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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JUNE 1987

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MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in June 1987 totalled \$1,119.7 million, an increase of \$33.3 million (3.1%) on May 1987 and \$210.9 million (23.2%) on June 1986. The total of these commitments for the financial year 1986-87 was \$12,830.3 million, up \$1,296.6 million (11.2%) on 1985-86 but down \$95.2 million (0.7%) on 1984-85.

In seasonally adjusted terms, June 1987 commitments totalled \$1,190.9 million, an increase of \$98.2 million (9.0%) over May 1987 and an increase of \$211.7 million (21.6%) over June 1986.

Commitments for the construction of dwellings were 15.5% of total commitments in 1986-87. This percentage was higher in both 1985-86 (18.0%) and 1984-85 (18.7%).

SUMMARY TABLES

Commitments by purpose (original)

| <i>Purpose of Commitment</i> | <i>\$ Million</i> | <i>% Change</i> | |
|------------------------------|-------------------|------------------|-------------------------|
| | | <i>June 1987</i> | <i>from last month*</i> |
| Established Dwellings | 868.3 | 2.5 | 27.0 |
| Construction of Dwellings | 180.3 | 10.5 | 22.9 |
| Purchase of Newly Erected | 71.1 | -6.2 | -9.2 |
| Total | 1,119.7 | 3.1 | 23.2 |

Commitments by type of lender (original)

| <i>Type of lender</i> | <i>\$ Million</i> | <i>% Change</i> | |
|-------------------------------|-------------------|------------------|-------------------------|
| | | <i>June 1987</i> | <i>from last month*</i> |
| Savings Banks† | 768.2 | -0.1 | 25.0 |
| Permanent Building Societies† | 192.0 | 13.5 | 53.9 |
| Trading Banks | 90.8 | 21.6 | 7.0 |
| Other Lenders | 68.7 | -6.1 | -19.0 |
| Total | 1,119.7 | 3.1 | 23.2 |

Commitments by type of lender (seasonally adjusted)

| <i>Type of lender</i> | <i>\$ Million</i> | <i>% Change</i> | |
|-------------------------------|-------------------|------------------|-------------------------|
| | | <i>June 1987</i> | <i>from last month*</i> |
| Savings Banks† | 815.4 | 4.8 | 23.6 |
| Permanent Building Societies† | 201.2 | 24.1 | 48.7 |
| Trading Banks | 105.4 | 24.5 | 7.0 |
| Other Lenders | 68.9 | 1.1 | -19.7 |
| Total | 1,190.9 | 9.0 | 21.6 |

Number of dwellings secured by first mortgage (original)

| <i>Purpose of Commitment</i> | <i>Number</i> | <i>% Change</i> | |
|------------------------------|---------------|------------------|-------------------------|
| | | <i>June 1987</i> | <i>from same month*</i> |
| Established Dwellings | 17,951 | -0.1 | 16.9 |
| Construction of Dwellings | 4,018 | 8.5 | 15.7 |
| Purchase of Newly Erected | 1,432 | -7.1 | -14.6 |
| Total | 23,401 | 0.8 | 14.2 |

* June 1987 on May 1987

June 1987 on June 1986

† Since June 1986, three Building Societies have become Savings Banks

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 1986 issue 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* and some of the larger savings 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.

Seasonal adjustment

3. Details of methods used in seasonally adjusting original series are available on request.

4. 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

5. 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

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

Commitments not advanced at end of period

7. In principle, commitments not advanced at end of period presented in Table 2 are derivable by adding total commitments less cancellations of commitments less commitments advanced during the period to the balance of commitments at the end of the previous period. In practice, however, revisions and other adjustments may mean that such a derivation is inexact.

Related publications

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

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.

