



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

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

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#### MAIN FEATURES

Secured housing finance commitments to individuals made by significant lenders in December 1985 totalled \$884.8 million, \$158.8 million (15.2%) less than in November 1985.

These comprised:

- \$638.9 million for the purchase of established dwellings, \$112.4 million (15.0%) less than November 1985.
- \$145.4 million for the construction of dwellings, \$30.2 million (17.2%) less than November 1985.
- \$64.5 million for the purchase of newly erected dwellings, \$6.8 million (9.5%) less than November 1985.
- \$36.0 million for alterations and additions.

First mortgage (or equivalent) finance was provided for 21,310 dwelling units (2,436 dwelling units (10.3%) less than November 1985).

The commitments to individuals of \$848.8 million in December 1985 for the construction or purchase of dwellings comprised:

- \$433.4 million by savings banks (\$66.0 million (13.2%) less than November 1985)
- \$208.5 million by permanent building societies (\$51.2 million (19.7%) less than November 1985)
- \$111.9 million by trading banks (\$9.0 million (7.4%) less than November 1985)
- \$95.0 million by other lenders (\$23.3 million (19.7%) less than November 1985).

Seasonally adjusted, the commitments to individuals in December 1985 for the construction or purchase of dwellings totalled \$915.7 million, a drop of \$70.3 million compared with November 1985. Commitments in December 1985 by type of lender were:

- \$470.3 million by savings banks (\$20.3 million (4.1%) less than November 1985)
- \$215.3 million by permanent building societies (\$33.6 million (13.5%) less than November 1985)
- \$132.9 million by trading banks (\$4.7 million (3.7%) more than November 1985)
- \$97.2 million by other lenders (\$21.1 million (17.8%) less than November 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) in the case of *trading banks*, the data relate to a month ending on the last Wednesday; and
- (ii) in the case of *other lenders*, some 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. Details of methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

