AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

CATALOGUE NO. 5609.0

EMBARGOED UNTIL 11.30 A.M. 19 NOVEMBER 1984

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA SEPTEMBER 1984

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

other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

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

These comprised

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

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

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

$47.3 million for alterations and additions.

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

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

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

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

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

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

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

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

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

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

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

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

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

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

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

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

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

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

Break in continuity of series

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

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

(a) changes in coverage due to:

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

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

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

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

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

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

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

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

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

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

Statistical period

11. While the statistics are described as being for calendar months, it should be noted that:

(i) for *trading banks*, the data relate to the last Wednesday of the month for all banks except one which at present is reporting to the second Wednesday of the month following the month stated—see paragraph 6(b).

(ii) for *savings banks*, the data relate to either the last Wednesday, six banks, the last Monday, one bank (which is expected to change to the last Wednesday of the month in January 1985), or the last day of the month, four banks (whose basis of reporting is subject to further negotiations); and

(iii) for *other lenders*, some lenders have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

Definitions and descriptions of data items

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

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

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

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

14. *Dwelling units*. Th[illegible] refers to the number of houses and other dwell[illegible] which commitments have been made on the security of [illegible]gage or contract of sale.

15. *Alterations and ad[illegible]* covers all structural and non-structural change[illegible] dwellings which are integral to the functional and str[illegible]al design of the dwelling e.g. garages, carports, per[illegible] reroofing, recladding, etc. but excludes swimmin[illegible] pools, ongoing repairs and maintenance and hom[illegible] improvements which do not involve building work.

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

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

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

Seasonal adjustment

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

20. Large fluctuations in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Unpublished data

21. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer named in the Phone Inquiries section of the inquiries box at the front of this publication or by writing to Private Finance Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

Revisions

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

Related publications

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

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—final issue June 1984

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—final issue June 1984

Building Societies, Australia (5637.0)—issued monthly

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

24. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

—	nil or rounded to zero
——	break in continuity of series (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns)
n.p.	not available for publication but included in totals where applicable, unless otherwise indicated
n.a.	not available

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

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

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

PURPOSE OF COMMITMENT	TYPE OF LENDER									
	BANKS				PERMANENT BUILDING SOCIETIES		OTHER LENDERS		TOTAL	
	SAVINGS		TRADING							
	DWELLING UNITS	$M	DWELLING UNITS	$M	DWELLING UNITS	$M	DWELLING UNITS	$M	DWELLING UNITS	$M
	AUSTRALIA									
CONSTRUCTION OF DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	2,680	93.0	567	15.6	1,198	51.4	539	20.3	4,984	180.4
BY OTHER SECURITY	..	.8	..	1.3	..	.2	..	1.5	..	3.8
OTHER DWELLINGS -										
BY FIRST MORTGAGE	12	.3	47	1.3	7	.3	2	.1	68	2.1
BY OTHER SECURITY	..	-	..	.3	..	-	..	-	..	.4
PURCHASE OF NEWLY ERECTED DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	780	29.0	125	3.9	430	19.7	236	10.5	1,571	63.0
BY OTHER SECURITY	..	.4	..	.4	..	.1	..	1.1	..	2.1
OTHER DWELLINGS -										
BY FIRST MORTGAGE	74	2.9	31	1.0	56	2.5	32	1.6	193	8.0
BY OTHER SECURITY	..	-	..	.2	..	-	..	.3	..	.6
PURCHASE OF ESTABLISHED DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	9,906	359.1	1,596	53.4	4,106	175.6	1,504	61.3	17,112	649.4
BY OTHER SECURITY	..	.8	..	3.4	..	1.7	..	2.9	..	8.8
OTHER DWELLINGS -										
BY FIRST MORTGAGE	536	20.3	227	8.0	684	27.5	122	4.7	1,569	60.5
BY OTHER SECURITY	..	.1	..	.5	..	-	..	.8	..	1.4
ALTERATIONS AND ADDITIONS TO DWELLINGS	..	16.8	..	17.4	..	6.2	..	6.9	..	47.3
TOTAL COMMITMENTS	13,988	523.4	2,593	106.8	6,481	285.4	2,435	112.1	25,497	1,027.7
	TOTAL COMMITMENTS(A) - STATES									
NEW SOUTH WALES	3,644	159.3	711	35.0	2,269	103.4	659	33.4	7,283	331.2
VICTORIA	4,733	166.6	454	19.2	1,560	73.0	399	17.4	7,146	276.2
QUEENSLAND	1,943	67.7	576	23.0	1,110	47.4	607	25.3	4,236	163.4
SOUTH AUSTRALIA	1,612	61.7	134	6.1	438	17.9	102	4.3	2,286	90.1
WESTERN AUSTRALIA	1,226	39.0	596	17.4	892	34.1	302	12.3	3,016	102.9
TASMANIA	404	10.7	43	1.4	97	3.1	119	3.6	663	18.9
NORTHERN TERRITORY	120	4.2	22	.9					298	15.8
AUSTRALIAN CAPITAL TERRITORY	306	14.1	57	3.6	115	6.5	247	15.6	569	29.1

