwellings which they will occupy.

17. *Purchase of newly erected dwellings.* This item represents the purchase of dwellings which have been completed or will be completed within a period of twelve months preceding lodgement of the loan application where the applicant is, or will be, the first occupant.

18. *Purchase of established dwellings.* This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the lodgement of the loan application or, if purchased within twelve months, the applicant is not the original occupant.

## Seasonal adjustment

19. Details of methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0). See paragraph 10 regarding the effect on seasonally adjusted series of changes to the continuity of the original series.

20. 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

21. 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

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

## Related publications

23. 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

24. 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

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

**R. J. CAMERON**  
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - SEPTEMBER 1984

PURPOSE OF COMMITMENT	TYPE OF LENDER							
	BANKS				OTHER LENDERS			
	SAVINGS		TRADING		PERMANENT BUILDING SOCIETIES		OTHER LENDERS	
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
AUSTRALIA								
CONSTRUCTION OF DWELLINGS -								
HOUSES -								
BY FIRST MORTGAGE	2,680	93.0	567	15.6	1,198	51.4	539	20.3
BY OTHER SECURITY	..	.8	..	1.3	..	.2	..	1.5
OTHER DWELLINGS -								
BY FIRST MORTGAGE	12	.3	47	1.3	7	.3	2	.1
BY OTHER SECURITY	..	-	..	.3	..	-	..	-
PURCHASE OF NEWLY ERECTED DWELLINGS -								
HOUSES -								
BY FIRST MORTGAGE	780	29.0	125	3.9	430	19.7	236	10.5
BY OTHER SECURITY	..	.4	..	.4	..	.1	..	1.1
OTHER DWELLINGS -								
BY FIRST MORTGAGE	74	2.9	31	1.0	56	2.5	32	1.6
BY OTHER SECURITY	..	-	..	.2	..	-	..	.3
PURCHASE OF ESTABLISHED DWELLINGS -								
HOUSES -								
BY FIRST MORTGAGE	9,906	359.1	1,596	53.4	4,106	175.6	1,504	61.3
BY OTHER SECURITY	..	.8	..	3.4	..	1.7	..	2.9
OTHER DWELLINGS -								
BY FIRST MORTGAGE	536	20.3	227	8.0	684	27.5	122	4.7
BY OTHER SECURITY	..	.1	..	.5	..	-	..	.8
ALTERATIONS AND ADDITIONS TO DWELLINGS	..	16.8	..	17.4	..	6.2	..	6.9
TOTAL COMMITMENTS	13,988	523.4	2,593	106.8	6,481	285.4	2,435	112.1
TOTAL COMMITMENTS(A) - STATES								
NEW SOUTH WALES	3,644	159.3	711	35.0	2,269	103.4	659	33.4
VICTORIA	4,733	166.6	454	19.2	1,560	73.0	399	17.4
QUEENSLAND	1,943	67.7	576	23.0	1,110	47.4	607	25.3
SOUTH AUSTRALIA	1,612	61.7	134	6.1	438	17.9	102	4.3
WESTERN AUSTRALIA	1,226	39.0	596	17.4	892	34.1	302	12.3
TASMANIA	404	10.7	43	1.4	97	3.1	119	3.6
NORTHERN TERRITORY	120	4.2	22	.9	..	..	..	..
AUSTRALIAN CAPITAL TERRITORY	306	14.1	57	3.6	115	6.5	247	15.6
							{ 298	15.8
							{ 569	29.1

(A) INCLUDES ALTERATIONS AND ADDITIONS.