5. 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

6. 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**

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

**Related publications**

8. 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*

9. 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)
- .. not applicable

10. 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 - DECEMBER 1985

| PURPOSE OF COMMITMENT                  | TYPE OF LENDER |       |                              |       |                |       |                |      |                |       | TOTAL |
|--|----------------|-------|------------------------------|-------|----------------|-------|----------------|------|----------------|-------|-------|
|  | BANKS          |       | 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                      | 2,108          | 76.2  | 576                          | 16.9  | 625            | 28.5  | 384            | 16.2 | 3,693          | 137.8 |       |
| BY OTHER SECURITY                      | ..             | 1.0   | ..                           | 2.1   | ..             | .2    | ..             | .1   | ..             | 3.4   |       |
| OTHER DWELLINGS -                      |                |       |                              |       |                |       |                |      |                |       |       |
| BY FIRST MORTGAGE                      | 16             | .5    | 87                           | 2.6   | 3              | .2    | 2              | .1   | 108            | 3.3   |       |
| BY OTHER SECURITY                      | ..             | .1    | ..                           | .7    | ..             | -     | ..             | .1   | ..             | .8    |       |
| PURCHASE OF NEWLY ERECTED DWELLINGS -  |                |       |                              |       |                |       |                |      |                |       |       |
| HOUSES -                               |                |       |                              |       |                |       |                |      |                |       |       |
| BY FIRST MORTGAGE                      | 675            | 23.3  | 127                          | 3.7   | 317            | 17.1  | 243            | 10.4 | 1,362          | 54.6  |       |
| BY OTHER SECURITY                      | ..             | .3    | ..                           | .6    | ..             | .1    | ..             | .4   | ..             | 1.5   |       |
| OTHER DWELLINGS -                      |                |       |                              |       |                |       |                |      |                |       |       |
| BY FIRST MORTGAGE                      | 74             | 2.7   | 59                           | 1.7   | 36             | 1.9   | 28             | 1.5  | 197            | 7.9   |       |
| BY OTHER SECURITY                      | ..             | .1    | ..                           | .4    | ..             | -     | ..             | .1   | ..             | .6    |       |
| PURCHASE OF ESTABLISHED DWELLINGS -    |                |       |                              |       |                |       |                |      |                |       |       |
| HOUSES -                               |                |       |                              |       |                |       |                |      |                |       |       |
| BY FIRST MORTGAGE                      | 8,581          | 306.4 | 1,726                        | 61.6  | 2,949          | 140.1 | 1,370          | 59.2 | 14,626         | 567.3 |       |
| BY OTHER SECURITY                      | ..             | 3.2   | ..                           | 7.8   | ..             | 1.4   | ..             | 2.3  | ..             | 14.8  |       |
| OTHER DWELLINGS -                      |                |       |                              |       |                |       |                |      |                |       |       |
| BY FIRST MORTGAGE                      | 515            | 19.4  | 284                          | 11.1  | 436            | 18.9  | 89             | 3.5  | 1,324          | 52.8  |       |
| BY OTHER SECURITY                      | ..             | .2    | ..                           | 2.5   | ..             | .1    | ..             | 1.2  | ..             | 4.0   |       |
| ALTERATIONS AND ADDITIONS TO DWELLINGS | ..             | 10.8  | ..                           | 14.5  | ..             | 6.0   | ..             | 4.8  | ..             | 36.0  |       |
| TOTAL COMMITMENTS                      | 11,969         | 444.1 | 2,859                        | 126.4 | 4,366          | 214.5 | 2,116          | 99.8 | 21,310         | 884.8 |       |
| STATES(A)                              |                |       |                              |       |                |       |                |      |                |       |       |
| NEW SOUTH WALES                        | 2,719          | 110.4 | 1,205                        | 60.1  | 1,986          | 100.6 | 581            | 30.8 | 6,491          | 301.9 |       |
| VICTORIA                               | 5,467          | 195.9 | 632                          | 28.5  | 536            | 28.0  | 506            | 26.7 | 7,141          | 279.1 |       |
| QUEENSLAND                             | 1,257          | 44.2  | 375                          | 15.1  | 928            | 41.6  | 484            | 19.7 | 3,044          | 120.6 |       |
| SOUTH AUSTRALIA                        | 1,235          | 51.0  | 87                           | 3.7   | 242            | 12.0  | 87             | 3.8  | 1,651          | 70.5  |       |
| WESTERN AUSTRALIA                      | 827            | 26.4  | 372                          | 10.6  | 387            | 16.2  | 262            | 9.2  | 1,848          | 62.3  |       |
| TASMANIA                               | 223            | 6.5   | 49                           | 1.5   | 93             | 3.1   | 86             | 3.1  | 451            | 14.2  |       |
| NORTHERN TERRITORY                     | 88             | 3.4   | 13                           | .7    | ..             | ..    | ..             | ..   | 145            | 7.5   |       |
| AUSTRALIAN CAPITAL TERRITORY           | 153            | 6.5   | 126                          | 6.3   | 194            | 13.0  | 110            | 6.6  | 539            | 28.9  |       |

