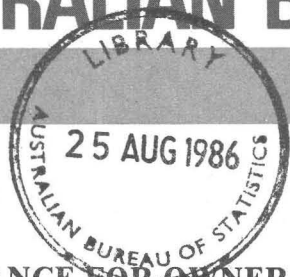


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### HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JUNE 1986

- PHONE INQUIRIES** • *about these statistics*—contact Mark Dennis on Canberra (062) 52 7117 or any ABS State office.  
 • *about other statistics and ABS services*— contact **Information Services** on Canberra (062) 52 6627 or any ABS State office.
- MAIL INQUIRIES** • *write to Information Services*, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any ABS State office.
- ON VIATEL** • key \*656# for selected economic, social and demographic statistics on *VIATEL*.

#### MAIN FEATURES

Secured housing finance commitments to individuals made by significant lenders in June 1986 totalled \$946.5 million, \$70.7 million (7.0%) less than May 1986.

These comprised:

- \$683.7 million for the purchase of established dwellings, \$37.6 million (5.2%) less than May 1986
- \$146.6 million for the construction of dwellings, \$25.2 million (14.7%) less than May 1986
- \$78.1 million for the purchase of newly erected dwellings, \$3.6 million (4.4%) less than May 1986
- \$38.1 million for alterations and additions.

First mortgage (or equivalent) finance was provided for 20,492 dwelling units (1,619 dwelling units (7.3%) less than May 1986).

The commitments to individuals of \$908.4 million in June 1986 for the construction or purchase of dwellings comprised:

- \$614.5 million by savings banks (\$26.7 million (4.2%) less than May 1986)
- \$124.7 million by permanent building societies (\$16.2 million (11.5%) less than May 1986)
- \$84.9 million by trading banks (\$7.4 million (8.0%) less than May 1986)
- \$84.3 million by other lenders (\$16.1 million (16.0%) less than May 1986).

Seasonally adjusted, the commitments to individuals in June 1986 for the construction or purchase of dwellings totalled \$999.7 million, an increase of \$32.5 million compared with May 1986. Seasonally adjusted, commitments in June 1986 by type of lender were:

- \$673.5 million by savings banks (\$32.8 million (5.1%) more than May 1986)
- \$139.6 million by permanent building societies (\$9.4 million (7.2%) more than May 1986)
- \$100.5 million by trading banks (\$3.9 million (3.7%) less than May 1986)
- \$86.2 million by other lenders (\$5.7 million (6.2%) less than May 1986).

In interpreting these statistics it should be noted that from the 1st of June 1986 Civic Permanent Building Society in the ACT became the Civic Advance Bank and from this month its figures are included with those for 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 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.

### Commitments not advanced at end of period

8. 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

9. 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

10. 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.

### New ABS service: AUSSTATS

11. A wide range of economic, social and demographic statistics is now available on AUSSTATS, ABS' new on-line service through CSIRONET.