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

YEARS	CONSTRUCTION OF DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE		OTHER SECURITY(B)	FIRST MORTGAGE		OTHER SECURITY(B)
	DWELLING UNITS	\$M.	\$M.	DWELLING UNITS	\$M.	\$M.
AUSTRALIA						
1981-1982	38,272	1,053.6		569	15.4	
1982-1983	37,747	1,131.5		504	14.4	
1983-1984	57,326	1,923.0		567	18.4	
1983						
JULY	3,597	114.3		31	.8	
AUGUST	4,280	138.3		57	1.7	
SEPTEMBER	4,226	134.7		41	1.2	
OCTOBER	4,246	137.8		38	1.4	
NOVEMBER	5,034	162.1		44	1.7	
DECEMBER	4,454	151.5		40	1.3	
1984						
JANUARY	4,150 (4,037)	137.8 (133.9)		23 (23)	.8 (.8)	
FEBRUARY	5,239 (5,052)	175.3 (168.8)		75 (75)	2.7 (2.7)	
MARCH	5,624 (5,479)	193.8 (189.3)		54 (54)	1.5 (1.5)	
APRIL	4,949 (4,833)	176.1 (172.2)		58 (58)	1.9 (1.9)	
MAY	6,280 (6,170)	216.7 (213.2)		58 (58)	1.8 (1.8)	
JUNE	5,247 (5,149)	184.6 (181.5)		48 (48)	1.7 (1.7)	
JULY(C)	5,680	200.5	2.9	52	1.6	.2
AUGUST	5,927	212.5	3.3	75	2.0	.3
SEPTEMBER	4,984	180.4	3.8	68	2.1	.4
STATES - AUGUST 1984						
N.S.W.	1,376	54.5	.7	24	.6	.1
VIC.	1,638	58.7	.5	12	.3	-
QLD	1,111	38.6	.6	13	.3	-
S.A.	577	20.7	.5	14	.4	.1
W.A.	989	32.4	.4	6	.3	-
TAS.	112	2.9	.1	4	.1	-
N.T.	50	1.7	.5	2	.1	-
A.C.T.	74	2.9	.2	-	-	-
STATES - SEPTEMBER 1984						
N.S.W.	1,231	48.8	.7	18	.4	.2
VIC.	1,227	43.8	.4	20	.5	.1
QLD	1,003	35.5	.3	7	.3	-
S.A.	440	15.8	.3	4	.2	-
W.A.	803	26.4	.4	14	.6	.1
TAS.	124	3.5	.1	1	-	-
N.T.	80	3.4	1.3	1	-	-
A.C.T.	76	3.2	.2	3	.1	-

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (C) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

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

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PURCHASE OF NEWLY ERECTED DWELLINGS									
YEARS	HOUSES			OTHER DWELLINGS					
				FIRST MORTGAGE			OTHER SECURITY(B)		
	DWELLING UNITS	\$M.	OTHER SECURITY(B)	DWELLING UNITS	\$M.	FIRST MORTGAGE	DWELLING UNITS	\$M.	OTHER SECURITY(B)
AUSTRALIA									
1981-1982	20,648	629.4		2,452	89.9				
1982-1983	16,635	539.9		2,435	89.1				
1983-1984	19,686	694.3		2,412	93.2				
1983									
JULY	1,422	46.6		177	6.2				
AUGUST	1,678	52.7		201	7.2				
SEPTEMBER	1,520	52.1		187	7.3				
OCTOBER	1,515	51.7		177	6.5				
NOVEMBER	1,894	63.6		223	7.3				
DECEMBER	1,752	63.3		181	6.6				
1984									
JANUARY	1,469 (1,345)	53.7 (51.9)		190 (183)	7.7 (7.5)				
FEBRUARY	1,875 (1,779)	69.6 (66.1)		242 (240)	10.1 (10.1)				
MARCH	1,758 (1,646)	64.7 (60.4)		211 (210)	8.8 (8.7)				
APRIL	1,478 (1,395)	55.4 (52.4)		198 (193)	7.2 (6.8)				
MAY	1,772 (1,705)	65.6 (63.2)		252 (244)	10.8 (10.5)				
JUNE	1,553 (1,512)	55.2 (53.9)		173 (168)	7.3 (7.2)				
JULY(C)	1,575	58.8	1.7	229	9.6				.4
AUGUST	1,750	68.4	1.6	218	9.2				.3
SEPTEMBER	1,571	63.0	2.1	193	8.0				.6
STATES - AUGUST 1984									
N.S.W.	351	15.3	.4	71 /	3.3				.1
VIC.	578	22.3	.5	34	1.4				.1
QLD	433	16.7	.2	35	1.5				
S.A.	144	5.1	.2	22	.8				
W.A.	118	3.1	-	25	.9				.1
TAS.	17	.5	-	2	.1				-
N.T.	33	1.7	.1	23	1.0				-
A.C.T.	76	3.6	.1	6	.3				-
STATES - SEPTEMBER 1984									
N.S.W.	290	12.6	.3	45 /	1.9				.1
VIC.	518	19.9	1.1	42	1.8				.1
QLD	393	15.9	.2	37	1.5				-
S.A.	114	4.3	.1	14	.6				-
W.A.	106	3.2	.1	23	.8				.1
TAS.	5	.2	-	2	-				-
N.T.	60	3.1	.1	21	1.0				.2
A.C.T.	85	3.8	.2	9	.4				-