Electronic services

11. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

TABLE I. SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JUNE 1987

| Purpose Of Commitment | Type of Lender | | | | | |
|--|----------------|----------------|------------------------------|-------|----------------|-------|
| | Banks | | Permanent building societies | | Other lenders | |
| | Savings | Dwelling units | Dwelling units | \$m | Dwelling units | \$m |
| AUSTRALIA | | | | | | |
| Construction of dwellings - | | | | | | |
| Houses - | | | | | | |
| By first mortgage | 2,648 | 115.9 | 291 | 12.1 | 566 | 27.3 |
| By other security | " | 1.7 | " | 2.5 | " | 0.1 |
| Other dwellings - | | | | | | |
| By first mortgage | 47 | 1.8 | 60 | 2.2 | 4 | 0.1 |
| By other security | " | 0.1 | " | 0.4 | " | - |
| Purchase of newly erected dwellings - | | | | | | |
| Houses - | | | | | | |
| By first mortgage | 831 | 39.9 | 66 | 3.4 | 177 | 10.2 |
| By other security | " | 0.2 | " | 0.5 | " | - |
| Other dwellings - | | | | | | |
| By first mortgage | 107 | 5.0 | 45 | 2.5 | 64 | 2.9 |
| By other security | " | - | " | 1.1 | " | - |
| Purchase of established dwellings - | | | | | | |
| Houses - | | | | | | |
| By first mortgage | 11,868 | 557.9 | 802 | 44.4 | 2,644 | 132.0 |
| By other security | " | 3.5 | " | 7.2 | " | 0.2 |
| Other dwellings - | | | | | | |
| By first mortgage | 910 | 41.4 | 225 | 13.1 | 410 | 19.3 |
| By other security | " | 0.7 | " | 1.3 | " | - |
| Alterations and additions to dwellings | | | | | | |
| Total commitments | 16,411 | 788.6 | 1,489 | 100.9 | 3,865 | 198.3 |
| STATES(a) | | | | | | |
| New South Wales | 4,472 | 241.2 | 833 | 62.2 | 1,428 | 80.4 |
| Victoria | 5,914 | 296.2 | 249 | 21.5 | 442 | 25.3 |
| Queensland | 1,893 | 77.2 | 136 | 5.8 | 1,141 | 52.9 |
| South Australia | 1,287 | 56.1 | 44 | 2.8 | 342 | 17.7 |
| Western Australia | 1,927 | 75.1 | 163 | 5.6 | 422 | 18.2 |
| Tasmania | 400 | 15.5 | 17 | 0.9 | 404 | 21.2 |
| Northern Territory | 80 | 3.6 | 6 | 0.2 | 297 | 14.9 |
| Australian Capital Territory | 438 | 23.9 | 41 | 3.8 | 385 | 13.8 |
| | | | | 90 | 150 | 6.9 |
| | | | | 1.9 | | 99 |
| | | | | | | 577 |

(a) Includes alterations and additions.

