

AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

CATALOGUE NO. 5609.0

EMBARGOED UNTIL 11.30 A.M. 19 NOVEMBER 1984

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA SEPTEMBER 1984

17 NOV 1984

PHONE INQUIRIES

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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

Printed by C. J. THOMPSON, Commonwealth Government Printer, Canberra

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

		BAN	ANKS							
	SAVINGS	SS	TRA	TRADING	PERMANENT BUIL SOCIETIES	BUILDING	OTHER LENDERS	ERS S	TOTAL	AL
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					AUSTRALIA	ALIA				
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HDUSES - BY FIRST MORTGAGE BY OTHER SECURITY	2,680	93.0	567	15.6	1,198	51.4	539	20.3	4,984	180.4
OTHER DWELLINGS - BY FIRST MORTGAGE BY OTHER SECURITY	12	m I	27	m m	►:	M I	~ ;	ન I	89:	2.1
PURCHASE OF NEWLY ERECTED DWELLINGS -										
HOUSES BY FIRST MORTGAGE BY OTHER SECURITY	780	29.0	125	8. 9.4.	430	19.7	236	10.5	1,571	63.0
OTHER DWELLINGS - BY FIRST MORTGAGE BY OTHER SECURITY	7.2	2.9	8	0.4	% :	8 N I	32:	4 W	193	8.0
S - FIRST MORTG DTHER SECUR	906'6	359.1	1,596	53.4	4,106	175.6	1,504	61.3	17,112	4.9.4 8.8
OTHER DWELLINGS - BY FIRST MORTGAGE BY OTHER SECURITY	536	20.3	227	8 0.8	684	27.5	122	4.7	1,569	60.5
ALTERATIONS AND ADDITIONS TO DWELLINGS	:	16.8	:	17.4		6.2	:	6.9		47.3
TOTAL COMMITMENTS	13,988	523.4	2,593	106.8	6,481	285.4	2,435	112.1	25,497	1,027.7
				TOTAL	COMMITMENTS(A)	•	STATES			
NEW SOUTH WALES	3,644	159.3	711	35.0	2,269	103.4	659 399	33.4	7,283	331.2
QUEENSLAND	1,943	67.7	576	23.0	1,110	4-74	607	•	4,236	163.4
WESTERN AUSTRALIA	1,226	39.0	154 596	17.4	892 892	34.1	302	12.3	3,016	102.9
TASMANIA NOBTHEBN TERRITORY	404	10.7	43	1.4	26	3.1	119	3.6	563	18.9
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(A) INCLUDES ALTERATIONS AND ADDITIONS.

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

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(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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(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 S TO 10 OF EXPLANATORY NOTES.

