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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA APRIL 1988

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MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in April 1988 totalled \$1,727.8 million, \$528.3 million (23.4%) less than in March 1988 but \$554.6 million (47.3%) more than in April 1987. The fall in April 1988 reflects, in part, the change from a five-week to four-week reporting period by some banks. In seasonally adjusted terms there was a small increase in commitments (0.8%) from March to April 1988 and the increase of April 1988 over April 1987 was 63.6%.

First mortgage or equivalent finance was provided for 30,021 dwelling units, 10,792 dwelling units (26.4%) less than in March 1988 but 5,176 dwelling units (20.8%) more than in April 1987.

SUMMARY TABLES

Commitments by purpose (original)

Purpose of Commitment	April 1988 \$ Million	% Change	
		from last month*	from same month last year#
Established Dwellings	1,356.6	-23.8	48.8
Construction of Dwellings	279.4	-23.0	51.5
Purchase of Newly Erected	91.8	-18.4	19.4
Total	1,727.8	-23.4	47.3

Commitments by type of lender (original)

Type of lender	April 1988 \$ Million	% Change	
		from last month*	from same month last year#
Savings Banks*	1,152.9	-26.1	36.2
Permanent Building Societies†	322.4	-17.2	93.1
Trading Banks	170.6	-18.7	101.9
Other Lenders	82.0	-14.3	8.8
Total	1,727.8	-23.4	47.3

Commitments by type of lender (seasonally adjusted)

Type of lender	April 1988 \$ Million	% Change	
		from last month*	from same month last year#
Savings Banks*	1,327.3	-3.0	52.4
Permanent Building Societies†	338.7	2.2	98.0
Trading Banks	201.7	28.2	153.6
Other Lenders	87.0	6.1	19.5
Total	1,954.7	0.8	63.6

Number of dwellings secured by first mortgage (original)

Purpose of Commitment	April 1988 Number	% Change	
		from last month*	from same month last year#
Established Dwellings	23,022	-26.8	20.5
Construction of Dwellings	5,429	-26.1	31.0
Purchase of Newly Erected	1,570	-21.4	-1.8
Total	30,021	-26.4	20.8

* April 1988 on March 1988

April 1988 on April 1987

† Since April 1987, 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

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.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (062) 52 6684.

IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - APRIL 1988

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	3,861	189.5	381	20.2	790	44.6	294	12.7	5,326	266.9
By other security	--	2.5	--	3.1	--	--	--	0.1	--	5.8
Other dwellings -										
By first mortgage	47	2.2	53	2.7	2	0.2	1	--	103	5.1
By other security	--	0.1	--	1.4	--	--	--	--	--	1.5
Purchase of newly erected dwellings -										
Houses -										
By first mortgage	918	52.6	42	2.7	249	15.2	125	5.5	1,334	76.0
By other security	--	0.2	--	0.8	--	--	--	0.1	--	1.1
Other dwellings -										
By first mortgage	132	7.3	53	3.9	41	2.5	10	0.4	236	14.1
By other security	--	0.1	--	0.4	--	--	--	--	--	0.6
Purchase of established dwellings -										
Houses -										
By first mortgage	14,398	818.3	1,291	94.9	3,854	229.7	1,258	57.7	20,801	1,200.6
By other security	--	2.9	--	11.4	--	0.4	--	1.5	--	16.2
Other dwellings -										
By first mortgage	1,302	76.7	355	25.4	490	29.7	74	3.4	2,221	135.2
By other security	--	0.5	--	3.8	--	--	--	0.3	--	4.6
Alterations and additions to dwellings	--	38.3	--	11.7	--	12.1	--	2.7	--	64.8
Total commitments	20,658	1191.2	2,175	182.3	5,426	334.5	1,762	84.7	30,021	1,792.6
STATES(a)										
New South Wales	6,606	456.1	1,325	123.9	1,873	128.4	303	16.9	10,107	725.3
Victoria	6,166	352.1	309	24.4	951	58.2	571	33.4	7,997	467.9
Queensland	2,739	128.6	226	15.3	1,383	74.2	422	15.5	4,770	233.6
South Australia	1,419	72.1	49	3.7	459	25.7	110	4.0	2,037	105.5
Western Australia	2,653	127.1	196	10.9	666	42.3	212	8.7	3,727	189.0
Tasmania	503	20.9	13	0.7					641	26.8
Northern Territory	117	6.2	7	0.2	94	5.7	144	6.2	127	6.9
Australian Capital Territory	455	28.1	50	3.2					615	37.5

(a) Includes alterations and additions.

