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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 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 December 1984 totalled \$978.4 million, \$211.0 million (17.7%) less than November 1984.

These comprised

\$707.8 million for the purchase of established dwellings, \$158.3 million (18.3%) less than November 1984.

\$164.2 million for the construction of dwellings, \$27.1 million (14.2%) less than November 1984.

\$66.7 million for the purchase of newly erected dwellings, \$11.8 million (15.0%) less than November 1984.

\$39.8 million for alterations and additions.

First mortgage (or equivalent) finance was provided for 23,492 dwelling units in December 1984, 5,323 dwelling units (18.5%) less than November 1984.

The commitments to individuals of \$938.6 million in December 1984 for the construction or purchase of dwellings comprised

\$495.7 million by savings banks (\$113.4 million (18.6%) less than November 1984)

\$270.1 million by permanent building societies (\$53.9 million (16.6%) less than November 1984)

\$88.4 million by other lenders (\$14.5 million (14.1%) less than November 1984)

\$84.4 million by trading banks (\$15.4 million (15.4%) less than November 1984).

Seasonally adjusted the commitments to individuals in December 1984 for the construction or purchase of dwellings were

\$549.7 million by savings banks (\$65.8 million (10.7%) less than November 1984)

\$280.6 million by permanent building societies (\$5.5 million (1.9%) less than November 1984)

\$94.1 million by other lenders (\$3.1 million (3.2%) less than November 1984)

\$99.9 million by trading banks (\$5.9 million (5.6%) less than November 1984).

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 for all banks except one which at present is reporting to the second Wednesday of the month following the month stated. From January 1985 it will commence reporting to the last Wednesday.

(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.

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.

R. J. CAMERON
Australian Statistician

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

| PURPOSE OF COMMITMENT | TYPE OF LENDER | | | | | | TOTAL DWELLING UNITS \$M | DWELLING UNITS \$M | DWELLING UNITS \$M | DWELLING UNITS \$M | | | | |
|--|----------------|---------|------------------------------|------|----------------|-------|-----------------------------|--------------------|--------------------|--------------------|--|--|--|--|
| | BANKS | | PERMANENT BUILDING SOCIETIES | | OTHER LENDERS | | | | | | | | | |
| | SAVINGS | TRADING | DWELLING UNITS | \$M | DWELLING UNITS | \$M | | | | | | | | |
| AUSTRALIA | | | | | | | | | | | | | | |
| CONSTRUCTION OF DWELLINGS - HOUSES - | 2,378 | 83.4 | 436 | 13.0 | 929 | 41.9 | 484 | 21.0 | 4,227 | 159.3 | | | | |
| BY FIRST MORTGAGE | .. | .4 | .. | .8 | .. | .2 | .. | .8 | .. | 2.3 | | | | |
| BY OTHER SECURITY | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | | | | |
| OTHER DWELLINGS - | 12 | .4 | 43 | 1.3 | 8 | .4 | 6 | .3 | 69 | 2.4 | | | | |
| BY FIRST MORTGAGE | .. | .. | .. | .2 | .. | .. | .. | .. | .. | .2 | | | | |
| BY OTHER SECURITY | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | | | | |
| PURCHASE OF NEWLY ERECTED DWELLINGS - HOUSES - | 682 | 25.9 | 69 | 1.7 | 372 | 18.8 | 243 | 10.0 | 1,366 | 56.3 | | | | |
| BY FIRST MORTGAGE | .. | .2 | .. | .5 | .. | .. | .. | .5 | .. | 1.3 | | | | |
| BY OTHER SECURITY | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | | | | |
| OTHER DWELLINGS - | 77 | 3.0 | 44 | 1.5 | 68 | 3.1 | 19 | .9 | 208 | 8.5 | | | | |
| BY FIRST MORTGAGE | .. | .. | .. | .4 | .. | .. | .. | .1 | .. | .6 | | | | |
| PURCHASE OF ESTABLISHED DWELLINGS - HOUSES - | 9,934 | 365.2 | 1,331 | 51.1 | 3,855 | 177.6 | 1,208 | 49.3 | 16,328 | 643.2 | | | | |
| BY FIRST MORTGAGE | .. | 1.0 | .. | 4.3 | .. | 2.0 | .. | 2.2 | .. | 9.5 | | | | |
| BY OTHER SECURITY | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | | | | |
| OTHER DWELLINGS - | 424 | 16.1 | 228 | 8.6 | 567 | 26.1 | 75 | 2.8 | 1,294 | 53.5 | | | | |
| BY FIRST MORTGAGE | .. | .. | .. | 1.0 | .. | .1 | .. | .4 | .. | 1.6 | | | | |
| BY OTHER SECURITY | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | | | | |
| ALTERATIONS AND ADDITIONS TO DWELLINGS | .. | 13.4 | .. | 14.2 | .. | 6.3 | .. | 5.9 | .. | 39.8 | | | | |
| TOTAL COMMITMENTS | 13,507 | 509.1 | 2,151 | 98.6 | 5,799 | 276.4 | 2,035 | 94.3 | 23,492 | 978.4 | | | | |
| TOTAL COMMITMENTS(A) - STATES | | | | | | | | | | | | | | |
| NEW SOUTH WALES | 3,484 | 151.3 | 603 | 32.2 | 2,082 | 103.1 | 537 | 27.1 | 6,706 | 313.7 | | | | |
| VICTORIA | 4,661 | 164.0 | 566 | 24.8 | 1,169 | 59.2 | 309 | 15.0 | 6,705 | 262.9 | | | | |
| QUEENSLAND | 1,708 | 60.4 | 417 | 18.4 | 1,176 | 53.7 | 522 | 24.0 | 3,823 | 156.4 | | | | |
| SOUTH AUSTRALIA | 1,660 | 65.6 | 133 | 6.3 | 270 | 11.8 | 94 | 3.9 | 2,157 | 87.6 | | | | |
| WESTERN AUSTRALIA | 1,196 | 39.1 | 320 | 10.8 | 811 | 33.9 | 322 | 11.4 | 2,649 | 95.3 | | | | |
| TASMANIA | 353 | 9.6 | 36 | 1.2 | 94 | 2.8 | 79 | 2.3 | 562 | 16.0 | | | | |
| NORTHERN TERRITORY | 116 | 4.3 | 14 | 1.0 | 197 | 12.0 | 172 | 10.7 | 205 | 10.9 | | | | |
| AUSTRALIAN CAPITAL TERRITORY | 329 | 14.8 | 62 | 3.9 | 197 | 12.0 | 172 | 10.7 | 685 | 35.7 | | | | |