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

| YEARS | Construction of Dwellings | | | | | | \$ m | |
|--------------------|---------------------------|---------|----------------|-----------------|------|----------------|------|--|
| | Houses | | | Other dwellings | | First mortgage | | |
| | Dwelling units | \$ m | Other security | Dwelling units | \$ m | Other security | | |
| AUSTRALIA | | | | | | | | |
| 1984-1985 | 61,774 | 2,320.3 | 53.1 | 956 | 34.5 | 6.0 | | |
| 1985-1986 | 50,545 | 1,963.0 | 63.6 | 1,310 | 45.6 | 8.6 | | |
| 1986-1987 | 45,313 | 1,883.9 | 53.7 | 1,253 | 50.3 | 8.3 | | |
| 1986 | | | | | | | | |
| April | 4,444 | 1,76.9 | 5.0 | 141 | 4.6 | 1.1 | | |
| May | 3,945 | 164.1 | 4.4 | 81 | 2.4 | 0.9 | | |
| June | 3,378 | 138.6 | 3.7 | 94 | 3.7 | 0.7 | | |
| July | 4,129 | 167.3 | 4.1 | 111 | 4.7 | 1.1 | | |
| August | 3,563 | 144.4 | 3.9 | 116 | 4.9 | 0.4 | | |
| September | 3,622 | 145.6 | 4.1 | 94 | 3.0 | 0.5 | | |
| October | 4,296 | 171.8 | 5.5 | 124 | 5.2 | 1.1 | | |
| November | 3,490 | 147.6 | 5.1 | 122 | 5.1 | 0.7 | | |
| December | 4,135 | 161.6 | 4.2 | 132 | 5.6 | 0.5 | | |
| 1987 | | | | | | | | |
| January | 2,771 | 118.3 | 4.1 | 60 | 2.1 | 1.0 | | |
| February | 2,735 | 152.8 | 3.9 | 82 | 3.6 | 0.5 | | |
| March | 4,014 | 174.5 | 4.7 | 103 | 4.5 | 0.5 | | |
| April | 4,017 | 173.3 | 5.7 | 128 | 4.8 | 0.6 | | |
| May | 3,634 | 155.8 | 3.8 | 70 | 2.8 | 0.8 | | |
| June | 3,907 | 171.0 | 4.6 | 111 | 4.2 | 0.5 | | |
| STATES - MAY 1987 | | | | | | | | |
| N.S.W. | 844 | 40.0 | 0.9 | 19 | 0.7 | 0.3 | | |
| Vic. | 1,004 | 46.3 | 1.7 | 23 | 1.0 | 0.2 | | |
| Qld | 652 | 24.9 | 0.3 | 11 | 0.4 | 0.1 | | |
| S.A. | 312 | 13.0 | 0.3 | 7 | 0.2 | - | | |
| W.A. | 666 | 25.8 | 0.4 | 9 | 0.4 | 0.2 | | |
| Tas. | 95 | 3.0 | 0.1 | - | - | - | | |
| N.T. | 24 | 1.0 | 0.1 | - | - | - | | |
| A.C.T. | 37 | 1.7 | 0.1 | 1 | - | - | | |
| STATES - JUNE 1987 | | | | | | | | |
| N.S.W. | 961 | 47.5 | 1.2 | 25 | 1.1 | 0.2 | | |
| Vic. | 1,007 | 47.4 | 1.9 | 21 | 1.0 | 0.2 | | |
| Qld | 736 | 29.9 | 0.6 | 19 | 0.7 | - | | |
| S.A. | 317 | 12.9 | 0.2 | 16 | 0.5 | - | | |
| W.A. | 721 | 27.3 | 0.2 | 21 | 0.6 | - | | |
| Tas. | 113 | 3.8 | - | 2 | - | - | | |
| N.T. | 15 | 0.7 | 0.1 | 6 | 0.2 | - | | |
| A.C.T. | 37 | 1.7 | 0.3 | 1 | - | - | | |