(A) INCLUDES ALTERATIONS AND ADDITIONS.

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

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

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

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

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

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

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

	PURCHASE OF ESTABLISHED DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE		OTHER SECURITY(B)	FIRST MORTGAGE		OTHER SECURITY(B)
	DWELLING UNITS	$M.	$M.	DWELLING UNITS	$M.	$M.
	AUSTRALIA					
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						
JULY	13,482	421.5		1,293	41.3	
AUGUST	16,331	518.1		1,406	45.7	
SEPTEMBER	15,409	489.6		1,363	45.5	
OCTOBER	16,514	527.8		1,575	53.7	
NOVEMBER	20,651	667.5		1,857	62.9	
DECEMBER	17,249	581.4		1,544	53.1	
1984						
JANUARY	17,062 (16,590)	577.5 (562.9)		1,555 (1517)	55.9 (54.6)	
FEBRUARY	20,880 (20,335)	719.5 (701.9)		2,077 (2044)	73.4 (72.3)	
MARCH	20,639 (20,135)	716.7 (701.2)		2,051 (1961)	74.1 (70.9)	
APRIL	17,544 (17,184)	619.6 (607.5)		1,636 (1589)	60.4 (58.8)	
MAY	20,780 (20,300)	729.2 (713.8)		1,904 (1858)	70.5 (69.0)	
JUNE	18,084 (17,656)	645.4 (631.7)		1,608 (1579)	61.3 (60.1)	
JULY(C)	17,587	639.1	10.3	1,638	61.6	1.4
AUGUST	19,139	705.3	11.6	1,724	63.5	2.2
SEPTEMBER	17,112	649.4	8.8	1,569	60.5	1.4
	STATES - AUGUST 1984					
N.S.W.	5,316	226.0	2.9	731	30.2	.7
VIC.	5,735	204.8	3.0	374	13.3	.5
QLD	2,982	101.5	1.1	100	3.7	.2
S.A.	1,893	70.1	1.5	195	7.2	.2
W.A.	2,193	67.9	1.2	272	7.6	.2
TAS.	530	13.9	.1	10	.3	-
N.T.	111	4.1	.4	15	.4	.1
A.C.T.	379	17.0	1.3	27	.9	.3
	STATES - SEPTEMBER 1984					
N.S.W.	5,000	216.7	2.2	699	29.5	.3
VIC.	5,005	182.0	2.0	334	12.2	.1
QLD	2,690	96.4	.6	106	4.4	.3
S.A.	1,559	58.5	.9	155	5.5	.2
W.A.	1,861	60.0	1.0	209	6.3	.1
TAS.	522	13.9	.1	9	.2	-
N.T.	109	4.4	1.0	27	1.0	.2
A.C.T.	366	17.6	1.0	30	1.3	.2