(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) | DWELLING UNITS | FIRST MORTGAGE  | OTHER SECURITY(A) | DWELLING UNITS |
| DWELLING UNITS         | \$M.                      | \$M.              | DWELLING UNITS | \$M.            | \$M.              | DWELLING UNITS |
| AUSTRALIA              |                           |                   |                |                 |                   |                |
| 1982-1983              | 37,747                    | 1,131.5           | 504            | 14.4            |                   |                |
| 1983-1984              | 57,326                    | 1,923.0           | 567            | 18.4            |                   |                |
| 1984-1985 (B)          | 61,774                    | 2,320.3           | 956            | 34.5            | 6.0               |                |
| 1984                   |                           |                   |                |                 |                   |                |
| OCTOBER                | 5,746                     | 208.8             | 66             | 2.5             | .3                |                |
| NOVEMBER               | 5,015                     | 186.0             | 78             | 2.3             | .2                |                |
| DECEMBER               | 4,227                     | 159.3             | 69             | 2.4             | .2                |                |
| 1985                   |                           |                   |                |                 |                   |                |
| JANUARY                | 5,044                     | 190.9             | 83             | 3.0             | 1.1               |                |
| FEBRUARY               | 4,835                     | 184.9             | 121            | 5.1             | .7                |                |
| MARCH                  | 5,201                     | 203.3             | 76             | 3.4             | .9                |                |
| APRIL                  | 4,677                     | 180.2             | 80             | 3.0             | .7                |                |
| MAY                    | 5,955                     | 232.2             | 109            | 3.9             | .6                |                |
| JUNE                   | 4,625                     | 184.4             | 85             | 3.8             | .5                |                |
| JULY                   | 5,809                     | 226.9             | 105            | 4.3             | .9                |                |
| AUGUST                 | 4,968                     | 197.0             | 174            | 6.9             | .6                |                |
| SEPTEMBER              | 4,658                     | 181.2             | 124            | 4.3             | .7                |                |
| OCTOBER                | 5,142                     | 201.2             | 124            | 4.8             | .8                |                |
| NOVEMBER               | 4,297                     | 166.4             | 120            | 4.1             | .4                |                |
| DECEMBER               | 3,693                     | 137.8             | 108            | 3.3             | .8                |                |
| STATES - NOVEMBER 1985 |                           |                   |                |                 |                   |                |
| N.S.W.                 | 1,052                     | 43.3              | 36             | 1.1             | .1                |                |
| VIC.                   | 1,230                     | 48.4              | 33             | 1.5             | .1                |                |
| QLD                    | 875                       | 33.0              | 8              | .2              | -                 |                |
| S.A.                   | 342                       | 14.6              | 9              | .4              | .1                |                |
| W.A.                   | 627                       | 21.0              | 13             | .4              | .1                |                |
| TAS.                   | 106                       | 3.3               | 2              | -               | -                 |                |
| N.T.                   | 21                        | .6                | 1              | -               | -                 |                |
| A.C.T.                 | 44                        | 2.0               | 18             | .5              | .1                |                |
| STATES - DECEMBER 1985 |                           |                   |                |                 |                   |                |
| N.S.W.                 | 962                       | 38.4              | 33             | 1.1             | .1                |                |
| VIC.                   | 1,074                     | 39.9              | 38             | 1.2             | .2                |                |
| QLD                    | 687                       | 25.3              | 15             | .5              | -                 |                |
| S.A.                   | 319                       | 12.6              | 7              | .2              | .2                |                |
| W.A.                   | 487                       | 16.0              | 11             | .3              | .3                |                |
| TAS.                   | 68                        | 2.1               | 1              | -               | -                 |                |
| N.T.                   | 31                        | .9                | 2              | .1              | -                 |                |
| A.C.T.                 | 65                        | 2.6               | 1              | .1              | .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)