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

| YEARS | Purchase of newly erected dwellings | | | | | | Other security \$ m | |
|-------------|-------------------------------------|-------|-----------|--------------------|-------|------------------------|------------------------|--|
| | Houses | | | Other security | | First mortgage \$ m | | |
| | Dwelling units | | AUSTRALIA | Dwelling units | | First mortgage \$ m | | |
| 1984-1985 | 19,068 | 769.2 | 20.6 | 2,696 | 113.9 | 10.4 | | |
| 1985-1986 | 16,954 | 709.5 | 18.7 | 2,917 | 116.8 | 11.6 | | |
| 1986-1987 | 15,373 | 706.8 | 13.0 | 2,425 | 107.5 | 14.4 | | |
| 1986 | | | | | | | | |
| April | 1,425 | 62.3 | 0.9 | 261 | 9.5 | 1.6 | | |
| May | 1,489 | 69.1 | 1.5 | 247 | 9.8 | 1.3 | | |
| June | 1,419 | 65.0 | 1.6 | 258 | 10.9 | 0.9 | | |
| July | 1,520 | 66.4 | 1.5 | 203 | 9.2 | 1.6 | | |
| August | 1,191 | 54.3 | 1.0 | 211 | 8.2 | 0.7 | | |
| September | 1,291 | 56.0 | 1.4 | 218 | 9.5 | 0.5 | | |
| October | 1,429 | 64.0 | 1.3 | 251 | 12.1 | 1.0 | | |
| November | 1,201 | 55.6 | 1.3 | 191 | 8.2 | 0.9 | | |
| December | 1,235 | 56.3 | 1.2 | 168 | 7.8 | 2.2 | | |
| 1987 | | | | | | | | |
| January | 1,053 | 48.1 | 0.5 | 170 | 6.9 | 1.9 | | |
| February | 1,252 | 58.3 | 1.3 | 198 | 9.5 | 1.0 | | |
| March | 1,244 | 57.7 | 0.8 | 200 | 8.6 | 0.9 | | |
| April | 1,396 | 65.9 | 1.3 | 202 | 8.7 | 1.0 | | |
| May | 1,364 | 65.7 | 0.7 | 178 | 8.0 | 1.4 | | |
| June | 1,197 | 58.4 | 0.8 | 235 | 10.7 | 1.3 | | |
| | | | | | | | | |
| | | | | STATES - MAY 1987 | | | | |
| N.S.W. | 217 | 11.4 | 0.2 | 46 | 1.8 | 0.4 | | |
| Vic. | 582 | 31.2 | 0.2 | 61 | 3.1 | 0.9 | | |
| Qld | 250 | 9.1 | - | 25 | 0.9 | - | | |
| S.A. | 42 | 1.6 | 0.1 | 8 | 0.6 | - | | |
| W.A. | 144 | 5.2 | 0.1 | 17 | 0.7 | 0.1 | | |
| Tas. | 27 | 1.2 | - | 4 | 0.1 | - | | |
| N.T. | 13 | 1.0 | - | 1 | 0.1 | - | | |
| A.C.T. | 89 | 4.9 | 0.1 | 16 | 0.7 | - | | |
| | | | | | | | | |
| | | | | STATES - JUNE 1987 | | | | |
| N.S.W. | 226 | 12.5 | 0.3 | 70 | 3.9 | 0.6 | | |
| Vic. | 459 | 23.9 | 0.1 | 80 | 3.7 | 0.5 | | |
| Qld | 227 | 10.2 | 0.1 | 41 | 1.7 | 0.1 | | |
| S.A. | 43 | 1.8 | - | 9 | 0.4 | - | | |
| W.A. | 136 | 4.7 | 0.1 | 13 | 0.5 | - | | |
| Tas. | 23 | 0.9 | - | 2 | 0.1 | - | | |
| N.T. | 7 | 0.5 | - | 4 | 0.2 | - | | |
| A.C.T. | 76 | 3.8 | 0.1 | 16 | 0.3 | - | | |