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

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

	ALTERATIONS AND ADDITIONS TO DWELLINGS $M.	TOTAL COMMITMENTS $M.	CANCELLATIONS OF COMMITMENTS(B) $M	COMMITMENTS ADVANCED DURING PERIOD(B) $M	COMMITMENTS NOT ADVANCED AT END OF PERIOD(B) $M
			AUSTRALIA		
YEARS					
1981-1982	524.2	7,030.3	297.2	5,686.6	1,031.4
1982-1983	510.1	7,681.3	283.3	6,078.1	1,316.6
1983-1984	640.5	11,281.1	379.3	8,938.3	2,043.0
1983					
JULY	43.8	674.5	22.9	566.2	1,334.1
AUGUST	51.3	815.1	27.8	650.7	1,375.2
SEPTEMBER	46.4	776.9	26.2	614.2	1,433.2
OCTOBER	47.6	826.6	26.7	613.3	1,526.3
NOVEMBER	60.8	1,026.0	30.8	733.2	1,671.3
DECEMBER	43.9	901.2	27.5	888.9	1,582.6
1984					
JANUARY	45.9 (42.8)	879.3 (854.3)	28.8 (27.8)	617.9 (597.8)	1,721.8 (1,667.1)
FEBRUARY	61.6 (57.1)	1,112.3 (1,079.1)	33.5 (32.7)	811.9 (782.8)	1,839.1 (1,781.1)
MARCH	62.4 (57.7)	1,122.0 (1,089.6)	38.2 (37.0)	816.3 (787.4)	1,977.0 (1,916.7)
APRIL	52.7 (49.2)	973.1 (948.8)	33.7 (32.5)	780.0 (754.5)	2,035.6 (1,978.1)
MAY	66.3 (61.7)	1,160.9 (1,133.2)	42.7 (42.0)	1,009.2 (975.0)	2,016.0 (1,965.1)
JUNE	57.8 (54.1)	1,013.3 (990.1)	40.6 (39.3)	836.5 (809.5)	2,043.0 (1,997.3)
JULY(C)	47.7	1,035.6	39.7	846.6	2,067.4
AUGUST	50.5	1,130.6	40.4	943.7	2,105.9
SEPTEMBER	47.3	1,027.7	37.5	843.9	2,145.5
			STATES - AUGUST 1984		
N.S.W.	18.8	353.5	18.4	302.3	787.1
VIC.	14.2	319.6	9.3	273.7	627.8
QLD	8.4	172.7	4.7	127.2	195.6
S.A.	3.7	110.5	4.1	90.4	192.2
W.A.	2.9	116.9	1.7	100.3	207.4
TAS.	.7	18.8	.6	17.5	27.5
N.T.	.2	10.3	.7	8.8	22.6
A.C.T.	1.6	28.3	1.0	23.6	45.7
			STATES - SEPTEMBER 1984		
N.S.W.	17.4	331.2	16.9	250.4	816.1
VIC.	12.3	276.2	7.2	243.9	633.7
QLD	7.8	163.4	4.6	130.1	201.3
S.A.	3.7	90.1	3.3	84.3	188.6
W.A.	3.9	102.9	3.3	93.5	196.0
TAS.	.8	18.9	.4	14.7	29.8
N.T.	.2	15.8	.3	7.4	29.7
A.C.T.	1.2	29.1	1.4	19.6	50.3