|                        |                | PURCHASE OF NEWLY ERECTED DWELLINGS |      |                   |                 |                   |      |
|------------------------|----------------|-------------------------------------|------|-------------------|-----------------|-------------------|------|
|                        |                | HOUSES                              |      |                   | OTHER DWELLINGS |                   |      |
|                        |                | FIRST MORTGAGE                      |      | OTHER SECURITY(A) |                 | OTHER SECURITY(A) |      |
| YEARS                  | DWELLING UNITS | \$M.                                | \$M. | DWELLING UNITS    | \$M.            | DWELLING UNITS    | \$M. |
| AUSTRALIA              |                |                                     |      |                   |                 |                   |      |
| 1982-1983              | 16,635         | 539.9                               |      | 2,435             | 89.1            |                   |      |
| 1983-1984              | 19,686         | 694.3                               |      | 2,412             | 93.2            |                   |      |
| 1984-1985(B)           | 19,068         | 769.2                               | 20.6 | 2,696             | 113.9           |                   | 10.4 |
| 1984                   |                |                                     |      |                   |                 |                   |      |
| OCTOBER                | 1,824          | 70.0                                | 2.2  | 226               | 8.8             |                   | 1.0  |
| NOVEMBER               | 1,694          | 68.8                                | 1.1  | 213               | 8.1             |                   | .6   |
| DECEMBER               | 1,366          | 56.3                                | 1.3  | 208               | 8.5             |                   | .6   |
| 1985                   |                |                                     |      |                   |                 |                   |      |
| JANUARY                | 1,449          | 59.3                                | 1.0  | 228               | 10.1            |                   | 1.7  |
| FEBRUARY               | 1,426          | 60.6                                | 2.0  | 255               | 11.4            |                   | 1.3  |
| MARCH                  | 1,557          | 65.0                                | 2.1  | 234               | 10.3            |                   | 1.2  |
| APRIL                  | 1,538          | 62.9                                | 1.8  | 235               | 11.3            |                   | .7   |
| MAY                    | 1,837          | 75.1                                | 2.2  | 252               | 10.2            |                   | 1.4  |
| JUNE                   | 1,495          | 61.3                                | 1.7  | 211               | 8.6             |                   | .7   |
| JULY                   | 1,644          | 68.2                                | 1.3  | 254               | 10.2            |                   | .7   |
| AUGUST                 | 1,426          | 60.0                                | 1.9  | 256               | 10.8            |                   | .8   |
| SEPTEMBER              | 1,480          | 63.9                                | 2.1  | 253               | 9.9             |                   | .8   |
| OCTOBER                | 1,618          | 66.2                                | 2.7  | 298               | 13.2            |                   | 1.2  |
| NOVEMBER               | 1,435          | 59.5                                | 1.6  | 229               | 9.3             |                   | 1.0  |
| DECEMBER               | 1,362          | 54.6                                | 1.5  | 197               | 7.9             |                   | .6   |
| STATES - NOVEMBER 1985 |                |                                     |      |                   |                 |                   |      |
| N.S.W.                 | 283            | 12.3                                | .7   | 82                | 4.0             |                   | .5   |
| VIC.                   | 542            | 21.3                                | .3   | 50                | 1.6             |                   | .1   |
| QLD                    | 372            | 15.6                                | .1   | 44                | 1.7             |                   | .1   |
| S.A.                   | 43             | 1.3                                 | .2   | 23                | .9              |                   | .2   |
| W.A.                   | 65             | 1.9                                 | .1   | 16                | .5              |                   | -    |
| TAS.                   | 16             | .3                                  | -    | 2                 | .1              |                   | -    |
| N.T.                   | 25             | 1.5                                 | -    | 3                 | .1              |                   | .1   |
| A.C.T.                 | 89             | 5.2                                 | .1   | 9                 | .4              |                   | -    |
| STATES - DECEMBER 1985 |                |                                     |      |                   |                 |                   |      |
| N.S.W.                 | 264            | 11.5                                | .1   | 64                | 2.6             |                   | .2   |
| VIC.                   | 530            | 18.4                                | .6   | 42                | 1.6             |                   | .1   |
| QLD                    | 281            | 11.9                                | .2   | 24                | .8              |                   | -    |
| S.A.                   | 85             | 3.1                                 | .2   | 33                | 1.3             |                   | .1   |
| W.A.                   | 60             | 1.6                                 | .1   | 11                | .4              |                   | -    |
| TAS.                   | 14             | .4                                  | -    | 1                 | .1              |                   | -    |
| N.T.                   | 7              | .5                                  | -    | 9                 | .5              |                   | .1   |
| A.C.T.                 | 121            | 7.3                                 | .2   | 13                | .5              |                   | -    |