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

| YEARS | Purchase of established dwellings | | | | | | Other security \$ m |
|--------------------|-----------------------------------|---------|-------|----------------|----------------|----------------|------------------------|
| | Houses | | | First mortgage | | Other security | |
| | Dwelling units | \$ m | | \$ m | Dwelling units | First mortgage | |
| AUSTRALIA | | | | | | | |
| 1984-1985 | 218,735 | 8,579.4 | 165.0 | 20,264 | | 818.2 | 34.9 |
| 1985-1986 | 186,704 | 7,639.2 | 194.9 | 17,431 | | 717.0 | 45.1 |
| 1986-1987 | 197,495 | 9,011.5 | 150.1 | 17,523 | | 796.9 | 33.8 |
| 1986 | | | | | | | |
| April | 15,392 | 637.2 | 15.2 | 1,409 | | 57.4 | 3.7 |
| May | 15,013 | 651.7 | 12.7 | 1,331 | | 54.3 | 2.7 |
| June | 14,065 | 616.0 | 11.1 | 1,286 | | 54.4 | 2.3 |
| July | 17,054 | 735.4 | 12.7 | 1,475 | | 65.3 | 2.8 |
| August | 14,450 | 637.9 | 10.6 | 1,303 | | 57.7 | 2.3 |
| September | 15,559 | 688.6 | 12.8 | 1,332 | | 62.7 | 2.3 |
| October | 18,530 | 822.7 | 11.5 | 1,764 | | 80.4 | 3.7 |
| November | 16,131 | 743.6 | 13.6 | 1,406 | | 63.7 | 2.4 |
| December | 17,488 | 801.7 | 16.2 | 1,224 | | 58.6 | 2.3 |
| 1987 | | | | | | | |
| January | 13,743 | 624.4 | 11.1 | 1,067 | | 48.7 | 1.9 |
| February | 17,032 | 791.1 | 11.0 | 1,519 | | 69.3 | 3.9 |
| March | 17,180 | 804.8 | 13.0 | 1,541 | | 70.8 | 3.7 |
| April | 17,548 | 823.8 | 12.0 | 1,554 | | 72.4 | 3.8 |
| May | 16,435 | 761.0 | 12.9 | 1,532 | | 71.3 | 2.1 |
| June | 16,345 | 776.6 | 13.0 | 1,606 | | 76.1 | 2.5 |
| | | | | | | | |
| STATES - MAY 1987 | | | | | | | |
| N.S.W. | 5,030 | 263.1 | 2.7 | | | 41.1 | 1.1 |
| Vic. | 4,963 | 240.0 | 6.0 | | | 15.6 | 0.5 |
| Qld | 2,320 | 92.4 | 1.1 | | | 4.9 | 0.2 |
| S.A. | 1,255 | 54.6 | 0.8 | | | 2.9 | 0.1 |
| W.A. | 1,994 | 74.0 | 1.5 | | | 5.4 | 0.1 |
| Tas. | 429 | 15.3 | 0.1 | | | 0.2 | - |
| N.T. | 69 | 3.3 | 0.2 | | | 0.5 | 0.1 |
| A.C.T. | 375 | 18.4 | 0.5 | | | 0.8 | - |
| | | | | | | | |
| STATES - JUNE 1987 | | | | | | | |
| N.S.W. | 5,043 | 273.9 | 4.0 | | | 42.5 | 0.9 |
| Vic. | 4,969 | 244.0 | 4.8 | | | 17.1 | 0.7 |
| Qld | 2,381 | 95.4 | 1.3 | | | 6.1 | 0.3 |
| S.A. | 1,320 | 57.3 | 0.9 | | | 3.8 | 0.2 |
| W.A. | 1,752 | 67.5 | 0.7 | | | 4.8 | 0.2 |
| Tas. | 403 | 14.5 | 0.4 | | | 0.1 | - |
| N.T. | 59 | 2.7 | 0.4 | | | 0.4 | 0.2 |
| A.C.T. | 418 | 21.3 | 0.4 | | | 1.3 | - |