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

FIRST MORTGAGE OTHER SECURITY (S) FIRST MORTGAGE OTHER SECURITY (S)			HOUSES		OTHER	IER DWELLINGS	
122-150 4,279-7 14,281 458-2 14,281 458-2 14,282 14,283 4,540-2 14,283 14,283 4,540-2 14,283 14,283 4,540-2 14,283 14,283 4,540-2 14,283 14,283 4,540-2 15,403 14,283 4,540-2 15,403 15,403 1,540 4,540-2 1,540-2 1,54			GAGE	i		1GE	OTHER SECURITY(B)
152-150 4,279-7 14,088 456.1 458.2 15.2450 14,088 456.1 15.2450 14,088 456.1 15.2450 14,088 456.1 15.2450 14,088 456.1 15.2450 14,088 456.1 15.2450 15.2450 14,088 45.24 15.2450 15.2450 14,088 45.24 15.2450		1	. Σ ₩	E	UNIT	***	\$₩.
152-150				AUSTRA	LIA		
15-482 16-731 17-74	YEARS 1981-1982 1982-1983 1983-1984	152,150 162,839 214,625	4,279.7 4,940.2 7,213.9		14,881 14,088 19,869		
HAY 20.68 (16.590) 577.5 (562.9) 1.555 (1517) 55.9 (54.6) 10.48	3 UST TEMBER EMBER EMBER	13,482 16,331 15,409 16,514 20,651 17,249			1,293 1,406 1,363 1,575 1,857	400000	
CC) 17,587 639.1 10.3 1,638 61.6 63.5 EMBER 17,112 649.4 63.5 11.6 1,724 63.5 5 12 649.4 8.8 1,569 60.5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	14 INDARY INDARY ILL IE	17,062 (16,590) 20,880 (20,335) 20,639 (20,135) 17,544 (17,184) 20,780 (20,300) 18,084 (17,656)	5 (562 5 (701 7 (701 6 (607 2 (713			3 C C C C C C C C C C C C C C C C C C C	
W. 5,316 5,736 5,735 204.8 3.0 1.1 1.0 1.0 1.8 1.1 1.0 1.0 2.9 3.7 1.1 1.0 1.0 2.9 3.7 1.1 1.0 3.7 1.1 1.0 3.7 3.0.2 3.7 1.1 1.0 3.7 1.1 1.0 3.7 1.1 1.1 1.0 3.7 1.1 1.1 1.0 3.7 1.1 1.1 1.1 1.2 2.2 2.2 3.3 4.4 1.0 3.0 1.0 3.0 1.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3	Y(C) UST TEMBER	17,587 19,139 17,112	8 4 8 8 8	10.3 11.6 8.8 - AUGUST	1,638 1,724 1,569	61.6 63.5 60.5	1.6
T. 5/193 1.2 6/29 1.2 6/2 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3	3	5,316 5,735 2,982 1,893	0 & v +	กูพ. ค. ค.	731 374 100 195	OMMO	~ v. v. v. v.
5,000 216.7 2.2 699 29.5 5.005 182.0 334 12.2 334 12.2 5.005 1.559 58.5 1.0 5.05 1.0 5.3 1.0 5.3 1.0 5.0 5.5 1.0 5.5 5.5 1.0 5.5 5.5 1.0 5.3 1.0 5.3 1.0 5.5 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.5 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.3 5.5 1.0 5.0 5.3 5.5 1.0 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5.5 5		27193 530 111 379	0100	1.2 .1 1.3		o m 4 o	N I ⇔M
	3 ⊢	5,000 5,005 2,690 1,559 1,861 522 109	V 0 4 N 0 0 4 0	NO 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0.04.00 44	w in wind I wa

(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)
(\$ MILLLION)

	W\$	IDIAL COMMINENIS	OF COMMITMENTS(B)	DURING PERIOD(B) \$M	AT END OF PERIOD(B)
			AUSTRALIA		
YEARS 1981-1982 1982-1983 1983-1984	524.2 510.1 640.5	7,030.3 7,681.3 11,281.1	297.2 283.3 379.3	5,686.6 6,078.1 8,938.3	1,031.4 1,316.6 2,043.0
1983 JULY AUGUST SEPTEMBER OCTOBER NOVEMBER	43.8 51.3 46.4 47.6 43.9	674.5 815.1 776.9 826.6 1,026.0	22.9 26.2 26.7 30.8 27.5	566.2 650.7 614.2 613.3 733.2 888.9	1,334.1 1,375.2 1,433.2 1,526.3 1,671.3
1984 JANUARY FEBRUARY MARCH APRIL MAY	45.9 (42.8) 61.6 (57.1) 62.4 (57.7) 52.7 (49.2) 66.3 (61.7) 57.8 (54.1)	879.3 (854.3) 1,112.3 (1,079.1) 1,122.0 (1,089.6) 973.1 (948.8) 1,160.9 (1,133.2) 1,013.3 (990.1)	28.8 (27.8) 33.5 (32.7) 38.2 (37.0) 33.7 (32.5) 42.7 (42.0)	617.9 (597.8) 811.9 (782.8) 816.3 (787.4) 780.0 (754.5) 1,009.2 (975.0) 836.5 (809.5)	1,721.8 (1,667.1) 1,839.1 (1,781.1) 1,977.0 (1,916.7) 2,035.6 (1,978.1) 2,016.0 (1,965.1) 2,043.0 (1,997.3)
JULY(C) AUGUST SEPTEMBER	47.7 50.5 47.3	1,035.6 1,130.6 1,027.7 STATES	39.7 40.4 37.5 - AUGUST 1984	846.6 943.7 843.9	2,067.4 2,105.9 2,145.5
N.S.W. VIC. OLD S.A. W.A.	18.8 14.2 8.4 3.7 2.9	353.5 319.6 172.7 110.5	18.4 9.3 4.7	LNMPOO	787.1 627.8 195.6 192.2 207.4
7 AS. A.C.T.		80081	1 SEPTEMBER		V W V
V.S.W. OLD S.A. S.A. N.A.	17.4 7.3 7.8 3.7 3.9 .8	331.2 276.2 163.4 90.1 102.9 18.9	0 0 4 W W	250.4 243.9 130.1 84.3 93.5 14.7 7.4	816.1 633.7 201.3 188.6 196.0 29.8 29.7