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

	Construction of Dwellings					
	Houses			Other dwellings		
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA						
YEARS						
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	45,303	1,883.9	53.7	1,252	50.3	8.3
1987						
February	3,735	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	3,624	155.8	3.8	69	2.8	0.8
June	3,907	171.0	4.6	111	4.2	0.5
July	4,139	180.5	4.7	94	3.5	0.9
August	3,749	168.2	4.3	83	3.1	0.7
September	4,909	229.7	9.3	137	6.9	0.8
October	4,828	219.5	7.6	164	7.6	0.5
November	4,809	223.7	8.8	112	4.7	1.0
December	5,462	255.7	7.6	132	7.2	1.1
1988						
January	3,615	169.7	5.0	77	4.0	1.0
February	5,417	256.3	6.5	121	6.3	0.7
March	7,196	345.7	8.1	147	7.4	1.4
April	5,326	266.9	5.8	103	5.1	1.5
STATES - MARCH 1988						
N.S.W.	2,181	119.8	1.6	54	3.1	0.8
Vic.	1,603	79.8	2.4	38	1.9	0.2
Qld	1,535	66.9	1.9	15	0.8	0.1
S.A.	490	21.0	0.7	8	0.5	-
W.A.	1,142	49.9	1.0	24	0.8	0.2
Tas.	174	5.5	0.1	2	0.1	0.1
N.T.	26	1.2	-	2	0.1	-
A.C.T.	45	1.8	0.3	4	0.1	-
STATES - APRIL 1988						
N.S.W.	1,580	91.2	2.4	40	2.0	0.6
Vic.	1,238	65.2	0.9	23	1.2	0.6
Qld	1,037	46.6	1.4	13	0.6	-
S.A.	374	16.6	0.2	7	0.3	-
W.A.	949	41.3	0.7	19	1.1	0.3
Tas.	88	3.1	-	-	-	-
N.T.	13	0.7	-	-	-	-
A.C.T.	47	2.2	0.2	1	-	-

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

	Purchase of newly erected dwellings					
	Houses			Other dwellings		
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA						
YEARS						
1984-1985	19,068	709.2	20.6	2,696	113.9	10.4
1985-1986	16,954	709.5	18.7	2,917	116.8	11.6
1986-1987	15,338	706.8	13.0	2,426	107.5	14.4
1987						
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	1,329	65.7	0.7	174	8.0	1.4
June	1,197	58.4	0.8	280	10.7	1.3
July	1,298	61.7	1.6	270	13.0	0.8
August	1,126	54.0	1.3	226	10.4	0.8
September	1,321	66.9	1.8	365	18.5	3.5
October	1,371	68.1	2.0	364	17.8	5.2
November	1,211	63.5	0.8	308	17.9	1.0
December	1,300	70.0	1.6	299	15.4	2.4
1988						
January	836	44.2	0.8	185	10.0	0.4
February	1,158	60.4	1.0	265	14.7	1.3
March	1,629	86.7	1.9	369	22.7	1.3
April	1,334	76.0	1.1	236	14.1	0.6
STATES - MARCH 1988						
N.S.W.	378	22.4	0.4	136	10.5	0.4
Vic.	526	29.5	0.6	92	4.9	0.7
Qld	331	15.8	0.2	59	3.7	0.1
S.A.	75	3.4	0.2	18	0.8	-
W.A.	171	7.2	0.2	46	1.9	0.1
Tas.	34	1.6	-	2	-	-
N.T.	5	0.2	0.1	7	0.3	-
A.C.T.	109	6.5	0.2	9	0.6	-
STATES - APRIL 1988						
N.S.W.	288	18.6	0.4	83	6.6	0.1
Vic.	484	27.5	0.2	62	3.3	0.2
Qld	258	12.7	0.4	41	2.1	0.1
S.A.	54	2.3	-	12	0.5	-
W.A.	142	8.3	0.1	25	1.1	-
Tas.	17	0.9	-	2	0.1	-
N.T.	1	0.1	-	2	-	-
A.C.T.	90	5.7	-	9	0.6	-