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

| YEARS | Alterations and additions to dwellings \$ m | Total dwelling units | Total commitments \$ m | Cancellations of commitments \$ m | Commitments advanced during period \$ m | | Commitments not advanced at end of period \$ m |
|-----------|---|----------------------|------------------------|-----------------------------------|---|-------------------------------------|--|
| | | | | | (a)505.4 507.7 465.9 | (a)11,951.4 11,919.0 12,599.1 | (a)2,594.3 2,217.4 2,481.0 |
| 1984-1985 | 596.6 | 323,493 | 13,522.1 | | | | |
| 1985-1986 | 507.2 | 275,861 | 12,040.9 | | | | |
| 1986-1987 | 498.5 | 279,382 | 13,328.8 | | | | |
| 1986 | | | | | | | |
| April | 41.9 | 23,072 | 1,017.4 | 40.0 | 888.6 | 2,030.2 | |
| May | 42.4 | 22,111 | 1,017.2 | 39.1 | 834.9 | 2,173.4 | |
| June | 38.1 | 20,500 | 946.9 | 35.7 | 867.9 | 2,217.4 | |
| July | 42.8 | 24,492 | 1,114.9 | 46.7 | 1,055.7 | 2,189.7 | |
| August | 38.9 | 20,834 | 965.0 | 32.8 | 937.7 | 2,184.2 | |
| September | 42.0 | 22,216 | 1,029.1 | 46.0 | 967.8 | 2,199.5 | |
| October | 47.4 | 26,394 | 1,227.5 | 40.2 | 1,087.8 | 2,320.0 | |
| November | 41.5 | 22,541 | 1,089.2 | 40.7 | 1,011.0 | 2,357.5 | |
| December | 42.4 | 24,482 | 1,160.7 | 36.7 | 1,342.3 | 2,139.1 | |
| 1987 | | | | | | | |
| January | 28.8 | 18,864 | 897.8 | 29.8 | 823.6 | 2,202.6 | |
| February | 45.4 | 23,818 | 1,151.5 | 34.6 | 1,051.0 | 2,268.4 | |
| March | 44.5 | 24,282 | 1,188.9 | 37.0 | 1,031.4 | 2,388.9 | |
| April | 43.8 | 24,845 | 1,217.0 | 36.8 | 1,149.7 | 2,418.5 | |
| May | 41.1 | 23,213 | 1,127.4 | 37.3 | 1,065.7 | 2,444.1 | |
| June | 40.0 | 23,401 | 1,159.7 | 47.4 | 1,075.3 | 2,481.0 | |
| | | | | | | | |
| | | | | | | | STATES - MAY 1987 |
| N.S.W. | | | | | | | |
| Vic. | 16.7 | 6,966 | 380.5 | 19.4 | 374.6 | 976.2 | |
| Qld | 11.3 | 6,990 | 358.0 | 7.7 | 336.0 | 766.7 | |
| S.A. | 3.9 | 3,372 | 138.3 | 3.1 | 116.7 | 237.3 | |
| W.A. | 4.3 | 1,700 | 78.6 | 1.9 | 79.6 | 138.5 | |
| Tas. | 2.6 | 2,970 | 116.5 | 3.4 | 107.8 | 213.9 | |
| N.T. | 1.0 | 561 | 21.1 | 0.4 | 17.9 | 32.1 | |
| A.C.T. | 0.1 | 119 | 6.4 | 0.6 | 7.1 | 24.4 | |
| | 1.0 | 535 | 28.2 | 0.7 | 26.2 | 54.9 | |
| | | | | | | | STATES - JUNE 1987 |
| N.S.W. | | | | | | | |
| Vic. | 16.3 | 7,137 | 405.0 | 29.3 | 363.8 | 988.1 | |
| Qld | 12.5 | 6,902 | 357.8 | 7.4 | 335.4 | 781.6 | |
| S.A. | 3.5 | 3,555 | 149.8 | 4.1 | 132.1 | 250.9 | |
| W.A. | 3.1 | 1,798 | 81.4 | 1.7 | 78.9 | 139.3 | |
| Tas. | 2.5 | 2,787 | 109.2 | 2.7 | 104.6 | 215.8 | |
| N.T. | 1.4 | 546 | 21.2 | 0.4 | 22.8 | 30.1 | |
| A.C.T. | 0.7 | 99 | 5.4 | 0.6 | 4.9 | 24.3 | |
| | | 577 | 30.0 | 1.1 | 32.9 | 50.9 | |

(a) Prior to January 1985, excludes Trading Banks.