(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

1983 JULY SEPTEMBER JANUARY	(134.7) 1, (174.6) 2, (183.1) 1, (183.1) 1, (19.1)	LING 158 (1,528) (1,586) (1,588) (1,588) (1,588) (1,680) (1,680)	\$M 2.8 2.8 8.2 0.9 9.9 9.7 (76.2) 3.5 (69.1) 2.6 (59.3) 6.5 (73.6)	DWELLING UNITS UNITS IGINAL 7,775 7,737 6,772 8,089 8,793 8,793 8,617 (18, 2,957 (22, 2,684 (22, 2	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(617.5) (774.3) (766.3) (782.9) (691.8)	DWELLING 20,002 23,953 22,746 24,065 29,703 20,703 20,7	95) 25) 1, 85) 1, 52)	811.6) (1,022.0) (1,031.9) (899.6) (1,071.5) (936.0)
3,628 4,237 4,267 4,267 150.0 1,707 1,879 1,707 1,879 1,707 1,879 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,687 1,888 1,888 1,888 1,888 1,888 1,898 1,804 1,680 1,764 1,680 1,764 1,680 1,764 1,680 1,764 1,680 1,764 1,680 1,764 1,680 1,764 1,680 1,705 1,705 1,913	(134.7) (171.6) (190.7) (174.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,588) 6 (1,588) 7 (1,680) 6	2.8 8.2 0.0 0.9 0.9 0.9 7.7 (76.2) 2.6 (59.1) 2.6 (59.1) 2.6 (59.3)	RIGINAL 14,775 16,772 18,089 22,508 18,793 18,793 18,793 19,180 (18,22,690 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600 (22,2600) (22,2600 (22,2600 (22,2600 (22,2600) (22,2600) (22,2600) (22,2	24 24 24 24 24 24 24 24 24 24 24 24 24 2	(617 (774 (777 (668 (782 (691	20,002 22,746 22,746 24,065 29,703 25,220 24,449 (23, 30,338 (29, 30,338 (29,	630. 763. 730. 730. 730. 730. 851. 857. 857. 857. 857. 857. 857. 857. 857	(1,02 (1,02 (1,03 (1,07 (1,07
3,628 4,237 4,237 4,237 140.0 1,707 150.0 1,707 150.0 1,707 150.0 1,707 150.0 1,707 1,699 1,690 1,707 1,690 1,690 1,980 1,680 1,860 1,	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	2.8 9.5 9.5 9.9 9.9 9.7 (76.2) 2.6 (59.1) 2.6 (59.1) 2.6 (59.3)	(18) (18) (18) (18) (18)	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	(617 (774 (772 (666 (782 (691	20,002 23,953 22,746 24,065 29,703 25,220 24,449 (23, 30,337 (29,	630. 763. 730. 730. 779. 850. 857. 857. 857. 857. 859. 859.	(81 (1,02 (1,03 (89 (1,07 (93
3,628 4,337 4,267 140.0 1,879 60 4,267 135.9 1,707 1,879 1,707 1,879 1,682 1,692 1,692 1,933 4,173 4,173 6,002 5,578 6,283 1,863 6,283 6,283 1,863 1,804 1,764 1,652 1,805 1,805 1,652 1,805 1,805 1,606	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,588) 6 (1,588) 7 (1,680) 6	2.8 8.2 9.9 9.9 9.9 9.7 7.6 6.9 6.5 6.5 6.5 6.5 6.1 1.3	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(617 (774 (775 (666 (782 (691	20,002 23,953 22,746 24,065 29,703 29,703 25,220 25,220 30,388 (29,36)	630. 7630. 730. 779. 850. 850. 850. 850. 850. 850. 850. 850	(1,02 (1,02 (1,03 (1,03 (1,07
