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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MAY 1988

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MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in May 1988 totalled \$2,131.9 million, \$40.4 million (23.4%) more than in April 1988 and \$1,045.5 million (96.2%) more than in May 1987. Seasonally adjusted, commitments in May 1988 totalled \$2,145.7 million, 9.8% higher than in April 1988 and 90.2% higher than in May 1987. The May 1988 figure is the highest monthly level of commitments in seasonally adjusted terms recorded since the beginning of the series.

First mortgage or equivalent finance was provided for 36,545 dwelling units in May 1988 an increase of 21.7% over April 1988 and 57.8% over May 1987. Seasonally adjusted, first mortgage or equivalent finance was provided for 36,674 dwelling units, the highest monthly total since the beginning of the series.

SUMMARY TABLES

Commitments by purpose (original)

Purpose of Commitment	\$ Million	% Change from same month*		
		May 1988	% Change from last month*	last year#
Established Dwellings	1,680.0	23.9	98.3	
Construction of Dwellings	346.1	23.9	112.1	
Purchase of Newly Erected	105.8	15.3	39.7	
Total	2,131.9	23.4	96.2	

Commitments by type of lender (original)

Type of lender	\$ Million	% Change from same month*		
		May 1988	% Change from last month*	last year#
Savings Banks†	1,380.0	19.7	79.4	
Permanent Building Societies†	421.4	30.7	149.2	
Trading Banks	229.5	35.3	207.1	
Other Lenders	101.0	22.9	38.0	
Total	2,131.9	23.4	96.2	

Commitments by type of lender (seasonally adjusted)

Type of lender	\$ Million	% Change from same month*		
		May 1988	% Change from last month*	last year#
Savings Banks†	1,411.7	6.4	75.8	
Permanent Building Societies†	404.1	19.3	136.1	
Trading Banks	237.5	18.5	182.0	
Other Lenders	92.3	5.8	32.7	
Total	2,145.7	9.8	90.2	

Number of dwellings secured by first mortgage (original)

Purpose of Commitment	Number	% Change from same month*		
		May 1988	% Change from last month*	last year#
Established Dwellings	27,963	21.5	55.6	
Construction of Dwellings	6,816	25.5	84.6	
Purchase of Newly Erected	1,766	12.6	17.5	
Total	36,545	21.7	51.8	

* May 1988 on April 1988

May 1988 on May 1987

† Since May 1987, one Building Society has become a Savings Bank

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 - MAY 1988

Purpose Of Commitment	Type of Lender						Total \$m	
	Banks		Permanent building societies		Other lenders			
	Savings	Dwelling units	Dwelling units	\$m	Dwelling units	\$m		
AUSTRALIA								
Construction of dwellings -								
Houses -								
By first mortgage	4,632	224.4	437	22.1	1,101	61.7	470	
By other security	"	3.6	"	4.6	"	0.2	"	
Other dwellings -								
By first mortgage	71	3.0	73	4.3	10	0.6	22	
By other security	"	0.1	"	0.4	"	"	"	
Purchase of newly erected dwellings -								
Houses -								
By first mortgage	1,014	57.6	74	3.2	240	15.7	144	
By other security	"	0.4	"	0.7	"	0.3	"	
Other dwellings -								
By first mortgage	156	9.4	64	4.3	61	3.9	13	
By other security	"	2.1	"	1.2	"	"	"	
Purchase of established dwellings -								
Houses -								
By first mortgage	17,081	976.6	1,547	130.4	5,157	301.6	1,396	
By other security	"	3.0	"	14.3	"	4.3	"	
Other dwellings -								
By first mortgage	1,673	99.1	454	37.4	563	33.1	92	
By other security	"	0.7	"	6.7	"	"	"	
Alterations and additions to dwellings								
		48.8	"	14.0	"	12.7	"	
Total commitments	24,627	1,428.7	2,649	243.5	7,132	434.2	2,137	
STATES(a)								
New South Wales	7,842	542.0	1,578	161.6	2,515	170.2	420	
Victoria	7,295	430.1	453	37.1	1,237	80.2	621	
Queensland	3,159	148.5	244	18.4	1,752	97.0	532	
South Australia	1,581	79.2	53	4.1	681	35.1	103	
Western Australia	3,388	160.3	207	14.8	788	43.5	308	
Tasmania	685	27.2	19	1.0	1.0	0.3	907	
Northern Territory	123	6.3	4	0.3	159	8.3	130	
Australian Capital Territory	554	35.0	91	6.1	"	"	751	

(a) Includes alterations and additions.