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

| | Construction of dwellings | | Purchase of newly erected dwellings | | Purchase of established dwellings | | Dwelling units | \$ m | Total | |
|---------------------|------------------------------|-------|--|------|--------------------------------------|-------|-------------------|---------|-------|--|
| | Dwelling units | \$ m | Dwelling units | \$ m | Dwelling units | \$ m | | | | |
| | ORIGINAL | | | | | | | | | |
| 1986 | | | | | | | | | | |
| April | 4,585 | 187.6 | 1,686 | 74.2 | 16,801 | 713.6 | 23,072 | 975.4 | | |
| May | 4,026 | 171.8 | 1,736 | 81.7 | 16,349 | 721.3 | 22,111 | 974.8 | | |
| June | 3,472 | 146.7 | 1,677 | 78.3 | 15,351 | 683.8 | 20,500 | 908.8 | | |
| July | 4,240 | 177.2 | 1,723 | 78.8 | 18,529 | 816.1 | 24,492 | 1,072.1 | | |
| August | 3,679 | 153.4 | 1,402 | 64.3 | 15,753 | 708.4 | 20,834 | 926.1 | | |
| September | 3,716 | 153.2 | 1,509 | 67.5 | 16,991 | 766.4 | 22,216 | 987.1 | | |
| October | 4,420 | 183.5 | 1,680 | 78.4 | 20,294 | 918.3 | 26,394 | 1,180.2 | | |
| November | 3,612 | 158.5 | 1,392 | 65.9 | 17,537 | 823.3 | 22,541 | 1,047.8 | | |
| December | 4,267 | 171.9 | 1,403 | 67.5 | 18,812 | 878.8 | 24,482 | 1,118.2 | | |
| 1987 | | | | | | | | | | |
| January | 2,831 | 125.4 | 1,223 | 57.4 | 14,810 | 686.2 | 18,864 | 869.0 | | |
| February | 3,817 | 160.8 | 1,450 | 70.0 | 18,551 | 875.2 | 23,818 | 1,106.1 | | |
| March | 4,117 | 184.2 | 1,444 | 68.1 | 18,721 | 892.2 | 24,282 | 1,144.4 | | |
| April | 4,145 | 184.4 | 1,598 | 76.8 | 19,102 | 911.9 | 24,845 | 1,173.2 | | |
| May | 3,704 | 163.2 | 1,542 | 75.8 | 17,967 | 847.4 | 23,213 | 1,086.4 | | |
| June | 4,018 | 180.3 | 1,432 | 71.1 | 17,951 | 868.3 | 23,401 | 1,119.7 | | |
| SEASONALLY ADJUSTED | | | | | | | | | | |
| 1986 | | | | | | | | | | |
| April | 3,738 | 171.3 | 1,620 | 68.8 | 15,720 | 670.5 | 21,077 | 910.5 | | |
| May | 3,949 | 165.3 | 1,684 | 78.9 | 16,235 | 728.6 | 21,868 | 972.8 | | |
| June | 3,622 | 154.7 | 1,777 | 86.7 | 16,813 | 737.7 | 22,213 | 979.2 | | |
| July | 3,838 | 153.8 | 1,607 | 72.7 | 17,446 | 767.3 | 22,891 | 993.8 | | |
| August | 3,693 | 151.8 | 1,442 | 66.0 | 16,844 | 757.3 | 21,980 | 975.0 | | |
| September | 3,781 | 152.0 | 1,528 | 65.6 | 17,856 | 803.6 | 23,165 | 1,021.2 | | |
| October | 4,044 | 165.2 | 1,486 | 68.5 | 18,402 | 826.7 | 23,932 | 1,060.4 | | |
| November | 4,106 | 170.7 | 1,408 | 67.1 | 17,085 | 807.8 | 22,599 | 1,045.5 | | |
| December | 4,489 | 172.0 | 1,347 | 64.6 | 18,453 | 861.0 | 24,289 | 1,097.5 | | |
| 1987 | | | | | | | | | | |
| January | 3,187 | 154.4 | 1,392 | 68.7 | 16,838 | 782.2 | 21,417 | 1,005.2 | | |
| February | 3,965 | 180.7 | 1,537 | 73.9 | 18,788 | 886.1 | 24,290 | 1,140.7 | | |
| March | 4,245 | 177.0 | 1,487 | 71.8 | 17,511 | 839.2 | 23,243 | 1,088.1 | | |
| April | 3,688 | 186.7 | 1,665 | 78.4 | 19,239 | 920.7 | 24,593 | 1,185.8 | | |
| May | 3,688 | 156.2 | 1,498 | 74.6 | 17,940 | 861.9 | 23,126 | 1,092.7 | | |
| June | 4,028 | 184.0 | 1,499 | 75.8 | 19,514 | 931.2 | 25,042 | 1,190.9 | | |

(a) Excludes alterations and additions.