4,237 4,267 4,267 135.9 1,707 15.8 163.8 1,707 1,692 1,692 1,692 1,692 1,692 1,692 1,692 1,692 1,692 1,692 1,933 1,933 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,969 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,969 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,968 1,969 1,968 1,969 1,9	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	9.5 8.2 9.9 9.9 9.7 (76.2) 2.6 (69.1) 2.6 (69.1) 2.6 (69.1)	2	5000 5000	(617 (774 (772 (772 (666 (782 (691	23,953 22,746 24,065 29,703 29,703 25,220 24,449 (23, 30,337 (29, 30,337 (29,	763. 730. 730. 730. 730. 730. 857. 857. 857. 859. 759. 759.	(81 (1,02 (1,03 (89 (1,07
4,267 4,267 4,284 153.8 1,692 5,078 163.8 1,933 1,692 5,117 6,002 5,314 6,5127) 178.0 6,738 6,528) 195.3 6,732 6,002 5,732 6,002 5,732 6,002 186.3 1,804 6,002 186.5 1,804 1,764 1,692 1,693 1,764 1,765 1,803 1,764 1,765 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,803 1,766 1,818 1,967 1,968 1,968 1,766 1,969 1,766 1,969 1,766 1,690 1,766 1,969 1,766 1,969 1,766 1,969 1,969 1,769 1,968 1,766 1,969 1	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	8.5 9.9 9.9 9.7 (58.2) 3.5 (69.1) 2.6 (59.3) 2.6 (61.1)	2	535 531 531 531 531 531 531 531 531 531	(617 (774 (772 (772 (666 (691	22,746 24,065 29,703 25,220 24,449 (23, 30,388 (29, 30,388 (29,	730. 779. 965. 857. 857. 857. 859. 859. 920.	(81 (1,02 (1,03 (89 (1,07 (93
4,284 152.8 1,692 5,078 163.8 2,117 70 2,117 70 2,117 70 2,117 70 2,117 70 2,117 70 2,117 70 2,117 70 2,117 70 2,127 70 2,146 70	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	8.2 0.9 9.9 1.3 (59.4) 3.5 (69.1) 2.6 (59.3) 6.5 (73.6)	2 (18) (18) (19) (19)	581 730 633 793 793 706 706 706	(617 (774 (772 (666 (782 (691	24,065 29,703 25,220 24,449 (23, 30,388 (29, 30,337 (29,	779. 955. 857. 857. 857. 857. 857. 950. 857.	(1,02 (1,03 (1,03 (1,03 (1,07 (1,07
4,494 152.8 1,933 69 4,494 152.8 1,933 69 4,494 152.8 1,933 69 5,314 (5,127) 178.0 (171.6) 2,117 (2,019) 79 5,578 (5,533) 195.3 (190.7) 1,969 (1,856) 73 5,007 (4,891) 178.0 (174.1) 1,676 (1,588) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,732 205.1 1,968 79 5,052 118.4 1,652 55 3,760 118.4 1,652 55 4,460 146.7 1,913 60 4,460 146.7 1,913 60 4,460 146.7 1,913 60 4,941 163.0 1,818 66 5,539 N.A. 189.6 N.A. 1,968 77 5,530 N.A. 189.6 N.A. 1,968	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	9.9 9.9 9.7 (76.2) 3.5 (69.1) 2.6 (59.3) 2.6 (59.3) 6.5 (73.6)	22 (18) (18) (19) (19) (19) (19) (19) (19) (19) (19	633 634 633 793 799 799 706	(617 (774 (772 (666 (782 (691	29,703 25,220 24,449 (23, 30,388 (29, 30,337 (29,	857. 857. 857. 857. 857. 857. 857. 857.	(1,02 (1,02 (1,03 (1,03 (1,07 (1,07
4,173 (4,060) 138.5 (134.7) 1,659 (1,528) 61 5,314 (5,127) 178.0 (171.6) 2,117 (2,019) 79 5,678 (5,533) 195.3 (190.7) 1,969 (1,585) 75 5,007 (4,891) 178.5 (214.9) 2,024 (1,949) 76 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,732 205.1 1,804 70 6,002 218.1 1,968 77 5,732 205.1 1,804 70 6,002 218.1 1,968 77 6,002 118.4 1,652 55 3,760 118.4 1,652 55 4,460 146.7 1,913 60 4,629 146.7 1,913 60 4,640 146.7 1,913 60 4,941 163.0 1,818 66 5,530 N.A. 189.6 N.A. 1,908 77 5,530 N.A. 189.6 N.A. 1,908	(134.7) (171.6) (190.7) (174.9) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6	.3 (59.4) .7 (76.2) .5 (69.1) .6 (61.1)	(18) (18) (18) (18) (19)	633 793 790 799 706 706	(617 (774 (772 (666 (782 (782	24,449 (23, 30,388 (29, 30,337 (29, 25,863 (25,	95) 833. 25) 1,050. 85) 1,059. 52) 920. 35) 1,094.	(1,02 (1,02 (1,03 (1,03 (1,07