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

YEARS	Construction of Dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage	Other security	Dwelling units	First mortgage	Other security
		\$ m	\$ m	AUSTRALIA	\$ m	\$ m
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						
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	4,823	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	7,197	345.8	8.1	147	7.4	1.4
April	5,326	266.9	5.8	103	5.1	1.5
May	6,640	328.2	8.5	176	8.8	0.6
	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	-	-
	STATES - MAY 1988					
N.S.W.	1,961	111.5	2.2	51	3.0	0.1
Vic.	1,504	79.7	3.3	35	1.9	0.1
Qld	1,273	56.2	1.6	35	1.4	0.1
S.A.	456	19.2	0.3	11	0.4	-
W.A.	1,249	54.8	1.0	31	1.6	0.2
Tas.	129	4.3	-	8	0.3	-
N.T.	15	0.5	-	-	-	-
A.C.T.	53	2.1	0.1	5	0.1	-

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

	Purchase of newly erected dwellings					
	Houses			Other dwellings		
	First mortgage	Dwelling units	\$ m	Other security	Dwelling units	\$ m
AUSTRALIA						
YEARS						
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	15,338	706.8	13.0	2,426	107.5	14.4
1987						
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	240	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	2.4
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	-
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	1,630	86.7	1.9	369	22.7	1.3
April	1,334	76.0	1.1	235	14.1	0.6
May	1,472	83.2	1.4	294	17.9	3.4
STATES - APRIL 1988						
N.S.W.	288	18.6	0.4	83	6.6	0.1
Vic.	484	27.5	0.2	61	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	-
STATES - MAY 1988						
N.S.W.	346	22.2	0.5	131	9.8	0.7
Vic.	529	31.5	0.2	59	3.3	2.2
Qld	226	11.1	0.2	47	2.1	0.4
S.A.	44	2.1	0.1	6	0.3	-
W.A.	186	8.2	0.1	38	1.6	-
Tas.	33	1.7	-	1	-	-
N.T.	5	0.3	-	-	-	-
A.C.T.	103	6.2	0.3	12	0.7	0.1

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

YEARS	Purchase of established dwellings					
	Houses		Other security		Other dwellings	
	Dwelling units	\$m	First mortgage	\$m	First mortgage	\$m
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	197,492	9,011.3	150.1	17,527	796.9	33.8
1987						
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	1,066.9	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	21,928	1,172.7	18.6	2,778	152.4	6.6
March	28,315	1,561.0	24.8	3,157	187.1	8.0
April	20,802	1,199.8	16.2	2,221	135.2	4.6
May	25,181	1,473.5	23.0	2,782	173.8	9.7
STATES - APRIL 1988						
N.S.W.	6,924	482.0	6.2	1,190	84.7	1.9
Vic.	5,826	326.3	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
STATES - MAY 1988						
N.S.W.	8,370	590.2	9.2	1,496	110.0	5.7
Vic.	6,931	404.7	4.0	548	30.6	1.7
Qld	3,862	186.6	1.7	244	11.2	1.0
S.A.	1,731	87.1	1.2	170	8.1	0.1
W.A.	2,963	140.7	5.4	224	9.6	0.6
Tas.	691	26.4	0.3	45	1.6	0.1
N.T.	94	5.2	0.4	16	0.7	0.1
A.C.T.	539	32.7	0.9	39	2.2	0.4