(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 ESTABLISHED DWELLINGS |                   |                |                 |                   |                |
|------------------------|-----------------------------------|-------------------|----------------|-----------------|-------------------|----------------|
|                        | HOUSES                            |                   |                | OTHER DWELLINGS |                   |                |
|                        | FIRST MORTGAGE                    | OTHER SECURITY(A) | DWELLING UNITS | FIRST MORTGAGE  | OTHER SECURITY(A) | DWELLING UNITS |
|                        | \$M.                              | \$M.              |                | \$M.            | \$M.              |                |
| AUSTRALIA              |                                   |                   |                |                 |                   |                |
| 1982-1983              | 162,839                           | 4,940.2           | 14,088         | 456.1           |                   |                |
| 1983-1984              | 214,625                           | 7,213.9           | 19,869         | 697.9           |                   |                |
| 1984-1985 (B)          | 218,735                           | 8,579.4           | 20,264         | 818.2           | 34.9              |                |
| 1984                   |                                   |                   |                |                 |                   |                |
| OCTOBER                | 20,646                            | 782.7             | 1,748          | 67.7            | 2.0               |                |
| NOVEMBER               | 20,172                            | 789.1             | 1,642          | 65.7            | 1.9               |                |
| DECEMBER               | 16,329                            | 643.3             | 1,296          | 53.7            | 1.6               |                |
| 1985                   |                                   |                   |                |                 |                   |                |
| JANUARY                | 17,676                            | 703.6             | 1,546          | 65.2            | 2.6               |                |
| FEBRUARY               | 18,253                            | 726.8             | 1,795          | 73.3            | 4.1               |                |
| MARCH                  | 18,552                            | 749.5             | 1,955          | 81.4            | 4.1               |                |
| APRIL                  | 16,582                            | 664.7             | 1,601          | 65.1            | 4.0               |                |
| MAY                    | 20,980                            | 854.3             | 2,131          | 89.8            | 4.9               |                |
| JUNE                   | 15,833                            | 670.8             | 1,650          | 71.3            | 4.9               |                |
| JULY                   | 19,385                            | 813.5             | 1,875          | 78.9            | 5.4               |                |
| AUGUST                 | 17,620                            | 731.1             | 1,769          | 73.9            | 4.0               |                |
| SEPTEMBER              | 16,541                            | 689.0             | 1,666          | 71.1            | 3.5               |                |
| OCTOBER                | 17,743                            | 722.8             | 1,616          | 66.2            | 4.9               |                |
| NOVEMBER               | 16,207                            | 666.3             | 1,458          | 61.3            | 5.2               |                |
| DECEMBER               | 14,626                            | 567.3             | 1,324          | 52.8            | 4.0               |                |
| STATES - NOVEMBER 1985 |                                   |                   |                |                 |                   |                |
| N.S.W.                 | 4,989                             | 226.1             | 742            | 34.4            | 2.8               |                |
| VIC.                   | 5,240                             | 216.3             | 347            | 13.9            | .7                |                |
| QLD                    | 2,272                             | 85.6              | 117            | 4.3             | .8                |                |
| S.A.                   | 1,304                             | 52.7              | 97             | 3.8             | .1                |                |
| W.A.                   | 1,463                             | 48.4              | 109            | 3.1             | .4                |                |
| TAS.                   | 472                               | 14.0              | 9              | .2              | -                 |                |
| N.T.                   | 100                               | 4.6               | 12             | .4              | .4                |                |
| A.C.T.                 | 367                               | 18.4              | 25             | 1.1             | .1                |                |
| STATES - DECEMBER 1985 |                                   |                   |                |                 |                   |                |
| N.S.W.                 | 4,473                             | 197.7             | 695            | 30.3            | 1.9               |                |
| VIC.                   | 5,173                             | 187.7             | 284            | 10.9            | .7                |                |
| QLD                    | 1,957                             | 72.2              | 80             | 3.0             | .6                |                |
| S.A.                   | 1,114                             | 45.3              | 93             | 3.3             | .3                |                |
| W.A.                   | 1,147                             | 35.8              | 132            | 3.9             | .1                |                |
| TAS.                   | 359                               | 10.0              | 8              | .2              | .1                |                |
| N.T.                   | 81                                | 3.7               | 15             | .6              | .3                |                |
| A.C.T.                 | 322                               | 14.9              | 17             | .7              | .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)  
(\$ MILLION)