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

### 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

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

**IAN CASTLES**  
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JUNE 1986

PURPOSE OF COMMITMENT	TYPE OF LENDER										TOTAL DWELLING UNITS	TOTAL \$M
	BANKS					OTHER LENDERS						
	SAVINGS		TRADING		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	2,299	96.9	333	10.9	360	16.3	383	14.3	3,375	138.5		
BY OTHER SECURITY	..	.9	..	2.4	..	.1	..	.3	..	3.7		
OTHER DWELLINGS -												
BY FIRST MORTGAGE	27	1.2	64	2.4	3	.1	-	-	94	3.7		
BY OTHER SECURITY	..	.1	..	.6	..	-	..	-	..	.7		
PURCHASE OF NEWLY ERECTED DWELLINGS - HOUSES -												
BY FIRST MORTGAGE	895	41.1	93	4.9	153	7.7	276	11.2	1,417	64.8		
BY OTHER SECURITY	..	.3	..	.7	..	.1	..	.5	..	1.6		
OTHER DWELLINGS -												
BY FIRST MORTGAGE	112	4.9	57	2.2	53	2.5	35	1.2	257	10.9		
BY OTHER SECURITY	..	.1	..	.7	..	-	..	.1	..	.9		
PURCHASE OF ESTABLISHED DWELLINGS - HOUSES -												
BY FIRST MORTGAGE	10,036	439.7	1,064	42.4	1,818	82.6	1,145	51.2	14,063	615.9		
BY OTHER SECURITY	..	2.4	..	6.7	..	.3	..	1.8	..	11.1		
OTHER DWELLINGS -												
BY FIRST MORTGAGE	626	26.4	232	9.9	359	14.9	69	3.2	1,286	54.4		
BY OTHER SECURITY	..	.5	..	1.2	..	.1	..	.6	..	2.3		
ALTERATIONS AND ADDITIONS TO DWELLINGS	..	18.5	..	11.1	..	4.7	..	3.8	..	38.1		
TOTAL COMMITMENTS	13,995	633.0	1,843	95.9	2,746	129.4	1,908	88.1	20,492	946.5		
STATES(A)												
NEW SOUTH WALES	3,434	172.6	915	51.3	1,529	77.4	516	25.7	6,394	326.9		
VICTORIA	5,176	238.9	370	20.5	274	12.3	329	16.9	6,149	288.7		
QUEENSLAND	1,750	69.9	203	8.7	287	12.2	541	21.9	2,781	112.7		
SOUTH AUSTRALIA	1,402	63.4	73	4.4	95	4.3	131	5.8	1,701	78.0		
WESTERN AUSTRALIA	1,320	47.9	200	6.7	428	16.5	159	6.6	2,107	77.7		
TASMANIA	366	12.1	39	1.9	..	..	..	..	..	..		
NORTHERN TERRITORY	92	3.7	8	.5	..	..	..	..	..	..		
AUSTRALIAN CAPITAL TERRITORY	455	24.6	35	2.0	133	6.7	232	11.1	..	..		

(A) INCLUDES ALTERATIONS AND ADDITIONS.

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

CONSTRUCTION OF DWELLINGS									
HOUSES					OTHER DWELLINGS				
YEARS	FIRST MORTGAGE		OTHER SECURITY(A)		DWELLING UNITS	FIRST MORTGAGE		OTHER SECURITY(A)	
	DWELLING UNITS	\$M.	\$M.	\$M.		DWELLING UNITS	\$M.	\$M.	\$M.
AUSTRALIA									
1983-1984	57,326	1,923.0	53.1	567	18.4				
1984-1985(B)	61,774	2,320.3	63.6	956	34.5			6.0	
1985-1986	50,542	1,962.9		1310	45.6			8.6	
1985									
APRIL	4,677	180.2	6.2	80	3.0			.7	
MAY	5,955	232.2	7.5	109	3.9			.6	
JUNE	4,625	184.4	5.3	85	3.8			.5	
JULY	5,818	227.2	9.9	105	4.3			.9	
AUGUST	4,973	197.0	8.1	174	6.9			.6	
SEPTEMBER	4,668	181.5	5.4	124	4.3			.7	
OCTOBER	5,150	201.4	6.9	124	4.8			.8	
NOVEMBER	4,296	166.4	4.7	120	4.1			.4	
DECEMBER	3,697	137.9	3.4	108	3.3			.8	
1986									
JANUARY	3,515	132.6	3.5	89	2.9			.5	
FEBRUARY	3,325	117.7	3.8	71	2.3			.5	
MARCH	3,336	121.8	4.8	79	2.1			.6	
APRIL	4,444	176.9	5.0	141	4.6			1.1	
MAY	3,945	164.1	4.4	81	2.4			.9	
JUNE	3,375	138.5	3.7	94	3.7			.7	
STATES - MAY 1986									
N.S.W.	969	43.7	.7	24	.8			.2	
VIC.	1,258	54.5	1.4	21	.4			.6	
QLD	710	27.9	.5	15	.5			-	
S.A.	291	12.6	.3	5	.2			.1	
W.A.	556	19.5	1.1	12	.3			.1	
TAS.	96	3.0	.1	1	-			-	
N.T.	17	.7	.2	-	-			-	
A.C.T.	48	2.2	.1	3	.1			-	
STATES - JUNE 1986									
N.S.W.	821	36.4	1.0	38	1.8			.1	
VIC.	979	41.6	1.2	28	.9			.2	
QLD	635	24.4	.3	9	.3			-	
S.A.	276	11.8	.3	5	.2			.2	
W.A.	514	18.7	.5	9	.3			-	
TAS.	80	2.5	.1	2	.1			-	
N.T.	16	.6	.1	1	.1			-	
A.C.T.	54	2.4	.2	2	.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)  
(\$ MILLION)