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

YEARS	Alterations and additions to dwellings \$m	Total dwelling units	Total commitments \$m	AUSTRALIA		Cancellations of commitments \$m	Commitments advanced during period \$m	Commitments not advanced at end of period \$m
				STATE - APRIL 1988	STATE - MAY 1988			
1984-1985	596.6	323,493	13,522.1	(a)505.4	(a)1,951.4			
1985-1986	507.2	275,861	12,040.9	507.7	11,919.0			
1986-1987	498.5	279,338	13,328.6	465.9	12,599.0			
March	44.5	24,282	1,188.9	37.0	1,031.4			
April	43.8	24,845	1,217.0	36.8	1,149.7			
May	41.1	23,165	1,127.4	37.3	1,065.7			
June	40.0	23,405	1,159.5	47.4	1,075.2			
July	44.4	26,506	1,315.3	41.5	1,274.4			
August	40.7	24,049	1,233.1	41.3	1,041.5			
September	53.4	30,503	1,606.3	48.5	1,372.5			
October	51.7	30,577	1,612.0	42.8	1,308.6			
November	52.4	28,615	1,583.5	46.7	1,398.1			
December	56.4	30,901	1,729.9	50.3	1,800.4			
1988								
January	38.9	20,554	1,124.4	39.9	1,105.1			
February	59.1	31,667	1,756.5	46.9	1,399.1			
March	77.5	40,815	2,333.7	57.5	1,787.2			
April	64.9	30,921	1,791.8	60.8	1,447.8			
May	78.6	36,545	2,210.6	60.8	1,849.1			
N.S.W.	27.5	10,105	724.3	36.9	525.4			
Vic.	17.9	7,999	468.2	73.3	370.0			
Qld	8.1	4,770	233.6	6.8	217.7			
S.A.	3.7	2,037	105.5	3.3	108.0			
W.A.	4.7	3,727	189.0	3.1	159.6			
Tas.	1.5	641	26.8	0.5	25.0			
N.T.	0.1	127	6.9	0.1	5.3			
A.C.T.	1.3	615	37.5	0.8	36.8			
N.S.W.	36.4	12,355	901.4	33.3	729.2			
Vic.	19.4	9,606	582.7	9.4	483.1			
Qld	9.4	5,687	283.0	6.6	247.4			
S.A.	4.2	2,418	123.0	3.0	111.1			
W.A.	5.7	4,691	229.6	2.7	187.5			
Tas.		907	36.3		36.0			
N.T.	0.1	130	7.2		6.9			
A.C.T.	1.8	751	47.5	0.2	12.0			
					6.9			
					47.5			

(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		Dwelling units		Dwelling units		Dwelling units		Dwelling units	Dwelling units
		\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL											
1987											
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	24,706	1350.3	31,667	1,697.5			
March	7,344	362.7	1,999	112.6	31,472	1780.9	40,815	2,256.2			
April	5,429	279.4	1,569	91.8	23,023	1355.9	30,021	1,727.0			
May	6,816	346.1	1,766	105.8	27,963	1680.0	36,545	2,131.9			
SEASONALLY ADJUSTED											
1987											
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	68.8	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	23,887	1313.6	31,073	1,681.2			
March	6,265	310.4	1,811	102.7	27,451	1526.6	35,527	1,939.6			
April	6,024	311.1	1,731	103.7	25,801	1538.9	33,557	1,953.7			
May	6,685	323.7	1,744	100.0	28,245	1722.0	36,674	2,145.7			

(a) Excludes alterations and additions.

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

	Savings		Banks		Permanent Building Societies		Other Lenders	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
	ORIGINAL							
1987								
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	19,336	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	1,796	79.0
March	29,188	1561.0	2,702	209.9	6,907	389.5	2,018	95.8
April	20,658	1152.9	2,173	169.6	5,426	322.4	1,764	82.2
May	24,627	1380.0	2,649	229.5	7,132	421.4	2,137	101.0
SEASONALLY ADJUSTED								
1987								
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	69.6
June	17,506	823.5	1,702	99.9	4,036	201.0	1,725	69.7
July	17,361	825.6	1,670	95.4	3,864	195.1	1,769	74.6
August	18,112	878.3	1,649	97.7	4,280	227.6	1,682	74.1
September	19,870	941.5	1,770	129.9	4,847	258.9	1,703	75.1
October	19,678	969.3	2,540	184.7	6,004	318.0	1,846	80.2
November	19,547	1005.0	2,007	161.2	5,052	278.2	1,712	72.3
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	1,753	78.6
March	25,704	1368.9	2,066	157.4	5,947	331.3	1,810	82.1
April	23,573	1327.3	2,421	200.5	5,733	338.7	1,830	87.3
May	24,819	1411.7	2,957	237.5	6,936	404.1	1,962	92.3

(a) Excludes alterations and additions.

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