| YEARS                  | ALTERATIONS AND<br>ADDITIONS TO DWELLINGS<br>\$M. | TOTAL COMMITMENTS<br>\$M. | CANCELLATIONS<br>OF COMMITMENTS<br>\$M. | COMMITMENTS ADVANCED<br>DURING PERIOD<br>\$M. | COMMITMENTS<br>NOT ADVANCED<br>AT END OF PERIOD<br>\$M. |
|------------------------|---|---------------------------|---|---|---|
|                        |   |                           |   |   |   |
| 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   | 13,522.1                  | 489.3(B)                                | 11,234.9(B)                                   | 2,447.9(B)  |
| 1984                   |   |                           |   |   |   |
| 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                                    | 992.9   | 2,616.6   |
| MAY                    | 61.8  | 1,367.1                   | 51.2                                    | 1,314.3                                       | 2,618.2   |
| JUNE                   | 44.9  | 1,074.4                   | 50.5                                    | 1,047.8                                       | 2,594.3   |
| JULY                   | 58.3  | 1,302.5                   | 53.9                                    | 1,258.0                                       | 2,581.0   |
| AUGUST                 | 51.1  | 1,166.5                   | 46.4                                    | 1,176.7                                       | 2,523.6   |
| SEPTEMBER              | 45.6  | 1,095.4                   | 45.4                                    | 1,042.6                                       | 2,530.9   |
| OCTOBER                | 52.3  | 1,161.6                   | 48.2                                    | 1,148.9                                       | 2,495.4   |
| NOVEMBER               | 45.4  | 1,043.6                   | 44.3                                    | 1,072.1                                       | 2,422.6   |
| DECEMBER               | 36.0  | 884.8                     | 39.2                                    | 1,106.4                                       | 2,161.9   |
| STATES - NOVEMBER 1985 |   |                           |   |   |   |
| N.S.W.                 | 14.9  | 347.1                     | 25.5                                    | 358.2   | 954.4   |
| VIC.                   | 15.4  | 326.3                     | 7.9                                     | 321.5   | 749.0   |
| QLD                    | 5.1   | 149.3                     | 4.6                                     | 150.1   | 266.4   |
| S.A.                   | 4.1   | 81.1                      | 2.4                                     | 98.8  | 151.3   |
| W.A.                   | 2.7   | 79.8                      | 2.2                                     | 82.5  | 176.5   |
| TAS.                   | 1.1   | 19.3                      | .3                                      | 19.5  | 32.6  |
| N.T.                   | .2  | 9.2                       | .3                                      | 8.9   | 30.7  |
| A.C.T.                 | 1.8   | 31.4                      | 1.0                                     | 32.5  | 61.8  |
| STATES - DECEMBER 1985 |   |                           |   |   |   |
| N.S.W.                 | 12.7  | 301.9                     | 21.3                                    | 391.1   | 843.8   |
| VIC.                   | 11.7  | 279.1                     | 6.0                                     | 363.1   | 659.0   |
| QLD                    | 3.6   | 120.6                     | 5.8                                     | 146.6   | 234.6   |
| S.A.                   | 2.7   | 70.5                      | 2.5                                     | 67.1  | 152.1   |
| W.A.                   | 2.8   | 62.3                      | 2.3                                     | 78.2  | 158.2   |
| TAS.                   | 1.1   | 14.2                      | .4                                      | 19.8  | 26.6  |
| N.T.                   | .3  | 7.5                       | .1                                      | 11.0  | 27.1  |
| A.C.T.                 | 1.2   | 28.9                      | .8                                      | 29.6  | 60.3  |