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

YEARS	PURCHASE OF ESTABLISHED DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE		OTHER SECURITY(B)	FIRST MORTGAGE		OTHER SECURITY(B)
	DWELLING UNITS	\$M.	\$M.	DWELLING UNITS	\$M.	\$M.
AUSTRALIA						
1981-1982	152,150	4,279.7		14,881		438.2
1982-1983	162,839	4,940.2		14,088		456.1
1983-1984	214,625	7,213.9		19,869		697.9
1983						
JULY	13,482	421.5		1,293		41.3
AUGUST	16,331	518.1		1,406		45.7
SEPTEMBER	15,409	489.6		1,363		45.5
OCTOBER	16,514	527.8		1,575		53.7
NOVEMBER	20,651	667.5		1,857		62.9
DECEMBER	17,249	581.4		1,544		53.1
1984						
JANUARY	17,062 (16,590)	577.5 (562.9)		1,555 (1517)		55.9 (54.6)
FEBRUARY	20,880 (20,335)	719.5 (701.9)		2,077 (2044)		73.4 (72.3)
MARCH	20,639 (20,135)	716.7 (701.2)		2,051 (1961)		74.1 (70.9)
APRIL	17,544 (17,184)	619.6 (607.5)		1,636 (1589)		60.4 (58.8)
MAY	20,780 (20,300)	729.2 (713.8)		1,904 (1858)		70.5 (69.0)
JUNE	18,084 (17,656)	645.4 (631.7)		1,608 (1579)		61.3 (60.1)
JULY(C)	17,587	639.1	10.3	1,638		61.6
AUGUST	19,139	705.3	11.6	1,724		63.5
SEPTEMBER	17,112	649.4	8.8	1,569		60.5
STATES - AUGUST 1984						
N.S.W.	5,316	226.0	2.9	731		30.2
VIC.	5,735	204.8	3.0	374		13.3
QLD	2,982	101.5	1.1	100		3.7
S.A.	1,893	70.1	1.5	195		7.2
W.A.	2,193	67.9	1.2	272		7.6
TAS.	530	13.9	.1	10		.3
N.T.	111	4.1	.4	15		.4
A.C.T.	379	17.0	1.3	27		.9
STATES - SEPTEMBER 1984						
N.S.W.	5,000	216.7	2.2	699		29.5
VIC.	5,005	182.0	2.0	334		12.2
QLD	2,690	96.4	.6	106		4.4
S.A.	1,559	58.5	.9	155		5.5
W.A.	1,861	60.0	1.0	209		6.3
TAS.	522	13.9	.1	9		.2
N.T.	109	4.4	1.0	27		1.0
A.C.T.	366	17.6	1.0	30		1.3

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

	ALTERATIONS AND ADDITIONS TO DWELLINGS \$M.	TOTAL COMMITMENTS \$M.	CANCELLATIONS OF COMMITMENTS(B) \$M.	COMMITMENTS ADVANCED DURING PERIOD(B) \$M.	COMMITMENTS NOT ADVANCED AT END OF PERIOD(B) \$M.
AUSTRALIA					
YEARS					
1981-1982	524.2	7,030.3	297.2	5,686.6	1,031.4
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
1983					
JULY	43.8	674.5	22.9	566.2	1,334.1
AUGUST	51.3	815.1	27.8	650.7	1,375.2
SEPTEMBER	46.4	776.9	26.2	614.2	1,433.2
OCTOBER	47.6	826.6	26.7	613.3	1,526.3
NOVEMBER	60.8	1,026.0	30.8	733.2	1,671.3
DECEMBER	43.9	901.2	27.5	888.9	1,582.6
1984					
JANUARY	45.9 (42.8)	879.3 ( 854.3)	28.8 (27.8)	617.9 (597.8)	1,721.8 (1,667.1)
FEBRUARY	61.6 (57.1)	1,112.3 (1,079.1)	33.5 (32.7)	811.9 (782.8)	1,839.1 (1,781.1)
MARCH	62.4 (57.7)	1,132.0 (1,089.6)	38.2 (37.0)	816.3 (787.4)	1,977.0 (1,916.7)
APRIL	52.7 (49.2)	973.1 ( 948.8)	33.7 (32.5)	780.0 (754.5)	2,035.6 (1,978.1)
MAY	66.3 (61.7)	1,160.9 (1,133.2)	42.7 (42.0)	1,009.2 (975.0)	2,016.0 (1,965.1)
JUNE	57.8 (54.1)	1,013.3 ( 990.1)	40.6 (39.3)	836.5 (809.5)	2,043.0 (1,997.3)
JULY(C)	47.7	1,035.6	39.7	846.6	2,067.4
AUGUST	50.5	1,130.6	40.4	943.7	2,105.9
SEPTEMBER	47.3	1,027.7	37.5	843.9	2,145.5
STATES - AUGUST 1984					
N.S.W.	18.8	353.5	18.4	302.3	787.1
VIC.	14.2	319.6	9.3	273.7	627.8
QLD	8.4	172.7	4.7	127.2	195.6
S.A.	3.7	110.5	4.1	90.4	192.2
W.A.	2.9	116.9	1.7	100.3	207.4
TAS.	.7	18.8	.6	17.5	27.5
N.T.	.2	10.3	.7	8.8	22.6
A.C.T.	1.6	28.3	1.0	23.6	45.7
STATES - SEPTEMBER 1984					
N.S.W.	17.4	331.2	16.9	250.4	816.1
VIC.	12.3	276.2	7.2	243.9	633.7
QLD	7.8	163.4	4.6	130.1	201.3
S.A.	3.7	90.1	3.3	84.3	188.6
W.A.	3.9	102.9	3.3	93.5	196.0
TAS.	.8	18.9	.4	14.7	29.8
N.T.	.2	15.8	.3	7.4	29.7
A.C.T.	1.2	29.1	1.4	19.6	50.3