YEARS	ALTERATIONS AND ADDITIONS TO DWELLINGS \$M.	TOTAL COMMITMENTS \$M.	CANCELLATIONS OF COMMITMENTS \$M.	COMMITMENTS ADVANCED DURING PERIOD \$M.	COMMITMENTS NOT ADVANCED AT END OF PERIOD \$M.
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)
1985-1986	507.2	12,040.5	465.7	10,316.9	2,094.4
1985					
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	1,303.4	54.0	1,257.3	2,595.4
AUGUST	51.1	1,166.7	46.5	1,176.1	2,538.7
SEPTEMBER	45.7	1,095.9	45.5	1,042.0	2,547.0
OCTOBER	52.3	1,162.3	48.3	1,148.3	2,512.7
NOVEMBER	45.3	1,044.5	44.2	1,066.8	2,446.3
DECEMBER	36.0	885.7	39.0	1,106.0	2,187.0
1986					
JANUARY	30.2	825.3	38.5	853.3	2,120.4
FEBRUARY	34.5	813.2	37.8	882.0	2,013.8
MARCH	31.4	762.5	39.1	795.9	1,941.4
APRIL	41.9	1,017.4	40.0	888.6	2,030.2
MAY	42.4	1,017.2	39.1	834.9	2,173.4
JUNE	38.1	946.5	35.7	866.6	2,218.2
STATES - MAY 1986					
N.S.W.	13.4	345.6	18.2	300.6	821.5
VIC.	16.3	343.5	6.7	256.9	712.1
QLD	3.8	115.7	6.7	102.7	203.3
S.A.	4.2	77.9	3.3	59.9	143.0
W.A.	2.1	76.1	1.9	65.7	174.0
TAS.	1.0	20.5	.6	17.0	31.0
N.T.	.1	6.7	.2	6.6	25.5
A.C.T.	1.5	31.2	1.5	25.5	62.9
STATES - JUNE 1986					
N.S.W.	14.1	326.9	16.8	285.0	846.5
VIC.	12.5	288.7	7.2	277.5	716.1
QLD	3.9	112.7	4.2	107.9	204.6
S.A.	3.4	78.0	2.8	74.4	143.9
W.A.	2.0	77.7	1.5	67.8	182.3
TAS.	1.0	18.3	.5	19.4	29.4
N.T.	.1	9.5	.3	6.8	27.9
A.C.T.	1.1	34.8	2.3	27.9	67.5