(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                |                           |       |                                     |      |                                   |       |                |         |
| 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                 | 6,064                     | 244.2 | 2,089                               | 89.0 | 23,111                            | 972.1 | 31,264         | 1,305.2 |
| JUNE                | 4,710                     | 194.0 | 1,706                               | 72.3 | 17,483                            | 763.2 | 23,899         | 1,029.4 |
| JULY                | 5,914                     | 242.1 | 1,898                               | 80.5 | 21,260                            | 921.7 | 29,072         | 1,244.3 |
| AUGUST              | 5,142                     | 212.5 | 1,682                               | 73.4 | 19,389                            | 829.5 | 26,213         | 1,115.4 |
| SEPTEMBER           | 4,782                     | 191.6 | 1,733                               | 76.8 | 18,207                            | 781.3 | 24,722         | 1,049.7 |
| OCTOBER             | 5,266                     | 213.6 | 1,916                               | 83.2 | 19,359                            | 812.5 | 26,541         | 1,109.4 |
| NOVEMBER            | 4,417                     | 175.6 | 1,664                               | 71.3 | 17,665                            | 751.3 | 23,746         | 998.2   |
| DECEMBER            | 3,801                     | 145.4 | 1,559                               | 64.5 | 15,950                            | 638.9 | 21,310         | 848.8   |
| SEASONALLY ADJUSTED |                           |       |                                     |      |                                   |       |                |         |
| 1984                |                           |       |                                     |      |                                   |       |                |         |
| OCTOBER             | 5,285                     | 199.8 | 1,940                               | 76.9 | 21,234                            | 816.0 | 28,459         | 1,092.6 |
| NOVEMBER            | 5,131                     | 193.4 | 1,758                               | 74.2 | 20,533                            | 824.8 | 27,423         | 1,092.3 |
| DECEMBER            | 4,791                     | 182.7 | 1,725                               | 73.0 | 19,270                            | 774.6 | 25,786         | 1,030.3 |
| 1985                |                           |       |                                     |      |                                   |       |                |         |
| JANUARY             | 5,560                     | 215.6 | 1,734                               | 74.3 | 18,923                            | 765.7 | 26,217         | 1,055.5 |
| FEBRUARY            | 5,506                     | 218.4 | 1,690                               | 74.0 | 19,306                            | 782.3 | 26,502         | 1,074.7 |
| MARCH               | 5,052                     | 201.3 | 1,741                               | 76.5 | 18,795                            | 769.3 | 25,589         | 1,047.1 |
| APRIL               | 5,007                     | 200.7 | 1,973                               | 83.6 | 19,504                            | 805.8 | 26,484         | 1,090.1 |
| MAY                 | 5,152                     | 209.7 | 1,873                               | 80.1 | 20,644                            | 867.5 | 27,669         | 1,157.3 |
| JUNE                | 5,037                     | 206.8 | 1,931                               | 83.5 | 19,985                            | 865.9 | 26,952         | 1,156.2 |
| JULY                | 5,316                     | 215.4 | 1,785                               | 77.1 | 20,912                            | 923.1 | 28,013         | 1,215.6 |
| AUGUST              | 5,266                     | 213.9 | 1,673                               | 73.8 | 20,860                            | 900.4 | 27,799         | 1,188.2 |
| SEPTEMBER           | 4,982                     | 200.8 | 1,812                               | 79.4 | 19,737                            | 864.4 | 26,531         | 1,144.6 |
| OCTOBER             | 4,804                     | 197.6 | 1,825                               | 77.5 | 18,296                            | 760.2 | 24,926         | 1,035.2 |
| NOVEMBER            | 4,518                     | 180.8 | 1,558                               | 69.2 | 17,107                            | 736.1 | 23,183         | 986.0   |
| DECEMBER            | 4,132                     | 157.4 | 1,691                               | 68.2 | 17,292                            | 690.1 | 23,115         | 915.7   |