\$\langle 4,173 (4,060) 138.5 (134.7) 1,659 (1,528) 61 \$5,314 (5,127) 178.0 (171.6) 2,117 (2,019) 79 \$5,678 (5,533) 195.3 (190.7) 1,969 (1,856) 73 \$5,007 (4,891) 178.0 (174.1) 1,676 (1,588) 62 \$5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 \$5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 \$5,732 205.1 1,804 \$5,002 218.1 1,968 \$5,002 118.4 1,652 \$5,895 123.1 1,804 \$6,002 123.1 1,804 \$6,002 123.1 1,804 \$6,002 123.1 1,806 \$6,002 123.1 1,806 \$6,002 123.1 1,806 \$6,002 123.1 1,806 \$6,003 123.1 1,818 \$6,003 123.1 1,913 \$6,003 123.1 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,818 \$6,003 123.0 1,908 \$6,003 123.0 1,908 \$6,003 123.0 1,908	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,528) 6 (2,019) 7 (1,856) 7 (1,588) 6 (1,949) 7 (1,680) 6		8,617 (18, 2,957 (22, 2,690 (22, 2,180 (18, 2,682 (12, 9,692 (19,	633 793 799 799 706	(617 (774 (772 (666 (782 (691	24,449 (23, 30,388 (29, 30,337 (29, 25,863 (25,	833. 255 1,050. 855 1,059. 527 920.	(1,02 (1,03 (1,03 (1,03 (1,07
5,314 (5,127) 178.0 (171.6) 2,117 (2,019) 79 5,538 (5,228) 218.5 (214.9) 2,024 (1,949) 76 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,764 70 5,052 128.1 1,803 61 4,460 118.4 1,652 55 5,013 170.5 2,146 76 5,539 N.A. 189.6 N.A. 1,908 77 5,539 N.A. 189.6 N.A. 1,908 77 5,539 N.A. 189.6 N.A. 1,908	(134.7) (171.6) (190.7) (174.1) (214.9) (183.1)	(1,585) 0 (1,585) 7 (1,588) 6 (1,949) 7 (1,680) 6	.5 (59.3 6 (59.3 6 (59.3 6 (61.1	2,957 (22, 2,690 (22, 2,680 (18, 2,684 (22, 2,682 (19,	799 799 706 706 706	(617 (774 (772 (666 (782 (691	20,337 (29, 25, 863 (25,	25) 1,050. 85) 1,050. 52) 920. 35) 1,094.	(1,02 (1,03 (1,03 (1,03
5,678 (5,533) 195.3 (190.7) 1,969 (1,886) 73 5,007 (4,891) 178.0 (174.1) 1,676 (1,588) 62 6,338 (6,228) 218.5 (214.9) 2,024 (1,949) 76 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 6,002 218.1 1,968 5,052 186.6 1,804 7,176 123.1 1,652 7,895 123.1 1,690 7,176 123.1 1,690 7,600 118.4 1,690 7,176 148.6 1,913 7,170 1,913	(190.7) (174.1) (214.9) (183.1)	(1,585) 7 (1,588) 6 (1,949) 7 (1,680) 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	. 6 (59.1 . 6 (69.1 . 6 (61.1	2,690 (22, 2,684 (22, 9,692 (19,	790	(772 (666 (782 (691	30,337 (29, 25,863 (25,	85) 1,059. 52) 920. 35) 1,094.	(1) 03 (1) 03 (1) 07 (1) 07
5,007 (4,891) 178.0 (174.1) 1,676 (1,588) 62 6,338 (6,228) 218.5 (214.9) 2,024 (1,949) 76 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,732 205.1 1,804 6,002 186.6 1,968 5,052 186.6 1,968 73 74,176 123.1 1,690 74,460 148.6 1,913 75 76 76 77 78 78 78 78 78 78 78 78 78 78 78 78	(174.1) (214.9) (183.1)	(1,588) 6 (1,949) 7 (1,680) 6 7	.6 (59.3 .5 (73.6 .6 (61.1	9,180 (18, 2,684 (22, 9,692 (19, 9,225	679 799 706	(666 (782 (691	25,863 (25,	52) 920. 35) 1,094.	(1,07 (1,07 (93