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

| | Banks | | | Permanent Building Societies | | | Other Lenders | | |
|---------------------|----------------|--------|----------------|------------------------------|----------------|-------|----------------|-------|----------------|
| | Savings | | Trading | | Dwelling units | | Dwelling units | | Dwelling units |
| | Dwelling units | \$ m | Dwelling units | \$ m | Dwelling units | \$ m | Dwelling units | \$ m | |
| ORIGINAL | | | | | | | | | |
| 1986 | | | | | | | | | |
| April | 14,301 | 591.5 | 2,847 | 114.2 | 3,640 | 173.2 | 2,284 | 96.6 | |
| May | 14,763 | 641.2 | 2,043 | 92.3 | 3,011 | 140.9 | 2,294 | 100.4 | |
| June | 13,995 | 614.5 | 1,843 | 84.9 | 2,746 | 124.7 | 1,916 | 84.8 | |
| July | 17,381 | 749.7 | 1,961 | 89.8 | 3,360 | 156.6 | 1,790 | 76.0 | |
| August | | 13,828 | 607.3 | 1,776 | 84.6 | 3,578 | 166.4 | 67.8 | |
| September | | 15,443 | 672.6 | 1,369 | 69.5 | 3,747 | 176.6 | 68.3 | |
| October | | 18,988 | 830.3 | 1,599 | 83.9 | 4,062 | 192.6 | 73.3 | |
| November | | 15,985 | 734.9 | 1,497 | 81.5 | 3,458 | 163.9 | 67.4 | |
| December | | 18,230 | 810.8 | 1,543 | 88.8 | 3,136 | 152.6 | 66.1 | |
| 1987 | | | | | | | | | |
| January | 13,521 | 617.7 | 1,175 | 61.2 | 2,716 | 133.2 | 1,452 | 56.9 | |
| February | 17,264 | 790.0 | 1,521 | 81.0 | 3,356 | 166.5 | 1,677 | 68.6 | |
| March | 17,803 | 833.3 | 1,374 | 73.2 | 3,308 | 162.4 | 1,797 | 75.5 | |
| April | 18,138 | 846.5 | 1,630 | 84.5 | 3,354 | 167.0 | 1,723 | 75.3 | |
| May | 16,663 | 769.3 | 1,340 | 74.7 | 3,415 | 169.1 | 1,795 | 73.2 | |
| June | 16,411 | 768.2 | 1,489 | 90.8 | 3,865 | 192.0 | 1,636 | 68.7 | |
| SEASONALLY ADJUSTED | | | | | | | | | |
| 1986 | | | | | | | | | |
| April | 13,258 | 564.0 | 2,385 | 101.5 | 3,293 | 154.5 | 2,141 | 90.5 | |
| May | 14,639 | 645.3 | 2,297 | 104.2 | 2,835 | 131.2 | 2,098 | 92.1 | |
| June | 15,113 | 659.5 | 2,143 | 98.5 | 2,953 | 135.3 | 2,002 | 85.8 | |
| July | 15,885 | 679.0 | 1,842 | 84.5 | 3,360 | 155.6 | 1,804 | 74.7 | |
| August | 14,487 | 630.5 | 1,904 | 92.1 | 3,838 | 179.6 | 1,751 | 72.8 | |
| September | 15,882 | 678.5 | 1,510 | 78.1 | 4,077 | 195.1 | 1,695 | 69.5 | |
| October | | 16,906 | 726.7 | 1,429 | 73.1 | 3,958 | 189.7 | 1,639 | |
| November | 16,092 | 730.7 | 1,575 | 86.5 | 3,387 | 162.7 | 1,544 | 71.0 | |
| December | 18,051 | 791.6 | 1,406 | 83.2 | 3,168 | 152.9 | 1,664 | 65.5 | |
| 1987 | | | | | | | | | |
| January | 15,341 | 718.7 | 1,411 | 73.7 | 3,059 | 149.3 | 1,606 | 63.6 | |
| February | 17,835 | 831.8 | 1,450 | 74.8 | 3,283 | 163.2 | 1,722 | 70.9 | |
| March | 17,501 | 817.2 | 1,257 | 64.1 | 2,844 | 139.4 | 1,641 | 67.3 | |
| April | 18,146 | 868.2 | 1,445 | 79.6 | 3,305 | 162.2 | 1,697 | 75.8 | |
| May | 16,636 | 777.8 | 1,508 | 84.6 | 3,321 | 162.2 | 1,661 | 68.2 | |
| June | 17,574 | 815.4 | 1,735 | 105.4 | 4,001 | 201.2 | 1,731 | 68.9 | |

(a) Excludes alterations and additions.