(A) INCLUDES ALTERATIONS AND ADDITIONS.

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

| YEARS | CONSTRUCTION OF DWELLINGS | | | | | | OTHER DWELLINGS \$M. |
|------------------------|---------------------------|---------|------|-------------------|------|----------------|-------------------------|
| | HOUSES | | | OTHER SECURITY(A) | | FIRST MORTGAGE | |
| | 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 | | | | | | | |
| 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 | 137.8 | | | 23 | .8 | |
| FEBRUARY | 5,239 | 175.3 | | | 75 | 2.7 | |
| MARCH | 5,624 | 193.8 | | | 54 | 1.5 | |
| APRIL | 4,949 | 176.1 | | | 58 | 1.9 | |
| MAY | 6,280 | 216.7 | | | 58 | 1.8 | |
| JUNE | 5,247 | 184.6 | | | 48 | 1.7 | |
| JULY(B) | 5,680 | 200.5 | | | 52 | 1.6 | |
| AUGUST | 5,867 | 211.3 | | | 3.3 | -3 | |
| SEPTEMBER | 4,902 | 178.5 | | | 3.7 | -4 | |
| OCTOBER | 5,746 | 208.8 | | | 65 | 1.8 | |
| NOVEMBER | 5,015 | 186.0 | | | 66 | 2.5 | |
| DECEMBER | 4,227 | 159.3 | | | 78 | 2.3 | |
| | | | | | 69 | 2.4 | |
| | | | | | | .2 | |
| STATES - NOVEMBER 1984 | | | | | | | |
| N.S.W. | 1,235 | 50.3 | | | 28 | .9 | |
| VIC. | 1,315 | 45.5 | | | 18 | .6 | |
| QLD | 987 | 37.1 | | | 9 | -2 | |
| S.A. | 526 | 19.3 | | | 12 | .4 | |
| W.A. | 725 | 25.6 | | | 10 | .2 | |
| TAS. | 87 | 2.3 | | | - | - | |
| N.T. | 35 | 1.1 | | | - | - | |
| A.C.T. | 105 | 4.8 | | | 1 | - | |
| | | | | | | | |
| STATES - DECEMBER 1984 | | | | | | | |
| N.S.W. | 979 | 40.4 | | | 20 | .7 | |
| VIC. | 1,075 | 37.4 | | | 20 | .8 | |
| QLD | 855 | 33.7 | | | 8 | .2 | |
| S.A. | 461 | 17.0 | | | 7 | .3 | |
| W.A. | 609 | 21.2 | | | 12 | .4 | |
| TAS. | 102 | 2.8 | | | - | - | |
| N.T. | 30 | 1.2 | | | 2 | .1 | |
| A.C.T. | 116 | 6.0 | | | - | - | |