5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,732 205.1 1,804 6,002 186.6 1,968 79 5,052 186.6 1,968 79 79 79 79 79 79 79 79 79 79 79 79 79	(214.9)	(1,949) 7 (1,680) 6 7	.5 (73.6 .6 (61.1	2,684 (22, 9,692 (19, 9,225	799	(782 (691		35) 1,094.	(1,07
5,295 (5,197) 186.3 (183.1) 1,726 (1,680) 62 5,732 205.1 1,968 773 6,002 218.1 1,968 7,002 186.6 1,968 7,895 1,23.1 1,652 7,895 1,460 1,690 7,60	(183.1)	(1,680) 6	6 (61	9,692 (19,	706	(691	31,046 (30,		(93
5,732 205.1 1,804 70 6,0002 218.1 1,968 79 5,052 186.6 1,764 73 3,760 118.4 1,652 55 4,460 123.1 1,803 61 4,460 148.6 1,913 62 5,013 170.5 2,146 76 5,351 183.2 1,818 66 5,351 183.2 1,967 75 5,530 N.A. 189.6 N.A. 1,967 75				9,22			26,713 (26,	12) 955.	
5,052 218.1 1,968 79 5,052 186.6 1,764 73 3,760 118.4 1,652 55 3,895 123.1 1,690 55 4,460 146.7 1,705 60 4,629 148.6 1,913 62 5,013 170.5 2,146 76 5,351 183.2 1,967 75 5,530 N.A. 189.6 N.A. 1,967 75							4.76		
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3,760 118.4 1,652 3,895 4,176 1,23.1 1,803 4,629 1,48.6 1,913 6,2 1,913 6,2 1,913 6,2 1,913 6,2 1,913 6,2 1,913 6,2 1,913 1,913 1,967 1,818 6,353 1,818 1,967 1,967 1,967 1,967 1,967 1,967 1,967 1,967 1,967 1,967 1,967 1,968 1,967 1,967 1,968 1,968 1,967 1,968 1,968 1,968 1,967 1,968			•	18,681	ċ		2,49	980.	•
3,760 3,895 123.1 1,690 5,176 1,690 1,690 1,690 1,690 1,690 1,690 1,690 1,705 1,913 1,			SEASON	SONALLY ADJUSTED	9				
3,760 3,895 4,176 123.1 1,690 5,460 146.7 1,913 62 62 63 64,941 163.0 1,818 5,361 183.2 1,818 65 1,818 65 1,818 1,818 1,818 1,913 1,			١						
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2,7,00 2,895 1,23.1 1,690 5,176 1,620 1,620 1,620 1,629 1,620 1,913				•	,				
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4,460 146.7 1,705 60 4,629 148.6 1,913 62 5,013 170.5 2,146 76 4,941 163.0 1,818 66 5,361 183.2 1,967 75 5,539 N.A. 189.6 N.A. 1,908 77		• •	7	: 5	65		3,59	760.3	
4,629 148.6 1,913 62 5,013 170.5 2,146 76 4,941 163.0 1,818 66 5,341 183.2 1,967 75 5,539 N.A. 189.6 N.A. 1,967 75		9	.3	6	10		4,86	817.1	
5,510 4,941 5,361 5,361 1,867 5,539 1,008 1,008 1,008 1,008		91	v o	20,492	659.1		27,034	870.2	
7Y 4,941 163.0 1,818 66. ARY 5,361 183.2 1,967 75. 5,539 N.A. 189.6 N.A. 1,862 N.A. 69.		•		<u>,</u>	7		001	7.464	
7Y 4,941 163.0 1,818 66. 4RY 5,361 183.2 1,967 75. 5,539 N.A. 189.6 N.A. 1,862 N.A. 69. 5,410 101 8 1,008 72									
3,501 183.2 1,707 73. 5.539 N.A. 1989.6 N.A. 1,862 N.A. 69. 5.410 101 8 1,008		ě		19,594	660.7		26,354	890.5	
7.7.7.	Y Z	, A .		20.424 N A	6/0-1	4	7.074 7.827 N		2
00//1		2	9	0,648	739	•	7,966	1,003	
5,460 192.0 1,863 67.		9	•	20,901	736.5		8,22	966	
187.5		<u>آ</u>		22,091	795.8		9,20	1,049.2	
N.A. N.A. N.A.	A. N		Α.	N.A.	1.0		N. A.	. A . X	
N.A. N.A.	A. N		Α.	N.A.	A. N		4		
N.A. N.A. N.A.	Z		. A.	٧.	Y.		. A. N	A N	