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) DATA FOR TRADING BANKS NOT AVAILABLE. (C) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.



TABLE 3 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS(A) - 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								
1983								
JULY	3,628	115.1	1,599	52.8	14,775	462.8	20,002	630.7
AUGUST	4,337	140.0	1,879	60.0	17,737	563.8	23,953	763.7
SEPTEMBER	4,267	135.9	1,707	59.5	16,772	535.1	22,746	730.5
OCTOBER	4,284	139.2	1,692	58.2	18,089	581.6	24,065	779.0
NOVEMBER	5,078	163.8	2,117	70.9	22,508	730.5	29,703	965.2
DECEMBER	4,494	152.8	1,933	69.9	18,793	634.5	25,220	857.3
1984								
JANUARY	4,173 (4,060)	138.5 (134.7)	1,659 (1,528)	61.3 (59.4)	18,617 (18,107)	633.5 (617.5)	24,449 (23,695)	833.4 ( 811.6)
FEBRUARY	5,314 (5,127)	178.0 (171.6)	2,117 (2,019)	79.7 (76.2)	22,957 (22,379)	793.0 (774.3)	30,388 (29,525)	1,050.7 (1,022.0)
MARCH	5,678 (5,533)	195.3 (190.7)	1,969 (1,856)	73.5 (69.1)	22,690 (22,096)	790.8 (772.1)	30,337 (29,485)	1,059.6 (1,031.9)
APRIL	5,007 (4,891)	178.0 (174.1)	1,676 (1,588)	62.6 (59.3)	19,180 (18,773)	679.9 (666.3)	25,863 (25,252)	920.5 ( 899.6)
MAY	6,338 (6,228)	218.5 (214.9)	2,024 (1,949)	76.5 (73.6)	22,684 (22,158)	799.7 (782.9)	31,046 (30,335)	1,094.6 (1,071.5)
JUNE	5,295 (5,197)	186.3 (183.1)	1,726 (1,680)	62.6 (61.1)	19,692 (19,235)	706.6 (691.8)	26,713 (26,112)	955.5 ( 936.0)
JULY(B)	5,732	205.1	1,804	70.4	19,225	712.4	26,761	987.9
AUGUST	6,002	218.1	1,968	79.5	20,863	782.6	28,833	1,080.1
SEPTEMBER	5,052	186.6	1,764	73.7	18,681	720.1	25,497	980.4
SEASONALLY ADJUSTED								
1983								
JULY	3,760	118.4	1,652	55.2	16,398	514.0	21,810	687.7
AUGUST	3,895	123.1	1,690	55.2	17,374	559.4	22,959	737.7
SEPTEMBER	4,176	132.9	1,803	61.7	17,616	565.8	23,595	760.3
OCTOBER	4,460	146.7	1,705	60.3	18,704	610.0	24,869	817.1
NOVEMBER	4,629	148.6	1,913	62.5	20,492	659.1	27,034	870.2
DECEMBER	5,013	170.5	2,146	76.9	20,492	691.6	27,652	939.0
1984								
JANUARY	4,941	163.0	1,818	66.8	19,594	660.7	26,354	890.5
FEBRUARY	5,361	183.2	1,967	75.3	19,747	676.1	27,074	934.7
MARCH	5,539	189.6	1,862	69.3	20,426	699.1	27,827	958.0
APRIL	5,410	191.8	1,908	72.6	20,648	739.3	27,966	1,003.7
MAY	5,460	192.0	1,863	67.9	20,901	736.5	28,223	996.4
JUNE	5,334	187.5	1,779	66.0	22,091	795.8	29,204	1,049.2
JULY(B)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
AUGUST	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SEPTEMBER	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