(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 NEWLY ERECTED DWELLINGS | | | | | |
|-------------------------------------|----------------------------------|---------------------------|----------------------------------|----------------------------------|---------------------------|
| | HOUSES | | OTHER DWELLINGS | | |
| | FIRST MORTGAGE DWELLING UNITS | OTHER SECURITY(A) \$M. | FIRST MORTGAGE DWELLING UNITS | OTHER MORTGAGE DWELLING UNITS | OTHER SECURITY(A) \$M. |
| AUSTRALIA | | | | | |
| YEARS | | | | | |
| 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 | | | | | 5 |
| 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 | 53.7 | 190 | | 7.7 |
| FEBRUARY | 1,875 | 69.6 | 242 | | 10.1 |
| MARCH | 1,758 | 64.7 | 211 | | 8.8 |
| APRIL | 1,478 | 55.4 | 198 | | 7.2 |
| MAY | 1,772 | 65.6 | 252 | | 10.8 |
| JUNE | 1,553 | 55.2 | 173 | | 7.3 |
| JULY(B) | | | | | |
| AUGUST | 1,575 | 58.8 | 1.7 | 229 | 9.6 |
| SEPTEMBER | 1,746 | 68.3 | 1.5 | 216 | 9.1 |
| OCTOBER | 1,561 | 62.8 | 2.1 | 189 | 7.8 |
| NOVEMBER | 1,824 | 70.0 | 2.2 | 226 | 8.8 |
| DECEMBER | 1,694 | 68.8 | 1.1 | 213 | 8.1 |
| | 1,366 | 56.3 | 1.3 | 208 | 8.5 |
| | | | | | .6 |
| STATES - NOVEMBER 1984 | | | | | |
| N.S.W. | 369 | 15.8 | .2 | 62 | 2.5 |
| VIC. | 516 | 20.1 | .4 | 36 | 1.4 |
| QLD. | 375 | 15.5 | - | 41 | 1.5 |
| S.A. | 130 | 5.0 | .1 | 35 | 1.4 |
| W.A. | 132 | 4.2 | - | 21 | .6 |
| TAS. | 12 | 1.4 | - | 1 | - |
| N.T. | 35 | 1.6 | - | 5 | .2 |
| A.C.T. | 125 | 6.2 | .2 | 12 | .6 |
| | | | | | .1 |
| STATES - DECEMBER 1984 | | | | | |
| N.S.W. | 287 | 12.7 | .2 | 61 | 2.3 |
| VIC. | 425 | 16.7 | .5 | 39 | 1.7 |
| QLD. | 320 | 13.1 | .1 | 35 | 1.3 |
| S.A. | 104 | 3.9 | .1 | 34 | 1.4 |
| W.A. | 89 | 2.9 | .2 | 12 | .3 |
| TAS. | 9 | .2 | - | 2 | .1 |
| N.T. | 34 | 2.0 | - | 13 | .7 |
| A.C.T. | 98 | 4.7 | .1 | 12 | .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 | | | | | |
|-----------------------------------|----------------------------------|---------------------------|----------------------------------|------------------------|---------------------------|
| | HOUSES | | OTHER DWELLINGS | | |
| | FIRST MORTGAGE DWELLING UNITS | OTHER SECURITY(A) \$M. | FIRST MORTGAGE DWELLING UNITS | OTHER MORTGAGE \$M. | OTHER SECURITY(A) \$M. |
| AUSTRALIA | | | | | |
| YEARS | | | | | |
| 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 | | | | | |
| 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 | 577.5 | 1,555 | 55.9 | |
| FEBRUARY | 20,880 | 719.5 | 2,077 | 73.4 | |
| MARCH | 20,639 | 716.7 | 2,051 | 74.1 | |
| APRIL | 17,544 | 619.6 | 1,636 | 60.4 | |
| MAY | 20,780 | 729.2 | 1,904 | 70.5 | |
| JUNE | <u>18,084</u> | <u>645.4</u> | <u>1,608</u> | <u>61.3</u> | |
| JULY(B) | | | | | |
| AUGUST | 17,587 | 639.1 | 10.3 | 1,638 | 1.4 |
| SEPTEMBER | 19,085 | 703.8 | 11.6 | 1,711 | 2.1 |
| OCTOBER | 16,941 | 644.8 | 8.6 | 1,551 | 1.3 |
| NOVEMBER | 20,646 | 782.7 | 11.3 | 1,748 | 2.0 |
| DECEMBER | 20,173 | 789.2 | 9.3 | 1,642 | 1.9 |
| | 16,328 | 643.2 | 9.5 | 1,294 | 1.6 |
| STATES - NOVEMBER 1984 | | | | | |
| N.S.W. | 6,039 | 267.7 | 2.3 | 776 | 33.5 |
| VIC. | 5,842 | 217.9 | 2.9 | 366 | 14.0 |
| QLD | 3,071 | 113.2 | .8 | 127 | 5.8 |
| S.A. | 1,891 | 74.7 | .7 | 136 | 4.9 |
| W.A. | 2,157 | 72.4 | .9 | 167 | 5.1 |
| TAS. | 607 | 16.4 | .2 | 10 | .3 |
| N.T. | 115 | 5.2 | .5 | 13 | .4 |
| A.C.T. | 451 | 21.7 | 1.1 | 47 | 1.8 |
| STATES - DECEMBER 1984 | | | | | |
| N.S.W. | 4,785 | 213.8 | 2.8 | 574 | 25.7 |
| VIC. | 4,853 | 179.7 | 2.5 | 293 | 11.3 |
| QLD | 2,507 | 95.5 | 1.0 | 98 | 4.8 |
| S.A. | 1,435 | 56.2 | .4 | 116 | 4.3 |
| W.A. | 1,788 | 61.6 | .9 | 139 | 4.8 |
| TAS. | 428 | 11.7 | .1 | 21 | .4 |
| N.T. | 112 | 5.0 | .5 | 14 | .6 |
| A.C.T. | 420 | 19.6 | 1.3 | 39 | .2 |
| | | | | | .1 |