(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

L EN D ERS	₩.		87.9 98.3 07.4 29.5	12.8 (93.6) 32.9 (108.7) 41.9 (119.2) 22.0 (104.5) 26.8 (108.3)	07.1 08.9 05.2		91.0 02.2 09.0 12.8 21.7 24.9	N N A. N A. N A.
OTHER LEN	LLING		ਜਜਜਜ	(2,521) 1 (2,835) 1 (3,124) 1 (2,656) 1 (3,039) 1 (2,766) 1	ਜੇ ਜੋ ਜੋ		ਜਜਜਜ	ਜ ਜ ਜ ਜ ਜ ਜ * * * * *
	DWEL		2,638 2,929 3,240 3,131 3,769 3,310	2) 3,134 9) 3,602 6) 3,844 3) 3,184 9) 3,707 3) 3,335	2,551 2,564 2,435		2,674 3,011 3,180 3,110 3,597 3,427	5) 3,564 1) 3,661 1) 3,661 1) 3,661 6) 3,275 9) 3,403 7) 3,482
BUILDING TIES	Σ		64.40 64.40 64.40 64.40	8.8 (266. 3.4 (328. 9.7 (354. 6.9 (313. 1.4 (300.	1.5 8.2 9.2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7.6 (303. 2.3 (298. 9.9 (336. 5.8 (353. 3.0 (351.
			242888 443888	687) 26 146) 33 806) 35 806) 35 804) 36	222		195 209 208 234 234 274 303	0889 5999 608) 30 296) 33 612) 33 44.
PERMANENT SOCIE	DWELLING	AL	6,711 5,552 5,407 6,291 8,256 7,561	6,828 (6,8,242 (8,5,8,4,242 (8,5,8,4,7,3,1,7,1,7	7,640 7,604 6,481	ADJUSTED	5,288 5,465 5,340 6,225 7,492	7,235 (7,686 (7,7)19 (7,7) (8,385 (8,5) (8
		ORIGIN		(118.8) (1118.8) (1011.5) (101.5) (100.6) (100		SONALLY		(75.7) (86.8) (101.1) (88.0) (91.5) (102.4)
RADING	₩		55.3 7.0 7.0 8.7.0 8.7.0 8.7.0 8.7.0	73.1 118.8 101.5 78.7 100.6 85.8	83.2	SEA	63.9 62.7 64.2 75.8 73.7 78.0	75.7 86.8 101.1 88.2 91.5 102.4 N A A A A A A A A A A A A A A A A A A A
TRA	DWELLING UNITS		20 M C M 20 4	8 (2,428) 5 (3,845) 1 (3,261) 10 (2,261) 8 (3,198) 2 (3,062)	waw		**************************************	7 (2,607) 8 (2,868) 3 (3,293) 2 (2,792) 0 (2,840) 0 (3,570)
BANKS	MQ IMO		2,106 2,763 2,230 2,528 3,126 1,994	7) 2,42 6) 3,84 6) 3,26 4) 2,50 6) 3,19	2,498 2,804 2,593	·	2,454 2,364 2,404 2,651 2,651 2,642	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Σ ₩		310.6 3580.3 358.7 369.8 441.7 383.9	378.7 (378 465.6 (465 456.6 (456 403.4 (403 490.6 (490 441.5 (441	76.1 53.9 06.6		337.3 363.3 378.7 394.4 400.8	396.9 (396.408.0 (408.0 (408.425.8 (425.2 (452.4428.8 (428.8 (453.3 (463
SAVINGS	1			2,059) 4,699) 4,294) 2,375) 5,294) 2,999)	4 10 10		ммммач	(12,948) 39 (12,879) 40 (13,325) 42 (13,514) 45 (13,514) 45 (13,615) 42 (13,615) 42
	DWELLING		10,547 112,709 111,869 12,115 14,552	12,059 (1 14,699 (1 14,294 (1 12,375 (1 12,999 (1	14,072 15,861 13,988		11,393 12,120 12,671 12,882 13,324 13,826	12,948 (1 12,879 (1 13,325 (1 13,514 (1 13,515 (1 15,110
			1983 JULY AUGUST SEPTEMBER OCTOBER NOVEMBER	1984 JANUARY FEBRUARY MARCH APRIL JUNE	JULY(B) AUGUST SEPTEMBER		1983 JULY AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER	1984 JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY(B)

(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.