(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								
1985								
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	5,923	242.3	1,919	81.0	21,266	921.8	29,108	1,245.1
AUGUST	5,147	212.5	1,690	73.6	19,391	829.5	26,228	1,115.6
SEPTEMBER	4,792	191.9	1,745	77.1	18,204	781.3	24,741	1,050.2
OCTOBER	5,274	213.8	1,929	83.5	19,363	812.6	26,566	1,110.0
NOVEMBER	4,416	175.6	1,672	71.6	17,690	752.0	23,778	999.2
DECEMBER	3,805	145.5	1,578	65.3	15,952	638.9	21,335	849.7
1986								
JANUARY	3,604	139.4	1,390	56.5	14,626	599.2	19,620	795.1
FEBRUARY	3,396	124.4	1,413	55.9	15,069	598.4	19,878	778.7
MARCH	3,415	129.3	1,436	58.0	14,073	543.9	18,924	731.1
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	3,469	146.6	1,674	78.1	15,349	683.7	20,492	908.4
SEASONALLY ADJUSTED								
1985								
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	5,325	215.6	1,806	77.5	20,918	923.3	28,048	1,216.4
AUGUST	5,271	214.0	1,681	74.0	20,862	900.4	27,814	1,188.4
SEPTEMBER	4,992	201.0	1,825	79.7	19,734	864.4	26,550	1,145.1
OCTOBER	4,811	197.7	1,839	77.8	18,300	760.3	24,950	1,035.8
NOVEMBER	4,517	180.8	1,566	69.4	17,131	736.8	23,214	987.0
DECEMBER	4,136	157.5	1,710	69.0	17,294	690.1	23,140	916.6
1986								
JANUARY	3,894	149.9	1,409	58.3	14,205	577.0	19,509	785.2
FEBRUARY	3,733	136.7	1,435	55.0	14,660	573.7	19,827	765.4
MARCH	3,549	134.1	1,538	62.1	13,935	530.9	19,022	727.1
APRIL	4,173	170.1	1,623	69.9	15,563	663.4	21,358	903.4
MAY	3,796	165.3	1,700	80.6	16,301	721.4	21,797	967.2
JUNE	3,633	154.6	1,841	88.4	17,046	756.7	22,520	999.7



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	\$M	DWELLING UNITS	\$M
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
ORIGINAL										
1985										
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	2,492	110.3		
AUGUST	14,966	588.2	2,925	135.1	5,968	278.7	2,369	113.7		
SEPTEMBER	14,462	579.2	2,734	123.0	5,170	242.8	2,375	105.2		
OCTOBER	15,081	592.4	3,191	134.9	5,657	266.1	2,637	116.5		
NOVEMBER	12,958	499.5	2,872	120.9	5,403	259.7	2,545	119.2		
DECEMBER	11,969	433.4	2,859	111.9	4,366	208.5	2,141	95.9		
1986										
JANUARY	11,285	424.7	2,841	120.3	3,196	150.4	2,298	99.7		
FEBRUARY	11,108	392.7	3,071	128.7	3,406	156.3	2,293	101.0		
MARCH	10,757	356.0	2,945	125.3	3,186	151.0	2,036	98.8		
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	1,908	84.3		
SEASONALLY ADJUSTED										
1985										
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	2,468	108.1		
AUGUST	15,757	617.6	3,273	152.6	6,311	296.4	2,473	121.9		
SEPTEMBER	15,435	613.7	2,966	142.2	5,756	280.7	2,394	108.5		
OCTOBER	14,014	539.8	2,747	116.2	5,623	265.5	2,566	114.3		
NOVEMBER	12,576	490.6	3,023	128.2	5,149	248.9	2,467	119.2		
DECEMBER	13,000	470.3	3,391	132.9	4,543	215.3	2,207	98.1		
1986										
JANUARY	11,051	412.3	2,687	110.0	3,281	154.5	2,490	108.4		
FEBRUARY	11,192	394.4	3,019	119.5	3,197	145.3	2,420	106.2		
MARCH	11,041	366.1	2,928	119.1	3,034	143.8	2,019	98.1		
APRIL	13,426	562.5	2,337	94.3	3,387	158.1	2,208	88.6		
MAY	14,638	640.7	2,253	104.4	2,823	130.2	2,082	91.9		
JUNE	15,361	673.5	2,134	100.5	3,050	139.6	1,975	86.2		

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