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

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

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

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

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

	BANKS								PERMANENT BUILDING SOCIETIES				OTHER LENDERS			
	SAVINGS				TRADING											
	DWELLING UNITS		$M		DWELLING UNITS		$M		DWELLING UNITS		$M		DWELLING UNITS		$M	
ORIGINAL																
1983																
JULY	10,547		310.6		2,106		55.3		4,711		176.9		2,638		87.9	
AUGUST	12,709		380.3		2,763		73.8		5,552		211.4		2,929		98.3	
SEPTEMBER	11,869		358.7		2,230		59.8		5,407		204.6		3,240		107.4	
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	(12,059)	378.7	(378.7)	2,428	(2,428)	73.1	(73.1)	6,828	(6,687)	268.8	(266.2)	3,134	(2,521)	112.8	(93.6)
FEBRUARY	14,699	(14,699)	465.6	(465.6)	3,845	(3,845)	118.8	(118.8)	8,242	(8,146)	333.4	(328.9)	3,602	(2,835)	132.9	(108.7)
MARCH	14,294	(14,294)	456.6	(456.6)	3,261	(3,261)	101.5	(101.5)	8,938	(8,806)	359.7	(354.6)	3,844	(3,124)	141.9	(119.2)
APRIL	12,375	(12,375)	403.4	(403.4)	2,500	(2,500)	78.7	(78.5)	7,804	(7,721)	316.4	(313.3)	3,184	(2,656)	122.0	(104.5)
MAY	15,294	(15,294)	490.6	(490.6)	3,198	(3,198)	100.6	(100.6)	8,847	(8,804)	364.9	(362.9)	3,707	(3,039)	138.5	(117.3)
JUNE	12,999	(12,999)	441.5	(441.5)	3,062	(3,062)	85.8	(85.8)	7,317	(7,285)	301.4	(300.3)	3,335	(2,766)	126.8	(108.3)
JULY(B)	14,072		476.1		2,498		83.2		7,640		321.5		2,551		107.1	
AUGUST	15,861		553.9		2,804		89.2		7,604		328.2		2,564		108.9	
SEPTEMBER	13,988		506.6		2,593		89.4		6,481		279.2		2,435		105.2	
SEASONALLY ADJUSTED																
1983																
JULY	11,393		337.3		2,454		63.9		5,288		195.6		2,674		91.0	
AUGUST	12,120		363.3		2,364		62.7		5,465		209.4		3,011		102.2	
SEPTEMBER	12,671		378.7		2,404		64.2		5,340		208.5		3,180		109.0	
OCTOBER	12,882		394.4		2,651		75.8		6,225		234.2		3,110		112.8	
NOVEMBER	13,324		400.8		2,621		73.7		7,492		274.0		3,597		121.7	
DECEMBER	13,826		432.5		2,642		78.0		7,756		303.6		3,427		124.9	
1984																
JANUARY	12,948	(12,948)	396.9	(396.9)	2,607	(2,607)	75.7	(75.7)	7,235	(7,088)	289.3	(286.5)	3,564		128.6	
FEBRUARY	12,879	(12,879)	408.0	(408.0)	2,868	(2,868)	86.8	(86.8)	7,686	(7,599)	307.6	(303.5)	3,641		132.3	
MARCH	13,325	(13,325)	425.8	(425.8)	3,293	(3,293)	101.1	(101.1)	7,719	(7,608)	302.3	(298.1)	3,490	N.A.	128.9	N.A.
APRIL	13,514	(13,514)	452.2	(452.2)	2,792	(2,792)	88.2	(88.0)	8,385	(8,296)	339.9	(336.6)	3,275		123.3	
MAY	13,326	(13,326)	428.8	(428.8)	2,840	(2,840)	91.5	(91.5)	8,654	(8,612)	355.8	(353.9)	3,403		120.2	
JUNE	13,615	(13,615)	463.3	(463.3)	3,570	(3,570)	102.4	(102.4)	8,537	(8,499)	353.0	(351.7)	3,482		130.5	
JULY(B)	15,110		516.1		N.A.		N.A.		8,228		343.9		N.A.		N.A.	
AUGUST	15,001		522.9		N.A.		N.A.		7,381		318.9		N.A.		N.A.	
SEPTEMBER	15,399		549.7		N.A.		N.A.		6,980		309.7		N.A.		N.A.	

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