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(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 ADVANCED DURING PERIOD(A) \$M. | | NOT ADVANCED AT END OF PERIOD(A) \$M. | COMMITMENTS NOT ADVANCED AT END OF PERIOD(A) \$M. |
|------------------------|---|------------------------|-------------------------------------|--|------------------------|---------------------------------------|---|
| | | | | AUSTRALIA | STATES - NOVEMBER 1984 | | |
| 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 | | | | | | | |
| 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 | 879.3 | 28.8 | 617.9 | 1,721.8 | | |
| FEBRUARY | 61.6 | 1,112.3 | 33.5 | 811.9 | 1,839.1 | | |
| MARCH | 62.4 | 1,122.0 | 38.2 | 816.3 | 1,977.0 | | |
| APRIL | 52.7 | 973.1 | 33.7 | 780.0 | 2,035.6 | | |
| 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(B) | 47.7 | 1,035.6 | 39.7 | 846.6 | 2,062.9 | | |
| AUGUST | 50.2 | 1,126.9 | 40.4 | 943.7 | 2,101.5 | | |
| SEPTEMBER | 46.8 | 1,021.3 | 37.5 | 843.9 | 2,141.1 | | |
| OCTOBER | 56.8 | 1,217.8 | 41.4 | 959.2 | 2,242.1 | | |
| NOVEMBER | 53.5 | 1,189.4 | 35.5 | 959.5 | 2,318.6 | | |
| DECEMBER | 39.8 | 978.4 | 32.1 | 1,075.5 | 2,087.3 | | |
| STATES - DECEMBER 1984 | | | | | | | |
| N.S.W. | 19.9 | 394.3 | 16.2 | 295.8 | 887.0 | | |
| VIC. | 14.8 | 318.7 | 7.5 | 274.9 | 686.7 | | |
| QLD. | 8.7 | 183.6 | 4.5 | 149.5 | 224.7 | | |
| S.A. | 4.0 | 111.0 | 1.6 | 86.4 | 206.0 | | |
| W.A. | 3.6 | 113.2 | 3.6 | 97.1 | 196.5 | | |
| TAS. | .9 | 20.5 | .5 | 18.7 | 30.7 | | |
| N.T. | .1 | 10.0 | .1 | 12.8 | 27.3 | | |
| A.C.T. | 1.3 | 38.1 | 1.3 | 24.3 | 59.6 | | |
| STATES - DECEMBER 1984 | | | | | | | |
| N.S.W. | 14.2 | 313.7 | 16.9 | 354.5 | 794.2 | | |
| VIC. | 11.7 | 262.9 | 6.1 | 314.4 | 603.8 | | |
| QLD. | 6.0 | 156.4 | 3.6 | 155.3 | 203.8 | | |
| S.A. | 3.3 | 87.6 | 2.2 | 96.2 | 189.0 | | |
| W.A. | 2.6 | 95.3 | 2.1 | 90.1 | 188.7 | | |
| TAS. | .7 | 16.0 | .3 | 22.8 | 22.3 | | |
| N.T. | .1 | 10.9 | .3 | 9.6 | 27.3 | | |
| A.C.T. | 1.3 | 35.7 | .7 | 32.6 | 58.1 | | |