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

	BANKS						PERMANENT BUILDING SOCIETIES						OTHER LENDERS					
	SAVINGS			TRADING			DWELLING UNITS			DWELLING UNITS			DWELLING UNITS			DWELLING UNITS		
	DWELLING UNITS	\$M		DWELLING UNITS	\$M		DWELLING UNITS	\$M		DWELLING UNITS	\$M		DWELLING UNITS	\$M		DWELLING UNITS	\$M	
ORIGINAL																		
1983																		
JULY	10,547	310.6		2,106	55.3		4,711	176.9		2,638			2,638			87.9		
AUGUST	12,709	380.3		2,763	73.1		5,552	211.4		2,929			2,929			98.3		
SEPTEMBER	11,869	358.7		2,230	59.8		5,407	204.6		3,240			3,240			107.4		
OCTOBER	12,115	369.8		2,528	71.0		6,291	230.9		3,131			3,131			107.3		
NOVEMBER	14,552	441.7		3,126	87.1		8,256	306.9		3,769			3,769			129.5		
DECEMBER	12,355	383.9		1,994	57.8		7,561	296.1		3,310			3,310			119.5		
1984																		
JANUARY	12,059	378.7		2,428	73.1		6,828	268.8		3,134			3,134			112.8		
FEBRUARY	14,699	465.6		3,845	118.8		8,242	333.4		3,602			3,602			132.9		
MARCH	14,294	456.6		3,261	101.5		8,938	359.7		3,844			3,844			141.9		
APRIL	12,375	403.4		2,500	78.7		7,804	316.4		3,184			3,184			122.0		
MAY	15,294	490.6		3,198	100.6		8,804	364.9		3,707			3,707			138.5		
JUNE	12,999	441.5		3,062	85.8		7,317	301.4		3,335			3,335			126.8		
JULY(B)	14,072	476.1		2,498	83.2		7,640	321.5		2,551			2,551			107.1		
AUGUST	15,861	553.9		2,804	89.2		7,604	328.2		2,564			2,564			108.9		
SEPTEMBER	13,988	506.6		2,593	89.4		6,481	279.2		2,435			2,435			105.2		
SEASONALLY ADJUSTED																		
1983																		
JULY	11,393	337.3		2,454	63.9		5,288	195.6		2,674			2,674			91.0		
AUGUST	12,120	363.3		2,364	62.7		5,465	209.4		3,011			3,011			102.2		
SEPTEMBER	12,671	378.7		2,404	64.2		5,340	208.5		3,180			3,180			109.0		
OCTOBER	12,882	394.4		2,651	75.8		6,225	234.2		3,110			3,110			112.8		
NOVEMBER	13,324	400.8		2,621	73.7		7,492	274.0		3,597			3,597			121.7		
DECEMBER	13,826	432.5		2,642	78.0		7,756	303.6		3,427			3,427			124.9		
1984																		
JANUARY	12,948	396.9		2,607	75.7		7,235	289.3		3,564			3,564			128.6		
FEBRUARY	12,879	408.0		2,868	86.8		7,686	307.6		3,641			3,641			132.3		
MARCH	13,325	425.8		3,293	101.1		7,719	302.3		3,490			3,490			128.9		
APRIL	13,514	452.2		2,792	88.2		8,385	339.9		3,275			3,275			123.3		
MAY	13,326	428.8		2,840	91.5		8,654	355.8		3,403			3,403			120.2		
JUNE	13,615	463.3		3,570	102.4		8,537	353.0		3,482			3,482			130.5		
JULY(B)	15,110	516.1		N.A.	N.A.		8,228	343.9		N.A.			N.A.			N.A.		
AUGUST	15,001	522.9		N.A.	N.A.		7,381	318.9		N.A.			N.A.			N.A.		
SEPTEMBER	15,399	549.7		N.A.	N.A.		6,980	309.7		N.A.			N.A.			N.A.		

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.