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               | \$M   | DWELLING UNITS | \$M |
|           | DWELLING UNITS      | \$M   | DWELLING UNITS | \$M   | DWELLING UNITS | \$M   | DWELLING UNITS               | \$M   | DWELLING UNITS | \$M |
|           | ORIGINAL            |       |                |       |                |       |                              |       |                |     |
| 1984      |                     |       |                |       |                |       |                              |       |                |     |
| 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      |                     |       |                |       |                |       |                              |       |                |     |
| JANUARY   | 15,206              | 565.7 | 2,452          | 106.8 | 6,295          | 293.5 | 2,073                        | 91.5  |                |     |
| FEBRUARY  | 15,039              | 571.7 | 2,392          | 104.3 | 7,134          | 329.8 | 2,120                        | 88.0  |                |     |
| MARCH     | 15,178              | 582.2 | 2,506          | 112.4 | 7,504          | 346.2 | 2,387                        | 104.0 |                |     |
| APRIL     | 13,417              | 508.4 | 2,138          | 86.1  | 6,866          | 322.3 | 2,292                        | 98.3  |                |     |
| MAY       | 17,372              | 661.8 | 2,933          | 131.3 | 8,353          | 397.0 | 2,606                        | 115.1 |                |     |
| JUNE      | 13,334              | 528.8 | 2,240          | 107.7 | 6,241          | 294.8 | 2,084                        | 98.2  |                |     |
| JULY      | 16,981              | 665.8 | 2,911          | 145.3 | 6,724          | 323.7 | 2,456                        | 109.5 |                |     |
| AUGUST    | 14,966              | 588.2 | 2,925          | 135.1 | 5,968          | 278.7 | 2,354                        | 113.4 |                |     |
| SEPTEMBER | 14,462              | 579.2 | 2,734          | 123.0 | 5,170          | 242.8 | 2,356                        | 104.7 |                |     |
| OCTOBER   | 15,081              | 592.4 | 3,191          | 134.9 | 5,657          | 266.1 | 2,612                        | 115.9 |                |     |
| NOVEMBER  | 12,957              | 499.4 | 2,872          | 120.9 | 5,403          | 259.7 | 2,514                        | 118.3 |                |     |
| DECEMBER  | 11,969              | 433.4 | 2,859          | 111.9 | 4,366          | 208.5 | 2,116                        | 95.0  |                |     |
|           | SEASONALLY ADJUSTED |       |                |       |                |       |                              |       |                |     |
| 1984      |                     |       |                |       |                |       |                              |       |                |     |
| OCTOBER   | 16,284              | 583.1 | 2,319          | 82.8  | 7,003          | 307.6 | 2,852                        | 119.1 |                |     |
| NOVEMBER  | 15,851              | 592.1 | 2,759          | 105.8 | 6,520          | 296.2 | 2,293                        | 98.2  |                |     |
| DECEMBER  | 14,858              | 546.6 | 2,546          | 100.0 | 6,235          | 289.5 | 2,146                        | 94.2  |                |     |
| 1985      |                     |       |                |       |                |       |                              |       |                |     |
| JANUARY   | 15,093              | 554.0 | 2,324          | 98.1  | 6,506          | 304.5 | 2,294                        | 99.0  |                |     |
| FEBRUARY  | 15,154              | 575.1 | 2,350          | 97.1  | 6,759          | 310.0 | 2,239                        | 92.6  |                |     |
| MARCH     | 14,443              | 550.2 | 2,366          | 101.6 | 6,593          | 300.7 | 2,187                        | 94.6  |                |     |
| APRIL     | 14,859              | 574.4 | 2,316          | 93.8  | 6,921          | 322.8 | 2,388                        | 99.2  |                |     |
| MAY       | 15,280              | 587.4 | 2,586          | 118.7 | 7,531          | 350.5 | 2,272                        | 100.8 |                |     |
| JUNE      | 14,859              | 583.3 | 2,590          | 127.1 | 7,265          | 343.6 | 2,238                        | 102.2 |                |     |
| JULY      | 15,978              | 637.6 | 2,636          | 135.0 | 6,966          | 335.8 | 2,433                        | 107.3 |                |     |
| AUGUST    | 15,757              | 617.6 | 3,273          | 152.6 | 6,311          | 296.4 | 2,457                        | 121.6 |                |     |
| SEPTEMBER | 15,435              | 613.7 | 2,966          | 142.2 | 5,756          | 280.7 | 2,375                        | 108.0 |                |     |
| OCTOBER   | 14,014              | 539.8 | 2,747          | 116.2 | 5,623          | 265.5 | 2,542                        | 113.7 |                |     |
| NOVEMBER  | 12,575              | 490.6 | 3,023          | 128.2 | 5,149          | 248.9 | 2,437                        | 118.3 |                |     |
| DECEMBER  | 13,000              | 470.3 | 3,391          | 132.9 | 4,543          | 215.3 | 2,182                        | 97.2  |                |     |