(A) DATA FOR TRADING BANKS NOT AVAILABLE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

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 \$M |
|---------------------|---------------------------|-------|-------------------------------------|------|-----------------------------------|-------|--------------|
| | DWELLING UNITS | \$M | DWELLING UNITS | \$M | DWELLING UNITS | \$M | |
| ORIGINAL | | | | | | | |
| 1983 | | | | | | | |
| OCTOBER | 4,284 | 139.2 | 1,692 | 58.2 | 18,089 | 581.6 | 24,065 |
| NOVEMBER | 5,078 | 163.8 | 2,117 | 70.9 | 22,508 | 730.5 | 29,703 |
| DECEMBER | 4,494 | 152.8 | 1,933 | 69.9 | 18,793 | 634.5 | 25,220 |
| 1984 | | | | | | | |
| JANUARY | 4,173 | 138.5 | 1,659 | 61.3 | 18,617 | 633.5 | 24,449 |
| FEBRUARY | 5,314 | 178.0 | 2,117 | 79.7 | 22,957 | 793.0 | 30,388 |
| MARCH | 5,678 | 195.3 | 1,969 | 73.5 | 22,690 | 790.8 | 30,337 |
| APRIL | 5,007 | 178.0 | 1,676 | 62.6 | 19,180 | 679.9 | 25,863 |
| MAY | 6,338 | 218.5 | 2,024 | 76.5 | 22,684 | 799.7 | 31,046 |
| JUNE | 5,295 | 186.3 | 1,726 | 62.6 | 19,692 | 706.6 | 26,713 |
| JULY(A) | 5,732 | 205.1 | 1,804 | 70.4 | 19,225 | 712.4 | 26,761 |
| AUGUST | 5,939 | 216.6 | 1,962 | 79.3 | 20,796 | 780.8 | 28,697 |
| SEPTEMBER | 4,967 | 184.4 | 1,750 | 73.2 | 18,492 | 716.9 | 25,209 |
| OCTOBER | 5,812 | 215.2 | 2,050 | 82.1 | 22,394 | 863.7 | 30,256 |
| NOVEMBER | 5,093 | 191.3 | 1,907 | 78.5 | 21,815 | 866.1 | 28,815 |
| DECEMBER | 4,296 | 164.2 | 1,574 | 66.7 | 17,622 | 707.8 | 23,492 |
| SEASONALLY ADJUSTED | | | | | | | |
| 1983 | | | | | | | |
| OCTOBER | 4,485 | 147.5 | 1,774 | 61.6 | 18,879 | 613.1 | 25,138 |
| NOVEMBER | 4,606 | 150.0 | 1,868 | 63.5 | 20,271 | 658.6 | 26,745 |
| DECEMBER | 4,940 | 166.0 | 2,073 | 73.3 | 20,142 | 678.7 | 27,155 |
| 1984 | | | | | | | |
| JANUARY | 4,902 | 162.2 | 1,837 | 67.5 | 19,793 | 664.6 | 26,532 |
| FEBRUARY | 5,307 | 180.5 | 1,918 | 72.4 | 19,802 | 673.9 | 27,027 |
| MARCH | 5,426 | 185.7 | 1,856 | 69.0 | 20,182 | 693.2 | 27,465 |
| APRIL | 5,387 | 189.8 | 1,898 | 71.7 | 20,429 | 728.7 | 27,714 |
| MAY | 5,438 | 190.0 | 1,881 | 69.2 | 20,920 | 742.0 | 28,239 |
| JUNE | 5,414 | 190.7 | 1,819 | 67.6 | 21,961 | 787.4 | 29,193 |
| JULY(A) | 5,734 | 204.6 | 1,869 | 72.9 | 21,137 | 788.8 | 28,740 |
| AUGUST | 5,480 | 195.5 | 1,771 | 73.1 | 20,363 | 770.0 | 27,615 |
| SEPTEMBER | 5,249 | 193.3 | 1,911 | 79.2 | 20,685 | 808.7 | 27,845 |
| OCTOBER | 5,332 | 200.7 | 1,940 | 76.4 | 21,173 | 821.7 | 28,445 |
| NOVEMBER | 5,075 | 192.2 | 1,762 | 73.8 | 21,033 | 838.6 | 27,871 |
| DECEMBER | 4,796 | 181.9 | 1,727 | 72.8 | 19,075 | 769.7 | 25,599 |