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

	Purchase of established dwellings					
	Houses			Other dwellings		
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA						
YEARS						
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	197,492	9,011.3	150.1	17,527	796.9	33.8
1987						
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	16,433	761.0	12.9	1,536	71.3	2.1
June	16,344	776.4	13.0	1,606	76.1	2.5
July	18,393	876.4	15.8	2,312	107.3	4.6
August	16,611	822.3	13.1	2,254	109.8	4.6
September	20,940	1,039.9	23.0	2,831	145.4	7.1
October	21,153	1,063.6	22.3	2,697	139.9	6.3
November	19,769	1,046.9	24.8	2,406	129.7	8.4
December	21,334	1,146.7	21.5	2,374	133.1	11.1
1988						
January	14,127	738.0	15.8	1,714	90.5	6.0
February	21,927	1,172.6	18.6	2,778	152.4	6.6
March	28,315	1,561.0	24.8	3,157	187.1	8.0
April	20,801	1,200.6	16.2	2,221	135.2	4.6
STATES - MARCH 1988						
N.S.W.	9,583	622.2	10.3	1,796	121.6	5.4
Vic.	7,229	404.5	6.2	478	24.6	1.4
Qld	4,662	213.6	2.7	309	15.4	0.5
S.A.	2,208	106.5	1.2	176	8.6	0.2
W.A.	3,176	146.3	2.7	329	13.5	0.3
Tas.	733	27.6	0.5	16	0.5	0.1
N.T.	111	5.8	0.3	17	0.8	0.1
A.C.T.	613	34.6	0.9	36	2.1	0.1
STATES - APRIL 1988						
N.S.W.	6,926	483.0	6.2	1,190	84.7	1.9
Vic.	5,823	326.0	3.8	367	20.3	0.9
Qld	3,180	148.2	1.7	241	10.8	0.7
S.A.	1,454	74.0	1.3	136	6.7	0.1
W.A.	2,378	120.3	1.9	214	8.6	0.7
Tas.	504	19.1	0.1	30	2.1	-
N.T.	95	4.8	0.5	16	0.6	0.1
A.C.T.	441	25.1	0.7	27	1.5	0.2

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

	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
AUSTRALIA						
YEARS						
1984-1985	596.6	323,493	13,522.1	(a)505.4	(a)11,951.4	(a)2,594.3
1985-1986	507.2	275,861	12,040.9	507.7	11,919.0	2,217.4
1986-1987	498.5	279,338	13,328.6	465.9	12,599.0	2,481.0
1987						
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	21,165	1,127.4	37.3	1,065.7	2,444.1
June	40.0	23,405	1,159.5	47.4	1,075.2	2,481.0
July	44.4	26,506	1,315.3	41.5	1,274.4	2,480.3
August	40.7	21,049	1,231.1	41.3	1,041.5	2,630.6
September	53.4	30,503	1,606.3	48.5	1,372.5	2,815.9
October	51.7	30,577	1,612.0	42.8	1,308.6	3,076.0
November	52.4	28,615	1,583.5	46.7	1,398.1	3,214.8
December	56.4	30,901	1,729.9	50.3	1,800.4	3,093.9
1988						
January	38.9	20,554	1,124.4	39.9	1,105.1	3,060.3
February	59.1	31,666	1,756.5	46.9	1,399.1	3,361.4
March	77.5	40,813	2,331.6	57.5	1,787.1	3,350.4
April	64.8	30,021	1,792.6	60.8	1,447.8	4,134.4
STATES - MARCH 1988						
N.S.W.	35.0	14,128	953.4	29.5	594.0	1,881.8
Vic.	17.5	9,966	574.3	10.8	470.3	954.0
Qld	10.2	6,911	331.9	8.1	294.3	410.9
S.A.	5.0	2,975	148.2	2.7	133.7	180.0
W.A.	6.5	4,888	230.5	3.3	210.6	305.2
Tas.	1.6	961	37.7	0.8	31.5	41.2
N.T.	0.1	168	8.9	0.4	8.3	10.4
A.C.T.	1.5	816	48.7	2.0	44.3	67.0
STATES - APRIL 1988						
N.S.W.	27.5	10,107	725.3	38.9	525.4	2,042.8
Vic.	17.8	7,997	467.9	7.3	370.0	1,044.6
Qld	8.1	4,770	231.6	6.8	217.7	420.0
S.A.	3.7	2,037	105.5	3.3	108.0	174.2
W.A.	4.7	3,727	189.0	3.1	159.6	331.5
Tas.	1.5	641	26.8	0.5	25.0	42.5
N.T.	0.1	127	6.9	0.1	5.3	12.0
A.C.T.	1.3	615	37.5	0.8	36.8	66.8