(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 | | DWELLING UNITS | | DWELLING UNITS | UNITS |
| | DWELLING UNITS | \$M | DWELLING UNITS | \$M | DWELLING UNITS | \$M | DWELLING UNITS | \$M |
| ORIGINAL | | | | | | | | |
| 1983 | | | | | | | | |
| OCTOBER | 12,115 | 369.8 | 2,528 | 71.0 | 6,291 | 230.9 | 3,131 | 107.3 |
| NOVEMBER | 14,552 | 441.7 | 3,126 | 87.1 | 8,256 | 306.9 | 3,769 | 129.5 |
| DECEMBER | 12,355 | 383.9 | 1,994 | 57.8 | 7,561 | 296.1 | 3,310 | 119.5 |
| 1984 | | | | | | | | |
| JANUARY | 12,059 | 378.7 | 2,428 | 73.1 | 6,828 | 268.8 | 3,134 | 112.8 |
| FEBRUARY | 14,699 | 465.6 | 3,845 | 118.8 | 8,242 | 333.4 | 3,602 | 132.9 |
| MARCH | 14,294 | 456.6 | 3,261 | 101.5 | 8,938 | 359.7 | 3,844 | 141.9 |
| APRIL | 12,375 | 403.4 | 2,500 | 78.7 | 7,804 | 316.4 | 3,184 | 122.0 |
| MAY | 15,294 | 490.6 | 3,198 | 100.6 | 8,847 | 364.9 | 3,707 | 138.5 |
| JUNE | 12,999 | 449.5 | 3,062 | 85.8 | 7,317 | 301.4 | 3,335 | 126.8 |
| JULY(A) | 14,072 | 476.1 | 2,498 | 83.2 | 7,640 | 321.5 | 2,551 | 107.1 |
| AUGUST | 15,861 | 553.9 | 2,668 | 85.8 | 7,604 | 328.2 | 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 | 2,484 | 102.9 |
| DECEMBER | 13,507 | 495.7 | 2,151 | 84.4 | 5,799 | 270.1 | 2,035 | 88.4 |
| SEASONALLY ADJUSTED | | | | | | | | |
| 1983 | | | | | | | | |
| OCTOBER | 12,865 | 391.1 | 2,626 | 74.6 | 6,463 | 242.6 | 3,184 | 113.8 |
| NOVEMBER | 13,261 | 404.5 | 2,615 | 73.6 | 7,341 | 272.8 | 3,528 | 121.3 |
| DECEMBER | 13,505 | 420.5 | 2,642 | 77.1 | 7,589 | 296.1 | 3,418 | 124.3 |
| 1984 | | | | | | | | |
| JANUARY | 13,048 | 404.1 | 2,605 | 74.8 | 7,281 | 288.2 | 3,599 | 127.2 |
| FEBRUARY | 12,984 | 410.2 | 2,854 | 84.3 | 7,571 | 301.4 | 3,618 | 131.0 |
| MARCH | 13,239 | 422.3 | 3,248 | 99.2 | 7,527 | 299.6 | 3,450 | 126.9 |
| APRIL | 13,456 | 448.5 | 2,772 | 87.8 | 8,205 | 330.8 | 3,281 | 122.9 |
| MAY | 13,556 | 441.8 | 2,846 | 92.9 | 8,443 | 344.4 | 3,394 | 122.0 |
| JUNE | 13,816 | 466.4 | 3,533 | 102.1 | 8,469 | 348.0 | 3,373 | 129.3 |
| JULY(A) | 14,961 | 507.4 | 2,892 | 97.9 | 8,332 | 353.0 | 2,555 | 108.0 |
| AUGUST | 14,983 | 520.0 | 2,419 | 79.0 | 7,620 | 326.9 | 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 | 2,267 | 97.2 |
| DECEMBER | 14,888 | 549.7 | 2,546 | 99.9 | 6,026 | 280.6 | 2,138 | 94.1 |

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