(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		Total	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
ORIGINAL								
1987								
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	3,693	163.2	1,503	75.8	17,969	847.4	23,165	1,086.4
June	4,018	180.3	1,437	71.1	17,950	868.1	23,405	1,119.5
July	4,233	189.6	1,568	77.1	20,705	1004.1	26,506	1,270.8
August	3,832	176.3	1,352	66.4	18,865	949.8	24,049	1,192.5
September	5,046	246.7	1,686	90.7	23,771	1215.5	30,503	1,552.9
October	4,992	235.1	1,735	93.0	23,850	1232.1	30,577	1,560.3
November	4,921	238.2	1,519	83.2	22,175	1209.8	28,615	1,531.2
December	5,594	271.6	1,599	89.4	23,708	1312.4	30,901	1,673.4
1988								
January	3,692	179.8	1,021	55.4	15,841	850.3	20,554	1,085.5
February	5,538	269.8	1,423	77.4	24,705	1350.2	31,666	1,697.4
March	7,343	362.7	1,998	112.6	31,472	1780.9	40,813	2,256.1
April	5,429	279.4	1,570	91.8	23,022	1356.6	30,021	1,727.8
SEASONALLY ADJUSTED								
1987								
February	4,075	175.7	1,492	72.0	18,454	873.7	24,021	1,121.4
March	3,888	173.6	1,438	69.2	18,109	856.3	23,435	1,099.2
April	4,143	186.9	1,636	79.3	19,343	928.3	25,122	1,194.6
May	3,738	161.7	1,483	73.6	18,505	892.8	23,726	1,128.1
June	4,154	185.0	1,479	73.9	19,335	935.2	24,968	1,194.1
July	3,817	171.8	1,458	72.3	19,389	946.7	24,664	1,190.7
August	3,916	178.6	1,417	72.3	20,390	1030.2	25,724	1,277.7
September	4,533	219.2	1,505	79.6	22,153	1106.5	28,191	1,405.3
October	5,035	237.8	1,736	93.6	23,296	1220.7	30,068	1,552.2
November	5,092	248.0	1,531	84.2	21,696	1184.5	28,318	1,516.7
December	5,489	269.5	1,550	87.2	22,684	1248.1	29,723	1,604.8
1988								
January	4,492	216.3	1,206	66.8	18,383	979.5	24,081	1,262.7
February	5,742	288.8	1,444	78.8	23,886	1313.5	31,072	1,681.2
March	6,264	310.3	1,810	102.7	27,451	1526.6	35,525	1,939.5
April	6,024	311.1	1,732	103.8	25,800	1539.8	33,557	1,954.7

(a) Excludes alterations and additions.

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

	ORIGINAL							
	Banks				Permanent Building Societies		Other Lenders	
	Savings		Trading		Dwelling units	\$ m	Dwelling units	\$ m
	Dwelling units	\$ m	Dwelling units	\$ m				
1987								
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	16,615	769.3	1,340	74.7	3,415	169.1	1,795	73.2
June	16,411	768.2	1,493	90.6	3,865	192.0	1,636	68.7
July	19,119	902.5	1,766	101.6	3,789	190.9	1,832	75.8
August	16,796	813.7	1,600	94.3	4,099	217.0	1,554	67.4
September	21,936	1073.0	1,957	146.8	4,895	257.5	1,715	75.6
October	20,324	1001.0	2,146	153.7	6,222	325.6	1,885	79.9
November	19,536	1007.0	1,923	154.9	5,369	293.5	1,787	75.8
December	22,430	1162.0	2,329	183.3	4,510	256.5	1,632	71.7
1988								
January	14,364	732.8	1,592	117.5	3,201	174.5	1,397	60.7
February	22,419	1167.0	2,204	164.0	5,248	287.5	1,795	79.0
March	29,188	1561.0	2,702	209.9	6,907	389.5	2,016	95.7
April	20,658	1152.9	2,175	170.6	5,426	322.4	1,762	82.0
SEASONALLY ADJUSTED								
1987								
February	17,653	815.3	1,382	73.5	3,283	162.0	1,702	70.5
March	17,502	819.1	1,317	68.7	2,942	142.8	1,674	68.5
April	18,525	871.2	1,455	79.5	3,447	171.0	1,695	72.8
May	17,089	803.1	1,495	84.2	3,470	171.2	1,672	69.7
June	17,506	823.5	1,702	99.9	4,036	201.0	1,725	74.6
July	17,361	825.6	1,670	95.4	3,864	195.1	1,769	74.1
August	18,112	878.3	1,649	97.7	4,280	227.6	1,682	75.1
September	19,870	941.5	1,770	129.9	4,847	258.9	1,703	80.2
October	19,678	969.3	2,540	184.7	6,004	318.0	1,712	72.3
November	19,547	1005.0	2,007	161.2	5,052	278.2	1,693	71.7
December	21,399	1112.9	2,096	165.1	4,535	255.0	1,693	71.7
1988								
January	16,780	842.8	1,924	142.8	3,799	206.4	1,578	70.7
February	22,363	1184.6	1,999	148.4	4,958	269.6	1,752	78.5
March	25,704	1368.9	2,066	157.4	5,947	331.3	1,808	82.0
April	23,573	1327.3	2,424	201.7	5,733	338.7	1,828	87.0

(a) Excludes alterations and additions.